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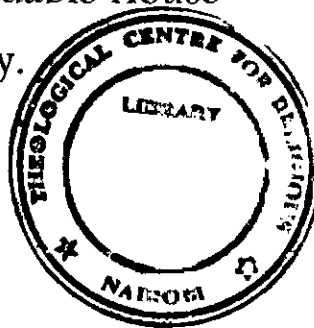
TANGAZA COLLEGE
Institute of Social Ministry

Facts Finding Report

Athiru Gaiti

Habitat for Humanity Kenya:

A Simple, Decent, Affordable House
for the Needy.



Academic Year 1998-99

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Introduction

POVERTY HOUSING ...

... affects millions of people around the world, 20-25% of whom live in absolute poverty.

... threatens the health and welfare of approximately 600 million urban and 100 million rural dwellers in Africa, Asia and Latin America. In Latin America, for example, of a total of 90 million homes, 25 million do not have access to drinking water, and more than 30 million do not have access to sewer systems and basic sanitary infrastructure.

... is a form of social oppression and is found in both low and high-income regions of the world. The inability to make or to earn enough income to rent or buy a house, along with the lack of resources to meet food, clothing and medical needs, etc., impact both the physical quality of life and emotional well-being of families.

... can be addressed!

When we look at the statistics about housing conditions in the world, and especially in Africa, we wonder how it comes that the issue of shelter is generally overlooked by the majority of the agents of development. Strange enough, despite its implications on all the aspects of human life, shelter is seldom considered a priority. And yet, shelter does not only mean a roof and walls, i.e. protection against rain, cold, heat, and dust. Rather, it also provides security, privacy and space for carrying out socio-economic activities which are necessary for survival, comfort and happiness of human beings.²

The project we are about to illustrate deals with housing for the needy in rural Kenya. Actually, rather than a project, it is more of a shelter ministry geared towards integral human development. A Christian organisation, Habitat for Humanity International, runs world-wide a self-help housing program in partnership with local communities of people in need. Such a partnership is actualised through the mediation of two other different levels of the organisation, i.e. regional (Africa and Middle East) and national. Vision, mission, and goal are the same at all the levels, and the partnership grants financial support; however, the program is community based, run at the grass roots and this means a process of adaptation.

¹ *Habitat World*, Apr-May '98, 3.

² cf. Shelter Forum, *Children and Shelter*, Shelterkit No. 4, August 1998, 1.

During our long holidays, we had the chance to work for two months and a half in one of these community in Kenya, namely Kirindine, which is one of the branches of Athiru Gaiti affiliate to Habitat for Humanity Kenya. This chain of partnerships which links the small local community to a world-wide organisation makes it difficult to report with linearity goal, objectives, strategies, activities at Kirindine. The question is that to understand the local project we need to present also the policies made at national and international level, because many aspects are in common and derived from there. Nevertheless, there is also a strong local component that gives a peculiarity to each community. Moreover, the same case applies to the level of Athiru Gaiti affiliate: whereas some aspects of the program are in common between all the branches, others are very typical of each one of them.

This is why we cannot report only about what we have seen at Kirindine; it is necessary to give an overview of all the Habitat for Humanity program.

Thanks to the collaboration and the materials found at Habitat, our observation was enriched with plenty of data, analyses, insights, and explanations. So much so, that it has been challenging to re-organise all the materials we got. The present report owes a lot to those documents and we are extremely grateful for the openness, transparency and sincere friendship found in the members of staff both at Kirindine and Nairobi.

Chapter One

The Context

1.1 Territory.

Athiru Gaiti is located in Central Kenya, 5 Km from Maua town, where the Meru North Dct (former Nyambene Dct) headquarters are located. The area presents quite various features: it is set between volcanic formed hills, close to Meru National Park and the Nyambene Forest. In the last two decades a tremendous transformation of the territory has taken place. Due to the population growth and to the relevant immigration flow in the area, dwelling pressure and exploitation of the land for farming have reduced the quantity of bushes and the extension of the forest. As for the climate, there are two rainy seasons (the long one from March through May, and the short one occurring during November and December) and to hot periods (February and September), whereas during the cool months of July and August the area experiences drizzle periods. However, the particular conformation of the territory and exposure to the winds brings about relevant differences in the micro-climate of the various locations of this area: for instance, whereas on the hills there is a lot of water and it can be rather cold, the low-lands are rather dry, less fertile and considerably hotter.

1.2 Population.

The population is estimated to be around 30,000 people, mainly Ameru; among the other groups that have come to this area, the Embus and the Kikuyus are the most numerous. People believe that to have children is an important part of family life and have, in average, between 5 and 10 children. The entire family usually lives in a small house with one or two rooms, semi-permanent structures of timber or mud walls with thatch or iron roofing and pounded earth floors; still are traceable a few traditional houses and it is also possible to come across homes shared with domestic animals at

night. As they are initiated (around 12 years of age), the children are not allowed to share the same house with the parents, so they occupy small and separate structures.

Even though the polygamist households are still widespread, it is worthy to note that among the young generations this custom is becoming ever more rare and also are on the rise young families who are planning to limit the number of their children (not more than three), especially among the educated ones.

Settlements do not portray an organisation in important villages, rather households are scattered and the main centres are small markets, comprised of small retail shops and tea-houses.

Concerning hygiene facilities, most people have built pit-latrines which are located at a safe distance from the main house; washing and other domestic chores are done outside.

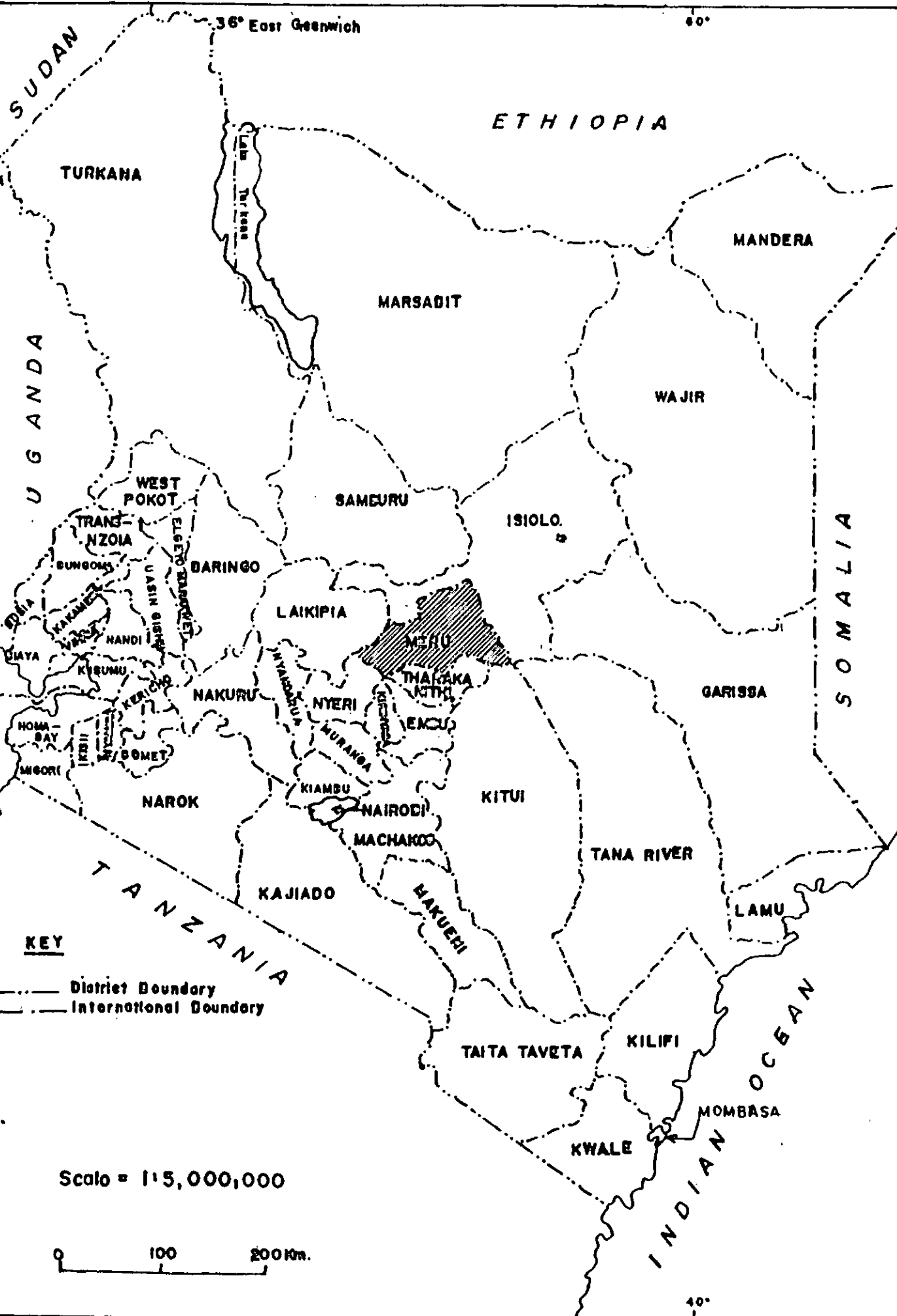
People generally get water from streams; some have tap water and bore-holes sponsored by plan International, but in average they can get it in a range of 1-2 Km.

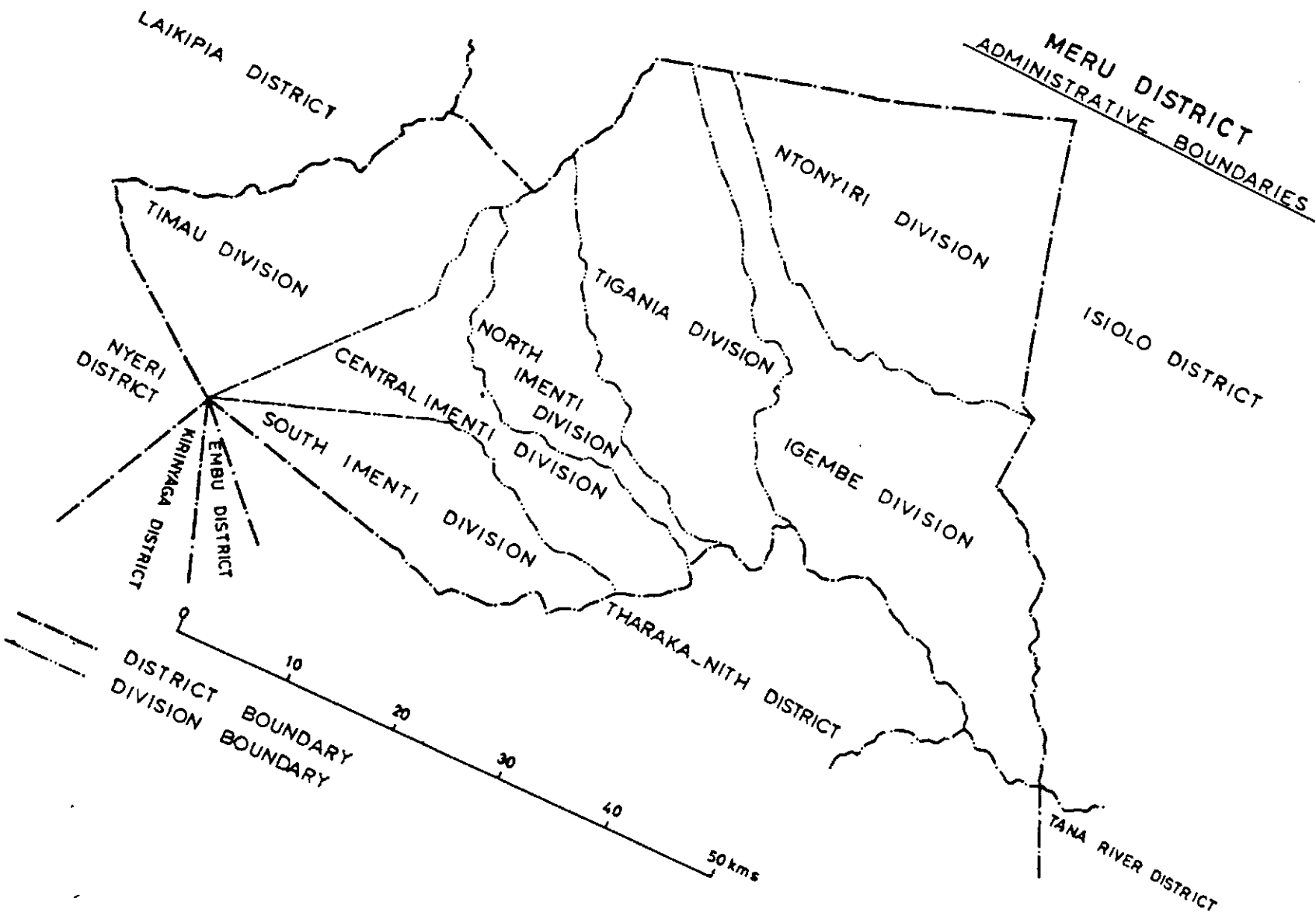
1.3 Education.

