

## Chapter 2

### Global Policies Regarding Shelter for Women: Experiences of the UN Centre for Human Settlements

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Shelter policy with respect for women marks the culmination of the women in development movement to ensure that development programs and policies recognize and include the differential needs of women. Women's rights to land and housing conflict with customary and family law throughout the world. Urbanization challenges these laws and customs that have their roots in agricultural societies with their emphasis on kinship and extended family; the reformulation of family and household in cities today provides an opportunity to modify these unequal practices on the grounds of both economics and justice.<sup>1</sup>

In the mega-cities of the world, women-headed households are becoming the norm, particularly among the urban poor. This disintegration of the family is not a fact to be celebrated: a woman is forced to work a double day to support and succor her family. Indeed, facilitating the return of men to their household responsibilities is one of the most critical challenges we face today. The answer clearly is not to go back to traditional gender relationships but rather to support greater equity for women. Access to land and housing is fundamental to this re-balancing of gender roles to reflect women's economic and social roles.

Yet nowhere is the move toward equity more difficult than in policies that change women's rights to land and housing. This is an opportune time to insert gender equality into land policies because of changes being made in many countries in the system of land titles and registration. Other elements emphasized in documents about women and shelter (UNCHS 1985, 1989, 1990) encounter less ingrained resistance. Women's access to home financing builds on successful credit programs for micro-enterprise (Tinker, 1989). Greater recognition for women's historic economic activities in and around the house require rethinking contemporary architectural notions of homes (Gurstein, 1991; Kusterer & Vitt, 1991). Improved water supply and sanitation are introduced as health measures regardless of the impact on women's time (Tinker, 1989b): new water points save time but the installation of latrines often takes time for increased carrying of water and cleaning of the site. The tendency to leave decision-making about these crucial services to technicians too often leads to the imposition of "solutions" on the women users. Clearly, if women are to benefit from shelter policies they must be allowed to participate in "all levels of the planning and implementation of human settlements policies and programmes" (UNCHS 1990:3).

My purpose in this paper is, first, to review the policy initiatives of the United Nations Centre for Human Settlements<sup>2</sup> (UNCHS) as they have evolved to include women; second, to identify ways in which international agencies such as UNIFEM might work with local NGOs or women's groups to assist UNCHS to achieve its policies regarding women; and finally, to discuss actual UNCHS programming in three countries of Asia in terms of three major issues: access to land and housing, participation in planning, and the interrelationship between income and housing. Both the policy shift and the subsequent activities UNCHS has undertaken to implement these policies illustrate the symbiotic relationship among the various players in international development: scholars, practitioners, and activists, nudging policy into new areas (Tinker, 1990). Once policies are promulgated, implementing them becomes an even greater challenge. Thus any discussion of policy initiatives must stress both the potentialities and the constraints that such policies face.

## UN Programs

### UNCHS

The United Nations Centre for Human Settlements was set up as a result of the 1976 international meeting on Habitat: United Nations Conference on Human Settlements, held in Vancouver. This conference had enormous input from non-governmental organizations (NGOs) and advocacy groups concerned with low-cost housing and appropriate technologies meant to alleviate drudgery associated with many survival tasks. Because few national governments or development agencies had placed either human settlements or urban problems high on their agendas, NGO pressure was instrumental in convincing governments to set up a new UN agency. UNCHS was established in 1978 to provide a secretariat for the intergovernmental Commission on Human Settlements; the existing Centre for Housing and Building was placed within UNCHS. In 1981, the Foundation for Human Settlements was created to allow the agency to receive voluntary contributions and so broaden its activities.<sup>3</sup>

Despite the NGO involvement in both the official and unofficial conferences at Vancouver, women's interests in human settlements were not recognized in major conference document (Pietila & Vickers, 1990) although "it called for active participation of women in planning, design and execution of all aspects of human settlements" (UNCHS, 1989:12). Women's specific interests

were overlooked despite efforts of delegates to the World Conference for International Women's Year, held in Mexico City in 1975, who tried to influence the discussions in Vancouver by emphasizing in their World Plan of Action, that because women spend more time than men around their homes, their needs should be featured at the Habitat Conference (Fraser, 1987).

