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**Building a global covenant?:  
The overseas work and the international  
partners of habitat for humanity**

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**TITLE OF PAPER: BUILDING A GLOBAL COVENANT? THE OVERSEAS WORK AND THE INTERNATIONAL PARTNERS OF HABITAT FOR HUMANITY.**

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**ABSTRACT**

The present paper interrogates the current discourse of globalization and globality through a description of the overseas work of Habitat for Humanity, an initiative in the contemporary United States which claims to be transnational in its spirit and objective. While pleading for going beyond a predominantly politico-economic approach to the problem of globalization and incorporating a cultural perspective on the contemporary condition of transnationality, the paper argues that we now need an ethnography of the world system by doing fieldwork in multiple sites of the work of our objects and subjects of discourse. This multi-locale ethnography in our practice of knowledge calls for critical self-reflection on the part of transnational movements and actors vis-a-vis their valorized modernist attributes of nationalism and individualism in order that the current moment of globalization can lead to widening of the universe of discourse on the parts of both interacting selves and cultures today.

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Alternative solutions are generally antistatist and usually have two, but not necessarily contradictory points of reference: the local community and the Earth. The relevant actor on the local level would not be the state but issue-oriental social movements whose global operations transcend the nation-state as the dominant mode of political organization

Bjorn Hettne (1990)  
*Development Theory and Three Words*, p.34.

Yet the *Word of Life* is significant not so much for what it can achieve, but what it represents. Apart from illustrating one particular religious adaptation to the forces of globalization and secularization, it also indicates that globalization can imply not only the creation of a world order of meaning, but also a kaleidoscopic clashings of meanings and cultural orientations

Simon Coleman (1991),  
"Faith which Conquered the World:  
Swedish Fundamentalism and the  
Globalisation of Culture," p.16

### **The Problem**

Globalization has become the sign of our times and the work of the global process is no longer confined to the domains of economy and politics. Global processes now touch upon the thresholds of self and culture, breaking down insularities, and creating new trajectories of flow and interpenetration, which deeply affect the everyday life of individuals. At present, many organisations, initiatives, and movements work with a proclaimed objective to reach out to the needy in the global terrain and much is claimed on the behalf of these initiatives which are characterised as transnational. These transnational initiatives supposedly "transcend the nation-state" in their "global operations" (Hettne 1990: 34). While claims are being made about the work of the transnational movements and organisations in facilitating people-to-people partnership across the globe and creating a global community of seeking souls' in anthropology a call is also being made for transforming it into a "cosmopolitan anthropology" (Kuper 1994) by studying culture not within the confines of the familiar boundaries of tribe, region, and nation but at the confluence of a global flow. But both the claims on behalf of transnational organisations and movements and the plea for a transnational anthropology has not gone beyond mere rhetorical sketches. Moreover, the discourse of globalisation and globality today is dominated by the concerns of economy and politics and there is scarcely any effort to understand the work of culture, consciousness, and communicative action in the global terrain today. What is thus required now is to describe the work of culture and communicative action as a consequence of and in conjunction with transnational initiatives in the global terrain — an ethnography of global phenomena and transnational organisations in the multiple sites of their work.

In this paper, I take up such a task. I take for the object of my description and analysis an initiative which identifies itself as an international movement and presents its objective as the building of a global covenant. This initiative is Habitat for Humanity which articulates as its vision the eradication of shacks from the face of the earth. Habitat for Humanity International is a Christian movement in the United States which builds houses for low-income families in nearly 1100 communities and in 43 other countries. Habitat builds houses for low-income families with the donated resource and the contributed labour of supporters and volunteers but it does not give these houses free of charge to the homeowners. It sells its houses "at no interest" and "no-profit" to the homeowners who are required to pay back the mortgage amount in installments in a period of twenty years. Habitat takes special pride in the fact that it builds for people in need of a house in not only in the United States but also in many poor countries of the world in partnership with Christian social groups in these countries. In this paper, I describe the international work of Habitat for Humanity and use it as an example to interrogate the taken-for-granted beliefs about transnational people's movements proliferating in the pedagogies of liberation of our times (Kothari 1987, 1988; Chekki 1988; Mansbach 1976; Zelinsky 1991).

## **The Ethnographic Universe**

Habitat's main mobilizational activity is carried out in the United States. Habitat projects in the United States are called affiliates. The affiliated projects are self-supportive; they raise their own funds and operate in utmost independence. As affiliates, they are required to send 10% of their contribution to its international headquarters in Americus, Georgia for international work. Habitat house -building projects in the overseas countries are called sponsored projects. Habitat International supports their administrative costs, provides funds for the requisite infrastructure (office space, vehicles, etc.) and then releases money for the building of homes. These sponsored projects are located in the "developing" countries; they are not self-supportive, but receive their total funding from Habitat International. To launch a project, interested local Christian leaders must first submit a sponsored project proposal, providing information regarding various aspects of the local population, as well on the nature of the sponsoring local group, and its understanding of and commitment to Habitat. The sponsoring group must be a Christian organization, be it a church or a Christian service society. The sponsored project proposal goes first to the Area Director of Habitat International and then is evaluated by the Board of Directors. In the mean time, the sponsored project's Habitat committee must sign a covenant with Habitat International, committing it to maintaining the integrity of the Habitat vision, and to honesty in its operation. For the actors of Habitat, this covenant is not a legal document, but a commitment of faith towards keeping up the spiritual and financial stewardship of Habitat. If approved, the sponsored project has to wait till the arrival of the Habitat International partners for the release of funds.

Habitat projects in the United States are called affiliates. The affiliated projects are self-supportive; they raise their own funds and operate in utmost independence. As affiliates, they are required to send 10% of their contribution to the International headquarters. The primary distinction between the sponsored project and the affiliated project is not that the former is overseas and the latter is domestic. The issue here is one of funding and financial autonomy. Habitat projects in Canada and Australia are called affiliates because they are self-supportive while those in India and Mexico are called sponsored projects. These two kinds of projects have different status within Habitat International. Because the affiliates mobilize their own resources and contribute 10% of it for Habitat's work in the sponsored projects, they matter most in Habitat's scheme.

