

in the 1980s and 1990s

# Women and Shelters



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WOMEN AND SHELTER

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by

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This study was undertaken in 1981 at the request of Frederick Hansen, then the Deputy Director of the Office of Housing and Urban Programs. The study's purpose was to determine (1) the extent to which low-income women in developing nations have access to shelter, (2) the adequacy of that shelter in relation to the special role and responsibilities of women in the home, and (3) the cultural factors that influence women's effective use of shelter.

The study was prepared by Margery Sorock, Hortense Dicker, Amparo Giraldo and Susan Waltz of Resources for Action, a small consulting firm owned and operated by women. It was edited by Betty Dean, Office of Housing and Urban Programs who worked closely with this effort and made special contributions are Fredrick Hansen and Francis Conway.

The views and interpretations expressed in this report are those of the authors and should not be interpreted as the official position of the Agency for International Development.

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## FOREWORD

The Office of Housing and Urban Programs has commissioned this paper as an introduction to the problems that women encounter in acquiring and maintaining shelter in developing countries. While the impact of shelter programs on women has always been considerable, it is only recently that attention has begun to be focused on the potential differential impact of housing projects on women versus men, and the particular housing and shelter needs that urban women may have.

This paper analyses the results of an AID sponsored study of women and shelter undertaken in Paraguay, Honduras and Tunisia between October 1981 and March 1982. These three diverse countries were chosen so that conclusions might take into account comparative regional, national and cultural factors. It finds that low-income women in all three countries face considerable obstacles both in finding access to shelter and in developing effective forums in which they can make their needs and preferences known. The study presents a number of ways in which housing programs might be designed in order to accommodate the special characteristics, problems and expressed needs of urban women.

It is hoped that the ideas and recommendations expressed here will prove useful to interested professionals in the planning and execution of future shelter activities.

Peter M. Kimm  
Director  
Office of Housing  
and Urban Programs

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## I. SUMMARY OF FINDINGS

Concerned that little was known about the problems that women encounter in acquiring and maintaining shelter in developing nations, the Office of Housing and Urban Programs sponsored a study of women and shelter in Paraguay, Honduras and Tunisia between October 1981 and March 1982. The purpose of this study was to determine:

- the extent to which low-income women in developing nations have access to shelter
- the adequacy of that shelter in relation to the special role and responsibilities of women in the home
- the cultural factors that influence women's effective use of shelter

The women in this study sample all shared the characteristics of greater poverty, higher rates of illiteracy, fewer marketable skills and less preparation for urban life than their male counterparts. Most of the women had migrated to the cities from rural areas. Their shift from rural villages to urban slums and squatter settlements had a particularly harsh impact on them as the principal users of shelter and managers of households. The move frequently implied the loss of the traditional supports of extended families, familiar living patterns and easily available, inexpensive sources of food.

If these identified migration patterns hold true, women will continue to migrate to the urban areas of developing nations in increasing numbers and will constitute a significant factor in the development of those urban areas. Those agencies and institutions concerned with the human dimensions of urban development must, therefore, begin to respond to the needs and problems of this increasingly important segment of the urban population.

### A. Access to Shelter

One of the first problems that needs to be addressed by housing institutions is the fact that women face several obstacles in finding access to shelter. Although there were no actual legal impediments to access to shelter in any of the countries studied, all the urban women had to overcome the major financial obstacles of high housing costs and the lack of access to credit. Both of these limitations were direct results of the low earning capacity of the women studied. Other impediments to the acquisition of shelter were the women's insecurity in dealing with bureaucratic procedures, lack of information about shelter and credit programs and, to a lesser extent, subtle discrimination of credit institutions toward women applicants.

### B. Perceptions of Shelter Needs

Another problem that housing programs need to address is the absence of effective forums where low-income women can make their needs and preferences known to the planners of housing projects. This is especially important because there were some very significant regional differences in the ways the women studied perceived their shelter needs. The women in Tunis stated that their principal housing was for more space. This desire reflected the culturally-based segregation of the Moslem women within the home.

By contrast, the primary need of the Latin American women was for an increase in employment opportunities and in income so that they might be better able to acquire and maintain shelter. This need is the direct result of the high percentage of single women who head households in the Latin American population group.

