



# The Forum

promoting dialogue among Habitat for Humanity's worldwide partners

FROM THE EDITOR:

## A new mission

Welcome to The Forum. After a one-year hiatus, we are pleased to return to you with a new lineup of interesting topics, a new online home and a new mission statement.

For the past five years, the purpose of The Forum has been to explore issues critical to Habitat for Humanity as we implemented a new strategic plan. We presented innovative practices and new ways of operating that challenged our traditional models. The focus was on Habitat: our brand, our best practices and the issues we struggle with as a Christian organization committed to housing. Our readership has been the Habitat family: HFH national organizations, U.S. affiliates and HFHI staff.

Habitat readers are still a priority. However, the new mission statement broadens our audience to include stakeholders and partners who are also concerned with the issues surrounding housing and poverty. In addition to our focus on Habitat, we will reach out to others who have different perspectives and who are invested in building a better world and a better future for the millions of people trapped in the cycle of poverty. In order to make the Forum more accessible, we are moving the online version to [Habitat.org](http://Habitat.org). Please send the link to anyone you think will be interested and inspired.

We are particularly proud that the first issue under the banner of our new mission statement focuses on women. As donors and as homeowners, women have been our critical partners since the first Habitat brick was laid. Although we know this to be true, we have not yet as an organization explored what that involvement should mean to Habitat for Humanity's global programming. The articles in this issue provide a glimpse into some of the programs throughout the ministry that pay particular attention to women's issues.

To help track these efforts systematically and share best practices, The Forum will sponsor a survey to collect data on the number of women-headed households that have received loans, paid off mortgages, participated in sweat equity and rejoiced in having a decent, secure place for their children to sleep at night.

We will report the results in the final issue of The Forum this year, scheduled for publication in November. Also, we will continue to explore women's issues as they relate to two other topics planned for this year: program sustainability and economic development.

We are excited about the new direction, the topics in our lineup and our new online home. Please let us know your thoughts, ideas for articles or responses to any of the ideas presented in this issue by e-mailing us at [TheForum@Habitat.org](mailto:TheForum@Habitat.org).

In Partnership,  
*Karan Kennedy*

Director of international projects, HFHI

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PROPERTY RIGHTS FOR WOMEN:

# The key to true shelter

By Nora O'Connell



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*Home.* The word conjures the image of a shelter from the dangers of the outside.

But for millions of women around the world, their home is anything but a shelter. One in three women worldwide will be physically, sexually or otherwise abused during her lifetime. And it is not strangers these women must fear. Women are most at risk of experiencing violence at the hands of an intimate partner.

What is the key to enabling women to be safe in their homes? Recent research suggests that at least part of the answer is for women to have formal ownership of property.

Studies conducted by the International Center for Research on Women in South Asia found that increased levels of property ownership by women correlated with substantially lower risks of domestic abuse and violence.

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“SO I TAKE A BLANKET AND I SPEND THE NIGHT WITH MY CHILDREN OUT IN THE COLD, BECAUSE HE IS HITTING ME TOO MUCH AND I HAVE TO TAKE THE KIDS TO STOP HIM HITTING THEM TOO. I WOULD GO UP THE MOUNTAIN AND SLEEP THERE ALL NIGHT. I’VE DONE THAT MORE THAN 10 TIMES.”

—A WOMAN IN PERU<sup>1</sup>

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Up to 84.5 percent of women said they believed property ownership increased their status within their family.<sup>2</sup>

Furthermore, property ownership empowered a larger number of women to negotiate or walk out of marriages that may have been abusive.<sup>3</sup> In one study, 71 percent of women who owned property left an abusive situation, compared with 19 percent of women who did not own property.<sup>4</sup>

Unfortunately, women around the world face significant barriers to owning property. These barriers can be formal or traditional. But they all have the same effect of denying women the security and economic opportunity of owning a home.

For example, under the civil code in the Dominican

Republic, the husband is the legal head of the household and has exclusive administrative rights over family property.

Tanzanian women, like many of their sub-Saharan counterparts, are denied equal property rights because of discriminatory inheritance laws. When a person dies without a will, as most people in Tanzania do, their estates are distributed under either customary (i.e., tribal) or Islamic law, neither of which provides women with the same inheritance rights as men. Under customary law, a woman often has no rights to her husband’s land or property. If her husband dies, she is faced with the choice of either marrying his brother or being displaced from her home.

