

McGILL UNIVERSITY

HOUSING AND SOCIAL EX/INCLUSION

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HOUSING AND SOCIAL EX/INCLUSION

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1. Introduction

Housing is one of a number of life domains (EUSI model)¹, and it is considered a basic human right. It is more than the shelters in which we live. It is considered as an important element in building individual and community capacity, and it is not just for people who can afford it. Based on these beliefs this paper aims to:

1. Explore the relation between housing and social inclusion within the Palestinian community.
2. Explore relations between housing and better outcomes for the family (ex. explore whether decent housing provides supportive environments).
3. Illustrate the impact of decent housing on the community.

Qualitative research methods have been used to conduct this research. As a case study, the researcher had chosen the Housing Program for the Disadvantaged - one from the Community Service Centre's (CSC) programs in Nablus city where she was doing her fieldwork. This program's mission is to improve living conditions, and provide healthy and safe environments for poor persons through rehabilitation and renovation of houses. The qualitative research methods have been used to examine the effects of the CSC's Housing Program on community and social ex/inclusion, in addition, to understand the relation between housing and civic engagement. Key themes related to housing and social inclusion had been defined in literature review; through collecting data and analysing the case study the researcher tried to figure out the appearance of these themes in the subject population. Participant observation, interviews, records and official documents of the Community service Centre had been used as a research tools.

¹ (EUSI): European System of Social Indicators.

The research questions were:

- Does decent, healthy and safe housing affect social ex/inclusion?
- Are there any relationships between housing and better outcomes for the family?
- Does the Housing Program have any effects on the community?

The subject population were the CSC Housing Program's beneficiaries and volunteers; the beneficiaries are individuals and families, particularly poor families with children, elderly and disabled. The volunteers are from the local community, either people who provide funds and materials at low prices or workers who donate their work. Potential subjects had been identified through the researcher's work as an intern at the CSC.

The context of this study was the Palestinian community in Nablus city and its surrounding villages. The Housing Program targets the houses with very poor living conditions. It is unhealthy, damp and with bad ventilation. In some cases, these houses do not have indoor bathrooms or kitchens and if they do, it is usually in very bad condition with no tiles or sinks. During her fieldwork as an intern with the Housing Program, the researcher visited the families in their houses and evaluated the family social situation as a social worker. In addition, as an architect, she has evaluated the housing needs to be a healthy and liveable environment. The second phase of her work was renovating the house to improve it and working with the family on a parallel line to improve their social situation. That gave her better understanding of the housing effects on the family life and helped her in analysing the qualitative data she had collected.

The research value:

This research has drawn attention to the housing sector in the Palestinian community and its role in the empowerment process, as well as its role in community development since the house is considered the foundation upon which we build other life

aspects. Through this research, we have a better understanding of housing as a liveable environment that touches its inhabitants' lives, emotions, health and ability to form relationships, as well as enhancing their ability to facilitate their participation in their community has been gained.

Study outline:

This study consists of five parts:

- Part one provides a general idea about this study, its aims and value. In addition it explains this research importance and states its context. This part also illustrates the research methods and the approach the researcher has used to conduct this research.
- Part two provides comprehensive literature review about the study topic; through the literature review the researcher explored the previous studies that have been done on the same topic or related to it in order to gain more understanding about the possible linkage between housing and social ex/inclusion. At the end of this chapter the researcher identified housing aspects and outcomes that may affect social ex/inclusion, and built a base on which she could start her research.
- Part three outlines the research design and methodology; it includes the research approach, the main research tools, sample selection and qualitative data analysis. The interview outline is attached at the end of this study.
- Part four provides information about the case study – CSC Housing Program- that has been used in this research. It shows the context of the case study and gives a clear picture about its role and functioning.

- Part five provides this research results. It begins with overview of the households interviewed, and then it discusses the relative importance of themes examined in the interviews, followed by in depth analysis by theme. At the end of this part there is discussion of the research main ideas and its conclusion and recommendations.

2. Literature Review

In this part of the study the researcher attempted to explore the previous studies and research related to housing and social ex/inclusion in order to gain more understanding about the possible linkage between them. Although there is so many researches relevant to housing and social ex/inclusion as two topics and its effects on people's lives, there is few writings linked housing and social ex/inclusion and try to find connection between them.

This chapter is divided to two main sections; the first section is about housing and its role in people's lives, while the second section is about social exclusion and social inclusion and if they are connected to housing. At the end of this chapter the researcher identified housing aspects and outcomes that may affect social ex/inclusion, and built a base on which she could start her further research.

2.1. Housing

This section begins with examination of the term housing, its definition and what housing situation makes people satisfied? Housing as a human right and as a determinant of quality of life are also examined. Housing's impact on people is an important element in this section; it was explored through studying the housing role in child and family well being, housing impact on health, education, safety and economy. These aspects of housing and housing out comes may shed light on the relationship between housing and social ex/inclusion.

2.1.1. What is housing? What is a proper home?

Housing is a basic human need like food and clothing; it is more than walls, ceiling and fixtures within which families reside. Housing occurs within a context and its stability may impact on childhood stress and wellbeing (Young, 2006).

“Home”; the very idea is complex association of meaning connecting both a physical place and a more abstract sense of “a state of belonging.” It embodies a house and household, a dwelling and a refuge. The notion of home assumes basic needs are being provided for, yet goes beyond this utilitarian role to feed, nurture, and protect the soul. The individual home is the fundamental building block that gives shape to the nature of community. These domestic spaces, when infused with human spirit, provide an intimacy and haven necessary to maintain a healthy quality of life.” (Rybczynski, 1987, p. 62, as cited in Al-Sharif, 2006)

Housing provides shelter from the physical and emotional threats in the environment; in addition, it fulfils other functions like self-expression, belonging, and identity (Young, 2006). Housing plays a very important role in family life, according to Bartlett (1997a, pp.190-1):

“If housing is adequate for family needs and provides parents with a sense of control, choice, and identity (in other words, if it functions as a home), it can support the capacity of parents to function in goal-oriented ways, and to rear children in keeping with their socially constructed beliefs and values, as members of the larger society. If, on the other hand, housing fails to meet this ideal, and instead limits choice and control, it may contribute, along with other factors in life, to stress and to reactive parenting behaviour that is less likely to be responsive to children’s needs” (Bartlett, 1997a, pp.190-1 as cited in Young, 2006).

Adequacy of housing includes quality of basic services, materials, facilities, infrastructure and habitability.

What housing situation makes people satisfied?

Housing quality is often defined with reference to the housing-related deprivation indicators (Till, 2005). Whelan et al. (2001) identified five dimensions of deprivation; three of them make reference to distinct dimensions of housing quality.

The first dimension refers to standard housing facilities and considers: The availability of a bath or shower; an indoor flushing toilet; and hot running water. The

second dimension refers to housing deterioration and considers: a leaky roof; dampness; and rot in window frames or floors. The third dimension refers to environmental problems and inadequate space and considers: noise from neighbours or outside; darkness; pollution, soot, or other environmental problems caused by traffic or industry; crime in the area. Each of the indicators represents a decline in housing quality.

The other two dimensions of deprivation are: basic life-style deprivation which includes food and clothing and secondary life-style deprivation includes less essential items such as a car, a phone, a colour television, a video a microwave and a dishwasher (Whelan, Layte, & ESRI, 2003)

These dimensions fit in the European countries but some of them can be applied in the Palestinian context such as the dimensions related to housing and life style, while the secondary life-style deprivation is not applicable in the Palestinian context because these elements considered in the Palestinian context to fit the high standards life.

2.1.2. Housing as a human right

Human rights are the basic rights and freedoms to which all humans are entitled. It includes the right to life and liberty, freedom of thought and expression and equality before the law. Human rights are for all people equally, by virtue of their humanity in all places and at all times; they specify the minimum conditions for human dignity and a tolerable life. Adequate housing is essential for human survival with dignity. Without a right to housing, many other basic human rights will be compromised, including the right to family life and privacy, the right to freedom of movement, the right to assembly and association, the right to health and the right to development (Sidoti, 1996).²

The United Nations affirmed adequate housing as a fundamental human right; this right is supported by international law and had been protected by the Universal Declaration

²Available online at: http://www.hreoc.gov.au/about/media/speeches/human_rights/hr_day_address.html

of Human Rights, which was adopted by the United Nations in 1948. Article 25 of the declaration provides that, *“Everyone has the right to a standard of living adequate for the health and well-being of himself and his family, including food, clothing, and housing”*. In 1992, the United Nations appointed special rapporteurs to promote the realization of the right to adequate housing. In their reports, they pointed out that public housing is one of the few effective ways to guarantee the right to a place to live in peace and security. The right of every human being to an adequate standard of living, including housing, was reaffirmed by the international community at the World conference of Human Rights in Venice in 1993.

Housing as a human right doesn’t mean that the state must build housing for the entire population. It means that the state must support policies that protect that right, especially for disadvantaged groups. This right also requests the state to apply means to ensure everyone has access to housing resources adequate for health, wellbeing, and security. In fact, turning rights into realities is difficult, especially the right to housing, which depends on the resources in which there are great differences between countries and people.

2.1.3. Housing as a determinant of quality of life

Housing is always connected to quality of life; to understand this connection better, it is important to define quality of life and its relation to housing. **Quality of life** is an elusive term; it has many definitions. *“There are as many quality of life definitions as there are people”* (Lu, 1976). The ambiguity of its definition makes measuring and evaluating it very hard. Academics divide the definitions of “quality of life” in two categories: first, the **subjective** definition, which is *“the necessary conditions for happiness in a given society or region”* and, second, the **objective** definition which is *“a person’s sense of well-being, his satisfaction, or dissatisfaction with life, or his happiness”* (McCall, 1975).

Quality of life is a multi-dimensional concept. Researchers proposed a model of quality of life that integrates objective and subjective indicators, encompassing the range of factors contributing to a “good” life, including individual values. It takes into account the concerns that externally derived norms should not be applied without reference to individual differences. It also allows for objective comparison to be made between the situations of particular groups, and what is normative.

Researchers have considered housing and the neighbourhood as a place to live to be among the main subjective factors in measuring quality of life. Do an affordable house and a good neighbourhood directly affect the individuals and groups quality of life? Housing is an essential component of quality of life; also, it is important for sustainable development (Winston & Eastaway, 2008). As objective example home location has direct effects on quality of life such as living in a clean and secure area with access to resources. The condition of the home is important for quality of life such as damp-proofing and energy efficiency.

2.1.4. Housing’s impact on people

Housing, or “shelter”, is a fundamental requirement for wellbeing (Shaw, 2004). People spend a significant amount of their time in the home (especially children), and therefore housing conditions have a direct impact on house residents’ development (Harker, 2007). The relation between a housing situation and wellbeing can be explained by the experience of the people living there (P. Mullins, J. Western & B. Broadbent, 2001). Poor housing is one of the main problems facing families; studies have found a direct link between growing up in poor housing conditions and children’s health, learning, safety and behaviour (Harker, 2007).

