

From shelter to hope:

Uncovering Habitat
for Humanity's Legacy
in Tanzania

1986 – 2023



Table of content

The Affordable Housing Program	6
Empowering Lives and Building Communities:	
The Habitat for Humanity Impact in Chamwino, Dodoma	6
Transforming Lives Through Affordable Housing -	
The Impact of Habitat for Humanity Tanzania on Teachers in Chamazi, Dar es Salaam.....	7
Building Hope and Stability: Habitat for Humanity's Impact in Old Korogwe, Tanga	8
Makazi Bora: A Housing Microfinance Product	11
Neema's Journey to a Better Home: The Impact of Makazi Bora Finance Limited	11
Habitat for Humanity Tanzania's notable efforts in Water, Sanitation, and Hygiene (WASH) initiatives	
13	
Empowering Young Minds and Clean Communities:	
MyLegacy's WASH Impact at Mtakuja Secondary School in Tanzania	13
Wealth creation through empowering communities economically	15
Breaking Barriers: MyLegacy Empowers People with Disabilities in Kawe, Dar es Salaam	15
Habitat for Humanity Tanzania's policy advocacy efforts	17
Building Affordable Housing and Diversified Programming in Tanzania:	
A Board Member's Perspective	20
Closing Remarks from the Board Chairperson	22
Background Information	3



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Welcome remarks from The Board of Directors



Habari za Leo! (Greetings)

It is an absolute pleasure to welcome you to our Habitat for Humanity Tanzania photo and story booklet, featuring and showcasing photos and stories of impact from our partners and communities in Tanzania.

Our programs go beyond constructing four walls; they aim to create complete homes that empower families and uplift communities. Our work extends into partnerships with organizations such as WaterAid, Restless Development, TAWA (Tanzania Women Architects), and My Legacy, to name a few, each addressing specific aspects of housing, from youth empowerment to advocating for land rights.

We strive to influence policies and systems that support affordable and decent housing for all. Habitat for Humanity's goal remains the same - to ensure that people have shelter that offers not just a roof, but safety, health, and dignity.

We remain committed to our mission, tirelessly pursuing innovative strategies to make housing a reality for all Tanzanians. Together, we can transform lives, one home at a time.

We hope you enjoy reading about the transformative impact on people and communities through this photo and story booklet.

Karibuni sana! (You are most welcome!)



Background information

Tanzania faces an acute housing deficit, with millions of people lacking adequate shelter. As populations grow, the demand for housing outstrips the supply. Habitat for Humanity's mission is to close this gap, ensuring that even the most vulnerable in society can access decent housing.

Habitat for Humanity began its journey in Tanzania in 1986 with a mission focused on addressing a fundamental human need: decent shelter. Recognizing the pivotal importance of housing and the fact that people with low income might lack the means to build their own homes, Habitat for Humanity dedicated itself to making this human necessity accessible. Initially, Habitat for Humanity Tanzania embarked on house construction projects through its flagship Affordable housing project, providing homes to those who met specific criteria. Beneficiaries participated through payment plans, making homeownership achievable.

This transformative work expanded across several regions, including Kigoma, Tabora, Tanga, and Dar es Salaam, to name a few. However, challenges arose when people struggled with repayments, eventually leading to the closure of the Affordable housing program.

Adapting to the evolving needs and challenges, Habitat for Humanity Tanzania introduced a new initiative – the Small Loans for Housing program known as Makazi Bora (decent housing). This program empowered individuals to enhance their living conditions incrementally, enabling them to make essential improvements to their homes. It addressed the realities of incremental building, where many lacked the resources to complete construction in one go. Makazi Bora is not about

luxurious homes; it's about homes that provide shelter, safety, and health. It is about sustainable living conditions that encompass critical elements such as sanitation, ventilation, water, and affordability.

The Makazi Bora program continued until 2019, facing its own set of challenges, not unique to Tanzania but seen globally. Simultaneously, Tanzania's government was revising laws governing non-governmental organizations, including Habitat for Humanity. These legal changes led Habitat for Humanity Tanzania to revamp its registration and align its status.

In 2019, Habitat for Humanity Tanzania underwent a major transformation, steering towards a new direction. The organisation transformed its initiatives, working alongside partners who specialized in water, sanitation, hygiene promotion, livelihoods, climate change adaptation and mitigation, and, once again, providing loans for housing improvements. Habitat for Humanity evolved from being a single-program entity to a multi-dimensional organization. This holistic approach aimed to impact individuals and communities by addressing multiple facets of their lives.

HFHT partnership with various organisations also revealed that changing circumstances demanded new strategies. There was need to dispel the notion that these services could be entirely free, and that communal participation was essential for sustainability. A key lesson learned was that the mindset of receiving assistance as free gifts needed to change.



