

HOME-OWNERSHIP FOR WOMEN: THE BEST CHANCE FOR A SAFE, SECURE & NOURISHING ENVIRONMENT



“LIVING IN THIS HOUSE, I FEEL SO GOOD. ALL ALONG I WANTED TO GET A MORTGAGE, BUT I DIDN'T KNOW WHERE TO START.

BUT THEN I SAW MYSELF HERE, AND I WAS HAPPY. AND THE CHILDREN, THEY COULDN'T BELIEVE IT.”

- Dorothy Kisyake

BEGINNINGS

Dorothy Kisyake, 40, has three children. When her husband fell sick and died, she struggled to maintain jobs and keep her children in school.

They also lost their family home. Dorothy and her kids ended up living in just two rooms, sometimes sharing with her sister's family. The three children fetched water every day. It was cramped, unsafe and lacked privacy.

Finding an advert about Smart Havens Africa (SHA) that explained how they prioritise single mothers and female-headed households felt like a miracle to Dorothy. After getting in touch with SHA, she felt confident that she could meet their criteria. SHA checks applicants' background, bank details and employment status – even going as far as interviewing neighbours and acquaintances about the character of the applicant. This helps ensure that a harmonious community develops.

THE MOVE

Finalising the move to Bukalango – a short journey from central Kampala – was a challenge for Dorothy, as she had a workplace loan to pay off. Because of these financial obligations, she began to lose hope. SHA staff encouraged her

to keep going. She paid off the loan and began saving for her deposit. Dorothy and her family moved into a three-bedroom house at the end of 2021 courtesy of SHA's rent-to-buy scheme.

The deeds of the house are in her name, and she will own it outright within just eight years.

THEIR HOME

For Dorothy, owning and living in her own house provides her and the whole family with the opportunity to have a better life. The house is big enough and has running water. The children can focus on their education in a safe, comfortable environment. Their new SHA house meets all their needs – and more. They feel part of a warm and lively community.

Nothing can change the fact that the children will not have the chance to grow to maturity with their father around. But moving to Bukalango means that a turbulent start to their lives is now tempered by having a **stable place to call home, a home for their potential to flourish.**

Hear more from Dorothy and others living in Bukalango in this [video](#).



Reall's partner **Smart Havens Africa (SHA)** builds homes targeted at low-income, single mothers. Many have lost their husbands and, according to local custom, have seen the deceased man's family take possession of their homes and title deeds.