Chapter 27
Shelter as Sustenance: Exclusionary Mechanisms Limiting Women's Access to Housing

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This paper discusses the role of shelter for the sustenance of women in cities of the developing world and the ways in which women’s access to shelter is limited in these societies. This problem is particularly important since processes of economic change and urbanization that bring women to cities in the developing world often strip them of forms of social support and force them to seek shelter in a commodified environment in which they lack adequate monetary resources and/or legal or social rights.

Shelter is an essential resource for sustenance of both men and women, but it plays different roles in and fulfills distinct aspects of their lives. In this paper, the relation of women and housing in developing countries is discussed with two different concerns. One is the particularities of the role played by shelter in women’s lives. The other is the particularities of women’s limitations in acquiring adequate shelter. The multiple roles of shelter for women; as a nexus of social bonding and integration into urban life; as a place for reproduction and raising a family; and as a place of production and economic activities are addressed. Emphasis is placed on the increasing economic importance of shelter for women in the context of global economic restructuring and the new international and sexual division of labor. The focus will be on Mexico, where national and multinational firms are increasingly integrating their production into residential neighborhoods by subcontracting work to women.

Also addressed are the cultural and perceptual limitations women face in obtaining adequate shelter. Just as women’s subordination in society is often complex and systematic, so too is their exclusion from social amenities such as housing. Long-term efforts are needed to remove obstacles women face in obtaining housing at a multitude of social, economic, and cultural levels. While structural factors inherent in a patriarchal-capitalist system push women into low-paying jobs and make market-rate housing unaffordable to them, low-income housing programs also fail to consider women’s specific needs and thus exclude them as program beneficiaries. Furthermore, women’s access to shelter is also often limited by cultural norms and/or discriminatory rules that prohibit women’s independent living in cities without male authority. Women’s own perceptions also often play a limiting role. Where women do not value their own work at home, perceptual factors may hinder their access to adequate shelter.
Shelter as a Sustenance Resource

During the primary migratory experience of women, shelter plays an important role in their social integration into urban areas. Women migrants settle close to people from the same rural point of origin, and it is through their neighbors that new migrants learn about city life. Residential neighborhoods are the nexus for creating a new urban identity. For migrant newcomers, neighborhoods become the springboards to urban life (Blondet, 1990).

This is especially true for rural women in Latin America, often the pioneers of urban migration in their families. In Latin America, migration flow has consisted largely of young women who moved to cities in search of jobs (Crumpett, 1987; Mornsen and Townsend, 1987; Brydon and Chant, 1989). Latin American migrant women do not follow male members of their families. They move alone, either to break free from familial and rural restrictions, or to assist with overall family income (Blondet, 1990). In either case, urban neighborhoods are central to women’s initial adjustment and integration into city life and the establishment of their new identity. The social role of the neighborhood is also very important in the establishment of networks of support for women’s daily domestic work. In the absence of economic resources, low-income women are excluded from using institutional support systems for child care and family assistance. These women often have no choice but to rely on neighbors for such help.

Reproduction and Daily Domestic Tasks

Home and neighborhood play important roles in the lives of women who, based on a gender division of work, are traditionally responsible for making a home and raising children. Women spend more time around the house and its conditions are of greater concern to them than to men (Moser, 1989; Schmink, 1985; Chant, in Moser and Peake, 1987). An empirical study by Chant in Queretaro, Mexico, confirms the notion that the improvement of home conditions is a high priority for women. Her comparative study revealed that within the same income group women heads-of-households had invested more of the household’s income on improvement of housing conditions than men heads-of-households. Furthermore, in male-headed households, housing improvements were less common among nuclear families than among extended families, where the authority of a male head-of-household was often reduced by the existence of older family members, a condition also possibly increasing the degree of decision-making authority for women (Chant, in Moser and Peake, eds., 1987).

The role of the home for women is even more important in Moslem societies that practice the seclusion of women. In societies which confine women to their walled homes, courtyards within houses may be the only daily outdoor experience of women in purdah. In these cases, insensitivity of designers to the role of the home for women and the differential spatial needs of men and women can cause severe psychological effects on women. A survey of two newly developed low-income housing projects in Tunis revealed that the design of small courtyards increased psychological depression, neuroses, and suicide among women residents.