HABITAT ROAD

The Affordable housing program

Since its establishment in 1986, Habitat for Humanity Tanzania has been actively collaborating with communities and local authorities to facilitate the design and development of diverse housing projects. Their initial housing efforts commenced in Kasulu, located in Kigoma. Over time, this project expanded its reach to other regions, encompassing Dar es Salaam (specifically, Majimaitu-Mbagala), Tabora (Nzega and Nkinga), Dodoma, Tanga (Korogwe), Iringa (Uhambingetu), Ruvuma (Liuli/Mbinga), Morogoro (Ifakara), Mwanza, and Zanzibar.

HFHT's involvement extended beyond financial support, as they provided skilled labour and durable building materials to homeowners through subsidized loans. In return, homeowners contributed their unskilled labour and local materials to the projects. However, this program encountered several challenges, including sluggish growth and a problematic loan recovery process, which eventually led to its closure between 2008 and 2010. Subsequently, some affiliates from this program were transitioned to other institutions, with one notable example being the Tanzania Gatsby Trust (TGT). Additionally, certain properties were sold at discounted rates, while others were dissolved or written off.

Empowering lives and building communities: Habitat for Humanity impact in Chamwino, Dodoma

Dodoma, the capital city of Tanzania, is a vibrant melting pot with residents from diverse backgrounds. In the year 2001, Habitat for Humanity Tanzania initiated a transformative housing project in Chidachi village, nestled within Chamwino, Dodoma. The primary goal of this initiative was to assist Chamwino's residents in constructing decent homes.

The project which received a warm welcome from the community, achieved considerable success. In a momentous event, the late President Benjamin Mkapa inaugurated the handover of these houses to the elated residents. People like Stephen Noah Mazuguni and Janeth Jonas Ulanga have personally witnessed the incredible and enduring transformations brought about by Habitat for Humanity Tanzania's efforts in Chamwino, Dodoma.

The project
achieved
considerable
success



A close-up photograph of Stephen Noah Mazuguni, a man with dark skin and short black hair, wearing glasses and a grey blazer over a light blue button-down shirt. He is smiling slightly and looking down at a small notebook he is holding, with a white pen in his right hand. The background is a soft-focus outdoor scene with green foliage.

Stephen Noah Mazuguni: building hope

Stephen Noah Mazuguni, a retired teacher in Chamwino, Dodoma, served as a chairperson when Habitat for Humanity launched its project in Chamwino in 2001. In his role, Stephen facilitated communication between the community and Habitat for Humanity, ensuring that things ran smoothly.

He explains, “Habitat for Humanity initiated its project in Chamwino to assist those facing challenges in building their homes. They began with ten houses, and the local community actively participated in the construction process. They contributed sand, stones, labor, and a steadfast commitment.”

What set this project apart was its financial model. Participants in the project paid a nominal fee and worked physically to construct their homes. It was a collective effort that underscored the community’s dedication. The project also encouraged individuals to engage in group discussions and attend training sessions.

This fostered learning and strengthened the community’s bonds. It wasn’t solely about housing; it was about nurturing a better community.

As Stephen recalls, “The project didn’t just change the housing landscape; it fostered community growth. It led to more houses in the area and enhanced the neighbourhood’s infrastructure, serving as a catalyst for development.”

In the present day, the homes constructed through the Habitat project have seamlessly integrated into the heart of the community. The initial housing construction, which commenced in the small village of Chidachi, served as a catalyst, inspiring numerous residents to embark on their own home-building endeavours. Consequently, Chidachi has undergone a remarkable transformation, evolving from a small village into a thriving town.

Residents take pride in their homes and express gratitude for the positive changes brought by Habitat for Humanity. “The project wasn’t just about constructing houses; it created a sense of unity, improved living conditions, and left a lasting imprint on the community’s growth.” Stephen remarks.



Stephen Mazuguni

**They contributed
sand, stones, labor,
and a steadfast
commitment**

Janeth Jonas Ulanga - A story of strength and empowerment



Janeth Jonas Ulanga

Janeth Jonas Ulanga hails from Chidachi village in Chamwino, Dodoma, and her journey is nothing short of inspiring. A mother of five children, her association with Habitat for Humanity began in 2001 when her family purchased land in Chamwino, igniting their dreams of a future home. Habitat for Humanity worked with families like Janet's to transform those parcels of land into tangible homes, though it was far from an effortless endeavour. Janeth vividly recalls the challenges they faced, having to source building materials from distant locations in Dodoma due to the absence of construction materials in the nearby villages. "Every brick and bit of cement was precious," she remarks.

Once the homes were completed, a local committee took charge of maintaining the housing project. The day they received the keys to their homes marked a grand celebration in Chidachi village, where similar houses were constructed for other residents. Janeth like Stephen fondly remembers the excitement and pride of welcoming the President to their Habitat homes.

These houses brought significant improvements in people's lives. "It was more than just having a place to reside; it was about securing a better life," Janeth emphasizes. Janeth and her family worked diligently to repay their house construction loan to Habitat for Humanity.

However, the impact extended far beyond housing. Janeth delved into politics, becoming a local councillor, and even started her own grocery store, which served as a fresh start, providing her with income and the support of her growing neighbourhood.

