



# Impact of homeownership on women in Macedonia, Mexico, Tanzania and Vietnam

A study conducted by Dr. Beth Birmingham of Eastern University and commissioned by Habitat for Humanity International's Women Build program.

## Researcher bio

### Dr. Beth Birmingham

An associate professor of leadership and change at Eastern University, Dr. Beth Birmingham earned her master's degree in international economic development from Eastern and her doctorate in leadership and change from Antioch University.

She has held several positions at Eastern University since 1996. Before a teaching sabbatical in Cape Town, South Africa, from 2006 to 2008, she was the founding assistant dean of Eastern's School of Leadership and Development and served as the director of international partnerships.

Birmingham was part of the development team for the Pathways to Leadership program with World Vision International, focusing on nongovernmental organizational leadership development, and has overseen the numerous graduate programs and organizational partnerships that make up the School of Leadership and Development.

Birmingham has also been the designer and point person for a number of the school's organizational relationships, including World Vision International, Habitat for Humanity International, Cornerstone Christian College, English Language Institute of China, Geneva Global Inc. and the Theological College of Asia. Her work has taken her to more than 22 countries.

Birmingham teaches courses in organizational behavior, collaboration with nongovernmental organizations, leadership, and applied research at the graduate and doctoral levels.

## Introduction

In 2011, Habitat for Humanity International's Women Build program sponsored an international study to better understand the role of housing on the well-being of women and children.

Dr. Beth Birmingham, associate professor at Eastern University, conducted interviews and surveys in four countries where Habitat affiliates are using women-focused projects.

### The projects selected for this study were:

- **Macedonia:** *Roma Housing Fund*  
Working in partnership with another nonprofit organization, Habitat for Humanity Macedonia offers home improvement loans to Roma women.
- **Mexico:** *Women Moving the World*  
This Habitat for Humanity Mexico program offers affordable loans to low-income women to build new homes.
- **Tanzania:** *Makazi Bora Housing Microfinance Institution*  
Habitat for Humanity Tanzania acts as a housing microfinance institution, offering home completion loans to residents who have started building or renovating their own homes.
- **Vietnam:** *My Tho Urban Sanitation and Housing Upgrade Project*  
Working in partnership with government agencies, Habitat for Humanity Vietnam offers funds for home rebuilding, renovation and sanitation projects.

Between October 2011 and February 2012, Birmingham visited the four affiliates and interviewed **71** Habitat homeowners with the assistance of a translator. She also interviewed **25** affiliate and partner organization staff members and five government officials.

What follows is a summary of the projects, findings and recommendations for each of the countries that participated in the study.

—

**30%**  
of homeowners  
increased or started  
a business from  
their home.

—

## Study project:

# Roma Housing Fund

## Habitat for Humanity Macedonia

### How it works

The Roma Housing Fund is administered through the local partner, Horizonti. When a female homeowner contacts Horizonti for a home improvement loan, Horizonti and Habitat for Humanity Macedonia staff review the home and develop construction plans with the homeowner. The homeowner must provide numerous documents to demonstrate she is the owner of the home and can repay the loan. Together, Horizonti and Habitat determine if the homeowner is eligible for the loan. Once the funds are issued, the homeowner is free to hire her own builders for the renovations. After construction is complete, Horizonti and Habitat staff make a second home visit.

### Whom it benefits

Thirteen recipients of the Roma Housing Fund were interviewed for the study. The Roma people represent a minority group in Macedonia and tend to live close to each other and maintain close relationships with the Roma community. The Roma women primarily used their home improvement loans for:

- Flooring and wall renovations.
- Plumbing, moving the kitchen and bathroom into the house, roof repairs or additional rooms.

