



EKTHA – UNITY

Newsletter of SAVE A FAMILY PLAN(SAFP)

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"Partnering with the Poor for a Just World"

Housing for the Poor A Community Response & Study

by M. J. Joseph, PLANET Kerala
edited for this newsletter

Housing is one of the key necessities of a dignified human life. Lack of housing contributes to multidimensional problems of poverty including poor health, low income, limited educational opportunities for children, drudgery for women, infant mortality, poor sanitation and unhygienic environment.

Houses constructed based on economic capacities of households can range from temporary thatched single room huts to multi-storied buildings with modern facilities. It has been estimated that worldwide 100 million people are homeless and about 600 million people are living in a life threatening condition due to lack of proper housing.

When compared to other basic needs such as food, clothing, drinking water, etc., shelter is a more difficult need to be met because it requires ownership of land, access to loans, regular income source, funds for initial investment and ability to employ skills, material and technologies. It is not an easy task for the poor to meet this need.



Mobilizing local resources proves to be one of the greatest assets available to the poor in the construction of houses. As seen here, these men volunteer their time and labour to construct a home in their village. This a good community building activity.

Considering the importance of the housing problem all over the world, especially in third world countries, the United Nations took a major initiative during the 1980s. The UN declared 1987 as the International Year for Shelter for the Homeless and developed a global strategy for the year 2000. It highlighted the role of governments as facilitators, proposing they provide



These women work together to make mud bricks that will be used for the construction of a home in their community. The production of materials at the work site is common, reducing construction costs by eliminating some of the transportation expenses.

infrastructure facilities and involve small entrepreneurs, civic and community groups, voluntary organizations and private individuals in this enterprise.

The housing problems in India are complex and vary among classes, villages, cities, across regions and geographical states. According to the 1991 census, the estimated shortage of houses in the country was 22.9 million, of which more than 90% of the households were poor/low-income groups. By 2001 the need was estimated as 54.6 million households. **To meet these housing needs, more than 75% of the amount has to be mobilized by groups other than the government.** The households and communities of the rural areas where the majority of the poor reside are weak both economically and socially, so decent housing is a distant, if not impossible goal.

The poverty dimensions were studied in detail by facilitators. Some drawbacks experienced by families deciding to construct houses by themselves include low level of savings, small land holdings, absence of regular income, lack of title deeds, indebtedness, low capacity to repay loans, and poor social and community support systems. Facilitation, a process which helps households to make appropriate options and decisions, was used. Facilitators play two key roles. The first is providing appropriate information for timely decision making. It includes motivating and creating a suitable environment for households to analyze and assess the information so that their decisions are realistic. The facilitators never make decisions for the households or impose ideas and decisions on them. Instead they promote self-learning offering alternatives in designs, estimates, repayment patterns, materials to be used, etc.

The second role is building self-confidence in the households to act upon their decisions. It is a process of capacity building to organize and manage activities and to assess results from time to time. Facilitators secure knowledge of sources of funds, schemes, services, etc., which are more suitable to each household considering their strengths and limitations.

Experience shows that the services of facilitators have become a decisive factor in promoting housing for the poor. They can bring about changes in the mindset of the households and guide them towards realizing their goal of owning a decent house. They are closely associated with the families making regular visits. Some of the key areas addressed are motivation for house construction, mutual learning process, capacity building, sensitivity on gender equity approach and environmental concerns, alternative technological innovations, linking with financial institutions and government schemes, community and Sangham contribution of voluntary labour, services, materials and money, design and estimate preparation training, and consideration of concerns of **all** members of the family.

Social and community supports have played a vital role in addressing the problem of housing for the poor. **It is the Self Help Groups (SHGs), which have rendered the most powerful social support services for housing activities.** Apart from SHGs, youth clubs, friends, relatives, neighbours, women and farmer organizations, etc. have also been creatively involved in this process.



Savithri Pullyath of Kallody, Kerala, India stands in front of her old home. Chosen by the members of her local SHG to participate in the SAFF's housing program. This is one of the many activities in SAFF's Family and Community Development programming.

Communities have been able to contribute services because of longstanding social relationships, group solidarity, comparable experiences in their own lives, and closeness to the problems of the families. They have also been further valued and needed, able to articulate their concern and responsibility towards the downtrodden. Apart from this, the following have also contributed: a close association of households with groups/organizations actively involved in social development initiatives such as SAFF, democratic selection of households at the SHG level, transparency in operations of the Sanghams/SHGs, linkages and collaboration of SHGs with local governments and banks, efficient repayment monitoring of micro credits by the SHGs, local resources mobilization campaigns and regularity of savings by the households.