The domestic tasks and responsibilities of women make the structures of the neighborhood important to them as well. The existence of neighborhood services such as water pipes, laundry rooms, sewage systems, street pavements, and garbage pick-up are important to women’s daily lives. The quality and location of such services affect women’s lives directly by determining how difficult and time-consuming their domestic responsibilities will be (Schmink, 1985).

Production and Income-Generating Tasks

Women of the developing world have always produced goods at home for use by their families and themselves, and for exchange. To manage their poverty, women often must combine child-rearing with income-generating activities. For this reason, the home has traditionally been a place of work for women. In Moslem societies, performance of productive tasks at home is further motivated by the conditions of women’s seclusion.

For Third World women, there is no valid dichotomy between the home as a private sphere of non-paid household services and the workplace as a public sphere of paid economic activity. Such conceptualizations of private and public do not respond to the daily realities of low-income women in developing countries. For Third World women, the home bridges between the two spheres, as both a place for raising a family and for generating income (Tiano, 1984; Blondet, 1990). Although the types of production and economic activity performed at home were once limited to traditional female occupations such as the production of garments and weaving, recent global economic transformations have radically expanded the types of production women
perform at home. Today, with the overall increase of informal economies in developing countries, women's productive activities also include the assembly of manufactured goods such as electronic devices. The home has gained the interest of international manufacturing firms, and international capital is increasingly integrating manufacturing into the homes and neighborhoods. International firms have realized that production can be treated as an extension of women's daily domestic tasks, and may thus be accomplished at less cost than through formal labor in a factory.

The Home as a Place of Industry

New levels of flexibility in production and transportation have allowed the fragmentation and globalization of production so that different phases in the manufacture of goods can take place in different places around the world. Investment by core industrial countries in the countries of the periphery is no longer necessarily based on the availability of raw material; it is now often based on the competitive capacity of different countries to manufacture goods for export. Therefore, the position of the national economies of the countries of the periphery within a global context is altered and defined by their export capacity (Portes, Castells, and Benton, 1989).

With the new international division of labor, the availability of cheap labor has become an important factor for international capital in decisions to locate export-processing plants. In this context, the employment of women, whose labor in patriarchal systems comes more cheaply than men's, has become central in exploitative relationships between the center and the periphery (Mies, 1982, 1986; Mies et al., 1988; Tiano, 1990). In the context of new developments in the relations of the core and the periphery, feminization of labor clearly demonstrates the close linkages between the international and sexual divisions of labor (Fernandez-Kelly, 1983; Lawson and Klak, 1990; Mies, 1986; Ward, 1990). It shows how the interactive mechanisms of patriarchy and capitalism make the foundations of a system that, as an integrative whole, perpetuates the relations of dominance between genders, social classes, and nation states (Fernandez-Kelly, 1983; Nash and Safa, 1985; Leacock and Safa, 1986; Roldan and Beneria, 1987; Mies, 1986).

The reflection of this global trend began to appear in Mexican economy during the late 1960s and the early 1970s with the move of the multinational export-processing manufacturing plants to the Mexican side of the U.S.-Mexico border. The maquiladoras border industry increased their profit by targeting young single women workers whose labor, under a patriarchal system, came more cheaply than men's (Fernandez-Kelly, 1983; Tiano, 1990).

International capital has paid attention to the potentials of women's work at home, and manufacturing firms are increasingly targeting married women at home for piece work. Married women at home who, under a patriarchal system are responsible for child-rearing and homemaking activities, are less mobile and thus their labor can be gained at even less cost than that of single and young women. In Mexico, women home-workers on average accept jobs for less than one-third of the minimum wage—and this often fails to include the unpaid labor of their children (in Portes et al., and Beneria, 1987; Gonzales de la Rocha, 1986). By employing women at home, national and international capital saves on production costs in three ways: first, it saves directly on labor cost by employing married women with minimal job mobility; second, it saves on work-space cost, with production to take place in workers' homes; and third, by using informal channels of production, it saves on the cost of benefits, taxation, and regulatory expenses (Portes, Castells and Benton, 1989; Lawson and Klak, 1990).

