

# Poverty, children and shelter



By Malcolm Jack

## Contents

Page

2. Introduction
3. Hazards of inadequate housing
7. Insecure tenure and the threat of eviction
9. Health implications of poor housing and infrastructure
12. Housing, education and training
14. Final Thoughts
15. Useful Resources



Children in South Africa in front of a newly constructed house

**Front Cover Photo:** Children in Uganda in front of a house in their community

## Introduction

The World Summit for Children, organised by the UN in New York (1990), brought together 159 state delegations and encouraged governments everywhere to take a new look at their measures to help and protect children. The Declaration on the Survival, Protection and Development of Children agreed at the summit committed all those present to improve child health and security, to enhance the role of the family, to develop appropriate education, to mount an attack on poverty, and to protect the environment. The follow-up United Kingdom Implementation Report (1992) acknowledges that work with NGOs in the areas of education, health care, water supply and sanitation needs to be a central component of the international development strategy to help children.

The importance of the relationship between housing and poverty, and its particular relevance to the situation of children, is not however always acknowledged in international development policy. Secure, good quality housing and its associated infrastructure (water, sanitation, drainage, electricity and waste disposal) is vital to people's wellbeing, but many poor people find that they do not have sufficient access to them. Similarly, relocation, forced eviction and the impact of natural disasters (all acute problems to poor families living in rudimentary facilities) particularly threaten children's welfare and development. For example, poor quality, insecure housing imposes enormous health and safety costs on its inhabitants. Children's educational opportunities are also severely restricted by a family's need to concentrate time and money on maintaining shelter and related infrastructure, often requiring children to take on basic domestic responsibilities and / or income-generating tasks from an early age.

Addressing the housing and shelter needs that lie at the root of child poverty in urban areas is therefore vital to development. Homeless International supports community-driven housing and infrastructure programmes that have distinct benefits in terms of local social and economic development, cost savings and improved income opportunities, which consequently provide the foundation for children and young people to address the effects of poverty. The outcomes of many of these initiatives demonstrate why housing and shelter issues should be placed in the centre of development thinking generally, and policies for the alleviation of child poverty in particular.

## Hazards of inadequate housing

Inadequate housing and infrastructure facilities pose direct threats to children's physical safety. Poor people often live in temporary homes constructed with whatever impermanent, basic materials are available. They frequently have little option but to live on marginal land (flood plains or steep slopes for example), with the consequence that they are the first to suffer the effects of earthquakes, landslides, cyclones and floods. In addition, a combination of overcrowding, the use of open fires or kerosene stoves and flammable buildings leads to danger from burns, scalding and accidental fires. Inevitably in these conditions, children are especially vulnerable.

Community-managed upgrading programmes can greatly reduce the safety risks faced by poor families and children. For instance, Homeless International has established a Loan Guarantee Fund to operate in Andhra Pradesh (India), funded by the UK Department for International Development (DfID)<sup>1</sup>, the European Commission and a number of UK-based housing associations. It is intended to help families unable to access conventional housing finance, to obtain credits from local finance institutions for the creation of self-managed housing solutions. The Guarantee Fund is used by Homeless International to secure a loan made to a local NGO, the Youth Charitable Organisation (YCO), which in turn extends loans to families and recovers them through community-based women's organisations (the Mahila Mandals). Families use the loans to improve their housing and basic infrastructure with technical support from YCO and the Mahila Mandals.

Between the early 1990s and August 2000 the Loan Guarantee Fund helped poor people in the area secure finance for 850 homes, with a further 550 in the pipeline, which have demonstrably improved the security of families and children. An independent report by Richard Platt of the University of Bradford<sup>2</sup> found that from a sample of 100 households, all agreed that their newly constructed concrete and clay houses had increased security from theft, cyclones and monsoon rains. The risk of fire was also felt to have diminished.

Following the success of this initiative, Homeless International has supported the creation of Guarantee Funds in Bolivia and Mumbai (India) which are based upon a similar model.

---

<sup>1</sup> Formerly the Overseas Development Administration (ODA)

<sup>2</sup> *Ensuring effective provision of low cost housing finance in India: An in-depth case analysis* - see Useful Resources section for full reference

Houses in Andhra Pradesh used to be relatively vulnerable to extreme weather, fire and theft



Families have used loans from YCO to build more secure, safer houses

In addition to the direct safety risks of living in inadequate housing, children's safety can also be threatened by the need to take on informal work, often on the streets or in other dangerous areas such as garbage dumps. Street children, often without even basic shelter facilities, exemplify the risks to children working in the informal sector. Those in Mumbai run the risk of being picked up by police, branded as criminals and put in grim remand centres from which approximately two-thirds of them try to run away. However the issue of street-children working in the informal sector remains complicated, as many of them rely on, and benefit from, the money-up-front generated by such activities.

