Somewhere to call home

Hollywood stars and a former US president are among the thousands of volunteers toiling towards Habitat for Humanity's goal: housing the world's poor. Kavitha Rao witnesses the charity at work in India and meets some Hong Kong people prepared to do the dirty work.

Pictures: Habitat for Humanity International

Former United States president Jimmy Carter is smoothing mortar under the blistering Indian sun as a perspiring Brad Pitt stacks cement blocks. Nearby, retired Australian cricketer Steve Waugh lifts a window frame into place. Around them, farmers, celebrities, tycoons and university students are building houses against a backdrop of rolling hills. Working beside them is Hong Kong resident Marie Tseung Sau-lit, 49 and a dentist, who has spent the past five days laying cement blocks and helping to install sheet metal on the roof of a modest house.

They are all volunteers for the Jimmy Carter Work Project, an annual exercise run by non-profit housing organisation Habitat for Humanity in which houses are built for the poor. This year, it took place near the small town of Lonavala – about 100km from Mumbai – from October 30 to November 4.

Her tiny one-room house, with a miniscule toilet and kitchen, may not look like much, but for 26-year-old widow Meena Sathe it is the culmination of a long struggle. Putting aside the price of a cup of tea every day, it took Sathe 10 years to save for her 33 square metre house. Sathe earns only 1,000 rupees (HK$175) a month as a housekeeper and was widowed three years ago. "When my husband died, the responsibility of looking after my two children was entirely mine. I had nothing before and now I have my own house," she says, smiling proudly. Homeowner Sadhiya Sheikh, 30, had the distinction of having both Carter and Pitt working on her house. "I had never heard of Carter or Brad Pitt before, but I am overjoyed they have come all this way to build our house," she says.

Another Hong Kong volunteer, Jocelyn Chu, is enthusiastic about the role she has played in the project. "It's not every day you get the chance to be part of the Jimmy Carter project. It's very hard, gruelling work but it is also a great learning experience." Chu, a homemaker in her late 40s, hopes to bring her college-going children on her next visit.

For 30 years, Habitat for Humanity has been building houses for the poor of 100 countries. Unlike many charities, Habitat offers a "hand up, not a handout", as its staff are fond of saying. Homeowners are required to have put in "sweat equity", which means they have had to work an average of 500 hours on their own house and help build others in the community.

The charity was founded by Millard Fuller and his wife, Linda, in 1976. Born in 1935 in Alabama, Millard Fuller started a marketing firm that made him a millionaire by the age of 29 but which caused his health and marriage to suffer. The Fullers decided to sell their possessions and search for a new purpose. They went to Koinonia Farm, a Christian community in Americus, Georgia, where people were looking for practical ways to apply Christian teachings. With Koinonia founder Clarence Jordan and a few others, the Fullers built modest houses on a non-profit, no-interest basis, thus making homes affordable to

From far left: former US president Jimmy Carter helps with the brickwork; actor Brad Pitt (right) and Jonathan Reckford, chief executive of Habitat for Humanity International, install a window frame; home at last.

low-income families. The beneficiaries were expected to invest their own labour.

In 1973, Fuller moved to Africa with his wife and four children to test their housing model. The project, which they began in Zaire (now the Democratic Republic of the Congo), was a success. Upon his return to the US in 1976, he met with a group of close associates and they decided to start Habitat for Humanity. Fuller called his concept of housing "the theology of the hammer", explaining, "We may disagree on all sorts of other things ... but we can agree on the idea of building homes with God's people in need."

In the past few years, Habitat's progress has accelerated. In 2000, Habitat for Humanity International's board of directors initiated a scheme called More Than Houses, a five-year campaign to establish Habitat in 100 countries, raise US$500 million and build an additional 100,000 homes. Habitat has now built more than 200,000 houses around the world, including in China, sheltering more than 1 million people. It took Habitat 24 years to build its first 100,000 dwellings but only five years to build the second 100,000.

