

Working Paper No. 53

**LOW INCOME WOMEN'S PARTICIPATION
IN THE HOUSING PROCESS:
A CASE STUDY FROM GUYANA**

Linda Peake

**LOW INCOME WOMEN'S PARTICIPATION
IN THE HOUSING PROCESS:
A CASE STUDY FROM GUYANA**

CONTENTS

	Page
Acknowledgements	1
Map of Guyana	2
I. Introduction	3
Descriptive overview of housing conditions ⁴	
Women's roles in Guyana	5
II. Housing policy and low income groups	9
The development of housing policy in a Cooperative Socialist Republic	9
Selfhelp housing	13
Government rental housing	15
III. Low income women's participation in the housing process	18
Women and government rental housing	19
The Virginia Women's Homestead Self-Help Scheme	29
IV. Evaluation of low income housing policy	33
Problems faced by government officials	33
Problems faced by urban planners	35
Problems faced by low income groups	38
V. Conclusion	40
Appendix	41
Bibliography	44

Acknowledgements

I would like to thank, first and foremost, all of the Guyanese women who willingly gave me their time to answer my questions. They are too numerous to mention in person. I would also like to thank the Ministry of Housing planners who kindly put up with my various requests for help. In particular, Mike Griffith, Carl Williams and Sam Bissoondial deserve special mention. In no way should the views and opinions in this paper be attributed to them and I alone am responsible for any remaining errors.

The publication of the Gender and Planning Worker Paper series has been made possible by a grant from the Ford Foundation, New York. These papers have been developed as resource materials for the Development Planning Unit's Short Course on 'Planning with Women for Urban Development'. The course has been running annually since 1984.

These working papers could not have been completed without the cooperation of a number of people - Caroline Moser, Course Director; Caren Levy, Associate Course Director; Linda Peake, Editing Consultant; and Jane Wisner, who typed the papers.

The views expressed in these papers are those of the authors and should not be attributed to the Development Planning Unit.

I. Introduction

The aim of this paper is to evaluate the extent to which the aims of government housing policy towards low income groups in Guyana have been successfully implemented. In particular the assessment will focus on the degree to which the housing needs of low income urban women are satisfied.

Situated on the northern coast of South America, Guyana is somewhat of an anomaly¹. A former British colony, it is the only avowedly socialist and the only English speaking country on the mainland. Its links, however, historically, socially, economically and politically, are with the Caribbean. Unlike many other countries in this region its major problems are not associated with overpopulation and rapid rates of urbanisation, but rather with underpopulation and the spatial configuration of the population. Of the total population of 768,607 (in a country of 83,000 square miles) 86- 90% are concentrated on the narrow coastal belt (270 miles in length and varying in width from a half to 40 miles) and 10-14% in interior settlements². Consequently while gross national density is among the lowest in the world (8-9 persons per square mile and in the interior less than one person per square mile) on the coast land it is relatively high, i.e. 25 people per square mile. Urbanisation on the coastal strip is now at a high level with 32% of the population living in urban areas by 1970 (Standing 1979).

Of equal importance to the size and distribution of the population is its racial composition, which is a legacy of the country's colonial inheritance. African slaves were first taken to the area as early as 1621 by the Dutch West India Company to work on the sugar plantations. With the abolition of slavery in 1834 the social structure underwent a dramatic shift with the importation of East Indians as indentured labour, a process which continued until 1917. Over this period the original inhabitants of the area, the Amerindians, were reduced to a mere 5% of the total population.

The 1970 population census reveals that 51.8% of the population consisted of people of East Indian origin (Indo-Guyanese), 31%, of African origin (Afro-Guyanese), 10.3% mixed, 5% Amerindians and the remaining 3% is divided amongst Portuguese, Chinese and White³. The percentage growth rate between 1946 and 1970 was 121.9% for Indo- Guyanese and only 40.7% for the Afro-Guyanese: given the racial nature of the political parties' bases in Guyana this rapid relative increase of the Indo-Guyanese sector of the population has had serious social and political implications⁴. The overall high rate of natural increase led to over half, 58.4%, of the population being under the age of twenty in 1970, creating a high dependency ratio (of 110 in 1970)⁵.

¹Guyana, prior to independence in 1966, was known as British Guyana, which in turn came into existence in 1831 with the merging of the three countries of Demerara, Berbice and Essequibo. In 1970, it became a Cooperative Republic.

²The population estimate of 768,607 is for the end of 1975 (see Standing 1979). Other estimates, for 1977, put the population total at 902,000. Given the high level of out-migration during the late 1970s and 1980s, the conservative estimate appears more realistic.

³Portuguese and White have always constituted separate ethnic groups in the population censuses as an indication of the inferior social position attributed to the former compared with the White, i.e. British, who owned and managed the productive process.

⁴Racial tension gives rise to periodic eruptions of violence and race plays a major role in politics -the Indo-Guyanese largely support the opposition party, the People's Progressive Party (PPP) led by Cheddi Jagan and the Afro-Guyanese the ruling party, the People's National Congress (PNC) led by Desmond Hoyte (and until his recent death, by Forbes Burnham).

⁵Life expectancy at 67.9 years is favourable (although no data is available to estimate how this figure varies

All current problems have historical roots and the principal factors which have led to the particular spatial configuration of settlements and population in Guyana can be traced back to physical features in conjunction with specific policy on the part of the colonial rulers. The rich alluvial soils of the coastlands soon proved to be fertile ground for sugar and rice plantations and the presence of bauxite and other minerals within short distance of the coast led to settlements developing along the coastal belt. In conjunction the interior of dense forests and mountainous terrain is difficult to penetrate and has proved an effective barrier to settlement. The pattern of settlement outside of the capital, Georgetown, and the sugar estates is relatively sparse and comprises a couple of mining towns and villages. Some villages were set up after the emancipation of slaves of African origin in the 1840s, and others - in rice growing areas - came into existence from the 1890s with the growth of indentured Indian labour (Heins 1978). Today, Indo-Guyanese dominate the rural coastal areas and the AfroGuyanese the urban coastal areas. Housing policy in post-colonial Guyana has concentrated on developing and upgrading these settlements along the coastal belt. The focus of this paper will be on the urban coastal settlements and their low income residents.

The paper is in four parts. Part One, by way of introduction, gives a descriptive overview of housing conditions and sets the scene for an understanding of the position of women in Guyana by giving a brief account of their roles as producers, reproducers and community managers. Part Two sets the background to housing policy by outlining the nature of state involvement in the development of residences for the low income sector of the population. Two important strands of low income housing are then outlined in more detail: Aided Self-Help (ASH) and Government Rental Housing. Part Three, using case study material, focuses in on the role played by Guyanese women both in the formulation and execution of an ASH housing project and in the application process for government rental housing⁶. Finally, Part Four, in an attempt to separate out policy from practice and rhetoric from action, gives an evaluation of government housing schemes by delineating the major problems facing the PNC government, urban planners and low income groups in their attempts to 'house the nation'. The paper concludes with an account of the extent to which the housing needs of Guyanese women are being met.

Descriptive Overview of Housing Conditions

One of the major problems in assessing - The extent to which the housing needs of low income groups in Guyana are being met is the paucity of data, particularly up-to-date information on the distribution of household types by race, income group, socio-economic groups, housing type and tenure. The two most useful sources of national level data are the 1970 Population Census and the 1971 National Food and Nutrition Survey (both over fifteen years out of date) (Standing and Szal 1979).

The 1970 census reveals that about two thirds of all households were living in their own residence, i.e. a house or a flat, and the remaining third of households lived in institutions - hospitals, prisons, boarding houses, boarding schools, orphanages, hotels and barracks - or were of no fixed abode. Over half, 57%, of households owned their dwelling and a further 31% leased or rented theirs. Of the remainder - 12% -

across socio-economic groups).

⁶Material for this article is based on various interviews and visits carried out in Guyana between March and May 1985 with various women and officials from the Ministry of Housing. The latter also provided much background information from their archives.

some had rent-free residences whereas others were living in squats⁷. These proportions vary between the urban and rural areas. In the latter, where the Indo-Guyanese dominate, home ownership is three times as common as in urban areas where renting, mainly through private landlords, is the norm.

One major index of living conditions in relation to housing is overcrowding which is a difficult concept to measure in the Guyanese context. Official figures do not appear to indicate any level of overcrowding. The 1970 census gives a figure of 2.6 rooms for the average household dwelling unit and puts the median number of persons per household at five - the National Food and Nutrition Survey puts it at six - and the median number of rooms per household at three (Standing and Szal 1979). These averages mask extremes, however, and Standing (1979) estimates that over half the population was living in overcrowded conditions⁸. Although, in rural areas in the daytime, the out-of-doors life led by the population would ease the pressure of lack of space, in the nighttime overcrowding does occur and in urban areas this is obviously evident. The 1971 National Nutrition and Food Survey estimated an average of three to four people per sleeping room among low income groups. As Standing (1979, 54) remarks: 'In terms of privacy, sanitation and health, this condition is scarcely consistent with the satisfaction of basic human needs.'

Other indices of living conditions - access to potable water, adequate sanitation, the availability of household equipment and access to roads and transport facilities - have been measured by Standing (1979). He discovered marked disparities between the urban and rural areas, particularly between Georgetown and the rest of the country. For example, only a third of households had piped water in 1970, whereas in Georgetown three quarters of all dwellings had piped water. The 1971 Nutrition Survey found that whereas 90% of urban households had use of a flush toilet, nearly 90% of rural households used a pit latrine. Although there have been substantial attempts made to improve rural sanitation and water supplies since 1971 the level of provision is still inadequate and the discrepancy between rural and urban areas still marked.

Women's Roles in Guyana

A major problem in asserting the role played by Guyanese low income women is, again, the lack of data on the totality of their daily lives. Apart from the meagre body of information available, particularly on Amerindian and Indo-Guyanese women, a number of misconceptions are also held about them.

In the last decade increased attention has been paid to the roles and needs of women. All Caribbean territories subscribe to the prescriptions of the UN Decade for Women, and in Guyana, since 1980, there has been a Women's Advisory Board (WAB) - with a staff of three women in the Office of the Prime Minister with the aim of working towards the 'integration of women into development'. 1980 was also the year in which the People's New Constitution was promulgated, in which Article 29 reiterated the government's commitment to the full participation of women in all phases of national life. This is quoted below:

Article 29 - Equality for Women

⁷The National Food and Nutrition Survey estimated that 53% of households were owners, 35% were renters, 8% were paying mortgages or hire purchase and 4% were squatters (Standing and Szal 1979).

⁸In the absence of relevant data Standing (1979) took a rough measure of overcrowding as an individual having less than half a room in which to live.

Women and men have equal rights - and the same legal status in all spheres of political, economic and social life. All forms of discrimination against women on the basis of their sex is illegal. The exercise of women's rights is ensured by according women equal access with men to academic vocational and professional training, equal opportunities in employment, remuneration and promotion, and in political, economic and social activity, by special labour and health protection measures for women, by providing conditions enabling mothers to work and by legal protection and material and moral support for mothers and children, including paid leave and other benefits for mothers and expectant mothers.

Six years later changes are in the process of being made in matters relating to affiliation and maintenance, equating pension benefits, and equating rights relating to acquisition and division of property. Despite these promising legal developments, the economic, social and political positions held by low income Guyanese women remain highly unfavourable and will continue as such until the various misconceptions held about them are broken down and analysed.

