

## From Poverty and Hardship to Independence and Prosperity

*Rooftops Canada partners with local organizations to change lives in Tanzania*



All it took was a simple \$214 loan to initiate a remarkable transformation in the lives of Sikitiko Salum and her children. The inspiring journey led a single mother struggling against poverty, and with nothing but a decaying mud hut over her head, to living in a concrete brick house with windows, electricity, a proper septic system, and the prospect of running water in the months ahead. Mrs Salum's new home even allows her to increase the family's income by renting rooms and baking chapatti flat bread, which she sells to the community.

It goes to show you how a little generosity, perseverance and know-how can change lives. And while family and friends, joined forces to bolster Salum's determination, Rooftops Canada and its donors provided the spark and fuel for change through a microfinance loan program initiated in partnership with a local Tanzanian organization called WAT Human Settlements Trust.

When her husband died in 1984, Mrs Salum was left with two young children and a dilapidated mud hut. She lived in a shantytown in Dar es Salaam, the largest city in Tanzania. Her family was constantly at risk of theft, flooding, and illnesses such as malaria and cholera. With no end in sight to the hardship and poverty that embraced her life, the future was very bleak for Mrs Salum and her family.

Tanzania is located in Eastern Africa and borders the Indian Ocean between Kenya and Mozambique. It is home to approximately 42 million people. Life expectancy is just over 52 due largely to the AIDS crisis sweeping the continent. Tanzania is one of the poorest economies in terms of per capita income, and most of the population lives below the poverty line. Climbing out of poverty is a difficult and long-term process. However, individuals like Mrs Salum prove that it can be done.



The first step to change came when local residents were awarded legal land tenure in 2009 through a regularization project conducted by WAT, in partnership with the municipality and the Ministry of Lands, Housing and Human Settlements. WAT promotes women's equal access to land, property ownership and inheritance. Working in partnership with Rooftops Canada, WAT also administers a microfinance program for housing, and delivers training and technical support in all aspects of housing development.



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In a city where over 70 percent of residents live in informal settlements that can be cleared at any time, tenure is extremely valuable. Mrs Salum says, *“Receiving a 99-year lease on this plot of land encouraged me to invest in my home. If the government ever decides to evict us and redevelop this area, they have a legal obligation to reimburse us for the value of this property.”*

Knowing she had land tenure, Mrs Salum secured her first two loans totalling \$214 from the WAT/Rooftops Canada housing microfinance program. When she added some of her own earnings and contributions from her children, she was able to convert her mud hut to a concrete brick home.

Additional loans allowed Mrs Salum to build three rental rooms. These rooms help low-income inner city renters access decent affordable housing, and they generate income for families like the Salums. More recently, improvements were made to the house including the addition of electricity, windows with wood frames and mosquito nets for protection against malaria. A larger kitchen allowed Mrs Salum to start a baking business, further supplementing her income. By the end of 2011, the family will even have running water!



Rooftops Canada intern, Richard Gilles (left), helping Sikitiko Salum, with plans for her home

Mrs Salum is now using her property as collateral to help her son secure financing for a plot of his own about 25 km away. Sikitiko Salum laughs as she explains that she wishes she were moving instead of her son: *“I want to move to a smaller community to grow fruits and vegetables, and enjoy a quieter life. I have built this nice house in the city for my children. I would now like to build a home where my grandchildren can visit me on the weekends and I can teach them about traditional life in Tanzania.* Mrs Salum is an inspiration to her friends and neighbours. Many have been so motivated by her success that they have started their own home improvement projects.

Rooftops Canada works in partnership with local organizations like WAT to provide the necessary resources for women to achieve independence and prosperity. It’s not only a formula for success, it is an inspiration to everyone seeking to change the world for those who find the basic essentials of life, like affordable housing, out of reach.

When you consider the impact your charitable donation can have through Rooftops Canada, think of Sikitiko Salum and her family.



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