

Introduction

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Hemalata C. Dandekar was chair of the University of Michigan international conference, *Shelter, Women, and Development: First and Third World Perspectives*, hosted at the College of Architecture and Urban Planning, May 7–9, 1992. She is professor in the College and chair of the International Planning and Development concentration in Urban Planning. Her courses include a graduate offering on shelter and physical infrastructure development in the Third World. She has a Bachelor of Architecture, University of Bombay, a Master of Architecture, the University of Michigan, and a Ph.D. in Urban and Regional Planning from the University of California, Los Angeles.

The composition and structure of families have changed dramatically throughout the world in the last five decades. Planned development has followed in the wake of decolonization and independence in much of the Third World. Unleashing the forces of urbanization, modernization, and industrialization, it has served to transform and disrupt the prevailing networks and customs that sustained women in traditional households, irrevocably changing their position and status. In the First World, in countries such as the U.S.A., single-female-headed households have become one of the fastest growing segments of the population. Clearly apparent in various cultures throughout the First and Third Worlds is a fragmentation of the prevailing, traditional, family type.¹ But in the face of these shifts the physical contours of housing and the legal, social, and architectural approaches to housing creation have changed very little. This is a central issue engaging the attention of the authors of these papers.

As the title of this book, *Shelter, Women, and Development: First and Third World² Perspectives*, suggests, the papers presented here, which are an outcome of an international conference on this topic, serve to underscore the importance of housing to women's development and to illustrate this in a global, multi-cultural context. They help substantiate the universality of the concern about women's access and relationship to shelter. The term "shelter," rather than housing, has been used in this book, as it often is in Third World countries, to signify not just the physical structure that provides protection, the house as it is recognized in the First World, but also the environment surrounding this structure, including the physical infrastructure, social services, amenities, and other resources available to the residents. Thus 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. Some papers in this book address the shelter needs of poor women in the First World. They make clear that this definition of home as shelter is pertinent to them too. These papers (Brown and Capponi, Wekerle, du Plessis, Sprague, Peterson) illustrate that the meaning of home, as constituting more than the physical boundaries of a house, holds good for women in the First World too, especially for women who are poor and/or in crisis.

An International Conference on Shelter, Women, and Development

The conference on shelter, women, and development was conceived in early January, 1991, in a conversation with Sujata Shetty, a doctoral student in the Urban Planning Program at Michigan. We were remarking that there appeared to be very little work that concentrated on women's shelter needs, linking this with women's potential for development. Between us we could name three or four books that were significant in the area. As an architect/planner who sometimes works specifically on issues of women's development, I had been interested in this connection for some time. I was exploring some aspects of this topic in pilot research on sites and services projects in Madras and Bombay and in a book on rural women from a village in Maharashtra, India.³ Sujata and I wondered, who was presently doing work on this topic, and could we bring them to Michigan to obtain an update on the state of the art? Our preliminary review of the literature revealed a small, select number of offerings in First or Third World contexts, very few that juxtaposed the two worlds or offered any theoretical or conceptual framework for understanding the links between shelter, women, and development.⁴ It also appeared from the literature review that professionals in practice who were dealing with various aspects of the topic, for instance architects, planners, social workers and lawyers, were talking within their own professions. Clearly we could not address this dearth in conversation about the topic, directly in our own work, but could we, we wondered, stimulate what we perceived to be a much needed conversation between activists, policy makers, professionals, and academics by way of a conference? We discussed this idea with students and faculty around the Michigan campus and there appeared to be a great deal of interest in such a conversation.

Using the seed money we had by this time obtained internally in the University, we expanded our original plans for a small, invited lecture series by experts to an international conference to be hosted in the College of Architecture and Urban Planning at the University of Michigan, May 7-9, 1992. A call for papers was issued. As students and faculty who were primarily involved in the professions of architecture and urban planning, we took shelter as the primary and overarching element in the questions to be addressed. Women's relationship to shelter and its implications for their development were the next order of priority in framing our inquiry. Thus the needed link between the thinking about women as a special group with specific needs for, and relationship

to, shelter was articulated. The objectives of the conference were as follows:

