

## Chapter 26

### The Role of Shelter in Generating Income Opportunities for Poor Women in the Third World

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This discussion of poor women's income opportunities seeks to identify some of the salient factors that hinder women from obtaining shelter and proper employment. Particular consideration is given to the ways in which the current economic structure of the world, industrialization, technological changes, the fragmentation of land ownership, and migration have affected women's social and economic status. This discussion is further intended to examine the conditions of home-based women workers in the urban and rural areas of India, and the potential of shelter in providing economic opportunities for these women (Mahajan). Selat examines the role of self-employed women and their significant contribution to the family income and the importance of shelter in the status of women in a small locality in Malaysia. Thus, the aim of this discussion is to show the importance of residential space and the centrality of shelter in providing long-term income for poor women in the Third World. Finally, policy implications for the future are examined, showing how women's organizations can influence such policies in the future.

#### Background

Women constitute more than half of the membership of societies. They are also great consumers or users of the housing objects. In most Third World countries, they are important participants in the actual production of shelter (Sheriff, 1991: 76). Yet, historically, women's economic contributions to the family income and the role of shelter in generating this income were largely overlooked. In Bangladesh, wives and children of small and marginal landowners work for wages to meet family needs. The same situation is apparent among the urban poor. Male heads of households often earn less than 50% of the total household income and secondary earners, such as women and children, contribute the remainder of the income. Moreover, one-third of all households in the Third World are headed by women and in some cases the percentage is closer to one-half (Charlton, 1984: 48). Despite this fact, a very small number of women in the Third World gain access to proper employment and legal ownership to shelter and land. This partially explains why a majority of female heads of households are among the poorest in the Third World (1984: 48).

Historically, traditional family and/or kin systems have provided social security for some low-income women in Third World countries, thereby reducing their need for cash income. However, current struc-

tural economic and social changes, such as the fragmentation of land, technological changes, and migration have increased the necessity for these women to earn income. These changes have pushed women into the secondary job market which is characterized by non-skilled, low-paying jobs. Moreover, cultural restrictions on some Third World women exclude them from participation in the public domain. Therefore, an increasing number of Third World women have sought income from work such as making pastries, frying fish, or braiding hair. For the most part, the production of these services and activities took place in the family home (Tripp, 1989: 604). Ownership and access to shelter thus become very important in women's livelihoods and their access to income-generating activities. In Muslim countries, the need for such shelter is even more apparent. The differentiation between male and female space represented by *purdah* mandates a division of labor that limits women's spheres of activities within the boundaries of the home (Charlton, 1984).

### **The Current Economic Structure**

Since the introduction of industrialization and the capitalist mode of production, many Third World countries have been unable to offer job security to most of their population, resulting in a severe surplus of unemployed labor. Much of this surplus population, including the displaced, landless wage workers, and the marginally self-employed, joined the informal sector to survive. The urban informal sector helps reduce labor costs for the large corporations by decreasing the relative size of the formal labor force, thereby providing abundant casual labor. Under this capitalist social condition, a large proportion of women who have been displaced from or never entered the formal economic sector before constitute a reserve labor force whose surplus labor power is absorbed into the domestic domain of the social economy (Harrison, 1991: 179). Thus, this displacement process has affected women more drastically than men.

There is a sexual division of labor within the informal economic sector. In Nairobi, Kenya, women are restricted to producing and marketing household consumer goods such as foodstuffs, cooking utensils, and clothing mainly used in the home. Similar circumstances also exist in Oceanview, Jamaica. For example, close to 33% of the working women in the informal sector are involved in some sort of domestic service (1991: 180). This feminization of employment in the informal sector has increased the number of low-income females who participate in survival and subsistence

activities. The situation of women is not any better in the public sector. Most women are overwhelmingly concentrated in the teaching and nursing professions, areas that can be perceived as basically extensions of domestic duties. In Zimbabwe, between 1980 and 1983, the number of women employed in the public sector increased from 30 to 44% (Kazembe, 1988: 397). These figures indicate an increase in the female public sector labor force participation, but, as in Jamaica, the greatest increase occurred in the fields of health and education.