### **The Overseas Work of Habitat : The Project In Khammam**

Khammam Habitat for Humanity, located in the district town of Khammam in the state of Andhra Pradesh in India, is a sponsored project of Habitat for Humanity International. Habitat International reached Khammam under the auspices of an evangelical group called Christian Service Unit. Christian Service Unit (CSU) has been working in the Khammam area for the last thirty six years, preaching Christianity among the high-caste Hindus and delivering varieties of services—helping children, widows, the elderly and the sick. It has worship and fellowship centers in many parts of the district of Khammam, and the unit now runs a faith home for the aged, and a hostel for poor children in the village of Golapudi. It also runs a Bible school at Khammam to train young people in pastoral and evangelical work. Evangelist K. Azariah is the leader of the Christian service unit of khammam who was instrumental in starting a Habitat project at khammam.

### **Submitting A Proposal**

When a local group wants to build partnership with Habitat International, it has to submit a proposal. I had a look at the original project proposal that Azariah had submitted to the headquarters on behalf of Khammam Habitat in 1984, as well as at its proposal for expansion submitted to the headquarters on May 23, 1988. It is interesting to look at the response of the local Habitat to some of the key Habitat questions, and the comments of the-then Habitat area director, Keith Branson, on this proposal. On the question as to how the local committee educates the homeowners about Habitat's house-building ministry, Khammam Habitat writes: "in ground breaking and dedications and also when we have visitors from U.S.A." Branson comments: "It seems inadequate and shallow." He also wants to know why there are no community meetings. On the selection of the beneficiaries, Branson remarks: "Insufficient information, how is community survey taken? How is target location decided? How is information publicized?...We want to know how you actually do these things." On the question "What will people do or contribute to the building of their own houses?", it was written in the project proposal: "sweat equity." Branson writes: "We know the theory of sweaty

equity. But how is it practiced in your project?" To the question, "What is the Christian community's commitment to the housing development?" the answer was "prayer" which made Branson comment: "If this is true, what does it say about the community backing for a project devoted to Action?" To the question, "How will you determine whether the homeowners are able to pay for the house?" Khammam Habitat replies: "Personal Knowledge." Keith Branson comments: "How does 'personal knowledge' reflect in such a case where Khammam has been in severe repayment difficulty for nearly the whole of the project life?" Khammam Habitat writes in this proposal that being a volunteer in this project means being a partner and an advisor. Branson asks: "What does your answer mean?"

### **Reporting to the Headquarters**

The local Habitat is required to submit monthly, quarterly and annual reports to Habitat International. In the monthly report, Habitat International asks questions such as: "Does beginning cash balance agree with previous month's cash balance?," "Are various expense types reasonable relative to each other? If one higher, explain"; "Is the cash balance too high?" etc. In the quarterly / annual report questions relate to homeowners' house payments and the review of the repayment data. The local committee has to report whether funds received actually compare favorably with what should be received during this period. It has also to report whether the exchange rate data is complete for all Americus checks written during the quarter. In case of continuing default of the homeowners, the local committee has to tell the headquarters what step it is taking to recover Habitat money.

### **The Sallent Features of the Habitat Sponsored Project At Khammam**

#### **a) The differential incidence of Habitat in the villages of Khammam**

The local Habitat has built houses in eight villages of Khammam, besides the district town. Habitat has arrived in each of these villages differently—in some cases through village leaders while in the other through Azariah's evangelical followers. Penugolanu is one of the villages where Habitat has come through Azariah's fellow evangelist David Garu (Garu is an address of respect in Andhra). In the village of Penugolanu, the work of Habitat is looked on as an extension of Azariah's evangelical work. One Habitat homeowner says that this village has been adopted by the American Missionary Society resulting in the flow of a lot of money to it, but neither Azariah Garu nor David Garu has told them anything about it. Another homeowner says that the Habitat missionaries are interested in converting them though they would not force them to convert. Some of the homeowners, of course, know vaguely the purpose of Habitat. They know that money comes from "America," and that they have an obligation to pay it back. But this education of the Habitat homeowners has come about only after continuous pressure from the headquarters. In the neighboring village of Atmakur where Azariah has also an evangelical constituency, the perception of Habitat is not very different.

The same is also true of Rebbavaram, a bigger village in comparison to the previous two, where Habitat has built 24 houses. Many people from this village, especially women from Hindu families, go regularly to Azariah's prayer meetings in his church at Golapudi. In this village, people associate Habitat directly with Azariah and what is to be noted is that there is no David of Penugolanu in this village whom people consider a close follower of Azariah. For the villagers of Rebbavaram, it is one of those foreign things with big money which Azariah Garu has brought to the village!

Golapudi is the headquarters of Azariah's evangelical work as well as place of the second office of Khammam, the main office being located in the district town of Khammam. Habitat has built 42 houses in this village. In this village there is no leader of Habitat in her own right. The same is true of the neighboring village of Ashnogoru where Habitat has come through Bankaya Garu, one of the Habitat employees in Golapudi and a recent convert from Hinduism to Christianity. He is a middle-class farmer in the village, and has selected some middle-class farmers, who are considered very rich by the lower-class and the low-caste homeowners of Ashnogoru. But his main role has been confined to using his influence over Azariah to give loans to some needy families and collecting the mortgage payment from the homeowners. He has not felt the need for using his ingenuity to arouse wider community involvement in the work of Habitat.

Near the village of Ashnogoru, across the rice field and the small ravines, is the village of Gollenpahad. Habitat has built 30 houses in this village. The majority of Habitat homeowners there are from the scheduled castes (low castes). Gollenpahad has been a site of Azariah's evangelical work for years. Recently the Christian Service Unit of Khammam has even established a church there. Rama Garu, a rich farmer and until recently the president of the village of Gollenpahad for the last 20 years, is an active supporter of Azariah's work in this village. Rama Garu is also a member of the Habitat committee. His wife witnesses to the village women who come regularly to the Church to pray and worship with her. So in the village of Gollenpahad, people associate Habitat with Azariah Garu, the "president Garu" and his wife. Habitat houses in this village were built during the very early phase, when Khammam Habitat was not aware of the need to educate the homeowners properly. Hence people in the village think that these houses have been made possible by the efforts of Azariah Garu, even though he has not given these away as a gift. But they also attach significance to the village leader Ramagaru in Habitat's work. But like Bankaya Garu of Ashnogoru Rama Garu has not used his position in the village to generate wider community involvement in the work of Habitat.