## The Forum

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**Mission statement**

The Forum exists to connect the worldwide partners of Habitat for Humanity International as well as provide a link to other organizations and individuals concerned with the effects of poverty by providing a means to:

- Explore issues related to housing and poverty.
- Describe the work that Habitat for Humanity is doing around the world to address housing and poverty issues.
- Present success factors and in-depth analysis of innovative and signature Habitat programs.



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In Bangladesh, as recently as 2006, fewer than 10 percent of all women had their names on marital property papers such as titles to land or homesteads.

Solutions to ensuring both women and men have access to secure land tenure and property rights are vastly different from country to country. In some countries, it is as simple as making sure the property registration forms include spaces for both a husband's and a wife's name. In some countries, it can be as complicated as advocating for the passage of a new law and educating people about the change. In 2007, for example, Lesotho passed a law granting married women the right to own property formally, and the government has launched an education and training program so the law is understood by both men and women.

In 2009, U.S. Sens. Richard Durbin, D-Illinois, and Kay Bailey Hutchison, R-Texas, introduced legislation that would increase U.S. funding to help women in developing countries around the world have the right to own property. The Global Resources and Opportunities

for Women to Thrive Act—or GROWTH Act (S. 1425)—calls for new resources to support local women's organizations in developing countries in education and advocacy efforts to increase women's property ownership. If passed, it would not only help women have legal rights to own their homes, it could help ensure their home is the safe shelter we all deserve.

Habitat for Humanity has been a strong supporter of the GROWTH Act, recognizing that the issue of property rights is a foundation to provide women and women-headed households with the social, legal and economic advantages that enable them to lead community transformation and to nurture a new generation. 🏠

*Nora O'Connell is vice president for policy and government affairs at Women Thrive Worldwide, the nation's leading nonprofit organization shaping U.S. policy to help women lift themselves and their families out of poverty globally. She leads the organization's advocacy work on gender integration and women's empowerment.*

1 WHO Multi-Country Study on Women's Health and Domestic Violence Against Women: Summary Report of Initial Results on Prevalence, Health Outcomes and Women's Responses. Geneva, World Health Organization, 2005. [http://www.who.int/gender/violence/who\\_multicountry\\_study/summary\\_report/en/index.html](http://www.who.int/gender/violence/who_multicountry_study/summary_report/en/index.html). Page ii.

2 Panda, Pradeep; Gupta, Jayoti; Bulankulame, Indika; Bhatla, Nandita; Chakraborty, Swati; Duvvury, Nata. Property Ownership & Inheritance Rights for Social Protection—The South Asia Experience. International Center for Research on Women. 2006. [http://www.icrw.org/docs/2006\\_propertyrights-southasia.pdf](http://www.icrw.org/docs/2006_propertyrights-southasia.pdf). Page 65.

3 Property Ownership and Inheritance Rights for Social Protection—The South Asia Experience. ICRW. 2006. Page 28.

4 Property Ownership and Inheritance Rights for Social Protection—The South Asia Experience. ICRW. 2006. Page 12.

## The feminine face of housing



Juanita Alvarado and her grandson Javier stand in front of their Habitat house in Guatemala City, Guatemala.

By Marta Elena Hernández Barrantes

From the time we were young girls playing “house,” Latin American women have considered a domestic space a fundamental part of our lives. Culturally, we are taught that we are of the home, even when we do not own the house itself. Despite our increased presence and responsibility in many public arenas, the cultural process of socialization continues to render women primarily accountable to the home and the community.

Yet access to adequate housing is a difficult challenge for a large percentage of the approximately 230 million people who suffer from poverty in Latin America, particularly for women. In every country in Latin America, more women suffer from poverty than men—an average

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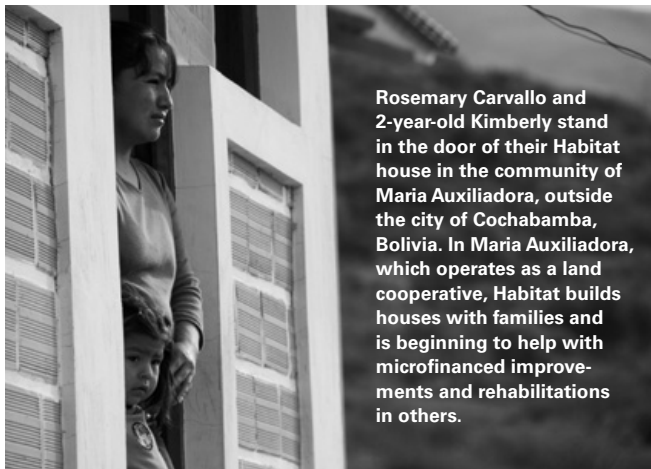
of 1.15 times more. The situation is further aggravated by the rise in women-headed households, which now account for approximately 32 percent of all families in the region.

