

Chapter 34

Non-traditional Living Arrangements: Beyond the Nuclear Family

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Sociologists and anthropologists have reported on the wide diversity around the world of household structures, and of their internal and external functions.¹ There has been a good deal of discussion on the historical development of households, and of the demographic changes they have undergone over the years due to various forces of urbanization, modernization, and technological change, as well as cultural change. There is evidence of this from all around the world. Writers² have cautioned against the tendency of referring to *the* household, as if it were possible to impart universal significance to the term. It is clear that there is enormous variety in kinship and residential arrangements and that it is important to place these in their historical and social contexts when addressing issues of shelter for women.

This paper addresses issues of shelter conditions, strategies, and policies related to non-nuclear households.³ Perspectives from the developed as well as the underdeveloped world are presented. It is, of course, difficult to cover any single aspect of this topic in depth, given the breadth of the phenomenon of non-nuclear households and the diversity of their antecedent conditions. Nevertheless, the paper seeks to provide a broad framework for the other papers on this theme. The purpose of the paper is to emphasize the following points, which will be clarified and illustrated in the following sections of this paper, as well as in other papers on the theme:

1. Shelter and urban policies related to shelter often presume a norm of a male-headed nuclear household with stereotypic notions of gender roles. Sometimes they actually help create it.⁴ This is true for the developed⁵ as well as the developing world.⁶ Hence not only is the concept of nuclear household reinforced as universal and ideal, but the non-nuclear households that do exist in increasingly large numbers are rendered invisible. Their conditions, needs, and problems are not recognized and incorporated into policies.
2. There is great diversity *within* the category of non-nuclear households around the world. Family life-cycle changes, extension or division of households due to migration, separation, divorce, death, granny fostering, etc., can singly or in combination lead to the emergence of non-nuclear households. Household structures and functions are dynamic and flexible, and these households represent adaptive ways of coping with economic, psychological, and social insecurity (even physical abuse).⁷ To blame these households for the poverty and insecurity they face is to put the cart before the horse.
3. Of the non-nuclear arrangements, the needs of women-headed households are especially critical for various

reasons, and have to be incorporated into policy, planning, and design of shelter.

4. By understanding the situation of women in non-nuclear households, we may gain a better theoretical as well as practical understanding of the shelter and related needs of women in general.⁸ There is evidence that women do not always gain when "the household" is the unit of analysis in shelter and development policies as this hides internal dynamics of power distribution and resource allocation.
5. Non-nuclear household strategies for shelter and related services can occur at many levels and can come from many sources. These may be micro-level household or community strategies, institutional, or public-policy oriented. At all levels, however, an integrated and holistic approach to shelter issues for women is urgently needed. Women also need to organize themselves around shelter issues for non-nuclear households, and take leadership roles at political and institutional levels.⁹

Household: Conceptualization and Definition

The concept of "household"¹⁰ is not everywhere congruent with the concept of "family" as a kinship arrangement of people related to each other by blood, by marriage, or by fictive relationships. This distinction is discussed elsewhere.¹¹ The term "household" also escapes universal definition given the degrees of flexibility of these arrangements in different regional and cultural contexts. There is some debate about whether and how useful the concept is in the first place.¹² This paper assumes that it is indeed relevant. Households are defined variously, and sometimes in combination as *co-residence* and as a *unit of shared production and consumption*.¹³ The United Nations¹⁴ defines household as the "arrangements made by persons individually or in groups, for providing themselves with food or other essentials for living." It may be a one or multi-person household. The persons in the group may pool their incomes and have a common budget to a greater or lesser extent; they may be related or unrelated or a combination of both.

"[H]ouseholds may usually occupy the whole, part or more than one housing unit, but also may be found living in camps, boarding houses or hotels or as administrative personnel in institutions, or they may be homeless. Households consisting of extended families that make common provisions for food or for potentially separate households with vacation or second homes may occupy more than one housing unit." The conceptualization distinguishes two concepts: "house-keeping," which is sharing resources to provide household members with food or other essentials, or the

domestic unit, and "housing unit," which is occupying all or part of a dwelling unit, or co-residence.

It is also important to place households in the social, political, and historical contexts of their specific region or culture.¹⁵ How households relate to each other and how they function as units that are complementary or in conflict with the larger society are also critical issues as these have implications for the role of women within and outside households,¹⁶ and therefore, for their shelter. An understanding of households is critical as they constitute arenas wherein gender roles are defined, presumed, or idealized. Households constitute separation between the public and private spheres, however ill-defined these may be, or however ephemeral the separation. The structure and functions of households are also defined by class, and there is usually status attached to certain types of households, and this has implications for women within and without these households. For instance, in cultures where women derive their status in relation to men, women-headed households would automatically have very low status.

