

## Chapter 1

### A Policy Overview

**Vinitha Aliyar and Sujata Shetty**

*Vinitha Aliyar* received a Bachelor of Architecture from Madras, India, and a Master of Housing and Interior Design from Virginia Polytechnic Institute. She has worked for numerous architectural firms, both in India and the U.S. She has also held teaching positions at Virginia Polytechnic Institute, Eastern Michigan University, and the University of Michigan. She is currently a doctoral candidate in Architecture at the University of Michigan, Ann Arbor. Her research interests include affordable housing, environment-behavior issues in mass housing, participatory design processes, and the impact of architectural ideology on mass housing efforts.

*Sujata Shetty* is a student in the Urban and Regional Planning Program at the University of Michigan, studying for a Ph.D. in Urban, Technological, and Environmental Planning. She received a Bachelor of Arts in Architecture in 1988 from the Delhi School of Planning and Architecture and a Master of Urban Planning in 1992 from the University of Michigan. Her areas of interest are in planning for developing countries, the role of women in urbanization and government policies regarding low-income housing.

Two assumptions underlie existing policies related to development and shelter. The first is that the difficulty in access to shelter affects men and women equally. The second is that the nuclear family is the norm and, therefore, the sole social criterion for the creation of policy. Even though these two assumptions have been common to developed and developing nations, in crafting their policies, countries have pursued myriad emphases. The focus in the developed world has been on home ownership, and consequently policies have overwhelmingly aimed at the middle class. In the developing world, housing policies have been intended to meet the tremendous shortage in housing for the urban poor. The housing crisis is perceived as a more visible problem in urban areas and as a result rural housing issues are given secondary importance. Therefore there exists an additional urban-rural dichotomy in Third World countries, one that pervades many domains, housing being one of them.

In the First World, housing issues have shifted from the realm of design implications of the built environment in the home and the city, through women's work and its relationship to home and family (Hayden, 1981; Werkerle *et al.*, 1979; Wright, 1981) to encompass issues that affect housing and women—spousal abuse, substance abuse, homelessness, and new ways in which women are housing themselves (Kozol, 1988; Watson, 1984 & 1988; Austerberry and Watson, 1984). For the most part, the current discourse has concentrated on the issues themselves and has seldom advocated gender-specific housing policies. In the United States, housing policies have aimed at reduction of government spending and have tried to take account of dramatic changes in family structure—the non-traditional family.

Due to the tremendous quantitative shortage in housing in the Third World, there has been work, albeit marginal, on women and housing policy. The corresponding literature on shelter has only recently begun to focus on the special needs of women. Work in this domain has been to “bring to the attention of national governments and international agencies the extent to which women have been ‘left out’ in housing provision ... the focus has been to show that the specific needs of women have been excluded from current housing policy and programmes” (Moser, 1987: 2–3). Despite numerous publications by the United Nations Center for Human Settlements (UNCHS) on women and human settlements, scant attention has been paid to women's housing needs and ways to meet them. Moser (1987; 1989) has proposed a conceptual framework supporting women and shelter policy in the Third World. Most work in the

area has been empirical, usually in the form of project evaluations.

Our aim in this paper is to trace the need for gender-specific housing and development policies, both in the First and Third World context. Due to the lethargic and piecemeal manner in which most governments are responding to the need for development strategies and for housing policies, we argue that there is a growing crisis in development (especially in the Third World) and in the housing arena (both First and Third World), with women forming the bulk of the most vulnerable groups. In our paper we have discussed the conceptual and theoretical premises that have spearheaded a rapidly growing interest in gender-sensitive shelter and development issues.

In our discussion we have used gender in the context of overall development as a base for considerations of gender issues in the housing sector. A brief discussion of existing housing policies in Third and First World countries that may possibly be precursors to a more detailed and definitive policy on women and housing has been included. The inherent problems of operating within the parameters of gender-neutral development and shelter policies in developed and developing nations are highlighted.

### **Underlying Conceptual and Theoretical Framework**

The need to gear shelter policy specifically to women has been articulated from an ideological perspective by Moser. Strategic and practical needs and interests have been combined in premises to explain the need for a gender-specific approach to development and, consequently, shelter.

