

Tajikistan

Habitat for Humanity in Tajikistan

Habitat for Humanity has operated in Tajikistan since 1999 and seeks to generate community, sector, and societal impact toward the universality of safe, affordable, and decent housing. To date, Habitat has performed new house builds, repairs, and retrofits, as well as improved access to financial products and advocacy efforts. The scope and scale of Habitat's work spans from large-scale construction projects, to the development of market-based housing products with the private sector, to directly assisting individual families with their housing concerns such as promotion of secure tenure and housing rights of vulnerable groups.

The housing need in Tajikistan

Tajikistan remains one of the poorest and the most economically fragile countries that emerged after the fall of the Soviet Union. Almost 50 percent of the population lives below the poverty line, on less than 2 dollars a day. After the fall of socialism, public services in Tajikistan disintegrated. Wages are extremely low, with an average gross monthly wage considerably below \$100 USD. This is only a fraction of the average in other post-Soviet countries. Tajikistan also underwent a prolonged period of civil war and economic decline. As a result, living standards have gone down and a shortage of financial resources in the private sector and inadequate public budgets resulted in poor house maintenance. The state no longer could provide these services, and private owners had no own funds to invest into property maintenance. Tajikistan has a housing stock of 1.23 million units (2011, Habitat's Housing Review 2013). This is only 163 dwellings per 1,000 inhabitants, which is the lowest level of all countries in the Europe and Central Asia region.

How Habitat addresses the need in Tajikistan

In Tajikistan, Habitat is working in partnership with both local and international nongovernmental organizations, microfinance institutions and governments. Having a strong community presence, Habitat has implemented more than 30 projects in Tajikistan supporting most vulnerable and remote communities. Currently Habitat operates in 38 districts of 3 provinces of Tajikistan of where more than 90 % of country's population lives.



COUNTRY FACTS*

Capital	Dushanbe
Main country facts	Independent since 1991
Population	8.33 million
Urbanization	26.8 percent live in cities
Life expectancy	67.7 years
Unemployment rate	10.9 percent
Population living below poverty line	35.6 percent

*Sources: CIA World Factbook, World Bank

HABITAT FACTS

When Habitat started in Tajikistan
1999

Individuals served in FY16
130,725*

*includes construction and market development

Volunteers hosted in FY16
13

Housing solutions

New builds; Repairs and renovations; Training (vocational, DRR, energy efficiency, financial education, construction); Advocacy and awareness raising on housing rights and property



Housing support services and affordable loans

Many families live in substandard living conditions, because they don't have access to solutions of housing finance. The partnership between Habitat Tajikistan and microfinance institutions represents a unique response to the overwhelming housing demand. Habitat Tajikistan has developed loans for home improvement and house construction. Often, these loans are taken out by women, who in the absence of their husbands need to care for the

Promoting women's equal right to housing and property

A study research by the OSCE shows that around 80 % of Tajik women in divorce cases are denied property rights and child support. Habitat Tajikistan will implement this project to tackle issues of Tajik women's legal rights to legitimately own and inherit houses, land or other properties. A series of activities will be carried out, such as conduction of seminars, meetings, dissemination of educational materials, airing radio programmes and organization of round tables on the subject of women equal rights to housing and property. It will help increase the level of women's awareness about their legal rights to adequate housing.

family and homes. Habitat engineers and construction specialists provide construction assistance to these women to help them understand the scope of work, select necessary materials and properly budget for the works. In financial year 2016, Habitat Tajikistan has supported more than 112,000 people with financial services across the country.

Energy-efficient renovation, winterization and disaster mitigation

Every year, Tajikistan experiences tremors and earthquakes. Those who suffer the most live in substandard homes that cannot withstand quakes. Many houses that were devastated by the earthquake in July 2006 are still not completed and lack windows and/or doors. Habitat Tajikistan offers loans to improve insulation in apartments and houses as well as the trainings on more solid and safer buildings practices in the vulnerable area of Kumsangir district. Proper windows and doors will protect families from harsh winters.

Meet a Habitat family

Alieva Maksatoy lives with her two daughters in the north of Tajikistan. Her husband and son work in Russia as seasonal labor migrants. With the money that they send back home, the family has managed to build a nice three-bedroom house. However, they could not finish it off with proper windows and doors. The winter was coming but the family still could not afford to prepare the house for the coming cold. Maksatoy applied for an energy efficiency loan with Habitat Tajikistan. With the money she received, she installed windows and doors to keep the heat inside the house. *"It was very relieving to find out that I can winterize my house with the help of Habitat Tajikistan. Most banks in Tajikistan have high-interest short-term loans which are very hard to pay off. Habitat Tajikistan offers affordable loans and I am confident about the quality of the products."*

What you can do

You can help Tajik families improve their living conditions by taking one or more of the following actions:

DONATE

USD \$: habitat.org/donate/tajikistan

VOLUNTEER

Join one of the scheduled Global Village trips to Tajikistan or lead your own. For more information go to: habitat.org/gv

TITHE

Establish a strong and rewarding tithe partnership to help build houses globally! Quote **815600, TAJIKISTAN** on your checks sent to: Habitat for Humanity International, Attn: Affiliate Tithe, 121 Habitat St., Americus, GA 31709



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