Non-Nuclear Households: Some Examples, Conditions, Needs, and Problems

Following are some examples of non-nuclear households in First and Third World settings, along with some explanations for their prevalence and how they affect women in particular. This is by no means an exhaustive listing, and must be seen as partial evidence of the diversity of households worldwide. Non-nuclear households may have a male head or may be headed by women—*de facto* or *de jure*. These arrangements constitute opportunities for women in the flexibility they afford them, as well as constraints arising out of the "invisibility" of these non-nuclear households. The assumptions of sex-role specialization that are attached, however inaccurately, to *nuclear* households clearly do not apply to women-headed households. This makes a study of women-headed households especially important and interesting. However, as Varley cautions in her paper, care should be taken when addressing women-headed households, so as not to render women in other household forms invisible.¹⁷ Hence, shelter issues need to be seen in a context of women's participation in subsistence, wage earning, and production, their participation in reproductive activities, and their needs for security and community as well as for personal development, health and education, transportation, child care, etc.

Example 1: Women-Headed Households

Female-headed households are increasing in numbers in the First as well as the Third World. In the U.S. alone, roughly one-third of all households are headed by women.¹⁸ In 1988, there were 3,600,000 women-headed families living below the poverty level, up from 2 million in 1970. Of these, about 1,700,000 belonged to minority racial and ethnic groups. A majority of the poor is in these households.¹⁹

Women-headed households tend to suffer from a number of disadvantages vis-à-vis their shelter and related needs. Marans and Colten (1985),²⁰ in a study involving 1,007 tenants of rental housing, have reported that 37 percent of these households are headed by women, with minority groups over-represented. They tend to be concentrated in inner-city locations.²¹ These households usually have trouble finding suitable and secure housing, and move more frequently than others.²² The majority of children (55 percent) is in these households. This suggests a great and growing need for inexpensive child care in the near future. Ahrentzen reports, based on longitudinal data comparing female-headed with jointly headed households, that women heading households also pay a higher proportion (more than 35 percent) of their incomes for housing, and settle for less desirable housing. They are also less likely to own homes than their male counterparts or working couples.^{23 24} Women in these households are also more vulnerable to sexual harassment by landlords and managers.²⁵ Sometimes women-headed households come about through the woman's voluntary decision to leave an abusive marital situation.²⁶

In the Third World too, there is evidence that the numbers and proportions of women-headed (*de jure* or *de facto*) households are increasing.²⁷ Tinker (1975)²⁸ suggests that one of the reasons is the breakdown of customary protection afforded divorced women. In some cases, modern laws and customs have created female-headed households in African countries. Laws have been adopted to make monogamy the only form of marriage, taking away legal protection afforded by customary law for women who are second wives. In Uttar Pradesh, a largely conservative northern state in India, Ranjana Kumari²⁹ found in a study of 814 households that 12.5 percent of these were headed by women, a figure about one-third higher than the official census figure of 9.5 percent. Migration of men to urban areas for employment, widowhood, divorce, or physical incapability on the part of the male are cited as the main causes of this occurrence in India and other parts of

Asia. These reports also show that the absence of the male does not substantially alter traditional norms concerning women's place or the division of labor, or in any way increase their authority or control.³⁰ This has also been found to be the case for the 85,000 wives left behind (according to 1975 data) by Basotho mine workers working in South Africa.³¹

It appears that this is an urban phenomenon in the Third World too. For instance, even in a traditional culture such as Morocco's, as many as 21 percent of urban households are headed by women. In Latin America, the incidence is especially high: 20 to 25 percent in Venezuelan cities, one-third in Honduran towns, around 50 percent in Managua, Nicaragua. In Africa, the situation is not much different. In Mathare Valley, Nairobi, for example, over 50 percent of households are headed by women. The reasons for the existence of non-nuclear households are manifold and vary in each region and culture. Female migration seems to be one of the major contributors to the urban phenomenon. Latin American women who migrate to work in domestic service and unskilled informal and service sectors far outnumber men in rural-urban migration. Cultural factors also play a big role: men subscribing to the ideology of *machismo* father many children and desert them to escape financial obligations. Widespread existence of polygamy is a factor in Africa, with individual wives living with their own children outside of the conjugal residence.³²

The constraints that women face in some Third World contexts are somewhat different, although in many cases, the difference is just a matter of degree from the First World situation. Women's status, and legitimacy, and therefore entitlement to different basic needs such as shelter and food is often tied to their relationship to the men in their households and to their own position within it. Further, while formal social participation is mostly proscribed for women, the burdens of fetching fuel wood and water, subsistence food production, food processing, etc., still remain.