The fact that women subsidize industry in this way is justified by the false patriarchal assumption that their production is a side activity to their daily domestic chores. Women's production at home becomes an extension of their homemaking activities, which is not seen as "productive work," and is thus valued less (Ward, 1990). While compartmentalization of women's time between their domestic tasks and their income-earning tasks is rarely possible, the real hourly wage of women's work at home is even lower than that assumed by their informal contracts. Today, a combination of patriarchal and capitalist relations is behind the increasing move of production into the homes. The role of shelter for sustenance of Third World women is coming to be defined at the intersection of women's underprivileged position within existing social relations of gender and their country's peripheral position within the global economy (Lawson and Klak, 1990).

Exclusionary Mechanisms Limiting Women's Access to Shelter

Economic Factors

Lack of economic power in the housing market is one of the most important factors that excludes a large portion
of urban women in developing countries from access to adequate shelter. The structure of labor markets based on the sexual division of labor systematically pushes women into low-paying jobs. Women’s low income further limits their access to institutional assistance for child-rearing, reducing their job mobility. This vicious circle perpetuates women’s underprivileged position in the job market, and concentrates women in unstable and low-earning activities such as domestic service, street vending, and informal-sector activities. Economic limitations to acquiring adequate shelter are especially important for women heading their own households. Where employment opportunities of women are confined to low-paying jobs, female-headed households suffer from relatively greater poverty than male-headed households (Merrick and Schmink, in Buvenic et al., 1983; Charlton, 1984).

Considering that the changing composition of households is increasingly putting the burden of acquiring shelter on women’s shoulders—at the same time that economic realities make housing prices unaffordable to them—it is crucial that national and international shelter programs target women as specific beneficiaries. However, critiques of interventions in the area of informal housing—and their appraisal of site-and-services projects, one of the most widespread forms of housing intervention in Developing Countries during the past two decades—have highlighted the gender insensitivity of these projects. By overlooking the multiple roles shelter plays in the lives of women, such programs have not only failed to reach women, but they have also often harmed women by increasing their travel time to work or causing them to lose their jobs (Moser and Peake, 1987; Moser, 1988; Schmink, 1985; Van Vliet, 1988; Carlson and Bhagat, 1984).

A major feature of these shelter programs is the patriarchal assumption that homemaking is the only role of women. This often leads to the conceptualization of home as a mere place of reproduction and domestic activity. This view ignores the multiple responsibilities of women (as producers as well as reproducers and homemakers) and the fact that women’s economic activity inside and outside the home accounts for a large portion of any household’s income.

The invisibility of women’s economic role within the home (a result of considering their home-based production merely as an extension of their domestic tasks) not only directly contributes to women’s economic disadvantage through lower wages, but it excludes women from obtaining credit support and assistance from shelter programs (Moser, 1988). Once the economic role of women is overlooked and it is assumed that only men are income providers in the family, housing loans may be granted based only on the income of the male member of the family. Title to the housing may also thus be granted only to the male member, and the location of project sites may often be decided based only on proximity to male-type occupations such as industrial sites. Since women’s occupations are mostly in the informal sector and in central-city areas, the location of housing projects away from city centers harms women more than men. Furthermore, a disregard for women’s work at home is often reflected in zoning laws that regulate project sites for residential use only, and thus harm women’s economic conditions.

The inadequacies of shelter programs in reaching low-income women exemplifies the interconnection of relationships within a patriarchal system. This often limits women’s access to adequate shelter directly through economic disadvantage, but also indirectly through their exclusion from assisted, low-income shelter programs. The complexity of the exclusionary mechanisms at work will be further understood by exploring the cultural and perceptual dimensions of this exclusion in the following section.

Cultural Factors

Cultural factors are those shared values in a society which determine social norms and the range of acceptable behaviors. In this respect, the patriarchal stigma of women living alone or without male authority often limits women’s access to adequate shelter. According to cultural codes that define women’s independent living as “sexual or social looseness” (Mernissi, 1975), women are often prohibited from changing their living arrangements from the home of the patriarch, even if this arrangement does not respond to their spatial or psychological needs. Cultural norms can also make shelter economically unaffordable for women where they have to pay higher prices for the same unit than men. At times, women have to gain the accord of their landlords and compensate for their “deviance” from social norms.

