NOOSHIKIRARI N.

From Survival to Stability

CASE STUDY

ENGISHON
MICROFINANCE
LIMITED

Nooshikirari N. is a 38-year-old Maasai mother of four ,from Gilai Lumbwa in Longido district, Arusha region. She lives in a pastoralist community where access to electricity, formal financial services, and stable income opportunities remain limited. For many years , these challenges affected both her family’s living conditions and their ability to plan beyond immediate household needs.

Before joining a savings group, Nooshikirari lived with her husband and children in a small two-room mud house with poor ventilation and no electricity. The house offered limited space for a family of six, and every day was difficult, especially at night when there was no reliable source of light for her children to study or complete schoolwork.

To support her family, she operated a small informal business selling maize and beans within her local community. The business generated approximately TZS 500,000 annually (USD 200), which was not enough to consistently cover household expenses such as food, school needs, clothing and healthcare. Her business activities were carried out through a temporary market setup with limited stock and unpredictable customer flow, making income unstable throughout the year.

In 2024, Nooshikirari joined the Ngaishok Women's VICOBA Group in Lumbwa, seeking a more reliable source of income. The group consists of 30 women committed to supporting one another through savings and small business development. Through financial support provided by Engishon Microfinance to the Ngaishok Women's Group, members were able to access individual sub-loans based on their business needs and repayment capacity. Through this arrangement, Nooshikirari received a loan of TZS 1,000,000 (USD 400), which she invested directly into expanding her business.

With this support, she increased her stock beyond maize and beans to include rice, sugar, soap, cooking oil, and other household essentials. As the variety and quantity of goods increased, so did her customer base. Over time, she transitioned from operating in a temporary market environment to managing a more stable retail shop near her home. The business now allows her to serve customers more consistently, while also supplying goods to smaller traders within her area.

The improvement in her business also led to visible changes in her household living conditions. Using income generated from the business, Nooshikirari replaced her mud house with a block house and installed solar power. For the first time, her family had reliable lighting at night, improved household safety and the ability to charge mobile phones from home. However, her progress requires continuous effort.

Before accessing the loan, major supplier negotiations, and financial planning were often handled with support from others within the household. Today, she independently manages stock purchases, negotiates with suppliers, monitors sales, and plans for future business expansion. However, maintaining this progress requires continuous discipline.

She continues to operate within the competitive market where prices of goods fluctuate frequently, and balancing stock management with loan repayment schedules requires careful planning. Despite these pressures, she has maintained repayment consistency while continuing to grow her business.

The increased and more stable income has also strengthened her financial resilience. Unlike before, she is now better prepared to manage most of her household emergencies, maintain stock during difficult periods, and plan for longer-term investments.

Looking ahead, Nooshikirari plans to expand her business further into wholesale trade and introduce additional income- generating activities to strengthen her family's long-term, financial security.

"Before receiving the loan, I worried every day about how I would provide for my family. Today, my business supports my household, my children have light to study at night, and I can plan confidently for the future." *says Nooshikirari.*

For Nooshikirari, progress is measured not only through increased sales, but through the practical changes now visible in her daily life a permanent home, reliable light for her children at night, and the confidence to plan beyond immediate survival.