Palladugu is another village where Habitat has built 41 houses for families coming from almost all the economic, caste and religious backgrounds. In this village, like most of the villages in this area, Hindus, Muslims and Christians live as neighbors. In fact, in these villages, there is no spatial segregation in terms of religion, though there is a spatial segregation in terms of caste. Palladugu seems an exception, since Habitat has come to this village not through any influential follower of Azariah. The homeowners of this village understand Habitat as a mission to build houses for the poor, and not simply as an extension of Azariah. In this village, Habitat homeowners themselves are equally concerned about regular house payment from the whole village. Seith Sahib, a Muslim homeowner and an enthusiastic supporter of Habitat, says that Habitat is a very good scheme and they must make regular payments. If somebody defaults in his house payment, he says, it is a slur on their entire village. He also thinks that if they make regular repayment, they can build at least one house every year in their village with repayment money alone. He told me how once all the Habitat homeowners of a village went to the house of a willful defaulter and told him straight that what he is doing is not good. Then he paid back his dues to Habitat. Seith Sahib's narration shows that Habitat has a deep community penetration in this village which can be attributed to the fact that Habitat has not come to this village through any of the strong evangelical followers of Azariah nor are Azariah's missionary programmes at work in this village. Probably because of this Habitat homeowners have been able to develop an autonomous identity of their own, not being overshadowed by any of the influential actors of Azariah's evangelical network. In other villages, the presence of such local leaders has not facilitated the building of a community solidarity around the cause of Habitat since local leaders, as we shall see later, have used their links with both Azariah and Habitat, to consolidate their own positions and pursue their own interests in their villages. But this is not the case in Palladugu. This unique manifestation of Habitat in Palladugu strikes even the international partners. In a letter to the headquarters, an international partner writes: "I shall be investigating the why of numbers for villages. Why did Penugolanu fall behind and why did Palladugu move ahead and others are really stagnant?"

Kondakundam is the last village in our tour of the villages of Khammam. Kondakundam has come to the map of Khammam Habitat very recently. There was no Habitat house in this village during the first phase of my fieldwork in the area (March-September 1990). House building started in this village a year later (i.e. July 1991). In this village Habitat is supervised by a village committee comprising of rich farmers and influential people who take the responsibility of collection of mortgage payment from the homeowners on behalf of the local project. They pay to the local Habitat every month and collect it back from the homeowners during the harvesting season. The Habitat scheme at Kondakundam is a reflection of rethinking on the part of the local body as to how to make it more efficient in the collection of mortgage payment from the homeowners.

#### **b) Defaulting in Mortgage Payment Collection**

The village of Kondakundam perhaps provides us an appropriate context to look at the problem of regular mortgage payment, as it affects the actors of Habitat Khammam. Regular mortgage payment is an all-pervasive concern of Habitat—from Immokalee to Koovappally and from leaders to the homeowners. But while on the part of the leaders regular mortgage payment by the homeowners is crucial to their "identity

formation", for the majority of the homeowners their concern in mortgage payment lies in fear i.e. if they don't make regular repayment then they would not only be eventually forced to vacate their homes but also would become scapegoats in the eyes of the community.

Making regular house payment is a continuing problem for the Habitat homeowners of Khammam. In August 1990, as calculated by international partner Herod, 81% of them were behind payments. While the representatives of Habitat International at Khammam look at the problem of default as a problem of lack of education on the part of the homeowners in the vision and philosophy of Habitat and as a case of willful withholding, the homeowners and the local leaders look at it differently. Azariah argues that it is not that the homeowners are not aware of the significance of Habitat, nor is that they do not know that money comes from "America" and that they have to repay. They lag behind their mortgage payment because they are very poor. The homeowners express the same incapacity in addition to their preference for paying their mortgage only once a year—after the harvest season. Moreover, they do not like and find it difficult to pay every month. But for the international partners, if homeowners want to pay once a year, then they should pay in advance during the harvest season, not after six months of continuing default. But for the homeowners this is making their already burdened life more miserable, which even Azariah considers inconsiderate. Azariah Garu would like to extend the mortgage term to 22 years from the current term of 20 years.

But the representatives of Habitat International stick to month as a unit of collection. Recently there has also been a move at the Habitat headquarters to reduce the mortgage term to eight years, to protect Habitat's "Revolving Fund for Humanity" from the corrosive and disintegrative process of global inflation. In the context of Habitat International's continued stress on month as a unit of collection, the move for shortening the mortgage period considerably, and local Habitat's plea for a lengthier time, we are witnessing a cultural conflict, linked to the contemporary compression of time (see Harvey 1989). Compression of time is posing constant challenge to the construction of solidarity and a longer time vision in advanced societies and a social movement originating in such a society is also pushing local Habitat to the edge to take swift legal action against the defaulters who are allegedly not properly socialized in this culture of compressed time. As a response to constant pressure from the international headquarters, the local Habitat is taking various steps to make the repayment situation up to date: repossessing bullocks, taking out bags of rice from the beneficiaries' households and taking legal action against the defaulters. But the local Habitat has also been resisting the move to take legal action against the defaulters. Only recently the local Habitat has constituted a legal cell. Azariah says that he wants to take legal action against only one person so that they are able to teach people that they are serious. In fact, the local Habitat has filed a case against one homeowner from the village of Atmakur. But Azariah does not want to initiate any more court case against the defaulters. He told me when I was visiting Khammam for the second time in July, 1991 that Khammam Habitat has 350 homeowners and he cannot quarrel with all of them. Azariah also told me that he gives money to the defaulters from his own fund for evangelical work so that they can catch up with their mortgage payments and save the face of Khammam Habitat. Azariah has such arrangement with nearly forty homeowners. One such case is a poor widow who rents her house to a school. Classes are held there in the morning while she sleeps in the same place at night. Such arrangement not only helps homeowners but also helps Azariah to show an acceptable "statistics" to Habitat International.