Women in most Third World countries have also been excluded from participation in the political sphere. Like the public sector, women's participation in the political field is also confined to areas considered an extension of traditional female roles. The largest number of women leaders are concentrated in the revival churches and school associations, areas not generally considered or designated as political (Harrison, 1991: 198). Thus, women's overall lack of access to political positions impedes their ability to help other less fortunate women gain access to shelter and property ownership.

### **The Impact of Development and Technological Changes on Women**

A large part of the negative impacts of development and industrialization, particularly on women in the rural areas, may be due to the changes they create in the family structure. In agrarian societies of the Third World, the family has been the unit of production. Both women and children have traditionally participated in the production process. Once a society moves from these traditional roles of production and becomes more urbanized, the traditional division of labor ceases to exist. Another important consequence of these altered family roles is that the family itself becomes smaller and less stable (Charlton, 1984: 33). This is not to say that social and economic changes are inherently disadvantageous to women, but when women are unable to find employment in the absence of traditional family support systems, they can be reduced to poverty.

Agricultural modernization, such as the introduction of high-yielding seeds and cash crops, can be both beneficial and harmful to women. On the one hand, the introduction of rice as a cash crop in the Cameroon has increased women's workloads and increased their income at the same time. However, the net increase in women's incomes was only 25% of the increase of men's. On the other hand, the development of high-

yielding crops, such as maize in Zaire, proved disadvantageous to women. As in many African and Asian countries, women and men farm different plots and have different responsibilities. For example, women are in charge of the home gardens which provide the much-needed food for the family, but men grow maize and other cash crops. These new crop varieties increased production and demanded more labor, which was provided by women. But, because maize was planted in the men's fields, men kept the profit (Buvinic and Yudelman, 1989: 26).

Another important issue is the appropriateness and access of available technology for women. The failure on the part of national governments to involve women in the decision making about new technologies has meant that appropriate technologies to facilitate the agricultural tasks of women have been neglected. In most Asian, African, and Latin American countries, the greatest impact of technology has been on cash crops, such as cotton, coffee, and tea, whose cultivation is predominantly a male activity. The discouragement of significant attempts to upgrade the female-controlled poultry sector by men in Kenya, while introducing new technologies for cash crops earning men a high income, is a good example of the lack of support for the development of female-controlled resources. The effects of the Green Revolution are similar. The people with the largest land holdings have generally been the most benefited, taking advantage of high-yield crops. This process has aggravated the income inequalities between men and women and increased the workload of women. In Africa,

Women do 70–80% of the planting, seeding, weeding and harvesting and 100% of the processing of cassava, a root crop critical in times of food scarcity. Compared to wheat and rice crops that men control, limited money has been devoted to research on cassava and for extension services. Cassava is easy to plant but demands time to harvest. Processing is very labor intensive. The natural cyanide in the tuber must be washed out, and approximately 18 five-hour days are required to process one ton of cassava into gari, a paste that can be eaten. Research has concentrated on producing bigger tubers or high-yielding varieties, ignoring the development of processing techniques that would increase both the productivity of women farmers and the demand for, and the price of the crops (Buvinic and Yudelman, 1989: 30).

Access to technology is closed to women both in rural and urban areas. One of the reasons for the inability of women to obtain access to technology is their lack of information and awareness. The people who supply

information such as extension agents are all men and are not willing to provide this information to women. More importantly, land and shelter ownership to be used as collateral for equipments exchange are not available to women. Therefore, shelter and property ownership should be seen as the basic pre-condition for a woman's access to credit and autonomous income.

### **Access to Land and Property Ownership**

Systems of land inheritance vary from one society to another. In some cases, as in the Sudan, land is owned by the government; the people are allowed to share the land collectively. The amount and the availability of land depend on the individual's capacity to use it. In a few other societies, as in much of Malaysia, most of the ancestral clan land is transmitted through the mother and men gain access to land through their wives or mothers (Stevens, 1985). Nevertheless, under the customary laws of most societies in the Third World, women have no land-use rights in their individual capacity. Land is inherited by the male only who is, at the same time, the head of the family. Upon the death of the husband, the wife does not inherit her husband's land. The fields are reassigned to her male in-laws (Kazembe, 1988: 385).