This unpaid responsibility, combined with caring for parents and other dependents, the insecurity of land tenure, limited access to basic services, precarious housing conditions and the inability to access proper health care and quality education for themselves or their children are just some of the factors that contribute to the cycle of poverty among Latin American women.

Despite significant advances in national legislation across the region, the historic exclusion of women as legitimate recipients of basic human rights prevails.

The poverty gap for gender requires policies that promote the recognition of existing rights to adequate housing. This includes “a protected space, private and safe, where one can feel a sense of belonging and connection to their roots; a place where they can enjoy their other rights and carry out productive and reproductive activities.”

Habitat for Humanity’s goal, therefore, should mirror that of the 1996 Declaration of Istanbul, which calls for countries to “provide legal security of tenure and of equal access to land for all people, including women, and to



Rosemary Carvallo and 2-year-old Kimberly stand in the door of their Habitat house in the community of Maria Auxiliadora, outside the city of Cochabamba, Bolivia. In Maria Auxiliadora, which operates as a land cooperative, Habitat builds houses with families and is beginning to help with microfinanced improvements and rehabilitations in others.

STEFFAN HACKER

undertake reform that ensures that women have full and equal access to economic resources, including the right to inheritance and property.” The Declaration of Istanbul, drafted and announced in Istanbul, Turkey, in June 1996, was part of the UN-Habitat Conference on Human Settlements, also known as Habitat III.

The successful strategies for policies and programs to meet these goals require both a conceptual and a methodological approach. These include programs that:

- Actively involve women in the decision-making process.
- Implement positive or affirmative action as instruments

of leveling inequalities and assuring equal opportunities for women and men.

- Recognize the existence of diverse types of families, such as women-headed households, single-person homes and other combinations of family arrangements that in turn generate diverse housing needs.
- Prioritize families with a high number of economic dependents, because of the high vulnerability this means for any family.
- Consider the different roles of women and men in home upkeep, not only in economic terms, but also emotionally, psychologically and in the establishment of community support and social networks.
- Guarantee access to diverse housing finance options for women, including subsidies and credit.
- Improve the legal protection of land tenure and housing for women.

In the area of Latin America and the Caribbean, we have several programs that work toward these goals. At Habitat for Humanity Bolivia, for example, an advocacy-focused project was implemented in two communities to help women recognize and exercise their rights to access adequate living conditions.

In Mexico, the “Women Move the World” project provided 300 low-income women heads of household with healthy housing solutions to meet their individual needs. The project also helped strengthen the women’s leadership skills and capacity to work together on construction projects and community organization.

As with the rest of the developing world, many Latin American and Caribbean countries still have many hurdles to overcome in ensuring women have the same basic rights as men, including access to safe and decent shelter. But the more we continue to focus our programming on education, advocacy and involving women in decision-making, the more we help women realize and even surpass the common girlhood dream of owning and managing a home. 🏠

*Marta Hernandez is a country coordinator in Habitat for Humanity International’s Latin America and the Caribbean area office. She has worked with Habitat for six years and has a postgraduate degree in gender-related project management, specializing in development projects with a gender perspective. She has also completed post-graduate coursework in women and housing with UNIFEM (the United Nations Development Fund for Women) and Central American Superior University Council.*



MAIN IMAGE: TAHILA MINITZ INSET: MUTINTA HAMOONGA

# Working with women in Africa

By Jeanette Clark

Miriam Dube, age 62, is the guardian of five orphans. She and the children lived in a leaking mud house that was infested with mosquitoes and termites. Eventually, the house collapsed from the rains. But in 2009, Habitat helped Dube build a new house that is healthy for the children.

In Africa, poverty has a woman's face. Obiageli Ezekwesili, World Bank vice president for the Africa region, made that observation last year while discussing how the current economic crisis affects women around the world.

Globally, women's individual incomes are falling, and the household budgets they manage have suffered substantially because of slower economic growth.

As a response to this crisis, Habitat for Humanity in Africa and the Middle East is designing all its programs to have a direct or indirect impact on women, enabling them to escape the worst effects of poverty and empowering them to take control of their economic reality.

## Inadequate legislative protection

The cycle of poverty can be unending for women and their children when they have few resources or opportunities for economic advancement. Unfortunately, in much of Africa and the Middle East, legislative and cultural obstacles to property rights and ownership exacerbate the problem.