For example, in most countries of North Africa and West and South Asia, protection of women by men is highly valued as a representation of female modesty and male honor. Cultural norms in these societies function beyond the economic access of women to housing. In societies where Islamic laws are observed, in fact, women may have legal rights for ownership, and they may own property. However, their legal and economic
access to property might be limited based on non-institutionalized social rules. Even a single woman who lawfully owns her home may thus feel prohibited to live independently. This is an appropriate example to show the importance of differentiating between women's access to and control of resources. This distinction is emphasized by Overholdt and others (1985) involved with development projects to improve women's conditions. The increased access of women to resources, whether this is accomplished economically or legally, does not necessarily result in benefits for women if it is not accompanied by control over the resources.

Cultural factors are a powerful exclusionary mechanism that may not be directly reflected in laws and regulations, but which nevertheless indirectly affect women's access to adequate shelter. This may take the form of an external force imposed on individual women based on norms of "acceptable" female living arrangements, or an internal force that is self-imposed. Where women internalize social values of male protection and female modesty, they often limit their own options for shelter.

**Perceptual Factors**

Exclusion of women's access to housing cannot be explained only in relation to exogenous factors socially imposed on women. Women's limited access to adequate shelter is also embedded in interpersonal factors. Both exogenous and endogenous factors play roles in the systematic limitation of women in social amenities. Limitations in adequate housing must be examined at both structural and individual levels. Structure and agency are in a reciprocal relationship. Women as individuals affect the structures of dominance among genders both by changing it or reinforcing the patriarchal relations of gender. However, individuals are also affected by the structure by internalizing patriarchal social relations and values. This reciprocal mechanism pertains as well with regard to shelter, as women often do not value or acknowledge their own spatial needs.

In "Gender and Cooperative Conflicts," Sen presents an excellent analysis of the deep-seated notion of legitimacy of needs for women. He argues that women's perceptions of the value of their work define their sense of entitlement, and thus the sense of the legitimacy of their needs. He argues that perceptions of men and women of their contribution to household welfare affect how they define their sense of entitlement, and how they bargain for the distribution of welfare in the household. In this relation, Sen argues that different perceptions among men and women can become a matter of survival, as women sometimes exclude themselves from an equal share of family resources such as food and medical care.

In this context, the role of perceptual factors for women in defining the legitimacy of their spatial needs is significant. Women's perception of the value of their contribution to family well-being through their "productive" and "reproductive" activities plays an important role in what they can claim as their need, and how they can bargain for their share of family resources. When work is legitimized only by its monetary value, women's activities at home are not perceived as "work" and their contribution to the family well-being is not acknowledged. Thus, women, themselves, are often not convinced of the legitimacy of their own spatial needs. This condition is similar in some respects to that of women who work for pay at home. Beneria and Roldan (1987), in their study of women home-workers in Mexico City, point out that, although these women contribute to the monetary resources of the family, they often perceive their work to be secondary to that of their husbands, and thus less valuable than that of men.

The low allocation of value (in space and time) to women's activities also limits the managing role women can play in neighborhoods when it comes to issues of hygiene and urban services. While the same role played by men is perceived as being an organizational and managerial activity deserving time and space, for women it is assumed to be merely an extension of daily domestic activities. Moser (1988) points to "convenient myths" about women having more free time around the neighborhood. Women may have internalized these myths, and may perceive their work around the neighborhood of little value, and thus not the basis for a legitimate claim to time or space.

**Conclusions**

Just as women's subordination in society is a systematic and complex phenomenon, so too is their exclusion from social amenities such as housing. Factors that contribute to women's limited access to housing are manifold and account in both the realms of production and consumption. While economic limitations often create a need for low-income shelter for women, often the gender insensitivities of housing programs exclude women from access to benefits. On the other hand, cultural and perceptual factors often limit women in the consumption and/or use of the housing they are able to obtain. To guarantee women's access to resources, long-term
efforts are needed to remove obstacles at both structural and individual levels. This will involve addressing a range of economic, cultural, and perceptual factors that contribute to the asymmetrical access of men and women to shelter.

Therefore, besides efforts that address the improvement of women's economic condition to increase their access to shelter, consciousness raising is necessary to increase women's control of the use of resources such as housing. This will involve increased gender awareness at both institutional and individual levels. At the institutional level it will involve promoting gender awareness in design and implementation of shelter-development programs. This will enhance awareness of the significance of shelter to women and of the limited access women have to housing. At the individual level it will involve the inclusion of educational components in shelter programs to increase women's sense of the value of their work and their contribution to the well-being of the household. Change in women's perceptions of the value of their activities at home and in the neighborhood may contribute to an improvement in women's living conditions by legitimizing their spatial needs. In the long term, changes in individuals' value systems will enhance a process of cultural change that alters broad social values.

