



ONE WOMAN'S PATH TO PROSPERITY: THE STORY OF NAYOLANG

Nayolang Terere Ngaiseri is 40 years old and a mother of six children. She is married to Terere Ngaiseri. Together, they live in Mondorosi, a village nestled in Soitsambu Ward of Ngorongoro District. Like many pastoralist women, Nayolang's early path was marked by financial struggle and limited resources. Before discovering the transformative power of Engishon Microfinance, supporting her family was a daily battle.

With little to rely on, Nayolang made a bold decision. She sold one of her goats to start a small tobacco and snuff business. It was a courageous first step, but working with minimal capital made it difficult to grow, let alone sustain her family's needs.

Through community training on business development and financial literacy, Nayolang was introduced to the concept of VICOBA (Village Community Banks) and Engishon Microfinance Limited. Inspired by the opportunity, she joined the group in 2022 and attended the 4 weekly business training sessions, and together they secured their 1st Engishon loan to boost the capital of their VICOBA. Nayolang borrowed 700,000 TZS (USD \$280) from her VICOBA to significantly expand her business. Her inventory grew from just two sacks to seven sacks. With greater stock came greater income. She could now cover household essentials like transport, food, and school supplies for all five of her children.

Nayolang lives by a powerful Maasai saying: "Imitumu kinyili kimojiki" – "Nothing comes to you unless you strive." Thanks to her careful saving habits, saving 20,000 TZS (USD \$8) each week, Nayolang repaid her entire loan plus interest in just eight months. After repayments, she retained business capital of 500,000 TZS (USD \$200).

Today she owns 10 female cows and has personal savings of over 1,000,000 TZS (USD \$400), more than her initial loan. This financial stability and growth is proof of the sustainability of the business she has created. The impact of Engishon has been profound. She proudly tells us, "I am now able to support my children's education: 3 are in secondary school, and 2 are in primary, receiving a quality education that was previously far out of our reach." She adds, "I have remained steadfast in my commitment to improving my family's future. I encourage all Maasai women to actively seek opportunities and work hard to secure better education and, so, a better future for their children."