Women in the Caribbean have a long history of involvement in work and income generating activities, yet '... much more ... has been written about Caribbean women in the context of the family than is written about their work and other roles' (Powell 1984, 101). This is due to the fact that the primary basis for defining the role and status of women is their role as reproducers, i.e. as childbearers and childrearers. Their roles in waged work (as producers) and in contributing to the maintenance of the environment (as community managers) are marginalised and invisibilised. The following quotation from the Guyana State Paper on Equality for Women (1976, 1) reveals that the ideology of domesticity is still central to an understanding of the state's view on the role of women in Guyana's development:

The portion of the life-span of the average woman which is taken up with child-bearing has markedly contracted. This, together with the lengthening of her life expectancy due to better medial facilities, has left her with more free time which continues to increase as more labour-saving devices tend to become available to her.... Further, the physical effort involved in many areas of endeavour has over the years been substantially reduced and brought within her grasp. (My italics)

Outside of their reproductive roles it is assumed that women are non- productive, yet in Guyana over a third of households are headed by women who must act not only as reproducers but also play a primary role as producers to ensure the survival of their household⁹.

⁹Buvinic, Youssef and von Elm (1978) calculated from a total sample of 115,863 that the marital status of female headed households in Guyana in 1970 was as follows:

- 28% never married
- 33% married
 - 33% widowed
 - 3% divorced
 - 3% separated

This non-recognition of the triple role of women - as reproducers, producers and community managers - and of the existence of a large number of female headed households is due to the fact that the structure of families and the division of labour within the family is taken for granted and assumed to fit into a particular pattern (Moser and Levy 1986). Families, it is considered, consist of a male (working) head, a female (non-working) and two or three children. While the male head is involved in the public world of waged employment the woman's place is in the private world of the home, cooking, cleaning, childcaring, shopping etc. However, Guyanese women have always operated in roles which span the public and private (although their recorded labour force participation is low); in 1970 women comprised 19% of the labour force (constituting 18% of those employed and 24% of those unemployed)¹⁰ (Review of Employment of Women in Guyana 1980. Table 1 reveals the sectors of the economy women are employed in relative to men.

Table 1: Occupational Group by Sex

	Male		Female	
	No.	%	No.	%
Professional and Technical	9,163	5.8	6,153	4.6
Administrative and managerial	1,205	0.8	71	0.1
Clerical and related	7,760	4.9	4,855	3.0
Transport and communications	1,340	0.9	16	0.0
Sales workers	6,818	4.3	3,371	2.1
Service workers	8,126	5.2	7,820	4.8
Farm managers, supervisors and farmers	16,398	10.4	1,372	0.8
Other agricultural	23,346	14.8	2,434	1.5
Production related	36,278	23.0	2,620	1.6
Labourers NEC	13,321	8.4	539	0.3
NEC (not elsewhere classified)	400	0.3	51	0.0
Armed forces	1,175	0.7	91	0.1
Not stated	32,477	20.6	134,016	82.0
TOTAL	157,897	100.1	163,409	100.1

Source: 1970 population Census.

¹⁰The figures corresponding to these percentages are as follows:

Labour force: 36,055 out of 183,744 (19%)

Employed: 29,001 out of 154,542 (18%)

Unemployed: 7,054 out of 29,202 (24%)

Standing (1979) gives a figure for the female unemployment rate for 1970 at 19.6% (compared to 15% for males).

Patterson (1983) quotes a female participation rate of 17% in 1970. The lack of discrepancy in these figures may indicate that they may be reasonably reliable.

With 82% of women not giving their occupational status, the reliability of these figures is obviously questionable. Informed opinion is of the view that women are employed in traditional female activities such as nursing, teaching, office work and as shop assistants. An unspecified number also work in the Guyana Defence Force. However, it is known that the unemployment rate is higher for women than men. Standing claims that while a number of female workers have been eased out of the labour force "The causes are not known, but mechanisation and the high unemployment are likely to have been the main factors. What is particularly striking is the extent to which women have been pushed out of the agricultural labour force in recent years"¹¹ (1979, 53).

Apart from the inadequacy of these official employment figures, they are also misleading. What they fail to reveal are the large number of Guyanese women employed in the informal sector. In the last few years there has been a visible increase in the number of women traders selling both cooked and uncooked food and items illegally brought into the country from overseas¹². No attempt has been made to assess the income generating potential of the Traders and because of their flouting of the law the PNC government is determined to clamp down on their activities. Thus an important source of livelihood, particularly for Afro-Guyanese female household heads, will disappear. Unfortunately there is no breakdown of figures for income, employment, educational status etc. between Afro- and Indo-Guyanese. Even data on household types is not available. While it is common knowledge that the Indo-Guyanese family structure does not conform to the Afro-Guyanese mode of kinship patterns, it is not clear what effect the economic recession is having on the relatively stable and strong kinship pattern of the Indo-Guyanese. Informed opinion is that it is disintegrating, causing a further increase in the number of female headed households which at present are dominant in the Afro-Guyanese section of the population.

¹¹Standing (1979) quotes a figure of 4% of women employed in agriculture in 1970, a decline from 15.6% in 1946.

¹²In the 1970s the PNC government banned the import of over 100 different foodstuffs in an attempt to promote self sufficiency. The women traders blatantly ignore this ban as they can find a ready market for the many items no longer available in the country.

II. Housing Policy and Low Income Groups

The Development of Housing Policy in a Cooperative Socialist Republic

The first official housing studies in British Guiana were made in 1943 on a regional basis by government committees and they disclosed a housing problem of 'growing dimensions' (Dick 1984, 6). Prior to the Second World War accommodation for middle and upper income groups appeared to be satisfactory, whereas housing for the lower income groups - the descendants of the African slaves and the indentured Indian immigrants - was characterised by a shortage and overcrowding of substandard rental accommodation (Housing Under the Development Programme 1954). With the outbreak of the Second World War this situation was exacerbated due to a shortage of both imported and local building materials, the consequent rise in cost of labour and materials and the increase in population in urbanised areas along the coastal strip. This increase was a result of both rural-urban migration and natural increase, following the eradication of malaria (especially on the Sugar Estates). Even before the rise in population it was increasingly evident that housing provision for low income groups could not be sufficiently secured by private enterprise alone. It was not until the Georgetown fire of 1945, however, that serious attention was paid to the need for urban planning, and in the same year in order to assess the level of need for housing the government conducted a Housing Survey of Georgetown. As a result, in 1946 a Central Authority was established to provide housing for the working class - defined as persons whose wages did not exceed G\$60/month (Dick 1984, 6; Housing Under the Development Programme 1954; Dumont n.d.)¹³. In 1948 this body was superseded by the Central Housing and Planning Authority (CHPA). With the establishment of the institutional framework for public housing at a national level, this period in the late 1940s marked a watershed in the history of housing development in Guyana.

Other non-governmental institutions were also active during and before the 1940s. From 1947 the Sugar Industry Rehousing Programme, financed by the Sugar Industry Labour Welfare Fund (SILWF) was largely responsible for improving the housing of the sugar workers who, along with the residents of Georgetown, constituted over half the total population of British Guiana. (In the late 1940s there were approximately 90,000 sugar workers and Georgetown had a population of 114,000. No precise figures are available on the needs for new dwelling units in areas outside the sugar estates and Georgetown)¹⁴. The only formal financing institution concerned with housing which predated the SILWF was the British Guiana Building Society Ltd. This was established in 1929 and in 1940 its assets were transferred to the New Building Society which it incorporated.

Housing development from the 1940s has taken place through a number of different channels. Land settlement in both urban and rural areas was undertaken by the government in order to build houses for sale and for rent to the lowest income groups. Land was also developed, i.e. levelled, provided with sanitation and access roads, and then sold or rented to lower middle income groups who built their own houses with loans from the Credit Corporation, a body which made loans available to public employees and other groups deemed 'credit worthy'. The government also encouraged the formation of housing associations and it introduced selfhelp schemes, slum clearance, urban redevelopment and the rehousing of sugar workers¹⁵.

¹³The survey revealed the ratio of owner-occupied houses to rentals was approximately 1 to 10 (Dick, 1984).

¹⁴Before the Sugar Labour Welfare Fund started to build new houses for their workers the sugar estates' labourers lived mainly in ranges (or 'logies') in the estates' yards. Some of these logies are still occupied today.

¹⁵Housing associations were intended to help the lower middle income groups. Prices for houses built by the associations would be lower than those built by individuals as they would benefit from cost reductions

During the early 1950s the policy of the interim government was to primarily aid the lowest income groups, combined with the intention of assisting other groups in need. For this purpose, in 1954, after a visit from British planners, the Housing Department was created. A vigorous housebuilding programme commenced, with G\$15 million being spent between 1954 and 1959 producing some 3,500 houses for a variety of income groups. Whilst the criteria for the allocation of housing to the lowest income groups was need - determined by such factors as condition and size of present accommodation, size of family, health considerations and income - market forces were the determining factor in securing housing for those deemed more fortunate. From the years 1959 to 1964 - the period of transition from the People's Progressive Party (PPP) government to the People's National Congress (PNC) - a further G\$3 million was allocated to housing but this only led to the production of another 400 houses¹⁶. The returns from this period did not become available for use in future housing programmes as they went into general revenue as opposed to being placed in a revolving fund to be devoted entirely to the building of more houses and the development of more land.

The PNC government also picked up the legacy of the racial disturbances of 1963-1964, during which much property was destroyed. To administer the task of reconstruction, the government established the Ministry of Housing and Reconstruction in 1966. (By 1970 housing became the concern of the Ministry of Health, Housing and Labour). The 'housing drive' was an integral part of the 1966-1972 Development Programme and G\$24.5 million was allocated for Housing and Physical Planning with the intention of not only increasing the housing supply but also of providing employment opportunities in all sections of the construction industry. This amount did not prove to be sufficient. In 1969, for example, the government had only built 73 houses by selfhelp and another 50 by contract for hire purchase. In the same year the SILWF had sponsored the construction of 370 and the Caribbean Development Corporation had built over 400 low cost houses. As approximately 2,000 new dwelling units per annum were built in the decade 1960-1970, i.e. 20,000 in total, in 1969 nearly 1,000 units must have been built by the private sector. The deficit between this number and the actual number required to house the increase in population is difficult to gauge given the lack of data; however, it has been 'guesstimated' that 2,000 new units per annum only covered 50% of the housing need (CHPA 1980). This deficit can partly be explained by the fact that the 1966-1972 Development Programme was concerned only with the activities of the public sector and as the majority of suitable land for building was owned by private individuals combined with the 'meteoric' rise in the price of building land in the late 1960s, the government was only able to acquire small portions of land since private investors were in a position to pay up to four times the price which the government considered as its real value (Dick 1984).

It was not until the 1970s that housing was accorded any national priority in policy terms. The Housing Development Act of 1970 provided for the operation of a Revolving Fund in the Ministry of Health, Housing and Labour which enabled the Ministry to purchase, develop and sell land and to finance the construction of houses for sale and rent. The Housing Fund provided 'front-end finance': after houses were allocated the Guyana Cooperative Mortgage Finance Bank (GCMFB) would reimburse to the fund its expenditure and would then formally register individual occupants as mortgagors. Together with the

through the placing of contracts for several houses. The associations would be non-profit making and when built the houses would be bought through a building society or other credit agency.

¹⁶The People's Progressive Party (PPP) won the first elections in the transition from British colonial rule in 1953. The PPP government, however, only lasted for 100 days before the British government suspended the constitution. The PPP also won the next two elections in 1957 and 1961 and had a seven-year period in office under British rule. The People's National Congress (PNC) won the next elections in 1964 (and have remained in power ever since with the help of fraudulent elections).

Housing Fund the GCMFB was able to restructure the pattern of the mortgage market by channelling funds towards lower income groups.

At the commencement of Guyana's Second Development Plan, i.e. 1972- 1976, housing came under the auspices of the Ministry of Works (Transport) and Housing, and the basic objectives of the housing programme were spelt out. These were as follows:

- (i) To house the nation adequately.
- (ii) To develop building designs and methods which will utilise more local materials and thus help to reduce and stabilise construction costs.
- (iii) To improve the level of skills and thereby contribute to the lower costs of construction through increased efficiency~and higher productivity in the building trade.