Homeless International supports ongoing work which aims to help reduce the vulnerability of street children in India, without taking away the independence provided by cash from their informal work activities. SPARC (an NGO who assist poor communities to initiate development activities) and Sadak Chaap (meaning "stamp of the street", the children's own organisation), carry out a range of activities to ensure the operation of night shelters to which street children can come and go as they wish. All of the shelters were built by local street children with help and advice from SPARC staff and the women of Mahila Milan (MM).



Constructing the Churchgate night shelter

Both of these groups provide wider support for training and opportunities for employment within the shelters, while it seems to be the case that community members are viewed as role models by some of the children. The most important result with regards to children's safety is that many street children now have a safe refuge at night, which can often be the springboard for further activities aimed at reducing vulnerability and increasing their opportunities to develop.



The finished Churchgate shelter

## Shelter stories.....



**Sandip** has now made the decision to start formal education after staying in the Churchgate shelter and is going to move to the shelter at Mulund together with another boy from Bengal. Sandip is originally from Pune so he is more comfortable with the language of Marathi than Hindi, but will learn both. Sandip is from a broken family, who could not support him emotionally. When he first came to Mumbai he stayed in a shelter run by another NGO for two months before running away.

**Fayyaz** is from Hyderabad. His mother and father were labourers, so he worked with them breaking rocks while his younger brother made incense sticks. He doesn't want to go home and has also been staying in the Churchgate shelter since he came to Mumbai with another boy. He has probably been in the city for a year, during which time he was involved in a train accident that left him scarred.

**Sunil** is from Mumbai where he was living with his sister and her husband. They used to send him out to work and his brother-in-law would beat him. He is now staying at the night shelter, which has given him the base to become involved in catering work. As a result of his new skills he is able to earn 10 Rupees per day.

## Insecure tenure and the threat of eviction

The continuing uncertainty caused by the threat of eviction or living in impermanent accommodation is detrimental to children's wellbeing. Firstly, children can often suffer from the effects of feeling 'rootless' and / or 'roofless' implying an unsettled situation hardly conducive to social development or formal education. Secondly, insecurity of tenure does not encourage families to invest in housing and infrastructure improvements, leading to the health, safety and other problems outlined elsewhere in this report. Lastly eviction itself can be emotionally damaging, not to mention dangerous, especially in the all too frequent cases where inadequate provision has been made for relocation.

The Global Campaign for Secure Tenure has been organised by UNCHS<sup>3</sup>, the lead agency within the UN system for co-ordinating activities in the field of human settlements. The Campaign aims to highlight the relationship between poverty and social exclusion, and recognises that the most severe impacts are on women and children. Slum/Shack Dwellers International (SDI), an informal international network of poor communities and federations who share ideas and experiences about land, infrastructure and housing, have agreed with UNCHS to take the lead in promoting the campaign. The initial global launch took place in Mumbai, India at an event organised by NSDF, the Indian branch of SDI. Subsequent regional launches have been organised by SDI members, such as the Asian Coalition for Housing Rights (ACHR) in Manila (the Philippines) and by the South African Homeless People's Federation in Durban. Homeless International supports many of the NGOs that work with federations involved in promoting the Campaign under the SDI umbrella, and addressing practical tenure issues has been important in many of the initiatives carried out by our partner organisations.

Land tenure issues in the Philippines are particularly illustrative. There are many dangers facing informal settlement dwellers in Payatas, such as the 'garbage avalanche' which killed hundreds of waste-pickers and made many more families homeless in July 2000. However, community-led initiatives in Payatas have resulted in a range of savings and credit schemes, training, and development programmes. Many of these were demonstrated in the run-up to the Launch, to expose the barriers facing families without secure tenure, whilst illustrating communities' abilities to organise development activities. The President of the Philippines has now committed to supporting the Secure Tenure Campaign.

---

<sup>3</sup> United Nations Centre for Human Settlements.

Homeless International supports the 'Dialogue on Land and Shelter for the Homeless in Zimbabwe' (Dialogue Zimbabwe), an NGO which aims to strengthen the Zimbabwe Homeless People's Federation. Communities within the Federation carry out a range of activities to secure land tenure such as negotiating with municipalities, surveying their own settlements (records are vital in proving occupation), demonstrating community-designed houses and developing communities' capacities through community exchanges, savings groups and information dissemination.