Janeth's story vividly illustrates how Habitat for Humanity transformed her life. It didn't merely provide her with a house; it empowered her to take control of her life, venture into politics, and become an entrepreneur.

The Ongoing Impact

Since the 1980s Habitat for Humanity has been working in various regions of Tanzania, partnering with various stakeholders to employ affordable housing methods that assist residents in constructing decent homes. Through providing homes and empowering communities, Habitat has not only enhanced living conditions but also created new opportunities.

"It's not just about constructing houses; it's about establishing homes, fostering community growth, and transforming lives," says Fortunata Temu, Country Representative, Habitat for Humanity Tanzania.

The impact of Habitat for Humanity's efforts in Chamwino, Dodoma, has been profound, and its influence continues to shape the lives of individuals like Stephen and Janeth.



Janeth Jonas Ulanga outside her home



Shukuru Elia Ndahagaliye

Transforming lives through affordable housing - The impact of Habitat for Humanity Tanzania on teachers in Chamazi, Dar es Salaam.

In 2001, Majimatitu Primary School in Chamazi, Dar es Salaam, stood as a remote outpost, struggling to attract teachers who were forced to commute from distant locations. Recognizing the dire housing situation faced by these educators, Sister Aneth, the school matron and sponsor, took action. She sought assistance from Habitat for Humanity Tanzania, and they introduced an affordable housing loan program to address the housing crisis. Sister Aneth generously sponsored the purchase of land near the school for the construction of teachers' homes.

The program carefully selected beneficiaries based on their needs and ability to repay the loan over time. The construction phase commenced with the goal of providing teachers with new homes.

One defining characteristic of Habitat for Humanity's approach, as emphasized by Mariam Sozigwa, a teacher at Majimatitu primary school, was the emphasis on community collaboration in home construction. The teachers joined the skilled construction workers and participated in every aspect of construction; from land clearing to concrete mixing, wall erection, and the installation of doors and windows. This fostered a strong sense

of community and shared responsibility among the residents. For Mariam Sozigwa, "The project not only improved my living conditions but also enhanced my overall quality of life." She says.



Angela Akili

Habitat for Humanity provided financial support in the form of loans, covering materials, labor costs, and technical guidance. Through their collective efforts, these dedicated teachers successfully built their own homes and moved in.



Angela Akili and her proud possession



Saidi Kittogo

The power of homeownership became evident as Shukuru Elia Ndahagaliye, a retired teacher, highlighted the significance of receiving a title deed for her home, which offered her stability and security in her post-retirement years. Angela Akili, another retired teacher, shared the pivotal role Habitat for Humanity played in transforming her and her colleagues' lives. "Without this program, the dream of homeownership felt out of reach due to our modest salaries, compounded by the burdens of rent, and other essential expenses." She spoke.

Saidi Kittogo, also a retired teacher benefiting from the project, recalled the initial challenges, including the difficulty of securing suitable land. However, the prospect of affordable homeownership fuelled their determination. He attests that moving into their own homes brought newfound stability and freedom.

Habitat for Humanity Tanzania's housing support project went beyond shelter provision; it acted as a catalyst for economic empowerment. Rehema Mashine, another teacher at Majimatitu Primary school, explains how the project transformed her life economically. It allowed her to redirect resources towards investments, including land acquisition and expanding her economic ventures, resulting in a significant improvement in her financial well-being.

The impact of Habitat for Humanity's work extended beyond individual teachers to the broader community. Salum Kambi Msoma, Chairperson of Chamazi Ward, and Shabani Mijombo, Ward Chairperson of Mkondongwa acknowledged the critical need for such initiatives and highlighted the reduced stress on



Shabani Mijombo

teachers, who no longer had to worry about housing, allowing them to focus on their teaching roles. Legal ownership also opened doors to other financial support services, such as loans.

Habitat for Humanity's work demonstrates the potential of affordable housing initiatives to uplift the lives of teachers and the broader community in Tanzania, promising a more stable, prosperous future for all.

Dorothy Steven, Habitat for Humanity Tanzania's board chairperson says: "This project has had a profound impact on these teachers and their families. It did not only provide shelter but also a sense of community, economic empowerment, and homeownership. As Tanzania continues to grow, it is imperative that organizations like Habitat for Humanity expand their efforts to provide safe and affordable housing to those in need."

Building hope and stability: Habitat for Humanity's impact in Old Korogwe, Tanga

Since Habitat for Humanity Tanzania's Affordable Housing Project launched in the Tanga region during the 1990s, it has profoundly transformed the lives of Old Korogwe's residents in Tanga, Tanzania. In this case study, we will explore the organization's impactful efforts, with a particular focus on the personal stories of community members.



Amina Ally Saburi - A home of hope

Amina Ally Saburi, a single mother and small-scale business lady, yearned for her own home while residing in a family house. In her own words: "I wanted a place to call my own." When she learned about the Habitat for Humanity Affordable Housing Project, she decided to apply and was fortunate to be selected. In partnership with Habitat for Humanity Tanzania, Amina was able to purchase land and receive support for building her house.