1. To establish that access to shelter is an important component of women's ability to achieve "development"; that housing issues have significant implications for the economic, legal, and social status of women around the world; and that independent access to housing might become particularly important for women in societies where development is carrying societies from the "traditional" to the "modern."
2. To explore whether there is something to be gained from taking a cross-cultural, cross-national, cross-class look at the issues. The underlying expectation was 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. It was anticipated that these commonalities would surface, as would the differences which exist, when one compares the issue in First and Third World contexts.
3. To establish a connection between the issue of women and their shelter with the larger discourse on women and their development; to bring to focus the idea that a gendered approach to shelter provision can yield development for women.
4. To achieve not just an enhanced understanding of the links between shelter and women's development but also to identify opportunities for redesigning policy that would achieve greater success in enhancing women's access to shelter and thus facilitate their development. In short, the idea was to talk both about the problems and about creative solutions.

Seven themes related to women's access to housing and the implications of this for women's development were identified through collective deliberation by the organizing committee of students and faculty and publicized in the call for papers. In response to the subject matter addressed in the abstracts that we received, two more themes were added to the list. These nine themes were eventually addressed in some fifty-five presentations at the conference, as follows:

1. Shelter Policy: Implications for Women's Development
2. The Structure of Legal Interventions
3. Shelter and Women in Crisis
4. Women's Participation in the Production of Shelter
5. Shelter and Income Opportunities
6. Women and Shelter-Related Services and Infrastructure
7. Nontraditional Living Arrangements: Beyond the Nuclear Family
8. Design and the Creation of Shelter for Women
9. Shelter Options for Elderly Women

We tried to define the subject matter narrowly in its relationship to the built form. Environmental considerations were limited to physical infrastructure that was shelter-related. Given that large-scale environmental issues were, and continue to be, addressed in other very visible global venues, this delineation made sense to us. Even so, we found that a very large terrain was encompassed in our delineation of themes. To further define the theoretical and substantive boundaries for operational purposes, each theme was reviewed and amplified by graduate student moderators in collaboration with a faculty moderator who assumed oversight responsibility for the theme. The abstracts we received, particularly those that developed gender-based case studies of particular shelter provision efforts, often addressed issues that illustrated several of the nine themes simultaneously. Papers were placed in particular themes on the basis of the original abstracts, sometimes after discussion with the authors. These thematic placements of papers at the conference have been maintained in this book for continuity with the conference and ease of organization.

In the period between acceptance of abstracts by January, 1992, and the conference itself held in May, 1992, student moderators expanded on the thematic boundaries and communicated these to their panelists. These thematic outlines were provided in the conference program (Appendix A) to help situate, for the panelists and the conference attendees, individual papers in a larger context. Following the conference and reflecting on the discussions that occurred during it, overview papers further delineating the thematic areas and framing the issues were written by several of the student moderators. These have been included in these proceedings as the lead paper in each thematic section. Some of these overview papers provide comparisons and contrasts of issues addressed in the papers within that theme. In addition, a brief "road map" to the papers in each theme is provided at the beginning of each, to allow the reader some sense of rationale for the particular sequence.

Nevertheless, the substantive cohesion implied in this thematic organization and the "hard-line" differentiation between themes hold good only to a limited extent. There are many overlaps in the thematic content of individual papers. There are also obvious gaps: important subject areas germane to this topic have not been addressed. For example, the body of literature and work within architecture that addresses the question of appropriate technology, design, and specifications to make construction of shelter more accessible to women

has not been touched upon. Ways to make planning, zoning, and other regulatory mechanisms more friendly to women's aspirations have not been addressed in the context of the First World, where regulation can present major hurdles to innovations in design. But this book was not conceived as a comprehensive, definitive overview of the field. Rather, it is a child of chance and serendipity, a result of more than fifty very diverse perceptions of the topic from a multiplicity of disciplinary viewpoints. This book celebrates this multiplicity of vision, and asks to be accepted for what it is, and what it does do: provide a multifaceted prism for viewing the field. We hope it will succeed in making a contribution and initiate a much needed discourse.

Insights from Multiple Visions

The authors of the papers that follow substantiate, through their many "stories" of women in different parts of the world, that consideration of women's needs for shelter is not just about the problems of poor and homeless women and children in the inner city of North America or the slums and squatter settlements of the Third World. Their work illustrates that this topic is pertinent to more than just such "minority groups." They point out that efforts to bring attention to this issue, which are at times undermined by labeling them a radical feminist effort of little significance to most women, are needed and significant and pertinent to all women around the world, across class, at some time in their life cycle. The papers underscore the point that women's access to shelter and the impact this can have on their own, their children's, and societal development is, and should be, a concern of the majority around the world. Half of the world's population is female 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.