#### **The Concept**

Despite the existence of programs dealing with income generation, health care, nutrition, and education for women, these programs have been isolated, rarely an integral part of a more comprehensive gender-sensitive approach to planning or housing. The importance of a gender-driven planning framework, as a specific planning approach that incorporates theoretical feminist concerns, has been articulated by Moser (1989). She posited that it is difficult to incorporate the gender variable into existing planning paradigms. To accommodate the gender variable, a major restructuring of the paradigm shift is in order. As an ideological premise,

this idea has gained currency in academic circles, but is manifested only in a very weak form by governmental and funding agencies.

The argument for specific foci on housing for women was first put forth by Moser (1987; p. 6):

Men and women play different roles in society with gender differences shaped by ideological, historical, religious, ethnic, cultural and economic determinants. These roles show both similarities and differences across and between classes as well as societies. An understanding of the social construction of gender relations also recognizes that because men and women play different roles in society they often have different needs. Therefore in the examination of gender and human settlements and the planning of housing policy, it becomes important to desegregate within families and communities on the basis of gender.

The literature provides abundant references to women's empowerment via specific examples and case studies. There is no comprehensive work on the status of women's housing issues, whether needs or solutions.

#### **The Theory**

Moser juxtaposes Maxine Molyneux's (1985) delineation of strategic and practical gender needs and interests with a definition of women's "triple role." The components of the triad are reproductive work (child bearing and rearing), productive work (agricultural, and in urban areas work in the informal sector), and community management work. Molyneux differentiates between *gender interests*—"those that women or men for that matter, may develop by virtue of their social positioning through gender attributes" (Molyneux, 1985:232), and *gender needs*—the means by which gender interests may be met. *Strategic gender interests and needs* arise out of the societal structure. The *gender interest* arises out of the need for an alternative societal structure that is more equal than the one in place; the *gender needs* are formulated from an analysis of women's subordination to men.

*Practical gender interests* have less to do with societal structures and are more attuned to the issue of survival. These *gender needs* are formulated from the conditions women face in day-to-day living, given their gender-driven unequal positions in the labor force. Since women are not a homogeneous group, the policies that are formulated to meet women's *gender interests* would necessarily have to be conditioned by the particular socioeconomic, political, and cultural circumstances.

Perhaps the aims of gender-sensitive housing policy are to achieve, in the long run, practical *and* strategic gender interests. It would be easy to believe that an overarching national shelter policy would seek to advance strategic interests, while in its implementation at the grassroots level, it advances women's practical interests. Conversely, the grassroots initiative through meeting practical interests can advance strategic interests. The latter trend has been very recent, as was described in Bangladesh in the comments by Salma Khan. Anna Vakil discussed policy that related to the zonal organization that surrounds the creation of housing in Zimbabwe.

## Gender and Development

It is well known that, until recently, discussions on poverty and development assumed that development processes were gender-neutral in their impact. Shelter, usually considered a facet in the development process, was no exception, and housing policy rarely featured a gender variable. Most development policies and projects, housing-related or otherwise, have had severe negative impacts on the survival chances of poor women and their families (Rao *et al.*, 1991). In work conducted in Asia, it was found that women's concerns were given explicit attention only in the family planning, nutrition, and health sections of national development plans. To quote Rao (1991:3):

The commonly pursued path of economic development primarily follows the profit motive, with development taking place in a socioeconomic context characterized by hierarchies and inequality. This approach had hurt the poor badly ...

Rao goes on to cite Raj Krishna (1983), saying that "a development that hurts the poor will inevitably hurt poor women more." It has been argued that women have not only experienced negative effects of the shift from traditional to "modern" societies through the development process but have also been excluded from the development planning process itself. Housing policy epitomizes this observation perfectly. This is not only because of the income and nuclear family assumptions embedded in policy, referred to earlier, but also because of the gender inequalities within the family structure. Bruce and Dwyer (1988) maintain that gender inequalities in access to control over resources mean that a policy aimed at a family unit will not serve men's and women's distinct self-interests within the family. They have argued that:

Just as men and women differ in their participation in labor markets, in their wage rates and in their prospects, when marriages dissolve through death or separation, men and women also frequently differ with respect to their allocational priorities ... projects are among the primary vehicles used by governments and international agencies to channel resources in the development process. One of the barriers to translating research activity about women into effective and beneficial development programming has been the absence of an adequate analytical framework for integrating women into project realities.