In India, SPARC has been instrumental in halting illegal evictions and demolition of homes belonging to families in the Railway Slum Dwellers Federation (RSDF). SPARC has enabled the Federation to build a partnership with the State authorities to ensure relocation to safe and secure homes.



Families in the Railway Slum Dwellers Federation do not have security of tenure, leaving them vulnerable to eviction and illegal demolition of their homes. SPARC support the RSDF in negotiating with Railway and Municipal Authorities to explore mutually beneficial relocation arrangements.

The results of these and other initiatives which promote and establish security of tenure undoubtedly benefit family life and hence children's wellbeing.

## Health implication of poor housing and infrastructure

Ill health is often caused by poor quality housing and sanitation, imposing economic costs on top of direct physical and emotional suffering. Researchers in the field of urban development issues<sup>4</sup> point to the prevalence of diarrhoeal diseases, typhoid, respiratory difficulties and the increased effects of many other infectious diseases in the overcrowded, insanitary living conditions frequently faced by poor families and children. The foundation of safe, secure housing can however dramatically reduce child mortality and morbidity rates as well as reducing the problems of ill health more generally. For example the survey by Richard Platt recorded 100% agreement between households that family health had improved as a result of new and improved housing with better ventilation and sanitation.



Constructing the toilet block at Chikhalwadi

Homeless International supports community-led infrastructure initiatives that provide, rehabilitate and maintain toilets and sanitation facilities in poor communities and informal settlements. Of particular interest is the infrastructure program in Mumbai, which is partly funded by DfID, the European Commission and a UK Trust. The Alliance of SPARC, Mahila Milan (MM) and the National Slum Dwellers Federation (NSDF) have worked with communities to construct 70 toilet blocks, establish nearly 2000 household water connections and manage solid waste and legal electricity connections benefiting a total of more than 14,000 households in the first two years.

The toilet block constructed at Chikhalwadi (see above), which includes a separate toilet area for children, has been recognised by the World Bank as a suitable pilot project to establish norms and conditions for community toilets. This is significant because the planning and design was a community-led process, ensuring that the facilities have had specific benefits for children.

<sup>4</sup> See for example Hardoy, Cairncross & Satterthwaite, *The Poor Die Young*, Chapter 1 (Full reference in 'Useful Resources section')

For example, children often get elbowed out of the queue for 'adult' toilets and end up soiling the ground outside, which is one of the biggest contributing factors to deteriorating common facilities. Secondly, the design of the children's toilets is specific to their needs, because it is safe (the handrails allow children to squat without danger of falling into the trench, a genuine danger in other rudimentary facilities) and open (children dislike dark cubical designs). They are also efficiently hygienic as trenches can be sluiced with minimal water. Finally the use of facilities is also free to children, which is important because poor families are ordinarily reluctant to pay for children to use toilets. The open design is also socially beneficial because the toilets are separated into areas for girls and areas for boys, each forming a communal area where children can chat whilst using the facilities. This last point is genuinely important, as the social nature of defecating is very much a part of children's culture in India.



The completed children's toilets in Chikhalwadi - notice the handrails which enable even young children to use them in comparative safety

Improvements to houses themselves can often be the key to health improvements. For example, a DfID grant has enabled Homeless International to fund an education and credit programme in Bolivia which helps poor families to upgrade their adobe housing in order to prevent infestation by Vinchuca beetles. These beetles live in rough adobe walls and are vectors for the debilitating Chagas disease, which is incurable and eventually leads to death.



Young people in Bolivia are involved in learning how to control the deadly Chagas disease

Simple housing improvements, such as plastering walls and replacing thatch with tiled roofs, eradicate the beetles' habitat and community control of Chagas disease becomes possible. In addition, educating and training school-children and young people has been central to construction and also encouraging good household habits in cleaning, tidying and keeping animals away from living space. Young people are very much seen as a driving force for change.

Finally in the area of children's health, improving the general living environment is important. Dealing with garbage and sewerage as well as general slum rehabilitation is a key concern of many of Homeless International's partners. Often this involves developing constructive relationships with municipal authorities in order to create solutions that work at the community level. Of course this benefits communities in general, but children are again the group most vulnerable to ill health and hence benefit greatly from initiatives which improve their living environment.

