Decent shelter is a woman's right

1987 International Year of Shelter for the Homeless
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Decent shelter can be the first and decisive step out of marginalization and poverty. Nobody knows this better than women — by tradition the homemakers, axes of the domestic sphere, responsible for the well-being of the family, entrusted with the reproduction of the labour force.

Decent shelter extends beyond the provision of the immediate dwelling and security of tenure to include an infrastructure of basic services fulfilling some basic needs of the population. It implies a network of institutional supports allowing people to weave the tissue of community life.

Decent shelter goes beyond the well-intentioned mass-construction of cheap housing units, those endless rows of uniform, cell-like cubicles, pockets of isolation and gloom, even violence, in the outskirts of cities. Decent shelter is more than a roof and a room of one’s own: it also means an environment conducive to work, self-respect and community ties.

Decent shelter should promote the rational use of the residents’ energy and time, and increase the low efficiency of domestic tasks. This is especially important to women, who spend a proportionately greater amount of time in and around the home, engaged in reproductive tasks and cash-earning and non-cash-earning productive activities.

Decent shelter for women implies a design that contemplates family life and family structure, not as an interchangeable fixed model, but as it is in each culture and community. A woman-friendly design might include ample kitchens with energy-efficient stoves and easy to clean fixtures; space for women’s home-based productive activities, and collective facilities for domestic tasks. Design shouldn’t be based on the assumption that women alone carry the burden of domestic chores; design can perpetuate certain functional conceptions of the family, or it can evolve along with social change.

In the International Year of Shelter for the Homeless, women are acquiring and applying new skills in housing projects; injecting their energy into activism; networking to place women and shelter as a priority in the national agenda; researching and debating and elaborating gender-conscious policies that will address women’s specific concerns.

INSTRAW joins in this endeavour: because decent shelter is a woman’s right.
Shelter for everybody by the year 2,000
a United Nations initiative

A quarter of the world's people lack adequate housing. Almost 100 million are completely homeless without shelter of any kind. The twin forces of rapid population growth and increasing urbanization continue to push these numbers still higher.

The problem of shelter threatens the welfare of individuals as well as the prospects of national development. Without adequate housing for the population, neither individuals nor economies can function effectively.

At the national level, no long-term development can occur without efficient housing, infrastructure and services systems. Far from being just another expensive welfare programme, investment in human settlements creates jobs, increases the flow of capital, spurs economic growth, strengthens economic self-reliance, and fosters overall productivity.

From another point of view, people's physical and mental health, and prospects of employment and education, are directly connected to their housing situation.

For all these reasons, the United Nations declared 1987 the International Year of Shelter for the Homeless (IYSH), with a specific programme of action to measurably improve the shelter conditions of the poor. The IYSH was meant to be a transition period between the search for solutions and their extensive application from 1988 until the year 2000.

Throughout the year, national governments and international agencies have renewed their political commitment to the issue. Spurred by the IYSH, many have joined forces to provide shelter to the homeless, trying new alternative methods to support the efforts of the disadvantaged to help themselves. The IYSH has triggered a lively exchange of information on successfully tested, practical solutions to low-income housing.

The philosophy of this initiative is well summed up by the Secretary-General of the United Nations, Javier Perez de Cuellar: "(the shelter crisis) may assume monumental proportions in the coming decades. Only action now, concerted, bold and imaginative, can help relieve the current pressure and avert the future shock. (...) Let us all bear in mind that a society is judged not so much by the standards attained by its most affluent and privileged members as by the quality of life which it is able to assure for its weakest citizens. (...) Our actions today or our inaction will determine living conditions in the next century."
Every day and every night, in squatter settlements, in refugee camps and in urban ghettos, women and their families live in squalor and filth, lacking basic housing facilities, with drastic consequences for their health, nutrition, education and employment. For all these reasons, shelter is a basic component of development, yet one often overlooked - where little funds are allocated, especially for women.

Is there sufficient evidence to justify making women and housing an area for specific policies? How are women's housing needs different from those of men, of ethnical and underprivileged minorities, or of the poor in general?

Some distinctions are obvious. As the family member responsible for maintaining the household, women daily collect water and fuel, cook, clean, sew, and care for the children, the sick and the elderly, whether or not they work outside the home as well. Many are self-employed in informal sector activities based in or near the home.

