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**WOMEN AND LOW-INCOME HOUSING IN BRAZIL:
AN EVALUATION OF THE PROFILURB PROGRAMME
IN TERMS OF ITS CAPACITY TO DEFINE AND REACH
FEMALE-HEADED HOUSEHOLDS**

Leda Maria Vieira Machado

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WOMEN AND LOW-INCOME HOUSING IN BRAZIL: AN EVALUATION OF THE PROFILURB PROGRAMME IN TERMS OF ITS CAPACITY TO DEFINE AND REACH FEMALE-HEADED HOUSEHOLDS ¹

I. Introduction

The process of planning and policy making in Brazil to help raise the standard of living of low-income groups through increased access to services and infrastructure is one which has treated women as an invisible target group whose needs have subsequently failed to be taken into consideration. If policies and programmes are to reach the poor, without excluding women and children, then there is a need for specific gender interventions in programme planning and policy. This paper examines the extent to which government housing programmes define and reach a particular group of women, i.e. female-headed households. In addition, the effect of programmes which do not take female-headed households into consideration is discussed.

The relevance of the study of female-headed households is that in Brazil, as in many other Latin American societies, this group is increasing in size and is also disadvantaged in relation to male-headed households in the same class (see Moser and Young 1981). Although female-headed households may be found in high-income groups in developing societies, they are more frequent in the lower-income groups, i.e. groups that are employed in the informal sector of the economy. It is the latter which form the focus of this study. According to Merrick (1977), a survey conducted in Belo Horizonte in the state of Minas Gerais in Brazil found that households headed by women, over all income groups, were much less likely to have access to the INPS (welfare provision).² Furthermore, within the lowest income category, male-headed households were more than four times as likely to have access. This is due to the fact that female heads of households in the lowest income groups either work in the informal sector - which denies them the right to use the government sponsored programme - or their husbands are ineligible for this programme. Thus, female-headed households used the services provided by religious charitable organisations or other health posts. Merrick's study illustrates the importance of analysing access to facilities in relation to employment for female-headed households.

In general, female-headed households are solely dependent upon the earnings of women and children. Consequently, in conjunction with wage differentials between male and female workers, female-headed households are in a more disadvantageous situation than those headed by a male (Merrick and Schmink 1983). Gender-blind planning (i.e. the exclusion of women as a target group from projects) can serve to exacerbate this situation. The following discussion of the Profilurb programme created by the Brazilian National Housing Bank exemplifies a gender-blind approach. Profilurb

1 This paper is based on an MA dissertation submitted in partial requirement for the Degree of Masters in Economics in Urban Development Planning at the Development Planning Unit, University College London, University of London, in September 1983. Sponsorship was by the Conselho Nacional de Desenvolvimento Científico e Tecnológico - CNPq - of the Brazilian Ministry of Planning.

2 INPH (Instituto Nacional de Previdência Social) i.e. National Institute of Social Welfare, subordinated to the Ministry of Social Welfare.

(Programa de Financiamento de Lotes Urbanizados) was created in 1975, as a programme of site and services schemes. Broadly speaking, it is a programme for the betterment of housing conditions of low-income groups. A case study examination of the programme shows how it failed to consider female-headed households as a target group within the low-income population: the programme assumed only male earners to be household heads and defined its target group solely in terms of income.

II. Female-Headed Households in Brazil

As female-headed households form the focus of this work this section commences with an examination of the conditions for their emergence, prevalence and persistence. This is followed by an analysis of historical factors influencing present conditions of women's work. Finally, to better understand the present trends and conditions faced by female-headed households in Brazil some data, including that on women's employment structure, will be outlined.

In female-headed households a woman is the main economic provider for the household. However, female-headed households cover a wide range of situations ranging from the absence (for a variety of reasons) of a resident male head to the presence of a male who no longer has, or never had, a function of being the principal economic provider (Buvinic and Youssef 1978). Youssef and Hetler distinguish between these households as either de jure, de facto, or both (1982, p. 232). De jure female-headed households are those which do not count on or receive the economic support of a male partner, whereas de facto female-headed households are those in which the male partner is absent for some periods or his contribution is marginal. Whether women assume the position of the head of the household depends on a number of factors: the socio-economic situation of the household; the position women hold in the familial unit and broader social structure; and the material conditions of the larger family unit.