As several of the papers illustrate, policy makers around the world have generally ignored the special issues around women's needs for shelter (see, for example, Shetty and Aliyar, Tinker, Wekerle). If addressed, they are addressed as problems of the minority of women in the world who have been rendered destitute and are alone. The thinking about providing shelter for them is done in a context of providing social welfare and charity (Bhatnagar, du Plessis). But the approach to facilitating the provision of shelter to women needs to be framed not only in social welfare terms, nor just as an issue critical only to a minority group, but also as one which,

in various ways, embraces almost all the world's women, over time, across class and cultures, and, insofar as it affects their children, affects a majority of the global population. The authors of these papers are saying, directly and indirectly, that this is an issue which, if addressed effectively, has the potential of empowering groups now vulnerable and needing special consideration, enabling them to become valuable contributors to a nation's development.

The papers in this volume highlight that women in all circumstances, including those in nuclear families, may find themselves equally vulnerable in their entitlement and claim to housing. Women's share in their families' homes are not legally protected in many countries around the world, despite the substantial contributions they may have made to acquiring and maintaining this home (Oruwari, Todes and Walker). Few women have title, sole or jointly with their husbands, to their homes. In addition, in many Western countries where women may enjoy legal title to their property and equal rights with their spouses, mortgages can often last longer than marriages, resulting in an asset difficult to divide when families dissolve. The literature substantiates that, in such circumstances, in the U.S.A., given the differential in earnings of men and women, most women, as the partners, with the lesser earning potential and usually having custody of any children, experience a reduction in the quality of housing they can afford following the divorce (Franck and Ahrentzen, 1989). It is not surprising if, in the Third World where women's *de facto* and *de jure* rights to capital assets such as land and shelter are much weaker (Tinker, Larsson), women who face a broken marriage fear being left destitute and homeless more than anything else (Scarnecchia). If things go awry in the marriage, one of the first thing a woman is threatened with is the loss of her home and the loss of shelter that is her larger sense of home.

Economic stresses in the Third World continue to undermine and destroy traditional social structures for women and their children without replacing them with alternatives. Needing to migrate to the city to survive is often a fact of life for many, especially those on the margins of rural society. In the Third World, urbanization rates have risen dramatically and an increasingly larger percentage of urban dwellers live in shanty towns and squatter settlements. Even in shanty towns, access to housing, although easier than in more formalized housing types, can be difficult for women on their own (Todes and Walker). 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 a safe and affordable shelter. In the First World homeless shelters can typically become the refuge of women in crisis for some time although the increasing rate of homelessness in women with children is stressing the existing system's ability to provide help (Brown and Capponi). In the Third World, women may face many of the same crises, but shelters to meet their needs are rare, and access to them is so constrained that shelters that exist remain vacant or underutilized. Neela Dabir explains this paradox as stemming from the needs of these institutions to protect themselves from the overwhelming demand for housing in general, shared by many women in societies such as India's where there is an overall and chronic housing shortage.

It would be presumptuous, and probably fruitless, to attempt an overarching summary of the substantive issues which resonate in these papers and which cut across a number of themes. But an exercise in "meta-ethnology" (Nobit and Hare, 1988) identifying from non-comparable, individual renditions of cases described here some observations that seem quite broadly applicable, may be useful in making some larger overview of the arguments made. Given the diversity of styles and content of these papers the exercise is difficult. Readers will develop their own, different, lists of critical issues. But six elements appear to be of great importance across the thematic areas addressed, permeating the discourse at many levels overtly or implicitly. It is very clear as one reads these papers that women, in their need for housing and the relationship of this to their development, should not be considered a homogeneous group. To understand aspects of their condition and need, they must be stratified along criterion that include: whether they are in urban or rural contexts; whether they are from destitute, poor, low, or middle, or upper-income levels; whether they work in the formal or the 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 shelter asset. Given that such categories are applied in examining the problem, the diversity of women's relationship to housing that is revealed includes the effect of the following phenomena:

1. The Fact of a Gender-Neutral Approach to Housing

Several papers refer to the fact that most policy related to housing has been developed so as to be gender-neutral. Shetty and Aliyar highlight the fact that internationally, at the nation-state level, housing policy has given little consideration to gender differences when defining the need for housing. Rather, income has been considered the dominant factor, and policy to facilitate 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. The cases presented here illustrate that the successful projects which have been identified and described as meeting women's particularized need for shelter have been made to work within the existing policy framework which addresses income and poverty criteria. Some exceptions are identified at the project level (Bhatnagar, Khan) in various countries. Some of the policies that do differentiate along the gender dimension are described as resulting from the influence of some multinational AID institutions. Tinker points out that the role of multinational agencies, relative to shelter, have been similarly gender-neutral with the exception of UNCHS and UNIFEM, which have evolved a specific focus on women and articulated the need to change women's rights to land and housing. UNCHS (Habitat), hand in hand with UNIFEM, has been instrumental in introducing ideas of gender, and the ways to facilitate the inclusion of women into the shelter sector in various countries are discussed (Tinker, Celik). These institutions have attempted to influence the design of World Bank projects on shelter and to infuse them with a gender dimension. But barring such a push from these international agencies, there appears to be very little broad-based impetus toward more gendered shelter policy.

2. The Pervasive Influence of the Nuclear Family and Patriarchal Traditions

Most thinking and analyses about housing appear to have been connected with the norm of the nuclear family in the First World (Gardiner), or nuclear and extended family in the Third World (Scarnecchia, Stucki), as the unit of consideration. In these papers there is much discussion about all the other ways in which other households are formed, are surviving, and making do (Pothukuchi, Varley, Hastings and Yen). There is discourse on the ideology of the nuclear family. It is an ideology which influences the negative manner in which non-conforming households and families are treated by

housing agencies and by the larger society (Sayne). Several factors are described as operative in the persistence of this view of what constitutes the "appropriate" family. They include the institutional, legal structures of a society, the customs and practices that are prevalent, and, significantly, by women's own sense of what is, or is not, accessible or possible for them outside this family norm. Furthermore, women who have fallen out of the structure of a nuclear family and are poor have been perceived as the "undeserving poor" (Gardiner, Sayne). The ideology of "appropriate family" as it is shaped by various forms of patriarchal traditions also continues to surface cross-nationally. These ideas, which are rooted in, and evolved from, the historical needs and mandates of a land based, settled, agrarian, patriarchal society have implications for how women who do not conform to the norm are being differentially treated around the world today *vis à vis* legal rights and entitlement to housing.

3. The Value of Housing as a Productive Good

The consideration of women as producers of income essential for family survival and the importance of shelter in that activity is central to the position taken in some of the papers. Shelter is described as important in income generation and delineated in ways that it cannot be treated, as it conventionally is, as another consumer good. The importance of shelter in women's ability to garner income is based on two facts. One is that in many Third World cultures the societal environment will not allow women a domain outside the domestic one where income may be earned. A home therefore becomes the base where work for cash income, such as sewing, piece work, etc., might occur (Chowdhury, Bhatt). The second is that women working in such ways must continue as the primary child care providers and must carry out their other obligations to their families. If the shelter is not secure or adequate, a number of avenues for augmenting income are denied these women.

4. The Pernicious Effect of Poverty

Issues addressed in a number of these papers are related to the fact that poverty denies a very large group of women access to ownership of 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 are generally better, is considerably less than that of men. Poor women by and large do not tend to have formal sector occupations. They are thus less able to buy and own

their homes. Poverty severely limits available shelter for women and their children. As potential renters, women with children and without formal sector jobs are perceived as less reliable, at risk, and at the bottom of the landlord's priority list of desirable occupants of available housing. Having to rent, with children, and needing to earn income that is more domestic and shelter-based is double or triple jeopardy for poor women. The physical vulnerability of poor women and their children is alluded to in several papers. Surveys record a high incidence of sexual harassment from landlords or agents of landlords of poor women in housing environments where they feel vulnerable and fear eviction (Novac). The importance of addressing this vulnerability is underscored by data that indicate that in the U.S.A. almost three-quarters of poor, female-headed households rent their shelter.