In addition, the feminization of poverty is a common factor across nations. In the developing world it is manifesting itself via increasing numbers of homeless women. The causes are complex, but the fact remains that homeless women are more vulnerable than men in similar circumstances. The safety and security of the woman and, often, her dependent children are primary concerns. Access to physical and social services becomes very important as well.

In the general "development" literature, there has been a shift toward recognizing the role of women not only within the family, but outside it as well. The declaration of the U.N. Decade for Women has symbolized at least an overt acceptance of the importance of women in development. This step forward has been sustained to some extent among international agencies, national agencies, and in academic and intellectual discourse. The Women in Development (WID) approach made popular by United States Agency for International Development (U.S.A.I.D.) was based on the fact that women have so far been an unrecognized resource, and they can make "productive" contributions to development. Unfortunately, with its emphases on economic development, and therefore income generation and anti-poverty thrusts, the WID approach has drawn attention away from other equally important aspects of women's development such as housing.

Perhaps the importance of placing women's housing issues in the larger development context of the present comes from the possibility of using shelter as an entry point for development. This viewpoint has been elaborated in Irene Tinker's paper in these proceedings. It has long been recognized that policy rarely recognizes the multiple roles that women play. It is also known that policies are seldom cognizant of the heterogeneity of family structures or the increase in women-headed households. As Dandekar states in the introduction, the housing shortage affects women to a greater degree than men because policy continues to cater to the needs of

nuclear families and does not reflect women's special needs.

At this juncture it is important to clarify that we believe that income is an important factor that affects access to housing but it is *not* the only factor. Gender, social status, race, and ethnicity are equally significant issues. Todes and Walker have revealed this in their paper on South Africa, where the latter two factors play particularly seminal roles in influencing housing policies.

### **The Importance of Focusing on Women and Housing**

Over the last decade or so, when most of the literature on women and housing has emerged, several arguments have been put forth for the need for policy makers at national and international levels to focus on specific shelter needs related to women. The arguments often include two key points, as follows.

*(1) Dramatic Increase in Women-Headed Households.* The increase in the number of women-headed households globally, with and without children, has been dramatic. Although attention has been focused on the plight of urban women, rural women, especially in the developing world, are *de facto* heads of household in the face of widespread male migration to the urban areas.

Speaking of Kenya in particular but making a point perhaps applicable to other nations in the developing world, Nimpuno-Parente (1987) articulated that women's access to housing is determined by their relationship to men even though women often have to engage in paid work because their spouses are unable to support their families single-handedly. The increase in women-headed households is a significant trend that is on the constant increase due to factors such as increasing instability of marriage, unemployment, and in the African case, polygamy, etc. These factors intensify the circumstances that place women in a position where they take wage-earning responsibilities in addition to family responsibilities.

*(2) Importance of Housing in Women's Lives.* Infrastructure has immediate consequences for women because of their greater domestic responsibilities. Moser (1987) has discussed the importance of focusing specifically on housing and infrastructure in women's lives and how this has been underplayed or largely ignored by those involved in the planning of human settlements.

Particularly because women undertake most of the household duties (cooking, collecting water and fuel, rearing the children), in addition to hard work (in agriculture or in the informal sector), women need to have a greater voice in the creation of their homes. Though rarely considered during the formulation of policy or even during the formulation of specific projects at the local level, women are directly (and often adversely) affected by inappropriate shelter.

As a case in point, in carrying out a government-funded resettlement program in India, the Ahmedabad Study Action Group (ASAG) actively solicited input from women in the beneficiary group. The women participants emphasized the privacy of bathing facilities and the location of cooking facilities, water collection and storage areas, features that particularly affect their lives and which are often ignored by the planners (Singh, 1980).

The Solanda low-income housing project in Ecuador illustrates the importance of "access to housing" not limited merely to the physical structure. The project, funded by U.S.A.I.D., was started in 1982. It targeted 6,000 low-income families for provision of "inexpensive housing, community facilities and planned social programs." Of the heads of households who applied, 175 were women, of whom 89% were single, widowed, or divorced, and 91% of whom did not have enough money for the down payment and as a result did not qualify for the project. Even if the down payment had been reduced by half, 77% of the women would not have qualified (Lycette and Jaramillo, 1984: 25-40). Two possible explanations for the absence of women-directed policies are (1) the lack of resources—women usually comprise the poorer half of the population; and (2) the differential impacts of housing is not given credence by decision makers.