Women in patriarchal societies of the Middle East and Asia and to some degree in Latin America tend to be restricted to their neighborhoods, fulfilling such socially determined functions as child care and household maintenance. Women also face restrictions regarding ownership of land and property. There are hence debilitating consequences for women heading households who do not have a source of subsistence, or who have to be employed outside the home as in urban contexts. Hence entering in non-nuclear arrangements

with kin or other women is a strategy aimed at dealing with poverty and potential destitution.

In a rapidly industrializing context where gender roles tend to be polarized, women are the most disadvantaged as they are forced to seek employment outside the home with little relief from burdens of household work and child care. Furthermore, they are also discriminated against, unequipped in skills and literacy to qualify them for employment in more modern sectors. And finally, there is discrimination in the labor market itself, with unequal access and unequal pay for women.³³ Women tend to be seen as a reserve labor force, with incomes considered merely to supplement the household income. This has negative effects on women heading households, especially those that start out poor.

Women's access to various types of development schemes is also inhibited by gender-blind planning. When housing policies assume the nuclear, male-headed family as norm, women are denied access simply on account of their sex. Brydon and Chant (1989)³⁴ give as an example a Brazilian low-income housing program which granted serviced land plots for self-building, in a sites-and-services scheme. In one of the projects in Vila Velha in southeast Brazil, it was explicitly stated that applicants had to be the *father* of at least two children.

Shelter needs of women and their households cannot be seen in isolation from the prevailing ideology, and especially the confluence of patriarchy and industrial capitalism. Hence a more holistic approach to shelter is also needed, where opportunities for income generation, provision of child care and health services, education, and the development of skills are included as integral to the shelter package. Another aspect is that since it is at the community, grass-roots level that discrimination occurs and is experienced, solutions too need to work at this level.

Example 2: Extended Households

Extended households, almost everywhere, constitute opportunities and constraints for women somewhat distinct from those for women-headed households. Extended households, as they occur in Latin America, Africa, or Asia, are households with vertical or lateral arrangements of kin. A non-traditional extended household may be formed when women choose to live with their relatives, or when they take on additional members, consanguinal or fictive, male or female, to function as a domestic or a residential unit. As Chant and Ward³⁵ point out from a study of Latin American

contexts, both, the extended and the female-headed systems arise as a positive response to combat poverty, to accommodate changes in the life-cycle, to share domestic labor, and to minimize social and psychological insecurity arising out of the ideology of *machismo*.³⁶ Their data show that women in non-nuclear arrangements fare better than their counterparts in nuclear households.

Morris³⁷ has also studied households in Mexico City located within four separate housing clusters in impoverished areas, and suggests that such patterns of domestic organization are geared to solve basic and related problems of child care and home maintenance. The household demonstrates ambiguity of membership and flexibility of structure for residence, economic cooperation, and reproduction.

However, extended households do not give as much cause for optimism in some other contexts. In London, lack of adequate affordable housing has led to "doubling-up" in extended family units. This has been reported to be very unsatisfactory.³⁸ Ann Varley, in her research in Mexico City, has found that not only do daughters of tenants of the housing project lose out due to preferences for sons and their families, but also that the internal family dynamics of the extended households between the mother-in-law and the daughter-in-law need to be looked at more carefully when addressing issues of shelter for women in these extended households.³⁹ This tension between in-laws may get very oppressive for the daughter-in-law in situations where the son is absent, due to migration.⁴⁰

Younger couples in nuclear households, in many cases, not only have more physical and economic independence due to greater access to cash income, but women also have a greater potential for influencing decisions in the household. However, the nuclear family represents a double-edged sword especially for low-income women, as we have seen, in the isolation of housework, lack of help with child care, etc.

Example 3: Polygamous Households

This is a form that is permitted and practiced in Africa and Islamic countries. The benefits and disadvantages of the situation for women are especially difficult to analyze, especially in a shelter context. Policies influenced by Western, middle-class perspectives of the normative family have made the situation very uncomfortable for women in traditional contexts. There is some ambivalence about whether women consider the

polygynous arrangement to be beneficial. On the one hand, there are reports that the polygynous arrangement permits a man relationships with many women, preventing the formation of strong conjugal bonds with individual women, and that married women see their co-wives as rivals thus preventing the development of any genuine female solidarity.⁴¹ On the other hand, there are studies showing that women favor polygamy, as it allows sharing the burden of household work and cooking, allowing one to go off into trade while the other stays at home to carry out household chores.⁴²

Shelter projects based on policies that are blind to household composition hurt women as a group. One such project was the creation of Lake Volta in Ghana in the early 1960's.⁴³ Resettlement of areas to be flooded was undertaken with no thought for local social organization and practices. The new houses constructed by the government took no account of prevailing polygynous family structures. Thus there were no separate sleeping rooms for individual wives, nor were there separate kitchens or store areas.