Any attempt to improve conditions of shelter for women must address both the economic and ideologic bases of women's exclusion from adequate shelter. Such an effort needs to go beyond provision of physical shelter, and contribute to a process of change in gender relations.

Notes

1 Between 1965 and 1975, in Latin American cities, there were 109 women for every 100 men (Brydon and Chant, 1989).

2 Boserup (1970) explains that a higher rate of female migration to cities of Latin America is a result of local systems of agriculture and a colonial past reliant on haciendas and tenant farming systems. In this region, farming relies heavily on the operation of animal draughts by men, and thus female members of the household are more likely to leave the rural areas. She further explains that where farming most heavily relies on female work, as in paddy cultivation as in parts of Southeast Asia, or in slash-and-burn cultivation as in Sub-Saharan Africa, responsibilities of women have restricted their move from the rural areas and encouraged male migration. The exception to this general pattern is in Arab countries where, despite male farming systems, migration is predominantly of males.

3 Blondet (1990) examines processes of establishing social identity for women migrants in low-income settlements of Lima, Peru. She emphasizes the role of building a home and neighborhood, particularly in the primary phase of women's urban living. She argues that the establishment of a new identity is more influenced by their migration experience than by their rural origins.

4 These were Mellassin, a squatter upgrading project, and Ibn Khaldun, a planned community financed jointly by the Tunisian government and USAID.

5 Tiano further argues that "the degree of separation between the two spheres could thus be viewed as a variable, and factors such as social class which might increase or decrease the separation could be specified empirically" (1990:22).

6 Between 1963 and 1985 the share of the Third World in producing the world's manufactured goods increased from 4.3% to 12.4% (Tiano, 1990:195).

7 The advantage of cheap women's labor in assembly lines has been one of the major factors in reducing production costs for export-oriented manufacturing goods in the countries of Southeast Asia. While hourly wages in the U.S. and Japan were $6.96 and $5.97 respectively, in Indonesia and Malaysia wages were as low as $0.45 and $0.42 (Lin, 1985, cited in Momsen and Townsend, 1987).

8 Lourdes Arizpa and Josefina Aranda (1981) call the process by which women have become an attractive labor force a "comparative advantage of disadvantages." The underprivileged position of women in the labor market and the availability of their cheap labor based on the "advantage" of social subordination offers them wider employment opportunities (in Signs, 1981: 7: 453–473). No doubt, this argument will raise the question of whether, at an average 15-hour working day for women in maquiladoras (Fernandez-Kelly, 1983), we could still call this an advantage or a further exploitation.

9 "Women aged 16–24 make 80–90% of the export-processing labor force in Mexico, Southeast Asia, and other export platform nations" (Tiano, 1990).

10 This process was supported by the Mexican government through the Border Industrialization Program (BIP) which was initially motivated by the 1964 cancellation of a pact between the U.S. and Mexico for immigrant workers, after which the U.S. expelled 200,000 Mexican immigrant workers. Most of the expelled population settled in the border towns of Mexico. As a result, the rate of unemployment among men in these towns reached 50%. Soon, however, the international firms that were encouraged to invest in export-oriented industry in these border towns found it was cheaper to employ women than men. Although the plan did not meet its initial objective of reducing male unemployment, it nevertheless improved the economic conditions of border towns and their inhabitants by providing gainful employment for female members of households (Tiano in Ward, ed., 1990).

11 Feminization of labor in Mexico is reflected in the increase of the female labor force between 1930 and 1974 from 4.5% to 19.1% (Nash and Safa, 1986).

12 Beneria and Roldan (1987), in their study in Mexico City, found that some multinational manufacturing companies were contracting out 70% of their production. They also found that 85% of the women involved in home-based industrial work were directly or indirectly subcontracting for multinationals.

13 For example, in Latin America in the early 1960s, 67.2% of women were employed in the service sector (Nash and Safa, 1985). Domestic services alone have absorbed about 40% of the working women in Latin American cities (Youseff, 1976), while in Ile-Ife, Nigeria 94%
and Chonburi, Thailand, 80% of the street vendors are women (Tinker, 1987).