When it comes to education, unfortunately a large percentage of the population is illiterate or semi-literate; according to the Igembe south-west District Officer, only 5% of the population in the concerned district are fully literate. Today, most of the children receive primary education up to Standard 8, but it is not yet eradicated the phenomenon of dropping out after initiation. Only a minority of the youth go to secondary school and very few reach higher education.

Furthermore, education is likely to be the most sensitive, felt issue by all those people committed to the development of the area, which they see foiled by the lack of a sense of direction. People are disoriented for being in-between two different worlds; the traditional one has been affected and transformed by the exposure to the new times. So that some practises, such as female circumcision, witchcraft, etc., have lost meaning and functionality, but they are still there, and are even a hindrance to human and social development. On the other hand the low education level implies the lack of skills and attitudes needed to develop and transform the area.

LOCATION OF THE DISTRICT





1.4 Economy.

Generally, people are small scale, subsistence farmers, whose plots in average measure from 1/2 to 3 acres. The fertility of the soil and the favourable and varied climate make it possible to grow many different types of crops; the most prominent include tea, coffee, maize, beans, bananas, especially on the slopes and peaks, which contain red clay; many other crops are common as well, such as pineapple, sugar-cane, yams, cassava, etc., but the main cash crop remains, notoriously, *miraa*.

A part from small scale farming, a portion of the population is engaged in other occupations such as commercial activities; young men dominate the market of *miraa*, whereas women are involved in the selling of cereals, beans, bananas and charcoal. Finally, there are also those working in civil services.

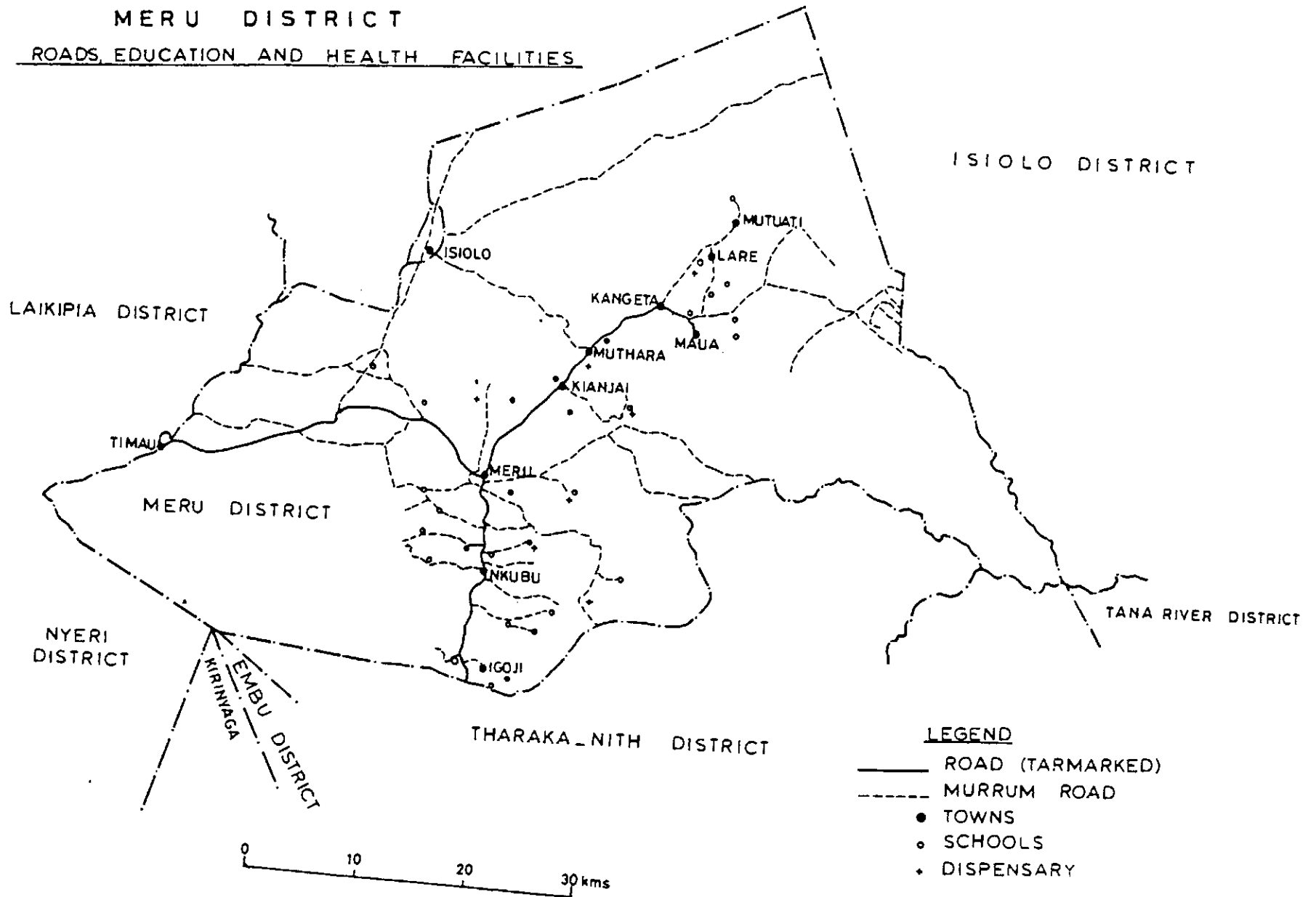
1.5 Development.

The level of development is relatively low. The infrastructures, first and foremost, are very poor: there are just two main roads, connecting the area with the district headquarters, which are too stony to allow any vehicle other than a 4-wheel drive through. Numerous paths and tracks exist connecting various areas on the hills together. However, especially during the rainy seasons, communication becomes extremely difficult because of the poor maintenance of the steep, slippery slopes. This situation affects seriously the chances of the small farm families to exploit the potentialities of their *shamba*. Women have to carry heavy loads for many kilometres, often bare feet climbing and descending stony slopes, in order to reach the main market in Maua town; thrice a week, just to earn very little money. Even in case of serious sickness, such as cerebral malaria, amoebic infections, and cholera, the patients must be carried on people's shoulders for long distances, until they reach the main road where vehicles can pass. And yet, before setting for the main health centres, located in Maua, people are in most of the cases forced to wait until they have gathered the money to pay the hospital. In many cases this may end up with dreadful consequences for the patient.

Despite the fertility of the soil, poverty is widespread; food rarely is missing (apart from El Nino, La Nina, and similar natural calamities), however malnutrition is

MERU DISTRICT

ROADS, EDUCATION AND HEALTH FACILITIES



rather common; when it comes to the need for clothes, shoes, school fees, sanitation, etc. many families find it difficult to make ends meet.

There are no public investments to assist the development of the area; however, churches and NGOs are quite active under this point of view. For instance, Plan International has helped greatly in the construction of primary schools, foster parents and scholarships programs, agricultural assistance, houses construction, solar energy promotion, water supply through bore-holes, donations of cattle, and also with the construction of roads. As for the churches, the main commitments are in the fields of education, sanitation and water supply.

1.6 Religion.

Christianity has the greatest number of followers: the first missionaries were the Catholic at the beginning of the century (Amugenti Mission was founded in 1913 by the Consolata Missionaries, who handed it over to Meru diocesan priests in 1978); later on many other denominations arrived or were founded locally, so much so that today we have Methodist, New Apostolic, Church of Christ, Pentecostal denominations, etc. Islam is present in Maua town, where a group of Somalis and Borana are based, involved in the *miraa* business; traditional beliefs also exist.

1.7 The Need for Adequate Shelter.

Many are the families in need of housing assistance, due to leaking roofs, overcrowding and deteriorating semi-permanent structures. Furthermore, thatch is becoming scarce and to purchase iron sheets may be prohibitive for a lot of people.

All in all, shelter is a very basic human need (according to A.H. Maslow it lies at the basis of the pyramid of needs, alongside hunger and thirst) and as such it cannot be taken into consideration only in itself, rather also in connection with all the other human needs which otherwise cannot be met. Hence, here we are dealing with a complex issue, that should be tackled holistically, and not in isolation from the other aspects of human promotion.

The programme initiated by Habitat for Humanity Kenya (HfHK) met a deeply felt need by the population; however, it was not designed from naught on the spot; instead, it is all about a ministry carried out at international level. Once some people of Athiru Gaiti came to know about it, they worked hard in order to benefit from the project.

To understand properly the origin of Athiru Gaiti Affiliate to HfHK and the functioning of its programme, we have to make some steps behind and to have an insight in the nature and structure of this organisation.

Chapter Two

The Ministry

2.1 Habitat for Humanity International (HFHI)

2.1.1 HFHI's Ministry

HFHI is a grassroots, Christian, ecumenical non-profit organisation dedicated to the elimination of poverty and substandard housing world-wide; it believes that every person deserves, at least, a simple and decent place in which to live and grow into all that God intends for them to be.

It works with people of all faiths or people of no faith; it sells houses at no-profit, with no interest charged following a biblical mandate (cf. Ex 22:25).

HFHI builds or renovates houses in partnership with families who qualify for home-ownership based on these criteria: need, a willingness to partner with HFHI and an ability to repay a no-interest mortgage.

Because the mission of HFHI grows out of a Christian concern for others, the partnership transcends beyond building houses. In order to effect positive changes in the total environment, HFHI also works in partnership with other agencies which have expertise in specific areas. This includes economic development, compassionate relationships, health, energy development, etc.