In her paper (included under the infrastructure section) Dandekar elaborates the factors that influence women's access in a World Bank-aided project. In addition to the important factors, information and finance, policies and programs have to deal with women's position in their society. As a group, women tend to be financially poor and worse off than men in terms of literacy, education, and occupational skills, and all this makes it difficult for women to negotiate the bureaucratic and legal red tape that surrounds such projects.

Todes and Walker, in their discussion of three housing subsystems in one South African city, have made access



to housing the crux of their argument. Bhatnagar takes a more distant view of one government's attempts to meet the housing needs of women.

### Who Should Frame These Policies?

Historically, housing policy has been framed by governments, often in some form of a top-down approach. In recent examples of housing or housing-related policy in Costa Rica, Bangladesh, and India (elaborated elsewhere in these proceedings), the impetus has been from non-governmental organizations working at the grassroots level. In India, Ekta Vihar was a program initiated in part by the government and was the first of its kind that catered specifically to the needs of women. In Costa Rica, grassroots action has culminated in the formulation of a housing program that could possibly serve as a prototypical model for development in general and housing in particular, both in process and product. In Bangladesh, similar efforts have led to changed lending practices whereby housing loans are made either to women alone or to women and men jointly, but never to men alone. This has allowed women to control either half or all of the property.

### Role of Multi-national Agencies

Multi-national agencies have often worked with what they perceive to be global problems and trends. While these agencies usually operate within the confines of their own agenda, they sometimes try to influence the host countries where they operate to shift priorities, think differently, identify imminent problems, etc.

Although 1976–1985 was called the United Nations Decade for Women, shelter issues began to receive attention only toward the end of the decade. In 1985, at a conference in Nairobi reviewing the achievements of the Decade for Women, the delegates adopted “the Forward-Looking Strategies for the Advancement of Women” and

called on governments to integrate women in the formulation of policies, programmes and projects for the provision of basic shelter and infrastructure. To this end, the enrollment of women in architectural, engineering and related fields should be encouraged and qualified women graduates in these fields should be assigned to professional policy and decisions making positions. The shelter and infrastructural needs of women should be assessed and specifically incorporated in housing, community development and slum and squatter projects. Women and women's groups should be participants in and equal

beneficiaries of housing and infrastructure construction projects. They should be consulted in the choice of design and technology of construction and should be involved in the management and maintenance of the facilities. To this end, women should be provided with construction, maintenance and management skills and should be included in related educational and training programs.

It is interesting to note that, at this stage, the emphasis was on including women rather than shaping policy specific to women's needs. The Global Strategy for Shelter by the Year 2000 which serves as a mandate for the United Nations focuses on achieving adequate shelter for all by the Year 2000.

UNCHS views human settlements as (1) part of an integrated system of human activity, not physical structure alone; (2) an important component of a country's fixed capital assets, one in which investment is rarely wasted; and (3) tied to every aspect of economic and social development. UNCHS also believes that human settlements activity requires a specific focus on women because “... shelter needs of women are still subsumed under those of the family in the majority of countries.”

While participation of women is an important factor in UNCHS policy, its more immediate aims are to promote the role of cities in sustainable development, to strengthen urban management, and to implement the Global Strategy for Shelter by the Year 2000. The UNCHS statement issued in 1991 is as follows:

Women are subject to special constraints in obtaining adequate housing and in participating in human settlements development efforts at all levels. While some of these constraints are the results of *de facto* gender discrimination, others are a result of their severe poverty, their lack of education and their double and triple roles as household workers and workers in the formal and informal sectors of agriculture, industry and commerce. Removing these constraints is important not only because equity in distribution of development benefits is a fundamental principle, but also because increasing numbers of households are either solely or largely supported by women. Depriving women of access to shelter and infrastructure deprives large numbers of families as well. There are concrete and identifiable implications for women in all human settlements and shelter related policies, programmes and projects, whether they deal with the land, finance, building materials, construction technologies, housing or community design. It is necessary therefore, to enhance women's participation in shelter and infrastructure management as contributors and beneficiaries and to put

particular emphasis on the integration of women's activities with all mainstream development activities, on an equal basis with those of men.

