



Habitat II

United Nations Conference
on Human Settlements
Istanbul, Turkey
3-14 June 1996

Backgrounder

Women, homes and communities

Adequate shelter for all is a basic human right. Yet women, who comprise more than half of humanity, have been largely excluded from participating fully in the decisions that shape the development of human settlements in cities, towns and villages.

Housing programmes are much more effective when they take into account the different roles and needs of their targeted beneficiaries: men, women, boys and girls. Women play multiple roles as homemakers, caretakers of children and the elderly, and breadwinners both within and outside the home. Their multiple roles create special requirements for living and working space as well as for basic services, including day care and transport.

Women suffer discrimination in settlements development in many ways:

- The design of shelters and the provision of basic services often fail to take into account the different requirements of men and women;
- Government authorities responsible for shelter planning at the local, national and international levels are insensitive to women's different needs;
- Credit institutions and lending programmes are generally inaccessible to women, especially poor women;
- Training and extension services in both urban and rural areas often neglect women on the false assumption that they are economically inactive;
- The shelter-related professions — architecture, engineering, construction, management and planning — are still largely male-dominated, and women are discouraged from pursuing careers in non-traditional fields;
- Emergency shelter programmes for refugees and the victims of natural and man-made catastrophes often make no provision for women's safety;
- Laws governing divorce, inheritance and property rights continue to place women at a disadvantage;
- There is a widespread lack of data disaggregated by sex on housing and shelter.

Government planners need to confront the many obstacles that prevent women from participating fully in human settlements development. They need to increase women's access to such resources as property, credit, training and technology, so that women can overcome their disadvantaged status. Women's advocacy groups need more effective lobbying skills and stronger networking with other women's organizations. When opportunities for advancement have been offered to women, the benefits are seen in improved shelter, education, health care and income.

Women are poorer

The rise in female poverty, or the feminization of poverty, is compelling policy makers to focus more on women. Of the estimated 1.3 billion people living in poverty around the world, 70 per cent are women. Women are doubly disadvantaged by their need to earn a living while providing care for family members and running households.

Nearly one third of households worldwide are now headed by women. In certain parts of Africa and Latin America, as many as 45 per cent are female-headed. Households headed by women tend to be poorer than male-headed households. Female-headed households predominate in the poorest neighbourhoods of cities and towns and on the most fragile and marginal lands in the countryside.



United Nations

"We are seeing more and more that it is women who suffer the most and who have the worst shelter. If there were no other reason to focus our attention on them, that would be enough", says Wally N'Dow, Secretary-General of the United Nations Conference on Human Settlements (Habitat II).

The tide of migration that is sweeping many parts of the globe has also contributed to the increase in female-headed households. Many households are female-headed because the male household head has left in search of work. Other factors that are putting women at the helm of their families include widowhood, divorce, civil strife, population displacement because of natural or human-made disasters, and single motherhood.

An example of a rural woman's flight to the city follows:

Imena left her subsistence farm in rural Kenya in search of a better life in Nairobi. Her husband, a migrant labourer, had abandoned the family four years earlier, leaving her to fend for her three small children and an infirm aunt. The family's meagre savings were consumed almost upon its arrival in the capital, and she and her dependants sought shelter at a squatter settlement on the outskirts of town. A community self-help scheme enabled her and other squatters to build more permanent shelter. The project spawned the formation of a women's cooperative that would provide Imena with a livelihood which enabled her to cover the cost of her children's school fees.

The fact remains that migrant women are engaged mostly in low-status employment with little job security and high dependency on employers for food and housing. Migration is sometimes the only means available to poor families for securing a livelihood, no matter how marginal. But the social costs are high: long absences from spouses lead to breakdowns in marriages and often to homelessness.

Invest in housing

The quality of housing, especially in the cities of the developing countries, is deteriorating steadily. It is estimated

that almost one quarter of humanity is inadequately housed and that as many as 100 million are homeless.

The United Nations Centre for Human Settlements (UNCHS) Habitat—estimates that at least 600 million people in the cities of developing countries live in shelters that are life- or health-threatening. Women and children are most affected by poor living conditions, since they spend more time at home. According to the World Health Organization, some 70 million women and children live in homes where smoke from cooking fires damages their health.

Investing in shelter has been found to be a productive expense and not simply a drain on public spending. Men and women earn more money when their living environment has been improved. It has been found that, for every unit of currency spent on house construction, a unit of currency is returned to national income. Low-cost housing, because it is labour-intensive, creates jobs and enhances the income-earning power of tenants.

- After food, housing is the largest item in a poor family's monthly spending: approximately 33 per cent of its budget worldwide, and as much as 45 to 50 per cent in Africa and Latin America.

Built by men for men

Shelter programmes are more likely to fail when they ignore the economic, social and cultural roles assigned to women and men and the different needs they have for space, privacy, security and basic services.

Women who work for income at home, for example, require work and storage space. In cultures where they are confined indoors, they need room to combine domestic chores with child-care responsibilities, and they also need an area in which to socialize with other women.

