

Tanzania

Habitat for Humanity in Tanzania

Habitat for Humanity in Tanzania seeks to improve standard of living of low-income families through enabling community members to live in decent and affordable houses. Habitat for Humanity Tanzania started operations in 1986 in Kigoma region. In June 2009, a housing microfinance product known as “Makazi Bora” was established.

The housing need in Tanzania

The housing need in Tanzania is estimated to be 3 million units with annual increase of 200,000 units (Shelter Afrique). The existence of house deficit is very high with consideration of the quality of houses and congestions in line with important services like water and electricity. Taking these factors into consideration, the housing deficit in urban Tanzania is estimated to be 1.2 million units, of which 36% are in Dar Es Salaam. Moreover, income levels of most households in Tanzania are too low; 90% of population can afford less than \$45 and 68% can afford less than \$23 on housing per month (Housing Market Study, Tanzania, 2012). Financing, though relatively increasing, is not affordable to most households. It is estimated that only 3% of the population can afford a mortgage. In this view, it is estimated that demand for housing microfinance in Tanzania exceeds \$400 million (Market Study on Housing Microfinance, Tanzania, 2012). According to UNICEF (2011) only 46% of population has access to safe drinking water. Most houses have no registered title deeds.

How Habitat addresses the need in Tanzania

The role of Habitat Tanzania under its housing microfinance product “Makazi Bora is to provide housing loans in order to enable low-income families live in affordable and decent houses. It provides financing to cover house repairs, renovation and house completion. Water and sanitation improvements are also supported. Since the establishment of Makazi Bora, about 5,700 families have benefited from a microfinance loan. In the next five years, in addition to retail lending, Habitat Tanzania is planning to address housing needs by working on a number of lines of business.

COUNTRY FACTS*

Capital	Dodoma
Main country facts	Gained independence in 1961
Population	51 million
Urbanization	31.6%
Life expectancy	61.7 years
Unemployment rate	N/A
Population living below poverty line	67.9 percent

*Sources: CIA World Factbook, World Bank, UN

HABITAT FACTS

When Habitat started in Tanzania
1986 (microfinance launched in 2009)

Families served
More than 5,700

Housing solutions
Finishing
(roofing, flooring and painting)
Repairs and renovations
Auxiliary structures (toilets, doors, water taps)



Habitat for Humanity Tanzania - Lines of business

House Insurance

The aim is to mitigate risks of households on losing their houses and properties in events of disasters like floods and fire.

Advocacy

Habitat Tanzania will participate in advocating for relevant policies that affect households in issues such as housing, land and microfinance. Habitat Tanzania is an active member of Tanzania Housing Microfinance Working Group, whose main objective is to advocate for better housing and related matters in the country.

Volunteer Engagement

In order to enhance services to beneficiaries, Habitat Tanzania will explore opportunities for engaging volunteers who would like to participate in its services.

Fundraising

Habitat Tanzania will have fundraising strategies in order to facilitate execution of its programme activities.

Internship Engagement

Habitat Tanzania will engage in internship programs with relevant colleges/universities in order to enable students acquire experience on issues of housing and related services.

Organizational Development

Habitat Tanzania will have strategies to develop its organization in order to ensure sustainability.

Households Development

Habitat Tanzania will have strategies concerning capacity building for households on housing issues and related matters such as land rights and financial education.

Meet a Habitat family

Most of our clients have confirmed that their respective families have enjoyed better housing conditions as a result of housing loans from HFH Tanzania. Loans for water storage facilities have benefited not only the borrowers and their respective families, but also the rest of community members around.

Elifadhili, a famous client of HFH Tanzania, said when appreciating services of the organization: *“With a loan of USD 1,000 I got from HFH Tanzania, I managed to purchase a water tank and built a water storage facility. I have fixed a water tap that provides clean water to the rest of community members in my street at a very reasonable fee. Women highly appreciate my service as they no longer walk a long distance to fetch water while at the same time I gain extra income for my family”.*

What you can do

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

DONATE

Go to [habitat.org/donate](https://www.habitat.org/donate) and designate your gift to Habitat Tanzania.

VOLUNTEER

Join one of the scheduled Global Village trips to Europe, Middle East and Africa or lead your own. For more information go to: [habitat.org/gv](https://www.habitat.org/gv)

TITHE

Establish a strong and rewarding tithe partnership to help build houses globally! Quote **865600, TANZANIA** on your checks sent to: Habitat for Humanity International, Attn: Affiliate Tithe, 121 Habitat St., Americus, GA 31709



To learn more about Habitat projects in Tanzania please contact us.

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