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**HOUSING POLICY AND WOMEN: TOWARDS A GENDER
AWARE APPROACH**

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I. Introduction

Women and Housing: The Rationale for a New Approach

Do women have particular housing needs which differ from those of men? Are there particular constraints which limit the access of low income women in Third World cities to housing projects such as squatter upgrading and site and service? In addressing these two questions, this paper identifies the reasons why, in the formulation of housing policy, programmes and projects, it is necessary to distinguish and identify target groups not only on the basis of income, but also on the basis of gender - by which is meant a recognition and understanding of the different needs of women and men.

The United Nations Decade for Women (1976-85) has been instrumental in identifying the important role of women, often invisible, in the economic and social development of their countries and communities and, in sharp contrast to this, the particular plight of low-income women in Third World economies. In the field of shelter provision and housing a diversity of studies has provided empirical evidence of the severe housing problems facing low-income women in Third World cities, particularly women who head households (see Buvinic and Youssef 1977). Because the primary concern has been to bring to the attention of national governments and international agencies the scale of the problem, and the extent to which in housing provision women have been 'left out' of the development process, the majority of such studies has been largely descriptive. To date far less attention has been devoted to explaining the important economic and political reasons for focusing on the particular housing problems and needs of women separately from the housing problems of low-income communities generally, or within such communities on those of specific groups with disadvantages of an economic, social or political nature.

The principal concern in this paper is to explore this conceptual issue, illustrating it with examples from recent experiences in site and service and squatter upgrading housing projects. Concentration on these housing types in particular is intentional since it coincides with the shift in housing policy by most Third World governments during the past decade, away from top down public housing projects to a diversity of assisted 'self-help' solutions (see Turner 1976).

II. Present Assumptions in Government Housing Policy

In order to identify whether, and to what extent, women have particular housing needs on the basis of gender requires an understanding of present assumptions underlying government and international agency housing policies. These assumptions relate to both the nature of low-income family

structures, and the organisation within the household.]

Policy makers, planners, architects and designers perceive themselves as planning for people. But regardless of the empirical reality of the particular urban planning context there is an almost universal tendency to make two assumptions concerning the average low-income household which constitutes the target group for housing. Firstly it is assumed that the household consists of a nuclear family of husband, wife and two to three children. Secondly it is assumed that in the family there is a clear sexual division of labour, in which the man of the family, as the breadwinner, is primarily involved in productive work outside the home in either a factory or the informal sector, while the woman as the housewife takes overall responsibility for the reproductive and domestic work involved in the organisation of the household. In most societies this sexual division of labour is seen to reflect the 'natural' order and is ideologically reinforced (see Mackintosh 1981 and Scott and Tilly 1982).

Housing policies based on these unacknowledged assumptions are well known and widespread. For instance, to mention just three: policy makers tend to identify target groups in terms of income level based on the income of the male breadwinner; project authorities design eligibility criteria in site and service projects in terms of male income levels, as well as secondary criteria such as proof and regularity of formal sector employment, and stipulations about family structure; architects design houses to meet the needs of nuclear families in which all the productive work is undertaken by men outside the home.

In most urban contexts around the world there are two severe problems with this abstract stereotype model of Third World urban society. Firstly it fails to recognise the triple role of women. In most low income households 'women's work' includes not only reproductive work (the childbearing and rearing responsibilities) required to guarantee the maintenance and reproduction of the labour force, but also productive work, often as secondary income earners located either in the home (in subcontracting or piece-rate work) or at the neighbourhood level in informal sector enterprises (see Young and Moser 1981). In addition in many urban areas it increasingly includes managing work, the organisational work undertaken by women not only in the household but also, and more importantly, at the community level. With the increasingly inadequate provision by the state of housing and basic urban services it is women who not only suffer most, but also who increasingly are forced to take responsibility for allocating limited basic resources to ensure the survival of their households (see Sara-Lafosse 1984). In those instances where there is open confrontation between community level organisations and local government authorities, in attempts to put direct pressure on the state to allocate resources for infrastructure, it is women who as an extension of their domestic work take primary responsibility for the formation, organisation and success of local-level protest groups (see

Moser 1985).

Because the triple role of women is not recognised, so neither is the fact that women, unlike men, are severely constrained by the burden of simultaneously balancing these three roles, of productive, managing and reproductive work (see Schmink 1982). In addition, only productive work, because it has an exchange value, is recognised as work. Reproductive and managing work, because they are seen both as 'natural' and nonproductive, are not valued. This has serious consequences for women. It means that the majority, if not all, the work that they do is made invisible and fails to be recognised as work, either by men in the community, or by those planners whose job it is to assess different needs within low-income communities. While the tendency remains to see women and men's needs as similar, the reality of women's lives shows a very different situation.

In self-help housing projects the most important implication of ignoring the triple role of women is the failure to recognise that women do not have 'free time', as is assumed in the traditional division of labour. Those projects which rely particularly on the participation of women, at both community and individual household level, only succeed by forcing women to extend even further their working day. When women fail to participate, it is not the women who are the problem, as is frequently identified, but a lack of gender-awareness on the part of the project authorities, about the different roles of men and women in society, and the fact that women have to balance three roles.

Secondly the abstract stereotype model of Third World urban society fails to recognise that low-income households are not homogeneous in terms of family structure, and that although nuclear families may be the dominant type a diversity of other structures may also occur. The most important of these are de facto women-headed households, in which the male partner is absent, either temporarily (due to migration) or permanently (due to separation or death). It is estimated that today one third of the world's households are headed by women, while in urban areas, especially in Latin America and parts of Africa, the figure reaches 50 per cent or more. While there are considerable variations in the relative numbers of women-headed households, globally this is an increasing rather than declining phenomenon.

The economic conditions of these households varies considerably, depending on the woman's marital status, the social context of female leadership, her access to productive resources and income, and household composition. Nevertheless in many contexts women-headed households are disproportionately represented amongst the poorest of the poor. Since they are also primary income earners, in their case the problem of the triple burden is exacerbated. Women who head households are frequently excluded from low-income housing projects, because of the lack of gender awareness in the eligibility criteria. Those who do acquire housing in this

way have particular problems in fulfilling the participatory criteria in such projects, because their working day is already overextended.

