

Shelter and Development

H Dandekar, California Polytechnic State University, San Luis Obispo, CA, USA

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Introduction and Background

The importance of a house in enabling individuals and families to attain physical shelter from inclement weather, provide security, a 'grounded' attachment to place, and enhance the quality of life of residents is an idea that has universal acceptance. Particularly since the Second World War, it has become an integral part of the popular imagination. The almost iconic status of what a house represents to upwardly mobile, nuclear, families is reflected in the great expansion of industries involved in real estate and housing development. This expansion includes the production for, and growth of, a formalised building and construction industry, and the production of domestic appliances and tools that are deemed essential for attaining a 'modern' 'ideal' domestic life. The theme popularised by the housing industry, of the virtue of the nuclear 'modern' family and the good life enabled to it by appropriately designed and furnished housing and appliances, has been enormously compelling. The meaning of house in the creation of 'home' in the post-industrial era has been universally marketed to those able to climb onto the development ladder. These have largely been families who were a part of the growing 'middle class' in the industrialised world and more recently in the developing world too.

As Hayden (1982, 1984, 2003) has perceptively documented in her scholarship, the broad embrace of this notion has had great consequences for the composition and morphology of cities worldwide. She traces the impact of these forces in the United States and describes the shrinking sphere of influence it imposes on women in nuclear families who are relegated to play out their primary role in domesticity, maintaining a home and family. She describes the efforts of early feminists in the United States who experimented with alternatives that offered women relief from the domestic burden. In her follow-up books, she articulates a need to redefine the housing ideal from the suburban, nuclear, one-wage-earner family prototype and postulates how to approach a 'redesign' of the American Dream. Clearly apparent in various cultures throughout the First and the Third Worlds is a fragmentation of the prevailing traditional family type. In the First World, in countries such as the United States, single-women-headed households have become one of the fastest growing segments of the population. But in the face of these shifts, the physical contours of housing, the legal, social, and architectural approaches

to housing creation, and the planning and zoning approaches that have shaped land use in cities have changed very little. They continue to adhere to the notion that the primary target group for provision of housing is a nuclear, one-wage-earner family with stay-at-home mother and dependent children. The sprawl of cities as this type of housing is built on inexpensive land in suburban developments is addressed by Hayden. This, and other similar work, makes clear the need for housing that is enabling of nonnuclear types of families. It also highlights the need to design housing that allows women a balance between the domestic and public domains and a more rational, energy-conserving urban development and city form.

Housing the Poor

The type of formal, regulated, planned, and socially approved housing that the post-Second World War movement included left out a large segment of the population for whom access to such housing, by virtue of its cost, location, or availability, was unattainable. This disenfranchised segment of those needing shelter has predominantly been located in those parts of the world that were called, during the post-Second World War decades, as the 'Third World'. (The terms First and Third Worlds are used here as 'generic terms' indicating an economic and material reality of nation states of aggregate affluence versus poverty. The terms are not precise, but offer a simple shorthand to very complicated and differentiated economic and social realities throughout the world.) During these decades, in much of the Third World, planned development followed in the wake of decolonisation and independence. Unleashing the forces of urbanisation, modernisation, and industrialisation, it resulted in migration of the working class to cities from rural areas and served to transform and disrupt the prevailing networks and customs that sustained individuals in traditional family structures. These traditional family structures, based on support and reciprocity, served to house individuals in a variety of arrangements that offered both a roof over their heads and access to the basic necessities for survival – food, emotional and physical security, an ability to contribute and be useful to the common good of an extended family network, and to be supported by it. The impact of urbanisation and spread of urban values which disrupted traditional societal

networks, reciprocal relationships, and interdependence was felt most acutely by those in the poorer strata of society and by the most vulnerable groups – women, children and the elderly, and the un- or undereducated.