## Housing, education and training

Impoverished living conditions affect children's educational opportunities and achievement in two ways. Firstly, as mentioned earlier, the increased likelihood of young children working domestically or in the informal sector to boost household income diminishes the opportunity for children to participate in educational activities. This is especially true of girls, who tend to shoulder significant household responsibilities. Secondly, insecure, temporary housing in overcrowded areas, or rough living on the streets, is clearly not conducive to formal study or learning. For example, many poor families without legal electricity supplies must either access supplies illegally, expensively and dangerously or "must burn meagre fuel rations in kerosene lamps, so their children can study after dark."<sup>5</sup> Homeless International has supported community-led infrastructure initiatives with the Alliance and with YCO, which have resulted in better study conditions as well as providing a basis for families to send children to school in Indian communities.

Skills training in relation to housing and infrastructure improvements can also provide spin-off benefits in addition to the actual benefits of better living conditions. In Tanzania for example, Homeless International has supported PEHOLE, a local NGO, in combined youth training and construction work, which has improved both skills and housing in the area.

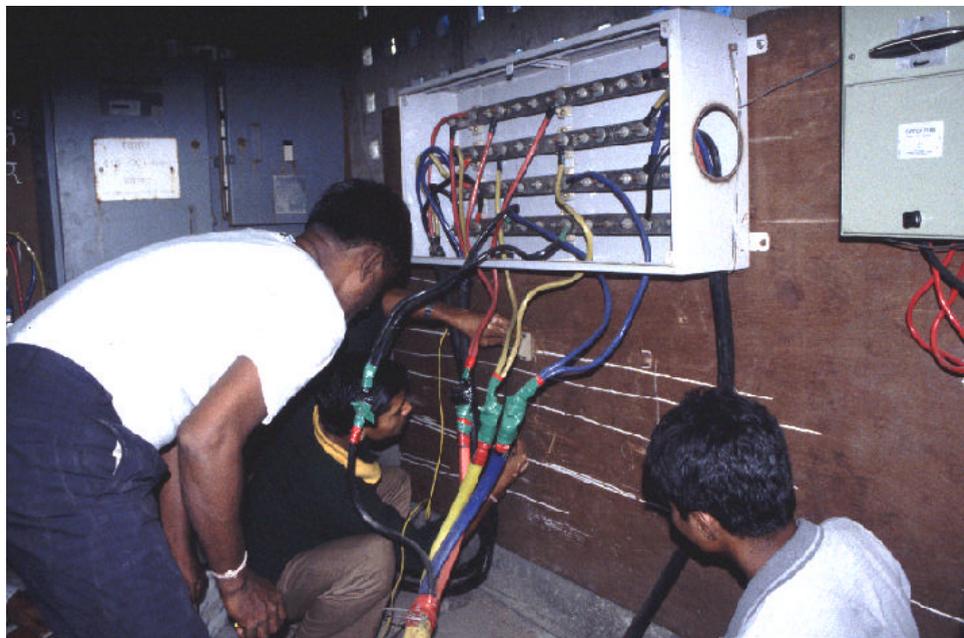


Training in roofing skills with Pehole

---

<sup>5</sup> From *Citywatch: India* (No 6, March 1998), the SPARC / MM / NSDF Alliance publication

In conjunction with the Alliance and Sadak Chaap, street children in Mumbai have learned skills in driving, catering, masonry, surveying, recycling, composting and household electrification, often as part of construction projects and related activities. In the case of catering, skills were learnt through planning and cooking meals for other children in the night shelters. Their success in taking on major catering assignments can be measured by the fact that, in combination with the RSDF, Sadak Chaap caterers fed all 7000 visitors attending the slum dwellers' Housing Exhibition organised by Mahila Milan in 1997.<sup>6</sup> Skill development (within various housing improvement activities) and informal education play important roles in providing a base for poor children to develop and grow.



As well as training in basic household electrification, skills can be developed in maintaining the equipment that supplies entire settlements. As a result, boys from Sadak Chaap have taken on responsibilities for providing lights to pavement dwellers in Mumbai.

In this particular example, members of Sadak Chaap are learning how to fix and maintain the junction box which supplies houses in Kanjurmarg.

---

<sup>6</sup> See *Citywatch: India*, Number 6.

## Final thoughts

Community-led improvements in housing, housing infrastructure and the local environment can have significant benefits for children and young people living in poverty. Increased security, healthier living conditions and access to improved facilities lay the foundation for children to learn, develop and eventually contribute to community development efforts as well as generating income.