2.1.2 Mission Focus

HFHI seeks to:

1. *Demonstrate the love and teachings of Jesus Christ.*
2. *Provide a way for sharing between the affluent and those in need.*
3. *Work in partnership with representative local leadership.*
4. *Select families in greatest need first, without favouritism or discrimination.*
5. *Construct simple, decent and affordable houses together.*
6. *Sell houses at no-profit, no interest and use payments to build more houses.³*

³ HFHK, Operations Manual, Nairobi: March, 1998

2.1.3 Statistics

Up to date, IHH has built more than 60,000 houses in 57 different countries since 1976, providing more than 300,000 people in 2,100 communities with safe, decent, affordable shelter. In each of those countries, we find a nation based organisation affiliated to IHH; on their turn, those national organisations seek to fulfil their mission through the development of local IHH affiliates, which are community based.

2.2 Habitat for Humanity Kenya (HFHK)

Habitat for Humanity Kenya is a *people-to-people* partnership drawing families and communities together with volunteers and resources to build decent, affordable housing *with* people in need. It is devoted to the uplifting of families and communities, not only to the construction of houses.

The local communities also encourage residents to work together to care for each other's physical, social and spiritual needs.

While being responsible for administration of the local program, each nation based organisation follows the philosophy and policies of IHH.

Due to the complexity of the project, at this point it will be useful to present a general overview, so that when we enter into details it will be easier to collocate them in a coherent picture.

2.2.1 Overview on HFHK

HFHK began building houses with families in need in 1982; today it counts 5 Local Affiliates (organised groups at the grass-roots level) located in western and central Kenya, which are working in partnership with the National Office in Nairobi, the headquarters for Kenya. Each affiliate is represented by a local committee, whose members are from the community, and is assisted by HFHK personnel. Local Committees are charged with overseeing all phases of work from educating the communities about IHH, selecting eligible families, overseeing the collection of payments and creating house design packages in keeping with the local needs.

All HFHK houses are built with concrete floors and foundations, and corrugated iron roofs. Walls are built with bricks, pressed soil blocks, stone blocks, timber, or

improved mud and wattle with exterior cement plaster. Recently, out of ecological concern and improved durability of the houses, stabilised soil blocks (SSB) are being introduced in substitution of mud and wattle and timber.

The House Description Package (HDP), namely the house design and materials, vary according to what each affiliate community has worked out as the best solution in their area.

The houses are sold to partner families at no profit, financed with affordable, no-profit loans. Each homeowner's monthly mortgage payment goes into a revolving fund that is used to build more houses in the same project.

The selected families are those who are currently living in unsafe, unhealthy housing; who are otherwise unable to access the funds to build a decent house themselves; and who have the resources to pay back a modest, no-profit loan over several years.

Low-income families apply to the affiliates for assistance. Family selection committees review the applications and make home-visits to assess the housing needs of the applicants, their ability to repay the loan, and their willingness to participate in this self-help programme. Habitat for Humanity is not a *give-away* programme. Once selected, approved families provide all of the unskilled labour and locally available materials for the construction of the houses. Each family must also invest over 80 hours of their own labour - *sweat equity* - into building their house and the houses of others.

Because of its strong self-help and mutual-help component, HFIK is able to keep house-costs low. Once homeowners have gathered materials and completed the mutual self-help requirements, HFIK provides the balance of the materials and hires a skilled *fundi* to construct the house with the homeowner.

Homeowners are expected to pay back their loan in a timely manner. Once the house is completed, the cost of the materials and skilled labour are combined with a nominal administration fee. Under HFIK's *House-for-House Repayment System* (repayments are to enable another family to build their house) the total cost is tied to a building material, such as bags of cement (whose price is quite stable); their monthly payments become the monetary equivalent of one bag of cement, and repayments are made until all bags of cement have been recovered, in order to ensure that the payments made will provide enough funds to build another home.

2.2.2 Vision Statement

The vision⁴ of Habitat for Humanity Kenya is to demonstrate the teachings of Jesus Christ by working to eliminate poverty housing throughout Kenya. HFHK envisions ecumenical communities and local leadership working together, realising that a house belongs to a family and a community. We hope to motivate people to help themselves in order to facilitate holistic community development in partnership with other organisations. We encourage people to volunteer their time and talents to contribute materials and resources towards building houses in an environmentally friendly manner, utilising local resources and appropriate technologies. HFHK will facilitate training towards gradual sustainability, and encourage spiritually focused local leadership and good stewardship of available resources.

2.2.3 Mission Statement

Habitat for Humanity Kenya works under God and in partnership with people everywhere, from all walks of life, to develop communities with God's people in need. We enable them to build and renovate houses so that there are decent houses in decent communities in which people can live and grow into all that God intended.

2.2.4 Goal Statement

The ultimate goal of Habitat for humanity Kenya is to eliminate inadequate housing and homelessness from the face of the Earth by building simple, durable and affordable housing in Kenya. Furthermore, our words and actions aim to put shelter on the hearts and minds of people in such a powerful way that inadequate housing and homelessness become socially, politically, and religiously unacceptable in our nation and the world.

2.2.5 HFHK's Medium-term Objectives

A 5 year Strategic Planning (1996-2000) was submitted to HFHK at the beginning of 1996 and it got a positive response. However, a creative disagreement on a few aspects of the document led to a review and revision which ended up in a 3 year Strategic Plan (1997-1999), which gives a kind of road map of where HFHK is currently and where it is going; what strengths and weaknesses, opportunities and

⁴ Vision, Mission, and Goal are reported as stated in HFHK, *Operations Manual*, Nairobi: March 1998.

threats are there, in order to accomplish its mission. Among the objectives⁵ defined in this latest document, coming out of the state of the programme in the different affiliates, there are some which are points of reference for Athiru Gaiti too, namely:

1. To complete an average of 40 houses per year at each affiliate.
2. To provide training for all partners, including homeowners, affiliate staff and local committee.
3. To achieve 80% current loan repayment.
4. To build more durable houses (70% or more) considering the needs of the local community and phasing out materials with short life-span.
5. To clarify the family selection criteria and process, so that it will be possible to build with motivated people who are in need, but who can also pay.
6. To facilitate better communication between communities, committees, staff, donors and the public (affiliates are supposed to get telephone and typewriters where it is possible).
7. To establish new partnerships for networking and strengthen the existing ones.

HFHK's ultimate goal is quite lofty, but at the same time it is approached with a realistic attitude, i.e. to eradicate inadequate housing and homelessness one house at a time. The objectives stated above are comprehensive measures to start attaining HFHK goal by focusing not only on house construction, but also on strategic aspects like training, finances, durability, and on how to speed up the program through collaboration and better communication.

2.3 Athiru Gaiti HFHK

All Habitat Affiliates have the following characteristics:

1. A current signed HFH covenant.
2. A Habitat committee that is representative of the community.
3. A program to construct simple, decent, durable, affordable houses.
4. Procedures for family selection so that families in the greatest need are given the opportunity to benefit from the programme without favouritism or discrimination.

⁵We do not report in full these objectives because refer to the strategies at national level, which go far beyond the particular project we have studied.

5. A “*sweat equity*” (self-help & mutual-help) component.
6. A home-ownership program (no rentals).
7. A *Revolving Fund for Humanity* (RFH) for the construction of additional houses. It is the financial base of the project; it is made up of funds from contributions, down-payments and mortgage payments from homeowners, and funds from HFIH if necessary. HFIH is expected to use 90% or more of its available funds on expenses that are directly related to the construction of HFIH houses charged directly to the homeowners. No more than 10% is to be used on indirect expenses; these indirect expenses will also be included in the cost of each house.
8. A plan for local fund-raising to sustain and build the RFH.

2.3.1 Historical Background

As far as Athiru Gaiti Affiliate is concerned, a very challenging beginning demanded a good deal of dedication and endurance against adversities.

From the above sketched situation of the area, it is quite clear that the kind of programme Habitat is promoting is a great, needed chance for the local population; however, we know that often an innovative solution to some problem can find a lot of resistance. So it happened that the community knew about HFIH work from Kaimentti and Tom MacWilliams (who are HFIH staff members) and started working to meet the requirements to become an HFIH affiliate. So the people registered as a self-help group in 1992, but it was not before June 1995 that they were officially approved as Athiru Gaiti Affiliate. It was difficult to pass through the different stages of affiliate development due to misunderstandings, envies, prejudices, and malice, to such an extent that a lot of people was keeping away from Habitat, believing to funny stories about its being a *devil-worship* organisation, giving houses free of charge ... but taking away the family's first born. Of course, where people are very simple and in general not highly educated, such stories have a tremendous impact! Furthermore, even the confusion with UN Habitat or Plan International caused a lot of difficulties, since their policies and methodologies are rather different from those of HFIH and this fostered false expectations in those who were interested in the program.

It required a special effort of education to overcome these fears and allegations, but eventually the project took over, developing at a quite high pace. The first house was completed in December '95; in June '96 the operations area was extended with the approval of the new Kirindine Branch. In the last year, two other branches have

been established, i.e. Athimba and Kanthiari, and there is another community at work to be approved as an affiliate branch in order to benefit from the program in their area. Up to date, already 97 houses have been completed: these figures testify the impact of HFHK work in the area. However, such an impact cannot be measured merely in these terms, because Habitat's ministry goes far beyond this, as we have already explained above.

2.3.2 Athiru Gaiti Strategic Planning

Athiru Gaiti Affiliate carried out its own, local strategic planning through a workshop at branch level held on 13th-14th August 1997. In fact, all the work is run at the grass-roots, at the level of the local community and so, even in the same affiliate, different situations are tackled by different people in different ways, from branch to branch.

Of course, there are many aspects which are dealt with at the affiliate level; however, it is being applied the principle of decentralisation and, as a result, the involvement of the people is such that each branch is coming to its own planning, decision making and implementation. Thus, as far our work was concerned, we had to focus on and participate in the work of one specific branch, i.e. Kirindine Branch.

Here, we have seen that Local Committee, homeowners and staff worked out together a 3 year plan; starting from the vision of the project, reflecting on how the affiliate could better fulfil HFHK mission focus, some key activities have been identified. Then the obstacles to the attainment of HFHK goal were pointed out and finally specific actions to overcome such obstacles were defined. This process led to the elaboration of 4 strategies moving the project towards:

1. Good relationships:
 - a) education for all;
 - b) removing hatred and malice;
 - c) good cooperation.
2. Good repayments:
 - a) starting merry-go-round groups;
 - b) intensive farming.
3. Building more and durable houses:
 - a) increasing staff;
 - b) changing HDT;

- c) good communication;
- 4. Getting income into the project:
 - a) good repayments;
 - b) suing defaulters;
 - c) income generating activities.

These strategies comprise different work packages, which have been entrusted to the responsibility of different persons and have been scheduled according to a calendar divided in quarters.

Quarterly and monthly implementation update have followed up such a planning throughout the year; on 15th July 1998, a revision workshop took place assessing achievements; what has not been done and why; whether was it to be dropped or not, and whether there were activities originally not planned, but which turned out to be necessary due to what had taken place during the previous period. As a result, now new short term objectives have been worked out.