### C. Recommendations

In order, then, that housing programs may be designed to match the special characteristics, problems and expressed needs of the women studied, the following recommendations are made:

### 1. Institutional Commitment

The response of housing institutions to the needs of women should be formalized through policy statements that recognize that:

- a. Women are the principal "consumers of shelter."
- b. Women are in a disadvantaged position with respect to acquiring shelter.
- c. Women's needs need to be integrated effectively into the planning and programming of housing projects.

### 2. Shelter Cost

The cost of shelter should be placed within the reach of low-income women by:

- a. Emphasizing the upgrading of a woman's present shelter rather than removing her to new, more expensive sites. Such a strategy should include provision of title to the present site.
- b. Linking housing projects to savings and credit programs designed so that low-income women will be encouraged to participate in them.
- d. Reducing the cost of upgrading shelter by training women to do much of the home-improvement themselves.

### 3. Employment Opportunities

Housing institutions need to support the development of employment opportunities for women through:

- a. Employing women on housing projects.

- b. Including wage-earning activities in the design of shelter projects. Removing zoning barriers could encourage cottage industries and other small businesses to be located in or near the women's homes.
- c. Locating housing project sites close to women's job centers or providing community-based, low-cost transportation to centers of employment. Such transportation itself could provide a wage-earning activity for some women.

#### 4. Child Care

Housing projects designed for low-income urban women should include child-care facilities in the community itself. Community based facilities then:

- a. Save time and travel expenses for mothers who otherwise would have to go far outside the community for child-care.
- b. Provide a source of income for women willing to work in these child-care facilities.

#### 5. Outreach

Institutions sponsoring housing programs should make special efforts:

- a. To provide the women with easily understood information about the planning of the programs.
- b. To minimize and simplify the paperwork and other formalities necessary for participation in low-cost housing and credit programs.
- c. To promote and support the formation of women's banks and credit associations.

- d. To involve women more actively in those decision-making community councils which discuss housing issues which affect women so dramatically.
- e. To solicit women's views in communities where councils do not exist or where women would not be permitted to participate.

6. Recognition of Cultural Factors

The planners of housing programs need:

- a. To be sensitive to the changing position of women in all the countries around the globe.
- b. To avoid making general perceptions that may not apply in a specific country or situation.
- c. To take into account the comparative restriction to the home of some Moslem women and their needs for privacy without isolation from other women.
- d. To coordinate housing design and planning with established women's groups.

Over the past decade, literature about developing countries has stated frequently that women do not always share equally with men in the benefits of programs designed to improve the quality of life in less developed countries. While a considerable number of studies have considered such specific concerns as health services, child care, employment, and rural development, comparatively few have examined the special problems women encounter in their urban settings. Even fewer studies have discussed the relationship of women to shelter, that most basic of human needs in any environment.

The Office of Housing and Urban Programs of the Agency for International Development, concerned that little was known about the problems that women encounter in acquiring and maintaining shelter, commissioned a series of studies to isolate the factors

which could provide a basis for the improved design of housing programs. These studies, which were carried out between October 1981 and March 1982 had three specific objectives:

- to explore and define the legal, social and economic problems faced by women in acquiring, upgrading and maintaining low-cost shelter
- to identify significant similarities and differences among the women in the countries studied, and to determine implications for the design of housing projects.
- to develop practical guidelines for the improved design of shelter projects.

Paraguay, Honduras and Tunisia were the three countries chosen for the study so that the conclusions might take into account comparative regional, national and cultural factors.

#### D. Methodology

The research methods varied in each of the studies and depended on local conditions as well as on the specific interests and needs of the AID offices in each of the three countries. All of the samples were small and were not selected at random. However, guidelines were followed to ensure some level of consistency among the population groups studied. In all cases the capital city of the country was the study site.

The Paraguay report studied three communities, a squatter settlement and two privately-sponsored, low-cost housing projects. Individual interviews were conducted with a total of seventy men and women in approximately equal numbers. A questionnaire was used in each of these interviews.

In Honduras, group interviews were conducted with women in seven communities; some of these communities were squatter settlements and some were public, low-cost urban upgrading projects. In this study, men were also interviewed in groups as members of patronatos or community governing bodies.