Before her involvement with Habitat for Humanity Tanzania, Amina faced a host of challenges in a community with limited housing options, marked by constant insecurity. Amina recalls: "I lived in constant fear and vulnerability." However, Habitat for Humanity Tanzania's assistance changed the course of her life bringing stability and security to her life.

Amina is full of gratitude for Habitat for Humanity Tanzania, particularly for their support in the form of house loans and help with construction. She says: "Habitat changed my life. They made my dream of a stable and secure home come true." She underscores the project's role in expediting the construction process, facilitating efficient homeownership for beneficiaries.





Joice Selemani Pazia

Joice Selemani Pazia - overcoming challenges

Joice Selemani Pazia, another beneficiary of Habitat for Humanity's Affordable Housing Project in Old Korogwe, shared her journey. She expressed deep gratitude for Habitat for Humanity Tanzania's support, which empowered her to build her own house, providing her family with a stable living environment.

Before her involvement with Habitat for Humanity Tanzania, Joice's life was marked by financial struggles due to a limited income and unsuitable housing. She explains, "I worked as a nurse, but it wasn't enough to support my family. "As a proud homeowner, Joice cherishes the stability and security of her new home. She says that the housing project wasn't just about constructing a house; it was about empowering individuals to take control of their living conditions. In her words, "It wasn't just about a house, it was about hope and a better future."

The housing project wasn't just about constructing a house; it was about empowering individuals to take control of their living condition



Venance Nyakunga

Venance Nyakunga - overcoming challenges and seeking further support

Venance Nyakunga's story mirrors the challenges and hopes of those who have benefited from Habitat for Humanity's work in Korogwe, Tanga. Venance learned about the Habitat for Humanity affordable housing project through a teacher at a local college who encouraged him to register.

Before joining the Affordable housing project, Venance faced financial difficulties, compounded by unemployment. He acknowledges the value of Habitat for Humanity's support in helping individuals like him access housing, especially for those who lacked the means to build a home on their own.

Venance also raises a concern about the need for ongoing assistance and support beyond housing. While Habitat for Humanity has played a crucial role in providing homes, he expresses the desire for additional support, such as micro-loans or livelihood opportunities, to help families become self-reliant.

The transformation in Venance's life, from financial struggles to a more secure living environment, exemplifies the positive impact of Habitat for Humanity's work. However, it also underscores the necessity of comprehensive support to help individuals and families achieve financial independence.



Peter Andrea Mbezi cultivating success

Peter Andrea Mbezi, a retired teacher, shares his personal journey. He has since established himself as an entrepreneur in farming and livestock. The married father of four children provides insights into the process of acquiring land and building a house through Habitat for Humanity.

According to Peter, homeowners actively participated in the construction process, contributing to the foundation, building a toilet, and roofing their houses. Habitat for Humanity subsidized about 75% of the construction costs, with the beneficiaries contributing approximately 25%. The project was instrumental in helping low-income families like Peter's realize their dreams of homeownership.



Ismail Haji Amri

Ismail Haji Amri - community catalyst

Ismail Haji Amri, the chairperson of the Old Korogwe neighborhood, describes how Habitat for Humanity initiated a project to construct affordable houses in the area.

Ismail highlights the community's enthusiastic response to the news of available affordable housing. "By providing affordable housing, the project helped lift many out of poverty and gave them a sense of dignity and humanity." He articulates the profound impact of the Affordable Housing Project on the lives of many Old Korogwe residents, providing them an opportunity to transition from being tenants to proud homeowners.



Charles John Mzugi

Charles John Mzugi - bridging home ownership

Charles John Mzugi, the chairperson of the Mlimafundi village at Korogwe District Council, sheds light on the selection criteria for beneficiaries. This included low-income families, people with disabilities, retirees, and other vulnerable groups.

Mr. Mzugi details how Habitat for Humanity, in partnership with the government, helped people overcome the challenge of building their own homes. The project allowed residents of Old Korogwe with limited financial means to obtain land, receive assistance in constructing their houses, and purchase construction materials at affordable rates. This support was particularly beneficial to those who had retired and lacked the financial capacity to build their homes independently. Furthermore, the project did not only benefit the individuals but also significantly contributed to the development of Old Korogwe.

Habitat for Humanity Tanzania has evidently made a significant impact on the lives of people in Korogwe, Tanga. Osneri Mnyachibwe, a former Habitat for Humanity Tanzania project accountant, emphasized this impact stating, "By providing affordable housing solutions and actively involving the community in the construction process, the organization has helped residents transition from being tenants to homeowners. This transformation has not only improved living conditions but also instilled a sense of dignity and pride."



