

WAT Human Settlements Trust Housing Microfinance Program Tanzania

Client: Hadija Abdallah Ngogomela

By: Karla Kloepper and Richard Gilles

Hadija Abdallah Ngogomela, 53, has been living in Mbezi Maramba Maweli, a suburb of Dar es Salaam, since January 2011. While the majority of Tanzanians build their homes incrementally on their family's plot of land, Ms. Ngogomela purchased her six-room home outright. She needed a place to live after her ex-husband secretly sold the house she and her children had been living in, leaving her with no assets or savings.



Hadija Abdallah Ngogomela

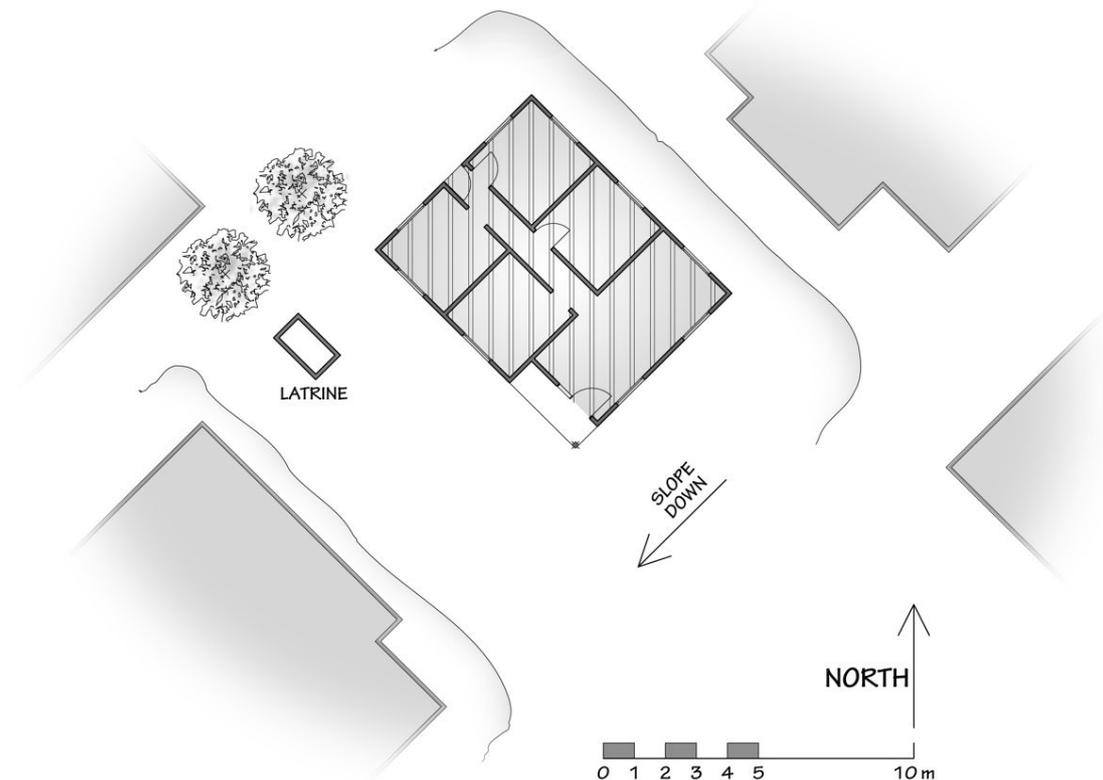
As the sole provider for two grandchildren, a nephew, an aunt, and her elderly mother, she needed a space that the family could use to generate income as well as meet their changing housing needs. Ms. Ngogomela could not face renting the house she and her family had owned for so many years, but she convinced the new homeowners to allow her and her family to remain there for six months. During this time, Ms. Ngogomela saved and borrowed enough money from family members to buy her property in Mbezi Maramba Maweli for TZS 2,700,000 (\$1,656 CAD).

Ms. Ngogomela earns TZS 300,000 (\$184 CAD) a month selling food at a roadside stall near her home. She sells *mandazi*, fried sweetbreads, which she prepares daily, and rice and cabbage, which she farms on her family's plot in Morogoro, 200 km from Dar es Salaam. She had never dreamed that she could afford a housing loan on her limited income.

“Before learning about WAT’s housing microfinance program, I was too scared to take any loans because I was worried about the consequences of not being able to afford my monthly payments.”

However, after visiting WAT’s advertising table at the Mbezi *dalla dalla* bus station in early 2011, Ms. Ngogomela began to think seriously about how to make home improvements within her family’s budget.

Ms. Ngogomela's Site



On the advice of WAT's Housing Support Services (HSS) team, Ms. Ngogomela used her first housing microloan of TZS 1,000,000 (CAD \$613) to plaster some of the interior walls of the house and to install front and back doors and window frames. She had wanted to cement and tile the floors, but was advised to first improve the home's security features. She said,

"In hindsight, the technical advice I got from WAT's HSS team was very valuable. Before, stray dogs would wander through our home at night and make a mess, licking food and dishes and disturbing our sleep. Now we're much safer and more comfortable. Plus when we do install new flooring, the dogs won't be able to ruin it!"

Ms. Ngogomela plans to continue improving her home. She will tile the floors, add more window frames, plaster and paint the walls, and replace the pit toilet with a septic system. Eventually, she plans to rent a room for TZS 20,000 (CAD\$12.25) a month. This will be both an additional source of income and added security for her family, who remain at home while she is tending her farm in Morogoro.



Ms. Ngogomela's home is being completed step by step.