An example of gender-insensitive housing design follows:

Fatima lived with her extended family in a small apartment in a Cairo

slum with no running water. Her husband was a street vendor and Fatima helped supplement the family's income by working as a domestic servant whenever she was able to find someone to watch her children. The family became eligible for public housing and moved to an even smaller apartment in another part of the city. Although the flat had running water, there were no communal areas for child-care and socializing with other women and no afternoon transport to other parts of the city, which forced Fatima to stop working. The family had relocated, but with no corresponding improvement in their living standards.

Too often women are excluded when housing plans are drawn up:

- In West Africa, the handles on water pumps that had been provided through a water development project were easily broken because they had been designed for use by men who had no responsibility for water collection. Structural and practical considerations, such as the design and location of a water pump, must take into account that the pump is going to be used primarily by women and children.

- In a community project in El Salvador, women refused to use lavatories because their feet were exposed at the bottom of the doors, offending their notion of privacy. At another housing project in Bangladesh, toilet facilities were used by women only before sunrise and after sunset, when they were assured of some privacy. Toilet facilities should ensure privacy.

- In response to poor planning in Montreal, Canada, a community development programme called "Women and the City" promoted adequate lighting, visibility and safety-conscious designs in public places and parking lots. Entrances, bus and train stops and access roads to buildings should be safe and adequately lit to ensure the security of women.

"Women are not equitably involved in deciding on the design of the home, the choice of the area to live in and in the planning and maintenance of our neighbourhoods, villages and towns. This makes their struggle even more difficult", says Catalina Trujillo, who heads the Women in

Human Settlements Development Programme at UNCHS (Habitat).

When women are involved in the decision-making process, they help policy makers identify priorities that are of genuine concern to women. Day care facilities are a primary example of the kinds of priorities that are commonly neglected by housing and social service authorities. Low-income shelter should always include communal spaces for child-minding or community-based child-care centres.

There are squatter upgrading, relocation and self-help housing schemes for which women are expected to contribute construction labour. Such demands are often unrealistic, especially when the women are both income earners and caretakers of children and the elderly. Providing construction materials and covering construction costs, rather than relying on the labour of female beneficiaries, are often more appropriate than a labour-intensive self-help scheme.

Give women credit

The returns from investing in women have been amply documented. Women spend a greater proportion of their earnings on the family and, when they work for income, their children enjoy better food, health and education. The enhancement of income and education that results from shelter improvements has been found to bring down birth rates.

Making credit available to low-income women is one of the most effective ways of raising their standard of living and increasing their opportunities for advancement. Most poor women do not have adequate resources to invest in housing. They may have part-time or irregular employment or they may lack the collateral and security demanded by most banks.

In some African countries, women, who account for more than 60 per cent of the agricultural labour force, receive less than 10 per cent of the credit allocated to small farmers and only one per cent of the total credit allocated to agriculture,

although experience has shown that they are consistently a good credit risk.

Lending schemes for women are successful when they offer flexible repayment schedules that accommodate fluctuations in the women's income. Bank managers and officers involved in small-loan programmes usually are trained to assist women borrowers with the application and repayment process.

- The Grameen Bank in Bangladesh has pioneered a highly successful approach that makes small loans available to women's income-generating groups. These loans are consistently paid back on time. Lending to savings cooperatives and other women's groups is more effective than lending to individuals because a larger number of women benefit while the group exerts pressure on its members to meet their financial obligations.

An example of a successful small credit scheme follows:

Bina was a textile worker in Madras, India, struggling to survive on subsistence wages. A local community-action programme encouraged her to help organize some of her co-workers into a women's cloth-making cooperative. The group was able to secure a small loan through the Working Women's Forum, a community-based organization. Funds were used initially for acquiring looms and dyeing equipment, but successive loans were used for upgrading and maintaining the women's living quarters.

Since public financing of housing is declining almost everywhere, small credit schemes offer double rewards by becoming a factor in improving the quality of life of the poor as well as reducing direct public spending on housing and services.

Land, property and inheritance

In addition to limited access to credit, women in many countries still do not have equal rights to land tenure and property ownership. Governments can help by guaranteeing security of tenure under the law and by enforcing the laws so that women's property rights are protected. Increased owner-

ship of property and land would give more women the collateral they need to obtain credit. Through improved opportunities, women will have more choices available to them about where to live and what jobs to choose.

When inheritance laws are inadequately enforced, it is women who usually suffer, as shown in the following example:

Wanda's husband, a footballer, died in the tragic Gabon plane crash of 1993. Until his sudden death, the couple had lived happily with their three children in a middle-class residential district of Lusaka, Zambia. Her mother-in-law insisted on moving in along with several other relatives to help Wanda during mourning stages and with funeral arrangements. A local court appointed a male relative administrator of the family property. In three short weeks, the in-laws were able to take control of the family house, car and bank account. Only several months later, after the intervention of a non-governmental organization, was Wanda able to obtain a job and some interim assistance for herself and her children.