III. Consequences of Target Group Stereotypes for Housing Policy: The Triple Role of Women

What then are the consequences of these two fundamental misrepresentations in stereotype housing target groups in terms of present-day housing policy? In order to move towards a more gender aware approach to housing, it is important to examine in detail some of the problems that women experience in current housing practice, because of the lack of recognition of their triple role. A new body of detailed empirical evidence which contradicts the perceived wisdom will be used illustratively throughout the paper to support the argument.

In reality the three different roles that women perform cannot be seen as separate from each other, since it is their very interdependence which ultimately is the critical determinant in identifying their needs. Thus, for instance, while reproductive and domestic work often determine a woman's ability to participate in the labour force, this itself may well determine the extent to which she has free time to participate in managing work at the community level. Nevertheless since many of the needs are specific to the different roles of women these are discussed individually, though it is recognised that ultimately a gender aware approach requires an integrative approach to the problem.²

3.0 Women as producers

Lack of recognition that women have productive income-earning roles means that their economic functions are often invisibilised. As a consequence, in the planning of settlements and the design of houses, planners and architects fail to take account of the fact that the patterns of women's work as producers differs from those of men both spatially and in the type of employment they undertake.

Settlement planning. A critical element in the decision making over the location of a new site and service project or squatter resettlement relates to the location of work of the target group. When a new community is located near an industrial zone there may be a danger of male bias in location with women's work patterns rarely considered, despite the fact that women have to combine economic and domestic roles:

In Delhi, for example, between 1975 and 1977 there was a massive

relocation of 700,000 squatters to 17 resettlement colonies on the outskirts of the city. In one such settlement, Dakshinpuri, which houses about 60,000 residents, it was found that women were far more affected than men by the move. Dakshinpuri was located far from former places of employment and a large number of women could no longer combine domestic and work responsibilities adequately. Many found that the cost of public transport cut so deeply into their meagre earnings that working was no longer viable. Thus, while the rate of male employment fell by only 5 per cent, women registered a decline of 27 per cent in labour force participation. (Singh 1980).

Although central city locations are often desirable for plot location, high land prices generally force low-income housing projects to the periphery of the city. While trade-offs are made between land costs and transport costs these rarely take account of the particular needs of women, for whom there are often opportunity costs in terms of time spent fulfilling their triple role:

In Belo Horizonte, Brazil, it was found that urban transport services were organised in favour of men's employment needs. Several buses run from the periphery to the centre at peak morning and evening periods to take the male workforce to their jobs. However, although women needed to use public transport for a variety of other activities, such as collecting children from school, shopping, making health-related trips, and getting to their own part-time jobs, many buses were withdrawn during the daytime making women's average daily travel time three times longer than the men's. (Schmink 1982).

In some cases zoning legislation may prevent the development of income earning activities in residential areas, which is particularly problematic for women, as the following example shows:

In the Dandora site and service project in Nairobi, Kenya, project regulations stated that the land and house could be used for residential purposes only. This had severe implications for women, many of whom were informal sector workers operating from home. As a result, despite attempts by the authorities to enforce a strict separation between residential and business activities, and constant threat and harassment from the City Commission, 48 per cent of women in Phase One of the Dandora project continued to operate small enterprises, such as selling vegetables or charcoal from their homes. (Nimpuno-Parente 1985).

In the same way zoning legislation which prevents subletting of space within the home often prevents women from their only independent source of income, as well as not allowing families to increase their total income.

The assumption that women are only involved in child rearing and child-caring means that settlement planning does not usually allocate resources for childcare provision. Although the location of

income-generating activities in the community may assist women, ultimately their ability to utilise these facilities depends on adequate childcare provision. Lack of childcare provision at the workplace often forces women to work from home, either in less remunerative retailing activities or more exploitative subcontracting and outwork.

The necessity to create income-generating activities within the settlement plan is often overlooked if men work outside the settlement, on the assumption that women are entirely involved in domestic and household responsibilities. The fact that this means that women have to look for work outside the settlement often causes severe hardship for children when left on their own. At the same time, as the following case study shows, settlement planning ostensibly sensitive to women's situation often fails when it is not accompanied by back-up training and credit programmes:

In the Dakshinpuri resettlement project, a survey indicated that several women wished to be self-employed in income-generating activities such as sewing and knitting. Consequently a large 'industrial shed' was established in the community by the government. However, the scheme by-passed women completely because it failed to recognise that women lacked the necessary skills and finance to set up production units. As a result the benefits of the income-generating component went mainly to skilled male residents or to outside entrepreneurs who took advantage of subsidised work space and the abundance of cheap labour. (Singh 1980).

House design. In designing houses architects only rarely pay attention to the need for women to generate an income in the home. Lack of consultation with women means that the design of dwelling structures are inappropriate for cottage industry or renting. Space and design requirements for commercial activities obviously vary according to cultural context. In some circumstances women may wish to run a shop from their front room, in which case a large room with plenty of storage space and several power points for electrical items such as refrigerators would be desirable. In other cases, especially in hot climates, women may need a large verandah, in order to combine income generating activities such as sewing, small scale production or retailing undertaken simultaneously with child-minding activities.

3.1 Women as reproducers

Since women, in their roles as wives and mothers, accept primary responsibility for childbearing and rearing, for household welfare and domestic provisioning, they are the primary users of space, both in their houses and in the local community. Yet their particular needs are frequently ignored or not recognised in both settlement planning and house design.

Settlement planning. The most critical issue for all women is rights to

tenure. These are usually given to men on the assumption that they head households, even where women have prime de facto responsibility for their families. Obviously this problem is most extreme in those countries where women, by virtue of their legal standing, do not have rights of ownership. This has several important implications for them; without rights to land women are often unable to protect themselves and their children against unstable or violent domestic situations; property rights tend to reinforce the control that the man as primary income earner already has over the household and its dependents; without land rights women are often unable to use it as collateral to get access to credit; finally, ownership of land represents a form of saving, as it appreciates over time. Therefore where women have no title to the land they may end up without capital in the event of marital separation.