### Impact of home improvements

- **Physical well-being:**
  - **Health:** The homeowners reported health improvements since renovating their homes. They experienced few colds because they no longer live in a damp and cold home. Their improved health also resulted in greater income because they no longer missed work because of illness, and the cost of medication was reduced.
  - **More space:** Before the home renovations, multiple family members slept in one room. The additional rooms gave children a place to sleep, study and keep their possessions. The additional rooms also allowed some families to start or expand a home business.
  - **Home comfort:** The renovated homes were warm and more comfortable. Kitchens were moved into the homes so the women no longer had to cook outside. Bathrooms were also moved inside.
- **Emotional well-being:** The homeowners reported a sense of peace, accomplishment and pride in their homes. They also reported lower stress.
- **Education:** Most of the women did not notice changes in their children's grades. They did note changes in their enthusiasm for school and ability to focus on homework and keep track of their school supplies because they have more space or their own rooms.
- **Financial well-being:** Thirty percent of the homeowners increased or started a business from their home, resulting in ease of loan repayments. All the homeowners noted the value of their home as a financial asset.
- **Community:** Those who participated in new construction projects felt the process brought people together who didn't know each other. They invested sweat equity in their home-building process and assisted each other.

## Study project:

# Women Moving the World

Habitat for Humanity Mexico

### How it works

Women Moving the World is a specially funded project to reach female heads of household. Women hear about the program from others and are encouraged to form a housing group. Habitat provides the loans and housing plans, trains the women on building their homes, and supervises the build sites. Habitat also handles the loan repayment, with each group member being responsible should anyone default on their loan. If a woman does not have enough contacts in the community, Habitat assists with assigning her to a group.

### Whom it benefits

Twenty-two Habitat homeowners, 16 of them single, were interviewed for this study. These households represented 71 people, 42 of whom were children. The families lived in the Actopan, Hidalgo, region of Mexico. The women used their loans to build new homes for their families and received financial and community development training.

### Impact of new homes

- **Physical well-being:**
  - **Health:** The majority of the women reported improvements in the health of at least one family member. Family members often suffered from respiratory problems caused by the damp conditions of a poorly built house. Children became healthier in the new homes, so money previously spent on medicine could be used elsewhere.
  - **More space:** All the respondents noted they previously lived in cramped quarters with extended families. Their children now had a safe place to live and play.
  - **Home comfort:** Families now lived in a warmer home. All the respondents reported that their previous homes were made of inferior materials, had crumbling walls and leaking roofs, and were damp or cold.
- **Emotional well-being:** The homeowners reported an increased motivation to work to pay for the home. They also experienced reduced family tension. Married couples felt closer as they watched their children become happier and more at peace. The single mothers reported that they were no longer stigmatized and were respected now for doing this on their own.
- **Education:** About 30 percent of the respondents noted that there were changes in their children's education. Not necessarily improved grades (though two mentioned that), but rather that the children had a peaceful place to study and could keep better track of their school supplies.
- **Financial well-being:** The children were sick less often, reducing the amount of money families spent on medicine. Also, money previously used for rent was now used to pay the Habitat loan. Some of the families also reported that they were able to start a small business.
- **Community:** All but one homeowner noted they felt a strong sense of community among their build group. In the majority of cases, women selected their group and contributed sweat equity to each other's homes. Some groups continued other initiatives together after their builds were complete, including gathering donations for poor communities and starting a small-business loan fund.

30%

of homeowners  
reported  
improvements in  
their children's  
education.

## Study project:

# Makazi Bora Housing Microfinance Institution

Habitat for Humanity Tanzania

The women reported feeling proud, content, happy, independent and empowered.

### How it works

Habitat for Humanity Tanzania developed the Makazi Bora microfinance program as a means of supporting incremental building. The loans are highly flexible and can be used for completing unoccupied houses, finishing occupied homes, adding additional rooms, making renovations and repairs, and building auxiliary structures such as latrines or outdoor kitchens.

Homeowners contact Habitat's Makazi Bora staff members for a loan. They must provide specific building plans and proof that the work has begun, such as photos and receipts. Makazi Bora staff members then inspect the site and issue the loan. Makazi Bora has established relationships with the major banks in the area, and homeowners make their monthly loan repayment at their local bank branch.

### Whom it benefits

Twenty homeowners were interviewed for the study. They represented 109 people, 60 of whom were children. The families lived in informal settlements in the Dar es Salaam region. The loans were used for a wide variety of projects, though the most frequently cited were:

- Roofing, windows, doors and ceiling boards.
- Flooring, interior walls, electricity, painting, molding and additional rooms for home businesses or rentals.