Three communities were studied in Tunisia. One was a squatter settlement; another was an inner city medina, or traditional sector of the city, and a third was a low-income core housing community. A case study method was used in in-depth interviews with twenty-five women. These interviews followed a questionnaire outline similar to that developed for the study in Paraguay.

## II. CULTURAL SIMILARITIES AND DIFFERENCES

The regional and cultural similarities and differences that have emerged from this study are important factors in the design and implementation of future housing programs. These similarities and differences have been used to analyze the data collected. In fact, there is a sufficient pattern of similarities among the women in the three countries studied to make it reasonable to assume that some important and general dimensions of the issue of women and shelter have been identified. Any analysis of these dimensions, however, must take into consideration the general characteristics of the populations studied, their access to low-cost housing and their expressed as well as implied shelter needs and preferences.

### A. General Characteristics of Women in the Study Population

#### 1. Migration Patterns

In almost all of the cases studied, the women had migrated from rural areas to cities. In moving to their new environment, the women faced drastic changes in life style and the loss of the traditional supports available to them in their rural settings. The women left behind the support of familiar surroundings and traditional social patterns, extended families and friends. In addition, they were removed from an easily available and inexpensive food supply, even though this supply might not always have been adequate. Although poor economic conditions motivated the woman's move to a city, the traditional supports in their native villages had been a source of relative physical and economic security for the woman and her family.

In the move to the city, the women had to establish new homes in the very different and often inhospitable environment of urban squatter settlements or inner-city low-income dwellings.<sup>1</sup> This shift usually involved:

- a. living among strangers in very different types of shelter from that to which they had been accustomed

- b. sharing housing with one or more families in houses designed for only one family
- c. living in makeshift shacks made of the stray materials available in the squatter settlements
- d. experiencing difficult and expensive access to water, food, transportation, commercial facilities, public services and employment
- e. confronting a very different community structure where traditional social patterns and values no longer prevailed or were progressively weakened.
- f. realizing that the improvement of one's economic condition generally required a level of skills and education that few migrant women possessed

## 2. Women As Heads of Households

For a significant percentage of these women, the move to the city also involved assuming the non-traditional role of heading the household. While women sometimes do head households in rural areas, the number of women who head households are significantly higher in the cities of less-developed countries. This present study confirms this fact. Women who head households may be in one of several different situations. They may be single, single with children, divorced, widowed, or have husbands working in other countries. No matter what their specific personal situation, these women not only had the responsibility of acquiring and managing a home, but, particularly in Latin America, of supporting families under the most adverse of circumstances.

An important regional difference between the Latin American and Tunisian study groups lies in the number of women who are heads of households in these countries. Statistics from the Paraguay and Honduras studies indicate that approximately one-third of the women in urban areas are heads of households. This number includes an appreciable percentage of unmarried

women. The figure for urban slum areas of other Latin American and Caribbean countries is estimated to be even higher, approaching 50 percent in some cases.<sup>2</sup> These figures contrast sharply with the findings in Tunisia, where only 10 percent of all Tunisian households are headed by women. It is safe to assume that the overwhelming majority of this Tunisian group includes married women whose husbands are working in other countries, as well as widows, divorcees, and separated women. Given the strict taboos of Moslem society toward unmarried mothers, this subgroup, if it exists, must be close to an invisible minority. There are no other precise statistics documenting the number of households headed by women in the squatter settlement and medina of Tunis, but the number did not appear on the surface, to be significant. Nonetheless, it is interesting to note that the National Union of Tunisian Women (UNFT) held a congress during the summer of 1982 on the subject of women as heads of households.

### 3. Women in the Labor Force

Women comprise a far greater percentage of the labor force in Paraguay and Honduras than they do in Tunisia. Sixty-seven percent of the urban female population is economically active in Honduras. Sixty-two percent of this population are the primary financial contributors to family income. In Paraguay, women represent 21 percent of the labor force nationally but that number is two-and-one-half times higher in the capital city of Asuncion. In Tunisia, the current figure for women in the national labor force is 19 percent and increasing. However, a 1978 study of the Mellassine squatter settlement in Tunis showed that women accounted for only 7 percent of the regularly employed population.<sup>3</sup> While women in the Paraguay and Honduras samples expressed the urgent need to obtain paid employment, this need was not observed in the Tunisian study. Although the Tunisian sample included a fair number of older women, a more accurate indication of the work interest of women among the Tunisian urban poor may be the fact that vocational training courses sponsored by the UNFT for women in the settlements are over-subscribed.