Members of Savithri's community/village gather for the inauguration of her new home. With the support of her fellow SHG members, the Manathavady Diocesan Social Service Society (DSSS) and SAFF's housing program, Savithri (pictured left of doorway) and her family are able to move into a stable and secure home in their community.

SAFF has been supporting and implementing rural housing programs for the past four decades with the construction of over one hundred thousand houses in India. A great majority of these has been constructed with the financial support of the Canadian International Development Agency (CIDA). In the millennium year, SAFF launched a very successful housing program called "2000 Homes by 2000" in which 2,543 were built.

Several years of experience in the implementation of housing projects show conclusively that, the poor are able to construct houses of their own when appropriate support services are in place in a systematic manner, on a long-term basis. They can mobilize resources provided they are planned, prepared and motivated. Very importantly, social and community support services contribute an equivalent to a significant amount of money in the construction of houses for the poor.

India - life is lived

by Frances Thellade

India, a vast and beautiful country is a land of startling contrasts. From the dry semi-arid region of Gujarat to the wet, green, lush and tropical Kerala; from the sound of military jets screaming in and out of a military base, to a village nearby where a caravan of camels silently plods, the herders following a nomadic lifestyle. Computers and cell phones are common, but so are roadside taps, the only source of water for several families. It is to this land that I traveled in the summer of 2003.

I was accompanied by a friend who was making her tenth trip to India. The usual tourist destinations were not what we had in mind when planning the trip. Contact with Save A Family Plan (SAFF), a non-governmental organization, founded in Canada, and working for sustainable development in India, led to the desire to visit with the poor, and see first hand the remarkable work of SAFF.

We traveled first to Gujarat, a state devastated two years earlier by an earthquake. SAFF had been working to help rebuild the village of Mota Varnora. One hundred new homes and a school had been built. We were warmly welcomed with

colourful shawls. I was invited to dress in the traditional dress of the Rabari women as we toured the village on foot. Part of the traditional dress includes a shawl that is worn over the face. I discovered that yes, you can see through the material, and the shawl had the advantage of keeping me dry when it started to rain, unlike my companion who was soon damp. But I lacked the women's ease and grace of movement as the shawl kept sliding off my head or snagging on bushes. I could hear the murmurs behind me as we walked through the village and people realized who was under the shawl.



Frances, dressed in traditional Rabari clothing stands with a young girl in the village of Mota Vanora, Gujarat, India

In Kerala we visited with the fisher-folk, many who are supported by SAFF. I soon came to a deeper appreciation of how our own services here in Canada, stretched and stressed as they may be, are a vital lifeline. In India, an illness or an accident can put a family who was barely eking out a living, in a desperate situation. A man falls from a tree while harvesting coconuts and injures his back; a child suffers a reaction to a vaccination and is permanently disabled, becoming unpredictable, often violent. That child, now a strong young man, I met him lying on a cement floor in a small room while his parents worry about his future.

People often ask what India is like. It is difficult to decide what to say. There is much obvious suffering, yet it also pulses with life. I remember the impish smile of a young boy who had already lost part of one foot to leprosy and had a cast on the other to protect it from further damage. I remember my surprise at the tears of a woman, laying on a wooden pallet, in pain and dying of cancer, when I handed her a small bouquet of flowers. I did so little, yet she shed tears of gratitude. I also remember, and miss the hustle and bustle, the chaos and sensory overload of the streets. Cars, trucks, buses, people, motorcycles, bullocks, billboards, stray dogs, and bicycles all jostle for space. In the midst of such seeming chaos, and at times overwhelming odds, *life is lived*.



**MARK YOUR CALENDARS
COME CELEBRATE WITH US!**

**40th Anniversary of SAVE A FAMILY PLAN
October 14, 2005**

**\$5.00 per ticket includes a dessert evening,
presentations, silent auction, and entertainment**

More information to follow in the next newsletter



WORLD SOCIAL FORUM

The World Social Forum (WSF) is an open meeting place for reflective thinking, democratic debate, formulation of proposals, free exchange of experiences and ideas, and interlinking of effective actions, by civil society/groups, consumer organizations and voluntary associations committed to building a world order centered on the human person.

