

Chapter 14

Women and Crisis: An Overview of Homelessness in the First and Third World

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Homelessness in some form exists in every society. However, substantial differences exist between First and Third World countries in such basic aspects of homelessness as its definition, its genesis, and the percentages of populations affected. Paradoxically, the causes and problems of homelessness among women show a striking consistency across cultures. Writing in reference to Southeast Asia, J.D. Conroy (1987:100) observes:

Disadvantages affecting access to shelter which women face today in Third World Countries are generally quite familiar to observers from industrial societies. Few are so derived from particular cultural and religious situations as to be unique.... [D]ifferences between societies are more a matter of degree than of kind, and it is more helpful to conceive of the status of women as varying along a continuum, rather than as dichotomized between "advanced" industrial and poor "developing" countries.

Still, to fully understand the condition of homeless women, it is necessary to comprehend the causes of homelessness in a developing or developed society as well as the common situations shared by women everywhere.

Throughout this paper, the consideration of homelessness in the First World will be restricted to the situation in the United States, unique among developed countries. Much of the housing stock in other areas of the First World, specifically Western Europe, is socialized: built, subsidized, and maintained by government-sponsored authorities. Homeless persons are given preference in obtaining these units, so long-term homelessness of the kind found in the United States does not exist for all practical purposes (Huttman, 1991, Great Britain Commission for Racial Equality, 1988).

Homelessness in the Third World

Defining the Problem

In Third World countries, the problems of homelessness are inseparable from the problems of substandard housing. A person sleeping in a cardboard box on the sidewalks of New York is immediately recognized as homeless, but a person living in a hut made of cardboard and flattened tin cans beside the road in Africa will usually be considered a squatter or slum dweller. The differences in identification seem to arise from the proportion of the population affected. Although the definitions and methods chosen to estimate the size of the homeless population have become political issues

subject to considerable debate in the United States, most researchers agree the size of the homeless population is somewhere between 0.10 and 0.25 percent of the total population (Cordray and Pion, 1991).

In Third World countries definitions of homelessness have not been a subject of debate, but the problems of inadequate housing are widespread and severe however they are measured. The World Bank estimates that from 20 to 40 percent of households in the Third World are squatters, living on land which neither they nor, if they rent, their landlord owns (Conroy, 1987). A 1985 survey in Bangkok found similar conditions, with almost 20 percent of the city's population living in squatter settlements (Shahand *et al.*, 1986). The Director of the United Nations International Year for Shelter for the Homeless estimated that one-quarter of the world's population lives in inadequate, unhealthy, or disaster-prone housing (Smith, 1988); and the United Nations Commission for Human Settlements (UNCHS) found that in Third World cities a majority of households cannot afford the cheapest legal housing plot, let alone the cheapest legal housing structure (Conroy, 1987).

Structural Factors Which Promote Homelessness

The most commonly cited structural causes of homelessness in the Third World are quite different from those in the United States. These include economic restructuring, rapid urbanization driven by migration from rural areas, governmental budget constraints, and changes from traditional to formal land ownership systems. All these are highly interrelated and arise from the ongoing transition from indigenous to industrialized economies.

In rural areas, changes in technology and types of crops grown have drastically reduced the need for agricultural labor (Conroy, 1987). These changes have been promoted both by internal pressures to modernize agricultural techniques and by external forces. Since most Third World countries are debtors to First World countries or multinational organizations such as the World Bank, they must produce goods which generate foreign currency to repay their debts. This has led to an abandonment of traditional subsistence farming of Third World agriculture in favor of efficiently produced cash crops, displacing large numbers of agricultural laborers (Ahmed, 1985). The consequences include massive migrations to urban areas and a general increase in absolute poverty, defined as an income insufficient to purchase basic food requirements, combined with a shift

of the locus of poverty from rural to urban areas (Conroy, 1987).

Such a rapid increase in the poor population of urban areas makes inadequate housing and homelessness inevitable. Calcutta's population, for example, grew 348 percent over the last 20 years, from 3.1 million in 1970 to 10.8 million in 1990, and a study of 10,000 homeless pavement dwellers in the city found that over 98 percent were migrants (Mukherjee, 1975). In addition, urban poverty is more likely to result in homelessness. While it needs to be recognized that rural homelessness and poverty are significant problems (Parvathamma, 1987), generally it has been argued that in rural areas the poor can construct adequate shelter from native materials using traditional building methods (Conroy, 1987).