In the past, these customary arrangements, prevalent in many Third World countries, have been less problematic than they are today. The family, as a whole, has been the unit of production and land was shared collectively, or in most cases, land was not scarce. Any community member could clear land and it belonged to him or her. Upon the death of a husband, the wife used the land inherited by her male offspring. If she had no children, upon the death of her husband she could move back and use the land of her father or her other male relatives in her natal area. On the eve of industrial modernization and the arrival of the colonial rulers, land tenure systems were introduced to many of the Third World countries, whereby land was surveyed and individual titles were given mostly to men (Oboler, 1985: 334). When land was not automatically appropriated to men, they still ended up controlling the land, due to their access to cash income. In some areas of Tanzania, men and women inherited equal portions of land, but land that was acquired through purchase was all owned by men because more men had enough money to buy land than women. For widowed or divorced women, the effects of land tenure and monetization was even more severe. Furthermore, only men holding ownership to

land meant that credit was available only to them (Oboler, 1985: 316).

### Women-Centered Projects

Despite efforts by local governments and international development agencies to improve the overall economic, shelter, and health conditions of women in the world, particularly Third World countries, most women continue to be poor and lack access to employment and proper shelter. Even though a substantial number of women today are better educated and are more active economically and professionally than they were few decades ago, women continue to be disadvantaged in every aspect. Social and economic structures in most countries still relegate women to second-class citizenship (Buvinic and Yudelman, 1989: 8).

In the past, international development agencies and local governments alike favored women-centered income-generating projects. Three major types of projects have been designed for poor women in the past two decades: (1) the micro enterprise designed to provide credit and technical assistance to women artisans and vendors, (2) income-generating projects designed to offer skill training and other services to women, and (3) vocational education training. The income-generating and vocational-training projects have both failed to achieve their goals due to a lack of technical experts and financial resources. The micro enterprise projects for women vendors and artisans have been relatively successful in providing women with credit and other necessary resources. The Working Women's Forum in Madras, India, has been relatively successful in helping poor women. The organization has enabled over 10,000 women to receive short-term loans for small businesses. Another important example of a relatively successful micro enterprise project is the Women's Construction Collective, established in Kingston, Jamaica, in 1983 to train and place unemployed women in the construction field. In its first two-and-a-half years, this organization trained 34 women and placed over 90% of them in plumbing, masonry, and carpentry. It has also initiated a revolving fund to assist working women in purchasing tools (Buvinic and Yudelman, 1989: 40).

Thus, the point here is not to suggest that income-generating projects are inherently bad for poor women's economic well-being in the Third World. Rather, they do not address the root causes of the lack of decent income for women. In addition to such projects, women's access to shelter should be given priority. Once women gain access to proper shelter and property

ownership, they can freely engage in home-based economic activities and thus secure credit for improving their businesses.

### The Role of Shelter

Women are generally the primary users of shelter both as a resting and reproduction space and as an income-generating entity. As Farida Sheriff points out,

.... housing is more than just an architectural, physical object which provides a roof over one's head. It is a concept most adequately defined and explained when situated within the societal dominant regime of accumulation and mode of regulation.... [H]ousing acquires a double character: On the one hand, it is an essential spatial object which satisfies a basic social need for shelter, rest and reproduction. In relation to the very poor women heads of households, it often provides a spatial base for their income-generating activities" (Sheriff, 1991: 78).

Using this definition, shelter becomes a central entity in determining the economic well-being and the survival of women in general and Third World poor women heads of households in particular. Thus, to appreciate the role of shelter in providing income opportunities for poor women in the Third World, one needs to look at the nature of their work. As mentioned, an overwhelming majority of women in Third World cities are concentrated in the urban informal employment sector. In India, 43% of self-employed women work in their homes. This is also true in other countries of the Third World, where a majority of women engage in petty commodity production, such as cooking small snacks to sell in the streets. This indicates that the nature of women's work is different from wage work because the site of their production is the home (Mahajan). Thus, because the nature of women's work is related to their home, the provision of shelter becomes a very important commodity.