#### 4. Economic Status

In regard to the economic status of all the women studied, one common characteristic appeared. Those urban women who had to contribute to or completely support their families reflected the world-wide statistics which show that women in the less developed countries to be among the least educated and least trained segments of their societies. With almost no marketable skills for a demanding urban environment, they inevitably clustered in the lowest paying, least stable occupations, generally as domestics, market and street vendors, and laundresses. This was true of the women in all of the samples studied. A case in point is found in the Paraguay study where all of the women interviewed in the Asuncion squatter settlement of Chacarita contributed to family income. Of these women a total of 83 percent were employed mainly as domestics. This figure is compared to 24 percent of the working men in the same community. Twenty-five percent of the women were engaged in petty trade, as compared to 70 percent of the men. The average monthly family income of the households headed by women in Chacarita was 14,000 guaranis (\$111.00), while that of the male heads of household was 34,000 guaranis (\$270.00).<sup>4</sup>

#### B. Access to Shelter

##### 1. Legal Standing

Any consideration of women's access to shelter must take into account the issue of their legal standing. In no instance were there any formal impediments to women in the countries studied, with a partial exception in Tunisia. All of the countries permit women regardless of marital status to buy, own, and inherit property in their own names. In Tunisia, however, under Islamic law, unless a last will and testament exists to the contrary, a woman inherits only half the portion granted a male sibling. While the current government has expressed interest in reforming this aspect of inheritance laws, religious and cultural biases still exist.

## 2. The Factor of Cost

Clearly it is the cost of housing which presents the most serious barriers to women's access to shelter. This study showed that virtually no current low-cost housing, whether sponsored by public institutions or private groups, was affordable to a large majority of these women. Several situations in Paraguay illustrate this point. Two church-sponsored shelter projects in Asuncion offered very generous financial terms for housing, but very few women who headed households were attracted to these offers. Both of these projects involved active assistance programs in the squatter settlements, but were still not able to appeal to these women. At the same time, in another project in Asuncion, the lower income limit required by that project was still well above the median income of the women who were heads of households. Developing the wage-earning power of these women is therefore a necessary and key component of any project that seeks to address their housing needs. In addition, ways must be found to reduce the costs of housing and to increase the availability of credit to attract women to these shelter projects.

## 3. Availability of Credit

Neither public nor private financial institutions in the countries studied presented women with any formal impediments to acquiring credit or property. Nonetheless obstacles and inequities did exist because of the women's real economic limitations. Institutional perceptions and stereotypes of women provided further barriers to credit. It was, however, difficult to document these inequities. Most institutions did not have data categorized by gender of single head of household, nor were these institutions willing to disclose the information that they did have. However, since income level, and the stability and documentation of that income are criteria for obtaining credit and acquiring property, urban poor women are at a distinct disadvantage. Usually, those women who do work are employed in occupations which afford little stability and only a limited possibility for documentation of income.

Examples of more subtle obstacles to acquiring credit differed from country to country. While both men and women in the Paraguay sample were discouraged by the paperwork required by the formal housing and credit institutions, women expressed greater insecurity about the legal requirements. In fact, a significant percentage of the women, as high as 50 percent, virtually excluded themselves from trying to obtain housing through formal financial channels because of their insecurities about their stations in life. These insecurities created psychological as well as practical barriers that discouraged women from even attempting to obtain assistance from institutional sources. In view of their low and unstable incomes, these women were correct in expecting a negative response from such institutions. It must be emphasized, though, that it was more than low income that discouraged these women. The factors of poor education and single motherhood also provided obstacles. Comments by these women themselves paint a picture of individuals who lack a strong self-identity. In fact, the women's responses lead observers to question how much this lack of self-identity limits the ability of these women to cope with not only problems of shelter but also with the many other challenges they face daily.