According to Blumberg and Garcia, the specific conditions for the emergence of female-headed households are firstly that:

.the unit of labour, the unit of compensation, and the unit of property accumulation be the individual, independent of sex. (In societies where families are the unit of labour and/or compensation is paid to the male head, and/or family property is corporately held, females rarely emerge as heads of families.) (1977, p. 109)

namely, the means of subsistence are individualised and not provided on a collective or familial basis. Secondly, that:

. the females have independent access to subsistence opportunities ... firstly via: a) their own work; b) those of economically productive children whose labour or compensation they have access to; c) inheritance and/or state-provided welfare, and secondly females being permitted, and in fact able, to head a separate residence and control property.

Thirdly, it is necessary that:

. those subsistence opportunities open to females can somehow be reconciled with

childcare responsibilities.

And finally that:

- . the woman's subsistence opportunities from all sources in the absence of a male head not be drastically less than those of the men of her class.

Whilst the emergence of female-headed households has been linked to poverty and male economic marginality, the conditions for their persistence, according to Blumberg and Garcia, are that '... political society produces and profits from a surplus labour population, and the female-headed family unit successfully reproduces the surplus labour population to the benefit of those who control the political economy' (1977, p. 110). As the female-headed households under discussion are concentrated in the lower-income groups and are principally employed in the informal sector of the economy, they do not constitute part of the formal productive system and, as such, are characterised as surplus labour. The availability of this pool of surplus labour enables capital to bargain over wages, consequently the (formal) labour force has its bargaining power diminished and the costs to capital of its reproduction are reduced.

A. Historical factors influencing present conditions of women's work

A brief outline will be given first of the position of women in the system of production, revealing how this determines their capacity to generate income both in the labour market and within the household. The success or failure of a household's income generation is influenced by the 'fit' between household composition and the labour demand in both home and market production (Merrick and Schmink 1983, p. 245). Furthermore, the change in mode of production from pre-capitalist to capitalist resulted in the following: the separation of work from home; the constitution of the 'family wage'; women as a reserve army of workers; the privatisation of women's work; and the constitution of women as secondary workers.

Before the development of industrial capitalism the family was the primary unit of production. The economic transformation that came about through the development of capitalist organised agricultural and industrial production resulted in changes in the relationship between three household functions: production, reproduction and consumption. Mechanised production ensured that work no longer took place at home but was centralised in the workshop or the factory (Moser and Young 1981). Further to the separation of work from home, a sexual division of labour occurred, linked to the organic composition of capital.³ Where the organic composition of capital was very low, in the case of the textile industry, for example, the labour force consisted mainly of women (Moser and Young 1981). As Marx observed, '... the labour of women and children was the first thing sought by the capitalist who used machinery' (Marx, quoted in Saffioti 1978, p. 46). This influx of women and children into the labour force seriously threatened the essential domestic services needed for the production and reproduction of labour (Singer 1979). As a result the state intervened to regulate working hours and the minimum age to enter and leave the work force and further to regulate the work of women. The recognition of unions, as a consequence of the continuation of proletarian

³ Although the term 'sexual division of labour' has (inaccurate) biological implications, it is used here as it is a commonly accepted term. A more appropriate term would be division of labour along gender lines.

struggles, resulted in an alteration in the calculation for the remuneration of labour - a man's wage had to be paid on a family basis. Theoretically this meant women could devote themselves to domestic and reproductive roles necessary for the production and reproduction of workers (Singer 1981).

The privatisation of women's work was reinforced by an ideology that emphasised their domestic role and led to the view that domestic work is necessarily women's work. The implications of these changes are that women are marginalised in the wage-labour market, having access only to jobs which are unskilled or semi-skilled, and are poorly paid. Due to the supply of male labour women had to compete for access to employment, often by accepting very low wages (Saffioti 1978). As Merrick and Schmir point out: 'Simply being a female ... increases the likelihood of being in the informal sector and having low earnings' (1983, p. 259).

