

# Zambia

## Habitat for Humanity in Zambia

Habitat for Humanity Zambia is part of a global non-profit housing organisation whose goal is to eliminate poverty housing around the world by working in partnership with poor and low-income families. Habitat Zambia believe that every man, woman and child should have a safe and affordable place to live. This is provided through holistic solutions such as secure land tenure, provision of safe drinking water and sanitation, housing finance and advocacy.

## The housing need in Zambia

Despite Zambia having one of the world's fastest growing economies, it remains one of the world's poorest countries. Currently, close to 64 percent of Zambians live under \$2 a day and the majority of those who earn more barely make ends-meet. According to Mercers (2010), living in Lusaka costs more than living in Washington, D.C but the incomes in Zambia are much lower. The 'higher' incomes and jobs in Zambia are concentrated in urban areas. This has led to an urbanisation rate that is almost twice the population growth rate. In consequence, there is a higher demand for jobs which is slowing wage growth and increasing land and house prices beyond the reach of the average worker. Additionally, Zambia has a current urban housing deficit that stands at 1.3 million housing units, projected to reach 3 million housing units by 2025. Due to the lack of affordable housing, about 70 percent of urban dwellers in the country live in slums with inadequate access to water, sanitation and extension facilities. The lack of decent housing exacerbates people's poverty.

## How Habitat addresses the need in Zambia

Habitat Zambia runs a number of programs to address the housing and water and sanitation needs in the country, including house construction for vulnerable groups; provision of interest-free mortgages to families that can afford repayments; installation of boreholes and water kiosks; awareness raising on issues affecting poor and vulnerable groups; HIV/AIDS prevention and treatment training; advocating for fair and just housing policies and volunteer engagement.



## COUNTRY FACTS\*

<b>Capital</b>	Lusaka
<b>Main country facts</b>	Gained independence in 1964
<b>Population</b>	15.06 million
<b>Urbanization</b>	40.9 percent live in cities
<b>Life expectancy</b>	52.15 years
<b>Unemployment rate</b>	15 percent
<b>Population living below poverty line</b>	60.5 percent

\*Sources: CIA World Factbook, World Bank, UN

## HABITAT FACTS

**When Habitat started in Zambia**  
1984

**Families served**  
More than 3,500

**Volunteers hosted**  
More than 1,800

**Housing solutions**  
New homes for vulnerable groups  
Housing microfinance  
Water and sanitation  
Advocacy and awareness raising



## Pamwesu orphans and vulnerable children (OVC) program

The project provides a fully subsidized three-room house and secures housing rights for marginalized and vulnerable communities (with mainly Orphans and Vulnerable Children families) in Zambia's Peri urban areas of Lusaka and Ndola districts. The solution includes a ventilated improved pit latrine, trainings on inheritance planning to caregivers to secure assets for their children and HIV/AIDS awareness and OVC care for the families and the community.

## Revolving loan fund

This program serves the 'poor but viable' through provision of five-year loans in the form of building materials and technical support to construct their homes.

## Maanzi water and sanitation program

The program aims is to provide safe drinking water and sanitation; hygiene promotion through increased access to clean and safe drinking water; promotion of good personal and environmental hygiene in order to protect health and ensure the optimal use of all water supply and sanitation facilities which will impact on beneficiary's health and promote sustainability.

## Advocacy

The project seeks to develop and promote pro-poor policies that impact access to water, sanitation, land tenure, gender and property rights by working in coalition to influence government to adopt and enact policies affecting marginalized people.

## Meet a Habitat family

To escape an abusive marriage, Midia Lungu and her six children had to leave their home and move into a mud house which Midia inherited from her mother. Habitat Zambia was able to construct a 27-square meter home from Midia during the 2015 "Bankers Build". This was the second edition of the event during which Zambia's financial institutions make monetary donations towards the construction of houses for vulnerable families.

The event was graced by the then Minister of Local Government and Housing, Hon. Dr. John Phiri who said: *"Rightly, the government cannot on its own provide housing for all, especially for the vulnerable. Individuals, corporates and organisations such as Habitat compliment government's efforts in providing our citizens with decent shelter."*

## What you can do

You can help needy Zambian 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 Zambia.

### VOLUNTEER

Join one of the scheduled Global Village trips to Zambia 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 **866000, ZAMBIA** on your checks sent to: Habitat for Humanity International, Attn: Affiliate Tithe, 121 Habitat St., Americus, GA 31709



## CONTACT

Habitat for Humanity Zambia

[hfhzam@habitat.org.zm](mailto:hfhzam@habitat.org.zm)

[www.habitatzambia.org](http://www.habitatzambia.org)

Twitter: <https://twitter.com/habitatzambia>

Facebook: <https://www.facebook.com/pages/Habitat-for-Humanity-Zambia/134820863301894>

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

Habitat for Humanity Europe, Middle East and Africa  
Fungai Mukorah, Program Development Manager  
[fmukorah@habitat.org](mailto:fmukorah@habitat.org)