Not until 1985 was the connection between women and shelter strongly detailed in a UN document when the World Conference for the UN Decade for Women, meeting in Nairobi, adopted the Forward-Looking Strategies for the Advancement of Women. Included in this document were two paragraphs calling on governments to "integrate women in the formulation of policies, programmes, and projects for the provision of basic shelter and infrastructure," and declaring that "women and women's groups should be participants in and equal beneficiaries of housing and infrastructure construction projects" (Forward Looking Strategies: para. 209, 210).

These paragraphs did not just happen. Three streams of influence combined to convince both women and UNCHS that the issue of women and shelter must be addressed. These influences came from the United Nations itself, from women in UNCHS, and also from activists working on housing issues in their own countries. Throughout the Decade for Women, the UN had issued directives to all its agencies to integrate women into their programming; increasing pressure was exerted on each agency to produce a report for each Women's Conference. UNCHS submitted a paper for the Mid-Decade Conference in Copenhagen in 1980, but it had no impact on the Programme of Action. In 1984 a focal point for women was created within UNCHS and the assigned officer, Aliye P. Celik, was given oversight of the agency paper on "Women and Human Settlements."<sup>4</sup>

Also produced for the Nairobi meeting was a four page issue of *Bibliographic Notes* on "Women and Shelter." The paucity of references establishes the fact that women and shelter issues had up to that point been given little attention by the women in development community. Studies that focused on women's access to services (Schminck, 1985) or to housing credits (Blayney & Lycette, 1983; Sorock *et al.*, 1984) were all quite recent. Still in preparation was a series of working papers presenting case studies about women and housing and prepared by students in a course under the direction of Caroline Moser at the Development Planning Unit of

University College, London (subsequently published in Moser & Peake, 1987). Because housing was perceived as an urban issue, studies about cities were also included. Papanek wrote one of the first articles detailing women's different experiences in cities (1976). Others were concerned about urban women's need for income and moved beyond earlier studies of women in the marketplace to collect data on women in street foods (Tinker, 1987a; Tinker & Cohen, 1985) and petty trading (Babb, 1982; Singh & de Souza, 1980).

These documents and a draft of suggested paragraphs for inclusion in the Forward Looking Strategies were circulated during the Nairobi meetings both to the official governmental meeting and to the Non-Governmental Organization (NGO) Forum.<sup>5</sup> Anje Wiersinga of the Netherlands organized a workshop at the NGO Forum to discuss shelter issues. She was a member of the Habitat International Coalition (HIC), an umbrella group for NGOs and Community Based Organizations interested in shelter issues that is recognized by and given a position within the UNCHS (Sayne, 1988). This workshop brought together women writing on shelter issues in universities, NGOs, and UNCHS. Their support assisted in getting the paragraphs on housing and infrastructure into the Forward Looking Strategies; their interaction hatched the idea of a women's caucus within HIC. This symbiotic relationship between the women inside UNCHS and those outside, particularly women active in HIC, has propelled women and shelter issues forward in both the governmental and NGO arenas.

Following the Nairobi conference, UNCHS undertook to incorporate women's concerns into its major policy campaign: Global Strategy for Shelter to the Year 2000. Recognizing the limited understanding within the development community of the importance of urban issues and settlement policies in general, and their impact on women in particular, UNCHS convened an international seminar in Vienna in December, 1985, organized jointly with the Division for the Advancement of Women of the Centre for Social and Humanitarian Affairs. The seminar was designed "to familiarize women's organizations with key issues of settlements management" and to ensure that policy-makers were cognizant of "women's perspectives on housing and residential environments" since joint collaborative efforts were necessary to develop realistic national plans of action that would help the agency achieve its goal of "Shelter for All by the Year 2000" (UNCHS, 1990:2).<sup>6</sup> The Vienna Seminar called for five regional seminars to discuss further the key issues of women's access to

housing, land, housing credit, water, and sanitation as well as women's participation in the design and construction of shelter.<sup>7</sup> While the regional seminars were taking place, a special meeting was held to ensure that issues of women and homelessness would be included in the preparations and documentation for the International Year of Shelter for the Homeless, 1987.<sup>8</sup>

