



Rooftops Canada
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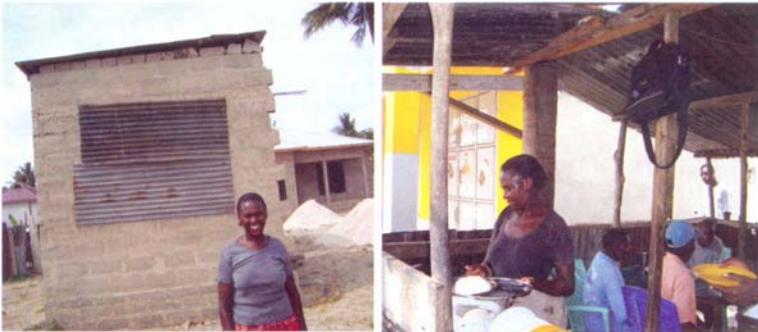
Building Homes and Communities Since 1984

Turning Loans to Homes in Tanzania: The Story of Akeelah Juma

Akeelah Juma is a 36 year-old single mother of a seven-year old child. Adversity doesn't begin to describe her life. But her story does inspire hope and is a real-life testament to what can be accomplished through determination, the support of the local community, and the leadership of an organization like Rooftops Canada.

Akeelah's family lived in a dilapidated single-room dwelling just outside of Dar es Salaam, the capital of Tanzania. Four dollars a month for rent was all they could afford. The family's income was very unstable in an already poverty-stricken country. According to the United Nations World Food Programme, more than 58 % of the population in Tanzania lives on less than \$1 per day.

After her family lost what few possessions they had in a fire, they were forced to move in with the husband's parents. Unfortunately, a tumultuous relationship with her in laws resulted in a separation between Akeelah and her husband. Akeelah was chased away and forced to leave her child behind.



Akeelah persevered and managed to find a room for rent. She even started a small business. But everything came to a grinding halt when she got seriously ill and could not work for almost a year. Upon recovering from her illness, Akeelah managed to get back on her feet and began earning a living again.

In 2005, Akeelah joined a local housing cooperative through Rooftops Canada partner, WAT – Human Settlements Trust. It was a turning point in her life.

WAT is a non-governmental organization that promotes women's equal access to land, property ownership and inheritance. WAT has helped families in informal settlements secure land rights, acquire land and build houses. It also promotes human settlements related responses to HIV and AIDS. Working in partnership with Rooftops Canada, WAT delivers training and technical support in all aspects of housing development. WAT provides small loans through its credit union the WAT SACOOS. This is how Akeelah came to secure a small loan of approximately \$675 to begin building her own home. After repaying her initial loan, Akeelah went on to secure additional loans to build another room onto her home, and re-establish her business.

Today, Akeelah is reunited with her child. They live in a modest two-room house and earn a living through a small food vending business that generates a net profit of between \$7 and \$10 a day – well above the national average in Tanzania.

And to think, it all started with a loan of \$675. Your contribution to Rooftops Canada will help people like Akeelah to realize their dreams to start a new life and build a new home in a healthy, safe community.