

CASE STUDY



Meet with Amani Meng'oru, 49 years old. She was born at Orkejuloongishu Village of Ketumbeine Ward in Longido District. She is married and has 5 children, (4 boys and 1 girl). She is a Maasai woman who has worked with livestock keeping her entire life. After she met with Engishon Microfinance in 2020, she started

understood that what she had been doing was called business. Engishon provided her business and finance knowledge and entrepreneurial skills through microcredit groups (VICOPA) training. In 2021 she borrowed TSH.300,000/= (around \$120 USD) from her VICOPA (NAISHIYE GROUP). She used her small loan to purchase 50kg bag of sugar, teabags, salt, and 10Lts of cooking oil and started to sell to her neighbors by rotating to different nearby markets.

In 2023 she had paid off her 1st loan in good time and was able to take a second loan from Engishon to further expand her business. This time, she was confident enough to take 700,000/= and increased her business capital to allow the business to grow. She testifies with a smiling face that Engishon loans have changed her life because she is now an independent woman who can satisfy her families basic needs for school, medical supplies and shelter. Additionally, Amani is investing in her future. From the profit that she earns from her business, she buys additional shares in VICOPA, repays her loans, and meets family needs.