The women active in Habitat International Council also pressed their case for greater representation on the Board of Directors and on important sub-committees; they also lobbied for a special working group on women and shelter. At an April, 1987 meeting of the HIC General Assembly, guidelines were adopted that included the eventual goal of equal representation of women and men on the 21 member Board. At its December, 1988, meeting in India the HIC General Assembly accepted the idea of an official Women and Shelter Network (WAS) that could nominate representatives to the Board and major sub-committees (Sayne, 1988). Today the Women and Shelter Network not only has its own newsletter and secretariat in Nairobi headed by Diana Lee-Smith but also has a formal liaison with the UNCHS secretariat. In 1990, the women succeeded in making the UNCHS focal point for women a full time position; the incumbent, Catalina Trujillo, was a founding member of the network (WAS Newsletter 5, August, 1992).

This history exemplifies women's efforts to influence a sector and the male organizations operating within it. Women need their own organizations and offices such as the WAS Network and the UNCHS focal point. Such visible women's groups serve as pressure groups on the male organizations, contact with press and other sectors, and support groups for themselves. But the real power lies in HIC and UNCHS. Women need to be part of the mainstream decision-making within these organizations but well-connected to the women's groups. Women concerned with shelter issues continue to pursue this two-pronged strategy to integrate women's issues into all activities of UNCHS.

This history also illustrates the potentialities of UNCHS itself: seminars and publications to educate both activists and practitioners; consultancies for scholars so that they can present their research findings in a policy, as opposed to an academic, framework; and UN approved consciousness-raising campaigns that set global goals as in the Global Strategy to the Year 2000 and declare years such as *International Year of Shelter for the Homeless, 1987*. Conferences not only facilitate the exchange of information among the committed, but



also provide greater access to national policy-makers than is otherwise possible.

These activities also illustrate the constraints that limit UNCHS's impact on national policy. As an international system based on national governments, the UN in its development role is a forum for the exchange of information and discussion of new concepts. The policies emerging from UN agencies are advisory. They frame the debate within countries and provide moral suasion for new approaches. Implementation of new policies are left to existing civil service cadres in each country for whom the new initiatives are too often seen only as an added burden. Hence the growing recognition that national organizations, such as NGOs, community-based organizations (CBOs), and women's groups, have a crucial role in monitoring change and agitating for swifter implementation.

#### **UNIFEM and UNCHS**

UNIFEM, the UN Fund for Women, was set up in 1976 "to promote programming for and with women in developing countries and to channel financial and technical resources directly to these women" (Anderson, 1991:7). Initially, UNIFEM emphasized rural projects revolving around agriculture and micro-enterprise; as more NGOs began working with grassroots women's groups, UNIFEM has increasingly become a point of reference within the UN system for development projects.<sup>9</sup> As part of an exploration of ways to work with poor urban women, UNIFEM and UNCHS discussed a long-term project for "training and capacity-building" for women's groups as well as for non-governmental (NGO) and community-based organizations (CBO) promoting women's access to shelter.

In addition to setting up a network of women's groups, UNCHS sought advice from UNIFEM on how to add income activities for women to their housing projects. As UNCHS began to upgrade urban squatter settlements or provide housing loans for the rural landless, it became clear that, if the families were to continue occupying their improved homes, total family income would have to be increased. Since most housing schemes assume an intact household with the male head already employed, any new income would have to come from women's work.