The poor repayment record of the local Habitat has strained its relationship with Habitat International, resulting in the withdrawal of approval for its already-sanctioned fourth phase of house-building and force it to agree to build a low-cost model house (discussed in the next section). At the fall 1990 board meetings, Habitat International approved the fourth phase of the Khammam project, allotting funds for building 200 more houses. Because of Khammam Habitat's chronic default in repayment, Herod asked area director Sam Bandella to withdraw funding for its proposed "phase four" operation. This led to a considerable tension. Azariah was quick to withdraw the local Habitat's application for further construction, writing to the Area Director: "...we withdraw the phase four proposal, for the persons whoever they are that are responsible to authorize funding and stop funding showed no respect in dealing with the project."

Under these circumstances, it is no wonder then that the local Habitat has recently attached special importance to collecting money regularly from the Habitat homeowners. The office organizes collection drives every now and then in which the office staff and some committee members go off in their jeep to a particular village, and spend the entire day there, moving from door to door. I was present at one such collection drive that was carried out in the village of Ashnogoru on September 4, 1990, and led by Habitat

vice-president Thomas. But before the collection drive was on the way to Ashnogoru, the whole Khammam Habitat team was summoned to a meeting with Habitat IP Herod. In this meeting, Herod instructed Habitat workers to strictly follow Habitat rules. He cautioned that the continuance of the project depends upon strict observance of the Habitat principles and policy. He urged the employees to collect Habitat money regularly so that house construction does not stop. Herod explained its far-reaching implication: "If the construction stops, then there would be no need of a work supervisor in the project, nor a driver, nor an office assistant." Thomas, vice-president of the local project, added an explanatory footnote: "Yes, just as he stopped the funding from America, one day you would not be surprised to find that he has also cut your salary or has thrown you out of your job." Herod further instructed the workers not to allow any deviation from the original Habitat design, by permitting any "extensions" in the Habitat houses. Herod also instructed the staff to keep a log book, both here at Golapudi and in the Khammam office, where Habitat employees must regularly sign. He also wanted Habitat materials, such as cement and bricks, to be stored separately from those of the Christian Service Unit.

### **Paul : The Critic of Habitat In Atmakur**

The local Habitat has issued legal notices to all the defaulters, but has taken legal action only against Paul. Paul is a homeowner of Habitat in the village of Atmakur. Paul has not repaid his Habitat dues for years. But his continued default is not the only reason why he has been the target of the local project. The primary reason behind taking legal action against him lies in the fact that he has a different understanding of the challenge of the Christian mission. If Millard Fuller bases his Habitat foundation on Exodus, Paul bases his critique of Habitat on Chapter Six of Luke which says: "and lend for hoping nothing again..." Paul vehemently argues that it is not scripturally justified to ask for repayment money from the poor, for whom Habitat is meant to build. He resents the "fact" that Habitat not only collects "house payment" from the poor but also does not give them any priority in the sanction of Habitat houses. He also considers the dedication of houses by those who are not pastors as unscriptural.

Paul refused to repay Habitat in spite of its repeated requests and notices. Three years ago (in 1989), the confrontation between Paul and the local Habitat took a physically abusive turn, as Paul says, in the very presence of Azariah. One evening Habitat collectors had come to his house for the mortgage payment; Paul refused to pay and, in turn, an angry Azariah allegedly physically threatened him. When we look closely at Paul's conflict with Habitat, we can find that it is not only a conflict of interest but also a conflict of interpretation. The key issue here is a homeowner's challenge to the monolithic interpretation of Habitat not only by its local sponsors but also by their metropolitan mentors. Among the 356 Habitat homeowners of Khammam, Paul is the only homeowner who not only understands Habitat but also offers a profound critique of it based upon the same scripture upon which Millard Fuller had built the housing movement of Habitat. This is probably what enrages the leaders of the local Habitat.

### **c) Problematic Relationship with the Homeowners**

The above incident in the village of Atmakur shows us the problematic relationship that exists between the local Habitat and the homeowners. It is a relationship of power and control, much like that between the local Habitat and Habitat International. After continuous pressure from Habitat International, the local Habitat has set up village subcommittees which include the homeowners. But members of village subcommittees are not to take part in the decision-making process, nor are they to attend the main decision-making committee meetings, held once a month at Khammam. They are only responsible for the regular collection of the Habitat money. Azariah thinks that such an arrangement is only to be expected since they are poor and illiterate. Making them members of the main decision-making committee means educating them, and paying them bus fare to come to Khammam from their villages, and serving food to them during the meeting. "Then what about the idea of partnership?" I asked him. Azariah Garu told me that the homeowner is a partner to the extent that he is a beneficiary, making regular payments, thus helping Habitat grow. For him, Habitat partnership primarily refers to the partnership between those who are providing money in "America" and those who are building houses in Khammam.



**d) Problematic Relationship with the International**

**i) Communication as a Routine**

Social theorist Cicourel (1981) argues that one of the ways to look at the interface between the macro and the micro—their dialectic and mutual transformation—is to look at the routine activities of an organization. This could not be more true of the international organisations of our times, where one of the most important routine activities involves establishing communication with the headquarters of the organization as well as with its branches around the world. This is also true of Habitat for Humanity. Much of the routine activity in the office of the Khammam sponsored Habitat project is spent on writing letters to the headquarters and submitting routine reports. This is also true of the IPs who devote a considerable amount of time to writing letters to families and friends in the U.S., as well as to other international partners around the globe. But this routine communicative activity, made smoother and speedier by the proliferation and globalization of new communication technologies, is also fraught with tension between the local and the international. Communication technologies such as international dialing and fax are expensive media by Indian standards and Azariah does not like it when the international partners make long distance calls from Khammam, and talk for a long time, costing the local project a lot of money, sometimes enough to build a house.