A. The role of housing in child and family wellbeing:

Good housing is essential for people's overall wellbeing; Harker (2007) points out that the absence of good housing makes it possible to understand its importance to the success of other parts of life such as employment, schooling, childrearing, nutrition, and health. Through housing, we connect to our environment and society and both affect children and their behaviour. Home and neighbourhood are essential in children's learning process and they observe the impact of housing on their parents and neighbourhood. It is difficult for children to develop a sense of autonomy in families where their economic situation limits and restrict decisions. Also home and neighbourhood has an important impact on a child's sense of identity. Symbolically, children identify themselves by their homes and neighbourhoods, deepening their sense of belonging and solidarity; this sense has an important impact on civic engagement (Harker, 2007)

Housing has important implications for child development. The nature and quality of parenting is influenced by the housing in which the family resides (Crowley, 2003). Housing provides parents with a sense of control, choice and good parenting; parents whose housing limits their sense of choice and control are more susceptible to relying on reactive disciplinary parenting (Bartletti, 1997a, as cited in Crowley, 2003).

Studies have found a direct link between growing in up in poor housing conditions and children's health, learning, safety and behaviour. The effect of sub-standard housing stretches into adult-hood and potentially into the next generation (Harker, 2007). Decent housing is recognized in the Every Child Matters Outcomes framework as a key of achieving economic well-being (DEFS, 2004). Housing that costs more than the household can afford threatens stability, exposing the household to the possibility of foreclosure or eviction in the worst case and inability to pay for the other necessities in the best case (Crowley, 2003).

B. Housing and health

It is a well-known fact- although it does not receive enough attention- that housing is a determining factor, along with employment and education, of individual and family health and well-being (Quebec 1992: 159-160, as cited in Vaillancourt, Ducharme, Cohen, Roy, & Jette, 2001). Housing has direct and indirect effects on health. Direct influences include the effect of the material conditions of housing on physical health and the social conditions on mental health and well-being (Bailie and Wayte, 2006). Several studies have been able to demonstrate that housing directly affects children's healthy development. The strong evidence is on the effect of cold, damp and mould; it provides suitable environment for bacteria, viruses and mould that cause and lead to many health problems (Wilkinson, 1999).

Damp and mould impact children more strongly; children living in a damp mouldy home are more likely to have health problems which lead to restrictions in children's daily activities and absence from school, that has a negative impact on children's schooling and education, and may affects their future employment chances. All previous aspects have long-term implications for a child's personal development. On the other hand, cold, damp may impact children's mental health too, through increasing their chances of experiencing stress, anxiety and depression (Harker, 2007). According to Dunn (2000)

C. Overcrowding

Overcrowded housing conditions affect health and increase the incidence of infection. It can be an indicator of poverty and poor housing conditions, which both in turn affect personal development. According to the research that has been done on overcrowded housing, there is a relationship between growing up in overcrowded housing and slow growth (Harker, 2007). Studies have also found a direct link between childhood

tuberculosis infection and overcrowding (ODPM, 2004). There is an important connection between poor psychological health in very young children and overcrowded housing conditions (Chaudhuri, 2004, as cited in Harker, 2007). Children growing up in overcrowded housing may have difficulty coping, feel angry, anxious or depressed, or have difficulty sleeping.

D. Housing and Education:

Poor housing conditions have a severe and damaging impact on children's learning, often lacking a suitable place for children to study. Children in overcrowded homes miss more school for medical reasons and infections. In addition, parents living in poor housing conditions are more likely to be stressed and depressed, which affects their parenting and has consequences on their children's learning (Harker, 2007).

Cold and damp housing has negative impacts on health; it causes particularly Asthma; the health problems affect children's school attendance and affect negatively their learning. A study made by Somerville et al, (2000) shows that the installation of central heating in damp children bedrooms reduced respiratory problems and increased school attendance (Somerville et al, 2000, as cited in Harker, 2007).

School mobility also affected children's education. Children who have to move homes frequently and therefore schools miss more class time and are exposed to be influenced of the unstable situation that occur because of not attending one single school (Young, 2006). Children and families in this case face also stress because they have to adapt to the new school and make new friendship. The stress and anxiety affect children's learning and also affect parents' behaviour; stressed parents are less likely to help their kids in their homework which has negative impact on their kid's learning as mentioned before.

E. Housing and Safety

Poor housing conditions are more likely to contain hazards that could create an unsafe environment mainly for children and elderly. These risks, such as unsafe stairs or damaged electrical wiring, may cause accidents and threaten the residents (Harker, 2007).

“Every year almost 900,000 children under the age of 15 attend hospital, and around 100 die, as a result of accident in the home” (Child Accident Prevention Trust, 2004, as cited in Harker, 2007). Most of the home accidents for children are associated with architectural elements in and around the home. Poor quality housing provides an appropriate environment for such accidents because the poor quality housing in most of the cases is lack of the basic safety elements. As an architect social worker, the researcher noticed during her field placement working with families live in poor quality housing that almost all the houses have at least one or more dangerous element such as high stairs without handrails, damaged electrical wiring, broken windows and slippery tiles. In some case the children were using ladders to reach the roof. The kids living in these houses are exposed on daily basis to danger and accidents at home.

F. Housing and Economy

Housing is strongly connected to economy. Paying for housing is usually the largest element of consumer spending (MacLennan, 2008).³ According to MacLennan (2008, p.2) there are many housing-economy connections. For example, it has been shown that insufficient space for families affects children’s learning behaviour negatively; therefore it has negative effects on future human capital for a community. Also, housing quality, size and location affect the health of the residents who are part of the workforce.

³ Available online:
<http://www.urbancentre.utoronto.ca/pdfs/publications/RP212MacLennanHousingTorontoEconomy7-2008.pdf>. retrieved on July 30th, 2009

Unaffordable housing causes a financial stress that affects family relationships, economy and social participation (Hulse, 2008). Implications of lack of affordability includes: longer term renting, which causes cutting back on necessities. In order to pay the rent households cut back on food, clothes, health and education because rent consumes in many cases almost half the families' income, however, to manage they cut back on their basic needs. Lack of affordability also reduces access to services because unaffordable housing adds more financial stress that affects negatively the peoples' relationships and ability to access service. Also from the implication of lack of affordability and long term renting: living with risk, worry and stress on family relationships; and ongoing problems such as lack of security and stability (Burke and Pinnegar, as cited in Hulse, 2008).

2.2.Theoretical Concepts of Social Inclusion and Social Exclusion

2.2.1. Social Inclusion and Social exclusion Definition;

A number of definitions and descriptions of social inclusion and social exclusion are evident in the literature available on the topic (Viswanathan, Shakir, Tang, & Ramos, 2003). Here, the researcher will attempt from her study to the literature written about social ex/inclusion to give clear definitions that explain the two concepts and help to understand their interactions and effects on peoples' network, relations and participation.

A. Social exclusion:

The broad notion of social exclusion is relatively new; its origins are in France in 1970s in reference to social assistance. It refers to groups of people who are detached from the state's basic benefits (UN, 2007). Social exclusion describes how people can be pushed out of the mainstream of society through the interaction of different factors of disadvantage including poverty, unemployment, and poor skills. However, it is about more than just

poverty. It's about the effects that the previous factors have on social relations and about their ability to participate in the organizations and communities. Popp & Schels see social exclusion as a subjective experience of not belonging to society (Popp & Schels, 2008).

There is no single widely accepted definition of social exclusion; it is a term that describes a concept that is recognized intuitively but which is much harder to define (Page, 2000). Graham Room defined social exclusion as: *"the process of becoming detached from the organization and communities of which the society is composed and from the rights and obligations that they embody"* (Room, 1995, as cited in Page, 2000). Room, in his definition, makes a connection between being unable to participate in the communities and losing one's rights and obligations. This is also a connection to poverty and loss of work.

Beall and Piron defined social exclusion as:

"A process and a state that prevents individuals or groups from full participation in social, economic, and political life and from asserting their rights. It derives from exclusionary relationships based on power" (Beall & Piron, 2005, as cited in UN, 2007)

while Estivill defined it as:

"Social exclusion is an accumulation of confluent processes with successive ruptures arising from the heart of economy, politics, and society; gradually distances and places persons, groups, communities and territories in positions of inferiority in relation to centre powers, resources and prevailing values" (Estivill, 2003, as cited in UN, 2007).

According to the United Nations (2007), social exclusion definitions have common elements which are:

1. Social exclusion refers to individuals and groups;
2. Social exclusion is connected to participation and affected social relations.
3. Exclusion is related to community social structure, which has patterns of social relations that deny the individuals and groups access to their rights.

Beall and Piron illustrate that exclusion has an institutional and a causal dimension. The institutional dimension involves organization and processes that exclude; while the

causal dimension looks at factors leading to poverty and other forms of social disadvantage that lead to the inability of individuals to have wellbeing or get access to their rights. Therefore, exclusion is a multi-dimensional process where aspects of social disadvantage, such as poverty, unemployment, poor housing, literacy, and gender, intersect.

B. Social Inclusion:

Social inclusion can be defined as “*people’s capacity and agency to control their lives; it is about their ability to play an active role in influencing their circumstances, and making autonomous decisions*” (Chisholm, 2008). Chisholm pointed out that social inclusion is advanced through improving people’s capacity and autonomy to control their lives. Capacity refers to the tools that help people to create and obtain lives that they value. It includes tools to be healthy, well fed, adequately housed, and integrated in society and active in community and public life.

2.2.2. Mechanism of Exclusion

The excluded are unable to participate fully in their society. There are various factors that lead to exclusion, including social identities, power relations, allocation of resources and the cultural and structural norms of societies (UN, 2007). According to United Nations research on social exclusion in the ESCWA⁴ region, the literature indicates that the main factors leading to a state of exclusion include the following:

1. Social identity such as race, ethnicity, religion, gender, and age;
2. Social location such as remote areas, stigmatized area, war or conflict areas;
3. Social status: including the health situation (disability, stigmatizing diseases), migrant status (including refugees), occupation, and level of education.

As a multidimensional dynamic process, the key factors are social and political relations, and access to sites of power of organizations and institutions. In this context,

⁴ ESCWA refers to: Economic and Social Commission for Western Asia

social relations and institutional and organizational barriers obstruct equal citizenship, human development, and attainment of livelihood and prevent the disadvantaged from accessing their entitlements (UN, 2007).

Broadly, social inclusion mechanisms depend on the reality of society. In a context where institutions and cultural distinctions control sources and create boundaries, cultural practices – family status, kinship, and friendship⁵ - are dynamic factors that influence social identity and the network between people of equals. It builds walls and boundaries for the citizens who are not in close relation to central powers which influence the access to rights like employment, education, goods, services and other resources (Kabeer, 2000).

Kabeer asserts that institutional rules and norms cannot cause particular patterns of inclusion and exclusion to happen but it can spell them out. The exclusion happens through institutions and behaviour that reproduce prevailing social attitudes and values. According to Kabeer's analysis and other studies, there are three categories of such attitudes and social practices which are:

1. **Mobilization of institutional bias:** A set of values, beliefs, and institutional procedures operates constantly for the benefit of particular individuals or groups at the expense of the others, particularly for the benefit of the persons who are in power and placed in positions that allow them to promote and defend their interests.
2. **Social closure:** "Social collectivities seek to maximize rewards by restricting access to resources and opportunities to limited circle of eligibles" (Kabeer, 2000). Controlling opportunities and access to resources is based on group attributes including race, religion, social status and origin and language (UN, 2007). In developing countries, there is the issue of "credentialism", which

⁵ (*Wasta*) which refers to bias and favor in Arabic, it is a way of exclusion where influential relations determine who will have access to resources and rights like the equal right for employment.

refers to the practice of demanding entry qualifications that outweigh the actual skills required for the jobs, where citizens cannot have access to employment unless they have a connection or relation to who is in power.