2.3.3 Athiru Gaiti HFHK's Short term Objectives.

Currently the short-term (1 year) objectives are the following:

1. Towards good relationships:
 - a) Contributing some money to help a person with problems in the project, every month.
2. Towards good repayments:
 - a) Do investments: - buying food stuff and selling it;
- having a book shop.
 - b) Send defaulters to local authorities before taking them to court.
3. Towards building more and durable houses:
 - a) Purchase a motorcycle for the Affiliate Construction Co-ordinator (ACC);
 - b) Review family selection criteria;
 - c) Do public relations and net-working with other NGOs in the area;
 - d) Revise House Description Package (HDP) after National Office (NO) review of the same;
 - e) Do more community education;
 - f) Hold seminars for *fundis* twice per year.

4. Towards getting income into the project:

- a) Hire a *shamba* to grow maize and beans;
- b) Homeowners working under contract to get income;

Once again, each task was scheduled according to a time line; people in charge of each commitment have been identified, as well as their co-ordinator.

Kirindine Strategic Planning Follow Up
July 15th, 1998



Chapter Three

The Activities

Several are the activities comprised in the program, i.e. education, family selection, construction, administration, family nurturing, and project promotion.

3.1 Education

Education is meant to let people (both the homeowner families and the larger community) understand HFH philosophy, vision and procedures. Particular attention is given to topics such as partnership, family selection, family participation, the *House-per-House repayment system*, the *Revolving Fund for Humanity*, and the *Covenant*, a moral and spiritual document based on the Christian faith expressing mission, goals, foundation principles, partnership in this ecumenical, shelter ministry.

3.2 Family Selection

Through this process, applicants are selected according to precise criteria⁶; it involves 3 stages:

⁶ Criteria for house qualification:

1. Be currently residing in a sub-standard structure (owned, borrowed, or rented) or in a structure too small for family size with no other housing alternative available.
2. Own no less than 1 and no more than 5 acres of land.
3. Have no ownership of vehicles or any other machinery, such as a posho mill or a power saw.
4. Have no ownership of a permanent or decent building (shop, butchery, rental house, etc.) or land other than the applicant's own residential property.
5. Have an annual income between KSh. 10,000 / 30,000. Exceptions to this income range are acceptable. Flexibility depends on family size and other special factors.
6. Have no access to any other form of loan.
7. Have legal proof of land ownership.
8. Be ready, willing and able to participate in self and mutual-help.
9. Prove ability to repay the loan.
10. Be a permanent resident in the area.
11. Speak and write the truth throughout the application process.

i) first family selection: the applicant's form can be rejected, kept pending, referred for home visit;

ii) home visit: oral interview, to which the application form is compared, the site is checked;

iii) final family selection: the applicant's form can be rejected, approved, or kept pending for some reasons.

At present, there is a criteria revision process going on. The problem underneath has to do with house repayments and with the fact many people interested in the project do not have the requisites to apply (they may be in need, but with a small kiosk or running a tea-house, etc. - which in many cases may not necessarily grant a sound income). There is also a discussion going on about opening up for people with an income between 30,000/KSh and 60,000/KSh per year, considering that economically stable HOs are likely to be current in their house payments; moreover, is not realistic to think that a person with a monthly income around 1000-1500/KSh will always manage to pay 510/KSh per month for the mortgage. Furthermore, a family whose income is around 4,000/KSh per month is unlikely to build a decent house without help.

Besides, also the process itself should be controlled, because it seems that some HOs are above the requirements entitling a family to benefit from the program.

3.3 Construction

Houses in the IIFH programme are to be durable, affordable, simply designed, adequate to meet only family's most basic needs. By affordable is meant that repayments should not be a burden to homeowners, rather constitute only a reasonable percentage of their monthly income. When house design is kept basic and the house cost is low, more houses can be built with available funds. In this way, up to March '98, it has been possible to complete 723 IIFHK houses since the program was started in Kenya.

The House Description Package includes house plans and a list of all the materials to be used to construct a house. Each plot of land must include an acceptable latrine or other waste disposal system. No extension to the current house and no construction of any new house or other permanent structure may be done until the

house repayment contract has been full paid. In special cases, changes and additions can be approved by HFIK to provide for exceptional needs, such as wheelchair accessibility. The changes and additions must be approved prior to signing the contract. The added costs cannot exceed 5% of the total estimated house cost and must be paid by the homeowner before building starts.

There are 3 different house sizes, i.e. 12' x 18'; 14' x 18'; 14' x 24'. The interior division is up to the HIO (2 bed rooms and 1 table room, optional a small store). The Local Committee will assign the type of house according to the HIO family size.

Currently, at Athiru Gaiti the costs of the houses in average are:

12'x18' 33,000/ KSh

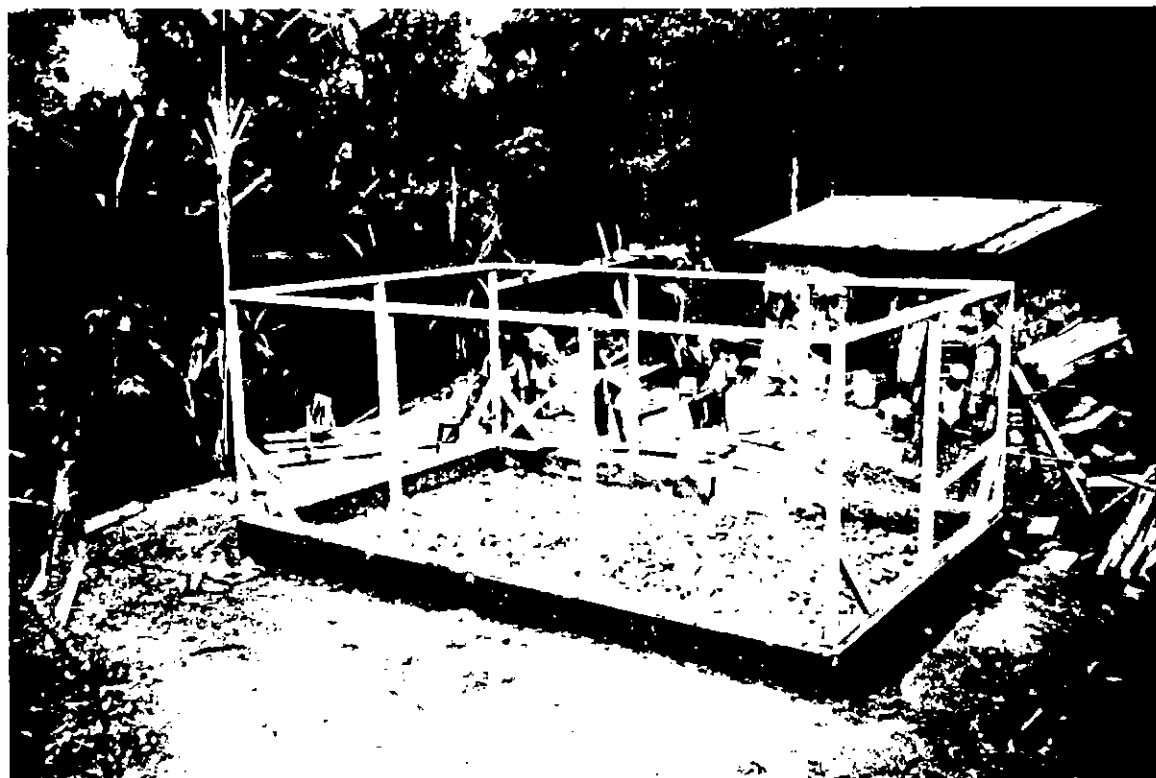
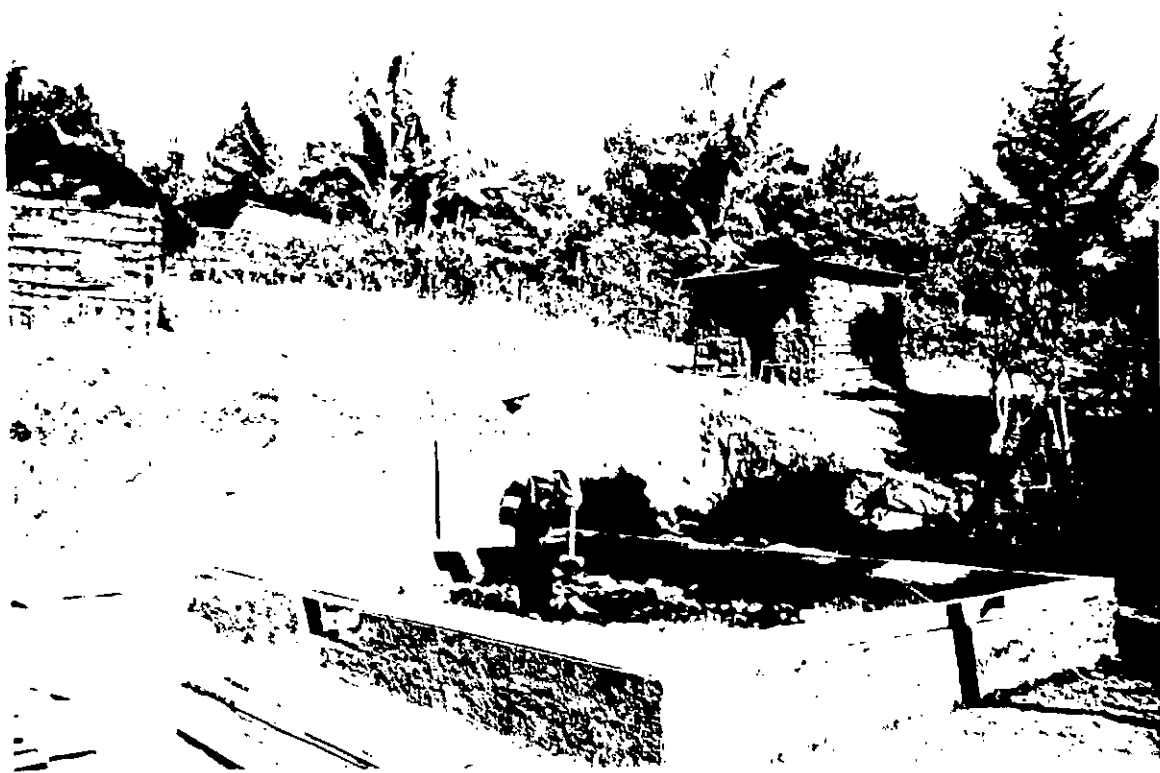
14'x18' 36,000/ KSh

14'x24' 47,000/.KSh.

These amounts comprise the materials purchased by HFIK (iron sheets, ridge caps, roofing nails, sand, cement, termite poison, the cost of splitting the timber provided by the homeowners; the payment of the skilled *fundi* - 4,500/5,000/5,500 KSh, according to the size of the house - and an administrative 10% fee). On their own side, homeowners provide site preparation, water, ballast, timber, nails, used diesel oil - to be smeared on the wooden walls - at least two unskilled labourers to assist the *fundi*, lunch for all the workers at the site. However, their duties do not end with the putting up of the building; in fact, apart from the mutual help requirements which make them work not only at their own sites, they are also supposed to take care of the maintenance of their house. It is integral part of the project, and they are thoroughly educated about it. This instruction is about painting the *tops* (covering the joints between the planks), the facial board, doors and windows, in other words all the wooden parts which are not protected with used diesel oil; planting plants and flowers all around the house - to prevent soil erosion, since the roof has no gutters - and proper cleaning and monitoring of the house.