As land is usually a scarce and expensive resource, settlements are designed to make the most use of space. Decisions on land-use patterns are made primarily with reference to technical and financial criteria, and often without due consideration of the culture and lifestyle of future residents, particularly women. Land-use planning involves making trade-offs between the allocation of space for public and private use and between different uses. In many countries the boundaries of the women's world are circumscribed by the physical boundaries of house and community, and therefore the settlement layout may affect them profoundly. Space for those public utilities such as childcare centres, clinics, markets and schools, relevant to women's needs, are seldom given priority. In addition their needs in terms of plot arrangements may be radically different from those of men. For example, they may prefer plots to be grouped around services so that domestic work can be increasingly socialised. Where plots are arranged with a communal orientation the burden of the 'double day' may be eased by mutual help. However, because it makes less efficient use of space in economic terms since it is cheaper to lay out services on a grid basis, this type of pattern is not often implemented. For example:

Settlement planning in the relocation area of the George upgrading project in Lusaka had drastic effects on the lives of women. Roads and plots were laid out in a grid pattern with each house on a separate plot resulting in far greater privacy for individual households. Previously women had been able to carry on their housework within sight of each other. The new layout forced them to work in more isolated conditions and meant that they could no longer leave their houses unlocked or their children playing under the watchful eye of neighbours. (Schlyter 1984).

Because of their low paying capacity residents can generally only afford a limited provision of services: public water taps, pit latrines, simple roads and open drains (UNCH 1984). Where women's priorities for basic services are not taken into account this can cause severe problems, for two reasons. Firstly, women have first-hand experience of domestic labour without services, and therefore are in the best position to decide on the

relative merits of the provision of services of different types. Secondly, women's work can be adversely affected by the introduction of services totally inappropriate to their needs as a result of lack of prior consultation. Household domestic labour without services is very onerous and can result in severe health problems for women, as the following examples illustrate:

Where women have to carry water in jars on their heads, as in the Sahel, this can cause pelvic disorders and complications at childbirth (IWTC 1982). In squatter settlements, such as in Queretaro, Mexico, women's domestic labour takes place under such rudimentary conditions that their work-days are 30-40 per cent longer than those of men. Time consuming strategies that women have to devise to cope with deficient or absent services include washing laundry in rivers or storage tanks outside the settlement, and dumping/burning rubbish great distances from their homes. (Chant 1984).

In the planning and design of community facilities the failure to consult women has often had disastrous results when the designs were inappropriate to their needs. Water pumps, introduced to provide clean water, have broken down because handles were designed for men, and women or children (the principal water bearers in the community) broke them through their inability to operate them correctly (IWTC 1982). Women are frequently not consulted when sanitation is introduced. Women train a Central American project, for instance, would not use the toilets built and designed by male engineers, because a gap had been left at the bottom of the wall which exposed their feet and offended notions of privacy (IWTC 1982). In some countries the provision of sanitation is a low-priority issue, partly because the burden of work related to hygiene falls on women, but also because men, unlike women, do not require the same privacy to perform ablutions. For example in many Middle Eastern countries, because of the purdah system women can only defecate on rooftops. In Bangladesh, without adequate private toilets women can only relieve themselves before sunrise and after sunset, which causes severe medical problems. In the slums of Bombay low-income women are equally in need of private toilets. Otherwise they have to perform their ablutions in isolated spots in which they are particularly vulnerable to rape and molestation (Agarwal and Anand 1982). Rubbish collection is another service where women's opinions are important. In Lusaka project authorities found that most households threw away rubbish in such small quantities that they budgeted for shared dustbins to improve efficiency of emptying. However, the dustbins were returned because people insisted on individual household ones. If women, as the principal domestic users, had been consulted, this situation might not have arisen.

House design. Although women are the primary users of space within the house they are infrequently consulted in house design. This can become a particularly critical problem for women when developmentalism results in radical changes from traditional to modern house design, as the following

example shows:

The 'Better Housing (nyumba bora) Campaign' in the coastal region of Tanzania was initiated as an attempt to persuade people to replace their traditional houses built of local materials such as palm leaves and mangrove poles, with more durable dwellings comprising corrugated iron roofs and cement floors. This campaign threatened tradition on two fronts. First, through forcing people to use imported materials it raised costs, which meant that it was more difficult for family members to live separately as needs dictated. Secondly, and as a result of this, families were forced to live as an integrated unit nor which ignored their concept of privacy and autonomy. The men of the villages were gathered and told they should live with their families (wives, sons, daughters, aging parents and so on). This obviously affected all household members, but jeopardised women in particular for in redefining women as dependents they lost much of their traditional autonomy. (Caplan 1981).

The detrimental effects of insensitive house design planning on Muslim women is shown by:

Surveys carried out in two low-income settlements in Tunis, Mellassine, a squatter upgrading project and Ibn Khaldoun, a planned community financed jointly by the Tunisian government and USAID, offering a wide range of units from basic core-housing to comparatively elaborate three bedroom dwellings, showed that women were dissatisfied with house design, because of the small size of the inner courtyard. Since female social life is almost entirely confined to the home, women's needs for internal scape are critical. Most houses were based on a compromise between the traditional dar arbi (a dwelling consisting of several rooms around a spacious internal courtyard) and a modern European style house with space around the outer walls. Pressure on land, insensitivity to women's needs for private 'espace feminine', and middle-class aspirations to European house fashions have resulted in a reduction of inner courtyard area. In some cases this has led to psychological depression, neuroses and even suicide among women. (Resources for Action 1982b)

3.2 Women as Managers

Although women, in their productive and reproductive role, are more affected by housing, they are rarely involved in the planning and decision making phases of the project. However, it is frequently assumed that they will be involved in the implementation and management phases. In fact, because the home relates to particularly to their lives, woman are often the most committed to the success of a project, such that the capacity to include them often is a means to improve project results. In their managing roles women participate in house construction, to varying extents, obtaining community services and project maintenance.

Financing housing. Women in their household welfare and domestic provisioning role accept primary responsibility for household budgeting. In site and service and upgrading projects one financial barrier rarely considered by project staff is that in order to self-build, also families may lose work time and earnings. Housebuilding involves not only construction on site, but time looking for materials, hiring equipment and organising construction sessions with friends and relatives. In a site and service scheme in Managua, Nicaragua, planners sensitive to this problem of lack of earnings provided meals for families on their weekend workshifts (Vance 1985). Willingness to invest in housing is in many respects as important as the question of potentially disposable income within the household. Women spouses in male-headed households frequently have no control or decision-making power in the distribution of the household budget. Where the family unit is committed to self-build their house to a certain standard in a certain time it is important to consider the likely impact on other aspects of household finance, specifically the amount of money women are allocated for housekeeping. Where house finance is made available at the expense of the domestic budget, women may end up cutting back on food and other vital household items and working much harder in the home to compensate for the drop in resources and to save money.