As well as this marginalisation within the wage-labour market, women are directly involved in the maintenance and reproduction of the labour force on two different but interrelated levels. The first is through biological reproduction (long run) and the second, the daily provisioning (short run) of '... food, clothes and rest in amounts sufficient more or less to replace the strains of the previous day's work' (CSE, quoted in Moser 1983, p. 3).

B. Characteristics of female-headed households in Brazil

Information about female-headed households in Brazil is limited and difficult to analyse, mainly because the concept of 'head' of household in the National Census is very vague. Both the census and the PNAD (Pesquisa Nacional por amostra de domicilios) use the following definition: 'The head would be the person considered responsible for the family. In principle the head should be the husband. The woman was only considered head if she was not married or lived in a stable consensual relationship.' (Translated from IBGE/UNICEF 1982, p. 88).⁴ This definition, introduced in 1960, meant that married women were no longer to be classified as heads of household: '... the number of female heads reported in 1960 and 1970 were lower than they would have been if married women had been considered heads' (Merrick and Schmink 1983, p. 248). Nevertheless, in the period from 1950 to 1970 the number of female-headed households grew steadily and from 1960 to 1970 they were responsible for about 18 per cent of the increase in the number of households (ibid.). Their number continued to grow from 1970 to 1977, with a tendency for them to be concentrated in the poorest urban centres (IBGE/UNICEF 1982, p. 92).

Income. The outstanding characteristic of female-headed households is that of their level of income. Between 1970 and 1977 those households headed by women had a lower income than those headed by men (IBGE/ UNICEF 1982, p. 93). In 1970, 19.5 per cent of female-headed households did not have any income at all; the equivalent figure for those households headed by men was 1.3 per cent. Whilst this former figure was reduced to 6.7 per cent in 1977, this still represented 244,389 families (ibid., p. 94). To compensate for their low incomes, female-headed households adopt a number of survival strategies: childwork (Barroso 1982; IBGE/UNICEF 1983); a system of interchange of favours; or work in the informal sector (Arizpe 1977; Barroso 1982;

4 PNAD is the National Household Sample Survey.

Goddard 1981; Merrick and Schmink 1983; Moser 1981). As stated earlier, not only are female headed households often solely dependent on the work of women and children and consequently disadvantaged by wage differentials between male and female workers, but on the criterion of being solely responsible for the household's income the number of females who are heads of household is more than double the number of males who are head of household (De Souza 1979, p. 181).

Employment. In 1976 women comprised 29.2 per cent of the labour force. However, this figure is small compared with that of men's, i.e. 70.8 per cent (IBGE 1981, p. 126). By 1979 these figures had changed to 31.7 and 68.3 per cent, respectively. In 1979 women were concentrated in the tertiary sector, mainly in services (ibid., p. 128), and participation was highest for women between the ages of 20 and 29. These figures, however, do not give the full picture of low-income women's participation, as Merrick and Schmink (1983, p. 251) point out: ' Despite their greater disadvantages, poor women in general have a much more permanent - if irregular - link to the labour market than do higher-income women. It is for this reason that some studies of poor populations find their participation rates to be higher than average ...' The higher participation rates of women from low-income groups is a result of the greater necessity for them to help in, or provide for, the economic survival of their families. In addition, the true extent of women's participation in the labour force is severely underestimated as domestic work and jobs in the informal sector are not taken into account in the statistics.

Wage levels in 1980 reveal that women workers were concentrated in the category receiving between a quarter and a half of the minimum wage, while male workers were concentrated in the category receiving between one and two minimum wages. Furthermore, equal educational levels does not ensure equal pay between men and women. In fact, in order to have equal wages, women need a higher level of education than men (Kerstenetzky et al. 1979, quoted in Barroso 1982). Even in occupations such as teaching, women, on average, earn only half as much as men (Paiva 1980, quoted in Barroso 1982). Additionally, the worst remunerated workers do not have their work card signed, which is a statutory requirement for access to the National Social Welfare. While this lack of signed work cards affects both male and female workers, the percentage of female workers without signed work cards is higher than that of male workers. In 1976, for example, 87.5 per cent of female agricultural workers and 43.8 per cent of female non- agricultural workers did not have their work cards signed compared to 80.6 and 22.5 per cent respectively for male workers.