5. The Need for Appropriate Designs to Satisfy Women's Needs

A series of papers deals with appropriate design, empowering design, and ways to achieve such design. A variety of services beneficial for poor women are discussed — child care, health care, security and income — through the provision of group spaces where certain kinds of activities can occur. Physical design, town planning, and planning regulation changes that can come out of considering women as income producers on the domestic front are suggested. Sex-segregated housing to protect women who feel physically vulnerable is described. Papers commenting on the housing needs of women demonstrate that current zoning is often inimical to the ways in which women earn income, using their homes for cottage industry production, or for provision of services such as child care, or by sub-letting to a tenant who can provide both revenue and security. Needed innovations and changes that can be implemented by the design and planning professions are suggested.

6. The Need to Meet Both Practical and Strategic Development Objectives through Shelter

The papers offering gender-based analyses of shelter suggest that there are structural reasons why women are in a disadvantaged position in society at large and therefore in their access to shelter. They postulate that a developmentally oriented shelter strategy must in the long run change the balance of power between men and women in a society. The SPARC group's work with pavement dwellers (Bapat and Patel) illustrates the type of mobilization that might result in changing power

structures and relationships between men and women. By paying attention to process, to empowerment and mobilization around shelter, these papers delineate an agenda larger than shelter alone, an agenda related to societal structure and changing women's position within it.

As one reads these "stories" and discovers the recurring themes that resonate throughout this book, a compelling argument for paying special attention to women's needs for shelter emerges. Why, one then wonders, have the relevant professions and policy makers been so remiss in identifying women and their needs for shelter as a significant area needing attention? In the wake of radical social changes which have influenced family structures or the dynamics at play within traditional families, housing policy, design, financing, and societal notions of entitlement to shelter have all remained virtually unchanged. In the First World, professions — not only planners and architects but also bankers, lawyers, and policy makers who determine social programs — continue to support the notion that families are made up of two adults raising children in a free-standing home. Most houses, particularly in the First World, have continued to be designed to fit idealized nuclear families, although it is becoming increasingly clear that a significant number of the world's families don't fit this mold (Pothukuchi). Design professionals involved in housing and its environment, such as in the planning of cities, continue to endorse housing that fits the shelter needs of the nuclear family, although such families never existed in some cultures, don't exist any more in others, or exist in some societies for a relatively short period in people's life cycle.

As a result of the professional's monochromatic view of families as nuclear, there is an unrecognized need for alternative kinds of spaces. Single mothers need protected and safe play spaces for their children where child care responsibilities might be shared (Sprague, Wekerle). Women needing to look after children while earning an income need shelter that allows for in-house offices or work spaces where providing value-adding activities, services, or small-scale production is possible and legal (Kusow, Selat, Mahajan, Bhatt). In urban areas any zoning laws and building codes make it difficult for women, even if they have access to housing, to use it in ways that enable them to sustain themselves in their particular situation (Mahajan, Keigher, Hastings and Yen). Religion and customs dictate women's use of home and public spaces (Chowdhury, Scarnecchia) and education and world view influence women's aspirations for housing and what they may plan to do in them

(Adarkar). But the professionals who design and regulate the built environment continue to plan and build homes for family types that are, or are about to become, the minority in some cultures, and in the process render others homeless or vulnerable to predation and homelessness. In addition to the ideological, philosophical, and cultural factors that have been operative in this neglect, and referred to in these papers, there appear to be some established postures within the professions that have contributed to these dilemmas.

The Posture within Shelter-Related Professions

It is useful to understand why, in the professional discourse, the topic of women's need for shelter and the relationship of this to development has been so neglected. Perhaps the oversight stems from the fact that the topic has remained in the peripheral vision of several potential advocate groups. For example, although they have long recognized the importance of housing/shelter to people's sense of well-being and to their social and psychological development, architects and urban planners have been slow in responding to and calling for design change in the face of far-reaching shifts in family structures.

Shelter and Development

In the design professions, John Turner's work (1976) was critical in pointing out the significance of housing to people's development. Turner argued for a design process in which poor families' particular aspirations and needs should help to shape the design of their ideal physical home. But neither he, nor others who have built on his work, have looked at gender in the meaning of housing to people's well-being. Inter- and intra-household differences based on gender have not been a significant factor in the analysis and thus the link between shelter, women, and development have remained understated in the design disciplines.