Beauty Shibulwani, a widow from Chazanga

Compound in Zambia, gets emotional every time she talks about her situation. When her husband was murdered in 1999, she couldn't spend much time mourning her loss. She was faced with the immediate prospect of losing her home and being forced into a marriage she did not want.

In Zambia, as in many other countries in the region, women have no property rights. Shibulwani's late husband's family believed she had no right to her home and claimed it for their own. She was also expected to become the wife of her deceased husband's brother. She refused.

After a six-year court case, during which time she stayed with a friend, Shibulwani was left with only enough compensation to buy a plot of land. She lived in a tent on this plot for four years, enduring the rain, insects and cold, and ultimately losing one of her children because of the unhealthy living environment.

In 2009, Shibulwani moved into her new Habitat home. That is a happy ending, but many other women in the region still struggle with the realities of property grabbing and inadequate protection.

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### Understanding women's rights

"Property rights and women's rights are closely interlinked," says Carl Queiros, program director at HFHI's Africa and the Middle East area office.

Traditionally, customs in many countries gave women access—if not the right—to land through their relationship to a male family member. Under pressure from extreme poverty and crumbling traditional family structures, customary rules that once helped to protect women's access are weakened.

Also, without secure tenure, women have even fewer economic options available and are more likely to face homelessness, poverty and violence.

In many countries in the region, Habitat for Humanity insists that the wife be a co-signee on the mortgage loan. "This helps with the social and legal recognition that she is a co-owner of the property," Queiros explains.

Habitat also purposely targets women in inheritance and property rights training. Women are given opportunities to write wills to ensure that their property remains in their family if they pass away.

Between July and December 2009, Habitat for Humanity Lesotho directly reached 25,376 people in Lesotho with valuable inheritance rights information. Through this project, 76 legal documents were created—59 wills and 17 civil marriage certificates—all new measures of protection for women and the children they care for from property grabbing in the event of a husband's death.

Habitat for Humanity Lesotho's advocacy and inheritance rights project was launched after the government passed the Legal Capacity of Married Persons Act of 2006, which finally granted married women the right to formally own property.

"There was a huge gap between legislation and customary law in regard to land ownership and inheritance, and many communities were not aware of these gaps," says Shadrack Mutembi, national director of Habitat for Humanity Lesotho.

"The (customary laws) provide that when a father dies, the (male) heir shall inherit all the assets that have not been given away, and he shall use those assets with his mother," Mutembi says. "However, the Legal Capacity of Married Persons Act 2006 gives the widow the right to administer the estate after the death of a spouse. Many recent cases are being interpreted through the latter, and hence our response."

Since the 2006 act was passed, though, many more widows are prevailing in inheritance cases, Mutembi says.

In the Africa and the Middle East region, the Orphans and Vulnerable Children program is another example of

how projects are designed specifically to improve women's lives. One of the objectives of the program—implemented through Opportunity International in Mozambique, Lesotho and Uganda—is to expand access to microfinance to increase incomes of caretakers to serve the orphans and vulnerable children. Most of these caretakers are women.

In the past financial year, for example, new microfinance loans were made to 6,876 caregivers, 66 percent of whom were women.

### Increasing livelihood options

According to the United Nations Centre for Human Settlements, the economic capacity of women is linked to their access to basic services and security of tenure. Secure tenure and a home provide women with a base from which to do business. Often, housing loans in the Africa and the Middle East region are used to extend or alter properties to include a room or a space that can act as a business premise or used for income-generation purposes such as sewing or handicrafts.

It is a widely accepted theory that women should be the primary focus for microfinance loans. This is because a woman's status in a household is linked to how well she can enforce command over available resources. Through microfinance, increased ability to tap financial resources independently enhances a woman's control and therefore her influence in household decision-making processes. Women are also perceived to be better borrowers than men, because the timely repayment rate is higher.

For Beauty Shibulwani, secure tenure means a more secure future. Rather than worrying about where her family will sleep at night, she can use her home as an asset that can be leveraged to gain access to other capital.

Success stories like this one illustrate the impact of programs that specifically target women, crossing both cultural and political barriers to change lives. 🏠

*Jeanette Clark is the communications coordinator for the Africa and the Middle East area office. New to Habitat for Humanity International, Jeanette worked in the media world as news editor for a daily national newspaper before moving to the NGO sector. Originally from Namibia, she has lived and worked in South Africa for 12 years.*

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# Women are key to success in Vietnam

By Elizabeth Lu'ú

A popular saying in Vietnam—*“Đàn ông xây nhà, đàn bà xây tổ ấm”*—translates as, “Men make a house; women make a home.” Though this phrase might have been somewhat true in the past, times have changed. A large percentage of women in Habitat for Humanity Vietnam project areas are engaged in many—and often all—aspects of making a house and a home.