The increase in female-headed households is an international trend that has been most dramatic in developing countries and among low-income groups (Aguir, in Nash and Safa, 1976). It is estimated that, on average, one-third of the households in developing countries are headed by women (Buvenic, 1983; Tinker, 1976). This number varies across the developing countries and is greater among low-income groups. In urban areas of Latin America, due to unstable unions between couples and high migration rates, female-headed households make up half of all households (Momsen and Townsend, 1987; Tinker, et al. 1976). In refugee camps of Central America, this number is as high as 90% (Moser and Peake, 1987). In a squatter settlement near Nairobi, a study shows that about 50-80% of women were independent heads-of-households (Nelson, 1979 cited in Momsen and Townsend, 1987). In general, the increase in the number of female-headed households is a global trend that is partially due to labor mobility (Brydon and Chant, 1989). Buvenic and Yousef (1987) cite migration, mechanization of agriculture, urbanization, and marginalization of low-income workers as reasons for the increased number of female-headed households in the developing countries (cited in Buvenic, et al., 1983). In Africa, this trend has been encouraged by colonial policies that moved young men to cities to work on plantations. Women who were left behind in villages married older men. This increase in age difference, motivated by the colonial employment policies, eventually led to an increased number of female-headed households in both rural and urban areas of Africa (Boxerup, 1970; Wilkinson in Momsen and Townsend, 1987).

Machado in her study of female-headed households in Brazil found that of all the female-headed households, 20% had no income; this number for male-headed households was only 1.3% (Machado in Moser, 1987). For those female-headed households that had an income, 43% earned only half the minimum wage (UNCHS, 1987). Machado also found 80% of daughters in female-headed households missed school in order to assist their working mothers with domestic responsibilities (Machado Neto quoted in Schminke, 1982).

I use the terms “producer” and “reproducer” based on the definition presented by Brydon and Chant, 1989. They define production as “direct generation of income,” and reproduction as “unwaged activities contributing to the maintenance and welfare of household members” (1989: 188).

In Jamaica, where almost 40% of households are female headed, 75% of working women were not eligible for housing loans at private financing institutions because of their low official income (Schminke, 1985). In Solando Sites-and-Services Project, Quito, Ecuador, 30% of all benefit applicants were female-headed households. From that number, 46% did not qualify for the program, because their income levels did not meet the eligibility criteria (Moser, 1987).

An example of a site-and-service project in Dakshinpuri Settlement, Delhi, India, is illustrative of such. In this project, which involved the relocation of 60,000 inhabitants of a settlement to a site closer to industrial areas, 27% of the women involved in informal-sector jobs mostly close to the central city lost their jobs, while only 5% of men lost theirs (cited in Moser and Peake, 1987).

An example of this is Dandora Site-and-Service Project in Nairobi, Kenya, where zoning restrictions caused more than half the local women to discontinue their small enterprises operated from the home (Nimpuno-Parente, 1985; cited in Moser and Peake, 1987).

For an excellent anthropological work on concepts of female modesty and male honor among Moslem societies, see the work of Lila Abu-Lughod (1986), Veiled Sentiments, Honor and Poetry in a Bedouin Society, University of California Press. This study explores the importance of these cultural codes as mechanisms of social control.

Also see Beneria and Roldan, 1987. In their study of women home-workers in Mexico they found that though women had increased access to monetary resources but often they did not have the control of their income, they emphasized the role of consciousness raising, along with material resources for increasing control of women of their resources.

Sen in Irene Tinker (ed.), 1990, refers to this duality in roles of women for structural change by making a distinction between viewing women as “patients” or as “agents.” While women’s perception of their contributions and claims is influenced by socially constructed values, women also act as agents of change who affect the society’s structure and culture.


Sen also makes a serious linkage between women’s perceptions of their value and contributions and their life expectancy and rates of mortality. He demonstrates that, in developing societies where women have a higher rate of outside home activity (Sub-Saharan Africa, East and Southeast Asia), women’s life expectancy is higher. “Since mortality and survival are not independent of neglect and care,” he argues, this reflects the importance of perceptual factors in acknowledging women’s contribution as “productive” and valuable.

References


