

# Country profile: KENYA



## Country facts

**Capital:**  
Nairobi

**Main country facts:**  
Rapidly urbanising country which experienced electoral violence in 2007-2008 and therefore large numbers of Internally Displaced Persons

**Population:**  
39,002,772

**Life expectancy:**  
54 years

**Number of IDPs:**  
630,000 in 2009

**Population living below \$2/day:**  
60 percent

**Population excluded from banking system:**  
77 percent

**Rate of urbanisation:**  
6 percent per annum

## Habitat facts

**When the program started:**  
1982

**Highlights:**  
HFHK helps communities in need to build homes and build hope. It has built 190 houses for IDP's and served 1,500 families over the past year.

**Families served to June 2010:**  
5,076 families

**Housing solutions:**  
Housing Microfinance  
IDP program  
Urban program

**Website:**  
[www.hfhkenya.or.ke](http://www.hfhkenya.or.ke)

**Facebook:**  
[Habitat for Humanity Kenya](#)

**Video:**  
[HFH Kenya on YouTube](#)

## The housing need in Kenya

Kenya is experiencing an acute shortage of housing for both its rural and urban populations. The problem has been more evident over the past two decades as a result of the country's depressed economic performance. There is a proliferation of informal settlements due to high demand for housing. There are also related problems such violation of set standards /by laws in the construction of housing units and increased conflicts between tenants and landlords.

These problems are especially manifest in the low income areas in urban areas. Families live in inadequate, overcrowded homes typically with only one room and no windows. In the rural areas the houses usually have mud walls, cow dung, dirt floors and thatch roofs. Based on the census of average household size of 4 persons, there are about 750,000 and 1,500,000 households in rural and urban areas respectively in need of housing.

## Habitat for Humanity in Kenya

HFH Kenya has served 5,076 families in over 100 community groups in nine regions. The organization has served these families by implementing the following activities.

- Building assistance for urban slum dwellers in partnership with the Panda group in Naivasha and Holy bird in Nairobi. These groups have 222 and 2,000 members respectively, who want to build on land that they have bought to enable them to move out of slums.
- Financial education to potential homeowners. This aims at equipping potential house beneficiaries with knowledge and skills on matters of financial management and accountability as they prepare to become homeowners. The financial education course commenced in November 2009 and is a partnership between HFH Kenya and Citi Foundation.
- Runs a microfinance housing program. The program is designed to provide housing loans in three phases in order not to create an excessive debt burden to the beneficiary. The cost of a standard three bed roomed house in rural areas is approximately 180,000 Kenya shillings.
- IDP program after the 2008 violence to build houses for 335 families of those who have been forcibly displaced from their homes in order to recurrent violence. To date HFH Kenya has constructed 190 houses for the displaced families.

## Project Highlights in Kenya

- 2009: In July HFH Kenya launched its IDP program to resettle families displaced by 2008 post election violence. To date 190 families have been resettled in the Maai Mahiu region.
- 2009-2010: HFHK served 1,580 families an increase of 240 on the previous fiscal year. This is due to the new focus on working with self-help village-based groups. The program has an excellent repayment rate of 98%, a clear testimony to the affordability and convenience of the housing microfinance product.
- 2010: Financial literacy education program launched. The program aims to equip potential homeowners with knowledge and skills on matters of financial management. The course is expected to benefit 1,000 members of various Self help groups under the HFH Kenya program. To date over 250 homeowners have attended lessons on financial management, budgeting, savings and debt management.
- 2010: In July 2010, HFH Kenya launched the local volunteer program which seeks to offer individuals and local corporate groups an opportunity to participate in the actual construction of houses, interact with the community and experience firsthand the impact of their contribution. In addition the program calls on well-wishers to respond to the plight of families displaced as a result of the post election violence. A total of eight local corporates have donated funds and participated in a build at the camp.
- 2010: In November 2010, HFH Kenya won second place at the Ministry of Housing exhibition for Multi stakeholder support groups in Kenya. The award was in recognition for excellence in showcasing adequate housing or low income earners.

## Meet a Habitat family

Beatrice Wachira Gachago is employed at Panda Flower Farm as a permanent employee. Though earning a low salary, she has managed to take a loan to build a house from Panda Self Group through the co-operative to which she makes a monthly contribution. Beatrice who is 36 years old is not married but has a teenage son. Before moving into their own house at Panda project site, she lived in a single, small room made of timber at Kabati slum of Naivasha. Beatrice was disturbed by the poor living conditions at her former residence house, she always dreamt of owning her own house. This long time dream was her source of inspiration and it motivated her to apply for a loan to build a two-roomed house with a toilet. She hopes to extend the house after repaying the first loan.



## What you can do

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Habitat for Humanity International is a global charity dedicated to eliminating poverty housing. Since its foundation in 1976, Habitat has built and renovated in partnership with more than 400,000 families, providing decent, affordable shelter for more than 2 million people.

In Africa and the Middle East (AME), Habitat for Humanity is building homes in 18 countries. By working in partnership with families to provide safe affordable shelter, Habitat empowers them to break the cycle of poverty and build the foundation for a secure future. In this region, Habitat has served more than 75,000 families together with volunteers and homeowners. Find out more at [www.habitat.org/ame](http://www.habitat.org/ame)