



Nduzani Beselemu realizes a life-long dream!



Nduzani in front of her former shack

How one small loan transformed the life of a single mother and her family in Zimbabwe.

As a 34-year old widow, single mother and unemployed domestic worker, Nduzani Beselemu has always struggled to make a living. Owning a home was an elusive dream. However, as Nduzani recently discovered, dreams can come true.

In 1996, Nduzani joined the Kumboyedza Housing Cooperative in Ruwa, Zimbabwe, 20 km east of the capital, Harare. Made up of 105 former domestic workers, the co-op bought 67 small plots of land in 1999 and began building houses in 2002. Tragically, construction ground to a halt when the economy collapsed and the entire country spiraled into dire poverty.

Nduzani found employment as a domestic worker in Harare earning \$30 a month. Her husband did odd jobs and looked after their children. They were living in a rented room located in a high-density suburb of the city. Disaster struck again when Nduzani's husband died in 2010 forcing her to leave her job to care for her children. Unable to pay rent for their room, Nduzani and her children left the city to live on her small plot of land in Ruwa. She built a tiny shack and later a temporary shelter.

Then something incredible happened. To most of us it may have been an insignificant event. But for Nduzani, a small loan accessed through the housing co-op put her on the path to building a real and lasting home, and a life of self-sufficiency.

Nduzani's house is still under construction, but there is every confidence that it will be finished soon. To keep the building process going, and earn a modest livelihood, Nduzani invested \$100 in a small tuck shop, which she plans to grow into a full grocery store. And once her house is finished, she plans to rent a room to augment her income. All of this will allow her to pay for food, clothing, school fees for her children and repayment of the loan she received.



The promising beginning of a new enterprise

"I am now an empowered woman and a proud land owner. My house is taking shape. I am very grateful to ZINAHCO and its partners for transforming my life."

The Kumboyedza housing co-op is one of the first co-ops to benefit from Rooftops Canada's partnership with the Zimbabwe National Association of Housing Cooperatives (ZINAHCO) loan program. So far, 58 homes are being built by new owners like Nduzani.