NASINYUNYE GROUP

Building Independence Through Collective Lending

CASE STUDY

ENGISHON MICROFINANCE LIMITED

Nasinyunye Group is a community savings and lending group made up of twenty-five (25) women from Lopolun village in Ngorongoro District. The group was formed to help women improve their livelihoods through savings, small business activities, and access to affordable loans within their community.

In Lopolun, many women face limited opportunities to earn stable income. Access to formal financial services is low, and small business owners often struggle to find capital to grow their businesses.

Before joining the group, several members depended on informal money lenders who charged high interest rates and required repayment within very short periods of time. Others relied on casual labour, spending long hours working for other people while earning very little income in return.

These challenges affected not only their businesses but also their households. Many members found it difficult to consistently provide school needs for their children, improve their homes, maintain reliable business stock, or plan ahead financially.

To address these challenges, the women formed Nasinyunye Group as a platform for saving together, supporting one another, and accessing loans that could help them strengthen their businesses.

The group members operate different types of small businesses depending on local market opportunities and household needs. Some sell beans and maize within nearby markets, while others make and sell traditional Maasai beads. Other members trade nylon sheets commonly used for covering houses during rainy seasons. These businesses provide income that supports food, school expenses, healthcare, and other daily household needs.

Through financial support from Engishon Microfinance, Nasinyunye Group gained access to group loans that members could divide among themselves according to their business needs. The group has now borrowed from Engishon three times.

First loan: TZS 3,000,000
Second loan: TZS 6,000,000
Third loan: TZS 9,000,000

The gradual increase in loan amounts reflects the group's repayment discipline, cooperation, and growing business capacity over time.
Members explain that access to loans through the group has helped them move away from unstable borrowing systems that previously placed them under constant financial pressure. Instead of borrowing money under difficult conditions, they are now able to invest in businesses with more confidence and flexibility.

Several members have increased their business stock, improved the consistency of their income, and strengthened their ability to support their households. Some have improved their living conditions, while others are now better able to pay school expenses and manage emergencies without depending entirely on relatives or informal lenders.
In addition to financial improvements, the group has strengthened cooperation among members. Women regularly meet to save, discuss business progress, encourage one another, and share ideas on managing both household and business responsibilities.

“Before joining the group, many of us struggled to find reliable business capital and depended on borrowing under difficult conditions. Through the group loans, we now have businesses that help us support our families and make our own financial decisions,” shared one of the members.

The experience of Nasinyunye Group shows how community-based lending can create practical improvements in rural households when women are given access to organized financial support. Through collective responsibility, savings, and business investment, the group has built a stronger foundation for both economic stability and household wellbeing.