Because the proposed collaboration with UNCHS represented a departure from previous programming, UNIFEM decided it needed more information on current

UNCHS projects before making a decision. I was asked to undertake a joint UNIFEM/UNCHS mission to Indonesia, Bangladesh, and Nepal to assess the extent to which women were already, or could be, included in selected UNCHS projects and to identify opportunities for future cooperation by the two agencies with NGOs, CBOs, and women's groups on activities relating to women and human settlements.<sup>10</sup>

### **Future Opportunities for UN Programs**

#### **Human Settlement Issues**

Indonesia, Bangladesh, and Nepal are all in the early stages of developing a national shelter policy. Major international funding agencies such as the World Bank or the Asian Development Bank working in these countries as partners in the UNCHS projects, as well as bilateral agencies involved in related projects, were enthusiastic about the idea that UNIFEM might provide technical assistance on how to include women in their projects. Several offered their own funds to speed up the process. In two instances the project officers had already engaged female consultants to advise their efforts.

Interest was particularly strong concerning urban issues. Rapid population growth and internal migration will propel both Jakarta and Dhaka into the list of cities with over 10 million inhabitants. The rate of urbanization throughout Nepal is overwhelming this previously rural country. Given the pressures of population growth, governments in all three countries are trying to reduce urban migration to major cities. In both Bangladesh and Nepal, the major housing projects are rural and were designed for reconstruction of housing damaged by floods and an earthquake, respectively. In Indonesia by far the largest project focused on urban infrastructure in small towns throughout the archipelago.

Women are seen in official statements in Indonesia and Nepal as mothers and home-makers. Yet studies show that women in these two countries contribute as much as half the income of poor families. In contrast, Bangladesh programs seem to encourage women to increase their economic activity; they also take special note of the poverty of female-headed households. What explains this seeming contradiction? Perhaps the limited traditional roles for women in Bangladesh, perhaps the pervasive influence of national and international NGOs, perhaps the need for all citizens to contribute to national income in such a poor country.

## Rights to Land and Housing

Women's rights to own land and a house are recognized by UNCHS as a key issue. Yet in all three countries, as in much of the developing world, the lack of cadastral surveys and clear land rights makes any kind of planning difficult. If women seldom hold title to their urban dwellings, neither do men. Recent studies of urban land policies indicate that only 22% of barrio dwellers in Venezuela owned their land; in Cameroon only 20% of all urban land had been surveyed and titled, a higher figure than the 6% of all lands in the country that are registered (Dowall & Clark, 1991; Farvacque & McAuslan, 1991). In one squatter settlement in San Jose, Costa Rica, the local social workers estimated that 60% of the households were made up of a woman and her children.<sup>11</sup> More common estimates are 40% of all households.

Conflict between tribal or customary laws and modern legal systems adopted in most countries makes urban planning almost impossible. Governments often lack the ability to appropriate land for government buildings, infrastructure systems, or industry, much less for housing. In Port Moresby over 80% of the urban area is held under tribal laws (Tinker, 1989). Indonesia incorporated traditional land tenure systems into a new agrarian law, but adherence to traditional *adat* continues in about one-third of Jakarta (Farvacque & McAuslan, 1991:44).

In Bangladesh, to avoid conflicting claims over land, rural housing schemes require land to be registered before a loan is granted for building on the site. All NGOs administering the loan program require at the least that title is held jointly in the names of husband and wife; the Grameen Bank prefers title in the *woman's own name!* If a woman could not persuade a male relative to sign land over to her, then she was given preferred access to a loan to acquire a land plot; once that loan was repaid, she was then able to receive a loan to build her house.

In contrast, land ownership is not even mentioned in the housing projects in Nepal because of the strength of the customary land tenure system. In Kathmandu, middle-class men often register new homes in their wives' names because customary land inheritance laws prohibit men from exercising any rights over land even when held in their own names.