It is this phenomenon of a large, and growing, group that lacks adequate shelter and has special needs for housing that now compels the attention of governments. Women, children and the elderly, those in nonnuclear family relationships, and the un- or undereducated must now, more and more, depend on the marketplace rather than family ties to obtain basic shelter and support. For much of the global population, the right to a house, to shelter, is determined by their ability to pay for and obtain legal entitlement to a home through the formal marketplace. But it has been postulated that secure housing tenure is important for the development and well-being of the less well-to-do. In response, the efforts to promote the creation of ‘workforce’ housing or to introduce processes that allow sweat equity as a form of investment in obtaining shelter in the instabilities of the housing market have become a small but common element of planning practice in many regions of the world. Efforts to create workforce housing have been palatable to, and able to be embraced by, those in the mainstream construction industry. This is because most of these programmes have been designed to seek out and use market mechanisms and incentives to stimulate housing production appropriate for this sector – higher density, smaller size, multifamily units with built-in provisions for cross- or rent-subsidy.

Women, Shelter, and Development

But largely left out by the approach to creating workforce housing have been specific groups that are either not in the mainstream workforce or out of the workforce and on fixed incomes. Particularly significant in this is the plight of poor or low-income single-women-headed households and their dependent children. The relationship of the well-being of women and their dependent children to access to a house – one that provides shelter and is a home – needs to be a universal concern. The term shelter signifies not only the physical structure that provides physical and sociocultural protection – the house as it is recognised in the First World – but also the environment surrounding this structure, including the physical infrastructure, social and emotional support and networks, formal social services, civic amenities, and other resources that may be available to the residents. In this way, the term ‘shelter’ assumes a truer representation of what constitutes ‘home’ to many, particularly in countries where the physical house itself may only be a tiny, one-room, dilapidated shed of recycled materials. In the First World too, this meaning of home, as constituting more

than the physical boundaries of a house, holds good for women and children who are poor and/or in crisis.

Independent access to housing is becoming particularly important for women in contexts where development is transforming societies from the traditional to the modern. But a cross-cultural, cross-national, cross-class look at the issue of shelter and its relationship to development also reveals that there are some common attributes which stem from the gender of a person seeking shelter, attributes which transcend the boundaries of culture, nation, and class. The edited book by Dandekar (1993) includes contributions that point out the variety of ways in which access to shelter is an important component of women’s ability to achieve development. Described are factors such as ability to be proximate to work opportunities and earn cash wages, ability to obtain childcare, ability to engage in home-based production, ability to subrent and augment income, ability to develop community-based assets that can support, ability to access affordable and quality education for dependent children, ability to access appropriate markets for daily subsistence, and ability to access affordable and quality services. All of these are associated with secure tenure in appropriate housing and have significant positive implications for the economic, legal, and social status of women around the world and associated positive consequences for their dependent children.

Women’s Claim on Shelter

Women’s shares in their family’s homes are not legally protected in many countries, despite the substantial contributions they may have made to acquiring and maintaining this home. Few women have title, sole or jointly with their husbands, to the family house. In Western countries, such as the United States, women may enjoy legal title to their property and equal rights with their spouses. But in the event of divorce and family breakup, given the differential in earnings of men and women, most women are the partner with the lesser earning potential, usually have custody of any children and experience a reduction in the quality of housing they can afford following the divorce. In the Third World where women’s de facto and de jure rights to capital assets such as land and shelter are much weaker, women who face a broken marriage fear being left destitute and homeless. If a marriage goes awry, one of the first things a woman is threatened with is the loss of her home and the loss of shelter that provides her personal security and a sense of belonging. Economic stresses in the Third World continue to undermine and destroy traditional social structures for women and their children without replacing them with alternatives that provide equivalent support. Needing to migrate to the city to survive is a fact of life for many, especially those on the margins of

rural society. As urbanisation rates have risen dramatically, an increasingly larger percentage of urban dwellers live in shanty towns and squatter settlements. In these environments, access to housing and personal security can be difficult to attain for women who find themselves single and on their own.