The need to generate foreign currency to service foreign debts not only drives agricultural production, but prevents Third World countries from investing in non-revenue generating endeavors such as housing. This lack of funds for housing programs causes aid providers to concentrate on housing schemes which recover their cost. Such schemes, however, cannot provide assistance to the poorest 10 to 15 percent of the population (Conroy, 1987). Political instability in much of the Third World also leads countries to focus available revenues on military expenditures over housing and other social programs. Sivard estimated that during 1980 the three largest budgetary expenditures in Third World countries were military (\$117 million), education (\$105 million), and health programs (\$41 million) (in Ahmed, 1985).

The absence of well-structured land ownership systems and the process of creating them is another factor which can contribute to homelessness. Third World governments need accurate systems of land ownership to generate the tax revenue necessary to sustain services. Creation of universal land ownership could also work to end the insecure tenure of squatters promoting self-help improvement in slum dwellings (Prapapat, 1984, Conroy, 1987). Setting up formal land ownership systems does seem to benefit the majority of slum dwellers, but is often detrimental to the poorest segments of society. Examples of this can be seen in India, where the process of registering land ownership is complex and dominated by corrupt local committees inimical to the interest of the poor (Parvathamma, 1985); and in Indonesia, where the poorest of slum dwellers have built structures on land unsuitable for housing and

are subject to programs such as transmigrations or forced repatriation (Conroy, 1987). Another negative outcome of formalizing land ownership can result if the society lacks other stable investment opportunities. Excessive investment in land for speculative purpose may ensue, creating inefficient land uses. Speculation is blamed for the situation in Bombay where 50,000 acres of land within the city remain vacant while 3.5 million persons are squatters or homeless (Conroy, 1987).

Is Slum Housing Necessarily Bad?

It was noted earlier that definitions of homelessness are not subject to debate in the Third World because it is universally acknowledged that squatting and slum conditions are widespread. But whether such conditions can or should be remedied is indeed controversial. On the one hand, experience with housing development projects caused foreign aid groups to become disaffected from the goal of high-standard housing. Reasons for this included the huge subsidies necessary to construct and maintain such housing, the small proportion of the population which could be served, and the success of higher income groups in securing this housing over the poor population for whom it was intended. Currently, aid providers tend to favor less expensive programs which can benefit more people and promote private investment such as sites and services housing, slum upgrading, and infrastructure improvements (Conroy, 1987).

On the other hand, the argument is made that slum housing is only inadequate in comparison with normative standards imported from First World countries. In a paper for the International Workshop on Housing for Third World countries, John Ondongo examined research on the ills supposedly cultivated by slums such as poor health, criminal behavior, political radicalism, and psychological distress from overcrowding. He found that none of these ills was linked specifically to housing except for problems from overcrowding, and these occurred only between non-relatives in multi-story buildings. Ondongo concluded that a critical deficiency in studies of slum conditions was that the slum dwellers' opinions of their housing were not considered (Ondongo, 1979). In a later study of Bangkok, researchers did survey slum residents' opinions of their housing and found ownership was so strongly linked to satisfaction that, no matter how low the housing quality, slum dwellers were satisfied with their housing if they owned it (Shahand *et al.*, 1986).

Homelessness in the United States

A Changing and Growing Homeless Population

Although the proportion of homeless persons in the United States is small compared to the Third World, homelessness has recently become a concern due to increasing numbers and a changing character of the homeless population. Since the industrial revolution, there has been a population of transient male workers and male alcoholics who congregated in "skid row" areas of American cities. These areas contained single-room occupancy (SRO) hotels to house a poor and unstable population. The number of men seeking SRO rooms increased and decreased with economic cycles while the number of available rooms stayed constant. When demand exceeded supply, men slept on the streets in these areas or found a bed in Salvation Army missions (Lang, 1989).