Another important feature of property ownership and shelter is its basic requirement of land and accumulation of wealth. By land, I mean the ownership of an appreciating asset which can be exchanged for other valuable material, in this case credit. Ownership of shelter then indicates the simultaneous ownership of land and, without access to land rights, women are unable to gain access to credit, for land is generally used as a collateral (Sheriff, 1991, Moser, 1987). The location of shelter is another important factor in the economic condition of Third World women. For example, zoning laws which separate income activities from the residential sphere



hinder women from engaging in income-generating activities in the home or around the neighborhood (Mahajan, Moser, 1987). For example, in Delhi, India, 700,000 squatters were relocated to new settlements on the outskirts of the city between 1975 and 1977. As a result of this relocation and lack of efficient transportation, many women could not combine domestic and income-generating activities. Thus, the rate of female employment among the relocated fell five times more than that of men in the same area (Moser, 1987: 20). The concept of women's access to shelter should therefore be understood in the context of land, capital, and power. Ownership and access to land determine the capital base of the individual in relation to the overall society and thus his or her negotiating power in acquiring credit and access to loans and modern technology.

### **Future Policy Implications**

Implications for future policy should be analyzed, first, by dividing women's short- and long-term needs in their integration in the overall development process. This can be done by creating a distinction between the condition and the situation of women. Following this line of analysis, Kate Young provides this distinction and writes: "By condition, I mean the material state in which women find themselves: their poverty, their lack of education and training, their access work burdens, their lack of access to modern technology, improved tools, work related skills, etc." By position is meant women's social and economic standing relative to men (Young, 1988: 1-2). In the past, both researchers and international agencies have concentrated on assessing women's conditions. However, this emphasis, as Kate Young further indicates, has had its share of negative consequences. First, it emphasizes women's day-to-day practical needs, thus focusing on ameliorative measures. Second, it makes it very difficult for the structural problems concerning women's issues to be raised (Young, 1988). A negative impact of income-generating projects on women's conditions is their tendency to create too many small projects in trying to solve every single women's problem in isolation from the rest (Pareja, 1988).

To overcome this dilemma, national government and other related agencies should not try to address every single women-related problem, but should limit themselves to those that have the greatest impact on a number of other aspects of social and economic life. This is an issue of prioritizing needs. Once the most fundamental are met, a base for other actions will have been created (Pareja, 1988: 57). Thus it is very important to examine

the relation of cause and effect between certain structural and social variables and how they relate to women's status. In the Third World, for example, access to shelter and land rights is one of the most important, if not the most important, variable in determining women's overall employment and social status; many women in the Third World are single mothers with children, most are employed in the informal sector with a majority of them working in their homes. Thus, shelter becomes not only the physical housing and the roof needed by all women to survive and feel secure, but also an income-generating entity. Therefore dealing with the shelter needs of women can prove more beneficial than other quick-fix solutions.

In the long run, however, structural factors that impede women's position in relation to men must be addressed. First, the current economic structure that pushed women into the lower paying, less influential secondary and tertiary markets should be reorganized so that women can play more important roles in the formal market economy. Second, training programs for women should not be confined to skills that are extensions of women's traditional roles. Rather, such training should be diversified to include skills that have been seen as traditionally male occupations. Third, access to higher education must be provided to women, especially in the sciences, politics, and engineering without discrimination by sex. Fourth, women should be given access to decision-making positions. For example, in most countries in the Third World, a large number of women work in the field of education as teachers, but few women occupy decision-making positions in their respective ministries of education.

