



FROM DEPENDENCE, WITH DETERMINATION: THE STORY OF NABULU

Nabulu Rembesa Meitaya, a 34-year-old Maasai woman, mother of four, and small business owner, lives in the village of Njoroi. As the first wife in a traditional household, she manages family livestock while working to support her family.

For years, Nabulu relied on her husband for everything, limiting her independence and ability to pursue her goals. Her entrepreneurial drive was held back by a lack of capital. In 2014, determined to change her circumstances, she joined a women's VICOPA group of 30 members, called Engaretoni Njoroi. Together, they began saving small amounts and lending to each other, launching businesses with as little as 50,000 TZS (USD \$20), a goal that once seemed out of reach.

In February 2024, Nabulu herself qualified for an Engishon loan of 500,000 TZS (USD \$200), creating the opportunity to grow her business selling household commodities at market. She went on to introduce her VICOPA group to Engishon, and after receiving training in financial literacy and business management, in January 2025 the group received a 6 million TZS (USD \$2,400) loan to be shared among members, on the understanding that they would use it to build their individual business and repay their internal loans to the group, enabling the group to earn interest and make monthly repayments to Engishon.

Like many small business owners, Nabulu faces market competition and rising costs, reducing her profit. Balancing loan repayments with business reinvestment has required her careful financial planning.

Despite these challenges, Nabulu remains resilient and optimistic, saying: *“Before Engishon, I could barely provide for my family each day. But now I buy in bulk, my business has grown, and my children go to school without worry. I am deeply thankful for my Engishon training and loan. I now have hope and dignity.”*

Nabulu is a testament to the impact of microfinance when paired with training, confidence building, and trust. Her story is one of perseverance, empowerment, and progress. She encourages more women to follow the same path of growth to escape grinding poverty: *“Engishon has changed my life, ” she says. “I urge Engishon to keep supporting women like me because sometimes, all we need is some small encouragement to make a big difference.”*