House construction. Women have a vested interest in participating in house construction, in both site and service and squatter upgrading projects. There are two major obstacles: firstly women may lack time, skills and confidence to contribute to the building of their homes; secondly, for a variety of culturally specific reasons, women may be prevented from working. Rigid notions of the sexual division of labour, upheld by both women and men, means that in many cultural contexts female involvement in construction represents an invasion of what has traditionally been seen as men's work. Sometimes if wives are seen to work, men may be exposed to public humiliation and derision from friends. Frequently, however, women are present in the construction process in a supportive role, which is often not recognised:

In illegal low-income settlements in Queretaro, Mexico, it took families an average of three to four years to build a simple brick and concrete structure of two to three rooms, with paid labour usually employed for specialised tasks such as roofing, bricklaying and flooring. The inclusion of women in building tasks tended to vary according to family structure, with their involvement seldom recognised as building per se. In male-headed households women spouses tended to get relegated to 'secondary chores'. Women's work consisted of fetching and carrying water, clearing up after the labourers, and providing food and refreshments. Such jobs were conceived of merely as an intensification of their routine domestic duties, with women seeing themselves as 'helping out', by wetting bricks, mixing the mortar, passing the tools and clearing up the debris afterwards. (Chant 1985b) Housing project authorities, by

building on local traditions, may find they are assisting in crystallising gender inequalities. On the other hand they may also be able to effect beneficial changes in terms of the work relationships between men and women, as in Sri Lanka, where:

In an integrated upgrading programme in Kirillapone, Colombo, Save the Children Federation evolved a training programme in construction skills developed from the perceived benefits of combining the community's needs for both housing and employment in a labour market with a shortage of construction skills. It was thought sensible to include women in construction in order to adapt low-cost housing solutions to the needs of the main users. SAVE had to make a special effort to recruit women on the first phase of the training programme in carpentry, masonry and roofsheeting as female beneficiaries were unwilling to come forward. Equally the men initially had misgivings about working alongside women, but both groups quickly adapted and learned new skills together. Several of the women found work in building sites afterwards, although radical changes in management are still needed in order to include them in higher ranking jobs in the construction sector. Traditionally women have been employed as unskilled labourers for jobs such as clearing rubble. Education of building site supervisors is required in order to employ them in the skilled areas for which they were trained. However many of the women have now trained other groups of women to build their own homes. (Fernando 1985) Examples from site and service projects highlight other constraints on women's participation, particularly relating to the composition and organisation of self-building teams. These are generally recruited among male household members on the basis that it is easier to train men in construction skills. However, as an example from Panama shows, building projects recognising the skills of women have been highly successful 91 of the 105 women forming the Panama Women's Self-Help Construction Project (WSHCP) were provided with training in order to facilitate the construction of 100 houses. Training courses ran for two months with women specialising in one area such as masonry, plumbing or carpentry. The women worked in groups of 8-10 supervised by an instructor from SENAFORP (the National Service for Professional Training) and construction was completed in ten months, only three months longer than anticipated. As each set of housing was finished the women decided amongst themselves who should receive the dwelling, using criteria of who had worked the hardest and who was in greatest need. This mutual construction was not conflictive, but provided the basis for a sense of solidarity amongst the women, in addition to increasing their feelings of self-reliance and employability (Girling et al. 1983). Not all group work is so harmonious, and where men work alongside women the potential for disagreement appears to increase. For example in the overspill area of the Lusaka, Zambia, project, where construction teams were based on a block basis, problems arose because of differential contributions. Despite greater constraints on women's time budgets, it appeared that men attended most of the meetings, but women ended up by doing most of the

work (Rakodi 1983). Similar problems were apparent in the following case from Nicaragua, which describes efforts to reconcile differences:

A novel project in San Judas, Managua, one of the oldest and most densely populated settlements in the city, involved community participation not only in the education of the beneficiaries in the process of mutual co-operation, but also the re-education of professionals to work collaboratively rather than authoritatively with the target group. Both men and women were involved in the design stage for the 60 houses. However in the implementation phase when households organised into work teams, gender conflicts arose. Although the ministry's idea was to organise balanced work teams on the basis of sex and skill, inevitably men had previous experience and were elected leaders to train and run their work teams. In the initial phase which involved clearing a large overgrown area all members worked collectively with their machetes. Because the work was similar to what they traditionally did in the rural areas women were accepted. However when the construction phase began there were complaints of too many women on the work sites. Male team leaders suggested that women ought to send men to represent them on the construction brigades. However many women had no option but to work for themselves. Conflicts tended to become accentuated in the three separate phases of housing allocation where women stressed need as the most important criteria for eligibility, while men stressed time and skills invested in the labour process. Over time each came to appreciate the other's point of view, with the project a learning process for women and men in reconciling gender-based misunderstandings and working together (Vance 1985). Obtaining community services. Since squatter settlements are most often formed through a process whereby low-income families illegally squat on land and then self-build their own homes, frequently it is to obtain basic infrastructural services that community organisations are first formed. In prioritising community services women are in the best position to judge which are the most important services for family survival. In addition, in what is often a long struggle to persuade the authorities to allocate the desired community services, women with their special preoccupation with household necessities are often more effective in lobbying and organising community participation:

In Guayaquil, Ecuador, as the municipal floodland has been progressively invaded, it is the adverse conditions - the lack of running water, electricity, sewerage and above all roads which has resulted in local self-help committees by the community. It is women who out of desperation at the appalling conditions urge their neighbours to form committees. although they do not naturally see themselves as leaders. Both men and women are leaders, yet women always form the overwhelming majority of rank and file members, who petition and lobby local authorities for infrastructure. Administrative officials and local men alike see it as natural that most of the participatory work should be undertaken by women, 'because women

have free time while men are out at work'. This is a convenient myth which hides the reality in which women are also involved in income-generating activities, but make considerable sacrifices to make themselves available since as they themselves say, 'it is the duty of a good mother and wife to improve the neighbourhood for her children.' (Moser 1985).

The capacity of women to participate in obtaining community services is constrained not only by lack of awareness among planners or the hostility of men in the community but also by the time-consuming nature of women's domestic responsibilities, which in the Nicaraguan project described above resulted in a particular problem:

In the San Judas project both men and women worked alongside each other building not only houses but also community services. When some of the women became pregnant during the course of the project and could only undertake lighter tasks, this produced a conflict between the new ideology that through mutual self-help all members of the community would achieve equality in work relationships, and the failure to take adequate account within this context of the vital and important reproductive function women perform along with their productive and managing work (Vance 1985).