Currently, the HDP is undergoing a process of revision; good timber is running scarce and this is a concern not only for house construction, but also for the environment. Hence, following the strategies already mentioned above, different materials are being taken into consideration. The affiliate construction sub-committee studied how much the houses being built at present would cost if they were constructed using quarry stones or SSRs. Actually, the SSRs houses cost would be

Genesio Gitaya Building His House
(Note also the difference with the old structures were his family is used to living in)





The *Action Pack Press* for SSBs Production Is Brought To Kirindine



Athiru Gaiti Branch Office: Built in SSBs.

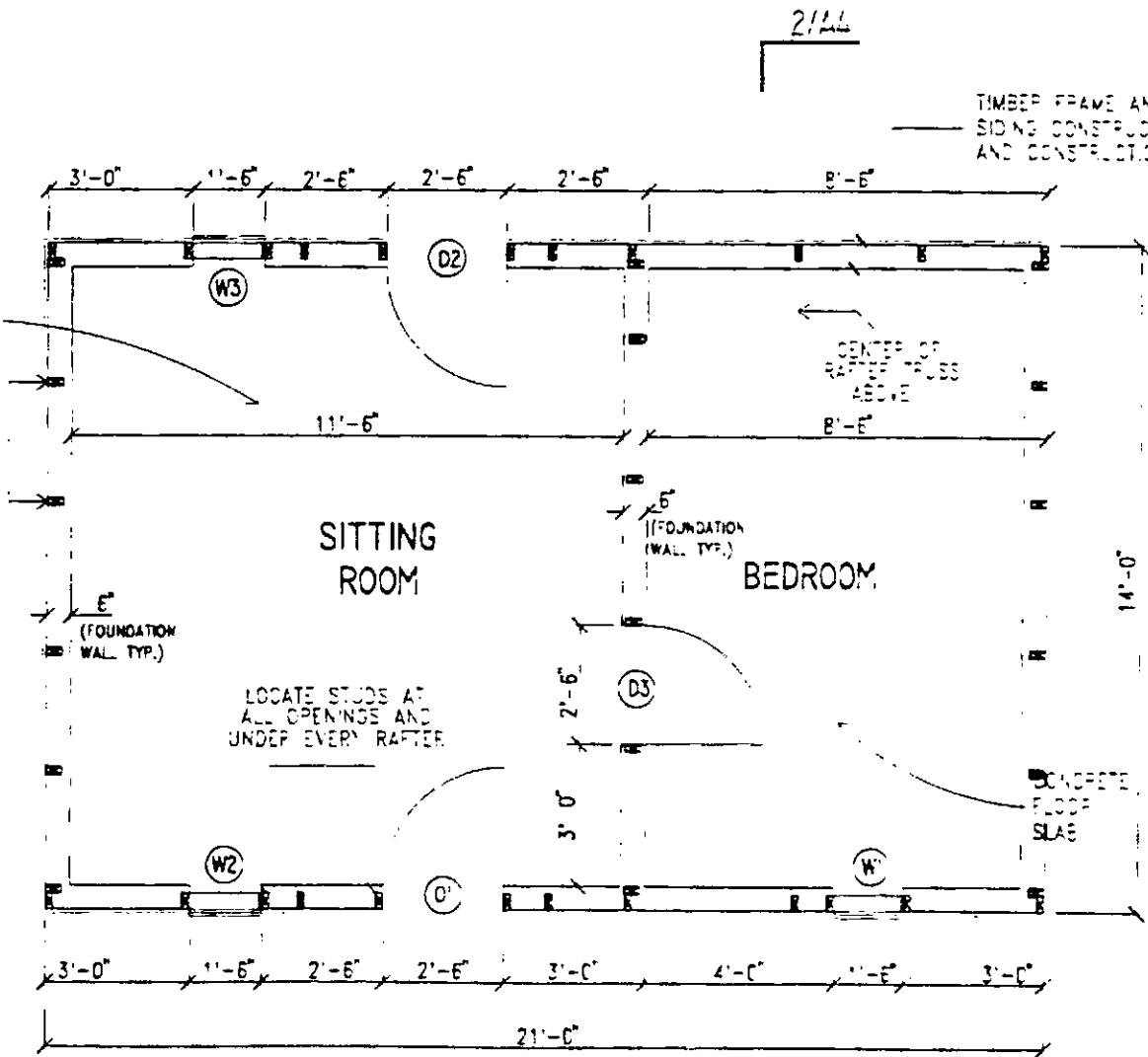


HABITAT FOR HUMANITY KENYA

NAIROBI KENYA

P.O. BOX 38948

NATIONAL OFFICE



TIMBER FRAME AND WOOD SIDING CONSTRUCTION - SEE DETAILS AND CONSTRUCTION METHOD.

- (D) EXTERIOR DOOR 2'-6" X 6'-6" H.
- (D2) EXTERIOR DOOR 2'-6" X 6'-5" H.
- (D3) INTERIOR DOOR 2'-6" X 6'-5" H.
- (W) WINDOW 1'-6" X 2'-0" H.
- (W2) WINDOW 1'-6" X 2'-0" H.
- (W3) WINDOW 1'-6" X 2'-0" H.

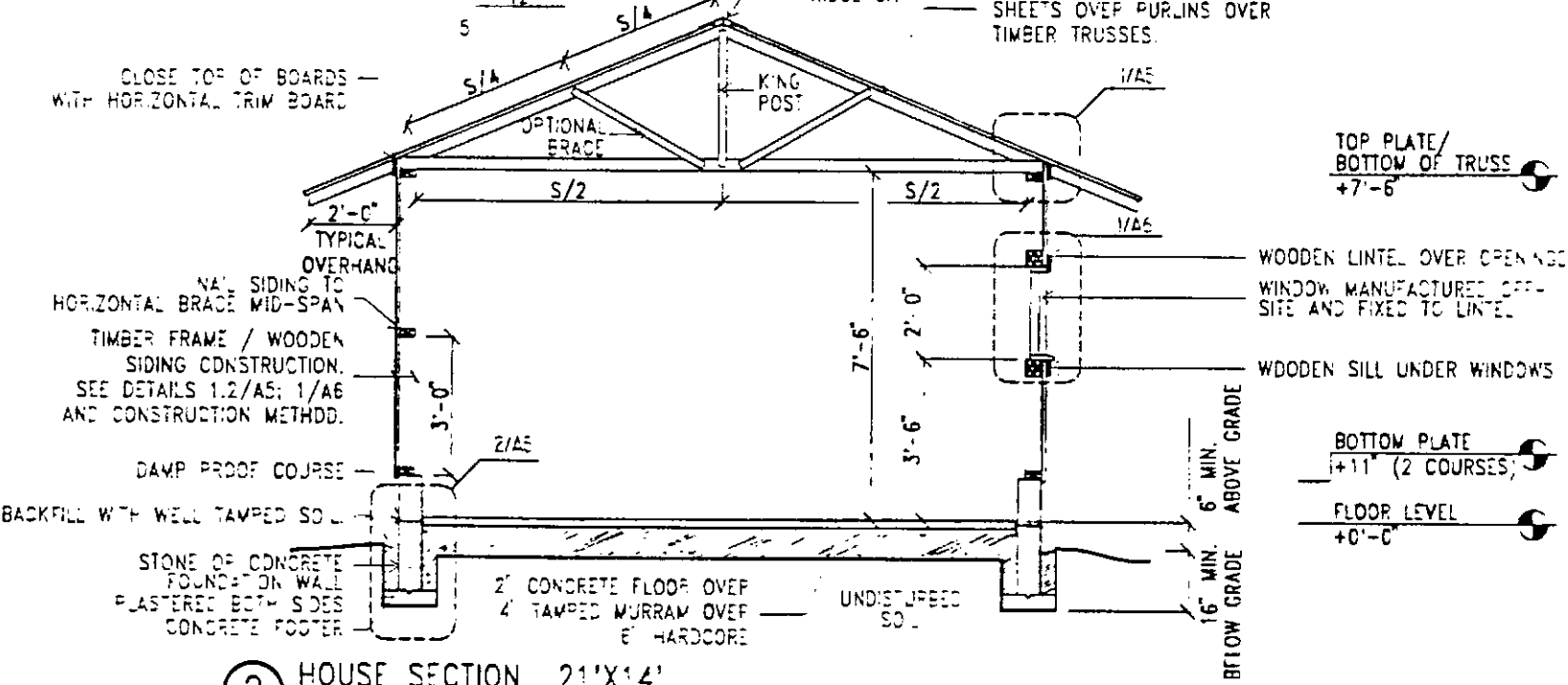
NOTE:
ALL DIMENSIONS CORRESPOND TO FOUNDATION WALL AND OPENINGS. ALIGN OUTSIDE FACE OF BOTTOM FLATE TO OUTSIDE FACE OF FOUNDATION WALL.

1 FLOOR PLAN 21' X 14'
SCALE: 1/4" = 1'-0"

APPROVED BY:
DATE:
A1

CLOSE TOP OF BOARDS WITH HORIZONTAL TRIM BOARD

5
S/4
S/4
RIDGE CAP
GALVANIZED CORRUGATED IRON SHEETS OVER PURLINS OVER TIMBER TRUSSES.

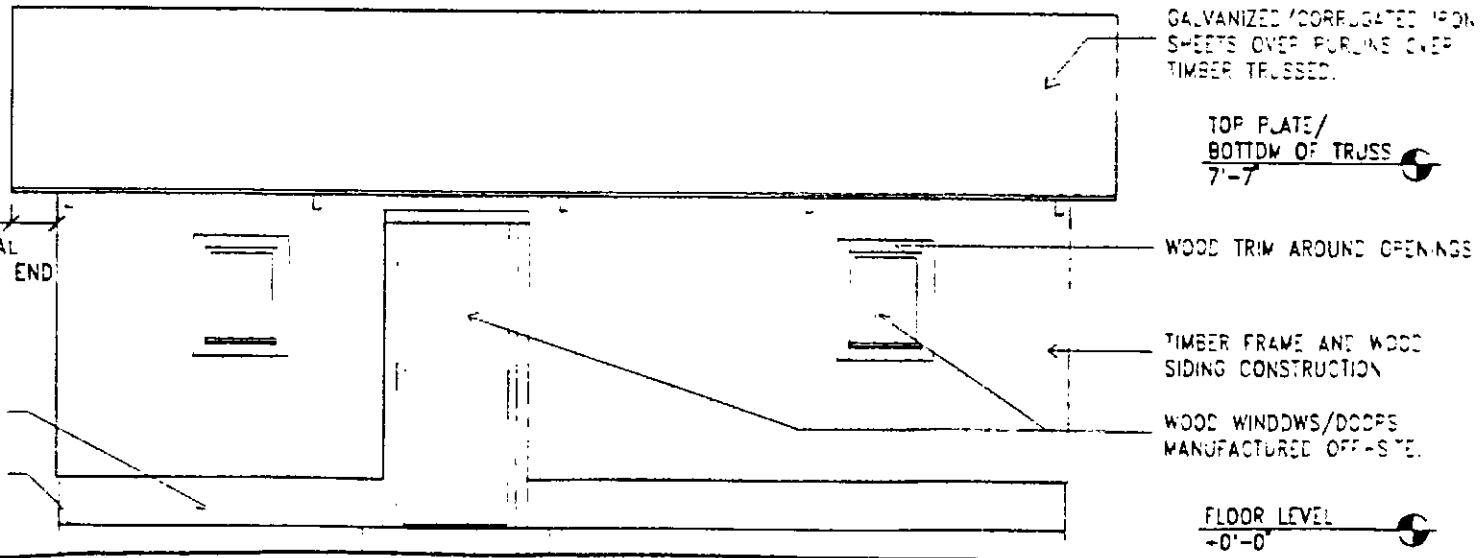


TOP PLATE/
BOTTOM OF TRUSS
+7'-6"

BOTTOM PLATE
+11" (2 COURSES)

FLOOR LEVEL
+0'-0"

② HOUSE SECTION 21'X14'
SCALE: 1/4"=1'-0"



TOP PLATE/
BOTTOM OF TRUSS
7'-7"

FLOOR LEVEL
+0'-0"

① FRONT ELEVATION 21'X14'

HABITAT FOR HUMANITY KENYA

NAIROBI KENYA

P.O. BOX 38948

NATIONAL OFFICE

PROJECT LOCATION:
KENYA
HOUSE TYPE:
TIMBER
DRAWING NAME:
ELEVATION/SECTION
SCALE:
1/4"=1'-0"
APPROVED BY:

DATE:

A4

doubled, while the stone ones would cost 2 and 3/4 times more. The report was submitted to the National Office and at the time we left Kirindine no feedback had yet come.