3. **Unruly Practices:** There are gaps between rules and their implementation that occur in all institutional domains. Kabeer points out that these unruly practices, as a social exclusion mechanism, appear more likely in the public sector.

Exclusion on a material basis is related to a lack of access to the means of subsistence. It is characterized by:

“Circuits of denial and cumulative disadvantages... family origins, low levels of bad or nonexistent schooling, scarce or poor vocational training, lack of employment, precarious or seasonal jobs, inadequate nutrition, low income, unhealthy or poor housing, ill health and chronic or repetitive diseases, the lack of social benefits and of access to public services, are usually the most fundamental elements of these circuits of impoverishment” (Ibid as cited in UN, 2007).

2.2.3. The Nature of Social Exclusion

Social exclusion is a multidimensional state and or a process. Understanding the various aspects and mechanisms of being excluded should cover different levels, social, economic, cultural, and political situations. In the United Nations report (UN, 2007) exclusion as a multidimensional approach includes:

1. **On a political level:** it refers to rights of citizens, access to these rights, and the barriers associated with them;
2. **On social level:** exclusion is obvious in the form of lack of access to material goods; lack of access to social, educational, and health services; lack of access to social protection; and lack of access to participate in decision making;
3. **Economic level:** it is related to the issue of employment and lack of access to goods and services. It includes the aspect of spatial inclusion where

disadvantages are based on both who you are and on where you live, including stigmatized, remote or isolated areas;

4. **Cultural level:** where there is a dominance of certain language or cultural patterns;
5. **Self exclusion:** it relates to the right of groups to exclude themselves from some aspects of social and political life.

The different approaches to social exclusion relate to the society itself and its nature and dynamic, in addition, they are not mutually exclusive.

2.2.4. Social Inclusion Indicators

In order to document social inclusion and exclusion and their different manifestations, scholars have developed a set of conditions and indicators considered to be important in promoting social inclusion and combating exclusion. Poverty, unemployment, poor skills, and other disadvantages can interact to push people out of the main stream of society. Low-income, lack of work, and poor housing affect people's ability to participate in society (Page, 2000). According to Turok a range of conditions are often connected to social exclusion:

- Financial hardship;
- Unemployment and insecurity;
- Poor qualifications and language skills;
- Unpopular neighbourhoods;
- Homelessness or poor housing;
- Mental or physical health problems;
- Lone parents and poor parenting;
- Low morale and self-esteem;
- Disaffected attitudes and behaviours (Turok, 2008).

Following the European Union agreement in December 2000 to produce a plan that promotes social inclusion and fights poverty and social exclusion (Øyen, 2006), the Laeken European Council agreed on eighteen indicators of poverty and social inclusion and they are referred to as the “*Laeken Indicators*”⁶.

Primary indicators:

1. Low-income after transfers with low-income threshold set at 60% of median income (with break downs by gender, age, most frequent activity status, household type and tenure status);
2. Distribution of the income;
3. Persistence of low-income;
4. Median low-income gap;
5. Regional cohesion;
6. Long-term unemployment rate;
7. People living in jobless households;
8. Early school leavers not in future education or training;
9. Life expectancy at birth;
10. Self-perceived health status.

Secondary indicators

11. Dispersion around the 60% median low-income threshold;
12. Low-income rate anchored at point of time;
13. Low-income rate before transfers;
14. Distribution of income (Gini coefficient);
15. Persistence of low-income (based on 50% of median income);
16. Long-term unemployment share;
17. Very-long unemployment rate;
18. Persons with low educational attainment.

⁶ Laeken Summit (2001). www.europareel.eu.int/summits/pdf/lae_en.pdf.

In the literature, I could not find a specific definition for social inclusion indicators within the Palestinian community was not available; therefore I will apply the previous indicators for this research community.

2.2.5. Housing and social ex/inclusion are they connected?

In my literature-based research, it was hard to find a definition of social ex/inclusion that directly related to housing; even poor housing was not among social ex/inclusion indicators. If we want to find the connection between housing and social ex/inclusion we should look beyond the direct definitions. We should explore housing relations and effects on the citizens' lives. However, housing is not just a shelter of ceiling and walls that protects its residents. As Sharon Chisholm stressed, it shapes its residents lives and from it, they move to other life aspects. Housing is fundamental and influences everything that people do.

“Housing is the foundation upon which we make our way into community, in which we form community and are formed by it. It locates us. It makes us fit in or not. It offers a place to gather with our friends, to have a home-based industry. It gives us a private domain, or fails to. It nurtures and sustains us- or not. It gives space for intimate relationships” (Chisholm, 2008, p. 1.)

Chisholm, in her attempt to find connections between housing and inclusion, defined the term social inclusion as *“a discourse that moved beyond more standard measurements of economic and social deprivation to include many more dimensions, which allow us to more fully participate in the rights of the citizenship”* (Chisholm, 2008, p. 1.)

The opportunity and ability to form relationships is an important element in social inclusion and at the same time, housing is considered as the base from which we move to form our relationships. Social inclusion has a close and specific relation to housing; housing reflects our status and belonging to community and it has a direct impact on the extent in which we experience social inclusion or exclusion (Chisholm, 2008).

Hulse also categorizes housing as a foundation for social inclusion, which includes individuals, families, places, and social cohesion (Hulse, 2008)⁷. Catherine Frazze stressed that “inclusion is about people - all people - making their way into human community” (2008, p.1, as cited in Chisholm, 2008). This reaffirms the keystone nature of the relationship between housing and social inclusion. While social inclusion is about the ability to participate in the community, housing involves building capacity for both individuals and communities and provides a supportive environment for individuals to be active and participate in their communities and strengthen their will to access their rights.

When the Social Exclusion Unit in the UK defined social exclusion, housing was listed among the main elements that interact to lead to exclusion. Their definition of social exclusion was that it was “*a shorthand label for what can happen when individuals or areas suffer from a combination of linked problems such as unemployment, poor skills, low incomes, poor housing, high crime environments, bad health and family breakdown*” (Social Exclusion Unit, 1998, p. #, as cited in Page, 2000). Poor housing conditions affects health and education, which have a long-term impact on employment chances in the future, therefore it may have indirect impact on the young persons’ life chances (Page, 2000)

The people living in poor housing conditions, which most of the time are located in poor and marginalized neighbourhoods, may have a sense of community and belonging among them, but when they face discrimination from others because of their housing status, they experience a sense of exclusion. People develop feelings of belonging to places associated to their everyday life experiences.

⁷Available online:
http://www.ahuri.edu.au/downloads/2008_Events/AHURI_Conf/AHURI_Conference_Hulse_Oct08.pdf

2.3. Conceptual Framework and Chapter Summary

3. Research Design and Methodology

The goal of this research is to explore the relationship between housing and social inclusion within the Palestinian community and, in particular, to better understand the relationship between housing and better psychosocial and economic outcomes for the family. The researcher wants to explore whether decent housing provides supportive environments. In addition, this research will shed light on decent housing's impact on the community. In this research, the researcher does not attempt to establish causality, but rather to help explain processes and improve our understanding of housing as a liveable environment that touches its inhabitants' lives, emotions, health and ability to form relationships as well as enhance their ability to facilitate their participation in their community.

3.1.Approach

In this study, qualitative methods were applied to examine the effects of the CSC's Housing Program on social inclusion and empowering the participants in this program (Beneficiaries). A qualitative case study approach was appropriate in this instance. Through detailed observation, conducted over 11 months, and after defining social inclusion and exclusion as described in the literature, the researcher was able to identify the aspects of housing that impact social ex/inclusion processes.

The three main research tools – interviews, participant observation and analysis of organizational records and official documents - have been used to study the case organization and identify social inclusion indicators in the subject population.

3.2. Research Tools:

3.2.1. Interviews:

The main element of this research was semi-structured, qualitative interviews with five households (beneficiaries of the CSC's housing program) and one of the Housing program staff (a social worker). The interviews were conducted with a loose structure consisting of open-ended questions; it aimed to collect an in-depth narrative and experiences of the participants about the effects that the change of their home conditions may have on their life, particularly their engagement and participation in the community.

Building an understanding of the relationship between housing and social ex/inclusion was helped by the fact that the interviews were done at a point in time long enough after the change of the house circumstances to allow time for the change and benefits of the new house conditions (if any) to have had some effect.

The participants were asked a series of questions about themselves, their homes and its effect on their daily lives, networks and participation in their communities, in order to assess barriers that housing may have caused in relation to their social inclusion. The methodological approach enabled the participants to describe the events and experiences regarding their homes that led them to their current situation. Although a general list of topics was explored, the interviewees' responses shaped the order and structure of the interviews. An interview schedule was developed according to the themes that emerged in literature on housing and social ex/inclusion: (1) housing and exclusion from social activities and networks; (2) housing effects on health and education; and (3) housing and economic behaviour.

The interviews were conducted at the participants' homes and took approximately 45-60 minutes each; they were also audio-taped⁸. The focus of this study (housing and social ex/inclusion) was explained to subjects, with the researcher highlighting to the participants the aim of this study to better understand the effects housing have on the family relations and participation in their community.

3.2.2. Participant Observation:

The researcher had done her MSW field placement in the CSC particularly in the Housing Program. That gave her the opportunity to be directly in touch with the community and to be close to the disadvantaged population, deepening her understanding of the effects of housing on its inhabitants' lives. Her fieldwork in the Housing Program as a social worker-architect has helped her to gain more knowledge about the research topic and had been helpful in analyzing the case study.

The observation assisted the researcher with recruitment of the interview sample. The research involved observing the Housing Program on a daily basis for one year, visiting the families before, during and after the housing conditions changed. The researcher had the opportunity to meet the families many times, talk with them and observe the whole process of change that the families went through which allowed her to recognize hidden problems between what people say that they do and what they actually do.

3.2.3. Records and Official documents:

The Community Service Centre's archive and records was used to make comparisons, analyze the cases' progress and enrich the research. The documents used include the regular, monthly, quarterly and annual reports, surveys, needs assessments, case evaluation sheets,

⁸ All Participants agreed to audio-tape their interview

contracts, beneficiaries' data, socio-technical reports and photos of the houses before and after intervention. These documents were helpful and deepened the researcher's understanding and gave her a wider image about the case study and its aspects.

3.3.Sample selection

The sample was recruited in two ways: participant observation generated contact with interviewees and Housing Program Staff provided recommendations. The sample was comprised two main categories of respondents. First, the beneficiaries' households were used to help the researcher to recognize the effects that housing had on factors such as social networks and participation in order to deepen her understanding of the links between housing and family social ex/inclusion. In order to capture the diversity of households and have different experiences, the sample included households with different situations and backgrounds. The sample includes: elderly, families with children, single mothers (widows with children), and family with a disabled child.

Second, the Housing program Staff was used to have a wider perspective about the Housing Program and its relation to beneficiaries.

Participants in this research were invited to do interviews by talking to them directly. An explanation about the research and its purpose was given to them; in addition, it had been made clear to them that this research was for study purposes only and it will not have any consequences of any kind on them in order to get a high level of honesty and avoid reinterpreting events.