In Indonesia, although cadastral surveys remain incomplete so that customary rights of kampong dwellers to

their land have not been registered, tenure in kampongs and illegal subdivisions is fairly secure. Indonesia's urban policy objectives include provision of land and security of tenure for the poor; women-headed households are listed along with other vulnerable groups as meriting special attention, but policies to implement this aspect have not been promulgated. Two government housing programs for the poor raise a policy issue of entitlement. Kampong upgrading has been an ongoing program in the country; more recently the government has begun building low-rise flats to replace squatters' houses that must be removed for development. Both the improved kampong houses and the flats are rapidly being sold to higher-income groups. Some housing activists argue that the poor should not be allowed to sell their improved homes for a set number of years. Others emphasize that such a sale provides a stake for a poor family to buy rural land to set up a microenterprise. They point out that many poor, especially women, work out of their homes and that the flats made no provision for home-based work.

## Work and Housing

Three issues relate to women's work and housing that merit some discussion: the recognition of women's traditional roles in home construction and how these might be enhanced; the recognition of home-based work when planning housing and settlements; and the recognition of food production as an urban occupation.

None of the UNCHS projects reviewed specifically address the question of whether construction of low-income housing could become a possible source of new employment for women. Training women in construction and related skills, from bricklaying to metalworking, that are useful in both squatter housing and in the formal building industry has been introduced by many community groups in other countries (Celik, 1992). However, the programs in Nepal and Bangladesh called for rebuilding traditional homes with certain structural improvements that would make them more durable in future calamities. These projects recognize that while both women and men have some traditional knowledge of home finishing such as weaving grasses for roofing or applying whitewash to walls, the basic structure has usually been constructed by specialized male builders within the community. In fact, in both countries, training for local artisans in new techniques was regarded as the way to ensure improved structures. In Indonesia, one project called for a modern highrise; the low-cost housing project notes the role of informal builders in providing shelter and suggests that lack of

credit and insecure tenure, not building skills, are the major problems for the urban poor.

With regard to home-based work, only in the low-cost housing project in Indonesia is there even indirect mention of women's income-earning capacity. Note is taken of a credit program available to family planning acceptors. Reference is made to UNDP's Development of the Role of Women in Small Industry as a prior relevant project. The paper recognizes elsewhere the importance of raising family income to match the rise in housing costs through skill development and provision of facilities to start a micro-business.

Experience with women's income projects varied among the countries. In Indonesia, the concept of *gotong royong*, or working together, continues to influence government thinking. As a result, women's projects have been designed as group activities. Evaluations suggest that such an approach hinders the success of most projects. Adherence to the knitting-and-sewing syndrome in Nepal and Bangladesh has greatly reduced the economic return of women's income activities. In all three countries, NGOs and agencies are experimenting with more adaptive income projects. Small hotels are being promoted in both Indonesia and Nepal through the International Labor Organization (ILO) projects. Making and selling local food products works well in some places, poorly in others. Fresh vegetables and animal products for the urban market have generated significant income. Even weaving and sewing, when combined with well-designed products and prearranged markets, have become a good source of income. Everywhere, small-scale credit for activities of a woman's own choosing apparently produces enhanced income. Typically, there is little exchange of information among groups.

The rapidity of the economic transition influences choices of income activities in all three countries. Indonesia's entry into the world markets as a second round NIC means that many products that women's groups have successfully sold are becoming obsolete as manufacturing expands; much of the experience garnered worldwide is no longer applicable. Bangladesh has recently become a center for the garment industry. Here too the school uniforms and children's clothes that some women's groups make are becoming redundant. This modernizing trend is even observable in Nepal and will certainly affect many economic activities.

Informalization of large industries is leading to greater emphasis on subcontracting. Partly this trend is a

reflection of successful vertical integration of firms in Taiwan, where two-thirds of the industry employs five or fewer people, and Japan, where some 60% of all firms employ ten or fewer employees. Much subcontracting is on an individual basis, and pay is by the piece, whether for electronic assembly or toy assembling. There is a positive side to work at home, but there is also possible exploitation. NGOs and women's groups need to monitor conditions of employment. The spatial needs of these women need to be factored into house and neighborhood planning.