The cost of houses ranges from as little as US$800 in some developing countries to an average of nearly US$60,000 in the US. Homeowners generally pay one-third of the cost of a house, with a third paid by Habitat and the remainder paid by corporate sponsors, such as Citibank. The money goes into a revolving fund, which is used to build more homes. Sathe and other Lonavala homeowners have each saved 25,000 rupees for down payments. They will pay the balance, 50,000 rupees, to Habitat in interest-free instalments of 633 rupees a month over eight years. Habitat is a Christian organisation but homeowners are chosen because of their ability to meet credit checks and their willingness to work on their houses. The Lonavala families are nearly all Hindu. A few are Buddhist.

With his wife, Rosalynn, Carter has conducted the annual project for 23 years in countries such as the US, South Africa, South Korea and the Philippines. "People have the same aspirations the world over. We aim to publicise a basic right: the right to have a place to sleep," says Carter, bathed in sweat after a punishing day in the heat. He has had a long association with India. His mother, Lillian, was a Peace Corps volunteer in the Mumbai suburb of Vikhroli. After a presidential visit to the country in the 1970s, a village in the northern state of Haryana was renamed after him. "Carterpuri" retains its name today.

Carter, 82, is the unofficial brand ambassador for Habitat and it is his obvious passion for the cause that draws many volunteers. "We don't consider this a sacrifice because we have always profited more than we contributed," says the elder statesman, now frail and bowed but still keeping up with volunteers half his age.

"We are not here just to build 100 homes but to create a community," says Jonathan Reckford, the relentlessly gung-ho chief executive of Habitat for Humanity International. "The hands-on experience of participating, not just giving, makes volunteers care about the issue of housing."

Community spirit is Habitat's selling proposition, the glue that binds its far-flung network of fans. The 2,000 foreign volunteers on this year's project have each paid an average of US$800, plus air fares, to build houses for five days in basic conditions. Some have come from as far away as New Zealand and the Netherlands, others from Mumbai. The Hong Kong contingent includes former Miss Hong Kong Loletta Chu Ling-ling. Labouring side by side are western teenagers in combat trousers and elderly Indian villagers in flaming yellow saris and their best gold jewellery. Some volunteers say their faith has brought them here; others simply want to help people less fortunate than themselves.

"We have so much and they have so little," says Tseung. "We see women who live in shacks on the road with no toilets, so they have to go to the fields in the very early morning or late evening. Just to have some privacy means so much to them."

For five days, Tseung has risen at 6.15am and worked until 6pm. With no previous experience in construction, it has been an eye-opener. "This is not a project where volunteers just do some really menial work," she says. "They have skilled workers teaching you how to do it but they allow us to do quite heavy-duty work on all parts of the house." Tseung has been laying cement blocks that weigh more than 5kg each. Wearing cotton gloves to protect her hands, she soon discovered the mortar was seeping through the fabric. "The second day we started using rubber gloves instead, and it was quite tough work because, as the blocks get higher, we have to climb up on a platform »

Left: taking possession of a long-sought-after home can be emotional. Above: Australian cricket legend Steve Waugh trowels on the mortar. Below: dentist Marie Tseung Sau-lit flies the flag for Hong Kong.

to lay them. On my last day, I even operated a power drill and laid tiles on the roof."

Toiling alongside four Indian women, she has found the experience deeply rewarding. "We didn't speak the same language but some Indian students were helping us translate. I found out that two of them were mother and daughter," she says. "They were grateful for our help but, more importantly, the work is very satisfying for me. It's one thing to donate money but it's another to actually see your efforts benefiting a real person. More people from Hong Kong should do this, because they think that charity involves only writing a cheque. Look at Jimmy Carter; he's in his 80s and he doesn't act like all the other ex-presidents, who just book themselves on promotional speaking tours and make money. He's here pitching in and it's a great inspiration for us."

"IT'S ONE THING TO DONATE MONEY BUT IT'S ANOTHER TO ACTUALLY SEE YOUR EFFORTS BENEFITING A REAL PERSON. MORE PEOPLE FROM HONG KONG SHOULD DO THIS"

Asking unskilled volunteers to erect a house may seem unwise but it's not as ridiculous as it seems. The foundations, doors, wiring and plumbing are installed by skilled labourers. Each house has a leader with construction experience to instruct the unskilled volunteers. On the Lonavala site, local masons mix the mortar as Korean, American and Indian volunteers form a human chain to pass the concrete blocks. Hand signals and nods help overcome language barriers.

