

Restituta

FARM-Africa helped Restituta turn her life around by helping her community to set up some revolutionary savings and credit groups.

Restituta is a 34 year old Barabaig woman living in Northern Tanzania with her husband and three children. She is the proud owner of ten goats, and successfully farms around three acres of land where she grows food for her family to eat and sell.

But life has not always been like this. Only two years ago she had no livestock of her own, and very little land to grow crops on. Her family was one of many who faced a daily struggle to just feed themselves.

However, all this changed when FARM-Africa started work in her local community. Previously Restituta and others in her village had no access to banks to take out the small loans they needed to invest in livestock or set up small businesses. FARM-Africa trained them in basic business skills and helped them form special savings groups called HISAs.



Hisa is the Swahili word for share - so HISA group members pay money into a savings fund by buying shares. The money is then loaned out to community members to help them set up small businesses such as shops. At the end of each year, interest earned from all the loans is split between the members according to how many shares they own. This payment is called a dividend.

Restituta's dividends helped her buy her ten goats, as well as send her children to school and pay for medicine when they get sick. She has been so delighted with the results she has attended more FARM-Africa training courses, and is now helping to share her new found skills with other Barabaig women.