



Goats are Hardy Animals



“My five children love to take care of goats, they take turns after school. Goat breeding for us has become a family income generator. I really appreciate the opportunity that JDA gave me and my family”.

Initiative

In an effort to alleviate poverty amongst the very poor families in rural regions new credit products are being added to our program. One new method for poor families is to help them purchase 10 goats and make repayment over a two year period. Goats reproduce twice yearly.

Challenge

Extending the credit for goats, required JDA to give credit for a longer term, allowing the very poor to have new opportunities to own animals. This is a risk to JDA for repayment because of the long term, but goats are hardy animals and they eat just about everything, and require very little care.

Results

For a family to purchase 10 goats by the end of six months they will be able to sell a few of those reproduced to pay credit interest and to have cash for living expenses. By the end of the second year the credit will be completely paid back and the family will have a good size herd of goats, and will be able to start purchasing other types of animals such as cows, chickens and sheep.