Definitely, this matter is so much connected with the family selection process and repayment capacity.

3.4 Administration

The various activities comprised in the project require a careful and precise control system, as for finances, mortgage payments, homeowner files update, construction and store movements, meetings minutes, monthly strategic plans, etc. So that there are many reports to be submitted by the affiliate at the National Office every month, namely:

1. Receipts and payments journal.
2. Financial Report.
3. National Partner summary report.
4. National Partner daily work diary.
5. Store movements.
6. Monthly strategic plans.
7. Mortgage listing.
8. Fund raising report.
9. Bank reconciliation.
10. Affiliate update report.
11. Minutes of the meetings.
12. Affiliate Construction Co-ordinator report.
13. Family profiles (of the applicants).

On its turn, HFIK is accountable to HFHI for the activities of HFH affiliates in Kenya altogether.

HFHIK must then identify how the RFI will be made sustainable and how they will be accountable to HFHI to verify and update the programme until self-

sustainability is achieved. Likewise, they must identify what they require from IHH in order to attain self-sustainability and how they will hold IHH accountable.

3.5 Family Nurturing

This activity is meant to empower the homeowner in order to be in better position to keep current in their repayments. As a matter of fact, the family selection criteria are studied in order to grant assistance to poor families, which in many cases can have serious problems in paying their mortgage, especially in case of drought, floods, etc. According to the family profiles of the homeowners, around 20-25% of the homeowners' income is used for loan repayments (they are supposed to pay 1 bag of cement per month, which currently costs KSh 510/-) and the length of the mortgage is in-between 4 and 8 years.

Hence the necessity to help the homeowners to meet their payments, by trying to establish *merry-go-round* groups, and recently by the decision to organise some workshops for the homeowners, like pottery making, bee-keeping, house economy.

3.6 Project Promotion

Some initiatives are organised every year in order to promote house construction, awareness about the nature of the project and to reach out the interest of ever more people in need of decent and affordable shelter. The main event is the so called *House Dedication*, that is a celebration in which the newly built IHH houses are officially opened. Other important initiatives are the *Blitz Building*, namely one or more houses built in one week with the collaboration of many volunteers; finally the work camps with the youth or with volunteers coming even from overseas. For example, from 6th to 20th September 1998, an initiative called *Hike&Build* will bring about 25 people from US to build 4 houses and ... to climb Mt. Kenya.

However, the best promotion in the area remains the houses already completed and the improvement in the life of the homeowners.

Internal Organisation

4.1 Local Committee (LC)

The project is steered by the LC; the committee overarching role is to represent the community in the operation of the affiliate. All other duties reflect this responsibility. The LC protects the integrity of the affiliate by ensuring that the mission focus is being followed. It is responsible for family selection, for fund-raising, promotional and educational events; for conducting education meetings for the applicants, and it assists as a liaison between home-owners and staff. Other responsibilities are visiting the homeowners who are behind in payments and assisting the staff in taking necessary action; partake in all special events as hosted by the affiliate (e.g. work camps, work days, visitors to the affiliate, *harambees*, press coverage, etc. and are also expected to volunteer at work sites). Community members are also responsible for being co-signatories on the bank accounts (the NP is a required co-signatory); they are not allowed to maintain a conflict of interest. Finally, the LC is responsible for holding the affiliate staff accountable to the Mission Focus of HFH.

The same structure is then found at branch level, and actually the affiliate LC comprises representatives from the different branch committees. It is very important to underline the fact that all this work load is being done on voluntary basis!

4.1.1 Formation of the LC

The community, after having learnt about the principles of HFH and determined that the programme meets their needs, forms a Local Committee which is representative of the different denominations and ethnic groups present, and in which at least 30% of the members must be women. The LC works to educate themselves and the community and to organise for the start up of a HFHK affiliate. A representative of HFHK visits the community to see the local housing conditions and to evaluate whether the LC has a good understanding of the basic principles of HFH. The LC registers as a self-help group and does local fund-raising to open a bank account. The LC holds regular meetings and sends minutes of their meetings to the HFHK National Office.



A Local Committee Meeting



HFHK at this point will assign a National Partner (NP) to live and work with the proposing community. With the NP acting as a guide, the LC will continue with community education. The NP will also assist the LC in planning and writing of an Operations Manual (OM), House Description Package (HDP) and Business Plan (BP). These documents describe in details the plans for how the affiliate will operate, what type(s) of house will be built and how the affiliate will be sustainable. As the community becomes better informed about the proposed affiliate, local fund-raising efforts are increased in order to build an affiliate office/store or the first house. The OM, HDP, BP are then evaluated by HFHK and suggestions made for implementation.

Eventually, finally adjustments are made to the OM, HDP, and BP before submitting the same to HFH Africa Area Office for approval. The LC continues to educate the community about the process which will be followed for selecting families who will be assisted to build their houses, what will be required of selected families, how start and selling application forms, selecting families to be assisted and constructing houses. Intensive education is to be done with selected applicants to make sure that they fully understand the programme and what is expected of them. Selected can be organised into small groups whose members shall assist each other to make regular mortgage payments.

4.2 Sub-committees

To make the work more manageable, sub-committees meet as necessary between full LC meetings. Sub-committees include members of the LC and divide the project responsibilities into smaller groups, and this takes place both at branch and affiliate level.

4.2.1 Education Sub-committee

Explains HFH mission, goals, purposes and procedures to the larger community (to avoid false rumours and misunderstandings), and homeowner families about the nature and functioning of the project, their rights and duties.

4.2.2 Finance sub-committee

Oversees accounting, book-keeping and general record keeping, and:

- prepares financial budgets;
- maintains and reviews records and reports;
- submits required reports on time;
- records house payments;
- has records audited by an independent auditor, as required;
- reviews house-payment system to verify that payments for each house build another, similar house.

4.2.3 Construction Sub-committee

Designs a basic, simple, durable house(s), based on:

- the type of housing programme needed in the area;
- the need of women for well thought out and functional living and working spaces in the household;
- affordable and available materials, being conscious of the environmental situation, the geology and the climate of the area and a site plan if building on a large piece of land.

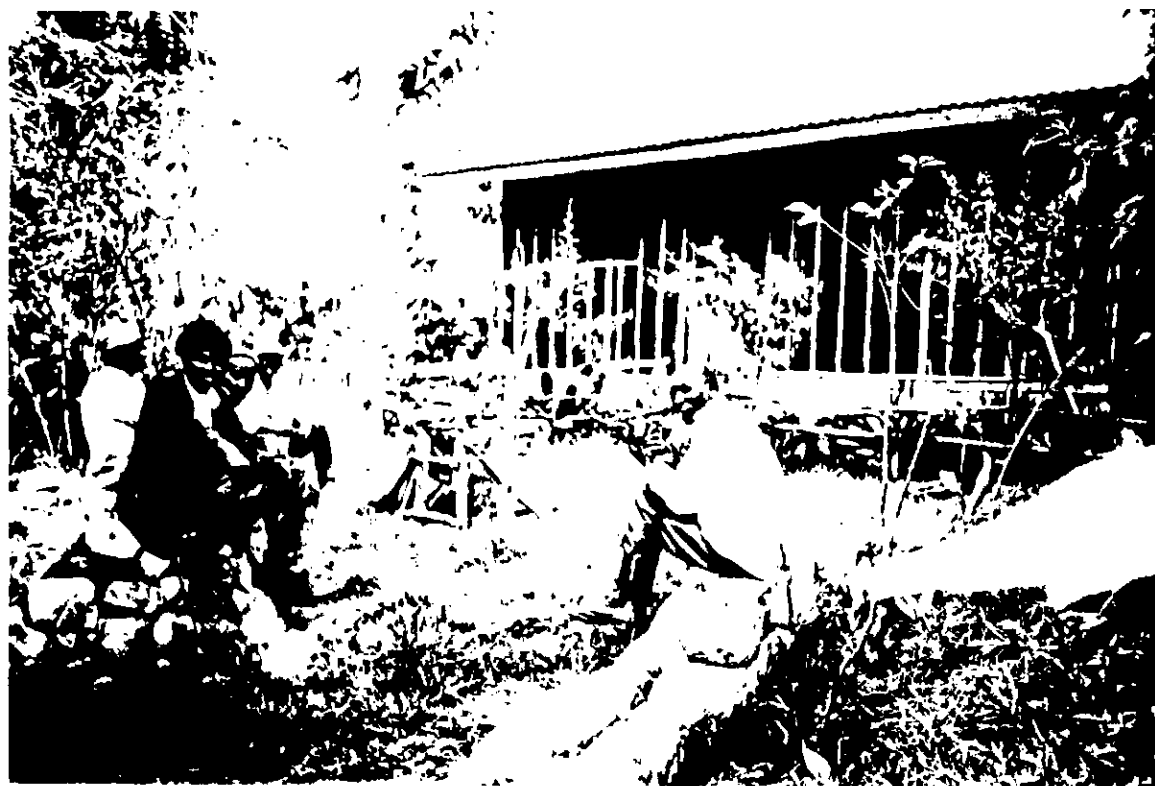
Supervises and co-ordinates:

- training of homeowners in construction skills;
- appropriate work for home-owners in construction;
- construction of houses and quality control;
- keeping records of materials used in each house;
- controlling materials and inventory;
- ordering and purchasing materials, as approved by the Finance sub-committee;
- completing and submitting the HDP.

4.2.4 Strategic Planning Sub-committee

Monitors the implementation of the yearly strategic planning and plans strategic events and activities to promote the programme.