The 'basic needs' approach adopted in the plan inspired the intention to 'feed, clothe and house the nation by 1976'. The target of new dwelling units for the period was set at 13,000 per annum, i.e. 65,000 units in total, the spatial distribution of which was to favour areas identified for industrial and agricultural growth.

With hindsight the plan was overambitious - it was in excess of actual housing needs and certainly beyond the capacity of the local construction industry. The public and cooperative sectors were to build 34,000 units at a cost of G\$50 million and the private sector was to build 31,000 units at a cost of G\$200 million. Estimates of the actual number of dwelling units built during this period range from 3,500 to 4,000 per annum, i.e. 17,500 to 20,000 (Seminar on Housing 1976) to a total of 10,579 (A Decade of Housing in Guyana 1980), down to 4,500 to 5,000 in total (Griffith 1981). Estimates of expenditure also differed from the expected amount. Expenditure by the Ministry of Works and Housing on land development and housing units over the period 1972-1975 averaged G\$5 million per annum. Over the same period the amount loaned against mortgages by the various lending agencies Guyana Cooperative Mortgage Finance Bank, New Building Society, Insurance Companies, Guyana Mortgage Finance Company Limited, New Widows' and Orphans' Fund, Sugar Industry Labour Welfare Fund Committee -totalled approximately G\$75 million per annum. Total private sector expenditure up to 1975 is estimated to be about G\$107 million and with a total public expenditure of G\$20 million, the total expenditure on housing was in the vicinity of G\$127 million.; The Caribbean Development Corporation and USAID also made (unspecified) loans to finance housing (Seminar on Housing 1976). This was only just over half the amount expected to be spent on housing, and yet there did not appear to have been any lack of financial resources available for private building, while in the public sector there was supposedly no curtailment of house construction due to lack of funds because of the large amount of 'sugar money' available. If a lack of finance was not the reason for the government failing to fulfil the objectives of the 1972-1976 Development Plan, then reasons must be sought elsewhere. Informed opinion is that the plan underestimated the total costs incurred, escalated by long delays due to an overworked bureaucracy and a high level of corruption (which accompanied selfhelp housing in particular). In addition, as one author asserts:

... though the policies were aimed at improving housing by identifying the institutions that needed changes, e.g. land, finance and planning, these were largely superficial and few supplementary legislations followed to clarify methodology or procedure to be used in accomplishing the changes that would have made housing more accessible to the poor. Within a wider context, the new housing constructions were mainly biased to urban centres thereby contributing to increased spatial inequalities ... (Anonymous n.d., 17).

For the decade 1970-1980 as a whole official figures of the number of new dwellings built differ widely.

Some estimates put the total number at 30,180 (Guyana's Housing Drive 1981) and of these some estimate that only 3,088 were built by the government (Self Help 1,894; Hire Purchase 667; Rentals 368; Rental Purchase 159) (Decade for Housing 1980). Griffith (1981) puts the figure at 2,206 (Self Help 1,531; Rentals 94; Rental Purchase 581). Other housing constructed during the decade 1970-1980 included that by the SILWF. After the nationalisation of the sugar estates they were amalgamated (under the name of GUYSUICO). GUYSUICO's policy was in favour of the poorest sugar workers and in this period built 2,253 houses for them (Decade of Housing in Guyana 1980).

Throughout its period of office, the PNC government's record of providing housing for low income groups has steadily deteriorated and in the 1980s its commitment appears to have altogether disappeared¹⁷. In the Third Development Plan, 1978- 1981, the key issues in developing a housing policy for a cooperative socialist republic were outlined as the following (CHPA 1980):

- (i) To provide a broad inventory of the national housing stock, its categories and deficits, needs and demands.
- (ii) To undertake a broad analysis of the housing sector, its performance and deficiencies.
- (iii) To outline the broad social, economic and other objectives which should guide the development of the housing sector.
- (iv) To explore broadly the actual and potential resources available for housing development.
- (v) To indicate generally the housing standards to be achieved within the plan period.
- (vi) To coordinate housing sector development with the development of objectives indicated in other sectoral plans.
- (vii) To decide the priority housing development should have within the context of national development planning.
- (viii) To outline the roles of the public, semi-public and private sectors within housing development.
- (ix) To outline major housing programmes and corresponding resource allocation.

The political commitment to these issues, however, was illustrated by the allocation in 1981 of a mere G\$5.5 million for housing development (1981, G\$2.65 = US\$1.00). This was at a time when private house prices in Georgetown ranged from G\$30,000-170,000 (Strachan 1981).

The housing deficit in 1982 was estimated to be between 18% and 30% and this deficit is increasing despite the low net-population increase (1.2%) and the low urbanisation rate (less than 1%). For the period 1981-2000 housing need has been estimated as 7,000-9,000 new units per annum (Guyana's Housing Drive 1981). However, in 1985 the budget for housing was only G\$2.5 million. (The maintaining of the government rental apartments alone could not be covered by this amount.) Increasingly, through the 1980s housebuilding has been hard hit by the lack of foreign exchange and government building of new homes had ceased by early 1985, although the private sector averaged about 1,200 new houses per annum between 1980 and 1984 (Dick 1984). The low level of political commitment was further illustrated by the downgrading of housing, in 1-1983, from the Ministry of Works (Transport) and Housing to the Ministry of

¹⁷Since 1981 no Development Plan has been prepared.

Health, Public Welfare and Housing, and the decision by the PNC to sell off government rental apartments. In the foreseeable future there are no plans to put any more funds into building government housing.

Not only has the government rescinded on its commitment to 'house the nation', so also have the majority of institutions involved in the cooperative sector. No trade unions, for example, are currently engaged in housebuilding. Over 99% of the housing being constructed is by private developers, at an average sale price of G\$75,000. The implications of these developments for the low income groups are sadly all too obvious and the number of homeless people has greatly increased during the 1980s. These developments have affected low income groups in separate ways, however; their- implications will be discussed in greater detail in relation to Aided Self-Help Housing and Government Rental Housing.

Despite the stated aim of housing people according to their need, the PNC government has formulated a housing programme which provides for housing families in relation to their income. The broad guidelines adopted are that families with incomes of up to G\$250 per month qualify for government rental apartments as on incomes as low as these they are not considered capable of repaying the mortgage loans for selfhelp housing. Above this income level people in need are either encouraged to join cooperative housing groups and to build their own homes by aided self help or to buy a house lot on which to build their own house.

Outside these options the alternative open to low income groups is to squat. However, squatting in Guyana does not refer to the same phenomenon of many Asian and Latin American cities, in which squatter areas are associated with heavy rural-urban migration, a rapid population growth and high rates of urbanisation. In Guyana squatter areas are not so much a characteristic of urban areas as of rural and rural/urban peripheral areas, particularly in the sugar belt areas where vacant land is available. Squatting in Guyana has to be seen in the context of the major racial conflicts which took place in the early 1960s on the coastal belt and in Linden. As a result of these disturbances, approximately 15,000 people had to move in order to settle in communities of their own ethnic identity and many had no option but to squat on government owned land, leading to the formation of a number of racially segregated communities. Urban planners in the Ministry of Health, Public Welfare and Housing estimate that approximately 3,000 families now live in squatter areas.

Selfhelp Housing

Selfhelp housing has been an important dimension of Guyanese housing policy for the last thirty years. It was introduced formally in 1953/54 when the government along with the Caribbean Development Commission sponsored 7 to 10 projects (each providing 15 houses) along the coastal strip. In 1968 Aided Self-Help schemes were institutionalised within the Ministry of Housing and Reconstruction and by 1982 selfhelp housing was occupied by over 4,000 families (Hanson 1982). There are two varieties of selfhelp schemes in Guyana:

(i) **Aided Self-Help Housing Societies:** Members of these are required to pay for house lots at the cost of development and to repay the Ministry of Housing for the actual cost of the materials used in the construction process. Subsidies for these costs used to include the salaries of public sector employees released for fulltime selfhelp work, and loans from the Guyana Cooperative Mortgage Finance Bank at reduced interest rates. With the spiralling cost of building materials and land development, however, many ASH Housing Society members cannot repay their mortgage loans and they are being encouraged to join selfhelp cooperatives, so that the group can collectively meet the instalments on their mortgage loans.

(ii) **Cooperative Self-Help Housing Groups:** Members of these pay a fixed percentage of their income

towards the cost of their homes. No one member pays more than another for the house they occupy but the payment of members can be spread over varying periods. This system also applies to payments of municipal rates, maintenance and land development costs. The rapid escalation of the latter - particularly in areas such as Linden where they are inflated by the cost of transportation - has led to the government leasing land to cooperatives at a nominal figure on a long term basis (usually 25, 50 and 90 year leases) as opposed to the cooperative having to buy the land.

Housing cooperatives can be further divided into two categories:

- a) Bare cooperatives, concerned with acquiring land and houses.
- b) Community cooperative villages which are, in addition, concerned with sustaining community participation in order to develop a sense of sharing and self reliance within the community¹⁸. The concept of the cooperative village has four distinct elements: collective ownership of land and of basic facilities built during and after the period of housing construction; community involvement; self management; and a degree of associated economic activity.

The first such village to be built was Melanie Damishana, some 15 miles east of Georgetown. This settlement had its origin in the Vigalstra Cooperative Housing Society, registered as a cooperative in 1971 after its members had been meeting regularly for five years. Construction commenced in 1972 and by early 1985 there were approximately 400 houses constructed. Intended to be a self reliant community in which the principles of cooperativism were to be fully utilised, Melanie Damishana has not succeeded. The Vigalstra Cooperative Housing Society, like most other selfhelp housing groups, was formed primarily as a building cooperative. When building activity finished, the cooperative society ceased to function. This has been the pattern of selfhelp housing in Guyana and, in fact, the majority of selfhelp groups are not registered as cooperative societies. Plans for other similar settlements have also failed to materialise as a lack of employment outside the major towns has reduced the nucleus of people which is necessary for community development.

The most important period for selfhelp housing was in the 1970s. In 1974 to 1976 and in 1978, people were released from their workplaces and given their full salaries to enable them to join selfhelp housing groups. (The level of production at the self-helpers' workplace had to be maintained at the same level.) Self-helpers were also granted mortgages by the Guyana Cooperative Mortgage Finance Bank at 62% interest. (Market rates in 1981 were approximately 12-14%.) The CHPA subsidy to self-helpers in terms of

¹⁸Given the government ideology of cooperative socialism, cooperatives were to be the instruments through which the social and economic reorganisation of Guyanese society was to be achieved. The Cooperative Movement was to become the dominant sector of the economy and cooperativism was to become the way of life.

Cooperatives have a long history in Guyana and were officially encouraged as early as 1948 by the British colonial authorities. By the end of 1974 over 120,000 people were members of cooperatives, covering such areas as housing, education, transport, savings societies, consumer items, workers' societies and building construction. However, cooperatives have had an abysmal record of failure. The majority of them are confined to one set of activities, are voluntary, often very small and set up to achieve limited specific objectives. Standing (1979) claims that they are cooperatives in name only. The vast majority of them have made no substantial contribution to economic activity, nor have they increased the power of low income groups to control the distribution of resources in society. Very few have been actively encouraged by the government, which has preferred to take a back seat role. Housing cooperatives, however, were encouraged and their initiation did lead to new economic activity but this could not be classified as cooperativism as once the houses were built the cooperatives were disbanded.

interest relief, the arrangement of bulk-purchase of materials, infrastructural works, technical supervision and instruction and the transportation of materials and equipment to sites amounted to about 40% of the cost of aided selfhelp projects. Now, however, in the 1980s, the lack of government support has resulted in self-helpers working Mondays to Thursdays from 5 pm to 8 or 9 pm, Saturdays from 1 pm to 5 pm and Sundays from 10 am to 4 pm. This schedule enables them to attend their place of work during the week. In addition, no training is now given to self-helpers, there is also a lack of skilled construction workers to work with them, and selfhelp applicants are no longer screened to ascertain whether they can afford their mortgage payments; so long as they do not already own a home and can make an initial deposit of at least G\$700, they are accepted. Although a few selfhelp schemes are still operating, it is much more common for individuals as opposed to cooperative groups to be building their own homes¹⁹. Private households, it is estimated, build about 70% of the new housing stock per annum (Hanson 1982).