The above were just three examples of non-nuclear households, with a discussion of the problems they encounter from gender-blind policies that have underlying assumptions that do not appreciate flexibility of household structures. There are other forms of non-traditional households not addressed here. For instance, in developing countries, the needs of single women, who migrate to cities to work in the growing export-processing zones, are met in working-women's hostels. While hostels satisfy some needs, they are also insensitive to others.⁴⁴ Other groups of non-nuclear households are women living singly or with other people in apartments. It may be difficult to call them "women-headed," if they have an egalitarian system of living, which brings into question what, exactly, constitutes headship.⁴⁵ The above examples need to be seen as a sampler of the existing wide variety of household types that get shortchanged by gender-blind policies and policies that presume the nuclear, male-headed household as the basic unit of society.

Implications for Shelter Policy: Planning, Theory, Research, and Design

The great diversity of household types and in particular the increasing prevalence among them of women-headed households calls for shelter policy that appreciates such diversity. Greater choice of residential alternatives, affordability, and increased access to shelter and related services of those previously denied

by virtue of restrictive definitions of the households are critical to this requirement. Shelter policies aimed at addressing the needs of non-nuclear households also need to appreciate their current strategies, so that these may be facilitated with a lesser commitment of resources and tap the creativity that already exists. All over the world, human settlement policies vis-à-vis women tend to be looked at in the framework of women's roles in reproduction.⁴⁶ Policies and plans need to incorporate an integrated approach to shelter and infrastructure as well as to the community-management roles and needs of women in non-nuclear households, particularly of women-headed households. Shelter policies need to be based on a theoretical understanding of how existing policies ignore or render invisible existing non-nuclear households or force the formation of nuclear households; and of the conditions that would increase access of women to shelter and opportunities for their development.

1. The general condition and shelter and related needs of non-nuclear households, especially those headed by women, need to be recognized as of great importance.⁴⁷ The importance of understanding these in the local cultural contexts, as well as of the allocation and control of resources within the household are underscored. In First as well as Third World contexts, these have implications for plot and house design, tenure, recruitment of residents to self-help settlements, and for the process of dwelling construction itself.⁴⁸ They also bear on urban land-use planning, the structure of credit and lending policies, and provision of social and physical infrastructure. Consideration of female-headed households needs to be guaranteed in national and local habitat policies.⁴⁹ Women heading families should have the same priority of access to self-help shelter projects as do male heads of families, and greater priority than men without family obligations. Collaborative and cooperative arrangements within and among non-nuclear households need to be supported and encouraged.
2. Social and physical infrastructural needs are especially critical in the context of women-headed and other non-nuclear households. Child care in close proximity, available and affordable, transportation that is based on an understanding of the time-budgets of women in these households, opportunities for skills and job-training, shopping, water, health care facilities, etc., all need to be an integral part of shelter policy.⁵⁰ An understanding of the networks that these non-nuclear households form within the community to satisfy shelter needs, as well as of the local context, is also crucial to physical interventions. Living quarters for single women living away from their families, such as working-women's hostels, need special attention in Third World contexts.