As female-headed households usually comprise members not engaged in waged work such as old people, children and other women, an analysis of the relationship between household composition by age group and per capita income revealed that the smaller the income, the higher the proportion of children and young people. Thus, in 1970, those households receiving up to only half the minimum wage comprised 47.8 per cent children and young people up to 14 years old, whilst those receiving more than double the minimum wage had only 21.1 per cent. In 1977, these proportions were more or less maintained (IBGE/UNICEF 1982, p. 88). As female-headed households constitute a large proportion of the poorest low-income group the data above is also applicable to them.

The role of female children from female-headed households is linked to their low income levels, both in terms of their gender roles and the lack of access to pre-school

and daycare facilities for working women. Approximately 35 million children from female-headed households in Brazil did not register for school in 1980 due to lack of these facilities (Bittencourt 1979, quoted in Schmink 1982). Low-income female-headed households generally have fewer children or no children at all registered in school, compared with male-headed households. This may be explained by the need for multiple earners. However, the situation is worse for girls than for boys (Schmink 1982). In one study of female-headed households, it was found that 30 per cent more girls missed school than boys. Of those 30 per cent, 80 per cent missed school owing to domestic responsibilities, in order to allow other household members, usually their mothers, to work (Machado Neto, quoted in Schmink 1982). In order to eliminate the cost of their upbringing, girls often work outside the home as domestic servants, rarely receiving money for their labour (Merrick and Schmink 1983).

Given the conditions in which many female-headed households live such as having a low income, lack of access to the National Social Welfare system and the need for their children to work, it is possible to question the quality of the surplus labour being reproduced. This relates both to biological reproduction and the level of skill of surplus labour. Housing is crucial for the production and reproduction of labour. It is the material basis for a series of household activities: eating, resting, recreation and reproduction. If female-headed households lack adequate access to housing, it is more difficult for them to secure the conditions necessary for the maintenance and reproduction of the labour force (Pradilla 1979). I will now go on to examine one particular case study of government provision of housing to assess the extent to which female-headed households had access to the programme.

III. The Profilurb Programme

A. Background to the programme

The Brazilian National Housing Bank (BNH) was founded in 1964 after a military coup. Its objective was to '... direct, discipline and control the Financial Housing System, which aims at promoting home ownership for Brazilian families, especially among low-income groups' (BNH, n.d., p. 14). The Profilurb programme was created by the BNH in 1975 as a site and services scheme. It was implemented in a context of economic crisis with a growing foreign debt, and with a centralised process of political decision-making, controlled by still a military government but at the beginning of the so-called 'abertura' process when those in power were looking for ways to reduce levels of dissatisfaction and to provide cheaper housing. So the BNH was founded, not only as a mechanism to ameliorate the housing situation, but also to reactivate the economy and to legitimate the new regime.

Profilurb's goal was to enlarge the sections of the population that were serviced by the Plano Nacional de Habitacao Popular (PLANHAP). Drawn up in 1973, PLANHAP aimed at providing housing, infrastructure, and community facilities for families with an income of between one and three times the minimum wage living in cities of 50,000 inhabitants or more, or in towns with less than 50,000 but showing a growth rate per cent per year (BNH 1973). Its objectives were to produce plots that would be (eventually) owned by poor families and to improve the quality of their housing conditions. As owners of their plots, the families were responsible for building their own dwellings, according to their financial resources and priorities. The time for repayment was set

originally at 15 years - though in some cases it was later extended to 25 years, at an interest rate of 1 to 3 per cent a year, with instalments of less than 9 per cent of the minimum wage (BNH 1980, p. 10).

The Profilurb programme falls within Turner's (1976) concept of 'user participation' because it emphasised the role of users both in the production of their housing, and its design methods and materials. In addition, the state was to finance the plots, as well as giving access to building materials and technical advice.

