**Problem Statement**

Over 1.6 billion people lack access to adequate housing. Women disproportionately lack access to many of the prerequisites required for adequate housing including access to credit, education, training and the right to own or transfer land. Poverty housing affects women in particular in the following ways:

In Developing Countries:

* **Safety:** Lack of privacy and overcrowding, precarious home conditions, structural deficiencies and the inability to secure (lock) a home, make women and girls more vulnerable to violence, including gender-based and sexual-violence, and disasters;
* **Health:** Lack of access of basic services such as safe water and sanitation, reliance on inefficient fuels and systems for cooking/heating at home increase the risks for disease, particularly for women and children;
* **Secure Tenure:** Women are more prone to evictions due to lack of security of tenure, entrenched patriarchal roles and customary practices. Only 2% of registered land rights in the developing world are currently held by women. Women who lack secure tenure have far fewer economic options.
* **Access to affordable financing/credit and economic opportunities:** Poverty implications are widespread for women leaving many without access to livelihood opportunities, yet women provide the livelihood of their families or contribute a significant part to the family income.

**Goal**

Influence significant and lasting change by empowering women in Mexico, Nicaragua, and Peru through information and resources that provide access to opportunities to grow their home-based business, and incremental or whole house improvement to build a firm pathway to improved quality of life, safer, healthier homes, economic opportunities, livelihoods, land tenure and gender equality. These opportunities include business training, financial inclusion, improved water and sanitation conditions, ongoing sustainability of sanitation management.

**Outcome**

The creation of a sustainable and unique package of services, information and resources related to secure tenure, healthy, safe homes and financial inclusion (in government, subsidies, credit savings, micro-insurance, etc). This combination enables women and men, with a little support and access to financial resources, to design and implement their own plan to improve housing.

**Outputs**

1. **Knowledge and empowerment-** access to information that empowers women to take advantage of existing programs and services to improve secure tenure, healthy, safe homes and financial inclusion, through virtual platforms, social networks & local community labs.
2. **Healthy Housing,** **Entrepreneurship and Financial Inclusion**: Deliver innovative housing solutions, strengthen women–led SMEs, and design financial inclusion models (savings, microloans, govt. subsidies, etc.), that support housing and economic development for women.

**Intervention Success**

**Evidence:** Habitat’s Terwilliger Center has developed financing models for home improvements in Peru, Bolivia, DR, Mexico, El Salvador, Nicaragua, generating 244,845 microloans. In Honduras, they promoted 24 municipal housing policies, impacting 1,800 families – while Mexico HFH worked with the government to change the rules of a federal grant program, benefitting 9,000 very poor families. In the Strengthening Capacities of Local Entrepreneurial Women project in Nicaragua, both men and women were targeted, with an emphasis on impact for women. In the project conclusion, Nicaragua Habitat reported the impact the project had on contributing to the local workforce through construction, as well as to the development of women and children with access to adequate housing and income improvement, and through linking credit and subsidy for low-income families.

**Sustainability**: Outside of the US, engagement of local market actors/providers and local/national MFIs is critical to ensuring sustainability and is an important part of this program. National and municipal policy changes in land tenure and access to credit for poor women will ensure lasting change, as well as growing awareness (advocacy) of and for government subsidies and ongoing grant programs.

In the U.S., ongoing neighborhood transformation will be possible as homeowners develop partnerships with community agencies, local businesses, other residents, civic leaders, and community activists. Building upon complexity of projects will build sustainability: starting with quick win/quick impact projects, to more complex projects such as the building of computer labs, community centers.

**Why this initiative is better than what’s been done before?**

In developing programs that provide security and independence through shelter and related products, *HFH is uniquely positioned to significantly impact the challenges that continue to impede women* from accessing secure land tenure, affordable financial options and safer, healthier housing. Women Build and Habitat for Humanity Nicaragua partnered to recruit women entrepreneurs to receive capacity building training in six areas ranging from developing a business plan to safe and hygienic housing. As a result, 391 individuals participated and 122 home improvements occurred. An additional 100 households were equipped with eco-toilets. Building on the success of these projects, Habitat for Humanity Nicaragua has implemented an organizational change in which every home is equipped with interior water and sanitation facilities.

**HFHI’s Women Build**: Habitat for Humanity’s model program to address challenges faced by women and children — lack of opportunity, training and education are three examples — in the U.S. and around the world. Building on the strength, stability and self-reliance of women homeowners, the program equips women with civic leadership and business skills, helping to stabilize their finances and ensuring they have decent, safe places to live.

**Plan for Scale:**

Habitat for Humanity Nicaragua has duplicated the success of the partnership with Women Build. Equipping new groups of women through entrepreneurial training and ensuring that every Habitat for Humanity household is equipped with sustainable solutions. We are now thinking ahead to the full cycle of sustainability for both entrepreneurial projects. Prior to the project, many women were earning between $1 and $2 per day. Without this intervention, the women would not have qualified for access to financial opportunities to grow their businesses and improve their homes. The business and health education opened doors to training not previously available to the women entrepreneurs. Many of the women participating in the program had not completed high school education. Nicaragua Habitat reports that while several of the women and men do not consider themselves entrepreneurs, particularly the women, they had for several years carried out some activity to produce income for their families. Now they are equipped with knowledge to develop a business plan to expand their business and make improvements on their home.

With the experience and best practices of the Nicaragua project, we will attract donor funding and recruit partner NGO’s to replicate success at other Habitat national offices.

**Who Will Pay**

A combination of donor funding and in-kind services will fund the activities. More specifically, donor funding will cover subsidies and project administration. In-kind services provided by partner NGO’s will offer training series and credit administration.