Project maintenance. As the primary domestic workers women have a vested interest in keeping their settlements as hygienic and habitable as possible. However, despite the major role played by women in maintaining their communities without services, often they are overlooked when new technology is introduced. Problems arise when women are unwilling to maintain new equipment, because of lack of training. In addition old habits are frequently difficult to break especially when the new technology is not aimed at women. The combination of inappropriate design and inadequate discussion with the community as to how to use the new infrastructure can result in a lack of commitment on the part of women:

A comparison was made between two Mexican projects where new waste management systems were introduced that not only had lower running costs but also the potential for recycling waste for re-use and re-sale. This system, designed by an engineer and a government official, required extensive community management and labour input. In one community, women participated as their fundamental role was recognised by planners, in the other they were excluded from decision making. The former settlement achieved the more effective results. Comparison of the two showed clearly the problems that arise when planners make erroneous assumptions about women's work roles when trying to develop a project's potential (Schmink 1984).

When women are effectively involved in the decision making, training and construction phases of their housing project they naturally assume responsibility for the maintenance phase:

In the Kirillapone squatter upgrading project where women participated throughout, the maintenance was naturally seen as their responsibility. This was largely because women have traditionally been considered responsible for cleaning the home and environment, but also because involvement in a community level project made them less individualistic and more communal in their orientation. Invariably the volunteers in shramadana, or volunteer unpaid labour, were women, and more recently children - both boys and girls. (Fernando 1985).

VI. Consequences of Target Group Stereotypes for Housing Policy: The Particular Constraints of Women-Headed Households

This examination of some of the problems women experience in current Third World housing practice because of lack of recognition of their triple role has throughout referred to low-income women generally, without specific reference to their marital status or position within the household. For the vast majority of low-income Third World women with children are involved in productive, reproductive and managing work, regardless of whether or not they live with a spouse or partner. However, those women who head households experience additional particular constraints, not only because their triple burden is exacerbated but because of the assumption in planning that the male-headed nuclear family is the 'normal' stereotype household type. Since de facto women-headed households are an increasing global phenomenon it is important to identify in greater detail the particular housing problems they experience.

4.0 Exclusion from Housing Projects through eligibility criteria

The most important consequence of the male-headed nuclear family stereotype is that women who head households are frequently excluded altogether from low-income housing projects because of the lack of gender awareness in the eligibility criteria. The most important of these is income level. Where this is selected as the main determinant of eligibility for a low-cost shelter project, the poorest of the poor which frequently includes a disproportionate number of women-headed households are often excluded. Women usually predominate in unskilled non-unionised occupations such as domestic service and petty commercial activities, earn lower wages than men and are not protected by social services. Generally eligible families need to have an income greater than the poorest 10 per cent of the population. The fact that estimates of household income are based on earnings alone means that 'transfer' income (i.e. economic support from relatives and friends, loans for food and clothing) is discounted. Yet this often makes an appreciable difference to the total income of women-headed households. Furthermore, no account is taken of disposable income for basic household needs, nor the issue of how much

families are willing to spend on shelter. The way in which income eligibility criteria present the major stumbling block to women's participation in housing projects is well illustrated by:

The Solanda sites and services project in Quito, Ecuador, was an integrated development designed to benefit some 6,000 families. Women-headed households made up 30 per cent of the total number of applicants, but 46 per cent of these women did not qualify for access to the scheme because their incomes were too low. Eligibility criteria stipulated that monthly earnings had to be a minimum of 7,890 sucre (US \$178.6), on the basis that not more than 25 per cent of household income should be spent on housing. The poorest women tended to be young and single with children and to predominate in the least skilled, lowest paid jobs in the informal sector. In addition, the requirement for a down payment of 5-15 per cent of total housing costs was prohibitive for several women-headed households who were unable to save money or gain access to credit. (Lycett and Jaramillo 1984)

Because women are usually in jobs without legal status or protection, secondary criteria requesting proof and stability of employment on the basis that regular repayments have to be made by beneficiaries discriminate against women-headed households. Families with stable incomes in 'fixed' employment are generally given preference by project authorities, as the following case study shows:

A programme of sites and services projects financed by the Brazilian National Housing Bank in 1975 showed a number of employment-related eligibility criteria which excluded women. The programme aimed to transfer plots to families with 1-3 minimum wages. Other particular constraints in specific projects included the fact that preference would be given to those with formal employment and, in another project, that the applicant should be someone who was employed or self-employed in the city and the father of at least two children. (Machado 1983)

Another common problem in formulating eligibility criteria is family structure, as mentioned in the Brazilian case above, which assumed not only that the head of household was male but also that the household conform to the Western nuclear model. In contrast to this, a site and service scheme in Mexico city, organised by a low-income co-operative (USCOVI) drew up eligibility criteria specifying that applicants had to have a partner, although not necessarily married to them (Arredondo et al. 1984).

4.1 Exclusion from housing projects through methods of beneficiary recruitment

Methods for recruitment of beneficiaries, including means of announcing the scheme, applications procedures and down payment requirements often inadvertently discriminate against or exclude women. When project

authorities assume that the poor read newspapers or public notices, distributing information in written form, many women are missed. In many parts of the world women's access to education is considerably lower than men's, with far higher rates of female illiteracy. In addition women are less likely to be exposed to information, because of their lack of daily mobility. Responsibilities in the home mean that they are often unable to participate in activities where information is likely to be available, such as workplaces or meetings:

In a study of two privately sponsored low-cost housing projects in a squatter settlement in Paraguay, nearly half (44 per cent) of the women interviewed in the three communities complained that their general lack of information about shelter was a major obstacle to improving their living and housing conditions, whereas only 16 per cent of men identified lack of access to information as a problem. (Sorock et al. 1984).

Even where more direct methods of advertising are used by the project authorities such as a meeting in a community where eligible applicants are likely to live, women are often prevented from attending, either through lack of time, or because of their husband's resistance (Lycette and Jaramillo 1984).

Application and selection procedures often present particular problems for women particularly when they involve complex forms that require documental substantiation, such as proof of identity and an employer's reference. Women are less likely than men to have been previously involved in formal dealings with public agencies and may have difficulty not only in finding time and money to travel to agency offices, but also in filling in application forms, consequently dropping out at this stage:

In the Solanda project in Quito, Ecuador, of the 7,176 women applicants who responded to the socio-economic survey carried out by the authorities, 1,500 did not complete the next stage in the process which involved collecting a second form. Moreover another 910 applicants received the forms but did not return them with the correct documentation. Therefore 33 per cent of the original applicants dropped out of the project before the selection had ever begun. (Lycette and Jaramillo 1984).