During the 1980s, the number of homeless persons increased and significant numbers of women and children entered the ranks of the homeless for the first time. While some researchers see this as ultimate proof of the bankruptcy of a capitalist system which provides housing as a commodity (Marcuse, 1989; Lang, 1989), most believe the change arises from a combination of governmental policy decisions and social and economic trends. These influences resulted in decreasing numbers of units of low-cost housing while poverty increased for the poorest segment of the population.

The United States experienced an unusually long period of economic growth and prosperity from 1945 through the 1960s. During this period, demand for skid row housing fell and projects to redevelop central cities became popular. Consequently, large numbers of SRO hotels were demolished. In Seattle, 15,000 SRO units were demolished between 1960 and 1981, and in Chicago 18,000 units, almost half of the total number, were lost between 1973 and 1984 (Ringheim, 1990). In addition to this loss of privately owned low-cost housing, the federal government decreased its role as a low-cost housing provider. In 1981, \$31 billion was allocated for all low-income housing programs at the federal level. By 1987 this amount had fallen to under \$8 billion dollars (Ringheim, 1990).

Starting in the 1980s, economic changes and decreasing welfare benefits worsened the situation of the poorest Americans. While the number of poor persons remained

stable, they became poorer: the amount of the nation's aggregate income shared by the poorest one-fifth of the nation is only 4.6 percent, a thirty-year low (Ringheim, 1990). This segment of the population became poorer for several reasons, including the loss of well-paying manufacturing jobs to Third World countries. Jobs now available for low-skill workers are in the low-paying service sector.

Another reason is that welfare payments have been cut throughout the country. Many states have instituted welfare reforms, eliminating payments to "able-bodied" men and single women. The country's largest welfare program, Aid to Families with Dependent Children (AFDC), also reduced benefits. Between 1970 and 1987, indexed for inflation, maximum AFDC benefits fell 40 percent in 10 states and fell 25 percent in 25 states, with only 3 states maintaining 1970 levels of payments (Ringheim, 1990). The increase in people who are able to afford only the least expensive housing, coupled with a decrease in the supply of that housing, has created pressures to increase the price of low-cost housing. In her study *At Risk of Homelessness*, Karin Ringheim found there was an increase in the number of renters with incomes below 125 percent of the poverty line in all the cities she studied and all cities also experienced rent increases greater than the rate of inflation (Ringheim, 1990). This situation is blamed for increasing the number of householders who cannot find any affordable unit and who therefore become homeless.

Structural Causes versus Individual Responsibility

While most researchers focus on structural problems when explaining increasing the numbers of the homeless, the federal government, under the administrations of Presidents Reagan and Bush, has blamed the personal problems of the homeless themselves. In 1984, President Reagan even stated that homeless persons sleeping on the streets in American cities were doing so by choice. This stance is used to justify the government's lack of spending on social programs. Unlike Third World countries, the United States arguably has the resources to end most homelessness if this were the government's priority. However, these administrations have concentrated on spending for the military and programs benefiting higher income groups. For example, in 1988 the amount of tax deductions given to homeowners was four times larger than all federal spending on low-income housing (Ringheim, 1990).

Many homeless persons do have personal problems. The pertinent question is whether these problems are the only cause of their homelessness, or whether the personal problems simply make them more vulnerable to larger influences. The two most commonly cited problems which might cause a person to become homeless are mental illness and substance abuse. Due to advances in drugs which control psychological illness, many persons with mental illness are no longer institutionalized. Between 1950 and 1982 the number of patients in mental institutions fell from 588,922 to 125,200 (Ringheim, 1990). Patients who no longer needed to be institutionalized were supposed to be cared for in a system of half-way houses which has, for the most part, not materialized. A survey of shelter and soup kitchen users found that 19 percent had been hospitalized in a mental institution (Cohen and Burt, 1989). Extrapolating from the research available, Ringheim estimated that at most 20 percent of the current homeless population would have been institutionalized in the past (Ringheim, 1990). The same survey of shelter and soup kitchen users found that 33 percent had been treated for substance abuse.