3. Land-use and zoning policies need to be informed by the need to incorporate income-generating and production activities for women in non-nuclear households.⁵¹ Strategies and designs to allow residents to keep small stock or poultry and cultivate gardens or otherwise engage in occupations that may need some space around and outside the house are some examples. In the First World, these should also allow for greater mixed use and higher densities than a single-family housing layout may offer.
4. Women in non-nuclear households should also be provided with easy access to credit, as well as information regarding other institutional arrangements to obtain shelter. There is evidence that some sources of credit work have worked better for women than others.⁵² These should be expanded and replicated. The myth that women are bad credit risks has been debunked in the literature,⁵³ but this understanding has not yet permeated lending policies. Barriers to access or availability to credit need to be identified; in many cases women are unprepared or unwilling to deal with bureaucratic credit processes and sometimes they are ignorant of their availability. Traditional sources of credit such as rotating funds that have historically provided resources for women need to be encouraged and supported.
5. The participation of all women, and those in female-headed households especially, in the design, implementation, and management of projects needs to be encouraged. For this to be effective, it is necessary to know the work they are already doing, their time availability, and physical and cultural barriers to participation. Higher levels of gender consciousness do not always result in high participation: projects need to be geared specifically to their needs. Requests for voluntary labor may not be reasonable under many circumstances. Efforts need to be made to develop self-sufficiency in implementation and management and the development of local skills. In many cultures, women project personnel and decision-makers are necessary to mobilize participation of local women. Mechanisms and contexts to facilitate participation need to be designed.⁵⁴ Women also need to organize to participate effectively in advocating for their own needs.⁵⁵ An explicit understanding that the needs of women cannot be met in the family that is represented by men only also needs to permeate shelter policy and planning.⁵⁶ The representation of women in greater numbers in planning and policy decisions has the potential also to bring women's concerns to the fore.
6. Legal access to land and property needs to be effected or implemented more vigorously; in many countries around the world, legal aspects of women's access to land, property rights, and credit are linked closely to customary constraints on women's roles and relationships with men.⁵⁷ Women heading households are usually unable to secure collateral, given the restrictions on their ownership of property. Financing institutions need to recognize non-formal and flexible sources of income for women in non-nuclear households.⁵⁸
7. Women also need to be taught building skills, making credit and materials easily available. Self-help situations all too often presume the availability of skilled labor and capital. In many rural contexts around the world, women have traditionally been engaged in the construction of shelter; this is not a very novel idea. Unrealistically high building standards constitute barriers to shelter. The use of small-scale technology that facilitates construction by women as well as giving them opportunities for income generation needs to be considered.⁵⁹ The introduction of technology to lighten the burden of women's tasks in these households and to increase their efficiency in all aspects of production should also be part of shelter policy.⁶⁰
8. Models that have successfully mobilized awareness of these issues, or have provided shelter to non-nuclear households from the First⁶¹ as well as the Third World⁶² should be studied for some general principles and lessons. These strategies have taken various forms, e.g., organizing women around issues of shelter, and cooperative arrangements that combine economic activities as well as child care. It is also important that evaluations have criteria for success that are meaningful to women and important for their development, rather than simple cost-benefit types of analyses. Planning also needs to shift emphasis from physical and administrative considerations, which constitute barriers to non-nuclear households, to human considerations. Design is a powerful tool to raise and advance ideas; to build a body of research about the kind of housing that is facilitative of diversity in household type; and to provide visions by involving experts as well as the people affected.
9. A new paradigm of the home, the community, and the city needs to be developed to describe accurately and support rather than restrict the physical, social, and economic activities of a multiplicity of households.⁶³ Research is also needed on the internal dynamics and development of the households, and the conditions in which they provide the most benefits or constraints for women. How households interact with each other, and within the larger economy and society, are other areas of needed research.

Notes

¹ Harris, Olivia, 1981, "Households as natural units," in: Kate Young, Carol Wolkowitz, and Roslyn McCullagh (eds.), *Of Marriage and the Market*, London: CSE, pp. 48-67; Hutter, Mark, 1981, *The Changing Family: Comparative Perspectives*, New York: John Wiley; Lenoro-Otero, Luis (ed.), 1977, *Beyond the Nuclear Family Model. Cross-cultural Perspectives*, London: Sage.

² For instance, see Harris, 1981, *op. cit.*

³ The term "non-nuclear" is used here to signify essentially "non-normative" households. This is important because of the ambiguity of the title of this paper. Whether a household is "traditional," or "non-traditional" is not as important as the issue of match/mismatch between diversity of households as they exist, and the norm as assumed by policy. In an international context, what may be

traditional, such as the extended or the polygamous family, may actually be non-normative in that context, because of the existence of policies based on norms alien to the traditional culture.

⁴ For a good example, see Scarnecchia, Timothy, 1992, "Housing and gender ideologies in rural and urban Zimbabwe: Life histories and the nuclear family," in this publication.

⁵ For examples of planning circumscribed by assumption of family and women's role of mother and wife as sacrosanct in twentieth century London, see Roberts, Marilyn, 1990, *Living in a Man-Made World*. London: Routledge. Frank discusses how ideas about gender and family help determine the physical design and location of dwellings, places of work, and other designed environments. These settings then support the ideas of gender and family that generated them. [Frank, Karen A., 1988, "The social construction of the physical environment: The case of gender," in: Willem van Vliet (ed.), *Women, Housing and Community*, Brookfield, VT: Avebury.]. For a description of the conditions of women heading households, and an analysis of the phenomena that have led to their concentration in central cities, see Stimson, Catherine, Elsa Dixler, Martha Nelson, and Kathryn Yatrakis (eds.), 1981, *Women in the American City*, Chicago: University of Chicago Press.