Earlier this year, an external evaluation of a Habitat project in Tien Giang province found that 63 percent of women in the households we partnered with took part in physical building; 70 percent of women had a major role in deciding whether to repair or build their house; and 51 percent of the loans—approximately 1,100—were given to women.

In this particular project, though only 51 percent of women are loan holders, at least 67 percent are responsible for making the loan payments, because it is common in Vietnamese culture for women to manage the finances of the household. In Tien Giang, several women also reported that after they partnered with Habitat, they began saving for the first time.

Because of the political structure in Vietnam, nongovernmental organizations must work through government partners to carry out projects in any location. In some of our project areas, our government partner is the Women's Union, whose stated mandate is to “protect women's legitimate rights and strive for gender equality.”

In our Dong Nai project, 85 percent of the loans are held by women, while in Vinh Phuc and in our Kien Giang housing and water and sanitation improvement project, all of the loans are held by women. These high numbers are due to our partnership with the Women's Union. In addition, these projects also report that the vast majority of those who manage the loans and attend financial and construction workshops are the women of the households.

Habitat for Humanity Vietnam aims to “promote gender equality and empower women”—Millennium Development Goal No. 3—by providing women with some of the tools needed to lift themselves out of poverty (e.g., training or education in financial literacy, low-cost construction techniques, safe water and sanitation practices, and applying for their land use rights).

Our work on MDG 3 is also a smart investment, as studies on microfinance have shown that women are better at managing their loans than men. HFH Vietnam's project portfolios show high and timely repayment rates, reinforcing the research findings that women are good financial managers.

Habitat's provision of access to capital through microloans



Women at the community center picking up new materials after their roofs were destroyed by Typhoon Ketsana.

for full housing or repairs goes hand-in-hand with enabling women to increase their income, as approximately 3 million women use their homes for business purposes in Vietnam.

We have heard from several female home partners who have increased their income after partnering with us. For example, one home partner reported increased business in her living room café after Habitat helped her replace her dirt floor with a tile one. Before the repair, her floor would turn to mud during the rainy season. Another home partner who replaced her dirt floor said she was able to start a sewing business once she could keep the fabric clean on a tile floor.

Despite these small steps toward progress, women in Vietnam, like women throughout the developed and developing world, are still constrained by traditional gender values. As wives and mothers, they are often solely responsible for both their small businesses and unpaid domestic work. And although Vietnamese women work more hours than men, they receive approximately 87 percent of men's wages.

HFH Vietnam is proud of our strong record of working with women. We are eagerly looking for new ways to better serve the women in our projects by giving them a voice in forums and listening to their suggestions and feedback about our projects. 🏠

*Elizabeth Lu'ú is the planning, monitoring and evaluation manager at Habitat for Humanity Vietnam. She has worked with Habitat Vietnam for a year and a half. Prior to joining Habitat, she worked with Doctors Without Borders and World Vision.*

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# Addressing the impact of war on women in Sri Lanka

By Samantha Wimalasuriya

The impact of war on women is both immediate and ongoing. During the crisis, they may experience the tragic death or disappearance of loved ones, sexual assault, and run-ins with the armed forces. Over time, they may suffer from long-term trauma or involuntary subservience, or be forced to assume duties that are traditionally and culturally not part of their role.

The 2004 tsunami and 30-year civil war in Sri Lanka have left countless women single and widowed. In addition to taking on new responsibilities in caring for their

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“THE 2004 TSUNAMI AND 30-YEAR CIVIL WAR IN SRI LANKA HAVE LEFT COUNTLESS WOMEN SINGLE AND WIDOWED. IN ADDITION TO TAKING ON NEW RESPONSIBILITIES IN CARING FOR THEIR FAMILIES, THE WOMEN ARE OFTEN MARGINALIZED BY THEIR EXTENDED FAMILIES AND THE GREATER COMMUNITY...”

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families, the women are often marginalized by their extended families and the greater community for taking on responsibilities of control that are often culturally unacceptable for women in Sri Lanka.

This situation has moved Habitat for Humanity Sri Lanka to focus its programs on serving this increasingly stigmatized segment of society. Programs for women affected by the war in Sri Lanka can be broken into three categories: shelter, home environment and future programming.

## Shelter

The Sri Lankan Civil War was an on-and-off insurgency against the government by the Liberation Tigers of Tamil Eelam that began in 1983. For more than 25 years, the insurgency caused significant hardships for the people of Sri Lanka. More than 80,000 people were killed during the conflict and more than 300,000 people have been displaced. The Sri Lankan military defeated the Tamil Tigers in May 2009, but the suffering continues.