#### 4. Access to Information

Another obstacle in the path of women's gaining access to shelter was their general lack of information about shelter and shelter-related issues. While men in the same socio-economic bracket might also lack such information, the Paraguay study suggests that this may be more of a serious problem for women than for men. Of the total number of women interviewed in three different communities, 44 percent indicated that lack of knowledge about resources and programs was a barrier to improving their housing situation. Only 16 percent of the men expressed the same frustrations.

In Tunisia, despite some attempts at public relations by public credit and housing institutions, almost none of the women interviewed had heard of the programs. While the men interviewed were only marginally better informed, the women were more

adversely affected because, for cultural reasons, they were more isolated from both public life and the information media.

### C. Women's Expressed Preferences and Needs

In expressing their own perceptions about their housing needs and preferences, the women interviewed brought to light both shared and contrasting preferences.

#### 1. In Tunisia

An overwhelming number of women in the Tunisian sample group identified an increase in physical space as their principal shelter need. In most avenues of life in Tunisia, women, especially poor women, lead physically and socially segregated lives. For these women, the home defines, to a large extent, the boundaries of their daily world. Such restrictions are particularly uncomfortable for those women who have had to exchange the traditional, spacious rural shelter, the dar arbi, for the cramped space of an urban squatter settlement or inner-city medina. Often, these women who have migrated to the cities must share common inner courtyards with strangers. In worse circumstances these women are often isolated in small European-style apartments. The restriction of space and the additional frustration of isolation has had a negative effect not only on the physical management of the households, but on the women's psychological state as well.

When the Tunisian women discussed housing designs that would solve their need for space, most preferred a living unit that would provide maximum inner physical space with built-in flexibility in the division of that space. Their preferences suggest that core units, within compound walls, would be the most practical housing approach.

The Tunisian study also underlines an important point that is frequently at issue among social scientists and development planners. Preferences expressed by the populations studied do not necessarily imply real improvement in their situation.

While many poor Tunisian city dwellers might aspire to European-style apartments as a sign of higher social status, this model of shelter isolates culturally-restricted women even more.

## 2. In Latin America

The women in Paraguay and Honduras expressed very different shelter needs and preferences from those of the women in Tunisia. In Latin America women repeatedly stated that the availability of employment close to their homes was their primary need. A large percentage of these women were single heads of households. They identified the lack of an adequate income as their principal barrier preventing them from acquiring or upgrading shelter.

In the Honduran study, women expressed the need to have services such as markets, health posts and child-care facilities close to or in the community itself. Typically, in most squatter settlements and planned low-income housing communities, basic service facilities are inadequate or lacking. To reach these services, women must spend inordinate time and expense. In addition, zoning restrictions in some planned communities limit the number of small home-based stores, even though these provide staples to local residents and offer a convenient source of income as well.

### D. Women's Implied Needs

It is ironic to note that the most elemental need shared by all of the women studied was rarely articulated: the common and basic need to be heard. Yet, none of the surveys uncovered any shelter projects that studied women's needs or solicited their views prior to project design. While men might have similar complaints, this is a special problem for poor women in developing countries. No matter what their national or cultural backgrounds, women have far less access to program planners and decision-makers, in spite of the importance of women as the principal consumers of shelter.

This lack of expression is a greater problem for the poor women of Tunisia, as well as for other women of other Islamic countries, in that there are few avenues through which their needs can be expressed and heard. In contrast to Honduras, Paraguay and other Latin American countries, Tunisia has no organizations at the community level, such as women's clubs or community councils, that could channel women's voices. Indeed, societal restrictions often inhibit women's participation in such groups.

While the social and cultural situation of Latin American women is different in important respects from that of their Islamic sisters, they, too, have relatively few avenues for voicing their needs. The pattern of community organization in many Latin American countries does, however, provide outlets for the expression of community needs through the patronatos, decision-making bodies that are elected by members of the community. Since women are greatly under-represented on these councils, these groups are not effective media for women to communicate their needs. Latin America women have their own all-female organizations at the community level in most low-income communities, including squatter settlements, but these are not advocacy groups. Rather, they are principally centers for socializing and learning home-making skills.

