

How a \$66.60 Loan Sparked Felicia's 15-Year Journey with Self-Help

By Ernestina Esinam Glikpo | Communications Manager

Fifteen years ago, Felicia was struggling just to survive. She couldn't provide her children with their most basic needs, such as food. Paying school fees felt impossible. Each day carried more worry than hope, her thoughts consumed by financial hardship and a lack of support.

That all changed when Felicia discovered the Self-Help International (SHI) Microcredit Program in Asakrarka, a community in Ghana's Ashanti Region. With her very first loan of GHS 100.00 (\$66.60) in 2010, she established a modest tabletop business.

It was a small step, but it was the start of change.



Step by step, with determination and the support of SHI's mentorship and training, Felicia grew her business.

Today, she owns and operates a provision shop, a growing business that supports her entire family. Her income enables her to repay her loan and has put her children through school. Some of them are now successful owners of mobile money businesses, breaking the cycle of hardship Felicia once faced.

Felicia has also achieved what once felt unimaginable: **she built her own home.** And through the same determination and opportunity, she has helped some of her children build their own homes too.

She shared, **“Fifteen years ago, I wouldn’t have known what my life would have been, but thanks to SHI, I have a place I can call my own. This dream felt impossible, but look at me now, standing in front of my house talking to you. Thank you, SHI, and your donors for your unwavering support over the past 15 years.”**

Felicia’s journey is a testament that a small loan can spark extraordinary change. With GHS 100.00 (\$66.60), she turned despair into dignity, poverty into prosperity, and dreams into reality, not only for herself but also for her children and their future.