3.4. Qualitative analysis

The qualitative material generated by the researcher – interviews with the Housing program's beneficiaries and staff, participant observation and documentary sources – was analyzed to identify key themes which cut across the data and is discussed in detail in part 5. These themes have been identified in relation and built on the earlier literature review of this study which had identified a number of important aspects of housing.

The researcher mapped the effects housing has on families and explored within each one the relationship between their key aspects like health, education, behaviour, economy, social networks, and participation in the community. Analysis began by first categorizing aspects of the interviews by theme and sub theme. The researcher took the answers from all interviews for each question and analyzed what was in common and what was not relevant, which gave her a clear idea about the effects housing has on the participants' lives particularly on social ex/inclusion. There was a direct question about ex/inclusion and access to rights and community, and on the other hand, there were indirect questions about the key themes that are connected and/or lead to social ex/inclusion. From the analysis to each question's answers in all interviews, the researcher could narrow the data and come up with her own conclusions.

The first theme has been identified is the physical condition of housing, such as the overall housing quality, state of repair and overcrowding. The second theme is housing outcomes such as children's wellbeing, health, education, behaviour, economy, social relations, social ex/inclusion, self-esteem and involvement in community.

There is overlap between the two themes (e.g.) housing quality such as healthy amenities can have impact on housing outcomes such as health and children well-being. After identifying the themes, interviews were analyzed by comparing the answers of each question

relating to these themes and realizing the relative importance of it, and later on by detailed examination to each theme.

4. Case study; CSC Housing Program in Nablus

4.1. Nablus buildings, demography and community

Nablus is one of the oldest cities in the world (Al-Dabag, 1970). It was considered a major site in Holy Land (Al-Hudhud, 2007); it is located in the northern part of the West Bank, about 65 kilometres from Jerusalem and 42 kilometres east of the Mediterranean Sea. Nablus is considered a city of economic importance for Palestinians (OCHA, 2005, as cited in Al-Hudhud, 2007). Nablus lies in a strategic position at a junction between two ancient commercial roads; one linking

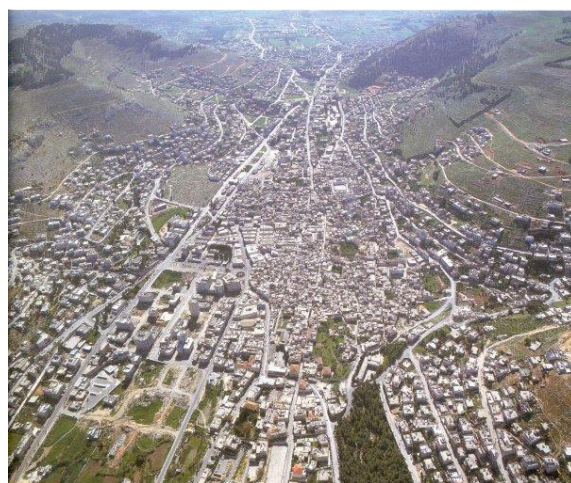


Figure 1: Nablus City

the coast to the Jordan valley, the other linking Nablus to the Galilee in the north and the Negev to the south. Nablus district area is 605 square kilometres and is surrounded by mountains on all sides; the city lies along the narrow valley between Ebal Mountain to the North (940 m above sea level) and Gerizim Mountain to the south (881 m above sea level).

In 1967, Nablus was occupied by the Israeli military army. The occupation caused much damage to the city and added three refugee camps to accommodate the people who fled to the city from other parts of historical Palestine⁹. Nablus was considered the most active city during the First Intifada (1987-1993) and it was severely hit by the Israeli army in the Second Intifada that broke out after September 28th, 2000. It was one of the first locations in the West

⁹ The Palestinian Return Center web site <http://www.prc.org.uk/palestine>

Bank and the Gaza Strip to witness the initial impacts of the second Intifada. The continuous invasions carried out by the Israeli military army have led to huge destruction of the infrastructure and economic activity (OCHA, 2005). The most vulnerable population that suffered most from the Israeli Occupation was the poor who are mainly living in the old city of Nablus and the refugee camps.

4.1.1. Buildings:

Nablus city is rich with its archaeological and cultural sites from different eras: Canaanite, Roman, Islamic, and particularly the Ottoman era. The core of the city started in the valley and over time extended toward the mountains. The central part of the city is called the Old City of Nablus; it has a dense architectural fabric, dynamic urban spaces, narrow streets, and alleyways. Most of the buildings in Nablus Old City have been built in the 17th and 18th centuries. It consists of six main neighbourhoods, each neighbourhood related to one of the powerful families who controlled the city in the past. There are no clear boundaries between these neighbourhoods but the people living in each one have unique social relations and have a strong sense of belonging. The buildings' fabric linked the internal space



Figure 2: Alnaser Mosue /Nablus Old City

vertically and horizontally and it is made of narrow lanes and shady alleyways, clustered houses with doorway and open courtyards. Most of the houses are old, unhealthy and have poor living conditions such as damp, leaky roofs, outdoor and unhealthy bathrooms, poor ventilation, unsafe stairs, and dangerous structures.



Figure 3: Allway/ Nablus Old City

4.1.2. Demography and community:

The population of Nablus, including the refugee camps built after 1948, is about 315,956 inhabitants in 2007¹⁰. The Old City is still home to many people who live and work there. In recent times it is the place where the most serious urban challenges are found, having the highest concentration of low-income and disadvantaged residents in Nablus. They have no power over their own daily life and live in a constant state of fear, the majority unable to provide the basic needs of individuals and families; almost 1/5 of the population is living in life threatening housing conditions in term of health facilities (Abbud, 2006).

In the past, the majority of the population who lived in the Old City of Nablus were from the middle class; after the big earthquake in 1927 which destroyed part of the city, the people who could afford to move left the city and built new-style houses



Figure 4: Nablus Old City

on the mountains. That was the first change in the social and communal structure of the city. The second social change in the city fabric was in 1948, when the city received thousands of the Palestinian refugees who stayed in three refugee camps in the city and many of them rented poor quality and cheap houses in the old city (Abbud, 2006).

“The population of the Old City today is approximately 20,000. Most of the original residents of the historic core moved out gradually since the earthquake of 1927 and, as in many historic cities in the region, the wealthier groups of the society moved out and were replaced by poorer groups from the periphery. Nevertheless, soon the newcomers blended with the local social fabric” (Touqan, 2007).

¹⁰ Palestinian Central Bureau of Statistics, 2009

The city has other poor neighbourhoods like Ras Al'en, Khalet Alamood, and Old Balata Albld. All these neighbourhoods as well as the Old City receive services from Nablus Municipality; but this does not include housing renovation or improvement. However, the people living there cannot afford renovating their houses, which leaves them living in a miserable situation.

4.2. The Community Service Centre (CSC):

The Community Service Centre (CSC) was founded in 1999 in cooperation with McGill University/Canada in the city of Nablus. As a centre of An-Najah National University, the CSC serves citizens of limited income in the local community in spheres of both social development and housing. The idea behind the foundation of the CSC as a grassroots association is to help the community solve problems and meet needs independently. The Centre works with those in need of special treatment by providing for their essential needs and empowering communities to support themselves.

In these efforts, the CSC relies on the efforts of its employees, experts, academics and local volunteers, as well as the wider community. The CSC aims to adopt and meet the demands of the public, presenting a new model for the relationship between the university and the local community. Through the services provided since its establishment, and in cooperation with a wider network of associations, the CSC has earned the respect of the local community.

When the CSC was launched, the basic idea was to encourage implementation of social development theories. However, as social needs increased, due in large part to the ongoing deterioration of the Palestinian economy, this strategy was expanded to meet new demands.

Thus, in cooperation with other associations, this experiment has been upgraded to enrich the community services offered.

The CSC was modelled as a community advocacy organization that offers direct services and works as a volunteer bureau. Because external support is not perpetual, the CSC believes that sustainable development should be driven from within the local community. This approach encourages activation of human resources and expands the cycle of participation throughout the community. As a community-based, university-linked, and voluntary efforts-oriented organization, the CSC serves its target groups by working with them to solve problems, empowering them to cope with the difficulties associated with transitional and uncertain circumstances.

Goals and Objectives:

The CSC aims to achieve the following goals:

1. Develop a relationship with the local community and utilize this relationship to meet the community's needs.
2. Leverage the value of voluntary work in the target community through professional, systematic methodologies and move such initiatives away from random or seasonal projects; and, adapt this concept for application across Palestinian society to strengthen sustainable development efforts that target social needs through investment in human resources.
3. Offer a space for humanities students to participate in social programs connected to their disciplines.
4. Participate in social development and meet the community's needs in ways that present a new model for other associations throughout the wider society.
5. Empower positive community participation in social development.

Community Service Centre's Main Programs:

- | | |
|---------------------------------------|--|
| 1. Housing Program | 5. Educational support for school children |
| 2. Open Door | 6. Support for the Elderly |
| 3. Community Service | 7. Mobile centre |
| 4. Psychological Support for patients | |

4.3. CSC Housing Program in Nablus:

Based on the belief that decent housing is a basic human right, the Community Service Centre (CSC) created the Housing Program with the hope of providing very low-income families funding for decent and safe housing. The Community Service Centre provides architects and social workers whose efforts improve basic living conditions of the disadvantaged, including installing bathrooms in homes that have none and repairing dangerous structures.

In cooperation with the Ministry of Social Affairs Directorate in Nablus and local community organizations and with the assistance of local and international volunteers and the commitment of local donors, the housing program was able to improve tens of houses and help hundreds of Nablus residents.

4.3.1. The program mission and goals:

The mission of the Housing Program is to improve living conditions, provide healthy and safe environments for poor and homeless persons through rehabilitation and renovation of houses and communities, assuring that low-income homeowners—particularly the elderly, disabled and families with children—live in warmth, safety, and independence. By the time the Housing Program has completed its renovations, the homes become quality, resident-friendly living spaces that meet high health standards and are more desirable. The CSC team also seeks to develop local initiatives within the communities in which we already work to expand the impact and reach of the Housing Program.

4.3.2. Program Aims

1. Develop environmentally sustainable homes to provide the basis for a strong, sustainable community in the future.
2. Enable and empower people from participant communities to combat poverty and social exclusion.
3. Modify homes in order to allow buildings to be adapted to the living environment, increasing ease of use, safety, security, and independence.
4. Raise the awareness of families regarding the fact that a healthy house is one of the basic human rights. In parallel, promote social advocacy as a measure to assure the principles of human right advocacy: universality, reciprocity and inclusion.
5. Provide a model of assistance based on participation of those who need help, within the available resources. The Housing Program gives the people the chance to be involved in the participation process; they are a major party in the decision making process.
6. Encourage the people to take the first step toward the rehabilitation and development of their houses.¹¹

4.3.3. The Program's work mechanism

The CSC's Housing Program provides assistance to people who own or rent their homes but who are not able to cover the costs of home repair because of physical or income limitations. Typically, these individuals have a disability, children, and/or are elderly, though low income and non-profit facilities such as schools, shelters, and day care centres are included. The CSC has two ways of selecting buildings to assist:

1. Most houses are selected through referral from a variety of sources, such as non-profit agencies, ministry of social affairs social organizations or concerned individuals.
2. Clients may come to the CSC to submit an application and go through the selection process.