Makazi Bora: A Housing Microfinance product

In 2009, Habitat for Humanity Tanzania introduced the “Makazi Bora” Housing Micro Finance product. This initiative aimed to offer housing micro-loans to low-income households, enabling them to access affordable and decent housing. The program ran successfully until 2019 when it ceased operations. At that point, the loan portfolio was sold at a discounted rate to former Habitat for Humanity Tanzania staff who subsequently established a Micro Finance Institution known as Makazi Bora Finance Limited. This new institution was designed to provide financing for low-income families, helping them secure affordable and decent housing.

Makazi Bora Finance Limited partners with Habitat for Humanity Tanzania and offers financing for various housing-related needs. This support includes house repairs, renovations, and finishing touches such as roofing, flooring, plastering, painting, door and window installations, electrical wiring, and the improvement of auxiliary structures like water taps and toilets. Since 2022, Makazi Bora Finance Ltd has been collaborating with Habitat for Humanity Tanzania to provide group loans to women and youth groups. Habitat for Humanity Tanzania will closely examine this product and document valuable.

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Neema's journey to a better home: The impact of Makazi Bora Finance Limited

Neema Erick Shoo, a small-scale business owner who operates a grocery store in Bunju, Tanzania, has experienced a remarkable transformation in her life, all thanks to the assistance provided by Makazi Bora Finance Limited. In 2018, Neema moved into her partially completed home and commenced its gradual development. However, it was her encounter with Makazi Bora Finance Limited in 2023 that truly turned the tide for her by introducing her to a world of accessible loans specifically designed for homeowners.

Makazi Bora's Impact on Neema's Life

Neema first learned about Makazi Bora (meaning ‘good home’ in Kiswahili) through her friend Juliana, who told her about the company's loan options and the requirement of being part of a group. Neema joined Juliana's group and became the fifth member. Together, they applied for a loan and successfully acquired the funds needed for their individual projects. This opportunity allowed Neema to secure a loan of Tshs. 600,000, approximately USD 250, to make significant progress on her house.

Thanks to Makazi Bora's financial support, Neema was able to buy vital construction materials like cement, sand, and timber for her roof, turning her dream of completing her home into a reality.

One thing Neema particularly appreciates about Makazi Bora is their competitive interest rates compared to other lenders. In her case, she is required to repay Tshs. 624,000, around USD 260, over a six-month loan term.





Neema Erick Shoo

The loan application process involved filling out forms and making an initial deposit of 30,000 Tanzanian Shillings, roughly 13 USD. Within a few days, a Makazi Bora representative visited her to verify her application, and after approval, the loan was disbursed within two weeks.

Repaying the loan is structured on a weekly basis, totalling four times in a month. For Neema, this amounts to 26,100 Tanzanian Shillings per week, or approximately 43 USD per month.

business management, she hopes to make her house even more comfortable and secure for her family in the near future.

Through the financial support and guidance offered by Makazi Bora, Neema has not only improved her home but also elevated her family's quality of life. Her story underscores the positive impact of accessible and affordable microfinance initiatives in Tanzania, empowering individuals to build a brighter future for themselves and their loved ones.

Navigating challenges and charting a path forward

While Neema acknowledges that Makazi Bora Finance Limited has been a lifeline, she believes there's room for improvement. She suggests that the loan repayment period should be extended, especially for larger loan amounts. She says: "Flexibility in choosing the repayment duration could make the process more manageable for borrowers." Neema also recommends offering borrowers the choice of repaying the loan through mobile money or bank accounts.

As a single mother of three children and the primary breadwinner, Neema's dreams primarily revolve around providing a better life for her family. Her aspirations include continuing to expand her home and adding finishing touches such as tiling, installing windows, and finalizing the roof.

Neema aims to achieve financial stability through her grocery business, where she earns approximately 15,000 Tanzanian Shillings, or 6.5 USD, per day. With diligent savings and prudent

Challenges faced and suggestions

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Neema aims to achieve financial stability through her grocery business, where she earns approximately 15,000 Tanzanian Shillings, or 6.5 USD, per day. With diligent savings and prudent business management, she hopes to make her house even more comfortable and secure for her family in the near future.

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Flexibility in repayment makes it manageable



Empowering young minds and clean communities: MyLEGACY's WASH impact at Mtakuja Secondary School in Tanzania

Situated in Kunduchi, Dar es Salaam, Mtakuja Secondary School is more than an academic institution, it is a hub for fostering a cleaner and healthier environment. Since 2021, MyLEGACY has collaborated with Mtakuja Secondary School to address health challenges related to COVID-19.

With generous support from MyLEGACY and funding from Habitat for Humanity, the school received crucial resources like water tanks and soap to help maintain proper hand hygiene. This was particularly significant in the context of the COVID-19 pandemic, which underscored the vital role of hand hygiene in preventing the spread of infectious diseases. The school also received valuable resources and training related to Water, Sanitation, and Hygiene Promotion (WASH).

In response to these challenges, the school established the WASH Club, dedicated to fostering environmental awareness and promoting personal hygiene among the students of Mtakuja Secondary School. The WASH Club has made remarkable progress in enhancing hygiene and environmental conditions within the school.

