

Enhancing Housing Ecosystem

In Rural Communities of
Egypt





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Foreword ...

Habitat for Humanity Egypt (HFHE), had people empowerment as its main focus since it started working in Egypt since 1989. Throughout the years, HFHE had proved that its people-centric approach to development has massive impacts on vulnerable households, especially in upper Egypt. Hence, its program successfully supports creating shelter, decent housing solutions, and technical support for vulnerable communities through microfinance. In efforts to meet the challenges posed by a rapidly warming climate, and prompt urbanization, HFHE had adopted an equitable development approach, to make sure that its exerted efforts can meet the needs of the present generations without compromising the ability of future generations to meet their own needs.

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Overview

The Egyptian Rural Environment

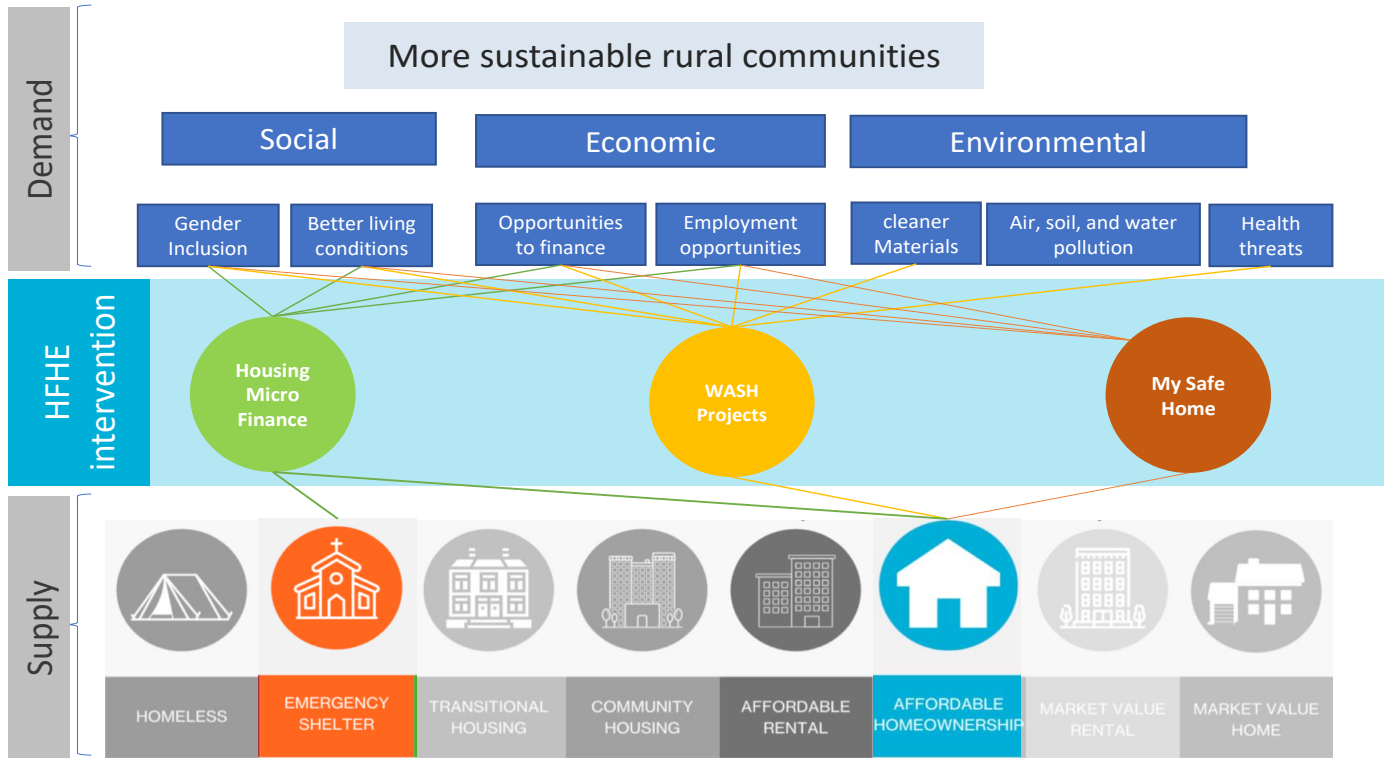
- Rural Upper Egypt sees the production of over 270,000 units a year, representing less than the national rural housing production.
- Minya is witnessing the highest rate of production at 9.4% [higher than the average of 7%) per year.
- Low-income households constitute 72% of Rural Upper Egypt, with those earning below the poverty line making up 52% of the households. There are over 94,000 new low-income households formed every year in Rural Upper Egypt constituting almost 2/3rds of households
- Up to 1.2 million households live in physically inadequate housing that is in need of replacement, representing 27% of total households.
- Assuming a 5-year plan, there is a need for 146,000 new homes a year.
- 4 million families live in inadequate housing that requires improvement through renovation, the installation of improved sanitation or the installation of improved drinking water. Need for improved sanitation was the highest by far affecting most households, followed by the need for renovations affecting ¼ of rural households.