The immediate need in Sri Lanka following the end of the war was to provide housing solutions for the 300,000 internally displaced persons living away from their permanent homes in Sri Lanka. The government of Sri Lanka, international nongovernmental organizations, local NGOs and the United Nations executed a comprehensive relief effort to house the displaced temporarily.

HFH Sri Lanka's contribution to this relief effort was twofold. First, Habitat facilitated the donation of 448 shelter boxes. Each shelter box contained a 10-person tent and other equipment, including:

- Insecticide-treated mosquito nets.
- Cooking pans, utensils, bowls and mugs.
- Collapsible water containers and water purification tablets.
- A small children's pack containing drawing books, crayons, pens, etc.

HFH Sri Lanka then supported the construction of transitional shelters and school buildings, preschools and toilets for women, children and people injured or disabled by the war. The primary focus was to pay special attention to the needs of displaced women. Proximity to temporary schooling facilities, secure lockable doors and easy access



to sanitation facilities were of paramount consideration when constructing these transitional shelters.

Another key aspect of the transitional shelters was that they could be readily dismantled and the various components could be taken away easily. The weight of the plywood walls, for example, was such that they could be lifted by a woman without difficulty. Similarly, the windows were assembled using hinges that could be taken apart and reused with little trouble.

### Home environment

The stereotype of women as passive beneficiaries can result in their exclusion from decisions that directly affect them. As part of providing shelter solutions to families affected by the war in the North and East of Sri Lanka, HFH adopts a holistic approach to developing the capabilities and capacity of families and communities. Women take part in planning, implementing and evaluating the programs that affect them. Home gardening, composting of waste and solar-powered cooking are among the activities encouraged and facilitated with women's input.

For example, since women are often responsible for their families' food supplies, HFH Sri Lanka asks the woman of the house to decide what type of vegetables to cultivate in the home garden.

### Short- and long-term plans

HFH Sri Lanka's plans for the immediate future include an advocacy-rooted land rights program that focuses on empowering people, predominantly women, to push for access to land and security of tenure.

Finally, HFH Sri Lanka is working on a grant proposal with World Concern Development Organization to enhance commercial dairy production in the North and East of Sri Lanka, which has a large number of vulnerable groups, including women-headed households.

In the Batticaloa, one of the districts of the province, the government of Sri Lanka estimates there are more than 18,000 female-headed households, many of whom are war widows. WCDO has already formed more than 43 farmer-managed societies in one district. Fifty-two percent of the 1,982 farmers in this society are women. HFH Sri Lanka will focus on the housing needs of these communities. 🏠

*Samantha Wimalasuriya is HFH Sri Lanka's project-based resource manager. A former criminal attorney, she lived in Australia for 24 years before returning to Sri Lanka. She joined Habitat for Humanity in May 2009 in pursuit of a more meaningful career in the development sector.*



# HFH Kyrgyzstan helps mentally disabled—in a safe, decent home

By Theresa Waldrop

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Jumabubu Kenjekaraeva's husband left her and their three children about eight years ago, when the youngest child, Akylay, was only 1 year old. The father couldn't handle the stress of having a little one and a special-needs child.

Jumabubu coped as well as she could, raising Akylay and her brothers—Izat, now 22 and an epileptic with developmental disabilities, and Rinat, now 27—on her own. But her salary from Bishkek Water, a state-run company in the capital of Kyrgyzstan, didn't go far—certainly not far enough to make much-needed repairs to their two-room house.

The roof began leaking about 11 years ago. By the time the family applied for help from Habitat for Humanity Kyrgyzstan, the roof was concave. Whenever it rained, water poured into Izat's room. The floor was ruined, and mold was spreading.

Now Jumabubu and her family have a warm, dry and safe place to live. They are among the first to be helped by Habitat for Humanity Kyrgyzstan and its partners in a project that aims not only to keep the mentally disabled at home and out of dehumanizing institutions, but also to provide medical services and therapy.

The project began in 2007, after the Open Society Institute approached Habitat with the idea of renovating houses while also giving the families social and psychological support, said Aibek Mukambetov, public health program director of the Soros Foundation Kyrgyzstan, which supports OSI's projects in the country. While OSI helps with funding, the local NGO Family and Society provides in-home care, therapy and even job training.

Jumabubu's story is a common one in Kyrgyzstan, an impoverished, mountainous country in Central Asia.