The final major barrier to women's recruitment to shelter projects is the requirement for a down payment. The fact that the income of women-headed households is generally lower than male-headed households means that they are less likely to be able to save. In addition, few women in Third World countries have access to credit as formal institutions such as private commercial banks and credit unions do not undertake risky ventures. Many simply assume that household heads are men and therefore do not provide loans for women. For example, in India women rarely own property which could act as collateral for loans. In addition women's demands for credit are often so low that they are not taken seriously. A

survey of bank ledgers showed that while women often save money, making up to 40 per cent of the total number of savings accounts, only 4 per cent had received loans (Singh 1980).

4.2 Problems with financing housebuilding

Assistance is necessary not only to acquire a plot in housing projects but also for financing housebuilding. Even where this is self-built, a substantial financial outlay is needed for construction materials, and where relevant professional assistance for specialised tasks such as electrical wiring. Given that women-headed households tend to be poorer than those headed by men, and may lack time and skills to self-build, financing housing is particularly problematic for them. Women who head households find themselves at particular disadvantages in securing loans because of such problems as lack of information about credit programmes, low and irregular incomes, lack of collateral, complicated loan application procedures, discrimination on the part of male bureaucrats, high interest rates and women's lack of legal standing in certain areas. Two methods by which project authorities have attempted to compensate for women's exclusion from formal credit programmes are to stimulate the development of informal women-only savings co-operatives within the community, and secondly to establish a project loans fund for the specific purpose of housebuilding:

A number of credit programmes for women have been successfully established, although to date these have been primarily orientated towards employment, with none specific to housing. Examples include SEWA (the Self-Employed Women's Association) which in India has over 13,000 members, 90 per cent of whom are illiterate, but who have been facilitated access to small loans (IWTC 1981; Singh 1980); the Women in Development Loan Fund in Barbados (where 42.9 per cent of all households are female-headed) founded in 1975 to administer business finance, advice and skill training for low-income women; the African Co-operative Savings and Credit Association (ACOSCA) in Nairobi, which attempts to pressurise government bodies to promote women's participation in credit unions. (IWTC 1981).

Financial hardship during building affects all families, but is particularly severe for women-headed households, who are often the only household income earner. The most effective way to ensure that they do not drop out of housing projects is to support them directly during the building phase:

The Women's Self-Help Construction Project (WSHCP) of Panama was launched in 1981 in response to a fire which destroyed the homes of around 300 families in Curundu. This government sponsored project consisted of 100 houses to be built entirely by women (45 per cent of whom were heads of households) included a stipend for women during the construction phase. The purpose of this was to free women from their

routine economic responsibilities during the time they spent on the building site. Together with the cost of the building materials the grant was not required to be repaid until after the building was completed and the women housed. The stipend solved the immediate economic problem women faced in finding time to build and represented a partial answer to their difficulties. However, it still necessitated financial strain for many years afterwards with the agreement that the loan should be repaid over a 25 year period. (Girling et al. 1983)

4.3 Problems with cost recovery

Cost recovery is one of the most difficult aspects of low- income housing projects. Women household heads are particularly disadvantaged if the project authorities calculate 'feasible' cost-recovery payments on the basis of average household earnings for the community as a whole. Women in self-help housing projects are generally engaged in informal sector work and may be unable to pay fixed sums each month. Where project authorities are not closely informed about the characteristics of income earning of subgroups of beneficiaries charges may discriminate against the neediest groups. The particular problems for women in cost recovery is demonstrated by:

A survey of 9,702 recipients (3,680 women) of mortgage loans from the National Housing Trust (NHT) of Jamaica. This highlighted the difficulties associated with repaying sums on lending for women. Over 40 per cent of households in Jamaica are headed by women and they face particular economic difficulties in repayments. Unemployment rates are twice as high for women than men, reaching 62 per cent for women aged between 25 and 34. Women also earn considerably less than their male counterparts and the high percentage (62 per cent) of women beneficiaries with joint accounts suggest they pool their income, in order to qualify for a loan in the first place. Despite this women still held 38 per cent of the total number of loans. Despite greater economic difficulties amongst women, and their primary role in providing for family welfare, it was found that a relatively greater number of men were in arrears. Furthermore women appeared more responsible about their debts, personally visiting the Trust's office to discuss their problems when unable to pay. There were also instances of women in male-headed households making personal payments on mortgage loans to ensure that they protect the shelter for their children and themselves. This was especially apparent in common-law unions where women had little security. (Population Council 1983)

4.4 Constraints in house construction in site and service and upgrading projects

Many of the constraints in house construction which affect women have already been discussed in the earlier section on women as urban managers.

These are additional problems which particularly affect women who head households. Women-headed households frequently lack both skills and time to self-build but often are forced to do so in the absence of funds for professional labour. In this case they usually build simple structure to cut the time and costs involved. Women may be able to cope if here allottees are given freedom to build or improve their houses in the way they wish. However, where minimum housing standards are required, with specified time limits for the construction of houses, the process is both more expensive and time consuming and can cause particular problems for women-headed households. The differences between upgrading and site and service projects are illustrated by comparisons:

In the low-income illegal settlements in Queretaro, Mexico, women-headed households tend to build with a greater amount of hired help than did households headed by men. (This was especially true of young abandoned or unmarried mothers with dependent children.) However in a significant minority of cases (one third of women-headed households) women preferred to build their houses with the assistance of their immediate families or relatives, not only because of the saving but also because women on their own were more frequently cheated by workmen. (Chant 1985). The World Bank housing programme in Santa Ana, El Salvador, showed the special dilemma of women who did not have sufficient income either to buy or complete shelter units or to hire skilled labour, but also did not have the time to self-build their dwellings within the specified period. Loss of time at work implied a loss of earnings and there was no satisfactory solution without radically restructuring project plans to incorporate awareness of gender, such as paying women a stipend during the construction phase. (Lycette and Jaramillo 1984). In the Dandora site and service project allottees were required to build their first two rooms according to standards laid down by the authorities within 18 months, on the assumption that families would be able to build in this relatively short period of time by using their own labour to save money on costs of materials. This assumption proved to be particularly detrimental for women-headed households as informal sector workers, lacking construction skills and without males in the household to help them. Therefore contractor-built housing was the main form of construction used by women given the high minimum standards set by the authorities. Several of those who hired contractors suffered from theft and loss of materials. Nevertheless the experience of organising construction proved a useful learning experience for women in managing home building. (Nimpuno-Parente 1985).