Government Rental Housing

The common conception that most low income groups in the Third World live in selfhelp housing is an inaccurate one as many of them occupy rented housing (Gilbert 1983). Low income groups in Guyana are no exception. Unfortunately, no figures are available to indicate the ratio of private rented to government rented apartments and houses. In addition, the Ministry of Housing in 1985 did not know exactly how many dwellings it rented out or where they were all located, but estimates that it is responsible for maintaining approximately 2,000 - 7,000 dwellings. The rents charged are minimal, based on 4-6% of the head of household's income; they range from G\$5-60 per month depending on the age and size of the dwelling. The rents payable for these dwellings are indicated in Table 2.

Government rental apartments were originally viewed by ministry officials as a transitional stage for families on their way to owning their own home; they were intended as decanting centres for slum clearance projects. This notion of impermanence accorded with the classic view of Turner (1976) that renters would move on at a later stage in their life cycle to become owner-occupiers. Gilbert (1983) has put forward an alternative view that renters are not necessarily potential owneroccupiers but comprise rather the most disadvantaged groups in urban areas who are unable to own their own homes because of exorbitant house prices and unavailability of land. This hypothesis appears to accord with the situation in Guyana; however, an additional feature of government rental dwellings in Guyana is that they are almost exclusively occupied by Afro-Guyanese and they are not all from the lowest income groups. The racial basis of political party support in Guyana has resulted in the Indo-Guyanese being much more self reliant and independent of the PNC government than the Afro-Guyanese community. In addition, the tradition of owner-occupation amongst Indo-Guyanese is particularly strong. Consequently, very few Indo-Guyanese live in government rental housing (figures on the ratio of Indo-Guyanese to Afro-Guyanese in selfhelp projects are not known).

A considerable number of problems have arisen with the government rental dwellings. A shortage of ministry staff has resulted in long delays in allocating dwellings - applicants can wait up to five years or more - and the non-collection of rents. The revenue from the rents is very small given their low level and the fact that they are not collected regularly or from all tenants. In 1982 in an attempt to raise revenue, a policy decision was taken to either sell the apartments to tenants or to increase rents. A Rent Revision Committee was set up to make recommendations and ministry officials carried out a survey of rental dwellings. Without seeing the survey report, the Minister of Finance announced in January 1985 that the

¹⁹Early in 1985 ministry staff were encouraging people to build selfhelp houses at East La Penitence, East Coast Demerara, where 142 lots have been surveyed, and at West Forshaw, two miles from Vreedenhoop, where there are 371 lots.

dwellings would be sold. The dwellings are to be managed and maintained on the same basis as self help housing cooperatives allowing the tenants to make contributions to their maintenance by way of selfhelp labour. Housing ministry officials anticipate many problems with this decision as the legal and technical issues involved may not be resolved before the sale commences.

With no new building taking place by the Ministry of Housing and no rental dwellings within their control the responsibility for housing low income groups will be removed completely from the public sector. As a consequence, no subsidised housing for the low income groups will be available. Rental apartments will be provided solely by private landlords and the shortage of private rental dwellings will allow them to push up rents. Legislation (the 1969 Rent Control Ordinance) has been passed which required private landlords to have the rental value of their premises assessed within a prescribed time period with the intention of curbing escalating rents, but the effect has been to make renting less lucrative for landlords, causing them to evict tenants and sell off their dwellings, further reducing the supply of private rental apartments.

The following section will focus on case study material of low income women's involvement in an aided selfhelp scheme and in the application process for governmental rental housing in order to assess the extent to which recent changes in the legal, social, political and economic spheres have led to an improvement in women's participation in the housing process.

Table 2

Rents Payable for Government Rental Apartments and Houses in April 1985

Rent G\$/month	Description of Residence
5	2 bedroom, living room. Available only to very large, low income families.
8.40	single room. Toilet (septic tank) and bathroom. A detached concrete building.
14.00	2 bedrooms, 1 living room, toilet and bathroom, only upstairs flats.
14.40	1 bedroom, 1 living room, toilet and bathroom, only upstairs flats.
15.40	2 bedrooms, 1 living room, toilet and bathroom. Downstairs flats located underneath the G\$17.40 flats.
16.00	2 bedrooms, 1 living room, toilet and bathroom. A detached concrete building. More modern than the G\$ 14.00 flats.
17.40	2 bedrooms, 1 living room, toilet and bathroom. Upstairs flats located above the G\$15.40 flats.
18.40	2 bedrooms, 1 living room, 1 dining room, kitchen, toilet and bathroom. House.
19.40	2 large bedrooms, 1 living room, 1 dining room, kitchen, toilet and bathroom. House.
21.00	2 large bedrooms, 1 living room, kitchen, toilet and bathroom. Upstairs flat located above G\$28.00 flats.
28.00	2 large bedrooms, 1 living room, kitchen, toilet and bathroom. Upstairs flat located above G\$21.00 flats.
35.00	2 large bedrooms, 1 living room, kitchen, toilet and bathroom, large hall. House.
43.75	Same as above - given to tenants with a larger income than those in the G\$35/month residences.
51.25	Same as above - given to tenants with a larger income than those in the G\$43.75/month residences.
60.00	Same as above. After a three-year period, the tenant may start to purchase the property, i.e rental-purchase.

III. Low Income Women's Participation in the Housing Process

The State Paper on Equality for Women published in January 1986 makes no mention of inequalities between men and women in relation to housing, and to a certain extent a number of legal inequalities have been removed. In the sphere of government rental housing the 1969 Rent Control Ordinance broadened the meaning of the term 'tenant' to include the 'reputed' spouse of the tenant residing with that tenant six months prior to the death of the tenant. Prior to 1969 only the wife or husband of the tenant was entitled to continue as the legal tenant. This law finally gave legal recognition to the conjugal patterns commonly found in Guyana, outside marriage, i.e. common law unions and visiting unions. In the area of self help schemes priority is given to applicants with families regardless of the sex of the household head and the Self-Help Agreement seeks to protect the rights of women who are not household heads but have contributed to selfhelp work. This is a recognition of the fact that it is much more common in Guyana to see women than men involved in the construction activities of selfhelp schemes.

In relation to owner-occupation the legal position adopted is that the services of a woman in the home should be taken into account when determining the rights of each party to property acquired during the union. Thus after a divorce or separation a woman has an equal right to housing she has occupied with her partner. This is now ensured by making it legally binding for both parties to sign the mortgage contract.

This legal change was brought about under the insistence of the Parliamentary Secretary at the Ministry of Health, Public Welfare and Housing, Comrade Agnes Bend-Kirtin-Holder. (She herself had lost four separate properties in previous marriages as the mortgages had been signed over to her husbands. It was this personal experience which made her determined to change the legal position in relation to women.) Apart from being the Parliamentary Secretary for Housing she is also the Chairman (sic) of the Conference on the Affairs and Status of Women in Guyana (CASWIG). This is a non- governmental umbrella organisation for women's organisations. Formed in 1970 it has 28 organisations affiliated to it including church, social, professional and political groups²⁰. It was established to promote the integration of Guyanese women into economic, social and political development and to ensure that discrimination against women is eliminated. However, the creditability of CASWIG has suffered since its inauguration, and by 1975 it was already a spent force. Its recommendations have not been taken seriously by any ministry, it has constantly been moved between ministries, and its impartiality as a non-government organisation is seriously under question with Comrade Bend-Kirtin-Holder being a leading member of the PNC and its women's arm, the Women's Revolutionary Socialist Movement (WRSM). Moreover, its activities are minimal; its Training and Production Centre which produces bed linen and simple clothes has only employed 12 women between 1981 and 1985. Other activities such as training in the preservation of books, giving free legal advice and advice on family planning, and helping individual women with craft skills are also small scale and have done little if anything to improve the position of low income women.

Although led by Cde. Bend-Kirtin-Holder, CASWIG has made no attempts to improve the position of women in relation to housing. It does not see housing as a priority area although one of its major objectives is to encourage the sharing of responsibility between women and men in the home and in the community. The home as an environment has not been seen as an important area of change in Guyana as the social relations of reproduction have been largely overlooked and seen 'naturally' as women's arena, yet the household is a productive environment for women as Markusen (1980/81, 24) states:

The household is not a passive consumption unit, but one in which people reproduce their labour

²⁰Most importantly, the two radical women's organisations in Guyana are not affiliated to CASWIG. These are the Women's Progressive Organisation (WPO), the women's arm of the PPP, and the women's arm of the Working People's Alliance, the 'third' party in the Guyanese political system.

power of both current and future generations, through a process that involves considerable male/female division of labour, extensive expenditure of labour time, and particular composition of output that has its own quality and distributional patterns.

Guyanese women's reproductive roles in providing shelter, in acting as urban managers, however, have been marginalised and invisibilised. The reproduction of labour power involves the domestic production of use values and these include the responsibility for maintaining client relations with agencies of collective consumption (Garmanikow 1978). Nowhere is this better illustrated than in the application process for government rental housing where over 90% of applicants are women. Women's concern with satisfying their practical gender needs in the home - in terms of acquiring access to housing - has also led them to become increasingly involved in community issues and selfhelp movements, i.e. women's participation in the housing process in Guyana can be seen both in terms of issues of access and construction. Selfhelp housing schemes in Guyana do satisfy the practical gender need of adequate housing in terms of reasonable sanitation facilities and low ratios of people/room, but the construction aspect of these projects falls especially on women who in their roles as reproducers and homemakers are assumed to have free time for community participation (Moser and Levy 1986). As one mimeo on selfhelp from the Ministry of Health, Public Welfare and Housing reveals, this is a view still subscribed to in Guyana: 'It is hoped that the non-working wives may be mobilised to develop some community programme ...' (Notes on Housing, n.d.). For women who head households, the problems encountered whilst struggling through the bottom up projects are considerable. While the provision of housing may meet a practical gender need it will not satisfy women's strategic gender needs - which arise from women's subordination as a gender - until childcare and income generating opportunities for them are also provided (Moser 1985). These issues will now be examined in relation to interviews carried out with women involved in the process of acquiring their own housing.

Women and Government Rental Housing

As previously stated, over 90% of the applicants for government rental housing are women. Of these over 95% are Afro-Guyanese. Indo- Guyanese are much less dependent on government assistance to acquire housing and have a strong tradition of owner-occupation. Informed opinion is that if they have access to land Indo-Guyanese women would build their own house depending on assistance from friends and family rather than call on any government resources, whereas amongst Afro-Guyanese women there is less demand for owning their own property. Given that the vast majority of applicants are women, it does not appear that they are discriminated against in the governmental rental sector in terms of being eligible for a dwelling. However, a lack of records made it impossible to ascertain the type of dwelling for which they were eligible. A number of points arose during the interview sessions which are pertinent to low income women's access to housing. Firstly, the government rental sector does not appear to be largely orientated toward the traditional nuclear family, i.e. officials do not demand to interview male heads and no pressure is put on women to register their male partner as the legal tenant. The ministry has responded in practice (if not at the level of policy) to the increase in the number of female headed households. Secondly, as rents are minimal female headed households are not seen as a less reliable credit risk than male headed households (although they may be less eligible for the better quality government housing). Thirdly, it was well recognised by ministry officials that the servicing, managing and maintaining of the built dwelling was largely carried out by women. Indeed, they saw the preservation of the built dwelling, in terms of initiating maintenance and repairs, as the greatest area of involvement of women in the housing process.