There are, however, some examples of projects where Latin American women have been encouraged and trained to engage in organized advocacy at the community level, and to initiate projects such as child-care centers or income-generating activities. The Honduras study illustrates several of these projects. In one community a women's association of some ninety-two members was formed through the promotion efforts of the Federation of Honduran Women's Associations (FAFH). The women's community association developed a mutually supportive relationship with the local patronato leadership and, having identified a child care center as a priority need, the women designed one and enlisted the patronato's leadership in its construction. They mobilized local as well as international financing resources to fund it. This group is also planning wage-earning activities for its members in such non-traditional fields as carpentry.

While there are some instances where women in poor communities organize groups productive to their needs, these instances are relatively few. Usually the creation of such a group is a result of the presence in the community of an exceptionally dynamic woman with natural leadership abilities. Most women, particularly in the lower income brackets, are excluded from leadership positions. They are discouraged from developing or exercising leadership roles at any level by the forces of their cultural and social structures. While this pattern is beginning to change in some societies, that change is painfully slow and only minimally evident.

In most cases it is the external organizations, public or private, such as the UNFT in Tunisia, FAFH, INVA and ASEPADE<sup>5</sup> in Honduras, and CONEB<sup>6</sup> in Paraguay, that promote and support activities directed to women's needs in low-income rural and urban communities. These organizations are not always as effective as they might be, particularly when they channel women into traditional activities that do not lead to personal growth. Nonetheless, many of the organizations are becoming sensitized to the need to promote developmental projects for women.

### III. RECOMMENDATIONS

The recommendations that follow suggest broad and general policy guidelines to facilitate the participation of women in housing programs directed to the urban poor. It will be necessary to design more specific country strategies which take into consideration local needs.

#### Recommendation A - Institutional Commitment

The response of housing institutions to the needs of women should be formalized through policy statements that recognize:

1. That women are the principal "consumers of shelter"
2. That they are in a disadvantaged position with respect to acquiring shelter
3. That their needs require high priorities in shelter sector programming and planning

#### Recommendation B - Shelter Cost

A number of options must be made available to increase the access of low-income women to improved shelter:

1. Emphasis on upgrading existing shelter

Where feasible, projects should focus on helping women to upgrade their present housing rather than on removing them to a new, and undoubtedly more expensive site. Such a strategy should include the property being upgraded.

2. Linking shelter projects to savings and credit programs

Since few, if any, poor women have savings, they do not have the funds for down payments on new houses, or

for upgrading their present homes. Shelter projects tied to special savings and credit programs for this purpose would make it possible for women to be included in these projects. The SERVIVIENDA program in Colombia is a successful example of this model. While the program is not specifically directed to women, single women who head households constitute a substantial percentage of participants in it.

Such programs would require special strategies to make certain that those women who could take advantage of them were actually included. The formation of women's credit associations located in low-income communities has been successfully carried out in many countries, particularly among market women.

### 3. Reduction of the cost of shelter improvement

The cost of home construction and improvements can be significantly reduced by having much of the upgrading work done by the women themselves. This would necessitate training in skills that are non-traditional for women. These skills could provide the basis for future wage-earning activities for these women as well. In communities with a considerable number of women who are heads of household, women can be trained and organized into work teams that provide mutual assistance in the construction or improvements of each others' homes. This work team approach also would allow for purchasing construction materials in bulk at a reduced cost. Models for this type of activity already exist in Panama, Costa Rica and El Salvador.

### Recommendation C - Employment opportunities

Housing institutions should support the development of employment opportunities for women through:

1. Employment of women on publicly-financed housing projects, particularly those in which they might participate as residents
2. Integration of employment projects for women into the design of urban shelter projects. These can range from small business enterprises and cottage industries to larger projects based in or near the communities.
3. Location of shelter sites near centers that employ women

Proximity of employment to the community is an important factor for most women, since they have the responsibilities of child-rearing and household management, in addition to that of earning an income.<sup>7</sup> When other factors dictate that the site of a new shelter project be located far from employment centers, or when an upgraded squatter settlement is located some distance from such centers, provisions should be made for inexpensive and convenient transportation to these areas. Organization of a community-based cooperative bus service could serve the double purpose of providing needed and affordable transportation, as well as income for a local group of women. Such projects have been undertaken by women in Kenya.<sup>8</sup>

4. Elimination or reduction of zoning barriers that limit the use of homesites for employment opportunities for women who cannot leave their homes because of family responsibilities.