Our Cause

To support small communities and vulnerable households in reaching adequate, safe, and affordable housing, with the very minimal resources available in their context. We believe that through being an active participant in enhancing the rural communities' housing ecosystem we could tap on social, economic, and environmental needs that take place and help people to be their own agents of change.


Housing Ecosystem

Adequate Housing Ecosystem



Housing diagram source HFHI

Our Practice

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1. **Housing Micro Finance Program (HMF)**
 2. **Household WASH Projects**
 3. **My Safe Home Project**
 4. **Poorest of the Poor initiatives**

1. Housing Micro Finance Program (HMF)

Brief:

HFHE works in partnership with a number of local NGOs. Providing finance opportunities for low-income vulnerable communities through a microfinance program. The housing services provided by the organization include microfinance loans for housing in addition to water, sanitation, and hygiene loans with reduced interest for low-income community members. The organization also contributes to building capacity and raising awareness among partners, beneficiaries, and local technicians to ensure improved knowledge, practices, and quality of housing interventions funded by the organization. Also, technical support services include consulting on appropriate, safe, and sanitary design, estimating work items, supervising implementation, as well as training and supervising local workers to implement the quality standards of Habitat for Humanity International.

Priority is given to certain social groups; families of female households, orphaned children, Couples who are preparing for marriage, families who suffer from disasters or emergencies, families that include people with disabilities.... etc.

HMF program components

- HMF revolving loans
- Housing support services (HSS)

2. Household WASH Projects

Brief:

HFHE aims to create sustainable communities through non-physical and physical interventions on the local level. Non-physical intervention includes a WASH project that targets more than 300 families in rural communities through training health workers on water, sanitation, and hygiene issues. The project aims to improve the capacities of health workers, families, and local committee members on WASH-related topics and hygiene standards. During the Covid-19 pandemic, the program has helped in improving the health condition in target communities through increasing awareness-raising campaigns on personal hygiene and protection from Covid-19.

WASH Program Interventions cover: pure water connections; water meters; water filters; solar water heaters; sanitation connections, whether for an improved or basic sewage system; Construction of new tranches /restoration, finishing, and repair of existing tranches, construction of new toilets/improvement; demolition and construction of toilets; Water lift motors; building or finishing a healthy kitchen.

WASH Project Components

- WASH revolving loans
- Housing support services (HSS)
- Hygiene and health awareness raising

3. My Safe Home Project (MSH)

Brief:

A two-year partnership with Sawiris Foundation for Social Development (SFSD), one of the largest national philanthropies in Egypt. The project activities focus on improving access to adequate housing for 1155 low-income households in 5 new communities in Upper Egypt, as well as building the capacities of two local CBOs in 2 new communities on planning and managing a housing microfinance portfolio to ensure the continuum of housing support in these community and future expansion. Meanwhile, an impact study (randomized controlled trial (RCT)) for the project is planned to be implemented throughout the project duration. The study aims at evaluating the effectiveness of microfinance loans for poor and vulnerable households in the communities. This comes as an important component for the project to establish evidence-based research and to help the decision-making in upscaling the microfinance loans and disseminate the research findings and results for advocacy in the future.

MSH Project Components

- Microfinance revolving loans
- Housing support services (HSS)
- Capacity building for NGO + CBOs
- Adequate housing advocacy campaign
- RCT impact study

4. Poorest of the poor initiative (POP)

Brief:

HFHE established an initiative for the poorest of the poor in 2006 and it aims to help improve the housing conditions for households who cannot repay loans. Therefore, the organization allocates a percentage of the loans distributed annually, in agreement with the intermediate NGOs or CBOs associations; at first, a case study is conducted by the local committees and local leaders, and is implemented through local partners to serve the poorest communities in the targeted areas.

The PoP initiative can also be considered as a mean of DR3 (Disaster, Risk Reduction & Response): In 2020, and as a quick response to the disasters of the demolished houses affected by flood in the village of Senour, Beni Suef Governorate, HFHE has assisted 20 homes through grants to ensure the protection of these families.

Social Standards of the Poorest of the Poor Initiative:

- Widows with/without children
- Family (father, mother, and children)
- Divorced women who live alone
- Orphans living in houses that must be demolished, rebuilt, or renovated
- Emergency shelters in cases of climatic crises

Future Aspirations

Coming from a point of responsibility and proactivity, HFHE started setting some short-term goals to help mitigate climate change and reduce carbon emissions through its microfinance program such as offering financial support and loans for;

- Solar water heaters/panels; energy saving
- Insulation for sewage pit tank; groundwater protection
- Heat insulation for houses; heat wave adaptation
- Better Indoor air quality; heat wave adaptation

All four intervention modules are in the prototyping phase to understand how to design a scalable module of implementation that can create a lofty impact on both climate, and community.

A Portfolio, 2022



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For more info

www.habitategypt.org

A photograph of a rural community in Egypt, showing a man and a woman standing in a doorway of a traditional mud-brick building. The man is holding a long staff. The scene is overlaid with a blue tint.

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