The United Nations Development Programme (UNDP) lists "improving women's access to shelter, basic urban services and governmental facilities" as one of the 22 priorities in building and strengthening national capacity (UNDP 1991: 74-75). UNDP's reference to women is in broad general terms, calling for promoting the participation of women in:

1. income generation in the formal and informal sectors;
2. shelter finance and provision, as managers and professionals in the financial, insurance, and real estate fields;
3. basic urban services; and
4. management of municipal governmental and non-governmental agencies (NGOs).

Since 1971, the UNDP has spent more than three billion U.S. dollars on urban projects such as schools, power plants, transportation, and regional planning. It has also provided nearly 250 million U.S. dollars for targeted urban projects—planning, housing, infrastructure and income-generating projects—many executed by UNCHS and other multilateral agencies, seen as catalysts for programs and projects and funded by international agencies like the World Bank, regional development banks, and bilateral donors. Regional development banks such as the African Development Bank, Asian Development Bank, and the Inter-American Development Bank are expected to increase funding for integrated urban projects, regional development, etc.

In the 1990s the UNDP will concentrate on human development and strengthen national and local capabilities to improve the effectiveness of assistance for urban development. It will focus on five aspects that comprise its urban agenda for the '90s, including:

1. alleviation of poverty;
2. provision of infrastructure, shelter, and services for the poor;
3. improvement of urban environments;
4. strengthening of local government and administration; and
5. promotion of the private sector and NGOs.

Participation of women is specifically mentioned in the strategies for dealing with alleviation of poverty, where organization of the poor at community/neighborhood levels and promotion of women's participation are seen as ways to promote job creation, encourage income-

generating activities, and to alleviate poverty through the creation of a strong and stable informal sector.

The World Bank focuses on improving urban productivity, developing effective responses to urban environmental problems, alleviating urban poverty, and expanding urban research. The Bank's urban lending is projected to grow between 1991 and 1993, with the bulk of the money to be allocated for measures representing urban policy reform.

The United Nations Children's Fund (UNICEF) is expected to concentrate on community initiatives to improve the access of the urban poor, especially women and children, to basic urban services. The emphasis on urban issues has been due to rapidly expanding urban populations. However, due to increased migration and diminishing economic opportunities, women face problems in rural areas as well. The rural sector is seldom targeted as an area in its own right. The prevailing approach has tended to target urban problems, implying a hope that rural problems will be addressed by default.

U.S.A.I.D. has concentrated on development projects that foster income generation, agricultural technology, education, health/sanitation, measures, and the like, with not much invested in shelter. The housing guarantee program of U.S.A.I.D. has assisted selected developing countries with financing for low-cost shelter. Gender has not been a factor in its approach. In the 1970s U.S.A.I.D. emphasized infrastructure for the urban poor through sites and services, slum-up gradation programs and guaranteed U.S. private sector loans to developing countries. Since 1962, approximately two billion U.S. dollars have been given in loan guarantees to over 50 countries.

In the mid-1980s the World Bank shifted its emphasis from demonstration projects to establishing national and city level policies that increase the contribution of the urban economy and urban institutions to national development. There has been a shift in the urban sector strategy, reducing the public role in urban service delivery, strengthening maintenance of urban infrastructure, all of which remain completely gender-neutral in focus and approach.

Tinker (in these proceedings) delineates the link between UNCHS and the United Nations Fund for Women and Development (UNIFEM), the two agencies that would be most closely connected with the women-

and-shelter issues in the developing world. Although the aims of these agencies are laudable, there has been no major change in national housing policies, attributed to the fact that the quantitative aspects are so daunting that qualitative aspects such as gender-sensitive policy are sidestepped.

### **National Housing Policy: Examples from the First and Third World**

A cursory examination of housing policies in First and Third World countries points up both commonalities and differences. Most developmental policies in general, and housing policies specifically, consider the nuclear family to be the norm. This pervasive notion is most obvious in housing policies, both in the First and Third World context. Even in industrial countries such as the U.S., the American dream is composed of both parents, the 2.5 children, the family pet, and the home in the suburbs. The major difference between First and Third World housing policies is the way they address the issue of access to housing. In First World countries the aim of the policies has been equal access to housing for both men and women. In Third World countries, the primary objective has been the achievement of financial independence. A desired consequence of the financial stability has been the ability to meet basic needs, including shelter.