### Impact of home improvements

- **Physical well-being:** Because of the diversity of uses of the improvement loans, there was little consistency of responses in how the changes affected residents' lives. However, about 30 percent were on their second loan, and all but two intend to take additional loans through Makazi Bora. There was overwhelming gratitude for the opportunity for these loans.
  - **Health:** No changes cited, however, homeowners noted fewer mosquitoes in their homes, thus possibly reducing the chance for malaria.
  - **More space:** Three homeowners commented on the benefits of having more space, such as less cramped sleeping arrangements and extra rooms for businesses.
  - **Home comfort:** Homeowners who installed new roofs reported that no rain or sunlight came into the house now.
- **Emotional well-being:** This was the strongest area of impact. Women reported feeling proud, content, happy, independent and empowered.
- **Education:** No response.
- **Financial well-being:** Thirty percent of the homeowners were using part of their home for a business, such as restaurants, storefront rental property or raising chickens.
- **Community:** No response.

## Study project:

# My Tho Urban Sanitation and Housing Upgrade

Habitat for Humanity Vietnam

## How it works

Habitat works through various levels of government to reach its homeowners. Once Habitat has a pool of funds to establish work in a new region, it receives national and local government approvals and is assigned a local “union” to work with homeowner selection and payment collection. For the My Tho Urban Sanitation and Housing Upgrade project, the local union is the Fatherland Front.

Local ward representatives identify homes in their ward that need significant repair or upgrades, and approach the homeowners about the program. The Fatherland Front and a local Habitat representative determine the homeowners’ eligibility for either a home improvement loan or a Global Village full home renovation. Recipients of the latter are usually single elderly female homeowners.

For minor renovations (bathroom installation, room extensions, etc.) the homeowner develops the building plans and presents them to the local ward officer. After receiving the loan, the homeowner hires builders to complete the renovations. The local ward representative visits the home at the end of the project to ensure the funds were used for the intended purpose. Loan repayments are made to the local ward officer.

For full home renovations, Habitat’s construction manager works with local officials and homeowners to establish the build plan and organize the volunteers who come to build. There are no loan funds to repay because the house renovations are covered completely by Habitat funds.

The indoor  
bathrooms  
reduced the risk  
of harassment  
or attacks on  
women and  
girls, especially  
at night.

## Impact of home improvements

- **Physical well-being:**
  - **Health:** Despite frequent flooding in their previous homes, no significant housing-related health issues emerged. However, 35 percent of the homeowners said they no longer experienced muscle fatigue from bailing water from their home during floods. Homeowners also cited improved safety by not having to use the public toilets at night.
  - **Home comfort:** Homeowners now had raised floors to eliminate flooding. Sealed walls and roofs also eliminated water leakage. The homeowners were also protected from rain and direct sunlight.
  - **More space:** The home rebuilds included more overall footage, second-floor additions, and interior walls providing a multiroom environment.
- **Emotional well-being:** “Very satisfied” and “satisfied” were the words most often used by homeowners when speaking about the changes in their life after the home repairs or renovations. They felt happier in their new home. The indoor bathrooms reduced the risk of harassment or attacks on women and girls, especially at night.
- **Education:** Only three of the homes had children residing there. No changes in academic achievement were noted, though “room to study” was listed as an enjoyment of their environment.
- **Financial well-being:** Some of the homeowners reported an increased income because they had a place to work (weaving baskets, creating chopstick holders, etc.). They also cited reduced monthly expenses by no longer having to pay neighbors for water and electricity (it was cheaper to pay directly to the local government).
- **Sense of community:** No change in sense of community noted.