"Have fun," urges Gillian, the bouncy American "cheerleader" given the task of encouraging the volunteers, "but watch out for snakes and scorpions in the blocks." There are a few nervous giggles. "I've a friend who worked on a Habitat project in China and they didn't really let the volunteers do that much work; it was just passing bricks," Tseung adds. "But in India, we are really immersed in it."

The volunteers' energy and excitement is palpable. "Sure, I could just write a cheque, but it wouldn't have the impact of living with these families, being a part of their lives," says Vic Iyer, a software consultant and American of Indian origin, who is on his third Habitat build. "I'd much rather do this than go on a cruise."

While most volunteers are from North America and Europe, there are many from Asia, particularly from South Korea and India. "It's a personal journey for me. I have become more sensitive to the problems of India and it's definitely made me a better person," says Chu, who is now a fundraiser for Habitat for Humanity China.

Life is tough for the Indian villagers. Most have to walk for hours to get water. Some live in leaky shelters that threaten to collapse every monsoon. Conditions are cramped, with up to 10 members of an extended family sharing a tiny living space. Many pay exorbitant rent or travel hours to their place of work. To the new homeowners, their small one-room structure is not just a house; it represents freedom, privacy and self-respect. "I have no words to describe how I feel," says homeowner Shridevi Upase, whose husband is a poultry farmer and at risk of losing his job. "We will never forget our blessing."

If all this sounds impossibly idyllic, it is an idyll built on years of hard work. Building trust in rural communities in Asia is difficult, especially when barriers of class and language exist. Habitat overcomes these by forming partnerships with local grassroots organisations whenever possible. Habitat gets to piggyback on the local organisations' experience and standing in the community while the latter benefit from Habitat's deep pockets, reputation and volunteer network. For this year's project, 100 houses were built on land paid for by Habitat. It is not revealed how much the land cost but a source says the charity paid the market rate. The type of house built in each project varies according to location, climate and cultural considerations. For example, houses in many African countries are made with fired clay bricks, with tiled roofs. Houses in Latin America are built with concrete blocks and metal roofs while houses in the Asia-Pacific region are made with wood and often stand on stilts.

Habitat's partner in Lonavala is Samparc, a non-governmental organisation that has put years of effort into teaching women how to save. "When I started this programme 17 years ago, women were not allowed to leave the house or work outside the home," says Amitkumar Banerjee, Samparc founder and director. "It took me years to train them in finding employment, saving and administering a loan scheme."

A lifetime of scrimping shows on the weathered face of Sitabai Tikone, a widow in her 50s who shares a mud house with the families of her three children. Every monsoon, they battle the rains to keep their house from being washed away. "I have worked all day, sometimes skipped meals, gone without for 10 years to get the money to build this house," she says. But despite living in dilapidated shacks like Tikone's, many villagers are reluctant, because of family ties, to leave their homes. "It took me almost a year and a half to convince the villagers. We approached 1,600 families to find the 100 that could meet the credit checks and were willing to move," says Banerjee.

As Habitat steps up its operations in Asia, it faces bigger challenges than teaching people how to save. "The rising price of land is one of the greatest challenges worldwide," says Reckford. "Sometimes we are gifted the land by governments or corporates, but more often we have to buy it." One of the reasons Habitat has largely stayed away from city slums is that sky-high land costs mean houses would be unaffordable for the poor.

Default is another risk. Banerjee admits that to fund their down payments, more than half the homeowners have taken loans from commercial banks, which must be repaid in three years. But Habitat is quick to point out it does everything it can to help families if they default. "We are in the business of putting people into safe, decent, affordable homes, not dispossessing them," says Peter Selvarajan, chief executive of Habitat India. "We are trying to work out a sensible repayment process that the families can realistically afford."

So far, Habitat has kept its default rate low, at about 2 per cent in most countries. This is partly because homeowners are vetted through credit checks, but also because Habitat appeals to their community spirit. "We tell them that if they default, they will be taking funds that could be used to build a home for their neighbour," says Selvarajan.