⁶ For a general discussion of the invisibility of women and the discrimination they face as a result of policies that ignore women's productive activities and the relation of these to their homes, and the additional burdens these policies constitute for women, see Rogers, Barbara, 1980, *The Domestication of Women*, New York: St. Martin's; Moser, Caroline, and Linda Peake (eds.), 1987, *Women, Human Settlements and Housing*, London: Tavistock; Daswani, Mona, Oct., 1987, "Shelter and women—a perspective," *Indian Journal of Social Work*, 48(3):273–285; and Chant, Sylvia, and Peter Ward, Feb., 1987, "Family structure and low-income housing policy," *Third World Planning Review*, 9(11):5–19; also provide insights from different regional and cultural contexts.

⁷ *Ibid.*

⁸ This is elaborated in a following paper on this theme. See Du Plessis, Valerie, 1992, "Young mothers and affordable housing: Information and organization for change," this publication.

⁹ For an interesting case study see Du Plessis, *ibid.*

¹⁰ The term *household* is used as a compact version of *living arrangement*, as in the title of the panel, and is useful given the mass of theory associated with the concept.

¹¹ For a very simple description and explanation of these terms, see Brydon, Lynne, and Sylvia Chant, 1989, *Women in the Third World*, New Brunswick, NJ: Rutgers University Press. See also United Nations, 1987, *Demographic Yearbook*. Special topic: Household and Family Statistics. 39th issue. New York: United Nations.

¹² For instance, see Brydon and Chant, *op. cit.*, pp. 9–10.

¹³ *Ibid.*, pp. 47–68, 134–60.

¹⁴ United Nations, 1987, *op. cit.*, p.4.

¹⁵ Harris (1981), *op. cit.*

¹⁶ See Brydon and Chant, 1989, *op. cit.*

¹⁷ Varley, Ann, 1992, "The house of two." The provision of rent free accommodation for young adults in urban Mexico," this publication.

¹⁸ Franck, Karen A., and Sherry Ahrentzen (eds.), 1989, *New Households, New Housing*. New York: Van Nostrand. Caplow, Theodore, Howard M. Bahr, John Modell, and Bruce A. Chadwick, 1991, *Recent Social Trends in the United States 1960–1990*, Montreal: McGill-Queen's University Press, pp. 82–89.

¹⁹ *Ibid.*

²⁰ Marans, Robert, and Mary Ellen Colten, 1985, "U. S. rental housing policies affecting families with children: hard times for youth," in: Willem van Vliet, Elizabeth Huttman, and Sylvia Fava (eds.), *Housing Needs and Policy Approaches: Trends in Thirteen Countries*, Durham, N.C.: Duke University Press.

²¹ Stimson *et al.*, 1981, *op. cit.*

²² Klowdowsky, Fran, Aron Spector, and D. Rose, 1985, *Single Parent Families and Canadian Housing Policies: How Mothers Lose*, Ottawa: Canada mortgage and housing corporation.

²³ Ahrentzen, Sherry, 1985, "Residential fit and mobility among low-income, female-headed households in the United States," in: W. van Vliet *et al.*, *op. cit.*

²⁴ Harris, Richard, Fall, 1985, "Women and homeownership: A research note," *Women and Environments*. Harris reports that female single parents (61 percent) are less likely to own their own homes than their male counterparts (44 percent). Male single parents earn more and tend to be older. When income is controlled, the gender difference disappears, except for the bottom quartile. This implies, he suggests, that income is the overwhelming factor and that others (for example, discrimination) are not significant except in the bottom income quartile.

²⁵ Fuentes, Annette and Madelyn Miller, 1988, "Unreasonable access: Sexual harassment comes home," in W. van Vliet, *op. cit.*, pp. 153–160.

²⁶ Shelter issues for women in crisis, and those who may have suffered physical or mental abuse are addressed in theme three in this book.

²⁷ For instance see, Brydon and Chant, 1989, *op. cit.*, pp. 54–56, 145–151.

²⁸ Tinker, Irene, and Michele Bo Bramsen (eds.), 1975, *Women and World Development*, Washington, D.C.: Overseas Development Council, pp. 32–33.

²⁹ Kumari, Ranjana, 1989, *Women-Headed Households in Rural India*. London: Sangam, p. 42.

³⁰ UNESCO, 1984, *Women in the Villages, Men in the Towns* (Yogesh Atal, ed.), Paris: UNESCO. Around one-third of all households worldwide are made up of women-headed households. (Moser, Caroline, and Sylvia Chant, 1985, *The Participation of Women in Low-Income Housing Projects*, Gender and Planning working paper no. 5, London: Development Planning Unit, University College.