At the same time, the actors take recourse to such expensive media when the relationship between the IPs and the local leaders go out of control. During my fieldwork one such clash took place between Azariah and Herod revolving around the latter's advice to the International to withdraw funding for the already committed fourth phase building scheme of the local Habitat. A working truce between them was arranged by a series of long distance telephonic conversations with them by a senior personnel of the Habitat International at the headquarters.

**iii) Visitors from the International Headquarters**

There are visitors from the Habitat headquarters to Khammam every now and then. When they go back, they submit reports on the status of the Khammam project. These reports are often critical of the state of things in Khammam, and the continuous violation of Habitat principles there. Sometimes the manner of presentation and style of these letters is embarrassing to the local Habitat. In this regard, Azariah Garu was telling me about a report on women's participation in the Khammam project that a female Habitat IP had submitted to the headquarters. It had criticized Khammam Habitat for not having enough women's participation in the project. Azariah felt humiliated having to receive the handwritten report with insulting remarks and comments of another personnel in Americas. The language was derogatory, he told me, and he wrote a protest letter to Millard Fuller for which Fuller apologized to him on behalf of Habitat. Azariah's complaint is not unfounded. When one looks at the file of Khammam Habitat, one notices a lot of one-sided and domineering opinions in the correspondence between the Khammam local and Habitat International. These letters demystify the high-sounding talk of global partnership.

**Differential Manifestation of the Overseas Work of Habitat:**

**From Khammam to Koovappally and Beyond**

The Habitat project in Khammam has had a history of ten years but is still no more than a loan-giving unit and a mortgage collection agency. But this is not so in case of another Habitat project in India, in Koovappally, Kerala which within a short span of two years was not only able to build not only 300 houses but also was able to achieve a high degree of community participation. The Habitat project in Koovappally, a mountainous village in central Kerala, started in 1989. Habitat came to Koovappally under the auspices of not any evangelical group but of a development organisation. Society for Integral Development Action, known among the people in the locality as SIDA, had been carrying out developmental activities in various fields—sanitation, rural credit service and the rehabilitation of the displaced rubber tappers — since its inception in 1984. SIDA has self-help organisations (known as SHOs) around and in Koovappally. These SHOs are meant to generate self-help among the people, especially among women. They encourage the village women to save in SIDA's Jan Vikash (people's development) scheme in return for which they are

eligible to get interest-free loan from Habitat and receive preference in SIDA's other developmental programs, such as the goat-loan scheme, self-help latrine scheme, and the housing scheme of Koovappally Habitat. The pre-existing SIDA networks serve to diffuse the idea and practice of Habitat. The workers of SIDA collect the monthly mortgage payment from the homeowners as well.

SIDA has its production-cum-office complex in Koovappally. SIDA's production unit prepares cement blocks which in turn is given to the homeowners. Unlike Khammam, there is no official mason in Koovappally and homeowners take responsibility for building their houses. But each homeowner is required to contribute a day's labor in the building of another homeowner's house. Those who apply for a Habitat house in Koovappally are required to attend the Habitat village meeting in Koovappally in which both the local leaders and the international partners explain them the principle of Habitat and its non-compromising stress on regular mortgage payments. After the completion of a Habitat house, the house-dedication ceremony, unlike the case in Khammam, is a public event in which the functionaries of local Habitat, villagers, and community leaders participate.

The Habitat project in Koovappally has been able to associate community leaders whose recommendation is valued highly in the selection of the homeowners. They become what the local project calls recommenders. The recommenders are those people who recommend the case of a needy family to the local project and also help it with additional money and materials.

The high-degree of community participation of the Habitat project at Koovappally and its up-to-date repayment record presents a contrast with the one at Khammam. What is the reason behind this? The first is a structural reason having to do with the nature of the organisation through which Habitat for Humanity International builds a covenant in the local area. In the case of Khammam, it is an evangelical group which undertakes the work of Habitat for Humanity International. Christian Service Unit of Khammam, the organisation which has sponsored Habitat's work in the locality, does not have either interest or expertise in developmental action. Its main interest has been in preaching about Christianity to those who have never heard about it, namely to the high caste Hindus. Its social programmes—as mentioned earlier, it has a faith home for the aged to help the needy and the poor, a hostel for destitute children, and fellowship centres for the newly converted in different villages—are in the mode of missionary charity than that of developmental action which works with some amount of partnership with the people. But the situation is different in Koovappally where a development agency is the sponsor of Habitat for Humanity. This development agency is a Christian organisation too but it has experience and interest in carrying out different development-oriented programs for the local people. Thus the nature of the sponsoring group plays a crucial role in determining the nature of manifestation of the global covenant of Habitat for Humanity International. It is like the case of the medium of light which is as important as the light itself in determining the way light is reflected and refracted.

The second reason is a cultural one, having to do with the cultural significance of homeownership in the lives of the people of Kerala. In *Malayalee culture* (culture of the people of Kerala), it is important for individuals to have a home of one's own, especially after marriage, separate from one's ancestral home of *taravad*. *Taravad* belongs only to the youngest son and other elder brothers must form their own households as soon as possible, especially after marriage. When the younger brother marries, elder brothers and their wives do not feel at ease in staying in the same *taravad* where they were born and raised. They also know that people in the village do not think highly of elder brothers who do not try to form their own households, at least after the marriage of their younger brothers. Even under extremely trying material conditions, people try to build a roof over their heads which they can call their own. In *Malayalee culture* there is an intimate relation between self and house and homeownership has a moral significance in the life-cycle of an individual, akin to the moral significance of homeownership in American culture<sup>2</sup>. It is this moral significance of individual homeownership in *Malayalee culture* which makes it different from other parts of India including Andhra Pradesh where joint family and common household are still the preferred norm. It is this cultural significance of individual homeownership which suggests a clue to understanding why Koovappally Habitat for Humanity seems to have made a bigger dent in a brief-span than what the project at Khammam has been able to make in a much longer period.<sup>3</sup> Because of the crucial cultural significance of the house here, the president of Koovappally Habitat for Humanity could never make the statement that the president of Khammam Habitat for Humanity in Andhra Pradesh had once made during our conversation: "Here in India, people can sleep on somebody else's veranda, but they need crucial

support in food and medical care. In the U.S., Habitat is a movement to the extent that it involves and activates churches, institutions and individuals to the crucial task of meeting the needs of shelter. But in India, people do not think that shelter is an urgent need."