The Construction Sub-committee Visits I/Os Late in Repayments



4.3 The Staff

All the work of the LC is facilitated, supported and shared by IFTIK staff, comprising the National Partner, an Office Assistant, and an Affiliate Construction Coordinator; once a branch is well established, the NP is sided by an OA and an ACC. The contribute of these personnel is necessary because of their technical know-how. Besides, due to the state of high insecurity in the area, each branch employs a watchman for the night.

4.4 The Homeowners

They are supposed to meet the self and mutual-help requirements; partake in the education meetings and all the activities set to support the program, e.g. income generating activities, *harambee*, etc. Also, they are required to be current in house repayments, and encouraged to keep ahead with them.



Staff at Kirindine Branch Office



Chapter Five

Finances

5.1 Sources of Finances

The sources of the project's finances are both foreign and local. As a goal, all projects are expected to become totally self-sustaining. HFHK is supposed to raise funds on its own for building houses in the program. Locally raised funds are placed in the RFH. As a sponsored project matures and moves toward financial sustainability, later building phases are funded on a matching basis, namely funds transferred from HFHI are matched with income from house payments. For instance, HFHI may fund several houses in the sponsored project for every house that is built with funds from house payments and local fund raising, such as *harambee* and income generating activities.

5.2 Fund Raising

Two harambees were held in the past two years during the annual *House Dedication* event:

August 23rd 1996 were raised 37,000/ KSh;

July 19th 1997, were raised 40,000/ KSh.

For 1998 House Dedication event, the LC has planned to motivate the HOs with an *harambee* for the construction of an affiliate hall for training, seminars, workshops, meetings etc.

Other donations came with the two work camps held in the past two years:

1997: 7 days work camp with 15 students of Roselyn Academy, who volunteered in building 3 houses and also offered 12,000/ KSh;

1998: the same initiative took place; 1 house was built and many SSBs produced. the students also contributed 6,500/ KSh to the program + 3,000/ KSh for the HO and 4,000/ KSh for the New Apostolic Church that hosted them in their premises.

Income Generating Activities:
A Vegetable Project





When an income generating activity is to be started to support the program, the capital is raised among the HOs, LC members and staff.

Income generating activities, unfortunately, have not been as much successful as harambees: a tree nursery project failed, like also an attempt to start a business selling some maize (raised 517/ KSh) that all the homeowners were supposed to donate to the project; in this case the response was very poor, but we have to take into account that it was during the terrible drought of 1997. It is worthwhile to underline that as far as the tree nursery is concerned, the impact of the failure was not only in respect to the missed income. Trees (*gravelia* type) are no more as common as they used to be; furthermore, the most of those which are still there are rather young (hence not very good for construction). The project failed because first of all the HOs did not accomplish properly their duty of watering the seedlings; however we have to say that a tree nursery requires a lot of care, a person continuously in charge. Secondly, some cows ate most of those plants which survived (and the seeds, from the forestry office, turned out to be of mediocre quality). Then, most of the HOs did not buy the plants, and among those who did, many never paid them!

However, new efforts are being carried out. During the time of my exposure to the project, every branch started a vegetable project: besides the premises of the branch office, a small *shamba* was being prepared to grow *sukuma wiki*, tomatoes, *birigani*, carrots, etc. Definitely, it is still too early to assess this project, but the impression was that the turn up of the HOs was rather poor. Some doubts arise about the HOs understanding of the purpose and importance of these activities.

5.3 Budget

At the level of the affiliate, the RFI is made of mortgage repayments (510/ KSh per HO monthly), local fund raising, and funds coming from income generating activities. At Kirindine branch, the total value of mortgages⁷ so far is worthy 1,279,080/ KSh, which are supposed to be paid back in about six years. By that time, of course, as the program expands, other mortgages will have been opened, supposedly for a higher value.

⁷ At the level of the Affiliate, the total value of the mortgages is 2,651,170/ KSh.

The budget is made on a quarterly and monthly basis: its amount depends on the number of houses which can be initiated, continued, and/or completed within the given period, since all the money at the affiliate is spent only for construction related purposes; then the balance for materials and construction expenditures is requested to the National Office.

Budget and finances are controlled through the monthly reports at the National Office (cf. Administration, p 20).

The State of the Project

In very general terms, we can say that the project is producing very interesting and successful results, especially when these are considered in respect to the difficult environment. However, not all the activities, as we have already seen, have gone as expected. We shall try, then, to summarise and comment the highlights and the shadows of the program.

6.1 Achievements

1. At Kirindine branch (where we were working), in 1996 were built 21 IIFHI houses in the last six months of the year, and in 1997 the houses were 23 (NB. it was even the year of the drought!). Considering that these figures concern only one branch of the affiliate, the result is definitely outstanding. Up to date, 48 houses have been completed, which means that if all the HOs were current in their repayments, the monthly income from the mortgages would be 26,370/ KSh. This is not yet the amount needed for the construction of one house, which means that the project (as far as Kirindine branch is concerned) has not yet grown enough to work on its only resources. Provided that the punctuality in mortgage payments will improve, when the branch will have completed 72 houses, it will be able to sustain by itself the construction of one house per month (considering the current average house cost; improving the materials, however, will raise the costs). It will be a very important achievement, and yet this ministry, to reach out all the families it is supposed to, will still need the support of funds from IIFHI/K.
2. Fund raising (accounted as aggregate of the affiliate) has been very successful: once again, we do not have to forget that the big figures reported above refer to a rather poor rural area such as Athiru Gaiti.

3. House payments are quite remarkable: 82% of the HOs are current (or in slight delay - up to three months) in house payments. This is not yet the ideal situation (it will have to improve further), however the mid-term objective is being achieved. It is the first housing project in the area which is able to account such a result (in the past, similar attempts tried out by some missionaries failed completely).

The project is struggling to maintain and improve its mortgage payments records; even though there is a signed contract that entitles HFIK to sue the defaulters, nobody so far has been taken to court. Rather, the major effort to make people meet their mortgage, when no reasonable cause excused the home-owner, has been the pressure made on them by the LC, through letters, letters from the advocate of the project, and home visitation.

4. There is a tremendous women promotion and response to the program. In the operation area, in fact, traditions are still conditioning heavily the social relations, traditional gender roles are still rooted. To see how women LC members are involved, take responsibility, speak in public, even discussing with *wazec*, is really amazing. Furthermore, among the HOs, women are the most committed and faithful in repayments.

5. As a matter of fact, the project is bringing very different people (especially by religious denomination) to work together, to pray together, to cooperate and collaborate. This kind of relationships were already existent when HFIK opened its program here; nevertheless, undoubtedly it enhanced and developed this potentiality.

6. The exposure to HFIK methodology and philosophy is gradually empowering some HOs, who partake in the program as their mission and in doing this exercise/develop their own talents with an attitude of gratuity. The commitment of these people is really striking, and they show to be growing in goal setting and decision making.

7. The participatory methodology applied in the program is encouraging LC members and HOs to exercise their own creativity. Their contribution in ideas and

suggestions is quite remarkable; from them are coming excellent hints about how to solve the problems, etc.

8. Training and technological improvement have been provided; not only the construction has been ameliorated - thanks to experience - but soon also new materials (SSB) will raise the quality of the houses.
9. There are clear signs of integral human development, as testifies, for example, the following quotation about Janet Gisese, an Athiru Gaiti HFIK homeowner:

“She says that having a Habitat house means freedom. Freedom from constantly repairing her old home’s mud-walls. Freedom from worry of food ruined by rain coming through the leaky grass roof. Freedom from smearing wet cowdung over the floor to keep it solid. Freedom from overcrowding. (...) Gisese isn’t really paying for just a house; she is paying for a dream, for freedom and the realisation that hope is real.”⁸

6.2 Challenges

As we have already mentioned in part, the major problems are in the area of house-payments, number of houses completed this year (none in the first three months, 4 up to August - at Kirindine); income generating activities.

Basically, the reason lies on the poverty of the people, who had even to face very rough situations, consequence of the drought first, and of *El Nino* phenomenon then. Hence the reflection being done at present about the family selection criteria.

However, it seems to us that there are also other aspects of the problem as it is suggested by some other issues, namely:

1. There are some economically stable HOs who are not current in their repayments.
2. Communal work, on behalf of the project (e.g. income generating projects), often is overlooked by many HOs.
3. Carelessness in house maintenance.
4. Failure of merry-go-round groups.
5. Poor meetings attendance.

⁸Tilly Grey, “It’s Hard Work Being Janet Gisese”, *In Habitat World*, Apr-May 1998, 5.

At the 1997 workshop on strategic planning the community identified, apart from poverty and natural calamities, some other obstacles hindering the project, such as hatred, death, bad relationships, laziness, few staff, unqualified fundis and theft. The 4 strategies still followed (see p. 15-16) at Kirindine branch are a direct countermeasure to all these hurdles. And yet, it seems to us that there is still a very big issue to be uncovered, i.e. *culture*.

In some aspects, a kind of inter-cultural conflict is very clear. For instance, IIFIK's principle of volunteering one's time and work on behalf of the project - without being paid lunch by the affiliate office (principle of gratuity) that actually cannot afford it - collides with a very rooted local custom, according to which those who work for free receive at least a full meal. Since the very beginning, this has been a sensitive issue, which people still now find difficult to understand; in some cases it can affect the turn up at the meetings and communal work.

Furthermore, as for the meetings there is a negative attitude due to the fact that in the past the local authorities could call for meetings and it was mandatory to turn up; in most of the cases, people had either to offer money and/or human-power. The LC tried to discourage missing meetings by sanctioning the defaulters, but it turned out to be counterproductive, and as a matter of fact they never managed to make it work. The same case applies to the issue of house payments, which involve also the lack of exposure to the world of loans, deadlines, time consciousness, etc. (it is worthwhile to notice that most of the HOs are around 40 years of age or above). No wonder, then, that the most challenging activity of the project is *education*; it is done continuously, but it will take quite a lot of time to change a mentality, and also it is likely to be much more successful with young people. Even in respect to income generating activities: for example, when it comes to work in a *shamba* altogether, seldom the *wazee* will accept to work side by side with ladies (by the way, the ones who do most of the job). And again, the understanding of IIFIK quality standards and house maintenance probably depends in part also on an exposure to a wider world than the traditional one. However, the more the program will develop, the more people will become accustomed to such concepts as quality and maintenance.

Anyway, the most sensitive cultural aspect came to be clear at the 1998 Kirindine Strategic Planning Follow-up we had the chance to attend. First of all, the turn up was better than expected: even some HOs who usually do not commit

themselves too much were present; they simply came to know that for this important workshop the branch office was providing lunch for the participants. But the point we would like to stress, actually, arises when we come to the analysis the community did about the failures in respect to the last year plan. For instance, as a means to achieve better mortgage payments, it had been planned (among other points) to sue defaulters to court, to assist each other in harvest, and to form merry-go-round groups. This was not done and when asked why by the facilitator of the workshop the astonishing answer was: *laziness* (!). Rather, the real cause is likely to have something to do with *relationships*. On one hand, to take somebody to court means to break the relationship with them, and this is too much in the local culture. In this line, another problem is the lack of confrontation - necessary when there are tensions or misunderstandings etc.- because it endangers relationships; people rather prefer to keep away from each other.