In relation to these three points, the practical gender needs of women are being met; however, for women's strategic gender needs also to be met they need to have access to tenure rights, i.e. to be the legal tenant or to have the right to own their own property. As a fourth point, with the pending sale of government rental apartments, it appears that this right to own may be recognised; At present, they are already recognised as

the legal tenants.

It would appear that low income women are in a favourable position in terms of their access to governmental rental housing. However, their reality is often one of long delays living in cramped, unhygienic, overcrowded conditions with only a small chance of being allocated a dwelling. The following synopses illustrate the desperate conditions in which many low income Afro-Guyanese women live²¹.

Profile 1

Name: Odessa

Race: Afro-Guyanese

Age: 27

Present tenure: Lives in a room at a friend's house. Since 1984. Pays rent of G\$90/month.

Marital and family status: Single. Herself and 1 child (aged 2 years).

Occupation and income: Odessa: Typist - \$360/month

Reasons for moving: Last year she was evicted (for no reason from her home. Since then a friend has put her up, but she and her daughter have to share a room with her friend's 3 children.

Comments from Housing Officer: Her salary is not sufficient to take on a mortgage and although she has been looking at private rental apartments she has not yet found a suitable place. The Housing Officer asked her to come back in a fortnight and seems to be prepared to try and rehouse her.

²¹These profiles were put together from information collected whilst present at interviews conducted with these women by the Housing Officer of the Ministry of Health, Public Welfare and Housing. In the two-week period over which these interviews took place, only one Indo-Guyanese couple called at the ministry (and this was for advice only).

Profile 2

Name: Winnifred

Race: Afro-Guyanese

Age: 57

Present tenure: Currently living in three- bedroomed privately rented flat. Since 1981. Pays rent of G\$78/month.

Marital and family status: Married. Herself, husband, 6 children (aged 14-34). The 2 youngest children stay with their grandmother to go to school.

Occupation and income: Winnifred: National Guard Senior Supervisor \$570/month.
Husband: Works on a tub. \$600-800/monthly
Eldest son: Works in a quarry, only home at weekends. Do not know
Eldest daughter: National Guard Junior Supervisor \$340/month

Reason for moving: Winnifred has been trying to move ever since she moved into her present residence in 1981. The floor is rotten from poor drainage and flood water. The ceiling is also in; poor condition as the children in the family flat above urinate through it.

Comments from Housing She is willing to build a house, but would prefer to purchase a Officer: ready-built one, as both her husband and herself are working and they do not have the time to build. She is willing to pay up to \$300/month.

This is the first time Winnifred has visited the Ministry as she was only recently made aware of the procedure she had to follow to get access to public housing. Given the combined salaries of Winnifred, her husband and son and daughter, she should be able to secure a (90%) mortgage of \$50,000 to enable her to buy a house. She would not qualify for government rental accommodation.

Profile 3

Name: Berbinna

Race: Afro-Guyanese

Age: 39

Present tenure: Stays with a relative. Since 1977. Does not pay rent. She plays a contribution to the electricity bill.

Marital and family status: Married. Herself, her mother, 5 children (aged 2-13). Her husband lives separately as their relationship has broken down.

Occupation and income: Berbinna: National Security Guard G\$428/month

Reasons for moving: Berbinna has been looking for alternative accommodation since 1976. She lives with a relative who has a three-bedroomed house and 14 children. Berbinna's family does not have a room; they live in the hall. Relations with her relative are constantly strained. If she had her own home her relationship with her husband would probably start again.

Comments from Housing Officer: Berbinna can afford to pay up to \$100/month, which means that she could try for private rental accommodation; however, she would prefer a government house. She has been trying to find alternative accommodation in the private sector but has met with no luck. The Housing Officer is reluctant to allocate her government housing.

Profile 4

Name: Myrtle

Race: Afro-Guyanese

Age: 24

Present tenure: Rents a shared two-roomed privately rented flat. Since 1983. Pays rent of G\$30/month.

Marital and family status :Married. Herself, husband, daughter (aged 6). Her husband works outside of Georgetown and her daughter stays with a relative in Berbice. Myrtle pays the relative to take care of her daughter as she thinks life in Georgetown is too rough for her daughter. Her husband visits at weekends.

Occupation and income: Myrtle: Occasionally she sells food. Unknown.
Husband: Corporal in the Army. S560/month

Reasons for moving: Myrtle shares the two-roomed flat with 4 other families - in total 6 adults and 3 children. One room is a bedroom - they all sleep on the floor - and the other a sitting room.

Comments from Housing Officer: Myrtle would be willing to build a house if she could be allocated land, but she wants this to be in Georgetown, where it is scarce, as she wants her daughter to go to school in Georgetown. She is willing to pay up to \$150/month to rent a house. She has been looking for housing - both in the public and private sector - for four years but has found private rental accommodation too expensive and is still on a waiting list for public rented accommodation.

Profile 5

Name: Yvonne

Race: Afro-Guyanese

Age: 45

Present tenure: Currently living in one-roomed privately rented flat. Since 1972. Pays rent of G\$7/month, plus rates.

Marital and family status: Married. Herself, husband, 9 children (aged 4-23). Her husband lives and works in the interior (Essequibo).

Occupation and income: Yvonne: housewife. None.

Husband: Works on a ranch. Do not know. He sends money to Yvonne - G\$200/month

3 eldest children work: G\$320/month

G\$320/month

G\$260/month

Reasons for moving: The room she lives in is small (14' x 10') and serves as a bedroom, living room and kitchen. The house comprises 8 rooms, each with a tenant. The toilet does not work and faeces run out on to the ground. The landlord is trying to move his tenants out; he is attempting to get the Ministry of Housing to condemn the building, which would result in his tenants having to find alternative accommodation.

Comments from Housing Officer: She is willing to pay \$25-35/month rent. At this price she could not afford rents on the open market and would be eligible for a government rental apartment. She has come to the Ministry as she has discovered a government apartment which she thinks has been vacated and she would like to know if she can move in. This is to be arranged, as she could not afford to rent privately - her three children do not pay for their keep.

Profile 6

Name: Stella

Race: Afro-Guyanese

Age: 59

Present tenure: Rents a two-roomed privately rented flat. Pays rent of G\$25/month.

Marital and family status: Divorced. Herself and 5 children and 3 grand children. Four of her children have left home.

Occupation and income: Stella: Housewife \$300-400/month. She receives this money from her children

Reasons for Moving: Her rental accommodation has been sold and she has been given notice. Stella is unhappy with her home as the roof leaks, there is no bathroom, there is no rubbish collection, the water standpipe is broken and overall conditions are very unhygienic.

Comments from Housing Officer: Stella is willing to build a house. The money she receives from her children could enable her to get a mortgage or she could rent privately as she is willing to pay S125-150 in rent. She is unlikely therefore to receive government housing.

Profile 7

Name: Beryl

Race: Afro-Guyanese

Age: 34

Present tenure: Stays with a friend. She has one room. Since 1983. Pays rent of \$45/month.

Marital and family status: Married. Herself, 6 children (aged 6-15). Her husband has left her.

Occupation and income: Beryl: She works in a textile mill, cleaning the offices \$372/month

Reasons for moving: Her friend's husband is due to return from his work in the interior so she must move out. Prior to this she rented a house but had to vacate it as her landlady wanted it back to house her son. Since that time the house has fallen down. Beryl wants to buy the house plot from the landlady but has been unable to contact her where she lives in the United States.

Comments from Housing Officer: The Ministry is to offer Beryl an alternative plot of land. She will have to build her own home.

Profile 8

Name: Desiree

Race: Afro-Guyanese

Age: 31

Present tenure: Selfhelp house. Since 1977. Pays \$78/month towards the mortgage.

Marital and family status: Married. Herself, husband, 3 children (aged 1-12).

Occupation and income: Desiree: Clerk at Ministry of Home Affairs
Husband: Taxi driver
Income of both: \$800/month

Reasons for moving: Desiree claims she has been paying her rent regularly - she had the receipts with her - but she has been accused by the rent collector of not paying and she has been threatened with eviction.

Comments from Housing: There have been many problems at this Selfhelp Housing Estate Officer: (South Vryheids Lust) as many people are defaulting on payments. Payments for rates still have not been appraised and the internal estate roads are still incomplete The Central Housing and Planning Authority is to hold a meeting with the residents in the near future.

Profile 9

Name:	Dora	Frankie
Race:	Indo-Guyanese	Indo-Guyanese
Age:	38	38
Present tenure:	They own their own two-roomed house. Since 1975.	
Marital and family status:	Married. Wife and husband, 7 children (aged 4-19)= The eldest daughter is married and lives with her mother-in-law.	
Occupation and income:	Dora: Sells fish	G\$-300/month
	Frankie: Fisherman	(fluctuates according to the Weather)
Reasons for moving:	Their family is too large for a two-roomed house.	
Comments from Housing Officer:	They have already bought another house, from a woman who studies in Cuba. Although the house had tenants in it whilst the owner was away in Cuba, they were expected to move out but they are refusing to do so. Dora and Frankie intend to take the tenants to court. They have come to the ministry to get help with this as the house is in a previous squatting area which was upgraded by the ministry. They are hoping that ministry officials can visit the sitting tenants and persuade them to vacate the property.	

The Virginia Women's Homestead Self-Help Scheme

The decision to build the Virginia Women's Homestead at Cane Grove, sixteen miles east of Georgetown, was first initiated in the late 1960s by three women who lived in the local area of Virginia Village. The women, who were all renting their homes, saw that a plot of vacant land was not being used so they decided to see if they could use it to build homes for themselves. The plot was well situated with regard to services as medical, educational and shopping facilities were already available to the inhabitants of the nearby Virginia Village. They were encouraged with their bottom up initiative by their local Community Development Project worker, who was also a woman. The woman who first thought of the idea - Myrtle Pierre, who later became the secretary of the group - sought permission to use the four and a half acre plot of land for the purpose of building houses and setting up a poultry farm which was to be run cooperatively. Myrtle and the two other women - Hyacinth Peters and Eugenie Stewart - started to ask other local women who were renting houses in Virginia Village if they would like to become members of the group. Apart from being renters, all the women were Afro-Guyanese and supporters of the PNC government. Although the individuals in the group changed over the ten-year period it took to build the Virginia Women's Homestead, no more than three men were ever involved and these in a nominal sense only as the husbands of three of the twelve women in the group. Initially, in the late 1960s, a few men did join the scheme but were amongst the first to leave once the group started to experience delays. Myrtle - in an interview - stressed that it was only the women members of the group who were prepared to push the matter with ministry officials. This staying power of the women proved to be essential for the implementation and completion of the project, which was to take over ten years.

The turnover of individuals in the group was largely the result of frustration and took place in the first seven years of the project. During this time, although the group had successfully applied to the Ministry of Agriculture for the plot of land, they had not been registered as a cooperative society. It was not until June 1975 that the group was visited by an officer from the Ministry of Works (Transport) and Housing responsible for selfhelp. By this time only four members of the original group were left; however, from this time its composition remained fairly stable (see Table 3).

During this period - from 1970 to 1975 - the women had organised themselves to have a plan of the Homestead drawn up by government surveyors. This comprised a rectangular block of 12 house lots (3.3 acres), 2 reserved lots for community farming involving chicken rearing and growing cabbages and black eye peas (0.65 acres) and a 650 foot long road (0.5 acres) running down the middle of the plot with 7 lots on either side of it. Although the women were allocated the allotted land it was not until April 1972 that the land was surveyed and the 12 house lots were laid out²². The Community Development Council was then approached and fencing was granted to enclose the plot which the women themselves fenced off. The local Cane Grove Council were to build an access bridge to link the plot road to an external road. When this was completed, transports, i.e. a legal document conferring ownership of the land and/or land and dwellings to the occupant, would be made available to the women.