The lack of housing appropriate to their situation and needs is a serious burden for women throughout the world. In crisis or in transition, women in a variety of circumstances, abandoned by their partners, widowed, experiencing spousal abuse, addicted to drugs and alcohol, heading single-parent families, impoverished women who are physically or mentally ill, all may require access to safe and affordable shelter. In the First World, homeless shelters can typically become the refuge of women in crisis for short periods of time, although the increasing rate of homelessness in women and children is stressing existing systems. In the Third World, women may face many of the same crises, but shelters to meet their needs are scarce and access to them is extremely competitive.

Women's Differentiated Need for Appropriate Shelter

Clearly all the world's women, in their need for housing and the relationship of this to their development, cannot be considered a homogeneous group. To understand aspects of their condition and need, they must be stratified along criteria that include whether they are in urban or in rural contexts; whether they are from destitute, poor, low-, middle-, or upper-income levels; whether they work in the formal or informal sectors of the economy or are involved solely in domestic, household tasks; and whether they possess through customary or statutory laws the right to ownership of a house/shelter asset. Applying these categories to the diversity of women's observed relationships to housing, and to development, reveals the following phenomena:

1. Analyses about housing have largely involved consideration of the norm of the nuclear family in the First World and the nuclear or extended family in the Third World as the unit of consideration. The ideological commitment to these family types strongly influences the negative manner in which nonconforming households are treated by housing agencies and by the larger society. Factors operative in the persistence of these views of 'appropriate' family include institutional and legal structures of a society, the customs and practices that are prevalent, and, significantly, a woman's own sense of what is, or is not, accessible or possible for them outside this family norm. The ideology of 'appropriate' family, shaped by various forms of patriarchal traditions, also continues to surface cross-nationally.
2. Housing/shelter has gradually been recognised as having value as a productive good. This is particularly relevant for women as a majority of income earners in home-based production are women. In these activities, women's use of, and some element of control over, the house/shelter space is sometimes essential for family survival. In many Third World cultures, the societal norms do not allow women a domain outside the domestic one to earn income. The domestic space of a house therefore becomes the base where work-for-cash income, such as sewing, piece work, childcare, and other services, might occur. Women working in these activities must often continue as the primary childcare providers and carry out their other obligations to the family. If the shelter is not adequate, or is not culturally deemed available for women to use, a number of income-augmenting avenues are denied these women. Bhaskar-Rao (2004) in her research on home-based production by low-income women in India found that a woman's ability to control use of space in her own home has significant positive implications for the level of income she is able to earn. Furthermore, this control over home space differed greatly along variables related to religion, culture, and social status. The need for women to be able to assert control over house space towards economic betterment also exists in the First World. In the more formalised environment of cities in the First World, prevailing zoning and regulations are often inimical to the ways in which women earn income from their homes, in producing in cottage industries, in providing services such as childcare, or by subletting to a tenant who provides both revenue and security. Policy can address this by providing flexibility for such provision at the household level.
3. Poverty denies a very large group of women access to ownership of their shelter and the lack of security of tenure that this implies. The percentage of women in formal sector employment, where wages are higher and more reliable and benefits better, is generally less than men. Poor women who do not have formal sector jobs are generally less able to save and buy and own their homes or receive financial assistance and loans to enable them to buy. As potential renters, women with children and without formal sector jobs are perceived as less reliable, at risk, and at the bottom of the list of desirable occupants for available housing. Needing to rent and earn income that is more domestic and shelter-based is double jeopardy for poor women.

There is physical vulnerability and, reportedly, a high incidence of sexual harassment of poor and therefore vulnerable women from landlords or their agents (Novac, 1993). This vulnerability related to poverty and inadequate, less secure, housing is also found in the squatter settlements of the Third World. The need to rent their house is significant for poor women in the First World, as evidenced, for example, by the fact that in the United States some three-quarters of poor, women-headed households rent their housing. If the house is to be instrumental in supporting women's development, the implications of rental housing and mitigating its negative impacts on women must be addressed in policy and regulation.