In addition, at the level of national, macro formulation of development strategies, the idea that some component of investment in the housing sector stimulates economic development has only recently gained some currency (Rodwin, 1987). In national policy deliberations, the provision of housing, especially to lower-income groups, has been viewed as primarily an investment in social welfare, and architects and planners have been slow in gathering the information needed to dispel this notion. "Mainstream" economists only tentatively accept that shelter creation and investments in the shelter sector contribute to stimulating economic

production.⁵ This has resulted in a paucity of consideration of ways to bring about social and economic development through purposive intervention in the housing sector and even less to doing this with an agenda of facilitating women's development.

In contrast, recent feminist discourse in architecture and urban planning has quite specifically tried to establish the importance of housing/shelter for the well-being of women and their dependent children (Mosher, 1987; Franck and Ahrentzen, 1989; Sprague, 1991). These writers have drawn on the experiences of housing activists, design professionals, and social service providers and on the opinions of individual beneficiaries of these investments. They have succeeded in introducing the notion that gender must be considered in the shelter sector. Advocacy groups in the Third World pressing for shelter as a basic right have included feminists who have introduced the notion that consideration of gender is important in formulating policy about shelter as a basic right. However, these feminists have remained on the margins of advocacy and activism. Consequently, questions of how to bring professional service to focus on gender issues have remained marginal to the mainstream of various relevant professions and to the paradigms of policy makers, although indications that the international shortage of housing is most importantly a woman's problem are substantial.

Women and Development

In the discourse on topics of women and development, too, the contribution that shelter can make in facilitating women's development has received scant attention. In the literature on women and development the significance of home to women is addressed in books as different as *Moscow Women* (Hansson and Linden, 1983) in which Russian women cite the lack of housing as a critical constraint to women's autonomy, and *Women of Tropical Africa* (Paulme, 1963) in which the importance of housing is articulated by women in pastoral societies. In literature and documentation around the world, one finds ordinary women articulate in their rendition of the importance of housing in their lives. Lisa Peattie, elaborating on the various meanings of housing, begins to explain why this might be so. Although Peattie does not herself make a gender analysis she describes a number of attributes of housing that provide benefits particularly important to women, especially poor women, such as security of tenure and ability to involve themselves in income-producing activity.⁶

The stresses on traditional family structures under the impact of development have raised several concerns. The destruction of social structures such as polygamous families in West Africa and joint families in South Asia has removed old supports yet not substituted new ones in women's lives. The feminist, professional community in architecture and urban planning has posited that shelter and development issues are intrinsically linked to gender. However, until recently within the disciplines of architecture and urban planning and in the discourse on women and development, this was not recognized as important. Early works such as Ester Boserup's pathbreaking *Women's Role in Economic Development* (1974) served to "legitimize" the gender and development link. More recent works such as Vandana Shiva's *Staying Alive: Women, Ecology and Development in India* (1989), and Sen and Growen's *Development, Crisis and Alternative Visions* (1987) have served to make some of the connections between the larger physical and environmental domain and a gendered development process. But the link of shelter to development has remained relatively weak.

Shelter, Women, and Development

The need to examine the gender dimension in the shelter sector has been given some visibility in works such as *Women, Human Settlements and Housing* (Moser and Peake, 1987).⁷ However, much more remains to be done. By and large, in both developed and developing countries, the thinking about women's needs for housing is subsumed under the generic consideration of the larger societal need for housing. The question of the need and ability to pay for housing is assayed through the stratification on income lines alone. As a result, one observes, and the papers in this volume illustrate, parallels in the problems of women's access to shelter, entitlement, and property rights that stem from the role the State chooses to play and from the postures of the various professionals who are involved. However, the literature specifically addressing the topic of shelter and women in theoretical terms remains quite modest.⁸

Conclusion

To summarize, the nine themes delineated for the discourse at the University of Michigan's International Conference on Shelter, Women, and Development: First and Third World Perspectives, and the conference papers presented in this book, outline an approach to, and rationale for, thinking about shelter, its meaning in women's lives, and the manner of its provision. The case studies presented provide examples of how the

access to shelter, or the lack thereof, and its appropriateness in tangible, physical terms, has significant implications for the well-being and development of women. Access to shelter is a life span issue for women. From childhood through childbearing and in the later phases of a woman's life, appropriate shelter can help provide the security, safety, access, entitlements, power, and resources to enable a woman to maneuver and negotiate a more rewarding life for herself, her children, and family. Although the need for shelter can be, and is, argued to be a basic human need for everyone, a gendered approach such as the one taken in these papers reveals the special concerns and issues that must be addressed if enabling, development-oriented, shelters are to be accessible to women and their dependent children.

