NICARAGUA

Nicaragua is the largest country in Central America and, due to its social diversity, has a vibrant art and literature culture. Its biological diversity, active volcanoes, and tropical climate also make Nicaragua an attractive tourist destination. However, Nicaragua is one of the poorest countries in the Americas, with an economy that is highly dependent on agriculture. Of its 6 million population, almost 30 per cent live below the poverty line on less than $2 a day. And though the country has made great strides in improving access to an improved water supply and sanitation, it continues to struggle to meet adequate housing, education, and employment needs.

Habitat for Humanity Nicaragua
Habitat for Humanity has worked in Nicaragua since 1984, improving housing conditions and empowering sustainable community development. In addition to housing construction and technical assistance, Habitat Nicaragua also supports the development of communities across the country through healthy home and financial literacy training.

Project Context
Nicaragua has one of the highest housing deficits in Central America. The deficit is both qualitative and quantitative; in addition to needing 20,000 new houses per year, the country needs infrastructure improvements on more than 50 per cent of its existing houses. The total deficit generates a need for 957,000 new houses and home improvements, with only 50 per cent of the total need covered between the private and public sectors.

Habitat Nicaragua is committed to strengthening the social production and progressive improvement of housing. In the area of construction, Habitat works with partners to build new houses and, at the community level, provides progressive improvements such as seed houses and water and sanitation solutions.
The municipality of Esteli, in the north-central region of Nicaragua, is especially in need of housing support due to overcrowding, with six people or more living in a single housing unit. The municipality has a population of 122,389 inhabitants, with 80.5 per cent coming from the urban areas and the remaining 19.5 per cent from the rural areas. The urban centre is organized in three districts that all together have 71 neighbourhoods. In this area, 40 per cent of the inhabitants live in poverty conditions and 26 per cent in inadequate houses. An estimated 37 per cent of households in the region are women-led and 24 per cent of the families in this region use their homes for economic activities.

Supporting female entrepreneurs in this area is an effective way to promote the economic and physical well-being of the most vulnerable families. Many of these women are barely generating enough income to survive and, as a result, they do not qualify for credit and live in precarious living conditions.

**Project Objectives**

1. Constructing 30 seed homes for 30 families led by women entrepreneurs.

2. Training for families in financial education, healthy housing and violence protection.

**Project Impact**

The "Seed Houses for Families of Women Entrepreneurs" project focuses on 13 neighbourhoods in the municipality of Esteli. The project directs support to home improvements and basic home construction of modular homes, called “seed houses.” The expectation is that as families grow and become more financially stable, they will build on additional rooms to these seed houses as needed. The project specifically focuses on women heads of household as 37 per cent of households in the region are women-led. In particular, this project is supporting 30 families with an emphasis on women entrepreneurs who work from their homes, supporting them to develop their economic activity in an improved work environment.

Through the construction of 30 modular homes, this project will impact a total of 150 people with safe and decent shelter while also providing healthy housing, violence protection and financial education training to strengthen their capacity to manage their finances and improve their homes.

**Meet the Mairena Family**

When Lisseth Mairena was pregnant with her son Gabriel, she was deeply worried about having her newborn at home, which had been constructed out of scraps of zinc, plastic and wood, as well as a dirt floor and a roof that constantly leaked. Neither healthy nor secure, the home caused Lisseth, her husband Rafael, and their daughter Griselda near-constant sickness. Thankfully, by the time her son was born, Mairena had partnered with Habitat Nicaragua to build a new brick home with a concrete floor in their community.

“I feel very relieved that my baby is going to grow up in a real house. He is not going to get sick,” Lisseth says. “Now, we know for a fact that our home is stable and that this marked a new beginning for each member of our family.”

Lisseth’s daughter, Griselda, sits in her family’s healthy Habitat house with concrete flooring.