The slow pace of plot acquisition and development was largely due to the rate at which members could save money with which to build their houses, but also to administrative inefficiency and a lack of proper guidance on cooperative ventures by both the local council and the Ministry of Works (Transport) and Housing. Furthermore, the slow pace of development caused a number of members to leave the group, taking with them the money they had pooled for surveying fees and down payments. Finding new members who could contribute the requisite amount was not an easy task and took time.

²²It was not until June 1973, however, that the women were given a provisional lease on the land.

Table 3

Virginia Women's Homestead (cane grove) Selfhelp Group

Lot	Name of Occupant (* indicates self-helper)	Age	Size of Family	Where Employed	Position Held	Income/month (G\$)
1	* Millicent Chapman	64	4	Cane Grove	Rice farmer	200
2	* Yvonne Appolo	29	?	Cane Grove	Poultry farmer	300
3	* Hyacinth Peters	40	4	Craft Centre, Camp Street, Georgetown	Teacher	202
4	Leyland McKenzie * Shirley Badal	48 35	11	Min. of Agric., Georgetown -	Mechanical Superintendent Housewife	500 -
5	* Irene Rouse Kenrick Rouse	28 28	?	- Ministry of Home Affairs	Housewife Police	- 380
6	Robert Chester * Carbattie Beepat	61 21	4	Ministry of Agriculture -	Ranger Housewife	319 -
7	Levi Thomas**	59	3	Min. Agric., Cane Grove	Ranger	222
8	* Ionie McKenzie Kenneth McKenzie	55 29	2	USA Ministry of Housing	Domestic Watchman	400 65
9	Henry John**	35	4	USA	Student	395
10	* Myrtle Pierre	32	9	Min. of Nat. Dev., Cane Grove	Political Field Officer	290
11	Giezel Bobb-Thomas**	26	?	Min. of Nat. Dev., Cane Grove	Field Officer Asst.	256
12	* Shirley Stewart * Eugenie Stewart	32 62	8	Guyana Rice Board Min. of Nat. Dev.	Clerk District Coordinator	260 345

**Henry John's house was built for him by his mother whilst he was studying in the United States. Information on Levi Thomas's and Giezel Bobb-Thomas's participation was unobtainable.

The pace quickened early in 1975 when the women again approached the Community Development Council to assist with the building of the internal plot road and the provision of pipelines for the water mains. At the same time the women started to level the land and dig drainage ditches. The next step they took was to contact the District Cooperative Officer in connection with registration. In June 1975 the Self-Help Officer from the ministry visited the women and promised to register the group and return in two weeks. The return visit and the registration did not take place, however, so in September 1975 the women wrote to their Regional Minister (for East Coast Demerara) to inform him of the housing project and the problems it was facing. In December 1975 they again wrote to the Self-Help Officer at the Ministry of Works (Transport) and Housing, as each group member had by then saved at least G\$300 - the amount necessary for down payment and wanted building work to commence. This time the women received a reply from the Ministry which made the following points:

- (i) The land needed to be levelled by a bulldozer before building could commence and the ministry was contacting the minister responsible for the East Coast Region to see if a bulldozer could be acquired for this purpose. The regional ministry should also be responsible for the building of the internal plot road.
- (ii) Registration commenced by giving each group member a Self-Help Application form and by calling them to pay for their individual transports. This meant that the women were now recognised as an Aided Self-Help Cooperative Housing Group.
- (iii) The women, whilst waiting for operations to commence, should start to make housing blocks, gully boxes, set up pipelines for the water mains and contact the Guyana Electric Company (GEC) to get an estimate of the cost of supplying electrical wirings to the houses.

The women commenced building drains and started to construct the access bridge. In the meantime the Ministry of Housing expected the women to send in monthly progress reports. If these reports are not handed in for three consecutive months the ministry assumes that the group has stopped functioning. The women, unaware of this system, did not send in any reports until May 1976, causing a further delay before the building of houses could commence. In June 1976 the women, depressed about the lack of fulfilment of the promises made to them, asked for a meeting with officials from the housing ministry to discuss a timetable for future developments. In September the ministry replied that building work on the houses would commence early in 1977.

Also in June 1976 the Central Board of Health finally approved the plans (first drawn up in 1972) for a First Certificate. This is a legal document required by self-helpers before the building of infrastructure can commence. The lots could not be transported or utilised for building purposes, however, until the internal access road and bridge had been constructed and two drains, one on each side of the reserve, had been built. In October 1976 the bridge and the drains were completed and the road had been graded, meaning that housebuilding could commence (after the issue of the Second Certificate).

During 1976 the women met once every fortnight to discuss matters such as preparation of the road, weeding of the main drains and encouraging members to complete their down payments. By June 1976 they had saved G\$3,963, by September this had increased to G\$4,558 and by February 1977 to G\$5,400. Despite the fact that the women were achieving their down payment targets and managing to complete heavy building work, some people (such as Cde. Thomas, the Parliamentary Secretary for Melanie Damishana) were of the view that local officers in the housing ministry were deliberately trying to frustrate the efforts of the women. The ministry had repeatedly attempted to acquire details of the project from the local Community Organiser who was, in conjunction with the Building Supervisor, supposed to assess the quantities of materials required for the project. These assessments were not forthcoming and as the

ministry could not acquire any indication of the costs involved they could not programme the project into their expenditure for 1977. The Community Organiser and the Building Supervisor (both men) had, however, told one of the Ministry of Housing's officers that they had been 'instructed' to have nothing to do with the Virginia Women's Homestead Project. As late as February 1977 the Community Organiser had still not registered the group as a Housing Cooperative.

In March 1977, work finally began on building the selfhelp homes. The implementation phase of the project was also beset with problems. The building took two and a half years, largely due to weather problems, shortage of supplies, and problems with the Building Supervisor who, the women claimed, stole large quantities of the wood and paint allocated to them to sell elsewhere. The water supply was delayed due to the unavailability of the type of rubber rings needed and also due to persistent rains leading to flooding. As no water was available in the mains the plumbing of each house to the water system could not take place. The electricity supply was also delayed. Although poles were set up cables could not be attached to them because of the rains and also because the women needed to insure their houses and sign letters of occupancy before the GEC would connect the cables.

Although a building foreman and carpenters had been employed by the ministry to build the houses the women joined in all aspects of the construction work. Towards the end of the building work the two male members of the project also started to become involved in the construction process. Prior to this stage, however, their involvement had been non-existent. At the beginning of 1979 the bulk of the work had been completed and the women started to dig the inter-lot drains and to plant kitchen gardens and fruit trees. The pace of this work was also affected by the rains as much of the time their yards were under water. By August 1979, however, the building was completed and in September 1979 the Virginia Women's Homestead was officially opened. Despite the major ideological and material constraints the women had faced over the ten year period they had succeeded in building their own homes. Unfortunately for the Cane Grove women their problems did not stop here.

Once the construction phase was completed the women ceased to function as a group. The chairperson went abroad to live and the woman designated 'project leader' died. This left only Myrtle, the secretary, to keep the women together and she found this too difficult to do; 'Now all they manage to do is to say hallo to each other.' There is no communal cleaning of the homestead drains, for example, and no-one is responsible for collecting mortgage payments - G\$60/month or rates. In 1984 GUYWA cut off the supply of potable water as a number of women had defaulted on their water rates payment. The women have failed to make a collective effort to resolve this problem, and now they have to collect water from the canal that runs at the back of the homestead. One of the women pays her neighbour G\$2 per month to collect her water for her as she personally finds it too tiring. Furthermore, after the building of their houses the women had intended to construct a chicken farm and a children's playground. These projects never managed to get off the ground and by 1985 the women had handed over the chicken farm site to the PNC for a local office. These present problems stem not so much from a lack of money to pay bills nor from a lack of building skills to construct a poultry shed; rather they stem from the breakdown of the cooperative spirit which kept the women together in the long period it took to build their homes. Over this period the women demonstrated their ability to organise collectively, to save money, to secure loans and to engage in both skilled and unskilled construction work. However, as with all other Guyanese housing cooperatives, these achievements have not been acknowledged or valued and appear unlikely to be utilised to meet any of the women's strategic gender needs.

IV. EVALUATION OF LOW INCOME HOUSING POLICY

Evaluating the obstacles which prevent the notion of 'housing for all' in Guyana is a daunting task. The problems encountered are many and exist on a number of levels: ideological, political, economic and social. In this section lack of space prevents me from doing more than listing the problems and indicating how they have structured the nature of women's involvement in the housing process. The problems are divided, for the sake of convenience, into those encountered on a day-to-day basis by the providers and the recipients of housing. They divide into three types: the major obstacles faced by the PNC government in attempting to implement a cooperative socialist housing policy; the primary problems affecting the preparation of housing policy faced by urban planners; and the serious difficulties faced by low income groups in acquiring adequate housing. This division is obviously artificial and many problems, shortages of materials and the pattern of land ownership, for instance, affects government officials, urban planners and low income groups alike.

Problems Faced by Government Officials

(i) The lack of political commitment and Guyana's colonial heritage

The PNC government of Guyana claims to be committed to the precept that adequate housing is essential for the proper development of the individual as a member of society. Housing is seen though as providing not only a roof over one's head but also in terms of membership of a community. Each individual is also a part of the community and, in order for people to see themselves as such, they should own their houses not individually but as members of a cooperative community. The aim is to increase the level of self reliance and self sufficiency amongst the population; once people learn to maintain their property on a cooperative basis they also begin to participate collectively in other activities. The slogan of the 1972-1976 Second- Development Plan - 'Feed, house and clothe the nation' by 1976 - reiterated this philosophy. However, practice has shown the policy statements to be largely rhetoric. The extent to which responsibility for housing has been moved around from ministry to ministry and deposited with the low status and overburdened Ministry of Health and Public Welfare further reveals its low priority. This view is corroborated by Hanson (1982, 3):

In most countries, especially the middle income ones, such as Guyana, housing is often 16-25% of total fixed investment and 30-40% of the investment in construction. However, in Guyana it appears that in recent years housing has dropped to only 11-12% of fixed investment and 23-25% of construction investment. These are some of the lowest~ figures I have seen in the world, even in the lowest income countries²³.

An obvious part of this decline in investment in housing is due to the high road and drainage investment costs and the imports of heavy plant equipment for the bauxite and sugar industries, but up to 1976 domestic building still took a fair share of money for construction, which has since shifted to industrial building and hydro-electric schemes. In future, the level of finance made available to housing will need to be substantially

increased, but the lack of political commitment towards the national housing drive makes this option appear unlikely.

²³Although Hanson refers to Guyana as a middle income country - with an average income of G\$900 per annum - Standing (1979) claims it should be classified as a low income country given its skewed income distribution.

Historically, housing development in Guyana has been an integral part of an essentially capitalist mode of production. As one report cites: 'The Public Service in Guyana is still very much a product of pre-independence days. Many of the essential features and attitudes of a colonial civil service still persist.' (Collins Report, quoted in Lutchmann 1970, 5.) As a consequence the evolution and development of new policies and practices which reflect the ideology of cooperative socialism, i.e. policies which allocate housing according to criteria of need and not according to ability to pay, have been hindered by the prevailing attitudes towards colonial concepts and practices. Housing policies have not been formulated within an integrated context of economic development in the areas of industry and agriculture. Furthermore, developing land, financing, tax and relief subsidies have been lagging issues, receiving piecemeal treatment and failing to reflect any socialist philosophy of ownership and control. The PNC government appears to have been unable to revolutionise the mechanisms that can accomplish the kinds of goals or achievements consistent with a cooperative socialist housing policy.

For example, in the field of housing finance, mortgage loans are determined by earning capacity, i.e. by current earnings and by the anticipated employable future of the mortgager (Hamilton Green 1976). Given women's higher level of involvement in the informal sector and their higher rate of unemployment (relative to men's) this practice discriminates against women, and in particular Afro-Guyanese women, who are unlikely to have any form of savings or collateral.