Women and their dependent children together constitute a majority of the global population and represent a very large proportion of the global poor. If the premise that development includes the concepts of equity, distribution, and empowerment is accepted, then it is difficult not to pay attention to the contribution that appropriate shelter can make in attaining this objective for this majority. The need to develop a gendered perspective when thinking about shelter policy is underscored. Widespread changes in traditional family structures and the increase in single, female-headed households have raised perplexing questions about the kinds of housing needed, the structures that facilitate access to it, and the relationship of this to the well-being of women and children. The topic of shelter, women, and development therefore promises to be of particular significance for the 1990's and beyond. These papers seek to make a positive contribution in identifying the various parameters of the global need of women for shelter and to finding creative solutions that facilitate women's development.

Notes

¹ As some of the papers in this book attest (Varley, Pothukuchi), it is difficult to get precise figures on the extent of non-traditional, non-nuclear families in the world. Many factors result in the undercounting or under-reporting of such households. For example, in the Third World women who are heading up households because they have been abandoned by their husbands are reluctant to so state as they will lose social status. Long-term migration of men away from their families and the extent that leaves women *de facto* in charge of taking care of their families is another phenomenon about which too little is known. Dwyer and Bruce (1988) claim that up to two-thirds of the Third World households can be considered headed by women. The UNCHS's estimates are that at least one-third of the world's households are headed by women. In the U.S. more than half of the poor households in the country were women alone or women in

female-headed households and 70 percent of these rented their homes (Bishop, Dabir).

² The terms First and Third Worlds have been used here although they are ill-defined and furthermore considered to bear a western bias. A three-world classification of countries during the cold war era meant the "First World" of Washington, the "Second World" of Moscow, and the emergence of a Third World attempting to find an alternative path for humanity. This is no longer applicable. I have used the terms First and Third Worlds here as indicating an economic and material reality of nation states, of aggregate affluence versus poverty. The terms are not precise, but they do offer a simple and "imagable" shorthand to very complicated and differentiated economic and social realities throughout the world.

³ An article describing women's access to the sites and services plots in the projects in Madras and Bombay is in progress. The photographs used in the body of this book and Chapter 30 draw on this work. The book, a follow-up to *Men to Bombay, Women at Home*, (Dandekar 1986), (working title *Where Shall I Go? What Shall I Do? Rural Indian Women Face Development*, CSSEA Publication, the University of Michigan) will be available in late 1993.

⁴ Moser and Peake's book (1987) provided the greatest contribution to a theoretical framework, but was based on cases only from the Third World.

⁵ L.H. Klassen, J.G.D. Hoogland, and M.J.F. van Pelt discuss the difficulties of distinguishing between the consumption and production aspects of habitat activities in Lloyd Rodwin, ed., *Shelter Settlement and Development*. They argue that judicious habitat investments for shelter for the poor do result in development, especially in a basic needs approach but also to some extent in strategies with rapid economic growth as the primary goal.

⁶ Lisa Peattie, in "Housing Policy in Developing Countries: Two Puzzles," in *Third World Development*, Vol. 7, Pergamon Press, 1979, posits a seven-part rationale for the importance of urban housing which includes elements such as the public image of the resident, the right of access to city resources, access to profit through rent or as investment value, and as places of production and exchange.

⁷ Moser and Peake posit that, for the investment in shelter to yield development for women, the shelter and the process of its creation must meet both the immediate pragmatic needs of the women as well as what the authors refer to as their strategic needs, which empower women and strengthen their abilities to obtain development for themselves and their families.

⁸ There are several publications at the case level such as *Women Block Makers in Kenya*, United Nations Centre for Human Settlements (Habitat):1988 which enumerate success stories and the process aspects of achieving such success (Celik). However much work remains to be addressed. The theoretical discourse on how, where, and why to look at this issue is quite scarce.

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