At the same time, women around the world are the poorest of the poor. Preliminary research on housing for women of scarce resources reveals similarities across very different cultural and economic environments. These similarities can be summarized as lower educational and literacy levels, fewer occupational skills, and greater overall poverty than men in the same population groups. At the same time, a significant number of women bear the full responsibility for supporting the family. In fact, the rate of female-headed households world-wide is approximately one out of three, and growing (see article on page 10.)

Women and shelter: the complex connection

Initial research demonstrates that women's housing needs differ from those of men not just in material aspects but more significantly with respect to access.

Finance is the first problem: women have lower incomes, higher unemployment, and more limited access to credit. As most housing programmes require a large downpayment and substantial monthly payments over a long-term period, poor women are automatically excluded because they hardly ever have savings.

A second access-related problem concerns land. Despite limited progress in recent years, women in many countries are still burdened by
laws that discriminate on gender grounds. With land and other property providing one of the few recognized forms of finance collateral, women's access to shelter, as well as to investment finance, are greatly constrained.

The third problem is information: lack of knowledge, even vocabulary, on housing projects, credit, and planning, or on where to find this information. This is why in Latin America, for example, many community organizations operate as channels to direct information on housing programmes to women and to convey their demands back to planners and project administrators.

A fourth factor pertains to psychology, although related to very precise determinants. The formal, bureaucratic procedures of financial and legal institutions often intimidate women and discriminate against them. At the same time, women may perceive themselves as inferior or subordinate to men, a self-perception induced by cultural and economic factors. Psychological barriers are more difficult to quantify, but cumulative evidence points them as real obstacles to women's access to a better home.

A fifth access-related constraint for women concerns education and training. Women worldwide lag behind men in education, particularly at higher academic levels. This is especially true in educational institutions offering professional preparation and technical training in the field of housing. In a large majority of countries, engineers, architects and technicians are mostly men. It is not surprising that women are largely absent as skilled artisans or as professional planners and managers.

A sixth and final problem relates to time—perhaps the most scarce resource women have. Overburdened by a multiple workload, women are often unable to take advantage of low-income housing opportunities even when they do exist. This is particularly true if the application process is long and drawn out, requiring several trips outside the neighborhoods.

Addressing the Issue

Besides these unique characteristics of women with respect to shelter, there are a number of obstacles which keep women and housing from being addressed as an important issue at the national level.

First, there is a lack of sex-disaggregated data on the subject. Little documentation exists on the real situation and needs of women, and on the differential impact of housing projects on women and men. This lack of adequate data hampers the design and implementation of effective national housing policies.

Secondly, national authorities and institutions often lack resources for programmes oriented toward the specific needs of women. These already limited funds are usually the first to disappear at the time of budget cuts.

Thirdly, poor women often lack the political and organizational means, as well as the economic power to force consideration of their demands on the national political agenda. They may need to join forces with other groups to guarantee that policy-makers continually address their concerns beyond the IYSH.

Finally, women are often still regarded as objects of change rather than agents of change; as spectators, rather than participants; as those who adapt to changes rather than innovators. It's not too long ago that new development models, as reaffirmed at the 1985 Nairobi Conference, have reformulated the role of women— theoretically; conceptually, and empirically—as leading actors and active producers.

For all these reasons, solutions to the problem of housing for women of scarce resources are not simple. Mass construction of cheap housing units is not enough. To have successful national housing policies, programmes and projects, the importance of women to shelter, and of shelter to women, must first be understood and recognized.
The urban explosion

Today's cities are growing at an unprecedented rate: nowhere is the explosion more visible than in developing countries.

Here, cities grow by an average 150,000 new residents per day. Day after day they trickle in, the peasants uprooted by floods, drought, war or land pressure; the migrant workers, alone or with their families, seeking jobs, food, and security; those who want to come and those who flee unbearable conditions back home; the men, the women and the children, with little material possessions but holding on to the hope for better lives in the new environment.

The future brings no respite. By the year 2000, over half the world's population will live in urban areas. The largest cities will be in developing countries, where the urban population will be twice that of the industrialized countries. Nations will face the formidable task of providing shelter, services and employment for these urban multitudes.

The demand for adequate housing will far exceed the supply - unless national governments and international agencies begin to make appropriate plans now. In the developing world, urban slums are growing twice as fast as the cities themselves. Already, some 600 million people live crowded in make-shift shacks and squalid squatter settlements; by the year 2000, this population will double.

