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.

Former United States president Jimmy Carter is smoothing mortar under the blistering Indian sun as a paupercupboard Pitt cracks cement blocks. Nearby, retired Australian cricketer Steve Waugh lifts a window frame into place. Around them, farmers, celebrities, tourists and university students are building houses against a backdrop of rolling hills.

Working beside them is Hong Kong resident Marie Tsim Ng Sam-tit, 49, and a co-worker, 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 organization Habitat for Humanity in which houses are built for the poor. This year, it took place near the small town of Louwala – 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 76-year-old widow Meena Sarker it is the culmination of a long struggle. Putting aside the price of a cup of tea every day, it took Sarker 10 years to save for her 33 square meter house. Sarker earns only 1,000 rupees ($18.37) 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 Sudhaya Swadhi, 30, had the distinction of being both Carter and Pitt working on her house. “I had never heard of Carter or Pitt before, but I am overjoyed they have come all this way to build our house,” she says.

Another Hong Kong volunteer, Joyce 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, grueling 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 in 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 300 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 1915 in Alabama, Millard Fuller started a marketing firm that made him a millionaire by the age of 20 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 America, 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
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. Sather and other Lotusana homeowners 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 Lotusana families are nearly all Hindu. A few are Buddhist.

With his wife, Rosaleen, 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, Lilian, was a Peace Corps volunteer in the Mumbai suburb of Vikhrell. After a presidential visit to the country in the 1970s, a village in the northern state of Haryana was renamed after him. "Carterpur" retains its name today.

Carter, 62, 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 Rackford, 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."
to lay them. On my last day, I even operated a power drill and laid tiles on the roof.

Talking 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 so nice to donate money but it's another to actually see your efforts benefiting a real person. Most 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.

Asking unskilled volunteers to erect a house may seem senseless but it's not as ridiculous as it seems. The foundations, doors, windows and plumbing can be installed by skilled labourers. Each house has a leader with construction experience to instruct the unskilled volunteers. On the Laxamana site, local masses mix the mortar as Koreans, 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 much work; it was just passing bricks," Toung 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 Jyer, a software consultant and American of Indian origin, who is on his third Habitat build. "It's much rather for this then to 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 now 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, security and self-respect. "I have no words to describe how I feel," says householder Shridha Upwe, whose husband is a poultry farmer and at risk of losing his job. "We will never forget our blessing.

If all this sounds positively idyllic, it is all 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. Habitats 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 Laxamana is Samparp, a non-governmental organisation that has five years of effort into teaching women how to make. "When I started this programme 17 years ago, women were not allowed to leave the house or work outside the home," says Amithkumar Barreto, Samparp's founder and director. "It took me years to train them in finding employment, saving and administering a loan scheme."
will come, but Buitrago 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 Sehgal.

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% of the population lives on less than US$1 a day. In contrast, the average salary of homeowners in Lenawati is US$800 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," he says.

"We reward hard work," says Nikoleon, 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 unreasonable 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 100,000 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 plans an important role in fundraising and supplying volunteers for projects on the mainland, where, for example, in Hunan province, Habitat has helped rehouse villagers 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 Satish Nayar, Citigroup's 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, Petron India, Steelwells, 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 Chua.

People are the same the world over," says Tsang. "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."