

# Rooftops Canada Ambassadors

*Telling Stories That Build Homes and Communities*

Story Narratives (full description and data sources)

STORY 1

DATA 1

## Story Narratives

STORY 2

DATA 2

This document contains the five stories used in the Slide Deck, presented in a full description format.

DATA 3

STORY 3

First names are used throughout the presentation to create rapport with Canadian audience members.

STORY 4

DATA 4

Bullet point versions of these stories are in the Master Speaker Notes document and the Slide Deck tool.

STORY 5

DATA 5

### Story 1 – Sikitiko Salum – Enterprising Grandmother

Sikitiko Salum is a grandmother from Dar es Salaam.

When her husband died in 1984, Sikitiko was left with her young children and a dilapidated mud hut. She lived in a shantytown, in the largest city in Tanzania.

Her family was constantly at risk of theft, flooding, and illnesses such as malaria and cholera. With no end in sight to hardship, the future was very bleak at best for Sikitiko and her children.

But in 2009, things changed. Local residents like Sikitiko were given legal land tenure through a regularization project with one of our (Rooftops Canada) partners called WAT Human Settlements Trust– and the local municipality.

Rooftops Canada supports WAT to promote women’s equal access to land and property ownership. Together, we provide microfinance loans for housing and deliver training and technical support in housing development.

Sikitiko’s new tenure gave her a 99-year lease on her land. This means that if the government wanted to redevelop the area, they would be legally obligated to reimburse her for the value of her property.

With this new tenure, Sikitiko took out two loans totaling \$214 through the Rooftops Canada and WAT microfinance program. Adding her own savings, she was able to convert her mud hut into a concrete brick home.

Her endeavour was so successful that she eventually took out additional loans to help her build rooms for rent to other low-income earners. She’s made a considerable number of improvements including adding electricity, windows, mosquito nets, running water, and even a larger kitchen to start a baking business.

**Speaker moves to general info:**

With our microfinance loans, Rooftops Canada and our partners have helped countless enterprising women like Sikitiko begin their journey to a stable and healthy life.

In December 2013, through our partners in Zimbabwe, Tanzania and Kenya, we financed the completion 1,420 homes, like that of Sikitiko's. And by June 2014, we will have completed a total of 2,459 homes.<sup>1</sup>

These loans are just the beginning. By encouraging the conditions for success in home ownership and entrepreneurship, Rooftops Canada and our partners are allowing women to dream big. To put it in Sikitiko's words,

***"I have built this nice house in the city for my children. I would now like to build a home where my grandchildren can visit me on the weekends and I can teach them about traditional life in Tanzania."***

## **Story 2 – Damaris Wanjeri**

Damaris Wanjeri is 70 years old and a mother of 7 children in Kenya. About 7 years ago Damaris was living in Molo – a farming town on the eastern part of the country.

In 2007, Kenya was thrown into an upheaval of political violence following the results of national election. Peaceful demonstrations quickly turned violent and many people, like Damaris, were forced to leave their homes.

Damaris and her husband arrived in Nairobi to Kawangare. In this city slum estate hosting thousands of residents, the couple found temporary shelter. However, the stresses of a difficult lifestyle added up over time and her husband passed away.

Determined to better her situation, Damaris saved the money she made selling porridge and was connected with the National Cooperative Housing Union (NACHU) – one of our (Rooftops Canada) main partners in Kenya.

NACHU had been working to develop with Faith Foundation Housing Cooperative to develop a project in Ruiru – a town a just a few kilometers from Nairobi. 52 new houses have been built in the first phase of two acres providing new homes for 52 member families.

In 2012, Damaris became the first tenant to move in. Today, she is living in a 2-bedroom home that she can call her own and even develop further over time.

### ***Speaker moves to general info:***

But Damaris is just one of many stories of low-income earners in Kenya who cannot afford housing. According to a 2011 report produced by The Central Bank of Kenya and the World Bank, only 8% of Kenyans qualify for mortgages from banks.<sup>2</sup>

Rooftops works with our partner NACHU to enable low-income earners to gain access to home ownership. Through NACHU, we provide a slight helping hand to allow people like Damaris to prove they can succeed in the quest for home ownership.