Magreth Lucas, a Form Four student and member of the WASH Club, shares her enthusiasm for the club's transformative

impact on their lives. She highlights the importance of the club's training aspect, where they receive valuable lessons on topics such as menstrual hygiene, the significance of avoiding early relationships, and the dangers of modern vices. The club empowers its members to make informed decisions about their health and well-being, playing a pivotal role in shaping students' mindsets and actions, especially regarding the importance of cleanliness in disease prevention.



Glory Massawe talks to WASH Club members



Magreth and her fellow club members actively engage in various activities to promote cleanliness and environmental stewardship beyond the school grounds. These activities include participating in community clean-up events, such as tidying up the local beach.

Another student, Daniel Amoni, adds to Magreth's account, sharing the club's early challenges and remarkable growth. The club, initially with only a handful of students, faced difficulties in explaining the club's purpose and significance to their peers. However, through dedication and hard work, the club gradually gained momentum. As the club expanded, its benefits became increasingly evident. Students learned to be self-reliant and responsible, not only in terms of their personal hygiene but also in maintaining a clean school environment. The club imparted valuable life skills that extended well beyond the classroom.

Glory Massawe, a teacher at the school and the WASH Club supervisor, passionately emphasizes the club's profound impact on the students. She highlights how the club has enhanced their education and equipped them with invaluable life skills. "The club teaches students to make their soap, tend to gardens, and ensure proper sanitation," she says. The impact of the WASH Club on the school's environment has been substantial, as Glory points out: "The club's activities have significantly reduced hygiene-related illnesses among the students, a pivotal factor in maintaining their health and regular school attendance.

Furthermore, clean water and sanitation are fundamental elements in creating an ideal learning environment. Glory also underscores the pivotal role played by MyLEGACY in supporting the WASH Club and the school's efforts to enhance WASH conditions. She acknowledges MyLEGACY's provision of resources, training, and guidance as vital in empowering the students to make a tangible impact. In her words, "Without this support, the students would have faced far greater challenges in maintaining proper hygiene and addressing environmental conditions."

Daniel Gaudence, MyLEGACY's Head of Operations, underscores the club's significance, saying, "This club vividly illustrates the transformative potential of grassroots initiatives in effecting positive change within communities. Through instilling a sense of responsibility, nurturing cleanliness, and advocating for personal hygiene, the club not only enhances the students' educational journey but also prepares them for a healthier and more sustainable future."

He further emphasizes, "MyLEGACY is committed to an ongoing endeavour, focusing on similar programs aimed at shaping these students into responsible citizens who prioritize both environmental stewardship and their health, ultimately contributing to the creation of a healthier nation."

He further emphasizes, "MyLEGACY is committed to an ongoing endeavour, focusing on similar programs aimed at shaping these students into responsible citizens who prioritize both environmental stewardship and their health, ultimately contributing to the creation of a healthier nation."





Breaking barriers: MyLEGACY empowers people living with disabilities in Kawe, Dar es Salaam

In the vibrant community of Kawe, Dar Es Salaam, Tanzania, a powerful transformation is taking place, thanks to MyLEGACY, a local organization committed to empowering individuals living with disabilities and changing their lives for the better.

In this article, we explore how MyLEGACY's empowerment initiative with funding from Habitat for Humanity Tanzania has played a pivotal role in improving the lives of people living with disabilities in Kawe.



Fatma Salum

Meet Fatma Salum, the secretary of the Kawe Disabled Entrepreneurs Association. In 2022, with a membership of 25 individuals, they embarked on a transformative journey when MyLEGACY extended an invitation for them to attend a seminar designed specifically for people with disabilities.

This seminar took place at MyLEGACY's offices in Mbezi, Dar es Salaam where they gained valuable insights into batik production and fabric dyeing. But the support didn't stop at training – MyLEGACY went a step further by providing a generous contribution of Tshs. 500,000, around USD 200 to establish a small office space, marking the inception of their transformative journey. For Fatma Salum and her fellow association members, this support was nothing short of a turning point. The establishment of their office not only provided them with a sense of legitimacy but also facilitated local community support. MyLEGACY was planting the seeds of empowerment, and the impact was profound.

MyLEGACY's involvement didn't end with that initial boost. The association continued to benefit from MyLEGACY's empowerment initiative, which offered a range of training sessions. These training programs covered various valuable skills, including techniques for producing charcoal briquettes and soap. These newfound abilities helped the members generate income and create marketable products.

Despite making remarkable progress and possessing the skills for charcoal briquette and soap production, the Kawe Disabled Entrepreneurs Association still faces challenges when it comes to finding suitable buyers and securing enough markets for their products. However, their determination remains unwavering. Their vision extends beyond dependency on charity and centres on self-reliance. Fatma Salum firmly believes that: "people with disabilities deserve the opportunity to acquire skills, earn a livelihood, and actively contribute to society."