© HABITAT FOR HUMANITY/KIM MACDONALD

# Cross country review: Summary of findings and recommendations

## Recommendations

### How to serve women better in Macedonia

- **Legal fees and support:** Provide land legalization fees and legal support as part of homeowner loan packages.
- **Property and inheritance rights training:** Training should be provided for local staff and homeowners to ensure a clear message regarding property ownership rights and what recourse women have should they find themselves at risk of losing their home. Habitat could consider a partnership with a legal aid service for inheritance disputes over house property.
- **Organization-client relationships:** Overwhelmingly, the homeowners were pleased with the relationship formed with local Horizonti staff. They felt well educated on the process of their loan, how to handle late payments, and where to go for assistance on land legalization advice. Homeowners did not have much interaction with Habitat for Humanity staff except for renovation inspections, donor visits and research visits.
- **Habitat presence:** Both Horizonti and Habitat staff believe there should be greater communication/relationship between the homeowners and Habitat. This might give Habitat the ability to offer more advice on home improvement and might help formalize a relationship so homeowners take the Horizonti loans even more seriously.
- **Incentives for training:** There is a low training turnout among Roma women. Consider using thank-you gifts as incentives for completing the training. This is critical for ensuring women do not have their homes taken from them in cases of the death of or abandonment by the husband.
- **Loan size:** Half of the homeowners interviewed, along with the staff members who dealt with loan finances, felt the loan amount could be increased and the criteria for extending loans should be more liberal. Too often the amount assessed was based on current property that might have been inherited from a family member and did not demonstrate true economic need of the homeowner.

### How to serve women better in Mexico

- **Gender planning and monitoring:** Develop a plan regarding gender for Habitat projects and employee policies. Create related workshops, videos, materials and activities.
- **Domestic abuse mitigation and intervention:** In numerous situations, staff members recognized spousal abuse but were uncertain how to intervene in a way that did not jeopardize the health of the abused spouse or children. Develop a plan to deal with these situations.
- **Regional partnership person:** Develop regional partnerships with organizations that complement the work of Habitat. Search companies and organizations interested in advising and supporting projects with women, specifically on secure tenure, property and equity. While this is done informally by local program coordinators, developing and maintaining such partnerships requires time and intentionality, which is not yet designed into the job descriptions of program coordinators.

“We now have a place of our own that can’t be taken away from us.”

Habitat homeowner

---

“Habitat told us  
we were capable,  
that we can do  
things for ourselves,  
and we have  
done it.”

- Habitat homeowner

---

### How to serve women better in Tanzania

- **Loan size:** Homeowners made repeated requests for larger loan amounts at lower rates, but Makazi Bora staff members had data analysis demonstrating that second loans had a worse repayment rate, as did loans of higher amounts.
- **Inheritance rights training:** Training should be provided for homeowners regarding property ownership rights and what recourse women have should they find themselves at risk of losing their homes. Habitat could consider a partnership with a legal aid service for inheritance disputes over house property.
- **Business training:** Seventy percent of the clients asked for training on how to start and nurture a business. This is a potential area of partnerships for Makazi Bora.
- **Expansion of loan portfolio to cover business loans:** The women noted that they preferred the loan model of Makazi Bora to the group lending models of other organizations and would like to be able to take out loans for their businesses.

### How to serve women better in Vietnam

- **Tracking:** As is now being implemented by Habitat for Humanity Vietnam’s new monitoring and evaluation executive, loan documents should require greater detail on gender and children represented in the homes. The affiliate should also have consistent tracking (data entry) of communications staff field notes that reflect impact stories and repeating themes of the challenges homeowners face.
- **Training:** In numerous surveys, there were requests for gender sensitivity and equity training and domestic violence mitigation training for Habitat for Humanity Vietnam staff. Also, there should be qualitative data collection training for communications and other grassroots-level staff. The relationship between staff members and homeowners needs to be capitalized on by extending their ability to gather (with an unbiased research ear) and track homeowner experiences for the purpose of management improvement.
- **Staffing addition/reallocation:** The addition or reallocation of a regional Habitat staff person who visits the homeowners in the region once per month. Habitat for Humanity Vietnam needs a face in the communities.

### Additional training

Each program’s training stressed key points for that program.

The programs in Macedonia, Tanzania and Vietnam focus on the mechanics of how the loan repayments work and policies for late payments.

Mexico had a broader range of training for women on how to build a house, the loan system, how to work as a team with their lending group, and others noted in the Mexico profile. An additional strength of the training offered in Mexico is the repeated reinforcement of women’s abilities to do things for themselves. This issue of women’s confidence and belief they could achieve homeownership came up numerous times in all four countries.