Street food vending is a major source of income for women around the world.<sup>12</sup> Scattered evidence indicates that home food production is both a source of family food and a source of income (Tinker, 1992). Cattle are raised in homes in Egypt and their cheese is widely sold. Squatters grow the winged bean in Cebu, Philippines; corn is grown in large concrete containers in the pueblo juvenes outside Lima, Peru; guinea pigs are raised in Oakland, California. In Berkeley a commercial farmer raises lettuce in downtown Berkeley and posts a profit of over \$200,000 per year selling to gourmet restaurants. We need more quantitative data on the amount and economic importance of urban and peri-urban food production. Such studies should certainly be part of human settlement planning.

### Top-Down Planning

The UNCHS projects under review reflect the host countries' policies toward women and treat them as passive recipients of housing: mothers are seen as needing housing and sanitation in Nepal; women-headed households are mentioned as vulnerable groups in Indonesian housing policy documents and are identified as deserving special consideration in the allocation of sites and service plots in Dhaka. But when the implementation of projects is examined, women are not consulted.

Consider the rural housing schemes undertaken in Bangladesh and Nepal to rebuild but also to upgrade homes destroyed by floods or earthquake. The upgrading consisted first of improved structural details designed to allow new homes to withstand another flood in Bangladesh or more severe earthquakes in Nepal. Secondly, governments in both countries decided to use this opportunity to require that all new/rebuilt houses would be improved by the provision of a latrine; additionally, in Nepal, home builders were to be encouraged to adopt an improved cookstove.



In Bangladesh, the Grameen Bank supplies four reinforced concrete pillars and a sanitary slab as part of the loan package. This slab represented a sixth of the cost of the loan, yet evaluators of the program did not see a single installed latrine (Islam *et al.*, 1989) while I saw one partially built. Remember that rural housing clusters in rural Bangladesh are built on earth islands that rise above the padi fields. During the monsoon, the fields flood to five feet or more; villages move from island to island by boat. The only place for a latrine is to hang off the side of the earth island, exposing the occupant to stares from below and dropping waste where it now goes, on the fields, to be washed away during the floods. The latrine was a water seal type that requires water to flush it. While fetching water is no problem in the rainy season, in the dry season it would require women to fetch buckets of additional water from the one tap in the village, down a steep bank, across fields, and up a steep bank, each way.

In Nepal, home builders willing to construct a latrine were offered a grant in the form of a fiberglass sanitary pad; scrubbing this pad in the usual way soon broke it apart. Again additional water had to be fetched, a chore in the hilly areas. Only in the Tarai, where water is plentiful and the population density much higher, were latrines adopted. A smokeless *chula* cookstove was also to be built into Nepali homes and similar grants offered. The technology for latrines and stoves has not adapted to household needs in the country and has therefore been largely unutilized. Alternative technology that is available in each country was apparently not investigated and no choice was offered.

#### Two Additional Issues

Absent from discussion of housing is any recognition of the critical needs that single women have for safe and affordable shelter. Hostels for women of various income levels, from factory workers to government clerks, are overcrowded and inadequate to the demand as urban migration accelerates and family support declines. Government policies that view women primarily as housewives obscure this crucial need to build hostels for unmarried women.

The national policies for modernizing transport systems in Indonesia and Bangladesh overlook the contribution of para-transport, particularly the bicycle rickshaw, to women's mobility. Buses not only cannot enter many urban settlements with their tiny uneven pathways, but crowded buses encourage groping and other offensive

actions that women, particularly those in semi-seclusion, find especially difficult to deal with.

#### Conclusion

Pressures from population and urbanization are compelling governments to rationalize their land registration policies by interweaving the traditional customary practices with prevailing western law. Neither of these systems treated women fairly. But changing attitudes toward equity and justice for women and minorities make this an ideal time to intervene in this process of redefining land usage and titles. Further, these changing concepts of justice are reinforced by the practical realization that in a fractured family it is the woman who cares for the children. Even in intact families it is the woman's income that goes primarily for family needs. Clearly, investment in the younger generation requires investment in women, particularly for shelter.