Members of the Kawe Disabled Entrepreneurs Association.

Fatma Salum, speaking on behalf of the Kawe Disabled Entrepreneurs Association, extends a heartfelt message to MyLEGACY. She conveys her gratitude for the support received thus far and requests continued assistance in the form of capital injection and product development. Additionally, she believes that further training opportunities will enable their group to expand and thrive.

“Through training, financial support, and mentorship, individuals like Fatma Salum have transformed from being recipients of charity to proud entrepreneurs and contributors to their community.” Said Amina Ally, from MyLEGACY.



Habitat for Humanity Tanzania's policy advocacy efforts

Habitat for Humanity Tanzania is dedicated to advocating for policies that directly impact households, particularly in housing, land, and microfinance. Notably, Habitat for Humanity Tanzania/ Makazi Bora Finance previously served as the Secretariat of the Tanzania Housing Microfinance Working Group. This group's primary mission is to champion improvements in housing and related issues within the country.



**Training programs
covered various
valuable skills**



Osnery Chankumpa Mnyachibwe

Constructing aspirations: reflections of a former project accountant at Habitat for Humanity Tanzania

My journey with Habitat for Humanity began in June 1999 where I served for 14 years until August of 2023. I began as an accountant for the Korogwe Affiliate, but my dedication and passion eventually led me to become the project manager, overseeing operations in Korogwe, Tanga, Zanzibar, and later at the organization's headquarters in Dar es Salaam. In this article, I want to share my unique perspective on housing in Tanzania, focusing on my time with Habitat for Humanity.

When I joined Habitat for Humanity, the organization was already making significant strides in its mission. Houses were under construction, and as the project's accountant, my responsibilities included financial record-keeping and project administration. During my time in Korogwe, we managed to construct more than 100 houses, with additional projects taking place in Manumbu and Old Korogwe. The primary goal of these projects was to assist low-income individuals and families who could afford to pay rent but couldn't acquire land and build a house. Habitat for Humanity partnered with these people, helping them achieve the dream of homeownership.

The application and selection process

Individuals would apply for assistance from Habitat for Humanity, and these applications would go through a meticulous screening and selection process. The selection committee comprised of community members who ensured that chosen candidates met the necessary criteria.

Once selected, applicants were required to visit the project office to receive further instructions. Habitat had already secured plots of land for the project, and these were allocated to homeowners. The new homeowners were then responsible for a down payment, usually 10% of the total cost of their house, followed by what was called "Sweat Equity."

Sweat Equity and Community Involvement

'Sweat Equity' required the partner families to actively participate in the construction of their own homes. They could assist the construction workers, and if they were unable to do so themselves, they could designate someone to help on their behalf. This approach had a dual purpose: it fostered a sense of ownership and responsibility among homeowners and contributed to reducing construction costs. After completing their Sweat Equity, they received the keys to their newly constructed homes.



Vanance Nyakunga

The importance of projects like Habitat for Humanity's affordable housing

The need for decent housing is paramount, and these initiatives help bridge the gap for those who might otherwise struggle to secure stable living conditions. In my view, housing projects like Habitat for Humanity's Affordable Housing project play a crucial role in transforming communities and empowering individuals. They bridge the gap for those in need, providing not just shelter but a sense of ownership, responsibility, and empowerment



Building on challenges and learning

Managing a project like Affordable Housing comes with its set of challenges. One significant challenge has been loan repayment, as some beneficiaries struggle to meet their financial obligations due to various reasons including the lack of sustainable incomes. This underscores the importance of project sustainability, as the success of such initiatives relies on these repayments. Despite the challenges, projects like these continue to make a significant difference in the lives of many, highlighting the enduring need for decent and affordable housing the world over.

Personal reflection

During my time with Habitat for Humanity, I found it crucial to start each day with a prayer, as the beneficiaries of the project were often deeply rooted in their faith. The daily prayers and spiritual guidance offered a unique opportunity for personal growth and transformation.



"A mother is the heart of the home"



Dr. Daniel Mbisso

Building affordable housing and diversified programming in Tanzania

A Board Member's Perspective

Affordable housing is not just about constructing homes; it's a multi-faceted challenge. Habitat for Humanity Tanzania recognizes this and has expanded its focus to address broader community needs. Our projects now extend to areas like water supply, sanitation infrastructure, and empowering women through entrepreneurship. By ensuring clean water and improved sanitation facilities, we directly enhance the quality of life for individuals. And, by empowering women to become entrepreneurs, we work towards the sustainability of our housing initiatives. I'm Daniel Mbisso, an architect by profession and currently serving as the Chair of the Strategies Committee at Habitat for Humanity Tanzania's Board. Affordable housing is a pressing concern in Tanzania, where our rapidly growing population and economic challenges have left many of our fellow citizens searching for a decent place to call home. In this article, I'll share my experiences and insights into our organization's mission, the challenges we've faced, and the progress we've made.