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## HFH Kyrgyzstan helps mentally disabled—in a safe, decent home

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“Single mothers make up a huge part of our clients,” said Lilia Panteleeva, a psychiatrist and the director of Family and Society.

Often, fathers simply cannot cope with the stress of raising a special-needs child and the stigma and social isolation of raising a mentally disabled one, she said.

Of the 20 families served in the first two phases of the pilot project, 11 were headed by single mothers, according to Indira Aseyin, Habitat for Humanity Kyrgyzstan’s program development manager.

Under Soviet rule, the mentally ill typically were shunted off to institutions, where living conditions are “often in clear violation of basic human rights,” according to the Open Society Institute. It’s a practice that is

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“OF THE 20 FAMILIES SERVED IN THE FIRST TWO PHASES OF THE PILOT PROJECT, 11 WERE HEADED BY SINGLE MOTHERS ...”

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still widespread in eastern and central Europe and in the former Soviet Union region. Only three or four of these institutions exist in Kyrgyzstan, and so, patients not only live in deplorable conditions, they may also be far away from family.

Mental illness is a stigma in many places in the world, but the decades-long practice of sequestering the mentally ill in Kyrgyzstan has resulted in misinformation and ignorance so widespread that “some people think you can get this disease just from talking to mentally ill people,” Mukambetov said.

The project designers aim to help rectify that by keeping patients in their communities. In some cases, improvements in living conditions alone can reduce the social isolation these families face.

“After the renovations, families started inviting others over to their house,” Panteleeva said. “That reduces the stigma.”

The third phase of the pilot project began last year and will run until 2012 in Bishkek and the surrounding district, serving 45 more families. The goal is to expand it beyond that, and to convince the government that it is a model worth supporting financially.

Last year, Family and Society and the Soros



PHIL LAMPSON

Jumabubu Kenjekaraeva (from right) sits with her daughter, Aky-lay, and sons Rinat and Izat in their home, which was renovated as part of a Habitat for Humanity Kyrgyzstan project that helps mentally disabled people and their families.

Foundation monitored the government’s spending. They found that a lot of money goes not for treatment and social support but for infrastructure of the big mental institutions, Panteleeva said.

“Now we can show the government that we don’t need to add more money,” she said. “We just need to transfer it” from spending on the institutions to spending it on local solutions.

Habitat Kyrgyzstan did not design its programs specifically to target women; nor was it the focus of the strategy to work with women or women-headed households. However, when Habitat Kyrgyzstan introduced microfinance projects, more and more loan applications came from women. In fact, 300 of the 780 applications in fiscal year 2009 were made by women. In many cases, these women have husbands who work—sometimes as far away as Russia or Kazakhstan—and send money home but leave the day-to-day responsibilities to them. These women bear the responsibility for improving the situation at home, while also being actively involved in monitoring and assisting with work in communal areas of the condominiums.

And so, although Habitat Kyrgyzstan does not intentionally focus on women’s issues, its programs and partnerships provide life-changing support to the women of Kyrgyzstan who are raising families, creating communities and building better futures for themselves and their families. 🏠

*Theresa Waldrop is a writer/editor in Program Communications at Habitat for Humanity International, based in Atlanta.*



HELPING WOMEN THRIVE:

# The GROWTH Act

By Phillip Jordan

Investing in women is one of the surest ways to end poverty in the developing world. Studies have consistently shown that when women have more resources, they invest in better housing, nutrition, education and health care for their families. This is why Habitat often partners so successfully with women's saving groups through microfinance institutions.

The recent introduction of the GROWTH Act in the U.S. House follows a three-year Habitat advocacy campaign, led by our Office of Government Relations and Advocacy, and Habitat's Women Build program.

Thanks to outreach by HFHI Women Build staff, U.S. affiliates gathered hundreds of supporters' signatures for a petition supporting House and Senate Resolutions for the GROWTH Act. The new bill in the House joins a Senate version that had already been introduced.

Habitat for Humanity of Greater Los Angeles was among the affiliates that answered the call put out by HFHI's Women Build program. The affiliate first created an online campaign, creating Web pages and e-postcards to emphasize the need for the GROWTH Act. Staff members also conducted "Lunch and Learn" sessions about the legislation during build days; volunteers were then given the chance to sign the petition on site.

Veronica Garcia is the vice president of advocacy and community partnerships for Habitat for Humanity of Greater Los Angeles.

"Our mission here is not just to educate people about needs locally," Garcia says, "but also to educate them on global needs and give them a way to get involved.

"This was an opportunity to engage people in advocacy on a global scale. It was also important for us to connect this issue with our local women volunteers."