The training of women in construction skills is therefore of greatest importance, particularly for those who head households. This is being increasingly recognised with the organisation of women-only skill projects. The Western Kingston Women's Construction Collective originated from a plan for women to enter construction through a training and employment programme. To a certain extent it represents a break with traditional

gender-ascribed roles for many women. Initially ten were trained who found jobs as fulltime labourers on construction sites, followed by a subsequent 34. Over 90 per cent have since found work, repaying the investment on their own instruction. Employers have been pleased with female performance, requesting more women workers because of their high productivity and low rates of petty theft and violence. (Schmink 1984).

V. Policy Recommendations for a more Gender-Aware Approach to Housing

Women's needs in housing will not be achieved by simply 'grafting' on 'women' as a category to existing housing policy. Fundamental attitudinal changes towards traditional stereotypes are required before a gender aware approach can be reached - that is an approach capable of acknowledging that women have different housing needs from men by virtue of their engendered position, and that in many societies there are specific constraints which limit women's access to housing on the basis of their gender, regardless of their income. At this general level, recommendations cannot be made without first identifying the mechanisms necessary to change the approach of policy makers and project authorities, equally with those required to change the attitude of both women and men within the community. These may include the training of professionals, and the consciousness raising of men in the community; but above all should certainly include the full and active participation of women in the planning and decision making over the housing which so profoundly affects their lives.

While general recommendations must be sensitive to significant cultural variations and regional differences regarding the position of women in society, specific recommendations can be made regarding the constraints affecting women in their triple role and those affecting women-headed households. Some of these may be relatively straightforward to implement. Others, which require positive discrimination in favour of women, may however be far more controversial and will involve severe difficulties in their application. Since the number of recommendations is extensive, given the space available, only a few of the most important can briefly be mentioned.

5.0 Recommendations affecting all women in terms of their triple role

Land title. All women, not only those who head households, may end up heading their family, through desertion, death or long-term migration on the part of men. Where women do not possess a title to land they risk being left homeless. Since in all societies women have ultimate rearing and caring responsibilities for their children, women's rights to land must be

recognised to safeguard their families' interests.

Site location. As producers, women are severely constrained when the site location of a housing project is related primarily to men's workplaces. If women are to balance their income-earning activities with domestic labour and childcare, equal consideration must be given to their work location. Where site location is on the periphery of the city, provision should be made for the development of cheap, reliable and frequent transport links throughout the day, not just at peak hours the establishment of income-generating components for women along with adequate childcare provision, markets and schools within the settlement (UNCHS 1984).

Settlement planning. Sufficient consultation with women concerning their culturally specific economic and domestic needs in settlement planning can ensure improvements in their lifestyles and living conditions. Where women's needs regarding the establishment of facilities for income generation and domestic labour have been implemented, successful results have been obtained:

For example, in a low-income settlement in Lima, Peru, communal kitchens were established to prepare meals for families using food allocated by local charities. Not only did this female-inspired arrangement lead to improved nutrition, but women themselves greatly benefited from the project. It freed them from the seclusion of their homes, saved time which could be allocated to other income-generating activities, and provided them with experience in collective work and training in nutrition. (Sara-Lafoss 1984; Schmink 1984)

Even where land cannot be set aside for women's activities, alternative methods of responding to women's needs can be utilised:

In Madras, for example, the Urban Development Bank, with World Bank backing, included in its housing programme a mobile training unit to increase the skills and employability of domestic workers. This was set up in recognition of the significant contribution made by women and children to family income, and its implications for cost recovery. (Singh 1980).

Zoning and housing regulations. Zoning and housing regulations should give permission for commerce and renting in the home in low-income housing projects in order to allow women to manage economic activities in conjunction with their domestic roles. This will provide women with a means of independent income generation, and may lead to a housing solution for female-headed households who cannot afford to buy land or property (Lycette and Jaramillo 1984).

5.1 Recommendations affecting women in their role as reproducers and domestic carers

Settlement planning. Women's priorities for community services and the location of such services are more appropriate for domestic and family welfare than are men's. Care should be taken to discriminate in favour of women's wishes through consultation with them, not only in public meetings but also in house-to-house visits. Where possible authorities should incorporate women's suggestions in the choice and design of technology.

House design. Women's needs in terms of house design should be recognised, not only because they are the primary consumers of domestic space, but also because particularly in Muslim societies women are restricted socially to the home and have specific privacy requirements relating both to men and to other women. Sufficient care should be taken to recognise that women's preferences are culturally specific.

In Tunisia, for example, women need open space inside the walls of the house, whereas in Nicaragua, in the San Judas project, women expressed a preference for a place outside the walls for small scale cultivation, essential for family subsistence. In accordance with their expressed desire only 20 per cent of the plot area was built upon, leaving the rest as garden space (Vance 1985). The Ahmedabad study and Action Group involved women in housing design in a government funded resettlement programme. Women placed high priority on private bathing facilities and made suggestions regarding the placement of facilities for cooking, water storage and water equipment. Most of their suggestions were acted on and have improved the utility of house design. (Singh 1980)

Family structure and lifestyles. These must be an integral component in house design, taking account of both the multipurpose nature of space for women inside the house, and second the preference in some societies for performing certain activities such as cooking, sleeping and household industry in the open.

Financing house construction. Since women are primarily responsible for household budgeting, care should be taken in the housebuilding phase of housing projects to ensure that finance for building does not jeopardise other aspects of family welfare, i.e. other basic needs such as food, clothing, hygiene and schooling. To prevent sacrifices being made in women's housekeeping budgets, project authorities could, with sensitivity, either stress that sacrifices should be made in areas of individual leisure and entertainment via budgeting classes for men and women, or encourage the development of subsidised food stores, free health and childcare centres within the community.

5.2 Recommendations affecting women in their role as managers

House construction. Although women in some cultures are severely

limited from participating in the house construction, in others they are expected to participate but limited to the most menial tasks by their lack of skills. Women should therefore be given equal access to all skill training programmes. Such programmes should be offered at times convenient to women, with some measure of financial support (either payment or loan) and with the provision of adequate childcare facilities. Where such training meets with resistance from men it may be necessary to build up women's confidence and assertiveness by providing preferential skill training for women. Since men often play an important part in the decision as to whether wives can participate in skills programmes it may also be important to sensitise men, through discussions and workshops, to the importance of women's participation.