In many Asian countries, houses are only part of the solution. Many villagers want to move simply because they have no water or electricity. Kantabhai Katkar, president of Abhinav, the women's wing of Samparc, worries about whether the new homes will have water. Habitat officials say they have sunk several borewells and are negotiating with the government for a water line. Most of the homeowners believe water »

will come, but Katkar continues to fret. "The fact is it is very difficult to find a place anywhere in India that has water, electricity and transport facilities nearby," says Selvarajan.

Habitat help is also out of reach for the poorest of the poor, those who may need help the most. In India, for instance, 25 per cent of the population of 1 billion lives on less than US$1 a day. In contrast, the average salary of homeowners in Lonavala is US$100 a month.

Reckford is frank about Habitat's limitations. "Habitat helps the working poor. We can't solve the entire housing shortage on our own. The government needs to do its own bit to help the really destitute."

"We reward hard work," says Nik Retsinas, chairman of Habitat for Humanity International's board of directors. "We do not build houses for people; we build houses with people."

The past two years have been tumultuous for Habitat. In January last year, the iconic founder, then chief executive Millard Fuller, was dismissed by the board following claims of sexual harassment by an employee. The allegations were never proved but the board opted to replace Fuller, perhaps hoping for a change of direction. Reckford, 42, a Stanford MBA with experience at Walt Disney and Goldman Sachs, gave up corporate life to become a Presbyterian minister. "Habitat is bigger than any one person," he says of the loss of Fuller. "We have strong partners across the world and former president Carter, as the face of Habitat, continues to be a huge asset."

Since taking over, Reckford has been trying to modernise the charity, to prepare for what he calls "exponential growth" in the next five years. He has closed down six non-performing subsidiaries, including those in Peru and Jamaica. He has also relocated Habitat's corporate office from the tiny town of Americus to Atlanta, the state capital, and increased salaries to attract the best talent. Fuller has criticised Reckford's strategy, arguing that Habitat is drifting away from its roots and becoming more like a business.

"I think people are mistaken when they think it's an 'either or' situation," says Reckford. "It would be unconscionable for us to take donors' money and not use it as efficiently as possible. We will never be a business but we can use professional management."

Habitat is also diversifying its operations. This year, it has built or repaired 5,200 homes in tsunami-affected areas in India and Thailand. To do this, it has had to give houses away. "It's not our traditional model but we felt we had to help," says Reckford. "We build core houses for free and then homeowners have to put in sweat equity to extend. We are not going to be a relief agency but we do plan to help communities rebuild." Habitat aims to provide housing for another 10,000 tsunami-hit families in the next 12 months.

In more affluent places such as Hong Kong and Singapore, the charity's affiliates help renovate and repair public housing. Hong Kong also plays an important role in fundraising and supplying volunteers for projects on the mainland, where, for example, in Hunan province, Habitat has helped rehouse lepers exiled from their villages.

Corporate sponsors are stepping in with money and labour. "Putting affordable housing in the hearts and minds of people everywhere can help solve the housing problem," believes Sanjay Nayar, Citigroup chief executive for India, Nepal, Sri Lanka and Bangladesh. The Citigroup Foundation has donated more than US$14 million to Habitat and its affiliates. About 18,000 employees have volunteered 200,000 hours' work in the US. Other partners in India include Dow AgroSciences India, Whirlpool, Posco India Steelworks, Cisco Systems and local businesses such as the Aditya Birla Group.

Reckford acknowledges Habitat's efforts are a drop in the ocean, especially in Asia. "Asia has the greatest deficit of housing in the world, so we hope to see a huge growth in Asia in the next few years," he says.

In line with this, the Jimmy Carter Work Project has begun a five-year campaign, India Builds, which will engage 1 million volunteers to provide shelter for 250,000 people. It also plans to raise enough money for a sustainable US$50 million housing fund – an ambitious goal.

Meanwhile, the Hong Kong volunteers plan to continue the battle for awareness. "Habitat's target is huge and it can only be achieved if we all continue to spread the word. I hope to educate more people about the housing shortage, and tell them it's not going away," says Chu.

"People are the same the world over," says Tseung. "It's time Chinese people helped people of other countries, not just China. I see university students travel from the US, taking 20-hour flights and paying their own expenses. Hong Kong people are too materialistic. This would be a good experience for them." ■