The process in many of the initiatives supported by Homeless International has involved daily savings as the first step in providing a safety net for families in poor communities. The idea is not simply to collect money, but to increase the number of people involved in the savings group and hence to build the community organisation. The influence wielded by the community savings groups, particularly when they join together within a Federation, has enabled low-income households to obtain land, build or improve housing and install or obtain infrastructure and services. Many initiatives have also helped to support income generation or local economic development, as well as strengthening the capacity of local communities to work collectively and to successfully negotiate with government agencies and foreign donors. These elements have combined to improve not only buildings and facilities, but also the local environment in which slum dwellers live.

The relationship between good quality housing and associated infrastructure, and improving the welfare of children and young people, cannot be ignored. In terms of the Plan of Action adopted at the World Summit for Children (WSC, 1990), it is shown here that enabling communities to improve their housing and related infrastructure can help to achieve several of the Summit goals. Summarising these goals, the following are of particular relevance:

- WSC Goal 1: Reducing infant and under-five mortality rates;
- WSC Goal 4: Providing for universal access to safe drinking water;
- WSC Goal 5: Providing for universal access to sanitary means of excreta disposal;
- WSC Goal 6: Improving access to basic education, especially for girls;
- WSC Goal 23: Reducing death rates and illness due to diarrhoea in children;
- WSC Goal 24: Reducing death rates due to respiratory infections in young children;
- WSC Goal 27: Increasing the development of individuals' and families' knowledge, skills and values required for better living conditions...through traditional communication and social action.

## List of abbreviations

ACHR	Asian Coalition for Housing Rights
Alliance	The Alliance of SPARC, Mahila Milan and NSDF (All India)
DfID	Department for International Development (UK Government)
Dialogue Zimbabwe	Dialogue on Land and Shelter for the Homeless in Zimbabwe
MM	Mahila Milan (India)
NGO	Non-Governmental Organisation
NSDF	National Slum Dwellers Federation (India)
PEHOLE	PEramiho HOMemakers LEague
RSDF	Railway Slum Dwellers Federation
SDI	Slum/Shack Dwellers International
SPARC	Society for the Promotion of Area Resources
UN	United Nations
UNCHS	United Nations Centre for Human Settlements
WSC	World Summit for Children
YCO	Youth Charitable Organisation

## Useful resources

### Publications:

*The Poor Die Young* - edited by Jorge E Hardoy, Sandy Cairncross and David Satterthwaite and published by Earthscan in London (1990).

*Why Housing* - written by Ruth McLeod (Chief Executive of Homeless International) and David Satterthwaite (from the International Institute of Environment and Development - IIED). It is produced by Homeless International.

*Ensuring effective provision of low cost housing finance in India: An in-depth case analysis* - written by Richard Platt (University Of Bradford). It is Working Paper No. 9725 from the University of Bradford Management Centre, produced in November 1997.

*Citiwatch: India* (especially No. 6, March 1998) and *Toilet Talk* - both SPARC / Mahila Milan (MM) / NSDF publications.

*Homeless - but not hopeless* - the publication of Dialogue on Shelter for the Homeless, and the Zimbabwe Homeless People's Federation.

### Websites:

Dialogue Zimbabwe - [Lin01.candor.com/shackdweller/zimbabwe](http://Lin01.candor.com/shackdweller/zimbabwe)

Homeless International - [www.homeless-international.org](http://www.homeless-international.org)

People's Dialogue (South Africa) - [www.dialogue.org.za](http://www.dialogue.org.za)

Sadak Chaap - [www.geocities.com/sadakchaap\\_2000](http://www.geocities.com/sadakchaap_2000)

Shack Dwellers International - [www.dialogue.org.za/sdi/index](http://www.dialogue.org.za/sdi/index)

SPARC (homepage) - [www.sparcindia.org](http://www.sparcindia.org) and [www.dialogue.org.za/sdi/india](http://www.dialogue.org.za/sdi/india)

SPARC (toilets) - [www.sparcindia.org/toilets](http://www.sparcindia.org/toilets)

The Inclusive City - [www.theinclusivecity.org](http://www.theinclusivecity.org)

YCO - [www.braintrustindia.com/YCO/Default](http://www.braintrustindia.com/YCO/Default)

**"Poverty, children and shelter"** is produced by Homeless International.

For more information and resources, please contact us at the following address:

*Homeless International, Queens House, 16 Queens Road, COVENTRY*

Tel: +44 (0)24 7663 2802, Fax: +44 (0)24 7663 2911, Email: [info@homeless-international.org](mailto:info@homeless-international.org)