But the differential manifestation of Habitat for Humanity in its overseas work in Khammam and Koovappally cannot make us blind to the commonality which binds them together to the International. The lack of partnership between the local project and the international is also evidenced in the work of Koovappally Habitat. Thus the president of Koovappally Habitat also finds Habitat International self-assertive, with no serious desire to involve the local organisation. For him, whereas an organisation such as MISERIOR, a German Christian organisation which has also been supporting the work of SIDA, wants to develop the local organisation, Habitat wants to push it into the background. Both Khammam and Koovappally Habitat projects are also merely rhetorical in their "partnership" with the homeowners. Like Khammam Habitat, the homeowners, despite greater involvement, don't have much say in the decision-making process of Koovappally Habitat.

### **The International Partners**

The American volunteers of Habitat who work overseas are called international partners.<sup>4</sup> The international partners of Habitat are crucial to the overseas work of Habitat. For Habitat for Humanity International, "Habitat International Partners are individuals who are seeking to demonstrate the kingdom of God on earth through a reciprocal sharing of skills with our brothers and sisters". Habitat volunteers who want to serve overseas are required to go through Habitat's international training program. After their training at Americus, the IPs go back to their own communities and raise funds for their support. They stay overseas for three years, supported fully or partly by resources they collected through individual fund-raising. On reaching a sponsored project, the IPs are expected to work as a conduit between the local project and Habitat for Humanity International. They are to provide regular reports about the work of the local project to the international. In case of the sponsored projects, without their presence Habitat grant to the local project is not released. International partners also symbolize Habitat's ideal of building a global covenant. They are symbolic of Habitat's seeking to build communities around the globe. Thus a description of the work and perspective of a few international partners are essential for an appraisal of the international work of Habitat for Humanity.

Shelly is an international partner of Habitat, working at Koovappally. She got her training in 1989 and began her overseas assignment in Koovappally in 1990 along with Mary, her classmate in the IP training. In spite of advanced notice, she was not prepared for the solitude or the material conditions. Further Mary had a more extrovert personality while she is more introvert; and it took Shelly time to feel accepted for herself by the villagers. Nevertheless, Shelly has been active in her work with the local project from the beginning. Construction had already started when she and Mary came, which is quite unusual for Habitat: local projects usually await the IPs. She and Mary had to redirect the work according to a more up-to-date Habitat manual than what was used on their own by the locals. But soon they experienced the concrete difficulties of applying Habitat principles to a foreign situation. Reflecting on the "sweat equity" principle, which requires homeowners to contribute physical labour, Shelly says:

But not here. When we proposed in the first committee meeting that the homeowners should come and build houses for one another, people literally laughed at us. But gradually we convinced the local committee of the need for homeowner's participation in house-building. Now each homeowner has to participate in the house-building process for a single day. Even the local Habitat has made it a principle. But in reality, this is nominal. Indeed, so many houses are being built at the same time that it is not possible for all participants to fulfill their "sweat equity" before the construction of their home.

Shelly's testimony may suggest lurking issues of control and misperceptions between the IPs and the local population. At any rate, she feels that local resident's perception of the white foreigners' benevolence contradicts Habitat's expectations of local self-reliance in the long-term. Meanwhile, social and cultural divides impose local readjustments. The returns from the Christmas 1990 fund-raising drive did not even cover the expenses for the campaign. Rich estate owners refuse to donate although they recommend their workers

to the local project for the grant of a Habitat home. Shelly comments: "The poor people responded overwhelmingly to our cause: they gave five rupees, ten rupees. The amount might not be big, but it was a hearty support. But we did not get such support from the rich."

The ground reality is indeed different from the writings of Millard Fuller, or even from the newsletters of the international partners. In reality, IPs are rarely welcomed in local projects. Local leaders are pleased when the IPs play the role models to which they have been assigned but feel insecure when they start getting involved. The IPs also face the dilemma of allegiance: do they belong to the local project or to the international? Those who look at themselves as local supervisors for Habitat International have an easy answer but those who take the task of building a global partnership seriously have difficulty in policing the local Habitat on behalf of the International. They identify with the local project. They present its case to the International and sometimes plead for more money for its ongoing building work.

This dual allegiance is a matter of continuing challenge. The IPs have to ensure that Habitat money is being spent the right way, but their stewardship is not liked by the local committee. The local leaders wish that the IPs were "just figure heads". In short, the relationship between the local participants and Habitat International is not always a partnership. The will to dominate exists on both sides. IPs like Shelly are caught in the middle. She does not like the domineering edge with which either Habitat International or its area director deals with local projects. However, she argues that Habitat has a logic when it asks for regular reports and accounts. For her, ultimately Habitat is accountable to thousands of donors in America and ensure them that their money is being spent the right way. Her angst is sharpened by a built-in feature of the IP experience: their average stay of three years is too short for the human task required. She comments on the contradiction: "If I want to build this local project in the light of Habitat vision, I would have to work more with the local people."

Reality differs from expectations in more than one way. Shelly had thought that she would actually build houses when she landed at Koovapally with a hammer in her briefcase. But she has yet to find an opportunity to build. She has instead used her hammers only to break dry coconuts. She does not like this but the local committee is not sensitive to her feelings. In fact, all the Habitat volunteers who come to a Habitat project want to go out right with their hammers and build houses the very next day. Instead, most of them are given assignments in the office, which they do not like. This is as much true of the international headquarters as it is of a local project in India. In an Indian project, when an IP takes his or her commitment to "No More Shacks" literally — going every morning to build houses with the homeowners — she is even ridiculed. The president of a Habitat project in India speaks of one such IP: "He was going everyday to build houses in villages. But he did not mix with all the sections of the community. He favoured the lower class and maintained a distance from the rich and the upper class. Then what is the significance? I could have got more work from a laborer by paying him Rs. 20 a day."