Because of the regular issue of property rights and inheritance planning, it is recommended that a more thorough training session be created on these two topics.



It is also recommended that some form of incentive apply to attendance at training programs. One Habitat affiliate staff person recommended gifts after the building was complete, but using gifts such as calendars with the loan repayment dates preprinted as training giveaways might help improve attendance.

### Gender-focused assistance

Based on survey responses from Habitat affiliate staff members, there seemed to be a greater expectation from regional Habitat offices to provide substantial assistance in focusing on gender.

Brief topics that emerged were:

- Gender sensitivity curriculum for the national and local offices.
- Domestic abuse intervention curriculum.
- Identifying best practices in serving women in the various models of Habitat implementation (housing microfinance, etc.).

## Findings

### Highlights

**Emotional well-being:** Overall, the comments from homeowners about their new or improved homes related to contentment. Specifically:

- Feelings of safety and security.
- Feelings of peace.
- Feelings of pride and improvement in self-esteem.
- Reduced extended family and marital tension because residents no longer lived in cramped, extended-family homes.

**Physical well-being:** Numerous examples included:

- Ability to sleep.
- Better health.
- A dry home.
- A warm home.
- More space for themselves and their children.

**Financial well-being:** Numerous examples included:

- Reduced work absenteeism.
- Reduced medical costs (these savings were redirected toward home loan repayment and childrens' school fees).
- Rent money was now being used to pay the loan.
- About 30 percent of the homeowners said their new home/extended homes provided a source of home-based income.

**Education:** Few homeowners thought the change in their home affected their child's academic achievement, though it did affect other areas related to academics:

- Children were less distracted in a home with fewer members.
- They had their own space for study and sleep.
- They had more light (from windows) for studying.
- They were sick less often, resulting in less absenteeism and more energy for school.

The homeowners greatly benefited from the affiliates' business trainings and lending policies.

## Findings

### Best practices models

Each of the study projects had some element that advanced Habitat in its mission principles. The unique elements included:

**Productive projects workshop (Mexico):** Small business and business finance training modules offered to Habitat homeowners. Requests for exactly this type of training (along with a desire for business start-up loans) were made by at least half of the homeowners in the other countries that participated in the study.

**Group selection (Mexico):** Mexico allows homeowners to establish their own groups that, according to the responses from homeowners, dramatically improve group relations and the individual group members' view of community lending programs.

**Scalability (Tanzania):** To meet expectations of scaling up, Habitat Tanzania is well-positioned for efficient expansion. Its lending policies are straightforward; its collection system reduces staffing needs; and, based on the number of new and repeat loans, it demonstrated the model serves a tangible need in Tanzania.

**Loan repayments at local banks (Tanzania):** Established banking relationships in each region so homeowners can repay their loans at their local bank. This reduced the need for loan collection staff, reduced a middle man in the loan collection process, and reduces risk of corruption and the unpleasant burden of the Habitat staff members also becoming collections agents.

**Partnership (Macedonia):** The partnership model between Habitat and Horizonti provides a good model for housing loans and the ability to meet the other needs of homeowners, namely small-business loans.



## Acknowledgments

Habitat for Humanity International and Women Build greatly appreciate Dr. Beth Birmingham for her work on this international study. Her research will be beneficial in understanding how Habitat programs help low-income women in Macedonia, Mexico, Tanzania and Vietnam, and ways these programs can be improved upon. This study also provides insight on ways we can evolve and grow in our mission to eradicate poverty housing.

Women Build is Habitat for Humanity's program for women who want to learn construction skills and build homes and communities. The program brings together women from all walks of life to address the housing crisis facing millions of women and children worldwide. About 30,000 women volunteer with Women Build each year, and more than 300 Habitat affiliates host Women Build projects.



WOMEN BUILD 121 Habitat St. Americus, GA 31709-3498 USA  
229-924-6935 or 800-HABITAT, ext. 7519 fax 229-410-7063  
womenbuild@habitat.org habitat.org/wb