In both rural and urban areas, especially where the male work-force is highly migratory, women need to be given opportunities for the purchase or lease of shelter and plots of land. Women farmers tend to have smaller and less fertile plots of land than men. In the poorest sections of urban areas, women usually occupy the least desirable land and shelter. Overcoming these obstacles is essential if women are to break out of the cycle of poverty, landlessness and subsistence living in which so many are trapped.

Protecting the interests of women should be a central focus of agrarian reform and housing legislation. Guidelines for effective law-making are contained in the United Nations Convention on the Elimination of All Forms of Discrimination against Women, which recommends ways of ensuring that women enjoy more equitable legal rights.

Areas of special concern for legal reform include:

- Inheritance laws that prevent widows and female family members from getting access to land and property;

- Barriers, such as zoning laws that prohibit economic activities and food growing in residential areas, that pose serious problems for women who are employed in the home or who are supplementing family income or food with home-grown produce;

- Laws that discriminate against the small-scale "informal sector" and hit women the hardest when they are active in home-based cottage industries.

Enacting and enforcing equitable laws and increasing women's access to land and property will enable them to overcome their disadvantaged status and create the kind of lives for their families that they have tried to achieve for many generations.

Getting the facts

Legal reform, however, is not enough to guarantee poor women better jobs, health and housing. De facto discrimination persists even in countries where adequate legal mechanisms are in place. What is missing, often, is awareness among women of their legal rights and of the opportunities that are available to them.

Since female-headed households are the poorest of the poor, they are particularly vulnerable to housing evictions and demolitions. Government authorities should inform women about their rights to permanent, adequate and affordable shelter.

Policy makers and professionals in the settlements' sector, including engineers, architects, housing planners and bankers, should be made aware of the different roles and needs of women and men and integrate this knowledge into their designs and programmes.

Women professionals also require gender-awareness training, as shown in the following example:

Josefina grew up in Manila, the Philippines, and was the only one of eight brothers and sisters to receive a university degree. She decided to specialize in urban planning, a field which attracted few women. As a student, and later as a member of the city's housing authority, Josefina developed strategies for low-cost shelter, with no regard, however, for their impact on women. After attending a regional seminar

on women and shelter, Josefina began to consider the needs of users, both male and female, and helped set up a data bank of gender-disaggregated statistics for the housing authority.

Women should be encouraged to enter professions that traditionally have been inaccessible to them. The lack of female managers and technicians involved in the housing and construction sector has exacerbated the problem of "gender-blind" housing. A recent survey of architects in Canada, for example, revealed that only 10 per cent of the country's architects were women and only one in 10 of the female architects indicated that they even considered the needs of women users in their housing designs.

There is also a widespread lack of gender-disaggregated data. In many countries, there are no data available whatsoever on women and housing. UNCHS (Habitat) and other United Nations specialized agencies (particularly UNIFEM and INSTRAW) are encouraging Governments to collect and disseminate data on the status and activities of women in their societies. UNCHS (Habitat) has specifically identified the strengthening of gender-disaggregated data in housing as a priority for effective shelter planning.

Activate participation

Local governments can increase women's participation in housing by strengthening relations with community-based organizations (CBOs) and women's groups. When mobilized, CBOs and women's groups have been highly successful at securing improvements in basic services such as water, sewerage and waste disposal and recycling.

- Habitat estimates that 50 per cent of the population in developing countries have no water within 200 metres of their dwellings and 32 per cent lack safe drinking water. Since women are usually responsible for the family water and fuel supplies, they are highly motivated to assist in water development, alternative energy schemes and recycling programmes.

Networking among women's groups is another step essential for strengthening the position of women in the human settlements debate. When women are more organized and well informed, they are empowered to demand their rights and seek corrective action. Networks provide women with opportunities to learn from the experiences of other women from different educational and social backgrounds. Support can come from such groups as the interregional Habitat International Coalition Women and Shelter Network.

Greater participation of women in political life, nationally and locally, is also crucial. Only when women are more equitably represented at all levels of decision-making will their voices and perspectives make a decisive impact on how human settlements are designed and how they function.

The quality of life in urban and rural areas could be substantially improved if the talents and energies of women were fully mobilized in the housing/shelter development process. The most important steps needed to facilitate change are:

- Providing policy makers and housing professionals with gender-awareness training;
- Improving women's access to credit, and to the leasing or ownership of land and property;
- Setting up training and extension programmes for women, especially in the construction and contracting sectors;
- Increasing women's educational opportunities, from literacy campaigns to scholarships in the non-traditional sciences and housing-related fields (architecture, engineering, planning);
- Collecting, analysing and disseminating gender-disaggregated data on women, men and shelter.

"In the year of the Fourth World Conference on Women, we dream of the creation of countries, cities, towns and villages where all of us — women, men, girls and boys — are conscious of our differences, and, respecting those differences, can feel actively engaged in the building of our common future", Ms. Trujillo of Habitat says.