The heavy burdens on women heads of households argue for more home-based work. Crafts and sewing, staples of independent home work, are rapidly becoming obsolete as products of the global factory penetrate poor urban and rural settlements. Informalization of industry is providing more work under contract. NGOs and women's organizations need to monitor working conditions of contract work, whether in Ahmedabad or Los Angeles. For women who prefer to remain self-employed, the street food trade provides a steady income. Home food production certainly provides for the family diet and is likely to become an increasingly important income source.

Top-down planning for shelter, for latrines and cookstoves, for housing design, for neighborhood layout, wastes money and results in unsatisfactory settlements. Greater use of NGOs and women's networks will not only bring to these issues experience and expertise from outside the housing community, but it will also educate these networks to the need for a women's shelter policy. The combined pressure of these groups will cajole government bureaucrats and technicians to listen to the poor urban and rural women and together adapt policies to the local situations.

UNCHS has encompassed all these ideas in its policy agenda. Implementation remains elusive. Its staff continues to lobby other UN agencies such as UNIFEM and UNDP; to seek funds from the World and Regional Banks and bilateral agencies; and to support conferences such as this one in order to convince the development

community of the crucial importance of incorporating settlement issues into its programming. There is resistance, perhaps because the magnitude of urban problems is enervating; solutions are not apparent. Bureaucracies find it easier to stay with rural programming even as half of the world's people crowd into urban space. There is much consciousness-raising yet to be done to ensure that women's concerns become part of housing policy.

Conversely, the focus on shelter may provide the women's movement with relatively benign approaches to radical restructuring of gender relationships. To reiterate, shelter policy represents a culmination of women in development policy because it encompasses a broad range of basic women's issues of grave concern to rural and urban women worldwide and combines women's income and nurturing roles, specifically, women's access to land and housing:

challenges the heart of gender inequality embodied in both customary and modern legal systems of ownership and inheritance that have given men control over these vital assets;

addresses evolving forms of living arrangements resulting from increased individual mobility and insecure social and family safety nets: shelters for women who are battered, drug dependent, and homeless as well as housing for women who are single, head's of households, and elderly; unites women's roles in production and reproduction by expanding women's opportunities for income in and around the homestead, going beyond crafts to home-based contract and own account work; and finding new markets for production of food, that is growing vegetables and fruits, raising animals, poultry and fish, and preparing street foods; and

reduces the time women spend on survival tasks through improved infrastructure, namely in the provision of clean water and safe disposal of wastes and through transportation arrangements that encompass safe and convenient access and appropriate transport.

Shelter policy provides a mechanism by which feminist issues can be presented as issues of shelter and so addressed in a relatively non-confrontational manner. Emphasis can be on the need to provide shelter and services to women and their children so that the younger generation does not become a burden in the future. Legal rights for women and minorities can be inserted into the current debate on how to adjust and combine land tenure rights as differentially presented in customary and in modern legal systems.

The women and shelter community, scholars, practitioners, and activists, need to join with UNCHS to ensure that the issue of shelter for women becomes increasingly visible. Internationally, the 1995 UN World Conference for Women scheduled for Beijing, provides an entree into the UN policy process that should not be missed. Nationally, women's organizations concerned with poverty, domestic violence, and the elderly should be recruited to work with women and shelter advocated to focus settlement policies at every level of government on women's differential needs. Such are the possibilities and constraints of global shelter policy as they relate to women.

#### Notes

<sup>1</sup> Jane Jaquette (1990) contributes to our understanding of justice by distinguishing between rights, merit, and need.

<sup>2</sup> The UN Centre for Human Settlements adopted the term *Habitat* as its alternate name. Because that name has been appropriated by a variety of NGOs, the UN Centre for Human Settlements tends now only to use UNCHS as a shorter form of its title.