(ii) Absence of a housing policy

Another major problem facing the PNC government is the visible lack of any housing policy. Put simply, '... there is no vehicle at present to effect the preparation and implementation of housing policies, plans and programmes ... hence the loss of momentum in the National Housing Policy efforts' (Griffith 1982, 1). Furthermore, there is no machinery whereby the government sector can coordinate the activities of the different sectors of the economy. Although the economic and social importance of housing is recognised, there is no means of transferring this recognition into action. Housing policy is viewed simply as developing land, acquiring materials and, until recently, building houses for rent or sale. It is not seen within a framework of who gets what built, by what means and who receives housing and how, i.e. there is no housing planning process because there is no clear understanding of policy statements. The statutory position of the CHPA in the Ministry of Health, Public Welfare and Housing is illustrated in Diagram 1 (see Appendix), yet the views held within the ministry range from extremes such as the CHPA being non-existent, apart from committees for planning approvals procedures to being an organisation which encompasses Town and Country Planning, lands, house construction and infrastructure works, maintenance, aided selfhelp, welfare and rent collection, stores, personnel, finance, housing funds and conveyancing (Griffith 1982). The Housing Department in the Ministry of Health, Public Welfare and Housing is held responsible for developing sites and until recently building and/or designing houses, but Griffith claims that:

The framework of operation is more consistent with that of a construction firm, land developer or housing corporation than that of a national agency of which national housing policies, plans and programmes are required. (1982, 5).

Since the closure of the Guyana Housing Corporation in 1978 and the absorption of some of its staff into the Housing Department, the latter has tended more toward a housing implementation agency. It requires reorganising and restructuring in order for it to be able to concentrate on formulating and monitoring housing policy and planning activities. (There are plans to reorganise housing on a

regional basis late in 1986.)

(iii) Cumbersome administrative structure

Apart from the institutional structure being poorly conceived - with conflicting roles among agencies, the duplication of functions and the failure to make clear (if any) policy statements - the statutory procedures associated with it are obsolete, grossly inadequate, time consuming and poorly understood by members of the general public. The unduly complicated nature of acquiring land for selfhelp will be outlined to illustrate these points.

The first step for self-helpers is to approach the Ministry of Health, Public Welfare and Housing²⁴. Land surveyors, then draw up a report and plans of the area and submit these to the Commissioner of Lands and Surveys within thirty days of completion. They are then sent to the Central Board of Health (CBH) with an application for the issue of First Certificate for transport and building purposes. The CBH refers these proposals to the Local Sanitary Authority for a field inspection and report. On reception of this report the CBH approves the issue of the First Certificate, subject to the approval of the CHPA. It is not uncommon for the CHPA to reject plans approved by the CBH as their requirements and specifications vary widely. If the First Certificate is approved the selfhelp group can proceed to build infrastructure and arrange electricity and water supply systems. Before building houses they must apply for a Second Certificate which follows the same procedures for the application of the First Certificate. The process so far can take between nine months to four or more years.

When the Second Certificate is acquired, the plans are then deposited with the Registrar of Deeds for the conveyancing of freehold title. The relevant local authority can then issue a building permit and housing construction can commence. The problems encountered by the Cane Grove Women's selfhelp group illustrates the cumbersomeness of these procedures.

The legislative framework also fails to consider important planning issues such as the location of sites for new houses, i.e. accessibility, proximity to services, and access to jobs and transport.

Problems Faced by Urban Planners

(i) **Unavailability of data.** Statistics and basic data fundamental to developing a housing policy for the Guyanese people are simply not available for analysis. Many records have been lost in the five or six moves which the Housing Department has made in the last five years. The information which is available is incomplete, out of date and unreliable, and has often not been compiled by the Ministry of Housing and thus is usually not in a form which easily facilitates analysis. There was in May 1985, for example, no clear picture of the distribution (both quantitative and spatial) of tenure types in the country or on occupancy rates. Data on the overall level of housing stock, i.e. who is building, where and when, was still in the process of being compiled. It is not possible, therefore, to determine the proportions in which various household types, such as female headed households, are distributed throughout the housing stock, which is vital for the planning of suitable sized dwelling units. The distributional data, needed to assess whether public housing finance is specifically helping low income groups, such as tenure across racial groups, and socio-economic

²⁴The statutory requirements for subdivision of land for building purposes are set out in the Public Health Ordinance, Chapter 145, Section 135 (1). See Persaud (1983) for the procedures outlined in this paragraph.

class, are also non-existent. As Standing (1979, 53) asserts: 'There is no doubt that housing needs are poorly met in Guyana, though it is hard to assess either the standard or trends because of data limitations.'

Particularly important for urban planners is the decennial population census which is an essential source of information for housing data²⁵. However, the last published census in Guyana was conducted in 1970 and is hopelessly out of date. Although a further census was conducted in 1980 the results have not been made publicly available and it is difficult for Ministry of Housing officials to acquire even those data which relate to the composition and distribution of households. Consequently, calculations of housing need have to be based on extrapolations and statistical projects from the 1970 census. Changes in the rate of natural increase and of increasing urbanisation and migration which have taken place in the intervening period (i.e. 1970-1986) cannot be taken into account. Hence, estimates do not accurately reflect the housing need for specific household types or for specific areas, particularly urban areas. In addition, taking into account the data available it is still insufficient to establish the size of the housing deficit in 1970, i.e. estimates of housing need since 1970 are based on a guesstimate of the housing deficit in 1970.

(ii) **Lack of trained personnel.** The former problem is largely an effect of the shortage of skilled personnel able to collect, compile and analyse data. Even when staff have been made available their assignment to other duties to cover for shortages in personnel in other areas results in a heavy workload and acts as a constraint on the time consuming process of data collection and compilation. A lack of adequately staffed statistical and research units has resulted in superficial analysis and an absence of monitoring.

There is also a shortage of skilled manpower at all levels in the building trades and apprenticeship courses in carpentry, masonry, plumbing etc. are very much needed. As the UNDP (1982, 1) report stated, there is '... an alarming shortage of experienced builders'. This is an obvious area of training for women, particularly for those who head households, as a means of meeting both their practical and strategic gender needs.

(iii) **Material shortages.** Shortages of dressed timber and imported building materials, i.e. cement (from Brazil and Cuba), steel, roofing sheets and especially paint have been evident since the Second World War. These shortages create inflationary pressures - paint in 1981/82 was officially G\$40 per gallon, but was only available on the parallel market at G\$200-250 per gallon - and contributes to the low productivity of construction workers. It is the lowest income groups that suffer most from erratic supplies as other groups can outbid them for the materials and builders will work slowly on a job (thus requiring more wages) in order to compensate for lapses in supplies. Local materials are being developed, albeit at a slow pace, to counteract the shortages. Clay bricks, largely used for road building, are now produced at Bellu, West Bank Demerara and at Coverden, East Bank Demerara. A factory has been set up to manufacture plumbing fittings and PVC pipes and

²⁵Various reasons for the non-publication of the 1980 Population Census were communicated to the author when last in Guyana in 1985. Informed opinion suggests that after the 1970s elections the fraudulent activities of the government in declaring almost 100% turnouts and massive support for the PNC was too easily checked against population figures from the 1970 census. Thus in not making the 1980 census figures available no 'proof' of the government's voting figures could be given. In addition, the general lack of availability of information to non-PNC officials is a mechanism employed by the ruling party in all areas of public life as part of their totalitarian drive to monopolise all flows of information within the country.

nails and aluminium sheets are also produced locally. The majority of houses, over 56%, are built of wood (Greenheart and Crabwood are the most common hardwoods used) and are assigned a life span of forty to fifty years (although this life span is now shorter as the wood available is often not properly cured). Approximately 41% of new units are built of wood and brick or blocks and about 3% are built of other materials, such as bricks (Draft National Housing Policy, n.d.)²⁶. Still greater use must be made of indigenous resources, i.e. wood, clay bricks, sandcrete blocks, as up to 1981, 60% of building materials were imported (Housing, The New Approach, n.d.). A major obstacle to increasing the amount of wood used is that the hardwoods do not grow in stands and their removal from the forested areas is highly expensive.

- (iv) **Pattern of land ownership.** Whereas shortages of materials contribute to a slow rate of building the fundamental constraint on the construction of new dwelling units has been the lack of developed land in those areas where demand is greatest, for example in suburban Georgetown, New Amsterdam and Linden.

The pattern of land ownership, the major feature of which is the degree of fragmentation, also severely restricts the scope of public agencies to regulate and control the use of land for building purposes (Persaud 1983). Along the coastal frontlands, where the highest demand exists for building land, over 75% is held privately under freehold title:

Very often development proposals ... submitted by private landowners ... are prepared and implemented in a piecemeal and haphazard manner without any consideration given to the existing and proposed land use pattern, availability of public services and facilities, accessibility, size and shape of plots, drainage etc. (Persaud 1983, 1)

The absence of a comprehensive framework for planned settlement development allows private landowners to determine the location of sites for new housing developments without any consideration of the costs and benefits incurred by the local community.

Problems Faced by Low Income Groups

- (i) **Distribution of income.** The 1977 Labour Force Survey indicated that the distribution of income in Guyana is highly skewed: the lowest 80% of all households earn only 45.6% of total income while the highest 10% earned 36.3% of total income. In addition it stated that over 50% of households have annual incomes of less than G\$500 p.a. per capita, i.e. G\$2,800 p.a. for the average family size of 5.6, which is below the USAID poverty level²⁷ (Hanson 1981). Brewster (1973) also adds

²⁶Griffith (1981) gives a more detailed breakdown of the percentage of buildings built of different materials. These are as follows:

82.8% wood
6.9% concrete
4.4% wood and concrete
3.0% wattle adode
0.2% clay brick
2.7% other

(Figures are taken from the Caribbean Technology Policy Studies Project for 1977.)

²⁷These figures should be treated with caution as they include only earned cash income, i.e. they exclude rents,

that the distribution of income worsened during the 1960s in a real sense and that this correlated with the racial distribution of the population, i.e. as there is a fairly strong tradition of personal saving among the Indo-Guyanese, it is the Afro-Guyanese who have borne the brunt of the skewed income distribution.

Although incomes increased substantially through the late 1960s and early 1970s, the percentage distribution of households in the highest income group has not altered substantially, except that the number of households in the first and second categories have increased, implying a disproportionate increase in income for the highest income groups.

Another characteristic, apart from the fact that the poorest households are receiving a smaller share of the total national income, is that less of their income is available for housing as they spend a higher proportion on food. The 1976 National Food and Nutrition Survey of Guyana revealed that in households with incomes below G\$300 per capita, approximately 87% of income was spent on food while only 44% of income was spent on food in households with a per capita income above G\$300. This survey also points up the correlation between household size and per capita income: 72% of the larger households had the lowest income levels (Hanson 1981). Informed opinion is that female headed households dominate this group.

(ii) **Costs of home ownership.** The level of income (20-25% in 1981) demanded by most loan institutions is very high relative to the income levels of the majority of the population; thus only a small proportion are eligible for housing loans. For example, at a level of 20% of income a household would have to receive over G\$7,000 per annum if it is to receive a mortgage loan of G\$30,000 over 25 years at 6 1/2% interest (Hanson 1981). Hanson (1982) estimates that over 77% of the urban population and 96% of the rural population could not afford houses in the price range of G\$30,000-35,000. Yet to building societies and commercial banks this price range corresponds to what is commonly known as 'low income' housing. ('Middle income' housing ranges from G\$35,000-50,000.)

Lending institutions are often unwilling to invest in clients wanting housing below the cost of G\$30,000 because of the financial risks they see attached to such ventures. Not surprisingly, informed opinion is that a significant proportion of the finances for housebuilding comes from informal lending between friends and relatives. Although the Guyanese Cooperative Mortgage Finance Bank provides mortgage loans of 90% in many cases people have difficulty in securing the other 10%. The ancillary costs of house acquisition are also above and beyond what many potential owner-occupiers expect. The high cost of legal fees for conveyancing and mortgages and for mortgage protection

insurance, fire insurance, municipal rates and insurance often result in new owner-occupiers defaulting on their payments.

