



EQUITABLE ACCESS TO FINANCIAL SERVICES: THE STORY OF MARIA

Maria John Maike lives in Malambo village with her husband, John. In 2017, she helped form a local savings group (kikoba), and in 2024, the group officially registered with Engishon Microfinance Limited after attending the prescribed financial and entrepreneurship trainings.

Maria was chosen as the group's secretary, leading 6 women members. Together, they applied for a loan of TZS 700,000 (USD \$280), agreeing to repay it monthly at a more affordable rate and on better terms than were available from other microfinance institutions.

With her loan from the group of 180,000 TZS (USD \$72), Maria started a small business selling scarves, bed sheets, and sugar at her local market. This new capital raised her income and helped her meet her family's basic needs by providing food, clothing, and shelter.

For Maria, this marked a significant turning point. *“This loan helped me realise the importance of access to affordable loans, especially for women striving to uplift their families”, she said. She also noted that “From the outset, we have faced challenges from some members of our community who still believed that women cannot succeed in business. Despite this, we stayed strong, kept growing our businesses and have now proved them wrong.”*

Maria believes that more flexible loan conditions would help women do even more. She recommends increasing loan amounts and extending repayment terms to every 2 months instead of monthly to ease repayment pressures from seasonal incomes and from varying weather and market access conditions.

She strongly asserts that *“Thanks to Engishon, my family now lives with dignity and stability. I hope that all pastoralist businesswomen experience the same transformation from access to affordable loans, financial literacy and business training.”*

Furthermore, she recommitments herself to advocate for more economic empowerment opportunities for women so that they too can drive progress and societal development across pastoralist communities.