The WSF came into being as a counter to the World Economic Forum meetings. The protest against economic reform by the shadow side of globalization is a movement gaining momentum all over the world. The first three forums held in Porto Alegre, Brazil, were largely composed of Western Christians. The fourth Forum, "*Another World is Possible*" held in Mumbai (Bombay) India, January 11-16, 2004, which had a large Indian population, would be "*more popular, more open, more Asian, more plural, more Islamic, more Buddhist, more Hindu*", said Peter Stedle, of the Landless Movement. The hope was that the majority of the participants would be from among the poor, more numerous and organized than the economic and intellectual elite.

The people at the WSF represent the people SAFF partners with, the poor of India, 320 million people who go hungry each day, and the 400 million who are unemployed. SAFF Canada volunteer, Sheila Aguiar, Lesley Porter, then SAFF Canada Director of Operations, and Joykutty Joseph, SAFF India Director of Operations, attended the WSF.

What follows are Sheila's impressions:

Millions of concerned citizens from across the world, converged onto the WSF grounds at Goregoan, Bombay, to testify to the ill effects of trade liberalization and policies pursued in the name of globalization and its adverse impact. This was one of the largest annual global events that challenges globalization.



Experiencing the fourth World Social Forum in Mumbai, India in January 2004 are Lesley Porter, then SAFF Canada Director of Operations and Sheila Aguiar, SAFF Canada volunteer.

Nobel Laureates, business people, people from different governments, journalists, social workers, farmers and tribals were here with a purpose, eager to voice their opinions and mobilize public and governments into believing that a '*Better World is Possible*'. Eminent speakers were Shirin Ebadi (Iran) Nobel Peace prize winner, Irene Khan, Secretary General of Amnesty International, Cynthia Gabriel, human rights activist Gilbert Kalinde, working on illegal arms trade, Minar Pimple, anti-child labour activist, Baas De Gaay Fortman (Netherlands) human rights expert, and many others.

The opening day was an experience, to observe millions squatting and listening in rapt attention to the main speakers, being enlightened on many forms of injustice. There was interaction through seminars, conferences, workshops, and marches on various subjects: *“War Against Women; Women Against War; Human Rights; Globalizing Justice; Control of Arms Campaign; Right to Food; Child Trafficking and Labour; Environment, and other issues”*. Anti-war protests and human rights causes dominated the Forum. Among the stalls, one on the recent Godhra (Gujarat, India) communal riots was a blaring witness of racism (Hindu/Muslim) - charred cycles and motorbikes leaning against the burnt walls of a building silently screaming of the victims’ pain and loss.

Groups depicted their cause in song and dance – the Tibetan Yak dancers, the African Suvet Sonka dance, Indians in theatre performance. The grounds were bursting with energy, friendship and hospitality. Everyone seemed enthusiastic, working on some change, no matter how small. The struggle against Apartheid in South Africa showed what *“People Power”* could achieve if one was committed to overcoming prejudices. Everyone hoped that before the next World Social Forum, government leaders will have heeded the messages sent out via this Forum, and will have worked on strategies toward *“building a more just people-centred world order”*.

TSUNAMI UPDATE



This home is a typical site in the Kollam area, one of the hardest hit areas in Kerala, India. More than 60 people died in this village, houses were destroyed, fishing boats and nets the livelihood of so many were lost, the water supply and latrine systems ruined and so many other livelihood materials washed away in the waves.

December 26, 2004 is a day firmly entrenched in the minds of the world. An act of *“mother nature”* causes waves of water to take countless lives and destroy the livelihood of millions. Following such devastation, the world unites in an effort to help.

Rehabilitation...Creation of Livelihood is what SAFP intends to do with its Tsunami Relief and Rehabilitation Program in southern India. Lesley Porter, SAFP Canada Executive Director, is currently in India visiting many of the affected areas. SAFP is creating a long term, sustainable plan based upon need and in response to what the Indian government will provide. To date, 13 of our 43 partnering Diocesan Social Service Societies (DSSS) have been affected by the tsunami. Only in the months to come, will we know the full extent of this tragedy. Please be assured that as we receive any



This is the first boat in the village to go out fishing since December 26th. Lesley Porter, SAFP Canada Executive Director and Sampath Kumar of the Canadian High Commission (back centre) talk to local fisherman in the Alappad Panchayat area. Locals are skeptical about the fish, they are difficult to sell, fearing the fish have fed on dead bodies, fisherman may have a boat but are still without a livelihood. Beaches are almost empty...no boats on the water...fishermen sit idle.

information from India we will do our best to keep you updated. However, only those contributors whose families have been directly affected will be contacted personally.

Please visit our website for updated information

SAFP is complying with the Federal Government of Canada's Personal Information Protection & Electronic Documents Act (PIPEDA) to ensure the confidentiality of our benefactors' personal information.



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