At the beginning of the process, the community relations teams contact families over the telephone and provide advice and information of a general nature. Further, they arrange visits to the families to evaluate the house and family's needs. According to the evaluation, the

¹¹ (4,5,6) Rafeed project grant application,2002, p.1 cited in (Al-Sharif, 2006)

staff determines in which cases they will work. The staff also manages initial inquiries about housing, inputs information and manages the waiting list.

4.3.4. Housing Program key tasks

1. **Outreach:** Outreach is a fundamental phase in the Housing Program Staff work. They start the process by field visits to the houses in the disadvantaged and poor neighbourhoods where the most vulnerable population is concentrated. They knock from door to door, and try to find people who live in unhealthy and dangerous environments. They then explain to them their work and figure out the possibilities to help them. The Ministry of Social Affairs, non-profit agencies, social organizations like the Good Well Forum¹² or concerned individuals refer cases to the housing program and help in arranging the preliminary visits.
2. **Social Evaluation for each case:** Evaluate social situation for the families by:
 - a. Preliminary visit: meet the family and see their living circumstances, initiate a discussion with them to begin the trust-building process.
 - b. Fill out a form that describes the family members, their ages, their health, disabilities; the head of the family, his work, health; the family income resources, and the elderly within the family.
3. **Housing evaluation:** In the preliminary visit, the staff architects assess the house and its suitability as a healthy living environment, as well as the structure and safety factors.
4. **Decision making:** According to the evaluation, the staff members decide on which cases they would work, and the kind of work that they could do to meet the family

¹² The Good Well Forum is a group of women who organized themselves and work to help the very poor people in Nablus area. They support the CSC Programs and activities and help in the fund raising events.

needs. Decision-making depends on studying each case, taking into consideration many factors such as: family income, number of children, the elderly, the disabled, orphans, single mothers, the house situation, and its appropriateness in the family.

5. **Cost estimate:** estimate the cost of work including the materials and workers.
6. **Supply materials:** find suppliers from the local community to donate materials, or part of them through:
 - a. Making visits to the building materials suppliers, explain to them the nature of our work and its benefits for the disadvantaged population.
 - b. Raise awareness about the importance of helping those who are in need.
7. **Install materials:** Find workers to do the work; the renovation of houses requires skilled and non- skilled workers. Find skilled workers from the local community to volunteer to do the work at a low price or donate their working hours or part of them. The work that doesn't need skilled workers can always be done by volunteers from the community and /or the family members or their relatives who can work.
8. **Empowerment:** encourage the family participation in the work as a step of the family's empowerment process. Many times, the Housing Program provides materials and the family members, their relatives and their neighbours do the work with the staff that do follow up and supervision.
9. **Networking:** Communicate with governmental, non-governmental organizations and members from the local community to participate in the work. If the work needs a big budget, however, bring different parties to work together. With the help of the Housing Program the work must be done fast but on the other hand it is a step to empowering the whole community to combat poverty and social exclusion. In addition, the program gets more support and develops local initiatives within the

communities in which they already work to expand the impact and reach of the Housing Program.

10. **Site work and supervision:** supervise and follow up the work at the site includes:

- a. Monitoring of site construction / quality control.
- b. Coordination of tasks between the workers, volunteers, and the family we are working with.
- c. Monitoring work progress and controlling the work against a set budget and timetable.

While dealing with the cases the CSC takes in consideration many factors which are:

- Community participation in facilitating the mission of the centre to rehabilitate the house.
- Institutional participation to follow the different cases like: the department of social affairs, YMCA¹³, UNRWA¹⁴, Nablus municipality and other organizations.
- Working to find financial support or material donation.
- Assure the right of ownership or utilization. By maintain a good relation between the landlord and the tenants. (Al-Sharif, 2006)

4.3.5. Target groups and Beneficiaries

The target groups are marginalized residents of disadvantaged neighbourhoods in Nablus, particularly the Old City and the surrounding villages in Nablus governorate. These are primarily family units, including many single-parent families, children, and youth who lack adequate facilities; women who, if able to work at all, receive little but minimal wage;

¹³ (YMCA) : Young Men Christian Association

¹⁴ (UNRWA): United Nations

elderly fearing for their future and for their safety; the unemployed and the uneducated. They are all facing housing difficulties. Publicly-supported housing and housing redevelopment programs are inadequate and unavailable to many. In homes targeted in this project there are problems of overcrowding, disrepair, ventilation, inappropriate bath and cooking facilities, and lighting. Play space and green areas are lacking. Water quality is poor.

Municipal bodies are not able to cope with this situation. In at least one instance, a municipality is permitting a form of urban renewal in disadvantaged neighbourhoods without input from the residents and with the probability that the result will lead to many of the residents being forced to leave the area because of financial considerations. The housing program's beneficiaries are sharing problems such as:

- They are a very low- income families; experiencing severe poverty, unemployment or unofficial job opportunities and insecurity;
- Mental and physical health problems;
- Overcrowded housing;
- Lack of public facilities and services;
- Legal problems between them as tenant and the landlords regarding housing repairs.

Landlords deny the tenants right to repair the houses in order to force them to leave the rented houses which give the landlords the opportunity to get higher rent.

4.3.6. The Program's stages:

Stage one: Individual cases

The Housing Program started by providing technical consultations for local institutions and NGO's like Women Union Society, and Yafa Society. Coordination was established between CSC and both UNRWA and the Ministry of Social Affairs. UNRWA had funded

individual cases in The Old City of Nablus. Fundraising activities had been held to donate the individual cases, *“during this stage approximately 50 families has been benefited by an average of 500\$, which has a total of 25000\$ over a period of four years (1999-2003)”* (Al-Sharif, 2006).

Stage two: Rafeed Project (1/2/2003-1/8/2003)

After the big Israeli invasion in 2002, the CSC gained a grant from Rafeed¹⁵. Through this grant, the CSC assisted poor families in Nablus suffering from housing problems that were threatening the residents' lives and were negatively affected their psychological health and social life. The assistance was mainly by performing effective economical repairs in the housing environment. In addition, it offered social intervention for individuals and families.

Physical reparation included: installing doors and windows for better ventilation and lighting; rehabilitating bathrooms and/or kitchens to be healthy and meet the family needs; repairing sewage networks; insulating leaky roofs; and rehabilitating houses to fulfil the special needs for elderly and disabled. In this project, social workers and architects cooperated to assist the disadvantaged. Social workers played an important role in defining and analyzing social problems, differing social consultation and psychological support. In addition, they advocated helping solve people's problems.

The major goal for the project was to help provide healthy socio-physical environment for a number of needy families that suffer from lack of such a healthy environment in their places of resident. The main beneficiaries were about 600 members of 120 families, and they were from both genders and from various age groups. The beneficiaries included: single mothers, disabled, elderly, and poor families. They were selected based on specific criteria

¹⁵ Rafeed, The Emergency Assistance Program, is an initiative of the United State Agency for International Development (USAID).

which was: low income of about 100\$/month, five or more family members, unemployed head of family, disabled, elderly and the family suffering from social problems such as divorced mothers, widows and family structure problems related to women.

In Rafeed Project, multi-dimensional interventions took place in targeting the community in the Old City of Nablus. That was the most unique point which differentiates the Housing Program from other housing programs that have been implemented in Palestine or in any other context.

Stage three: Improving the health environment in girls' schools in the villages of east Nablus (1/9/2004-15/11/2004)

In the period between September 1st, 2004 and November 15th, 2004, the Community Service Centre (CSC) implemented the Project of improving health environment in girls' schools in the villages of east Nablus, funded by the British General Consulate. The southeast villages of Nablus are marginalized. The role of the Community Service Centre was to promote positive educational progress in these villages, in addition to developing and improving facilities inside these schools.¹⁶ The main goal of the project was to improve the health environment and level of services in a number of schools through building toilet units, drinking water fountains, renovating existing W.C units, and creating job opportunities for expert and non-expert workers.

Stage Four:

In December 2008 the Housing program got a fund from the Canadian International Development Agency (CIDA) to implement a project to rehabilitate housing for the very poor families in Nablus governorate. From December 2007 to June 2009, the Housing Program has

¹⁶ CSC Archive, Project of improving health environment in female schools in the villages of East Nablus final report, P.1

worked with (207) cases in Nablus governorate and other localities outside Nablus

governorate for very poor families. These cases are distributed as following:

- 141 cases adopted by the Social Affairs Offices (Nablus, Hwarrah and Tubas offices). These cases are very poor families, elderly, and disabled.
- 59 cases for poor families or disabled cases, which have been adopted by outreach, referral from individuals or other local organizations.
- 7 public facilities

Among these cases there were:

- 40 cases of disabled persons.
- 32 cases of old peoples.
- 11 cases of divorced women.
- 23 cases of widows with children.
- 7 public facilities (6 schools, 1 Youth Club)
- 94 marginalized poor families.

In this project, the Housing Program staff worked in cooperation with different local and international organization. They have built a strong and wide network in order to support and empower the marginalized population. The partnership was as following:

- 12 cases with UNRWA (disabled program)
- 14 cases with YMCA (disabled program)
- 2 cases with YMCA+UNRWA and others
- 6 cases with local organizations (village councils, and local associations).

4.4. Chapter summary

5. Research results

5.1. Background to household interviews:

For this study, five households and two program staff – a social worker and an architect – were interviewed. The households share some characteristics such as: facing financial difficulties (very poor) and their houses had been rehabilitated by the CSC's Housing Program which gives a sign that this group has undergone a significant housing change. Four households were living in very poor housing conditions. One household has a child with disability, one is elderly, two households have unemployment issues, and one household is a widow with children. Four households are receiving assistance from the Ministry of Social Affairs. Two cases were from the Old City and the other three cases were from different poor neighbourhoods in the city.

One interview also was held with a social worker from the Housing Program's staff who was involved in this program from its beginnings as a volunteer and then as a staff member. The aim of it was to have better understanding of the Housing Program's role and its effects on the beneficiaries' lives and their involvement in their community.

The first task in analyzing the interviews was to summarize key characteristics of households, and their housing conditions before and after the rehabilitation. Following is a brief overview of the circumstances of each household and their housing conditions before and after rehabilitation.

5.1.1. Overview of households¹⁷:

Om Samer:

Om Samer is a widow living with her eight daughters; the elder girl is 19 years old and the youngest are 5-year-old twins. The husband died one year ago. After his death, the family left their house and came to live in Nablus Old City near their relatives. One of their relatives offered them the house; it was abandoned for long time. The house contains one room, a kitchen, a bathroom, and a small courtyard. The mother and the eight girls are using the room as a bedroom at night, as well as a living room during the day. It is damp and has mould. Before CSC had rehabilitated the house, the kitchen did not have plaster or a light source and the sink and the water supply were very old and unsuitable. The bathroom was outdoors in the courtyard and did not have tiles, plaster or light. The CSC Housing Program intervention was to renovate the kitchen, bathroom, and the courtyard, in addition to repairing and installing the electrical network. The family is very poor and the mother doesn't work.

