



## UPENDO EMMANUEL MOLLEL CASE STUDY.

Upendo Emmanuel Mollel is a pastoralist woman aged 37 years old. She has 5 children, and all are girls. She is living at Olopolosek Village at Ketumbeine Ward, Longido District.

She is very happy to testify that Engishon Microfinance changed her life. She said she met with Engishon in 2020. At that time, she had a tailoring machine and the skills to use it, but she did not have capital to buy materials to make the clothes.

Engishon provided her with entrepreneurship skills, and she learnt how to start a business. She joined a microcredit group to help her save her money. Eventually, in 2021, she borrowed 500,000 TZS (around \$200 USD) to buy clothes to resell. She also used some of her profits to slowly build her house.

In the year 2022 she borrowed 1,000,000 TZS (approx. \$400 USD) to expand her business and started selling home and kitchen utensils such as basins, cups, plates, filters and many others.

In 2023 she increased her capital again by borrowing another 1,000,000 TZS from Engishon, demonstrating her strength as a resilient businesswoman. Despite challenges of market fluctuations and the impact of climate change on her community, we can see that Engishon significantly improved her living standards and those of her children who can attend school and have their basic needs met. She says she is excited to continue to grow her business with the help of Engishon loans.