My journey with Habitat for Humanity Tanzania began in 2021 when I was called upon to play a role in revitalizing the organization's operations in the country. The organization's activities had somewhat slowed down, necessitating a renewed commitment. My colleagues from Ardhi University and I played a significant part in rekindling Habitat for Humanity Tanzania's presence in Tanzania.

One of the notable aspects of our work in Tanzania is our ability to inspire communities. When we deliver completed housing projects, we see the gratitude and motivation it instills in residents to actively participate in affordable housing solutions.

It underscores the tremendous impact that well-executed housing programs can have on communities.

Collaboration is the cornerstone of our approach. We actively seek partnerships with various stakeholders, including NGOs such as Tanzania Women Architects for Humanity (TAWA), research institutions like the Building Research Institute of Ardhi University, and governmental bodies. These collaborations provide the technical expertise, knowledge sharing, and resources necessary for a holistic approach to addressing the housing challenge.

We've encountered our fair share of challenges, including issues with untrustworthy partners affecting the distribution of housing loans to the right recipients. However, we firmly believe that these challenges are relatively minor compared to the vast achievements we've accomplished. We're continuously refining our strategies to ensure that our resources are allocated where they're needed most. As Tanzania's population continues to grow, the need for affordable housing remains a critical concern. While we've seen some improvements in urban areas, rural regions still face substantial challenges. The economic impact of housing extends far beyond just providing shelter; it influences livelihoods, income, and overall development. This is why collaboration between NGOs, government bodies, and communities is crucial in addressing this issue.

Habitat for Humanity Tanzania, along with other stakeholders, is actively advocating for the reduction of interest rates by banks and reduced taxes on construction materials by the government. We encourage researchers to focus on the development of affordable construction materials, and we urge citizens to consider alternative construction methods. Collaboration between the public and private sectors, as well as between government bodies and NGOs, is vital for bringing about the necessary changes.

Through collaboration with various stakeholders, Habitat for Humanity Tanzania is dedicated to making a significant impact on affordable housing in Tanzania. We are addressing the housing crisis not solely by constructing homes, but also by enhancing the overall quality of life for those in need.



Closing remarks from the board chairperson

Thank you for reading this photo and story booklet.

I am delighted to write to you as the Chairperson of the board of Habitat for Humanity Tanzania, and it is both an honour and a privilege to reflect on the transformative journey we've undertaken from 1986 to 2023. Our mission, to improve housing conditions and provide decent homes to those in need, has been at the heart of our work, and today, we acknowledge the profound impact we've made over these years.

Throughout our history, we've come to understand that Habitat for Humanity is not just about constructing houses; It is about building hope, security, and a brighter future for countless Tanzanians. I've had the privilege of serving on this board for many years, and I returned two years ago to ensure that the invaluable institutional memory we amassed is not lost. It has been an incredible journey, and I am deeply grateful for the opportunity to contribute to shaping a new Habitat for Humanity that aligns seamlessly with global evolving policies.

Our early housing programs, built on strong community partnerships, were instrumental in our growth. Collaborating with local communities, including schools, we joined hands to improve housing conditions. This communal approach, though successful, presented challenges, which led us to adapt our strategy. Today, we work with larger, capable partners to reduce administrative costs and reach communities more effectively.

Habitat for Humanity Tanzania has always believed in tailoring solutions to meet the diverse needs of Tanzanian communities. We advocate for land tenure, promote changes in microfinance

for housing, engage in policy advocacy, and collaborate with institutions to design housing solutions that truly reflect the unique needs of each community, including those who are most vulnerable.

We have been steadfast in our commitment to collaboration, forging partnerships with a wide array of stakeholders, including the private sector. Our commitment to identifying those in need and delivering housing projects with integrity remains unshaken. We are determined to engage even more corporate entities to join us in these initiatives.

The importance of our work cannot be overstated. Decent housing is not just a luxury; it is a fundamental human right. The demand for decent housing in Tanzania is substantial, and our presence and collaboration with others in providing housing solutions are of utmost importance.

As we look back on our journey, we've evolved and adapted to changing circumstances, all while keeping our mission at the forefront. We've made incredible strides, but there is still much work to be done. We remain committed to this vital mission, working alongside our partners and supporters to make a lasting impact on the lives of Tanzanians in need of better housing.

I want to express my deepest gratitude to everyone who has been a part of this incredible journey. Together, we have built not just homes, but hope, resilience, and a bright future for many. Let us continue our tireless efforts, driven by compassion and the shared belief in the transformative power of a decent home. The journey continues, and the impact we make today will resonate for generations to come.

Thank you for your unwavering support and dedication to Habitat for Humanity Tanzania.

Sincerely,

Dorothy Steven,

Chairperson,
Board of Habitat for Humanity Tanzania.



This photo and story booklet has been compiled by Kiki & Miles Productions, and it has been reviewed by Habitat for Humanity's Caroline Nyamamu, Cindy Muthike, Flavian Ngeni, Fortunata Temu, Fred Nkowe and Neema Binagi.

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