In the mushrooming urban slums, people live amidst pollution, overcrowding, unemployment, crime and disease. There are environmental dangers as well: favelas perched on muddy hillsides, squatter settlements at the foot of still active volcanoes, bidonvilles on the shore of rivers prone to flooding. In spite of this grim picture, if the right measures are promptly taken, the urban explosion, the most radical socio-economic transformation of the century, could turn into an opportunity for the most positive of changes.

Governments must join forces with NGO's, community groups and the private sector to build on the initiatives of the urban poor to help themselves. Women are pivotal players in these self-help endeavors. As Fran Hosken has written, "The role of women as community organizers, as guardians of safety and as developers of a new social base must be... given attention by (housing) administrators."

After all, nobody knows better than women that obtaining an adequate home at an attainable price can be the first, decisive step toward breaking the cycles of marginalization and poverty.

The plight of homeless women

No space for her

She is a familiar sight in the crowded cities of both industrialized and developing countries. She can be seen on the bustling streets, in the shadow of high-rises and luxury condos, huddled on doorsteps or near subway entrances, heating her hands near a ventilation grate, improvising her shelter under sun or wind or snow with some scraps of cardboard and newspaper.

Unlike women displaced by natural upheavals or civil strife, she has been uprooted by socio-economic structures within her very own city or country. Rejected by society, she roams the streets doing all she can to survive physically and psychologically.

Homeless woman: she can be a single mother; a teenage runaway: a drug addict; a senior citizen; a battered wife; a mentally ill, desinstitutionalized patient. She holds on to her children, scrambles for her daily food, and somehow finds the resourcefulness and courage to carry on.

It is difficult to estimate their numbers, hard to reach them. Of all the invisible women in society, she may be the most invisible. Physically, sometimes she and her kind are only seen in the pale light of dusk or dawn, when they set out to find or leave their nightly shelter. Statistically, she is a zero, a non-entity without voice nor power nor identity; at the very best, she's counted among the swelling, faceless ranks of homeless people, for whom society has no space.

Decent shelter means:

- adequate space for everybody
- light and ventilation
- cooking and cleaning facilities
- protection from noise and pollution
- security of tenure
- opportunity for privacy

In addition, the following basic services are necessary:

- potable water supply
- sewage treatment
- waste disposal
- appropriate energy sources
- communications
- security and fire control

Finally, decent shelter also implies easy access to:

- roads and public transportation
- day care centres
- schools and recreational facilities with schools
- health and medical services
- markets, grocery stores, and other supply outlets
The critical housing needs of women heads of household

Most low-income housing projects have been designed around the assumption that all households are headed by men. But today, more than one third of all the world’s families are headed by women. These families, who depend mainly or solely on women's earnings, represent a significant percentage of those living in absolute poverty; their number is increasing in both developed and developing countries.

Exemplary of world-wide patterns, a study on women-headed households in the Dominican Republic squarely presents the problem*. The authors first point out the statistical invisibility of many women heads of household. According to a 1980 survey, 21% of all households were female-headed, meaning that more than one million of the country’s nearly six million people were dependent on women.

These numbers are probably higher. Using the non-sexist approach advocated by the United Nations Statistical Office and INTRAW, a study ** shows that in 1980 a full 34% of all women aged 15 to 49 in the Dominican Republic lived in households with small children and no adult men. The discrepancy with the 1980 survey can be attributed to faulty questionnaire design.

<table>
<thead>
<tr>
<th>Women heads of household in the Dominican Republic, 1980</th>
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<td><strong>Percentage of households headed by</strong></td>
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<tr>
<td><strong>Women</strong></td>
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<tr>
<td>1980 survey</td>
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<td>Whole country</td>
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All statistics agree, however, that the percentage is undoubtedly increasing. Between 1971 and 1981 the number of women-headed households in the Dominican Republic grew by 57%. Male-headed households, in comparison, grew by 39%. Some factors contributing to this large increase in women-headed households are the high rate of divorce and separation, the increasing number of women entering the paid labor force in the modern sector, and a persistent tradition of machismo with casual fatherhood responsibilities.

Alarmingly, these female-headed households are becoming younger and younger. Between 1971 and 1981, the number of women heads of household aged 15 to 34 doubled.