B. Physical description of the projects

Three out of five of the implemented projects of the Profilurb programme will be analysed here: Bôa Vista in Espírito Santo state, Nova Alvorada in Santa Catarina state and Acude I in Rio de Janeiro state, all of which are in the south of Brazil.⁵

Bôa Vista project. The Bôa Vista settlement is located in the southern part of the city of Vila Velha, which is situated in the south east of Vitoria, the capital of the state of Espírito Santo located in the south east of Brazil. The Bôa Vista project, which was the result of slum clearance, comprised an area, divided in two, of 224,139 m². The higher ground (51 per cent) was designated for 1,542 flats and the lower part for 446 urban plots, with areas ranging from 90 m² to 180 m² and six plots of 300 m² reserved for commercial establishments (Fundacao Jc ao Pinheiro 1980, pp. 14-15). An area was also reserved for the building of a social centre and a first grade school.

Candidates were selected along three criteria; if they had a family income between one and three times the minimum wage and had been living and working in the nearby slum clearance area or in Vila Velha; or, if they were pensioners with an income of one minimum wage living in a rented shack near the same town; finally, if they were the father (sic) of at least two children (ibid., p. 16). Building was by means of self-help and 'mutirao'.⁶ Financing was provided by the local Companhia Habitacional (COHAB are local housing companies created by the state to implement the low-income programmes of the BNH) and was related to family income. In 88 per cent of cases the income of the head of household was up to three times the minimum wage. It was also estimated that a third of those interviewed had more than one job to supplement their income (ibid., p. 24). COHAB, however, only provided finance for building materials for the dwellers that agreed to take part in 'mutirão', and the financing took the form of materials, not cash. The average price of the plots was about US \$1,000 in 1978 (ibid., p. 25).

Nova Alvorada project. This project is located in Imbituba, a city which lies about 90 kilometres from Florianopolis, the state capital of Santa Catarina in the southern region of Brazil. The project was the result of the clearance of a low-income residential area for industrial purposes. It covered an area of 316,247 m² with 488 urban plots (57.4 per cent of the area); 423 of these plots covered 360 m² while the remaining 65 were 435 m² in area. The area also had a health centre, a community centre, a first grade school

5 These are the three projects for which most information was available. The data comes from a sample survey carried out by the BNH itself in order to evaluate the Profilurb programme.

6 Mutirão translates as 'collective work of all for the benefit of one who, on that day, has to foot the bills'.

and a square for sports. In order to qualify for the scheme, it was only necessary for the family to have lived in the area that was expropriated. Thus the majority of families literally transferred their old homes to the new site. Thus, only 20 per cent of the new houses were made of bricks, the rest being made of wood, although nearly half the families made some modifications or improvements to their homes on relocation. The Profilurb programme merely enabled families to buy a plot in the new location, the average price for which was US \$900 (ibid., p. 157). There was no financial support from the local COHAB in this project (ibid., pp. 37-38). Most of the families who were relocated had an income of three times the minimum wage.

Acude I project. This project is located in Volta Redonda, a city in the southern part of the state of Rio de Janeiro, located in the south east region of Brazil. The project was the result of an invasion by 60 families of a piece of land owned by the BNH and covered an area of 343,186 m², 25 per cent of which was given over for plots. 516 plots were built, and the settlement had a first grade school, a health centre, and a community centre (ibid., pp. 46-47). Candidates were selected according to the criterion of income (and number of dependents); average family income ranged between one and two times the minimum wage. The criterion gave preference to those in formal employment already residing in the area. As in Nova Alvorada the majority of families (67.1 per cent) transferred their old shacks to the new site, with 43 per cent of them making modifications, largely by means of self-help (ibid., pp. 47-48). Plot prices varied according to family income, and were on average US \$920.

Whereas in Acude I half of the dwellings did not have electricity, 60 per cent did not have piped water and just under half did not have an internal lavatory (ibid., p. 48), in each of the other two sites each plot was supplied with fittings that anticipated the installing of water, electricity and sewerage systems. In addition, each plot had a sanitary unit of 1.44 m² (internal size) and one external tank. The sanitary unit was made of bricks with a cover of flat concrete. Over this was put a home water reservoir which had pipes linking it to the shower, lavatory and external tank. At the entrance to each plot a small brick wall was built to house the electricity installations (ibid., p. 14).