Most researchers dispute the premise that either substance abuse or mental illness can be the primary cause of homelessness. They point out the relatively small proportion of the homeless who are mentally ill and that mental illness is no more prevalent in society than it ever has been; yet homelessness has increased. In the case of substance abuse, it is pointed out that higher-income substance abusers generally do not become homeless and, while it appears that the incidence of substance abuse among the homeless is somewhat higher than among the general population, in the absence of evidence to the contrary, a reasonable hypothesis is that this has occurred as a result of being homeless rather than precipitating the condition (Ringheim, 1990). Ultimately, service providers point out that a residence is a prerequisite to resolving whatever problems a homeless person might have (Burt and Cohen, 1989, Lang, 1989). Ringheim (1990:28) concludes:

In the case of the homeless who are mentally ill, retarded, disabled, substance abusers, or have AIDS, housing alone is clearly not enough. But many shelter operators and transitional housing experts maintain that efforts to treat, rehabilitate, and employ the homeless must be preceded by a stabilized home environment. The trauma of being homeless and living in the stressful environment of a group

shelter presents, for many, too great an obstacle to learning new skills or coping mechanisms.

Women and Homelessness

Women face a special vulnerability to homelessness and special problems when they are homeless. Most elements which contribute to women's particular situation are shared by women in the First and Third World. These include lower levels of education and training in job skills; segregation of women into lower-paid work in the formal labor market; child-rearing responsibilities which constrain women to work in the informal market; women's vulnerability to physical and sexual abuse; absence of affordable child care; and diminished access to credit (Ali, 1975, Conroy, 1987, Cohen and Burt, 1989). Women in the Third World suffer additional vulnerability because they experience inferior legal and, political rights (Ali, 1975, Conroy, 1987). They may also experience greater inequality in education: a 1980 study in Thailand found women comprised almost 70 percent of illiterates (Shahand *et al.*, 1986). In the United States women with children are affected by a premium paid for children in rental housing. Ringheim (1990) found that households with children paid more for rent, holding size, quality, and other factors constant.

The problems faced by women have become increasingly important due to a rising proportion of female-headed households throughout the world. UNCHS estimated in 1986 that 30 percent of the world's households are headed by females (Smith, 1988). Women earn less than men in all societies. In the United States women work in lower paying jobs; in the Third World, women may be paid less for exactly the same work. Parvathamma (1987) found on average women laborers earned 6 rupees for the same work for which men were paid 8 rupees. As a result, female-headed households comprise a disproportionate segment of the poor population. Forty-six percent of all poor families in the United States were headed by females in 1982, although such families comprised only 15.5 percent of the total (Wilson, 1987).

The growing number of female-headed households is cited as the cause of increasing numbers of homeless women and children. While not much longitudinal information is available about the demographics of the homeless population in the United States, historically the homeless population has been composed largely of adult males. In New York City the number of homeless children in shelters quadrupled between 1982 and 1987;

overwhelmingly, they were members of female-headed families (Ringheim, 1990). A national survey of the homeless found that 20 percent of homeless adults were women: 9 percent of the total were single women, 9 percent were women with children and 2 percent were women accompanied by another relative (Cohen and Burt, 1989). Women also comprise a significant proportion of the homeless in the Third World. A study of 34,316 homeless persons in Calcutta found that 43 percent of the adults were women. Although women were not identified as female-headed in the overall survey, in detailed interviews of 101 homeless households, 34 percent were headed by females (Mukherjee, 1975).

The Cohen and Burt survey found significant differences in characteristics among the homeless between men, single women, and women with children. The most striking of these were in patterns of institutionalization and service use. Homeless men are much more likely to have a history of incarceration or hospitalization for mental disorders or substance abuse. Fully 74 percent of single men had been institutionalized for at least one of these, while 45 percent of single women and only 20 percent of women with children had such a history. Women were much more likely than men to find lodging in a homeless shelter. The survey found that 70 percent of homeless women with children spent all of the last 7 nights in a shelter, compared with 53 percent of single women and 29 percent of single men (Burt and Cohen, 1989).