Finance companies could be encouraged to channel funds to the lower income groups if the government offered mortgage guarantees to them or lowered the tax free limits attached to housing. Alternatively, in place of providing subsidies to the private sector the government could actively promote cooperative housing ventures by constructing infrastructure and securing tenure for lower income groups.

pensions and food which many Guyanese households use to supplement their earned income.

(iii) **Lack of regular and dependable employment.** High costs and defaulting on loans are exacerbated by the lack of steady employment for many low income households. Brewster (1973) claims that new jobs created are increasingly non-manual and the educational qualifications they require are out of the range of low income households. Furthermore, the increase in unemployment is higher for women than for men, indicating that it is the female headed low income households that suffer most from the problems of an irregular income.

The racial division of labour further aggravates the lack of employment, with manual jobs in rural areas - agriculture, fishing- being dominated by Indo-Guyanese and urban manual jobs by Afro-Guyanese. This rigidity does appear to be breaking down, however. For example, up to the mid-1960s the building and construction trade was dominated by AfroGuyanese, but Indo-Guyanese are now a common sight on building sites. Creating employment in construction is seen by urban planners to be of significance to both the production of houses and stimulation of the economy (although it conflicts with the objective of achieving a higher productivity of construction workers) (Griffith 1981). As stated previously, the training of women in construction skills would enable them to meet both practical and strategic gender needs in relation to housing.

V. Conclusion

In Guyana since the mid-1960s there has been a strong vocal commitment to improving the living standards of low income groups and, in addition, since the mid-1970s to securing equality for women. The PNC government has attempted to achieve these objectives by transforming the economy from a capitalist to a socialist mode of production, in order to increase public ownership, eradicate poverty and at the same time promote self reliance through the philosophy of cooperativism. The State Paper on Equality for Women (1976, 1) claims that:

In keeping with its ideology, the People's National Congress Government has, since taking office in 1964, been pursuing a policy of equality for women and, in particular, has been concerned to secure the eradication from our society of the manifold ways, some subtle, some not so subtle, in which women are discriminated against.

The previous section has indicated that the gap between policy and practice, between rhetoric and reality, is a large one and given the severe economic crisis facing the country since the late 1970s, is one which is increasing.

In common with other Third World governments Guyana's has moved from an emphasis on top down public housing projects to bottom up selfhelp projects. Women's participation in both these interventions has been acknowledged at the level of practice by housing ministry officials and in legal changes which have conferred property ownership rights on women. However, there have been no specific gender interventions in programme planning and policies for housing: women's gendered housing needs have been ignored. These needs, it may be thought, could have been recognised by the presence of a woman Parliamentary Secretary for housing who also has a strong interest in women's affairs. However, the appointment of women to policy making bodies (and Women's Bureaux, for that matter) in Guyana is an activity which is best seen as an end in itself as opposed to a means to an end; it has not led to any significant extension of women's roles. Women's construction skills have not been put to use nor have they gained leadership roles in the community, their access to space and facilities has not improved and the majority of households living below the poverty level are headed by women. With the decline in selfhelp housing groups and no future plans to increase the number of government rental dwellings, women will have no control over the type of housing that is produced for them. The effects of this are most likely to be felt by the low income Afro-Guyanese households, particularly the female headed households who rely most heavily on government support and whose interests, in turn, the PNC government in its rhetoric claims to be looking after.

Appendix

Agencies Involved in the Housing Process in Guyana

I. Public Agencies (see Diagram 1)

A. The Ministry of Health, Public Welfare and Housing

- (i) The Central Housing and Planning Authority (CHPA). Created in 1948 (appointed every two years). This is a self-contained statutory organisation that finances plans, builds and manages rental projects, provides loans, acquires land, stores building materials and provides technical assistance to cooperatives.

However, Griffith (1981, 16) claims that:

The Central Housing and Planning Authority is still in existence but is virtually defunct as far as preparing and executing housing schemes are concerned. Its main occupation is the approval of building/developmental applications.

- (ii) The Town and Country Planning Department (TCPD) and Housing Department (HD) act as technical advisors to the CHPA. The HD was created in 1954. Its functions are:
- a) to review the housing problem in Guyana;
 - b) to formulate national housing policy;
 - c) to set housing standards;
 - d) to implement the housing programme.

Prior to 1982 the approach to the implementation of these activities was ad hoc as there was only one person in the HD with degree level qualifications capable of carrying out these tasks.* Its activities have largely been restricted to managing the rental houses and apartments under its control. The pressure to deal with immediate problems has resulted in planning and policy issues being pushed aside.

- (iii) Central Board of Health (CBH): this is a statutory authority which collects the building applications submitted by applicants to see if they conform with building regulations.* It approves specifications for roads (and bridges and culverts) and the provision made for water supply and electricity. In this way it controls the standard of land development for housing.

*The Housing Policy and Research Division is still understaffed. In May 1985 it had no sociologist, only a part-time architect, a social planner training in Britain and one economist.

B. Financial Institutions

- (i) Guyana Cooperative Mortgage Finance Bank (GCMFB). This was established in 1973 and is the most important source of finance for public housing for low income groups. Its current (1985) interest rates are 14% for private individuals, 8.5% for cooperatives and 6.5% for self-helpers.
- (ii) Pension funds, e.g. Dependants Pension Fund for public employees.
- (iii) Sugar Industry Welfare Fund (SILWF). Only gives funds to sugar workers and their dependants, i.e. to Indo-Guyanese.
- (iv) Guyamine. Only gives funds to bauxite miners, i.e. to Afro-Guyanese.

C. Two major Housing Corporations existed in Guyana between 1969 and 1978.

- (i) Guyana Housing Development Corporation (GHDC), which is a subsidiary of the Caribbean Development Corporation (CDC). This was a commercial organisation which built infrastructure and housing. It existed from 1969 to 1977 and in this period built 1,800 new units, mostly in Georgetown in South Ruimveldt. (Alternative sources put this figure at 3,400.)
- (ii) Guyana Housing Corporation (GHC). This was set up in 1974 when pressures for nationalisation were placed on the GHDC. The GHC was to take over the operations of the GHDC and to facilitate this staff from the HD were moved to the GHC. Their task was to win contracts from the Ministry of Housing. However, the scale of operation of the GHC was much smaller than that of the GHDC, resulting in a gross level of inefficiency. In four years it constructed only 354 new dwellings and in 1978 (one year after the demise of the GHDC) the government disbanded the GHC. Its staff and equipment were reabsorbed into the Ministry of Housing, the effect of which was to further reinforce the image of the HD as a construction company.

II. Private Agencies

- A. The number of construction firms is unknown; however, there are none providing houses below the price of G\$30,000.

B. Financial Institutions

- (i) New Building Society. This will lend to any group or individual which can satisfy its borrowing criteria.
- (ii) Insurance Companies. These will lend to any individual with an insurance policy.
- (iii) Commercial Banks.
- (iv) Private Trusts.

* Site layout plans, prepared by Land Surveyors, are submitted to the CBH (and also to the CHPA).

Bibliography

- Anon. (n.d.) 'Draft national housing policy', mimeo, Guyana.
- Anon. (1981) 'Guyana's housing drive', mimeo, Housing Department, Ministry of Housing, Guyana.
- Anon. (n.d.) 'Housing, the new approach', mimeo, Guyana.
- Anon. (n.d.) 'Notes on housing', mimeo, Guyana.
- Anon. (1980) 'Review of employment of women in Guyana, 1975-1980' mimeo, Guyana.
- Anon. (1976) 'Seminar on housing: the national housing needs', mimeo, Guyana.
- Brewster H. (1973) 'Planning and economic development in Guyana', in: Girvan N., Jefferson O. (eds.), Readings in the Political Economy of the Caribbean, pp. 205- 212.
- Buvinic M., Youssef N. and von Elm B. (1978) Women Headed Households: The Ignored Factor in Development Planning, International Centre for Research on Women, Washington DC.
- Central Housing and Planning Authority (1980) 'Draft paper concerning housing policy', mimeo, Guyana.
- Cummings R. (1954) 'Housing under the development programme', mimeo, Guyana.
- Dick C. (1984) 'Housing the nation over two decades: a review of official policies and achievements regarding housing in Guyana under the PNC government', mimeo, Guyana.
- Dumont M. (n.d.) 'The state of urban planning in Guyana', mimeo, Guyana.
- Garmanikow E. (1978) 'Introduction. Women and the city', International Journal of Urban and Regional Research 2. 3. DD. 390-403.
- Gilbert A. (1983) 'The tenants of selfhelp housing. Choice and constraints in the housing market', a paper prepared for the 1983 Conference on the Spatial Dimension in Development and Planning, University of Guyana, Guyana, April 1983.
- Grant O. (1974) 'History of the cooperative movement in Guyana', mimeo, Guyana.
- Griffith M. (1981) 'The construction industry in relation to housing', discussion paper, CHPA, Guyana.
- Griffith M. (1982) 'Directions for the housing department', mimeo, CHPA, Guyana.
- Government of Guyana (1970) 1970 Population Census, Guyana.
- Government of Guyana (1972) Guyana Development Plan 1972-76, Govt. Printer, Guyana.
- Government of Guyana (1976) State paper on Equality for Women, Guyana.
- Government of Guyana (1977) Labour Force Survey, Guyana.

- Hamilton-Green M. (1976) 'A look at housing policy in socialist Guyana', mimeo, GCHFB Seminar, Guyana.
- Hanson D. (1981) 'Policy, Finance and Organisation of Housing in Guyana', mimeo, United Nations Development Programme, Guyana.
- Hanson D. (1982) 'Analysis of housing in Guyana', mimeo, Guyana.
- Heins J.J. (1978) 'Spatial inequality in Guyana. A case study of Georgetown', Tijdschrift Voor Economische und Sociale Geographie 69, lt2, pp. 36-45.
- Hinckson J. (1980) 'A decade of housing in Guyana', mimeo, Guyana.
- Lutchmann H. (1980) 'Some administrative problems of the Cooperative Republic of Guyana', mimeo, Guyana.
- Markusen A. (1980/81) 'City spatial structure, women's household work and national urban policy', in: Stimpson et al. (eds.), Women and the American City, University of Chicago Press.
- Moser C. (1985) 'Housing policy and women: towards a gender aware approach', Gender and Planning Working Paper No. 7, Development Planning Unit, University College London.
- Moser C. and Levy C. (1986) 'A theory and methodology of gender planning: meeting women's practical and strategic needs', Gender and Planning Working Paper No. 11, Development Planning Unit, University College London.
- Persaud N. (1983) 'Land subdivision for building purposes in the rural areas of Guyana. Issues and problems', a paper for the 1983 Conference on the Spatial Dimension in Development and Planning, University of Guyana, April 1983.
- Patterson S. (1983) 'Employment strategies for young women', paper for the Employment Strategies Workshop, Lusaka, Zambia, 29 June 1983.
- Powell D. (1984) 'The role of women in the Caribbean', Social and Economic Studies 33, 2, pp. 97-122.
- Standing G. (1979) 'Socialism and Basic Needs in Guyana', in: Standing G. and Szal R., Poverty and Basic Needs, ILO, Geneva.
- Strachan A. (1981) 'Housing patterns and values in a medium sized world city: Georgetown, Guyana', Tijdschrift voor Economische und Sociale Geographie 72, 1, pp. 40-46.
- Turner J. (1976) Housing By People, Marion Boyars, London.
- United Nations Development Programme (1982) 'Analysis of housing in Guyana', mimeo, Guyana.
- World Health Organisation (1976) National Food and Nutrition Survey of Guyana, Pan American Health Organisation, Washington.