



FIRST PERSON For One Family, A Cow Is Golden

Small loans help returning families rebuild their lives and communities



Photo: USAID/Kasey Vannett

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Nine years after the tragic genocide that took place in Srebrenica, survivors are returning to their former homes and starting to rebuild their lives. But the economic situation in Bosnia-Herzegovina was so severe that most of the people returning to their homes could not qualify for traditional bank credit — or even support from small-loan organizations.

USAID has supported the rebuilding process in Bosnia-Herzegovina with a variety of activities. One project is specifically directed toward providing small grants and loans to the most economically disadvantaged of the returnees. Depending on a recipient’s circumstances, the loans are either repayable in kind, or in part with a low interest rate.

Habiba Halilovic is a typical beneficiary. The mother of nine children, she is a 41-year-old widow who lives deep in the countryside, far from any roads or marketplace. Habiba was having trouble feeding her family when a neighbor stopped by to tell her about the USAID program.

That visit marked a pivotal change in her life. Shortly thereafter, she received a cow from USAID, and it has improved her situation dramatically. “Having a cow is golden,” says Habiba. “Now when I wake up in the morning, I no longer have to worry what I will feed my children. We always have milk, cheese and sour cream.”

Habiba’s good fortune also spread to her neighbors. As part of her agreement with USAID, she paid back her loan by giving her cow’s calf to a neighboring family.