³¹ Gordon, Elizabeth, 1981, "An analysis of the impact of labor migration on the lives of women in Lesotho," in: Nelson, Nici (ed.), *African Women in the Development Process*, London: Frank Cass.

³² Brydon and Chant, 1989, *op. cit.*, pp. 146–48.

³³ This is a very brief and general statement of underdevelopment faced by women in developing countries around the world. For a more specific understanding of development theories and their special significance for women, cf. Rogers, 1980, *op. cit.*; Tinker and Bramsen, 1975, *op. cit.*; Afshar, Haleh (ed.), 1985, *Women, Work and Ideology in the Third World*, London, Tavistock; and Anker, Richard, and Catherine Heine (eds.), 1986, *Sex Inequalities in Urban Employment in the Third World*, Basingstoke: Macmillan.

³⁴ Brydon and Chant 1989, *op. cit.*, p. 216.

³⁵ Chant and Ward 1987, *op. cit.*

³⁶ Blumberg (Rae Lesser, 1975, "Fairy tales and facts: economy, family, fertility and the female," in: Tinker and Bramsen, 1975, *op. cit.*) also debunks the myth of the "disorganized female-centered family pattern" as a cause of poverty, and states that it is rather the poverty and the economic prospects of women in a patriarchal society that combine to produce the female-headed family. She observes an adaptive pattern of sharing, and a network of give-and-take among close kin, especially on the female side, and suggests that female-headed families emerge under certain marginal economic conditions when women as well as men have independent access to subsistence. Cf. Brown, Susan E., 1972, *Lower Economic Sector Female Mating Patterns in the Dominican Republic: A Comparative Analysis*, Ph.D. dissertation, Ann Arbor: University of Michigan. She suggests that women following traditional middle-class ideals of the single mate pattern seem to be better off in traditional, material measures (land, wealth, etc.), whereas women in non-traditional, multiple partner pattern tend to do better in various indices of well being (number of surviving children, shelter conditions, food quality, etc.).

³⁷ Morris, Lydia, 1981, "Women in poverty: domestic organization among the poor of Mexico city," *Anthropological Quarterly*, 54 (3):117–24.

³⁸ Ash, Joan, 1985, "The effects of household formation on housing needs in Britain," in van Vliet, *et al.*, *op. cit.*

³⁹ Varley, 1992, *op. cit.*

⁴⁰ Cf. Gulati, Leela, 1986, "Male migration from Kerala—some effects on women," *Manushi*, 7 (1). She studied women in Kerala whose husbands were away in the Gulf for extended periods of time. While these women have taken on a more active role in the management of family affairs and are less dependent, she also found that women between 15 and 25 showed alarming rates of mental disturbance. Incompatibility with in-laws was the cited as the main cause; UNESCO, 1987, *op. cit.*, reports similar findings.

⁴¹ Brydon and Chant, 1989, *op. cit.*, p. 26.

⁴² Tinker, 1975 (in Tinker and Bramsen, 1975, *op. cit.*) reports on a survey conducted in the Ivory Coast in the sixties that showed that 85 percent of the women were in favor of polygamy (p. 32). Ocloo, Esther, 1974, *The Ghanaian Market Woman*, paper prepared for the 14th World Conference on the Society for International Development, Abidjan, Ivory Coast) reports similar findings, with women in polygamous marriages enjoying a sense of economic and psychological independence from their husbands, which makes their "liberation" more real than that of literate professional women in nuclear households.

⁴³ Brydon and Chant, 1989, *op. cit.*, p. 104.

⁴⁴ A study by the YWCA (1975, *A Place to Live: a Study on Housing for Women*. Bombay: Allied Publishers) surveyed hostel residents and identified the following factors as important: choice in room type, affordability, some degree of organization and supervision, safety and security, fear of isolation, decent neighborhood, and the special needs of older women. However, the hostel situation can be unpleasant, as indicated in a letter to the editor in a women's magazine in India. Hostel residents' belongings were forcibly thrown on the road by the landlady, after residents began taking sole responsibility of managing hostel affairs following conflicts with the management. (Bhatt, Sharada, 1986. Letter to the editor, *Manushi*, 6(4). Mehra and Kaul [1986, "Last priority: Women in the IARA," *Manushi* 6(5)] too recount how women students of the prestigious Indian Agricultural Research Institute were shortchanged by policies that assumed that their shelter needs were being met in their families. The students, who did not have hostel accommodations, were afraid to protest for fear that their scholarships would be withdrawn as punishment. This was also the case when married students always got preference above single women students. See also Foo (Gillian Hwei-Chuan, 1987, "Work and Marriage: Attitudes of Women Factory Workers in Malaysia," University of Michigan: unpublished dissertation for a good description of hostel conditions for women working in electronics industries in Malaysia.