Nora:

Nora lives with her five children and her husband. All of her children are in school. *Nora* has a ten-year-old daughter (*Sama*), during her delivery, severe damage happened to her brain and she had a disability. She has problems in walking and talking. *Sama* needs someone to be with her and help her. The family lives on the fourth floor in a building without an elevator partially under the street level. All the family cooperates to take care of *Sama*, who goes to the Red Crescent School for kids with special needs. Every day in the morning, the family used to carry *Sama* downstairs to the school bus, and in the afternoon, they also used to carry her from the school bus to the fourth floor. Since *Sama* is growing, this daily process became harder and harder. It started causing problems with the school bus driver. At one point

¹⁷ Unreal names are used so as to maintain confidentiality

before the CSC's housing Program intervention, the family was about to give up. They stopped visiting *Sama's* doctors and decided to stop sending her to school. The CSC's Housing Program, in cooperation with other organization, as well as *Sama's* family, succeeded to help Sama to continue her life by constructing a steel bridge that connects her family's apartment to the street directly. Now *Sama*, by using her walker, can go out of her house to her school bus by herself and, also, now she can go out to see the other neighbours' children and play with them.

Abu Ahmad:

Abu Ahmad and his wife have three sons and four daughters. Their ages are between sixteen and three years old. The family lives in very poor quality housing in one of Nablus' poor neighbourhoods. Abu Ahmed's brother, who has mental illness, lives with the family too. *Abu Ahmed* hardly can work because he has heart disease, the family is getting 270\$ each three months from the Ministry of Social Affairs and that is all what they have to live. The house contains two bedrooms, a living room, kitchen, and bathroom. The main bedroom and the living room are connected to the rest of the house by a stairway which opens to a courtyard; the other bedroom had broken windows and had no door. The kitchen did not have tiles or a door. The bathroom was without tiles or plaster, was unhealthy and they were even using fabric as a door. The Housing Program visited the family and rehabilitated the house by installing doors and windows, and tiling the kitchen and the bathroom which improved their living conditions.

Amal:

Amal and her husband have six children – three sons and three daughters whose age between 17 to 1.5 years old. The husband cannot work because of health problems in his back and legs. The family is getting 270\$ each three months from the Ministry of Social Affairs and

some aid from the local community from time to time. The family had a very poor quality and unhealthy house. There was just a bedroom, kitchen, and bathroom; the family used the bedroom as a living room during the daytime, while they were using the kitchen as a children's bedroom at night. The sun doesn't enter the kitchen all the year; it is dark day and night, so they used to keep the lights on all the time. Moreover, the house has a leaky roof; it is damp and has mould and cockroaches everywhere. After the Housing Program staff visit to the family, it was impossible to renovate it since the house was in a very bad conditions and nothing can be done to fix it. The mother's family offered her an abandoned house with a leaky roof that needs renovation. The family with the neighbours' help fixed the roof. The Housing Program intervention was through providing and installing: for the bathroom, door, tiles, plaster, and water system; for the internal walls, plaster and paint; for the kitchen, tiles and water system. Now the family moved to the new house and they have a two sunny rooms, healthy kitchen, and healthy bathroom, beside a nice little backyard.

Abu Sameer:

Abu Sameer is an old man who lives with his wife and three sons in a small house. The family is very poor and get the 270\$/3 months assistance from the Ministry of Social Affairs. The house was damp; the bathroom and kitchen were unsuitable to be used, it has no tiles and doors or windows, they used a fabric as a bathroom door and plastic bags to close the windows. The Housing Program intervention was in the bathroom and the kitchen; tiles, windows, doors and toilet was installed.

Pictures show the housing situation interviewees have had before and after renovation:

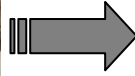


Figure 5: House 1/ before



Figure 6: House 1/ After

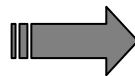


Figure 7: House 2/ after



Figure 8: House 2/ before



Figure 9: House 3/ before



Figure 10: House 3 / after

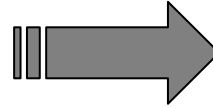


Figure 11: House 4 / before



Figure 12: House 4/ after

5.2. Relative importance of themes

The literature review that has been done at the beginning of this study identified aspects of housing and housing outcomes that may connected housing to social ex/inclusion. In relation to that study and built on it, the researcher used these themes to build the interviews questions and studied the importance of these themes for the interviewees.

In depth, examining of the aspects of housing and of housing related outcomes may give explanations for the relationships between housing and social ex/inclusion (if any). In

addition, it may shed light on the process through which in relation to housing people may feel excluded or included within their communities.

Detailed examination and analysis of the relative importance of themes may assist and help to explain which aspects of housing and housing outcomes is more relevant in relation to social ex/inclusion.

As mentioned before the interviews for this study were semi-structured, and it was started by open ended questions and it gave the interviewees the chance to express their narratives and experiences. All the interviewees were asked about the same aspects of housing, and the same housing related outcomes; however, it was directed to find out it is relationship to social ex/inclusion (if any).

All the interviews were audio taped and the main points related to the themes were transcript; due to the nature of the interviews and the sample size counting the occurrence of words and phrases was irrelevant and rejected. The researcher utilized a coding approach to assist identifying the common themes in the answers for each question. The importance was determined by looking for the interviewees statements regarding the importance of an aspect of housing or outcomes, and if it has any effects on their lives.

The analysis of the interviews about themes highlighted the importance of five sub-themes which was the most important for the majority of the interviewees. These themes are: housing aspects - bathroom and kitchen situation and housing outcomes – health, education, anxiety and stress, community engagement and forming relationships (social network).

Almost all the interviewees identified that more than one of those housing aspects were important in their lives and it was affected by the rehabilitation that the CSC had done for their housing. That was expected regarding to what merge from the literature review.

Most of the interviewees said that the housing rehabilitation did not affect or improve their economic situation. That was unexpected because the previous studies about housing and economy connect housing and the economic situation for the family. The case of the sample of this study was different because part of the interviewees are owning their homes, despite they know that their homes haven't appropriate living condition but they cannot do anything regarding that because they are very poor and cannot afford fixing their homes or move to somewhere else. The rest of the interviewee are renting their homes on a low price because it is poor quality housing, in addition the CSC asked them to get approvals from the landlords that if they renovate the house the rent will stay the same.

Health, education, and behaviour were significant and most of the participants felt that these aspects were most affected by housing. However, most of the households were able to give examples of its impacts such as decrease the visits to the doctors especially in winter decrees the missing schooling days, and decrease the levels of stress.

Forming relationships were very important to almost all the interviewees; they mentioned it many time and focused on the change happened due to the improvement in their housing condition. While community involvement was less important to about 60% of them, it was noticed that they related that to the poverty more than to the housing even though poverty is connected to housing.

5.3. Analysis by themes:

5.3.1. Housing quality and repair:

The first question in the interview was about the housing quality and for how long the families have been lived in their houses. From the five household interviewed only one family moved once; the rest of the households have been living in their homes since they married.

“I have been living in this house since about 30 years; my five daughters got married from this house; now I am living here with the kids and my wife. At the beginning we had only one room, kitchen and bathroom, later I used the courtyard and added another room, when my five married daughters come with the children we do not know where to sit. Do I have to live like this all my life? It is not a life”¹⁸

(Abu Sameer)

Being caught in poor housing for long time and did not have the ability to improve the housing situation has a negative impact on the families. Around eighty percent of the households interviewed have shown bad feeling regarding their housing situation; they felt helpless.

“I have been born in this house, I lived here with my parents; I married here and now I am living in it with my wife and children and my brother. The house is not suitable, like you can say, there was nothing good in it, the bath was bad, the kitchen was bad, no tiles, broken windows and no internal doors, even the bath we used a fabric as a door. We do not have anything to do”

(Abu Ahmad)

From his words, it is clear that their house situation was very poor, they were aware of that but they could not do anything to improve their situation because they were caught in a downward spiral of poverty, unemployment and poor housing.

¹⁸ The interviews were in Arabic, and the researcher did her best to translate what the participants said, and not to change the meaning while she was transiting.

Sixty percent from the households said that they thought about improving their housing situation, but they didn't afford it. This situation has deepened their feelings that they are powerless. This feeling of being powerless is very dangerous; it has a bad impact on the self-esteem and self-confident and led them to be more close on themselves. Therefore, it affects their ability to go out to their community and demand their rights and also to have access to these rights. Only one house hold said that they had succeeded to improve their housing. They did that when her husband was healthy and had a job. But later on, when he lost his job because of his illness they could not do anything else in their house.

The people who are living in poor quality housing in general are very poor and have very high rate of unemployment; they are caught up in this paradigm and rarely they can change or improve their situation. Therefore, the effect of poor housing expands from childhood to adulthood and to the next generation.

5.3.2. Housing outcomes: Health

The majority of the households interviewed said that there is a direct relation between housing and health problems. Regular visits to doctors because of cold, mould, and damp housing came up many times in the interviews. They described many times the cold in winter and when asthma attack and the visits to the doctors increased.

“The cold wind was entering the house from everywhere; the kids felt cold all the time. They were always sick and coughing; we visited the doctor many times, even they could not go school many times”

(Abu Ahmad)

Because the houses were inappropriate, the families were facing health problem specially the children which affect negatively their school attendance. They lose schooling days which threaten their schooling achievement and threaten their educational future, which

has long-term- impact on their future employment chances, therefore it may have indirect impact on their life chances and their participation in their community.

One of the household described her house, and how it affected her children's health and her fears regarding her kids' health. Also she mentioned the effort and the long time that she spent trying to clean the house which was on the expense of the time that she should spend with her kids; she said:

"I kept cleaning the house, the walls, and the ceiling, but I couldn't get it done properly. I have never seen a result of my work. I move the furniture to clean the walls, it was wet and black. The sun doesn't enter the house the whole winter time. The cupboard always has fungus on the back. I could not put our clothes directly in the cupboard; I should put them first in plastic bags. Also, I put the clothes that we don't want it as an isolation layer between the wall and the cupboard back. In winter, the children always had asthma, and our visits to the doctors increased. I keep cleaning even I know it is useless because I am worry about my children, and about their future"

(Amal)

This case is expressing the strength of the impact that housing has on her stress and on her family health. Health effects associated with her poor housing may contribute to her children being sick more often and missing more school which may threaten their future chances and being more isolated within their community.

"I always take the girls to the doctor, they always get cold and coughing; when they wake up at night and go to the W.C they should leave the warm room and go outside. The W.C is in the courtyard, it is open and cold"

(Em Samer)

"we are going less often to the doctor these days, even after the house being fixed and the installation of the new windows and doors we have not taken the kids to the doctor at all"

(Abu Amad)

The households connecting getting cold and coughing to the poor housing. Abu Ahmad made a connection between the new housing situation after renovation and less visits

to the doctor. However, the connection between improving the house conditions and health has been clear in the interviews. Improving housing conditions has had a direct and positive impact on the families' health.

In summary, the households didn't draw direct link between poor housing related health problems and social ex/inclusion. However, increasing health problem increases the family stress and keeps the parents busy and do not give them the opportunity to involve or participate in their community which may lead to miss their rights and prevent them from access to these rights.

On the other hand, health problems especially with children affect their education and limit their future chances. That may negatively affect their chances to participate and access their rights and as a result, they may become socially excluded.