#### Recommendation D - Child Care

Shelter project design for low-income urban populations should also include adequate, affordable child-care facilities in the community itself. Too often urban women must use child-care facilities far from both their homes and places of employment. Community-based child-care centers, organized

either as cooperatives or as individual enterprises, can provide yet another source of income for those women who prefer to work in the community. Successful models of such child-care centers can be found in the COIF program in Panama and in the community market project in Quito.<sup>9</sup>

#### Recommendation E - Outreach

Institutions sponsoring shelter projects directed to low-income populations should make special efforts to inform women about the projects, procedures for participating in the projects and possible resources for financing.

1. Formalities, legal procedures, and paperwork related to applications for housing and credit should be kept to a minimum.
2. The formation of women's banks and credit associations should be promoted and supported. Women's banks already exist in some less developed countries, notably in India.<sup>10</sup> Such institutions are less intimidating for poor women and are better able to develop credit programs that are particularly responsive to poor women's problems and needs.
3. The participation of women in decision-making bodies at the community level should be actively encouraged where such organizations exist. Where representative community organizations do not exist, or in situations where cultural norms would not permit women's participation, other strategies should be used to determine the needs of women, and to solicit their views on shelter-related issues.

#### Recommendation F - Recognition of Cultural Factors

These studies indicate that cultural factors have a significant impact on women's shelter situations and therefore require the planners of housing programs:

1. To be sensitive to the changing position of women in all countries around the globe
2. To avoid making general perceptions that may not apply in a specific country or situation
3. To take into account the comparative restriction to the home of some Moslem women and to consider their needs for privacy without isolation from other women
4. To coordinate housing design, planning and construction with established women's groups

## NOTES

<sup>1</sup>Although studies of rural to urban migration patterns have shown a tendency of migrants to seek out urban areas where relatives or former members of their community of origin have already established a base, it is not always possible for the new migrant to find shelter there. In any case, these urban areas are far from homogenous, and there is a high probability that one's neighbors will be strangers.

<sup>2</sup>Inter-American Development Bank, op. cit., p. 139.

<sup>3</sup>AIDS, Tunis Shelter Sector Assessment, p. 37. It is nonetheless interesting to note that a 1979 study of the Ben M'Sik squatter settlement in Casablanca, Morocco, indicated that 16 percent of households in the sample were supported by female heads of household. (See Susan Waltz, Socio-Economic Survey of Ben M'Sik, Casablanca: Second Trip Report. Louis Berger International, Inc., April 1979; Agency for International Development, Indefinite Quantity Contract No. AID/OTR-C-1641, Work Order No. 4.)

<sup>4</sup>One hundred and twenty-six quaranis equaled \$1.00 at the time of the study.

<sup>5</sup>Asesores para el Desarrollo (Consultants in Development) a local private development group.

<sup>6</sup>Consejo Nacional de Entidades Beneficas (National Council of Beneficent organizations) an umbrella organization composed primarily of women's social service organizations.

<sup>7</sup>The Overseas Education Fund has developed two successful income-generation models for women linked to urban shelter programs, one in San Jose, Costa Rica, the other in Quito, Ecuador. The former project used life-skills training as motivation for the development of a community-based industrial sewing cooperative. The latter project developed a cooperative supermarket in a new publicly-subsidized low-income community on the outskirts of Quito. Built with a combination of in-kind

contributions by the community and outside fundings, the market gave women an important management role. Also it employed many women at other levels, and included a child care center managed and staffed by local women. The market also included a skills-training center for the production of market items. At the same time it provided an urgently needed community facility, making foodstuffs and other household necessities more easily and less expensively available than before.

<sup>8</sup>See Seeds, 1980 (a joint publication of the Carnegie Corporation, the Ford Foundation and the Population Council, New York).

<sup>9</sup>Centro de Orientacion Infantil, or COIF, is a program sponsored by the government of Panama. Low-income communities receive technical assistance in developing and maintaining child care centers, but the centers are financed and managed by the communities themselves.

<sup>10</sup>See "Widening Women's Access to Credit," The Urban Edge, Vol. 5, No. 2, February 1981, pp. 4-5.