It's not surprising that women heads of household still face major disadvantages with respect to men with the same responsibility of family support. Although, out of sheer necessity, women heads of households have higher rates of participation in the paid labour force than other groups of women, they still face higher unemployment rates than men; they also earn less. In rural areas of the Dominican Republic, 37% of female heads of household are unemployed as compared to only 7% of male household heads. In urban areas, where the unemployment differential is only 6%, the income levels of these women are twice as low as men's.

Overall, 96% of families headed by women in the Dominican Republic live under conditions of absolute poverty. One of their main problems is the lack of appropriate shelter or the means to acquire it. The study points out that by the year 2000, the demand for housing for women heads of households will exceed 25,000 units per year.

The problems highlighted in this paper reflect those of women heads of household world-wide. Nonetheless, most national governments and international agencies overlook the critical needs of these women and their families. This omission must be corrected: housing policies must recognize and address the critical needs of this growing sector of the population.

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**Access to credit, key to a home**

In general, financial policies and procedures commonly employed for loans, mortgages and other formal credit sources put women at a significant disadvantage. Housing is no exception. Being at the lowest-income levels, women can rarely fulfill the down payment and savings requirements to apply for credit for housing. Usually, applicants have to make a down payment of 25 to 40 cent of the cost of the dwelling units. The evidence shows that female applicants have serious problems to raise even 10 per cent. In the 1982 Solanda low-income housing project in Ecuador, for example, 75% of the women heads of household who applied to the programme did not qualify even for the most economical plan: as their savings covered less than 6 per cent of the cost of the cheapest housing, they couldn't afford the down payment. Moreover, a reduced down payment does not automatically improve women's access to housing, as it is usually followed by high monthly installments.

* Adequate Shelter: a right exercised with difficulty by the woman head of household, paper presented by María Gaton and Carmen Gomez Carrasco at the INSTRAW-INVH-HABITAT panel on women and shelter (Santo Domingo, August 1987).

** The social subordination of women in numbers, by Clara Baez, INSTRAW, Santo Domingo, 1985.
SUCCESS STORIES

When given a chance, women world-wide demonstrate exceptional ability and commitment in collective, self-help projects

"THEY DIDN'T KNOW WOMEN COULD DO IT"

In Kingston, the Women's Construction Collective of Jamaica offers a zestful example of how women can enter the housing sector as construction workers. In the sprawling, seaside city of roughly 2 million people, more than half of the households are headed by women; more than twice the number of women than men are unemployed.

When the Collective started in October 1983, Jamaica was experiencing a boom in the construction industry. At the same time, women were effectively excluded from acquiring construction skills because the government vocational training centers, for example, offered no facilities for women. Women were thus unable to take advantage of the increased demand for skilled labour in the construction sector.

The Jamaican Working Group on Women, coalition of local planners, researchers, and community development specialists launched the project: to train young, low-income women in basic building skills and carpentry, and then to help them find jobs in the construction industry. Because in Jamaica construction workers must bring their own tools, the Collective operated a revolving loan fund to offer the necessary financing. The closely knit structure of the collective provided mutual support in entering this male-dominated field.

The first ten trainees were from Tivoli Gardens, a modest inner-city neighborhood of Kingston, where the teen-age pregnancy rate is very high, teenage unemployment close to 75%, and the number of young single women with dependent children very large. The women were chosen by a community liaison officer from the Working Group, with help from local youth leaders. All were between the ages of 17 and 25, physically fit, literate and numerate, had at least one child and were not pregnant at the time.

Practically from the start, the first exercise had them partitioning the building's only bathroom for men to make adequate facilities for women. Afterwards, physically rigorous, hands-on workshops demanded the women build concrete walls, saw wood and make furniture. Lecturers spoke on professional construction techniques and career options. At the end of the intensive 5-week course, a competent, confident gang of construction workers went job-hunting.

The Collective soon expanded to women from two other communities, similar to Tivoli. In the first two years, 34 women passed through the project's basic training and skills upgrading courses. More than 90 percent found regular employment in plumbing, masonry, carpentry, electrical installation, painting and steelwork. Contractors initially employed the women as labourers, yet because they were well-trained and had their own tools, most were soon upgraded to trade helpers. If their previous
options had been unemployment or domestic service, now the women were earning twice the minimum wage or more.