The following paragraphs discuss some housing policies in Canada, Australia, and England. Examples from the Third World are discussed in greater detail elsewhere in this volume. Indian policies are included in Bhatnagar's article and Anna Vakil discusses housing issues in Zimbabwe. Even though cross-cultural comparisons of different policies may not be pertinent at the micro-level, at the macro-level they help to identify common themes and trends, and provide valuable lessons that other nations can benefit from.

#### **Canada**

Provincial requirements for public housing differ according to region. Source of income is used as a factor to limit access to public housing. Poor women who are on government assistance (dole) are discriminated against. Ontario requires that a mandatory one-year waiting period be established even before a person applies for public housing.

Ontario has initiated a housing program called Program 3000 which funds "second-stage" housing. Second-stage housing is more of a service than a shelter pro-

gram. Battered women and women in crisis situations can use the second-stage housing as a stop-gap shelter arrangement until they find more suitable and permanent forms of shelter. A person can obtain this sort of housing for a limited period for about 6 months to one year. These programs are very selective about the women they accept. The selection process is such that street women, women who are substance abusers, etc., are denied access to these facilities.

The Canada Mortgage and Housing Corporation (CMHC) has a non-profit housing program for low-income individuals and their families. However, the CMHC is reluctant to approve housing programs that target any specific client group, gender-driven or otherwise. They insist on a range of needs and a diverse group of users. The Canadian policy efforts have been toward making housing equally accessible for eligible men and women. No specific provision favors one gender over the other.

#### **Australia**

Special programs for housing women were first started in 1978 due to the influx of refugees. These efforts were strengthened with the involvement of the Salvation Army. In 1985 the First National Women's Housing Conference was held in Adelaide. Two years later the Second National Women's Housing Conference was held in Sydney. As a result of these two conferences women's issues were firmly established in the government's agendas and housing policies and programs in New South Wales, South Australia, and Victoria. On a more national level, policies aimed at the reduction and possible elimination of discrimination of access to finance from banks, building societies, and other financial institutions.

In South Australia, special housing programs for single people were established. Single parents with dependent children were given preference. The Home Ownership Made Easier (HOME) scheme was also initiated by the South Australian government. However, this scheme targeted home buyers and had little or no provisions for tenancy, which did not help women who often had renting as the *only* option available to them.

The Victorian Ministry of Housing was influential in affecting housing policies for low-income persons in its area, requiring lenders to take women's future income capacity into consideration when reviewing their applications for loans. As a result of this policy, women who were temporarily unemployed, in crisis situations,



between jobs, etc., were able to obtain opportunities to finance housing.

While most of the activity with regard to adapting housing policy to the varied needs of women was concentrated in Southern Australia and nearby provinces, the Northern territories became more stringent in their housing policies. Efforts were made in the Northern territory to maintain and strengthen the notion of the nuclear family. As a case in point, the Federal First Home Owners Scheme in Northern Territory required couples to remain together to sustain a loan. In the event of a break up, neither person's eligibility would be continued.

### England

Housing policies have been more concerned with influencing tenure structure. By asserting that owner occupation of the tenure suited most (if not all) people's needs, the fundamental assumption was that the nuclear family is the norm, and what is good for the family is certainly good for women.

Fair rents were abolished by the Housing Act of 1988, and the subsidy structure was changed to encourage the use of private finance, thus reducing the level of direct public subsidy. The 1977 Homeless Persons Housing Act was now incorporated as part of the 1985 Housing Act. As a result, a woman who was considered "vulnerable," i.e., had dependent children or was pregnant, was eligible for some form of public housing. Race and ethnicity are still major concerns in the housing policy debate. (See Todes and Walker's rendition of a similar situation in South Africa.) Gender has not figured in any degree of prominence at the national and regional levels. At the local level, efforts in this directions have been minuscule, and have alleviated problems that women face with regard to shelter only superficially.