The episode immediately points to the structural imbalance between the rich and the poor countries involved with Habitat. In the U.S. labor is expensive, hence voluntary labor is so valued. But not so in a country like India where labor is relatively cheap. In any construction-work, whether building a house or constructing a road, people feel that the main problem is capital, not labour. Hence some of the enterprising leaders of voluntary groups devote their energy towards securing the much needed capital from either the government or the international aid organisations rather than motivate people to volunteer their labour. This is probably for a variety of reasons. First of all, it is easier to hire labour if one has cash rather than to create a repertoire of volunteers. To have volunteers means to share a space of mutuality and accountability for which most leaders of non-governmental organizations in India are not prepared for. It is no wonder then that local leaders fail to appreciate the urge for physical labor that North American representatives have in the work site. For the local leaders of Habitat, the primary significance of the international partners lies more in the fact that they bring much needed capital than in these American's urge to share their sweat brow with their less resourceful fellow beings.

During our conversation, Shelly insisted that she viewed her stay in Koovappally not a sacrifice but as a privilege and a blessing. Staying here has been a great asset in her continued spiritual quest. God, not slogans, moved her to Koovappally. Habitat, for her, is just a medium: the real message for her has been God. After Habitat, she would move to something else. She says: "I want to be remembered for what I am, not for what I am doing or have done for Habitat".

During our last interview, Shelly told me that she would be leaving India shortly. That departure, one year before the completion of her three-year assignment, was precipitated by her mother's illness but especially by her sense that her stay in India was no longer worthwhile. It was a time for stock-taking and retrospection. Shelly offered her summary, which emphasizes local failures: "I have learnt an awful lot here. I do not love India. It is easy to love India from a distance. If I were doing business, I would not invest here. Here they do not respect intellectual property rights." In retrospect, she felt that she and Mary were swept by the local Habitat's zeal to build more houses without giving equal emphasis on community participation and spiritual awareness. They should have stopped all activities and started on totally new grounds, perhaps with written agreements reflecting Habitat's goals. Shelly does not think that Habitat prepares adequately the local grounds for its international projects. Mentioning one in Karnataka, India, which had been closed because of financial mismanagement, she comments: "there are many projects around the world where the local committee uses Habitat for its own gain, but when the international partner starts pointing out this, then the trouble begins."

In my work I had had a chance to interview almost all the Habitat IPs working in India and carry out a questionnaire with many of them working all over the world. Goss is one of the Habitat IPs whom I had sent out my questionnaire. Goss works with the Habitat Project in Alto Beni, Bolivia. Goss draws satisfaction from his perception that homeowners of his project, unlike other projects in Latin America such as Habitat Peru, are not just recipients and clients but are leaders. Though as an international partner he carries a little "extra weight" in the local committee, his decision is sometimes over-ridden which he thinks "for the long-term good of the project." He tries to put into practice "the Habitat IP mandate of 'working yourself out of a job' very seriously", but like Shelly whenever the local leadership is confronted with the challenge of taking an unpopular decision Goss steps in at the request of the local leaders and makes a "good scapegoat."

To my question whether Habitat is a grass-roots movement or philanthropic organization, Goss writes:

It is both, though I wouldn't choose the word 'movement'. The organization is a paternalistic disgrace in Peru where a bunch of rich snorts feel very good about themselves for helping those 'poor people' get a material good, while the poor themselves are allowed no meaningful participation in the program and, far from being taught that they can improve themselves, are led to believe they'll only get ahead through the beneficence of rich Peruvians and North Americans. My impression is that the projects in United States vary, but that in general they aren't much better than Peru. On the other hand I know that other projects, such as the Jinotega Extension in Nicaragua, are achieving some real development. And I am perhaps excessively proud of our accomplishments here in Bolivia (and when I say 'our' I am not talking about the international partners). Last January in Alto Beni, for example, I had to report that the funds coming from the United States had been cut by 75%. Instead of worrying or complaining, the Committee (which is composed entirely of homeowners) spontaneously and unanimously reacted by saying that they themselves had to make up the difference by getting ahead on their house payments: it's their project, their responsibility, and their success. Habitat is not set up to be a true development organization, but it does have that potential.

### **Habitat's Internationalism : A Critical Assessment**

The international partners of Habitat are supposed to be messengers of Habitat as a God's movement to other—poor—parts of the world. However, their attitude to local culture, people, and problems vary from sympathy to sugar-coated condemnation, the latter being the rule rather than exception. Those IPs who take their task seriously face the problem of dual allegiance and face the existential problem of justifying their existence in the overseas projects, since they don't have much to do. Some of them don't hesitate to state that Habitat's internationalism is a clever ploy to raise funds from the American donors.

Habitat's international work is an important part of the urge on the part of the American volunteers to come to terms with themselves not only in relation to American society but also in relation to the world at large. In their international engagement the actors of Habitat draw their inspiration from the globalisation currently at work in our times as well as from their Christian religion. In another context, Robert Bellah has

argued that civil religion in America seems to function best when it apprehends "transcendent religious identity..as revealed through the experience of the American people;" yet, the growing interdependence of America with the world order appears to "necessitate the incorporation of vital international symbolism into our civil religion" (quoted in Wuthnow 1988: 255). Habitat's mobilization also involves the incorporation of vital international symbolism such as "global village" and international partnership. But this incorporation has been more at the symbolic level, not accompanied by a genuine striving to put such symbolism into the practice of its own proclaimed goal of development and global partnership. Therefore it is no wonder then that the current chairman of the board of director of Habitat himself writes:

We speak a lot about partnership, but our lines of authority and accountability aren't always clear... We like to talk about ourselves as an international organization, but we tend to act like a U.S. organization with an international component.. If we want to be an international organization, we must be international people (Stosez 1993:5)

In terms of Habitat building for the low-income families in poor countries, Habitat volunteers think that they belong to a "doing evangelism", rather than an evangelism interested in conversion. They feel good about the "fact" that Habitat builds not for Christians alone but for people belonging to other faiths and does not emphasize upon conversion. But though in Habitat's discourse there is a shift from old evangelism stressing on conversion to new evangelism emphasizing upon concrete action for meeting human needs, in practice such a move is not divorced from pragmatic considerations: in a multi-religious society like India to build for only Christians and to overtly stress on conversion is out of tune with the spirit of the time—namely secular ethos and religious tolerance — which is even detrimental to the interest of the mission itself. Habitat's emphasis upon coming to a local area only through Christian groups — churches or Christian organisations - no matter whether they have interest or expertise in house building and people's development point us to the limits even in such "doing evangelism."