On the other hand, voluntary mutual help and merry-go-round groups will work in the case that a strong relationship is already there among the group. The mistake, as it has been pointed out by the community itself, was that the composition of the groups was made at the branch office and those people hardly were linked by strong relationships; they did not feel any reciprocal belonging. And yet, people here generally are generous and committed to those who are not estranged.

All in all, it is not by chance that one of the strategies worked out by the community is precisely *Towards Good Relationships*. It is such a sensitive issue that people find difficult to talk openly about it, especially in large groups, as it happened at the strategic planning review last July.

6.3 Strengths and Weaknesses

The excellent SWOT analysis carried out by IFFIK for their 5 year strategic planning has been a useful guide to our understanding of the situation of the program. So it was possible to confront our personal observation with some insights coming from whom knows exactly the state of the project. Of course, such analysis has been done at national level; however, some points are applicable at Kirindine branch, while other ones are our observations done on the field.

6.3.1 HFHK's Vision

Strengths

- It is a ministry, not just a housing project.
- Builds more than houses, e.g. "homes", humanity and relationships
- Many low-income families are assisted
- Demonstrates faith at work
- Promotes recognition of women as part of the development of the community
- Brings together different Christian denominations
- Promotes sustainability (economic, social, environmental)
- "simple, decent, affordable": conducive to integral development of the person and of all persons.

Weaknesses

- As for houses the impact is measurable, but is difficult to measure results on human growth.
- Misunderstanding and confusion with UNCHS Habitat and Plan International
- Christian foundation creates false expectations
- HOs misinterpret and assume HFHK will forgive if they default on loans
- Not yet full understanding by LC members of HFHK vision (cf. focus on assistance for the needy only)

6.3.2 HFHK's Program

Strengths

- Clear and crisp statement of vision, mission, goal, strategies, objectives, activities
- Comprehensive and efficient organisation of all the steps of the program
- SMART objectives
- Transparency, accountability and ethics
- Involvement of the local community, partnership

Weaknesses

- The staff is in a difficult position when it comes to mediate between the formal procedures and the local reality (which requires patience and flexibility), difficult environment
- Natural calamities are a serious threat
- Local strategic planning still brings some distortions of the reality
- Full attention to culture is not yet paid
- Working with the poor entails a tremendous effort in education, and the results are not granted

- Continuous research and reflection for improvement
- The concept of self-help is already there
- Small loans, long payment periods
- Openness to collaboration (networking, local authorities, volunteers)
- Local and foreign fund raising
- Family nurturing program and effort towards income generating activities
- It requires a full commitment and participation to the HOs, but it remains limited to the context of the program, it does not integrate other aspect of every day life
- Family selection process leaves opportunities for cheating and favouritism

6.3.3 Human Resources

Strengths

- Members of staff are extremely committed and do not get discouraged by the great difficulties they have to face. They partake of the mission.
- The program gains the commitment of people to HFH (giving time, talents, money, resources)
- Outstanding human dimension of the staff, LC members and many HOs

Weaknesses

- Some collaborators supporting the project are not reliable, e.g. the *fundis*, the advocate - who delays a lot the contracts, advises to defaulters

6.3.4 Environment

Strengths

- Interest and availability of local authorities
- Presence of other NGOs, networking
- Availability of natural resources (timber, quarry stones, sand, soils suitable for SSBs)

Weaknesses

- In some areas there are still hostility, misconceptions, malice against the program
- Poor communication infrastructures
- Not in all areas there is soil suitable for SSBs

NB. About the different aspects concerning the activities, we have already expressed our comments above.

Orientations for the Future:

Comments and Suggestions.

One of the clearest signs of the impact of IIFIK program is given by the original contribution of the community: at the last strategic planning follow-up, the members of the community discussed about activities not originally planned, but which should be done in the next year. We find that in general these decisions are very relevant and should be implemented. Of course, these insights were organised according to the four strategies that the project at Kirindine is following and which we reported above.

7.1 Implementing the Strategies: New Insights

About the first strategy - *Towards Good Relationships* - it was decided to contribute some money to help a person with problems in the project, every month.

This is extremely meaningful: the feeling is that to nurture a community people have to commit themselves to various aspects of the life of the other IIOs, not only to what concern the housing program.

In this line, we would recommend to implement that possibility offered by the program itself to encourage IIOs to form groups who will help each other in construction, repayments, etc.; however, this mutual help will work only if the relationship among its members embraces friendship, dialogue, sharing, etc. In other words, the group has to arise from a free initiative of some IIOs who want to commit themselves to each other; in this context, little by little, it should be possible to introduce new families.

Surely, it makes a lot of difference to work and/or to be consistent in repayments for a specific, well known family, a neighbour rather than for an unknown or estranged one. For instance, assumed that a group of these is working well, a newly assisted family living in the same area could be introduced in the very group. The families who are already living in a completed house now would be aware of where their repayments are going and will also see the results of their faithfulness.



On the other hand, the new HO is more motivated to be committed to his duties because his/her *sponsors* are the neighbours. These people, moreover, are also in position to make pressure for the proper finishing of the new house (painting and planting flowers and plants to avoid soil erosion).

Likewise, also income generating activities could be carried out at this level, so that the personal responsibility will be evident and not be frustrated by the lack of commitment of many other HOs.

Of course, to implement this policy is necessary to develop the project, increasing the number of the family assisted. But, at the same time, this is also an important objective of HFIK.

In respect to the second strategy - *Towards God Repayments* - the community decided to modify the procedure with defaulters, sending them to local authorities before taking them to court. Here the issue of relationships and of *traditional* forms of conflict management arises quite clearly; interesting enough, the community slowly by slowly is introducing its wisdom in the program. It should be recognised, reflected over and supported in appropriate ways.

In the last meeting we attended before completing the period of our exposure, Kirindine branch LC was discussing about the possibility of using incentives like assistance for solar power to those HOs who complete their repayments. Actually, our impression is that this solution is not viable as such, because it goes beyond HFIK focus. However, this idea could be feasible in collaboration with Plan International, that has already activated such a program. An agreement with that organisation to select HFIK meritorious families would probably meet the mission focus of both of the organisations.

Under *Towards Building More & Durable Houses* we find different suggestion which are worthy a comment. About the family selection criteria review and of the House Description Package we have already discussed, since it is a policy already being implemented at HFIK level. However, we would recommend to study what is the relation between family selection criteria and the age of HOs. Why young people seldom benefit from the program?

7.2 The Main Challenge: Education

Then, we would like to comment on the following decisions:

- a) Do more community education.
- b) Do public relations and networking with other NGOs in the area.
- c) Seminars for *fundis* twice per year.

No doubt, education is the challenge *per excellence* at Athiru Gaiti. The reality is showing us that it must be considered an on-going process, which continues until the mortgage is paid in full. In fact, it takes time to people to change a consolidated mentality or to adjust to new concepts and practises. So, an education campaign for house maintenance, for example, could be studied and carried out through simple posters to be fixed in the table room of the houses, as a permanent reminder of what ought to be done. Moreover, some simple incentives could be introduced as a supplementary motivation, like a public recognition at some official events (e.g. House Dedication) with also a gift such as a photo of the well finished house with the IIO's family (and maybe with a guest of honour too).

Excellent the plan for seminars for *fundis*: site visitations will enable them to learn from the good jobs and the mistakes of each one of them. To this, some construction detail drawings could be added to help the *fundis*.

However, probably it will not be enough. We had the impression that these people are not committed to the mission of HFIK, so that they generally look for *shortcuts* instead of following HFIK's standards. Even *fundis* should understand that they are required to be part of a mission and this means they need education as well.

7.3 Family Selection Criteria Revision

Last but not least, some considerations about the family selection process. The new Operations Manual (March 1998, for the first time standardised for all the Kenyan affiliates) sets a procedure⁹ that if followed will ensure that people selected are

⁹ cf. HFIK Operations Manual, 2.4.1. It reads:

(...) the LC assigns at least 3 LC members to conduct a site visit together with the NP (the NP attendance will depend on other obligations, but they should try to always attend) and to fill the home visit form.

Community members doing the visit must be from other villages than the one being visited.

During the site visit, the committee investigates the following:

- a) Did the applicant answer truthfully on the application?

not only the true target group of HFIK's mission, but they will be committed, hardworking and faithful in repayments too. However, especially if the selection criteria are not properly adjusted, we run the risk - to say a paradox - to lose all the potential HIOs! In fact, as we mentioned above, the poor are often people who need a lot of education and is not realistic to think that they will understand everything and change some attitudes before house construction begins, and even neither after its completion. And yet, these may be the people falling into HFIK's ministry.

Ironically enough, the people in better position to understand and partake in the program (and maybe also more interested in it) are those who cannot benefit from it because they are not in the target group, e.g. teachers, shop keepers, etc.

Actually, we do not have any ready-made solution to this problem; for sure, HFIK is not supposed to change its mission due to more favourable circumstances. However, all these issues are to be well pondered upon in the discussion at the affiliate level and in the dialogue with the National Office on the new Operations Manual and family selection process.

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- b) How does the applicant get his/her income ?*
 - c) Who else provides income for the family?*
 - d) What is the family's total estimated monthly/yearly income?*
 - e) What assets does the family have (chickens, bicycle, radio, etc.)?*
 - f) What is the condition of the house the applicant currently lives in?*
 - g) Does the condition of the house indicate the family is hardworking or lazy?*
 - h) Who owns the house the applicant is currently living in?*
 - i) What size is the house?*
 - j) What is the applicant's attitude towards sweat equity?*
 - k) Does the applicant agree to repay his/her loan?*
 - l) Does the applicant understand the revolving fund?*
 - m) What is the estimated area of the land owned?*
 - n) Was the land inherited, gift, leased, purchased, or other?*
 - o) Does the applicant understand the House-per- House repayment system?*
 - p) Can the applicant get a guarantor?*
 - q) Who will occupy the house if a second wife exist?*
 - r) Who will pay in case of death?*
 - s) What size of house does the applicant want? What size does s/he need?*
 - t) Do loans outstanding exceed 25% of the standard house cost?*
 - u) How long will it take the applicant to prepare self-help materials?*

Conclusion

The experience we had at Kirindine definitely has been deeply enriching, especially from a human point of view. We have begun this report stating that it was about a ministry; well, the people we have worked with are real ministers, capable of nurturing relationship, understanding the situations, enduring the inevitable difficulties and at times even frustrations, always hopeful. They are an outstanding component of the tremendous human promotion carried out at Kirindine. IFFIK's program, in fact, is very well designed, but without the wisdom and dedication of the personnel who facilitate its implementation the project would not be so successful in such a problematic area.

The complexity of the organisation is just instrumental: the project is people-centred, not at all focused on its own functioning for the sake of the program itself. So there are great chances to remain open to the contribution and modifications that the local culture is bringing. Likewise, the principles, attitudes and practises that the project is promoting can catalyse the growth of the same local culture; this will enhance integral human development.

This ministry has enormous potentialities in terms of evangelization, too. It builds bridges of understanding with a wide diversity of people, expanding their boundaries of hospitality, harmony, sharing of their resources to form a new community not limited to the clan, the ethnic group, the religious denomination, or else.

It is our deepest hope that especially missionaries will come to collaborate in this ministry that can also offer a singular contribute to the process of inculturation of the Gospel on the side of living out, concretely, the evangelical values open to those people in need who do not belong to one's particular group.

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