***Speaker transitions to next story.*** But grandmothers like Sikitiko and Damaris are not the only ones who have been impacted by our work. We also work with our partners to assist youth in improving their lives.

### **Story 3 – Humphrey Omukuti – Street Youth Mentor**

As per the Organization for Economic Co-operation and Development (OECD) and the African Development Bank, for every 10 unemployed people in sub-Saharan Africa, 6 are young people under the age of 25.<sup>3</sup>

And on average, 72% of the youth population lives below the \$2 a day poverty line, according to the World Bank.<sup>3</sup>

Together with our partner Mazingira Institute in Nairobi, Rooftops Canada supports the training of young urban farmers, helping them to generate healthy food and incomes that support their families.

#### ***Speaker moves from general to story:***

Humphrey Omukuti is one of the many urban farmers supported by Mazingira. He knows all too well the dangers of high youth unemployment rates.

Humphrey grew up in the Mathare slums of Nairobi. Although he is proud of his history, he knows it was filled with many challenges. At the age of 7, Humphrey lost both of his parents and by the time he was 8 years old, he had begun working in the drug business. He sold and used drugs freely with his young friends.

Eventually, Humphrey met a good man who took him under his wing and showed him how to dedicate his youthful energy to the right places. Turning over a new leaf, he decided to take up urban farming.

Today, Humphrey is a Street Youth Mentor to young men just like him. Through our partner organization, he works with a self-help farming group of over 350 youth members.

Through Rooftops and Mazingira funding and training, young men and women have learned to produce, process and distribute food. They plant trees that can keep on giving. For example, bamboo is planted for its ability to protect the soil, purify water and provide firewood, and can also be used to make many products.

Many youth have been drawn away from drug sales and addiction and are now creating sustainable livelihoods for themselves, their families and their communities.

Humphrey has had a rocky past, but today he is happy to be leading youth in a different direction. He says,

***“I am proud I can look back and say that I used to destroy them with drugs, but now I can add life to them through urban farming.”***

***Speaker transitions to next story:*** Unemployment is not the only plague on young people in sub-Saharan Africa...

## **Story 4 – Thandiwe Austin – HIV/AIDS and Housing**

Thandiwe is a 35-year old single mother living in South Africa.

She grew up in Zimbabwe, where her mother is from. But while she was still very young both Thandiwe’s father and mother died by the time she turned 10 years old. She moved in with her grandmother and went to school as long as the money would allow it.

When the funds ran out, Thandiwe ran away from home back to South Africa, the birthplace of her father. When she arrived in Johannesburg, she had no place to stay. No shelter, no food and no one she knew.

Faced with a lack of opportunity, Thandiwe began informal sex work at the age of 13. At around 18 years old, Thandiwe had contracted TB. While being treated, the doctor suggested she get an HIV test. The results came back positive.

With children to support and no means for a better future, Thandiwe turned to Madulammoho Housing Association – a social housing group supported by Rooftops Canada through our overseas partner organization in South Africa, NASHO.

As she puts it,

***“Before gaining access to safe, affordable housing through Johannesburg’s Madulammoho Housing Association, I was living in a garage and selling my body to support my three kids.”***

Today, Thandiwe, unlike many who live in fear of stigmatization, is open about her status. She speaks freely about being HIV positive and has even been a motivational speaker to others.

***Speaker moves to general info:***

But Thandiwe is just one of many women facing these conditions. Across sub-Saharan Africa, almost 23 million people are living with HIV. And of this group, 60% are women and girls.<sup>4</sup>

Rooftops Canada and our partner organizations are using housing solutions to respond to this epidemic.

In Kenya, we have trained housing co-op leaders and youth as peer educators to reduce stigma and undertake community based programs for shelter, nutrition and care.