This weak internationalism of Habitat is also evidenced by the fact that in their attitude to other cultures and religions the actors of Habitat mostly operate with an idiom of "foreign policy" and diplomacy and not with one of genuine dialogue. Millard Fuller, the founder and the charismatic leader of Habitat, often says in his speeches that Jesus Christ was not an American citizen, and it is written in the Habitat International training manual: "For Christians, it means that we have to come to the point of realizing God's foreign policy — and enjoying cultural diversity." What is in fact pleaded for here is to accept the diverse cultures in which Christianity presents itself in the contemporary world rather than be prepared for accepting either religious or cultural diversity per se. Habitat's international partnership training program is more interested in preparing IPs to be able to manage themselves in other cultures rather than genuinely take part in these and be prepared for questioning one's own. Of course the international partners are advised in their training manual: "Compare your findings with your own culture and with the Bible. Become sensitive to the strengths and weaknesses of your and theirs. This helps overcome blind spots and ethnocentrism." But overcoming ethnocentrism is a remote concern in the vision and practice of Habitat for Humanity International.

Of late there seems to be some introspection in Habitat about its international work. The board of directors of Habitat in its 1993 annual meeting has recommended that all Habitat projects be called affiliates, thus urging to abolish the distinction between the sponsored projects and the affiliates (Fuller 1994). All Habitat projects are now urged to mobilize their resources even if they receive support from the American headquarters. The overseas projects in poor countries, even totally dependent on aid from the headquarters in the U.S.; are urged to tithe for fellow projects in their countries and other countries of the world. Moreover, now there is a move within Habitat for Humanity International to nationalize itself: a country where Habitat builds is expected to constitute a national board of directors which in turn is expected to take over the role of control and supervision of the activities of Habitat from the international. Instead of international partners working with overseas Habitat projects, Habitat International is now trying to train people from the countries concerned who are to carry out the task previously carried out by the international partners calling them national partners.

## By the Way of Conclusion

International organisations and transnational initiatives, originating from the affluent countries of the world, now proliferate in the global domain. These initiatives mobilize resource and goodwill from the citizens of their countries for ameliorating the condition of the disadvantaged and the needy today. The involvement of people with such transnational initiatives is looked upon as the manifestation of a "culture shift" in advanced industrial societies, characterised by a search for meaning in one's life over and above the familiar categories of money and power and an urge to share one's time and resource with the less fortunate of one's country and in the poor parts of the world (Inglehart 1990). But the work of international organisations and transnational initiatives is not innocent from the play of power and the urge for control. Thus behind the rhetoric of global partnership in a transnational organisation like Habitat for Humanity we see the dynamics of control at many levels: the lack of partnership between the homeowners and the entrepreneurial leaders in sponsored projects corresponds to the lack of partnership between the sponsored projects and Habitat for Humanity International. For a witty international partner such as Shelly, this asymmetry finally corresponds to the unequal partnership between God and Man: God being a senior partner, and man a junior partner.

It has to be noted that though projects in the United States have a much more significant position in Habitat International because of their self-financing nature, the homeowners of Habitat in American affiliates have very little say in the decision-making process of the American Habitat affiliates (Giri 1994). In the international domain those who are to overcome the asymmetries of power and be sensitive to differences in religion and culture are still victims of their American ways of looking at things. In this context, Habitat's ideal of building a "Kingdom of God" and building a global covenant on earth continues to remain a challenge of which there are only a very few dedicated takers. Considering its Biblical origin, perhaps there is a need for heeding to the arguments of Rienhold Niebuhr on the part of the actors of Habitat for Humanity International:

We cannot expect even the wisest of nations to escape every peril of moral and spiritual complacency; for nations have always been constitutionally self-righteous. But it will make a difference whether the culture in which politics of nations are formed is only as deep and as high as nation's ideals; or whether there is a dimension in the culture from the standpoint of which the element of vanity in all human ambitions and achievements is discerned. But this is the height which can be grasped only by faith... The faith which appropriates the meaning in the mystery inevitably involves an experience of repentance for the false meanings which the pride of nations and cultures introduces into the pattern. Such repentance is the true source of charity; and we are more desperately in need of genuine charity than of more technocratic skills (Niebuhr 1952: 149-150)

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## Notes

1. Wilbur Zelinsky, who has studied the contemporary process of "The Twinning of the World", writes: "Something new and remarkable, if not revolutionary, has been going on in the social geography of our late-twentieth century world: the sister-city phenomenon. Over the past forty years, more than 11,000 twinings have been formalized among the wide variety of communities in at least 159 countries

— people to people relationships, one is inclined to believe, are generally inspired by quite laudable ideals” (Zelinsky 1991: 2). For Zelinsky, these laudable ideals refer to a transnational and a global consciousness on the parts of the actors of the sister-city initiative.

2. Anthropologist Constance Perin argues that in American culture, homeownership is not simply a matter of “economic externality and possession”, it is a precondition of the very constitution of the American self, linked almost ritually with adulthood, independence and coming of age. In her words: “One climbs the ladder as the ‘natural progression’ through the stages of the life-cycle—from renting an apartment or to owning a single family detached house. In taking the ladder rung to rung, the movement is altogether upward, an evolutionary progress as well, toward salvation from ‘lower forms’ to a ‘final, divinely ordained form’” (Perin 1977: 47).
3. I have discussed the methodological significance of such instances for the project of comparative inquiry in my paper, “Critique of the Comparative Method and the Challenges of a Transnational World” (see, Giri 1993).
4. Recently Habitat International has been training a few non-Americans to work as international partners in overseas habitat projects as well.
5. This is a program of Habitat International where those interested in Habitat get a chance to spend a week or so building houses in another country.

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