C. Factors affecting access to the Profilurb programme by female-headed households

Before analysing the projects from the perspective of female-headed households, it is worth noting that not all issues are specific to them. Some are applicable to all low-income groups (of which a considerable number are female-headed households), while others are gender specific.

Eligibility. The most obvious variable that excludes female-headed households from access to the Profilurb programme is that of income. The programme stated that it would assist families with an income between one and three times the minimum wage. However, a large percentage of female-headed households (42.6 per cent in 1977 - calculated from tables in Barroso 1978, p. 459) only have an income of up to half a minimum wage. This low level of income makes them ineligible for the programme.

Another pertinent issue relates to earned income. Eligibility to the project also required the family to prove its income through the possession of formal employment. As Keare and Parris show (1982, p. 72):

If selection is based just on earned income rather than total income from all sources, projects may exclude large numbers of households which, by virtue of the combined resources of their extended families, can afford the programmes. Furthermore the criterion will be biased against female-headed households as they rely more on transfer payments from kin than do male-headed households.

In the case of the Nova Alvorada project another condition laid down for the would-be candidate was that they should already have been the owner of a site. Given the economic conditions of female-headed households in general, it was unlikely that they would have owned a dwelling.

When referring to the target group that the programme intended to assist, the reference to 'families' appears as though it refers to all types of family, whether nuclear or not. However, in the Bôa Vista project it was a requirement that the candidates should be the father of at least two children. If the intention was not to exclude those female-headed households that did not qualify because of the absence of a male, then reference should have been to a person responsible for two children. This is particularly important as female-headed households tend to have a higher number of small children.

Even if this issue were only a problem of semantics, there are still other requirements related to the status of the applicants that tend to exclude female-headed households, such as the need for the candidate to be retired or a pensioner. This was a requirement for the Boa Vista project. It is possible for a woman who is the head of a household in Brazil to be retired or a pensioner but to be so officially she should have paid her INPS (national insurance). This normally happens when one has formal employment or pays contributions as a self-employed person. This may be difficult for female-headed households since poor women are more likely to work in the informal sector. Even if they want to pay the INPS as a self-employed person, they probably could not afford to do so; pragmatism results in their spending money on immediate necessities. Finally, the repayment time for plots on the Profilurb programme was initially set at 15 years - later extended to 25 years. To assume a debt for 15 to 25 years implies a stable and regular source of income. Also, instalments set at a certain per cent of the minimum wage imply an income of at least the minimum wage. Neither a minimum wage nor a stable income characterises many female-headed households.

Problems of construction. The processes used in the Profilurb programme included self -help, 'mutirao' and the contracting of skilled labour. Since women in female-headed households are responsible for the management of the household and the care of children - sometimes even caring for small animals and the cultivation of garden crops - besides income generating work, almost no time is left for building their houses or taking part in a mutirao.⁷ As Urban Edge (1983, p. 1) report: 'Women who are heads of household often lack time and skill to build their own homes.'

Female-headed households may take part in the process of construction but, due to their domestic responsibilities, the time used in the building of their houses will come from their making sacrifices and working longer hours. Furthermore, problems faced by female-headed households taking part in the process of construction are aggravated by the lack of help from other household members, who are often too old or too young to

7 See Lewis 1979 for an example of women's involvement in rearing animals, and see De Jesus 1960 for an interesting (if dated) report of the working day of a female who heads a household.

assist.

Access. Access to employment for residents was not a consideration of the Profilurb programme. However, as in this study, most women from female-headed households are engaged in the informal sector, especially when their settlement was near a commercial zone, it was often more convenient for mothers to operate an informal business from home, which enabled them to look after their children at the same time (Keare and Parris 1982). However, this should not be overstated, as difficulty in getting to sites of employment may restrict the range of possible job options for women close to home.

