

Tanzania

Habitat for Humanity in Tanzania

Habitat for Humanity Tanzania seeks to improve the standard of living of low-income families through enabling community members to live in decent and affordable houses. Habitat Tanzania started operations in 1986 in the 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 an annual increase of 200,000 units, according to Shelter Afrique, a pan-African finance institution. The housing deficit in urban Tanzania is estimated to be 1.2 million units, of which 36 percent are in the eastern city of Dar es Salaam. Moreover, income levels of most households in Tanzania are quite low; 90 percent of the population can afford less than \$45 on housing per month and 68 percent can afford less than \$23 (Housing Market Study, Tanzania, 2012). Financing, though relatively increasing, is not affordable to most households. It is estimated that only 3 percent 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 percent of the population has access to safe drinking water. Most houses have no registered title deeds.

Habitat’s contribution in Tanzania

Habitat Tanzania offers microfinance loans to low-income families so they can improve their homes. Habitat also advocates for relevant policies on housing and land ownership; supports water, sanitation and hygiene projects; and supports vulnerable groups such as widows and orphans in improving their living conditions.

COUNTRY FACTS

Capital	Dodoma
Date of independence	1961
Population	52.5 million
Urbanization	31.6%
Life expectancy	61.8 years
Unemployment rate	10.3%
Population living below the poverty line	28.2%

HABITAT FACTS

Date when Habitat started working in the country	1986
Individuals served in FY1	2,340
Volunteers hosted in FY1	4
Housing solutions	Incremental, repairs



Our programs

Housing microfinance

Habitat Tanzania's housing microfinance product – known as “Makazi Bora” – offers housing microloans to low-income families so they can improve their living conditions. Makazi Bora provides financing to cover incremental construction, house repairs, renovation and general house improvements. Water and sanitation improvements are also supported. Since the establishment of Makazi Bora, more than 6,100 families have benefited from a microfinance loan.

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.

Water, sanitation and hygiene

Habitat Tanzania will engage in a Water, Sanitation and Hygiene, or WASH, program which will be implemented in collaboration with Water Aid Tanzania.

Support to vulnerable groups

Habitat Tanzania will respond to needs of vulnerable groups such as widows and orphans through addressing improvement of their housing and related needs.



Meet a Habitat family

For a long time, Elifadhili witnessed many people in his community in Tanzania walk long distances to fetch water. Elifadhili heard about Habitat Tanzania's microloan program and approached the organization about a loan to build his own water solution.

“With a loan of US\$1,000 I got from Habitat Tanzania, I managed to purchase a water tank and built a water storage facility,” Elifadhili said. “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 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. [Contact us](#) to learn more.

Tithe All affiliate tithe gifts are sent internationally to serve families outside of the United States.

To support the work of Habitat **ZAMBIA**, please send your tithe to: Habitat for Humanity International P.O. Box 6598 Americus, GA 31709-3498

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

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