

Customer\ Mrs. Zahra

Project Name\ Producing Soft Corn Bread "Lahouh"

The household's growing living needs have prompted Mrs. Zahra, 60, to return daily to her war-damaged home to continue her work in producing soft corn bread, known locally as "Lahouh".

"I am the head of my family of 12 members, mostly children," says Zahra from Sana'a City, "I have had to risk and work daily in my damaged home to sell Lahouh to dozens of customers that I have known over the last 20 years, as I will not be able to win new customers at the house we recently moved to. I need years to have access to the same number of my regular customers, and I need immediate cash to cover the needs of family members and pay the rent of the new home and so on".



The case of Zahra has been part of a group of microfinance customers whose businesses have been largely destroyed but not stopped. That segment, which accounted for 18% of 1,000 clients who are is the total sample size of customers whose projects have been subject to different levels of war damage according to a field study by the Yemen Microfinance Network.

Zahra was one of the clients of the Azal Islamic Microfinance Program who was severely affected by the war in Yemen. The humanitarian situation of her family deteriorated due to a number of severe shocks before and during the war, especially due to 10 air strikes in her neighborhood causing substantial damage to her simple home, which she inherited from her father, making it uninhabitable. Zahra is a widow and the only provider of her two sons and seven orphaned nephews and nieces whose mother died a few years ago. The war and the nationwide cessation of investment led to the departure of her eldest son from the company he worked in because of the war, making Zahra's living needs an additional burden.

Zahra appreciates the Azal program teams' continued communication with her and reassuring to her that the program will not give up its support to her business using the same previous guarantees despite the further deterioration of her situation due to new livelihood priorities. Zahra' loan file was among the best loan profiles Azal has ever had especially that her case has been among the cases of customers who have been given a longer grace repayment duration to consider her difficult circumstances.