<sup>3</sup> In this respect, UNCHS's founding was similar to that of the United Nations Environmental Programme (UNEP) which was set up after the 1972 UN Environment Conference in Stockholm. Both agencies are located in Nairobi; both are very responsive to NGOs; and both receive significant funding from voluntary contributions.

<sup>4</sup> Aliye P. Celik had been with UNCHS since 1981 when she was designated head of the focal point while continuing to perform all her original duties as well; she continued to play these dual roles until 1987. Such overload on women in development agencies is typical. She and Ayse Kudat of the UN Centre for Social Development and Humanitarian Affairs prepared the report based on research carried out by Mine Sabunsoğlu and Demetrios Papademetriou. The current focal point officer, Catalina Trujillo, has a full-time appointment.

<sup>5</sup> These NGO Fora, which parallel most major UN world conferences, are open to interested citizens while the official UN meeting is restricted to governmental delegations, representatives of international agencies, and the press. At Nairobi, 14,000 women and men attended the NGO Forum compared to the 3,000 persons at the UN Conference. For background on the interrelationships between the NGO activities and the official UN conference of governments at the UN women's conferences, see Tinker and Jaquette, 1986.

<sup>6</sup> UN agencies must request approval from the UN General Assembly before they may launch major campaigns such as the Global Strategy for Shelter to the Year 2000 which was adopted as resolution 43/181 on 23 December 1988. Debate in the General Assembly gives further visibility to new policies. Inserting such initiatives in other documents is an additional method of reinforcing new ideas. For example, UNCHS was able to include a paragraph on "sustainable human settlements" in the 1990s Program of Action for the Least Developed Countries (A/46/566). In the International Development Strategy for the Fourth Development Decade (1991-2000) human settlements are included in the section on the "eradication of poverty and hunger" and refer to the need for measures to relieve homelessness (A/C.2/45/L/72). Agenda 21, passed at the 1992 UN Conference on Environment



and Development or Earth Summit, included human settlements concerns into the overall sustainable development regime.

7 These seminars were held for Asia and the Pacific in Indonesia, February, 1988; French-speaking Africa in Tunisia, April, 1988; Caribbean in St. Vincent and the Grenadines, June, 1988; English-speaking Africa in Zambia, November, 1988; Latin America in Argentina, March, 1989. The summary report of these seminars, "Toward a Strategy for the Full Participation of Women in All Phases of the UN Global Strategy for Shelter to the Year 2000," UNCHS 1990, was prepared by Caroline Pezzullo. An excellent state-of-the-art document, written by Ayse Kudat, summarizes materials assembled for the seminars (UNCHS, 1989).

8 Three types of shelter situations were discussed: urban poor, rural women, and women living on plantations or work sites. The seminar was held in Harare with funds from the Swedish government (UNCHS, 1990:41).

9 Originally set up as the UN Voluntary Fund for the Decade for Women as the result of a resolution at the UN Conference for International Women's Year in Mexico City, June 1975, the Fund promoted small grants directly to women's groups of poor women. Currently UNIFEM maintains an autonomous association with the United Nations Development Programme and frequently uses its funds as leverage to ensure that women's concerns are "mainstreamed" into major development programs.

10 The official objectives of this joint mission were (1) an assessment of current UNCHS projects in Indonesia, Bangladesh, and Nepal to ascertain the extent to which women are or could be included in all phases of the projects and to investigate obstacles to such participation; (2) the identification of new opportunities for UNIFEM/UNCHS collaboration in working with women's groups, other NGOs, and governments on activities relating to women and human settlements; and (3) the formulation of specific projects or interventions in UNIFEM priority areas of macro policies, data collection, gender training, and institutional strengthening. Visits to the countries took place in December, 1990, and January, 1991.

11 When asked where all the men were, the social worker waved her hands and replied "rotating."

12 Results of an eight country study of street foods, which I directed as president of the Equity Policy Center, found that street food sellers averaged income higher than their country's minimum wage, a wage seldom available to women (Tinker, 1987).

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