⁴⁵ For a discussion of the definition of "head," see United Nations, 1987, *op. cit.*; as well as Ranjana Kumari, 1989, *op. cit.*

⁴⁶ Moser and Peake, 1987, *op. cit.*

⁴⁷ Moser and Peake, 1987, *op. cit.*; Moser, Caroline O. N., 1989, *Community Participation in Urban Projects in the Third World*, New York: Pergamon; Smith, Diana L., "Nairobi 1985: Women and habitat," *Women and Environments*, 8(1). Ranjana Kumari, 1989, *op. cit.*; Wekerle, Gerda, 1981, "Women in the urban environment," in: Stimpson *et al.*, *op. cit.*; Cf. Schlyter, Ann, 1989; *Women Householders and Housing Strategies: The Case of George, Zambia*. She focuses on how women-householders manage their housing situation in a neighborhood where an upgrading project was executed in the 1970's.

⁴⁸ Chant and Ward, 1987, *op. cit.*

⁴⁹ Smith, 1986, *op. cit.*; Ranjana Kumari, 1989, *op. cit.*

⁵⁰ Smith, 1986, *op. cit.*

⁵¹ Markussen, Ann R., 1981, "City spatial structure, women's household work and national urban policy," in: Stimpson *et al.*, *op. cit.*

⁵² Berger, Marguerite, 1989, "Giving women credit: The strengths and limitations of credit as a tool for alleviating poverty," *World Development*, 17(7):1017–32. She suggests that intermediary programs, parallel programs, and poverty-focused development bank approaches have been more effective than bank schemes in improving women's access to credit.

⁵³ Wekerle, 1981, *op. cit.*

⁵⁴ Cf. Farge, Brenda D., 1986, "Women's leadership in Cooperatives: Some questions," *Women and Environments*, Fall 1985. She observed, in a fascinating study by the Cooperative Housing Federation of Toronto, that women constitute a majority of adults in Toronto co-ops. However, while 59 percent of committee members and 60 percent of all committee chairs are women, 38 percent of presidents, 52 percent of treasurers and 72 percent of secretaries are women. Women thus

tend to be underrepresented in executive positions, except for the traditionally female position of secretary. Farge suggests insightfully that perhaps the question is not so much "why are women not involved?" as it is "is this a forum which reflects the manner in which women typically express themselves?" There may be some lessons here for planners seeking participation.

⁵⁵ Du Plessis, 1992, this publication; Bapat, 1992, this publication.

⁵⁶ Moser and Peake, 1987, *op. cit.*

⁵⁷ Cf. Hosken, Fran, 1988, "Women and property," in W. van Vliet, *op. cit.* She discusses the importance of property rights and access to land and other sources of capital. Cf. also *Women and Habitat*, 1985.

⁵⁸ Ranjana Kumari, 1989, *op. cit.*

⁵⁹ Childers, Erskin, 1975, "The development approach to liberation: Suggestions for planning," in: Tinker and Bramsen, *op. cit.*

⁶⁰ Boulding, Elis, 1975, "Women, bread and babies: Directing aid for fifth world farmers," International Women's Year Studies on Women, paper no. 4., Boulder, Colorado: University of Colorado, Institute for Behavioral Sciences, Program for Research on General Social and Economic Dynamics.

⁶¹ Many strategies at different levels have worked for providing shelter for non-traditional households, several in this publication itself. Cf. France, Ivy, 1985, "Hubertusvereniging: A transition point for single parents," *Women and Environments*, Winter, 1985; Soper, Mary, 1980, "Housing for single parent families: A women's design," in: Wekerle, Gerda R., Rebecca Peterson, and David Morley (eds.), *New Space for Women*, Boulder, CO: Westview; Klodawsky, Fran, and Aron Spector, 1985, "Mother-led families and the built environment in Canada," *Women and Environments*, Spring, 1985.

⁶² Moser and Peake, 1987, *op. cit.*; Andreas, Carol, 1989, "People's kitchens and radical organizing in Lima, Peru," *Monthly Review* 41(6):12-21; Bapat, 1992, this publication.

⁶³ For an example, see Leavitt, Jacqueline, 1985, "A new American house," *Women and Environments*, 7(1).

⁶⁴ Hayden, Dolores, 1981, "What would a non-sexist city be like?" in: Stimpson *et al.*, *op. cit.*