The effort to empower women living in poverty is not finished, of course. To learn more about supporting property rights for women, visit the Government Relations and Advocacy site on [habitat.org](http://habitat.org):

[habitat.org/gov/public\\_policy/property\\_rights\\_for\\_women.aspx](http://habitat.org/gov/public_policy/property_rights_for_women.aspx).

*Phillip Jordan is a writer/editor at Habitat for Humanity International, based in Americus.*

## More about Women Build

To learn more about Habitat's Women Build program, visit [habitat.org/wb](http://habitat.org/wb). The mission of HFHI's Women Build program is to enable U.S. and international affiliates to recruit, educate and nurture women to build—and advocate for—simple, decent and affordable houses in their communities.

In achieving this, Women Build brings together women from all walks of life to address the housing crisis facing millions of women and children worldwide. Since becoming an HFHI program in 1998, Women Build projects, fundraising campaigns and advocacy efforts have taken place in more than 30 countries.

Women Build also engages women volunteers and donors through Global Village Women Builds and through project-based funding opportunities. In 2010, the program has recruited volunteers and donors to support Women Builds in India, Tajikistan and Zambia; in 2009, Women Build funded PBF projects in Bulgaria and Nepal. For more information on how to get involved with HFHI's Women Build program, e-mail [womenbuild@habitat.org](mailto:womenbuild@habitat.org).

[habitat.org/wb](http://habitat.org/wb)



## 'Half the Sky' a tribute and a call to action

"Half the Sky: Turning Oppression Into Opportunity for Women Worldwide." By Nicholas D. Kristof and Sheryl WuDunn. Vintage. \$15.95 paperback.

Reviewed by Jennifer Lindsey

In "Half the Sky"—a book that has spawned a global movement ([www.halftheskymovement.org](http://www.halftheskymovement.org))—married co-authors Nicholas D. Kristof (a columnist for the *New York Times*) and Sheryl WuDunn (a former reporter for the *Times*) describe in painstaking and alarming detail the oppression and abuse faced by women around the world.

The book includes real stories of human trafficking and forced prostitution, insufficient prenatal and maternal care that leads to dire complications and sometimes death, "honor" killings and mass rapes.

It also includes stories about problems we encounter in our own work with Habitat, such as women's lack of property rights and discrimination within communities that continues the cycle of poverty through generations.

The book would be discouraging—and indeed, it can be depressing as you read story after story of women who have suffered so much, merely because of their gender. But the authors also share stories of people—mostly women—who have fought back. These people have rescued women from brothels and then forced police to shut them down; opened hospitals and clinics in remote villages to deliver babies and care for mothers; and provided education and empowerment for women to learn about their rights and act upon them.

Many of the heroes in this book are former victims who made the decision they would no longer suffer and would not allow others to be victimized.

"Half the Sky" encourages this type of activism, now commonly referred to as social entrepreneurship. While a business entrepreneur recognizes an opportunity and focuses on financial growth, social entrepreneurs recognize a problem and focus on social change. They use creativity, connections and sheer determination to make things better.

In "Half the Sky," most of the entrepreneurs' activities started with small, grassroots projects to help a few women. These projects ultimately grew into clinics or organizations or

broader initiatives to help many.

And with the support of the book's readers and others, these organizations can continue to grow—saving lives, fighting oppression and ending abuse and poverty. "Half the Sky" ends with a list of grassroots projects and other organizations the authors recommend. They've seen them in action and can attest to their efficacy.

Reading about the social entrepreneurs of this book and the lives they have changed through their direct action is both inspiring and thought-provoking. As I was going through the book, I had moments of doubt about my own career focus. If I truly care of these issues and want to be a part of the change, shouldn't I go out into the field, too? Shouldn't I support a grassroots organization, help a social entrepreneur who has a vision and help her to see it come true?

And then I realized that all of us at Habitat are already doing that.

Millard Fuller was a social entrepreneur before the term became popular. He had a vision to end poverty housing; he started a grassroots organization to address it; and with the help of thousands of supporters around the world who shared his vision, the organization has now helped more than 1.75 million people get access to simple, decent shelter. We can't all be social entrepreneurs. Some of us are called upon to support the entrepreneurs' efforts—using our expertise to continue their work, to educate people about problems, to find new and creative solutions working in collaboration with those we serve, and to seek funds to support the work we do.

"Half the Sky" offers a beautiful and sensitive portrait of many women who have suffered, a tribute to those who have taken action, and a challenge to all of us in development to continue the work we do. 🏠

*Jennifer Lindsey is senior director of international communications at Habitat for Humanity International.*