In Zimbabwe, we have helped affected women develop urban gardens to produce healthy food and use some of the product for sale.

In Uganda, we bring AIDS service organizations and housing groups together to provide the care and education that is so desperately needed in slum conditions.

***Speaker transitions to new story:***

Now I'd like to tell you about an inspiring group of people...

**Story 5 – Mushawedu Housing Cooperative – Disabilities, Development, and Housing**

Living with a disability anywhere in the world can mean a difficult life. Finding and building the right accommodations for your home can be an even tougher endeavor.

For a group of 230 men, women and youth living in Chitungwiza, Zimbabwe, this was just the case. Many members of this group are people living with disabilities, including: the blind, deaf and dumb, people using prosthetics, individuals with albinism and those with cerebral palsy.

These individuals have faced countless barriers in their living situations, especially those with mobility limitations. For example, rented housing may have bathrooms, but they may not be accessible enough for a person with a disability, forcing them to use the bucket system.

Having had enough of inadequate standards, these 230 individuals came together with a national umbrella organization for persons with disabilities, called NASSCOH. Together, the group tried to lobby local council to gain access to land where they could build their own homes – homes that would fit their needs.

But they were faced with discrimination from many ends. As one of the members, Phathani Mlalazi puts it,

***“We were told we did not have the capacity to purchase land as we were disabled.”***

But in 2008, the group found a chance for success. With the help of Rooftops Canada and our partner the Zimbabwe National Association of Housing Cooperatives (ZINACHO), they formed a cooperative. And by 2009, the Mushawedu Housing Cooperative was officially registered.

With the support of ZINACHO, Mushawedu members were able to secure land in Harare East. In 2011, ZINACHO and Rooftops Canada provided a \$5,000 loan from the revolving loan fund. The cooperative purchased 600 cement bags and built a warehouse to start molding bricks.

Today the cooperative is thriving. 95 homes have been built and are inhabited, and another 105 homes have yet to be developed.

In addition to now being able to access usable bathrooms and custom septic tanks, the residents are proving that secure housing creates positive ripple effects in improving the lives of people with different abilities.

As co-owner Tariro Gamanya puts it,

***“I am now a proud owner of a core house. My life has changed as a result of having my own home. I am able to conduct my activities without control from a landlord. I have a vegetable garden, and food is not a challenge for me. The cooperative concept has enabled me to achieve what I would not have achieved on my own.”***

### **Speaker transitions to general:**

This is incredibly important when you consider that disability is closely linked to poverty across the globe.

80% of people with disabilities across the world live in developing countries, where they are three times more likely to be denied healthcare and nearly twice as likely to be unemployed as they would be in industrialized countries.<sup>5</sup>

Housing plays a key role in the fate of such individuals. By working with groups like the Mushawedu Housing Cooperative, Rooftops Canada and our partners are providing safe, adequate homes to persons with disabilities – a necessary factor for dignity, increased quality of life and economic success.

### **Data Sources**

<sup>1</sup> Rooftops Canada

<sup>2</sup> *Kenyan Spirit: Low Cost ousting Answer's IDP's Prayers, 2012 [DVD video, provided by Rooftops Canada]*

<sup>3</sup> Okonjo-Iweala, Ngozi. *How can we provide enough jobs for young people in Africa?* *The Guardian*, 8 July 2013. Accessed 23 March, 2014. URL: <http://www.theguardian.com/global-development/poverty-matters/2013/jul/08/jobs-young-people-africa-nigeria>

<sup>4</sup> Office of Women's Health, U.S. Department of Health and Human Services. Accessed 23 March, 2014. URL: <https://www.womenshealth.gov/hiv-aids/aids-worldwide/>

<sup>5</sup> Scott, Anna. *No one left behind: dealing with disability in development.* *The Guardian*, 7 February 2014. Accessed 23 March, 2014. URL: <http://www.theguardian.com/global-development-professionals-network/2014/feb/07/disability-development-policy-live-chat>