The lower wages earned by women and concomitant difficulty which women face in supporting a family often constrain women from leaving a male supporter. Women in abusive situations, however, may find the worst economic circumstances better than living with their partners. It is estimated that, in the United States, three to four million women are battered a year and approximately one million women a year seek medical assistance for injuries caused by battering (Diehm and Ross, 1988). A study of battered women in Texas found that 53 percent left the relationship. The problems of battered women, and their likelihood of becoming homeless, have been increasingly recognized in the United States, and the number of shelters serving them has grown to over 1,200 (Diehm and Ross, 1988). In the survey of households in Calcutta, 18 percent of the homeless women had become homeless because they left an abusive situation (Mukherjee, 1975).

In the Third World, women face other situations which might result in homelessness. In many cultures, women

historically have not inherited land equally or at all, but traditional family arrangements have provided support for unmarried or widowed women (Hoshen, 1988a). The development process tends to break down traditional family structures and, as discussed above, to foster formalized land ownership. Women may lose the right to use land through the priorities given in registering ownership. Land is often registered only in the name of the husband, which can make it impossible for the wife to claim her rights in the case of divorce or death of her spouse (Smith, 1988). Also, when ownership is registered, the rights of widows may not be recognized; a study of Indian land reforms found that families who lost their land under a registration scheme were primarily non-cultivators and widows (Parvathamma, 1987).

Women in the Third World have suffered disproportionately in the change from subsistence farming to cash crops. After studying women's labor force participation in rural, urban, and transitional economies, Ester Boserup concludes the change from a traditional to a modern economy widens the knowledge and training gap between men and women (in Rihani, 1978). Sen and Grown (1987) note the development process generally reduces the access of the poor to resources and Elise Boulding (in Rihani, 1978) notes that, as societies modernize, women are left with subsistence tasks while men enter the market economy.

Third World governments also have tended to channel aid toward men. Men receive priority for assistance in government-sponsored affordable housing projects (Smith, 1988). Households are given assistance through the male head which is not always effective in helping women and children. Schrijvers (1984) found that only 35 percent of the net income of male farmers benefited the rest of the household. The increase in farming cash crops also hurts women. In Africa, food production has been decreasing for 10 years because women subsistence farmers have been pushed off the land. Men get technical aid, modern tools, fertilizers, and credit from the government. Women are denied services by government extension offices and are forced to work for their male relatives without pay, which has increased poverty among women and children (Ahmed, 1985, Hoshen, 1988a).

Much of the vulnerability of women to homelessness is the result of discrimination. Various racial and ethnic groups also experience discrimination and are also vulnerable to homelessness. Women who are members

of minority groups will therefore find themselves particularly vulnerable to homelessness. Parvathamma (1987) notes that, in India, although poverty is the main cause of homelessness, discrimination plays a role since untouchables and scheduled castes are allowed to build houses only in overcrowded ghettos. In his survey of 2,924 homeless persons he found that 45 percent were members of scheduled caste groups. Cohen and Burt (1989) found that 83 percent of homeless women with children and 59 percent of homeless single women were non-white, compared with 22.5 percent of the United States population.

Conclusions

In a great many instances, homelessness is attributable to the economic and social structure of society. These factors are notably different in the First and Third Worlds. In the Third World, the process of developing modern economies creates many of the structural causes of homelessness. In the United States, governmental policies of housing and welfare contribute substantially to the problem, while a restructuring economy, which is increasing impoverishment in the poorest segment of society, also plays a role. In all cultures minority groups are more likely to become homeless.

The problems of women relating to homelessness are often similar in First and Third World societies. The growth of female-headed households, the discrimination and resulting poverty these households experience, the limitations imposed by child-rearing responsibilities, and women's vulnerability to abuse put women at greater risk of homelessness.

In both the First and Third World, any attempt to reduce homelessness needs to address the structural causes at the root of homelessness in general. However, correcting structural causes of general homelessness will not help all people who are especially susceptible to homelessness. Women will still be more vulnerable to homelessness, along with other groups such as minorities, the mentally disabled, or substance abusers. Policy makers should not ignore areas where women's needs fall outside the general causes of homelessness, such as laws regarding spousal abuse. Practitioners also must tailor programs to meet the needs of different groups. Many practitioners already do so. The papers which follow in this section describe the experiences of some practitioners who are offering services to such groups as battered women, chemically dependent women, women with AIDS, and women refugees.

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