4. Appropriately designed and managed shelter/housing in well-regulated and serviced cities can serve to assist women in attaining development and empower them. Shelter, which provides group spaces for activities such as childcare, health care, and income-earning activities, has been found to be enabling. Sex-segregated housing to protect physically vulnerable women can serve as transition routes for women in abusive relationships that are in crisis and allow normalisation. Housing located near public transit has helped reduce the cost of family survival by reducing dependency on, and need to maintain, more expensive modes of private transportation.

A Gendered Housing Policy

Most policy related to housing has been developed so as to be gender-neutral. At the nation-state housing policy by and large gives little consideration to gender difference when defining the need for housing in a population. Rather, income is a dominant factor, and facilitating provision of shelter for low- and moderate-income households has been the mainstream effort. In addition, ideas of the nuclear family as the universal norm have permeated all aspects of the shelter provision system. Half of the world's population is women and improving women's access to safe and reliable shelter changes the access their children have to safety and security and creates the necessary infrastructure for the development and nurture of a majority of the world's population. But as Aliyar and Shetty (1993) point out, policy-makers have generally not paid specific attention to the needs of women for housing/shelter. If addressed, the approach has tended to address the needs of the minority of women in the world in special circumstances, for instance, those who have been rendered destitute and are alone due to acts of war and having refugee status, or widows of soldiers lost in combat – in short, women who are deemed the 'deserving poor'. Providing shelter for them is done in the context of providing social welfare and charity. But

the civic need to provide shelter to women is an issue about more than the social welfare of a minority population. It is one that, in a variety of ways, embraces almost all the world's women, over their life cycle, across class and culture. Furthermore, insofar as it affects their dependent children, it affects a majority of the global population.

It is possible to meet both practical and strategic development objectives through shelter/housing. A shelter strategy that is developmentally oriented seeks in the long run to change the balance of power between men and women. This can be achieved if the professions that design, build, manage, and own or control the housing/shelter arena that women occupy – particularly poor women – are aware of the role that shelter can play in women's development, and can be persuaded to enable empowerment processes to occur. Women's aspirations and needs should help shape the design of the ideal homes so that the houses that are constructed are flexible in terms of multiple uses and are empowering (Sprague, 1991). National policy deliberations facilitating the provision of housing, especially to the poor, and more specifically poor women, must ideologically shift from a perspective that such housing is an investment in social welfare to one that explores approaches that enable economic production and empower. At the project level, this approach has been implemented by institutions, such as the Women's Institute for Housing and Economic Development Inc. based in Boston, which have, in addition to prioritising income and poverty criteria, also included the gender dimension when conceptualising and designing units to meet women's particular needs for assistance and support.

International aid institutions such as UNCHS (UN-HABITAT) working hand-in-hand with UNIFEM (United Nations Development Fund for Women) have been instrumental in introducing ideas of gender, and of ways to facilitate the inclusion of women into the shelter sector, in various countries, including influencing the design of World Bank projects on shelter so as to infuse them with a gender dimension. Within the international agencies which deal with shelter, there is a body of work that seeks to establish, in various national contexts, how creating access to housing that is sheltering and empowering and enhances the economic productivity and the security of women is a key element of a gendered approach to housing to bring about women's development. MirafTAB's (2001) assessment of basic indicators of gender gaps in human settlements in 16 low-income communities in Ghana, Senegal, Tanzania, Uganda, Zambia, Colombia, Costa Rica, and Sri Lanka identified the following gaps in these communities: the right to shelter, access to shelter, security of tenure, and the need for women's empowerment during the provision of housing. What this work underscores is the fact that there

is an understanding at the grass roots that housing is important in women's development. It also supports the premise that, if development and women's empowerment are to be facilitated, there is a need to pay attention to shaping housing policy so that it is gender-sensitive and responsive to women-specific needs for shelter.

See also: Gender and Urban Housing in the Global South; Gender Divisions in the Home; Urbanisation and Housing the Poor: Overview.

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Relevant Website

- <http://web.mit.edu/> – “Why worry about gender issues?” UNCHS (UN-HABITAT) The United Nations Human Settlements Programme.