Self-help in house construction. Because individual self-help can be a slow process and contractor-built housing is expensive, mutual self-help should be encouraged in housebuilding. Where there are culturally specific problems of lack of harmony between the sexes when working together it may be more appropriate to establish single-sex building groups for two reasons. Firstly because it may be cheaper to train women on their own, as conflicts which slow up the building process are less likely to occur, and secondly because women's confidence will not be damaged in the way it might be through antagonism from men.

Maintaining community services. The important role played by women in obtaining, managing and using community services means that particular efforts must be made to ensure that they are included in community level decision making, that community service projects are broken down into components that are manageable by women, and that women receive the necessary skill training which can be utilised not only for the provision of community services but also which will allow women greater access to income-generating activities.

5.3 Recommendations particularly affecting women who head households

Eligibility criteria and income. Since income requirements are often the biggest obstacle to the participation of women-headed households in low-cost housing projects, especially where the emphasis is on earned income, other methods of assessing women's ability to pay must be developed. These may include incorporating 'transfer' income in estimates of total household income; and utilising per capita income within families on the grounds that economic resources are distributed more evenly in households headed by women than by men. In the latter husbands and fathers often spend a considerable proportion of their wages on individual pursuits (Fernando 1985; Singh 1980). Therefore allocation of income within the household may reduce the apparent disparity in the real poverty levels of male- and female-headed households, while recognising that women within male-headed households often bear the brunt of housing

costs. In fact where there are large numbers of women-headed households, it may be necessary to introduce preferential criteria to ensure their participation, since adjusting only income eligibility criteria may merely assist a greater number of male-headed households to enter the project (see Lycette and Jaramillo 1984).

Eligibility criteria - fixed employment. Alternative methods of assessing eligibility of beneficiaries in terms of proof of fixed employment need to be developed since women are largely in the informal sector. Verification could be gained by project authorities themselves visiting the place of work, or base it on weekly net income estimates over a number of weeks

Eligibility criteria - household composition. Eligibility criteria should exclude any stipulation concerning the sex of the household head, or household composition.

For example, in a site and services programme in Honduras one set of eligibility criteria merely required that the household consist of a minimum of three persons who had lived together for at least a year prior to the housing application. (Resources for Action 1982)

Upgrading. For women-headed households access to shelter in sites and services schemes may be in part solved by emphasising the upgrading of present shelter, rather than removing them to new, more expensive sites (Sorock et al. 1984).

Methods for announcing the scheme. More appropriate forms of communication should be used for announcing the scheme to ensure that women are provided with early and understandable information about the project. These might include verbal rather than written information, such as radios, loudspeakers and talks with potential applicants. Direct rather than indirect approaches might include meetings in those community level organisations where women are likely to be represented (such as church, schools, childcare clinics or local women's groups), information gathering in places where women congregate such as market places, and house-to-house visits by extension workers.

Application procedures. To cope with the problems that women have in finding time to make a shelter application, handling bureaucracy and managing the logistics of completing and substantiating forms, paperwork should be minimised and women personally assisted in questionnaire completion, with follow-up visits to women's homes. In many societies it is essential that at all stages the professional servicing the women should also be a woman.

Down payments. Assistance to women with down payments may be necessary, either by the authorities establishing a down-payment guarantee fund, or by adjusting down-payment requirements for the

different categories of applicants. Active support should be given to women's banks and women's savings associations as a critical mechanism of saving for women.

Housing standards. It is important to recognise that if very high standards and time limits on house construction are introduced, many women-headed households are likely to drop out of the project if they cannot meet requirements. In this case it may be necessary to waive minimum standards and time limits for this category of households. However, indirect methods of ensuring that optimum standards for women are achieved can be realised by early consultation with women on housing standards and the likely length of time it would take to build a given type of dwelling, before presenting recommendations to the community as a whole.

Building funds. Access to funds for housebuilding is particularly critical for women who are unlikely to have savings and will probably need to hire a greater proportion of professional labour than men in the building of their homes. Methods to ensure women-headed households can borrow should be developed. These may include establishing a project loan fund tailored to meet their needs with low interest rates, simplified application procedures and female project staff, as well as encouraging the development of informal savings and credit co-operatives within the settlements to assist women to save.

Cost-recovery payments. To ensure that women-headed households do not suffer unduly from the burden of cost-recovery payments, flexible repayment terms should be developed which recognise the characteristics of different subgroups. Since women's income in the informal sector is likely to be far more erratic than that of men wage-workers they should not be expected to pay fixed monthly charges nor repay in the same fixed time as men. Alternatives to consider are negative amortisation techniques whereby women-headed households could graduate the amount of their monthly repayments over time, revolving loan fund/deferred payment option whereby only a small part of the loan is repaid at the market interest rate in the early part of the cost recovery phase, and the remainder is paid back at the same rate of interest later (see Girling et al. 1983); or non-payment at the start of the project which would allow residents greater potential for consolidating their homes early on, and thereby increase income earning potential from rental and other activities in the home. Alternatively, efforts directed at providing income generating projects should include the payment for labour contributions by women on the installation of community services or the maintenance of infrastructure.

The necessity to identify income earning activities linked to housing is particularly critical for women-headed households since their triple burden means that they have particular problems in participating in self-build schemes. Therefore a policy of positive discrimination to ensure

that they have access to all skill training programmes is critical because of the dual function it performs - skill training women while they are building their own homes.

5.4 Concluding comment

Though many of the above recommendations may be considered difficult to implement it is important to remember one final but critical point. While women have particular housing needs which differ from those of men, they also differ in their attitudes and commitment towards their home. As wives and mothers who take primary responsibility for childbearing and child caring, they also take primary care for the home in which they bring up their children. Because of these responsibilities they are not only far less likely to leave the home, but they have also shown themselves to be far more willing and reliable than men in repaying loans for their homes. This factor, if no other, makes it critical for their needs to be recognised.

FOOTNOTES

1. See Moser (1985) for a more detailed discussion of conceptual issues in gender aware planning.

2. The following discussion draws substantively on Moser and Chant (1985) both in terms of empirical case study descriptions and policy recommendations.

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