### Some Concluding Remarks

From existing literature, case studies, anecdotal evidence, and project reports, it is evident that no specific policies exist that address women's needs in development and shelter. Isolated instances of women's housing programs are sporadic, not an inherent part of a national planning strategy. In addition, these minuscule efforts are unable to address effectively what is a global and rapidly exploding problem. Gender-neutral policies are in place due to two fundamental assumptions, namely, that current housing policies affect men and women equally, and that the nuclear family is the norm.

Demographic trends and changing societal patterns have brought these assumptions under increasing scrutiny. Existing shelter and development policies have not been adapted to reflect the dramatic changes that have occurred among the people they affect.

Theoretical arguments that have had their genesis in more encompassing feminist theory and discourse have been used to lobby for gender-sensitive development and shelter policies. Despite the growing acceptance of such views, the conditions of women with regard to development and shelter remain largely unchanged. Tinker particularly mentions how the non-confrontational nature of interventions in the shelter arena can be used to make larger gains—in other words, interventions in the practical domain in order to make gains in the strategic domain.

In addition to gender sensitivity during policy formulation, it is equally imperative that the policies be implemented effectively. A policy is successful only to the degree that it brings about the desired change. Without a "critical mass" of believers in the bureaucracy, policies may be ignored (Everett, 1990). It is our hope that the dissemination of information via the conference and its proceedings will help to establish the required critical mass that will bring about the necessary change, at policy, process, and product levels.

### References

- Austerberry, H., and Watson, S. (1984). *Women on the margins: a study of single women's housing problems*. London, UK: Housing Research Group, City University.
- Boserup, E. (1970). *Women's role in economic development*. London, UK: George Allen and Unwin.
- Buvinic, M., Lycette, M., et al. (1983). *Women and poverty in the Third World*. Baltimore: Johns Hopkins.
- Everett, J. (1990). *The global empowerment of women*. AWID. Blacksburg, VA: VA Tech.
- Forsyth, A. (1985). *Singular women: housing for low income single women without dependents*. Roseville, Australia: Social Impacts Publications.
- Hayden, D. (1981). *The grand domestic revolution: a history of feminist designs for American homes, neighborhoods and cities*. Cambridge, MA: The MIT Press.
- Hayden, D. (1984). *Redesigning the American dream: the future of housing, work, and family life*. New York, NY: WW Norton and Co.
- Kozol, J. (1988). *Rachel and her children: homeless families in America*. New York, NY: Crown Publishing.



- Lycette, M., and Jaramillo, C. *Low income housing: a women's perspective*. Washington, D.C.: ICRW.
- Molyneux, M. (1985). Women. In Walker, T. (Ed). *Nicaragua: the first 5 years*. New York: Praeger.
- Moser, C., and Chant, S. (1985). *The participation of women in low-income projects*. Gender and planning working paper No. 5. London, UK: University College, Development Planning Unit.
- Moser, C., and Peake, L. (1987). (Eds.) *Women, human settlements and housing*. London, UK: Tavistock.
- Nimpuno-Parente, P. (1987). The struggle for shelter: women in a site and service project in Nairobi, Kenya. In Moser, C., and Peake, L. (Eds.) *Women, human settlements and housing*. London, UK: Tavistock.
- Rao, A., Anderson, M., and Overholt, C. A. (1991). *Gender analysis in development planning: a case book*. Connecticut: Kumarian Press.
- Redburn, S. F., and Buss, T. F. (1986). *Responding to America's homelessness: public policy alternatives*. New York, NY: Praeger.
- Singh, A. M. (1980). *Women in cities: an invisible factor in urban planing in India*. India: The Population Council.
- UNCHS. (n.d.) *Women in human settlements and management*. Nairobi, Kenya.
- Watson, S. (1984). *Housing and the family: the marginalization of single households in Britain*. Canberra: Urban Research Unit, Australian National University.
- Watson, S., and Austerberry, H. (1986). *Housing and homelessness: a feminist perspective*. Boston: Routledge and Kegan Paul.
- Werkerle, G., Pearson, R., and Morley, D. (Eds.) (1980). *New Space for women*. Boulder, Colorado: Westview press.
- Whitehead, C. M. E., and Cross, D. T. (1991). *Affordable housing in London*. New York, NY: Pergammon Press.
- Wright, G. (1981). *Building the dream: a social history of housing in America*. New York, NY: Pantheon Books.