### **The Role of Women's Organizations**

Despite relative advances in the health, education, and the number of women who joined the labor force over the past twenty years, governments worldwide have not been successful in implementing policies that increase substantially women's share in the paid labor market. The International Labor Organization reports that the percentage of women in the labor force has decreased from 35% in 1975 to 34.6% in 1985. The ILO's medium-term plan for the years between 1990 and 1995 identifies women as the most likely group to be disadvantaged by the negative impacts of restructuring and technological change (Lycklama a Nijeholt, 1991). To integrate women into the development process, both international agencies and national governments have, in the past, concentrated on setting up income-generating projects that were hardly part of the initial planning

process. The purpose of these projects was mainly to increase the share of women's employment opportunities. Such projects have based their objectives on the assumption that women require only an additional income to supplement their overall family income. Most of these projects are thus based on occupations that are traditionally extensions of female roles. Women-targeted projects also suffer from a number of market-related problems. On the one hand, they have to compete with more sophisticated, lower-priced industrial products. On the other hand, the smaller sizes of such projects makes it difficult to employ more than a few women at a time. Another less apparent problem is the dependency of such projects on outside funding sources. Once a funding agent completes his funding obligations, these projects often die (Pareja, 1988: 57).

Thus, it is in this spirit that women's organizations ought to assume an aggressive role in meeting the income and shelter needs of women, especially those of women-headed households in the Third World. Policies relating to women's income-generating projects should consider the nature of women's work and its relationship to ownership and access to land rights and shelter. Women's organizations can play an important role in identifying and addressing women's needs, and bring their views to the attention of the state and other related agencies. However, the objectives of women's organizations should not be confined to exposing women's needs to the outside world. Rather, these organizations should mobilize to present a united front against the male-dominated governments of the Third World. This does not necessarily mean that women should not form alliances with other groups, including men. As Julius Nyerere, the past president of Tanzania pointed out, "The history of the world shows that the oppressed can get allies—and need to get allies—from the dominant groups as they wage their struggle for equality, human dignity and progress. But no one and no other group can be liberated by others. The struggle for women's development has to be conducted by women, not in opposition to men, but as a part of the social development of the whole people" (Lycklama a Nijeholt, 1991: 157).

Nevertheless, before women's organizations can start to articulate and implement meaningful income-generating projects for women, several problems inherent in today's women's organizations should be resolved. First are the problems related to class, ethnic, and racial differences within women's organizations. Even though all women may support the demand for better health for women and children, wealthier women may withdraw

their support if they feel their privileges are threatened by such demands. Some organizations have overcome such problems to some extent. The Self Employed Women's Association of Ahmedabad (SEWA), India, The Women's Working Forum in India, and the Sistrin Theatre Collective in Jamaica all represent an interesting form of cooperation whereby middle-class women share their leadership and other resources with working-class women (Lycklama a Nijeholt, 1991: 156). Thus, even though forging alliances is very difficult, women's organizations should strive towards achieving that goal, or at least maintaining and reinforcing such alliances.

Finally, by documenting the relationship between shelter and income opportunities for women, all the papers in this section contribute to ongoing research on the condition and the situation of women and the potential of shelter in providing economic well-being to the (largely women) heads of households in the Third World. On the one hand, Selat examines how the earnings of self-employed women in a small locality in Malaysia are decisive to the family income and enable them to enjoy a better lifestyle than other ordinary working-class families. He thus traces the experiences and the contributions of several self-employed women, either through long-distance trade or through working in their homes. Selat concludes that, in Malay households, despite the cultural expectation that the man will be the breadwinner, women take up tasks that contribute to the family income. Thus their contribution should be recognized and their income activities should be facilitated.

On the other hand, Mahajan explores the condition of home-based women workers and the potential of shelter in facilitating such activities. She further examines the role of Mahatma Gandhi's economic thought in relation to home-based workers and how that affected women's organizations in India today. A key argument of Mahajan's paper is related to the influence of Western town planning concepts of zoning on the settlement patterns and the development of Indian cities and towns. Mahajan indicates that women in such centers have been removed from productive roles as production activities have been separated from the domestic spheres. Thus, this process created what Mahajan refers to as "housewifization, isolation, and dependence." Mahajan calls for alternative rural and urban planning strategies based on the practical needs of women.

Finally, my contribution to this debate examines the role of shelter in enhancing women's income opportunities. I emphasize the importance of prioritizing needs and

selecting those which, once met, can serve as a basis to meet others. My conclusion calls for stronger and more cohesive women's organizations, for they are the most important actors in enhancing women's overall economic well-being in the Third World.

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