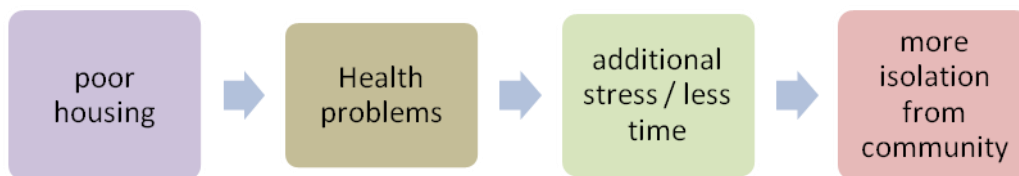


Figure 13: the relation between poor housing and social participation/ health

5.3.3. Housing outcomes: Education

Poor housing affects living conditions which in its turn has a direct impact on the education process. The impact of poor housing on health was strongly reported in these interviews, almost all the interviewee were aware of the impact that poor housing have on their children education and schooling. In addition, it was a source of additional stress for some of them; it made supervision of children more difficult. According to the participants, housing affected their kids schooling in different ways. Two of the households said mentioned

the crowded housing as a main factor that affect their children education, there wasn't a space for the children to do their home works.

"You where we used to live before the CSC rehabilitated this apartment for us; the house was if I can call it as a house was only one room and dark damp kitchen, six children, me and my sick husband trapped in that small place. My eldest daughter is at high school, she couldn't find a corner to set and study. The worst is in winter when the little boys couldn't get out the house because of the cold, imagine situation, how noisy and frustrating it was"

(Amal)

"I and the eight girls are stuck in this house. We can only use this room for everything, we use it as bedroom, living room; sees, here is the refrigerator too. There is no place for the little twins to play and no place for the eldest to study, even at night they cannot study because their sisters want to sleep"

(Om Samer)

For these families the fact that their houses were only one room and more over it was damp and without enough daylight; we can notes a direct and clear effect on the kids schooling. It is clear that in such atmosphere it is impossible to study or focus. For "Abu Ahmad" the family has more space but that space was unsuitable; their poor housing condition added a lot of stress on his wife, she couldn't follow up with little children to do their homework.

"We did not have a door to close our house on ourselves, my wife was feeling bad all the time, she was shouting on the kids all the time, she couldn't help them to study or follow up with them"

(abu

Ahmad

For Sama the problem has a different side, there was suitable place for sama to study but her was that she did not have an easy access to get out of her house in the fourth floor - she is disabled- to go to school. That had threatened her schooling and her future. In addition, it added more stress and worries to her family which affected the house environment negatively.

“You know that we used to carry Sama every day back and forth from the fourth floor to the school bus. With time, Sama was growing, and it became not easy to do so. Even it started to take more time. The school bus driver started to be impatient, and many times, he said if you are late, I will leave her. We had problems with him many times. It became harder and harder, we were about to take a decision to stop sending her to school. It was frustrating, even we stopped the regular visits to her doctors”

(Nora)

“Oh, after the construction of the bridge, Sama now can get out from the house by herself using her walker, she is a happy girl now and go every day to school”

(Nora)

Constructing the steel bridge that connected Sama’s house to the street level changed her future, and gave her the opportunity to get out and participate in many activities with children at school. Forty percent of the households interviewed said that there was a clear improvement on their kids’ grades at school.

“I noticed after we moved here, my eldest daughter grades enhanced”

(Amal)

Regarding education as a housing outcome, the households interviewed agreed that there was a link between poor housing and education, and that link was clear in their life. On the other hand, they did not point out that education is a direct element that limits their integration and participation in their community, or as an element that prevent them from getting their rights.

There is links that connect education to social ex/inclusion; if the individual miss schooling, there is a long-term impact especially on the children future development and employment. It decreases the chances to know and be aware of the individual’s rights and therefore limited the access to these rights. Also, it affects forming supportive relationships and net work. Being uneducated limits the chances especially in a community that considered education as an important life determination; that will deepen the feeling of exclusion.

As poor housing affected negatively education, there is big evidence that it will affect social ex/inclusion.



Figure 14: the relation between poor housing, education, and social exclusion

5.3.4. Housing and Economic:

In this research, it was shown that housing affects the family economically. For some households, however, housing consumes almost half the family income, and adds more stress for the parents. In the interviews, it was clear that the housing was not a main element that affects their economic situation. All the households interviewed own their homes; however, the main connection between their poor housing and their financial situation was that they consume more energy for heating in winter, also they pay amount of their income for doctors and medication because of the bad effects of their housing on their health.

80% from the households are very poor and do not have a sources of regular income or any other resources. They mainly depend on the assistant that they got from the ministry of social affairs, and in sometimes from the local community.

For Abu Ahmad, he accepts his situation and tries to raising his children in away to accept their reality; for him he is very poor and he has priorities in his life like feeding the kids, and he think that they can survive in a poor quality housing but they cannot survive without food.

“My father died when I was little boy, I lived with my mother and brothers in this house, I still live here with my wife and six children and my brother. We were working

and working but with no result. I got sick, and couldn't work. What we got is almost enough for food. Even I can't pay for the electricity and water bills. I always say to the children we should thank god for what we have and we should live with it. I can't improve my house even if I want"

(Abu Ahmed)

When the CSC Housing Program rehabilitated the houses, it doesn't affect the families' economic situation. All the households said that there wasn't any main change in their financial situation, because they did not spend from their income on their housing. Their income was even not enough for them to survive.

"The 270\$ that we got each three months, even did not enter the house. I got the many and directly go to the store to pay what we owing them. I couldn't buy clothes for the kids. But I can say, now after we moved to this place, I start to pay less for the doctors because the kids now in better health, thank god. It does not make a big difference for us, but thank god. At least now I am not worry that I may not have money to take my kid to the doctor"

(Amal)

"I did not think of the house situation, my focus was on the girls and how to feed them. The new conditions are better now, I am happy. At least in the future I will not be worry that I have to spend money to fix things"

(Om Samer)

For Om Samer, it is the same as the other households, there was no direct impact on their financial situation, but for her she feels that she does not to worry about future expenses for the housing.

The poor housing quality affected the economic situation for the families through adding more expenses for the households spending on health, although the households were not able to do major repairs for their houses, it is increased the stress levels that the families faced. The high stress level keeps the people away from their community, and affects their day-to-day functioning.

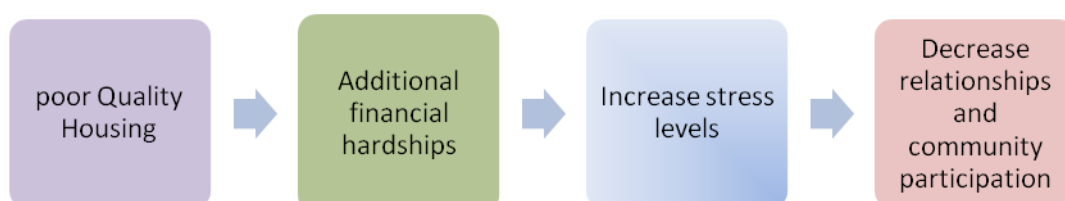


Figure 15: the relation between poor housing, economic, and social participation

5.3.5. Housing and behaviour (stress, anxiety, and well-being):

For many respondents, the cumulative day to day stress in their lives is very big, and it affects their performance. There are additional stress issues relating to dealing with children living in inappropriate housing.

Amal explained that she was very anxious about her children especially at night, and she couldn't sleep properly, which added a lot of pressure on her.

"I left the light on all the night, I was afraid from the cockroaches, at night it gets out from the floor. It was everywhere, but when the light was on, it kept it away from my children. Many times I wake up and went to check if the children are okay and if there was no cockroaches around"

(Amal)

"Now we have a backyard, the kids can play. Before, they used to play in the street, now I am not worry any more, I can see them playing in front of me. Even I planted some flowers in the yard"

(Amal)

Some interviewees emphasized the emotional dimensions of the experience of social inclusion that they went through during and after the renovation of their housing. Parents said that it was an important source that helped to overcome their difficulties, stress and anxieties, and the pressure from the daily life.

"I cannot explain what the effect the renovation has on us. Like you can say, we were deeply in a bottom of water well and the housing program work in our house, get us out from this water well. and helped us to see life in new eyes"

(Abu Ahmed)

"I felt that I am not alone; there is who care about the girls. I think we can make it, we can manage our life"

(Om Sameer)

For Nora (sama's mother), life now became easier, she is satisfied that her daughter continue to go to school, the period before the construction of the steel bridge, she was under

huge pressure and stress. She emphasized that being under such stress affected her relation with her husband and her attitude toward her other children.

“I kept thinking about her all the time, what will happen if she stopped going to school. I was under stress that I couldn’t peer. I had a big fight with the school bus driver and I was angry. Not only with the bus driver even with my husband. I was shouting on my children all the time”

(Nora)

Poor housing quality is not only has pressure on the parents, but also on the kids. If the children are not satisfied with their housing, that has a clear and direct impact on their attitude and it reflected on their relation with their brothers, sisters, and friends. In addition, there are stress issues relating to dealing with children living in inappropriate housing.

“the children were saying: do you consider this a house, why we do not have a real house like the others; I did not know what to say and how to answer them.... They were afraid to go to the bathroom alone; they used to ask their mother to go with them. While they were asleep, the cats many times jumped on them. Now they can sleep safely and even they stopped waking up many times..... they were fighting with each other and always shouting, even they didn’t listen to us, I didn’t know what to do”

(Abu Ahmad)

In summary, a strong and direct relation between poor quality housing and behaviour, stress, anxiety, and well- being have been merged out from the interviews. Connected to the literature review had been done, poor quality housing effects on family well- being can be explained through families experiences living in such bad conditions. These families are exposed to higher levels of stress and anxiety; however, this status has a negative impact on their daily lives, their performance, and their home environment. As a result, and to cope, these people stuck to their reality and isolate themselves from being in touch with their surroundings. Therefore, they narrow their relationships and limit their social participation.

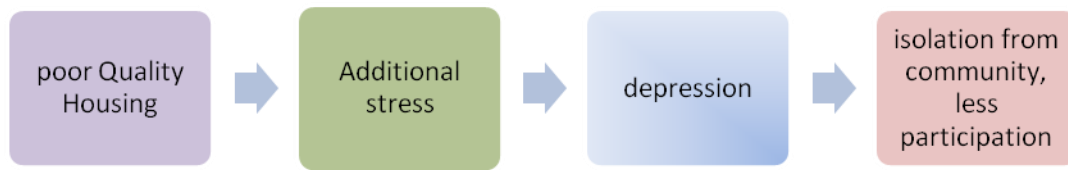


Figure 16: The relation between poor housing, stress, behavior and community participation

5.3.6. Social relationships and supportive network

The majority of the interviewees perceived social inclusion as the ability to form supportive social network. The social relationships and network support them to access local resources and services. All the interviewees said that their housing situation has an impact on their ability to form and develop relationships and therefore limits their chances to access the local resources.

“I don’t go out so often, we don’t know a lot about our surrounding, even the ministry of social affairs we didn’t know how to reach them or deal with them. I have had a bad situation since 17 years, but I did not go to any place to ask about my rights. Some people told me to go to the ministry of social affairs and I did not want to go”
(Abu Ahmed)

The women respondents were the most vulnerable; they had shown their feelings of isolation, fear from the future, stress, and sometimes depression because of the house and its effects on them and their families. They have showed that they didn’t have any desire to go out or form relations.