Besides access to marketing, female-headed households also need access to other services such as health centres, nurseries and transport. In the Profilurb programme all settlements have health centres and schools but none have nurseries. And whilst in the Bôa Vista project the settlers were by and large satisfied with the transport facilities they had and with access to work and other facilities, in the case of the Acude I project the settlers complained about the distance from the centre (approximately 40 minutes by bus), as did the settlers of the Nova Alvorada project. The issue of access to transport facilities for women is crucial, as Schmink reveals:

While their lower probability of outside employment means that low-income women overall travel less than men do, they are nevertheless responsible for about half the trips carried out for non-work purposes ... Due to their multiple functions in low-income families, women take a fairly equal share of errands which are essential to the household. ... Women may in fact travel less because the facilities for urban movement are not appropriate to their multiple productive activities: household provisioning, negotiation of urban services, management of household needs and family health problems, in addition to income generation. (1982, pp. 35, 42)

Access difficulties are compounded by the fact that after the rush hours many buses are withdrawn from circulation, making the journeys of poor women to less expensive shops and health centres more difficult.

IV. Conclusion

The Profilurb programme did not define and consequently did not reach female-headed households as a target group, as it did not consider the Brazilian reality that a considerable number of households are headed by women. It may be the case that some female-headed households can be found among the accepted candidates for the programme, but since many could not afford to take part in the projects their total number is not significant in terms of the overall number of participants. The Profilurb programme, even without the intention of doing so, discriminated against female-headed households.

Projects and programmes designed to ameliorate the conditions of low-income groups affect male and female-headed households in different ways. Hence, if the intention is to help the poor - both women and men - specific gender policies are required. Some of the implications arising from the situation will be briefly presented here. (Obviously, the ones pointed out here are by no means the only ones.) Both gender specific implications and implications relating to structural issues will be outlined.

Different policy proposals are a consequence of the manner in which a social phenomenon is perceived and understood. If the causes of the existence of female-headed households are linked to racial issues, or seem as part of the 'culture of poverty', very little or nothing can be done to improve their standard of living. According to these views their problems are seen as one of the 'marginality' of individuals, and consequently they are deemed responsible for their situation. On the other hand, if female-headed households are understood to be a consequence of a societal process of 'marginalisation' then something can be done in terms of policy design to ameliorate their situation. The fact that in the Profillurb programme female-headed households were ignored suggests that they were viewed in the former way, as victims of their own circumstances unable to adapt themselves to the wider society.

This issue brings to light the necessity of recognising different categories among the poor; those who have been poor for generations, the temporarily poor, and the aged. It is necessary to note that the poor are not an homogeneous group: '... differentiation and heterogeneity are essential characteristics of the urban poor' (Moser 1977, p. 470). In the designing of housing programmes and projects intended to reach low-income groups, particularly female-headed households, a number of points should be taken into consideration. Firstly, female-headed households frequently take longer to build and/or complete housing (due to their other obligations in relation to their household); thus, they prefer more completed units. Secondly, due to their low income, relative to those of male-headed households, they tend to have problems in securing loans, and/or repaying loans, paying monthly instalments and meeting service charges. Thirdly, lack of infrastructure has a greater effect on women, due to their household responsibilities. Finally, female-headed households tend to have lower levels of access to essential services than do those headed by males. If these issues are ignored when designing housing programmes, female-headed households will be excluded from participation both on class and gender lines, and their role in the reproduction of labour power will be impaired. Hopefully, this paper has been successful in highlighting some issues that will lead to the incorporation of gender as an item on the planning agenda.

FOOTNOTE

1. This paper is based on an MA dissertation submitted in partial requirement for the Degree of Masters in Economics in Urban Development Planning at the Development Planning Unit, University College, University of London, in September 1983. Sponsorship was by the Conselho Nacional de Desenvolvimento Científico e Tecnológico - CNPq - of the Brazilian Ministry of Planning.
2. INPS (Instituto Nacional de Previdência Social), i.e. National Institute of Social Welfare, subordinated to the Ministry of Social Welfare.
3. Although the term 'sexual division of labour' has (inaccurate) biological implications, it is used here as it is a commonly accepted term. A more appropriate term would be division of labour along gender lines.
4. PNAD is the National Household Sample Survey.
5. These are the three projects for which most information was available. The data comes from a sample survey carried out by the BNH itself in order to evaluate the Profilurb programme.
6. Mutirão translates as 'collective work of all for the benefit of one who, on that day, has to foot the bills'.
7. See Lewis 1979 for an example of women's involvement in rearing animals, and see De Jesus 1960 for an interesting (if dated) report of the working day of a female who heads a household.

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