“I was cleaning the house all the time, but with no seen results; I had a feeling all the time that all my efforts were without any results. That affected my psychological status, I felt hopeless; I was uncomfortable. I did not have relationships and I didn’t have people in my house..... I didn’t want to go out my house; only, I was visit my family once a month”
(Amal)

The women spend almost all their time in their homes, so they are the most exposed to its situation; they are the ones who are mainly in charge of dealing with its impacts on their

families. This adds more stress for them and deepens their feelings of fear and isolation. In Om Sameer's case, the family experienced high levels of isolation. Their social situation as a widow with eight daughters _no man in the family_ living alone in a community like Nablus city added more pressure and stress beside their housing situation.

"we did not want to leave the house, in the first months living in this house me and my daughters hardly went out of the house" (Om Samer)

One of the households mentioned the neighbourhood as an element that affects forming relationships and participation. Area of residence identifies the individual social class, broad poverty, inequality, and social marginalization. In Nablus community the people judge each other from where do you live and what do you have and sometimes from the individual's' family name. For Abu Sameer, he did not want the people to know where he lives, because they will judge him through his area of living and he doesn't like that.

"I do not tell people where I live, I am a man who have a good knowledge, I speak English _he said some words in English many times_ if the people know that you live in a poor area and you house is in bad condition, some time they don't respect you" (Abu Sameer)

It appears through the interviews that the community culture and the norms of society are from the elements that people take in consideration when the mater related to their housing poor quality. However, 60% from the participants said that they prefer to stay at home, and that they do not want to form any relationships because they hesitate when people know where they live they will judge them as a poor and marginalized population. They were afraid to be classified as a lower class in the community which means that people will treat you according to this class. Also, those participants were shy (especially the women) from forming relations even with their relative and neighbours because they do not have a suitable place when people come to visit.

“My house affected my relations, for example when someone come to visit like relatives, neighbours; they look at our house, no doors, the windows are broken and it is in a very bad situation. They day, he is poor and they don’t pay any attention for you. They come five minutes and leave like disgusting from you” (Abu Ahmed)

“I did not want anybody to visit me. When I had visitors and they want to use the bathroom, I was shy. But I am not, now I have a tiled modern bath. Before I was, feel that I am less than the others and wanted to be away from them. Now I want them to come to see our house new situation”

(Om Ahmed)¹⁹

“Sama started to go out by herself in the afternoon, at the beginning she sat on the steel bridge looking at the children playing near the house. Then the children started to come to play with her. She is so happy now; even she starts to repeat their words. That enhanced her ability to talk and to walk too. It gave us hope.... Now we are visiting her doctors regularly. They said there is hope that she may walk by herself”

(Nora)

In sama’s case there is a huge change happened in her life, she is not isolated anymore, and she started to find her way to the community which for sure will enhance her chances in life.

There is evidence that the interviewee’s housing status leads to social isolation which limits their supportive networks and chances to integrate into the wider social fabric. However, the community culture and norms reinforce the social isolation for the poor and marginalized households. At this point, I think it is a kind of discrimination and at the same time, it is a matter of choice. Poor and marginalized households chose to limit their social relation because they were afraid from their society discrimination.

To summarize, poor housing conditions have negative impact on forming networks and limited the chances for marginalized households to have a supportive environment that may give them the chance to know their rights and access these rights. They isolate themselves from their community and don’t participate which deepen their feelings that they are excluded.

¹⁹ Om Ahmed is Abu Amed’s wife, she was during the interview, and sometimes she added some things to what her husband said.

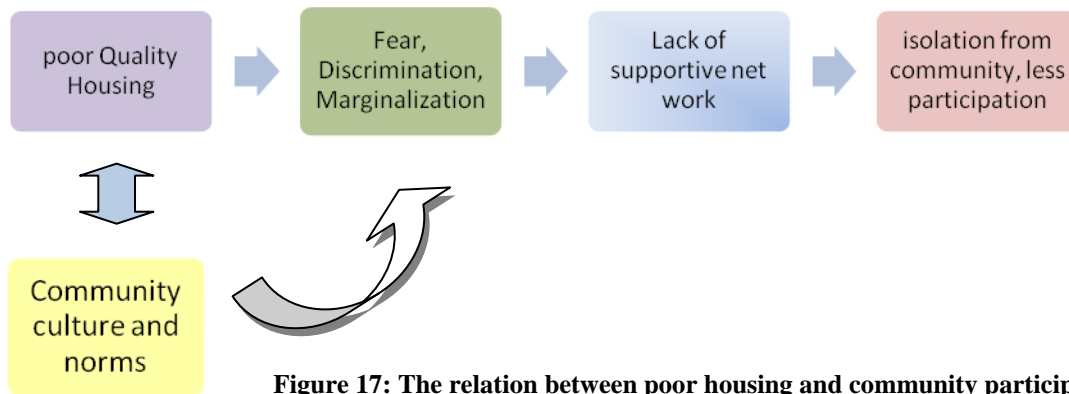


Figure 17: The relation between poor housing and community participation

5.3.7. Participation in community:

The participants in this research have been asked if their connection to the CSC has any impact on your involvement in the community. (Ex. neighbours, community groups, government services, or institutions). Three households said that now they are ready to form relation with their neighbours, while the others said that they already have relations and they want to maintain it.

“Now it is better, you can say, I started to go out and see people; now I have the courage to accept people come to my house..... I started to visit and be involved in a women organization; sometimes I help in preparing food for fund raising activities”.
(Amal)

“now I know that there are organization like the CSC, they help people to understand their rights, and I will look for them to help me to know and got my rights”
(Om Samer)

In Abu Sameer case, it was different; he said that there was not a big change in his social life. The only change happened in his house was the rehabilitation of the bath, and W.C. so he doesn't feel that has any impact on his relations or involvement within his community.

Living and growing up in poverty and poor quality housing has many consequences for the residents and their participation in society and it leads them to experience social exclusion. According to CSC social worker, the people are very poor and it is hard to change their situation and improve their participation in a short period of time, it is a process that needs time and resources. On the other hand, those people actually participate in a process for helping themselves first through their participation in the work at their houses. He thinks this is the first step, and from there it will be possible for them be more involved within their community.

“I think for these people to have initiatives is very hard, because they are an affected group. It is hard for them to start being involved and participate in a short period of time, it is a long term process, and it needs effort and resource. Most of them have negative perspective toward their community..... their initiative was for themselves and not for their community. We did not need unskilled workers in the renovation process; They were working by themselves with our workers to renovate their homes”
(Ibraheem)

The ability and willingness for participation in society depend on resources which intern related back to income and employment. Experiencing social exclusion is connected to the real living conditions which in its turn are connected to poor quality housing. People living in poor quality housing are most vulnerable to experience exclusion and that restricts their quality of life, and negatively affects the young individuals’ prospect development chances.

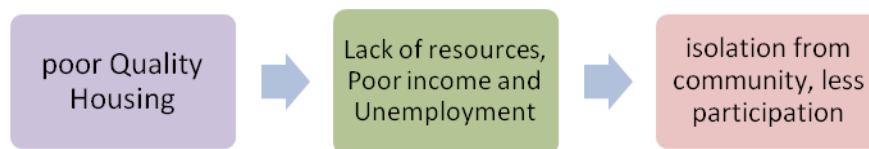


Figure 18: the relation between housing and participation in the community

5.4. Discussion

Inequality, poverty provided, and important context for the analysis of the relationship between housing and social ex/inclusion. In the Palestinian society where high levels of inequality and poverty exist, there is not any clear effort or strategy to tackle the housing problem. Few organizations work in the housing sector and their work is limited to the people who has some recourses, and there is nothing for the very poor and marginalized population.

Better understanding of the housing effects on family life and progress relations is very important; not only for achieving social quality, but also for the move of poverty and disadvantage from the parents to the children. However, emphasize the risk of social exclusion which is connected to poor housing, and its effects on the family and its relations become very dangers when people feel disconnected to their community. When people feel that they are far away from their communities and the ties between them and the society is weaken, in such case identity and belonging will weakened too which may threat the whole value system in the community.

Poor housing in most of the cases led to low education achievement which may be a cause for poor employment prospects in later life and direct the individual to the exclusion circle, therefore intervention in housing and improving living condition could affect a child's or young person's life chances.

In general, these families who are caught up in poor housing conditions, live in sever poverty, inequality, and marginalization. However, they lack to control, influence, and choice. They are excluded and hopeless. Different elements affect their lives like: social class, gender, poor housing, and lack of supportive network. All these factors united together and deepen their social exclusion state.

Through poor housing, poverty and disadvantage move through generations. That has a severe effect on community development. The absence of any attention to the poor who trapped in poor housing will deepen the poverty and inequality which lead to a downward spiral of violence and anger. That situation destroys the values and social cohesion.

5.5. Conclusion and Recommendations

“Housing serves as a catalytic component that, besides providing benefits in and of itself, can facilitate and perhaps even magnify the effectiveness of other supports”²⁰ cited in (Hulse, 2008)²¹.

Housing has a significant potential to contribute to social ex/inclusion. This research study has shown that there is considerable scope for the improvement of housing that affects individuals and families’ integration, inclusion and deepens social cohesion. Decent housing is recognized in the every family outcome as a key element to achieving social ex/inclusion and well-being.

Social inclusion is advanced when efforts are made to improve housing conditions for poor families which affect directly people’s capacity and autonomy to control their lives. Adequate housing helps and maintains the resources and tools to be healthy, integrated in society and active in community.

The adverse social effects of poor housing are linked; poor housing outcomes interconnect in a spiral of cause and effect. The result of this interlinking relation is that the families got caught up in disadvantage, and deepen their feelings of being excluded from their community.

²⁰ Policy Research Initiative (Canada)(2005) “ Housing Policy and Practice in the Context of Poverty and Exclusion”

²¹ http://www.ahuri.edu.au/downloads/2008_Events/AHURI_Conf/AHURI_Conference_Hulse_Oct08.pdf

Poor housing affects the basic slandered of living and social participation. Therefore living in poor housing does not only mean living in poverty but also it means deprivation that limits the opportunities for participation in social and economic life.

Through the literature review there was not clear and direct connection between housing and social ex/inclusion, but looking at aspects of housing and housing out comes generated better understanding of the relation between housing and social ex/inclusion. Poor housing at the end leas to social exclusion.

5.5.1. Recommendations:

- Demand a clear housing policy, how we deliver and manage affordable housing.
- Attention should be drawn to affordable homeownership, renovation and how the private sector can be engaged in this process.
- Financial resources need to be available
- Develop housing policy
- Subsidized housing for low income.
- Capacity building and community organizing
- Raise awareness about housing as a basic human right
- Encourage poor people to demand their right of affordable housing

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7. Annex 1: Interview Guide²²

Housing and Social Inclusion Interview outline

- Q1:** How long have you and your family lived in this house?
- Q2:** What led to your family getting involved with the Housing Program for the disadvantaged? When was your house rehabilitated?
- Q3:** What, for you, are the most important differences between the house after rehabilitation and its previous situation?
- Q4:** Have there been any changes in your family or personal circumstances since the work in your house have been done? (Ex. health, education, economic, family relationships, relationships with neighbours or in the community)
- Q5:** Has your connection to the CSC had any impact on your involvement in the community? (Ex. neighbours, community groups, government services or institutions)
- Q6:** Did you consciously decide to make any changes to your lives as a result of the new housing situation?
- Q7:** How would you sum up your feelings about your new home?

²² The interviews were in Arabic and the researcher translated it to English.

8. Annex 2: Ethics Certificate