By 1984, clear signs of a slump in the building industry dashed their hopes. However, the collective discovered a market for small-scale building repair. Capitalizing on their easier entry into other women's homes, they launched a small business for home maintenance and repair.

The Collective's business has experienced increasing success. In 1986, five major contracts were signed. The building industry has responded positively to the project. Contractors who have employed WCC members are now employing other women. They have found that with women on site, violence goes down and productivity goes up. Amiable competition among the sexes boosts productivity.

Upgrading and expansion of the Collective members' skills has continued, including emergency shelter construction and repair, and traditional building techniques. In addition, the WCC has helped to set up similar groups in other parts of the island.

In sum, the Collective has demonstrated how women's local self-reliance in the construction sector can work: creating earning opportunities for low-income, female heads of households in the male-dominated building industry; breaking down rigid, gender-based job segregation; decreasing violence on the job, improving industrial productivity and building up women's self-confidence and leadership ability.

The words of one member capture the essence of the Collective's success: "I was a bit scared at first because the men looked rough, but after... we filled the first foundation and laid the first set of blocks, they (the mason men) were amazed and said they did not know women could do it."


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**PLANNING AND BUILDING FROM THE BOTTOM UP**

Wanathamulla, the largest shantytown in Colombo, Sri Lanka's capital, has 9 neighbourhoods or "blocks", with about 120 houses each. In 1985, when the National Housing Development Agency (NHDA) decided to rebuild the community wells, at first it went about the job in the usual way: drawings in their briefcases, the engineers arrived to discuss plans with the residents.

This time, in Block A the technicians found motivated, enterprising users: the people pointed out that the intended round well would be inconvenient, as too many users drew water at the same time. Instead, they requested a square well with better masonry work than the previous one, which, the people complained, had long since been corroded by water.

One member of Block A suggested the community could tender for the construction and build the well itself. The NHDA, eager to reduce infrastructure costs, readily agreed. A group of residents drew up the plan, the building specifications and the tender document. The contract, signed in January 1986, stipulated that the contractors had to complete the well in 21 days.

Following the local tradition of *shramadana* (literally a gift of labour), the residents pitched in eagerly. Women played a prominent part in organizing, motivating, and building. A woman called Lily, for example, would come to the site around 8 a.m., mark the attendance register, sign out the tools and collect them again at lunch time. During those days, her sister and two daughters took over her household tasks. If needed, Lily would return home quite late in the evening. Her zeal isn't surprising: women, the main carriers, users and managers of water, have a vested interest in securing safe drinking water close to their homes.

The NHDA engineers would visit the project four to five times a day to solve technical problems and supervise the construction. The new well, built by the residents’ choice in stone instead of brick, was opened 10 days ahead of deadline. The example spread all over Wanathamulla: other Blocks soon requested to build their own well. The NHDA is now producing an illustrated booklet to guide the new projects.


**AIRED SELF-HELP WORKS**

A national pilot programme for low-income housing in Zimbabwe, co-funded by UNDP/HABITAT, proves that women can be the key to the success of shelter projects. The programme started immediately after the country’s independence in 1980, when low-cost housing was acutely scarce. Although not identified as a particular target group, women played a decisive role in all aspects of the programme.

Women heads-of-household comprised over 40% of the beneficiaries in the rural programme in Gutu, and 26% of those in Kwekwe, a medium-sized city. Lacking the necessary collateral or title deeds to obtain loans from building societies, these poor women had little chance before to acquire their own homes. The programme’s financing mechanism offered small loans with flexible terms, appropriate to the women’s low incomes. Also, recent changes in Zimbabwe’s laws allowed land and dwellings to be registered without the name of a male mate or relative.

Throughout the project, women took an active part in the information and training workshops. In fact, they were a majority of all those who attended. Many women then became the key organizers of the project in their communities, motivating their friends and neighbours into action. The first housing co-operative in Gutu, comprised of thirteen women heads-of-household and one man, was organized and chaired by a woman.

Based on aided self-help, co-operatives, and building brigades, the programme enabled the beneficiary groups to be closely involved in choosing and obtaining their own housing solutions. The most popular mode of construction among women was aided self-help, which cost the least, but required the highest degree of self-reliance and co-operation. Women also played a significant role in the planning, design, and construction of homes, including management and supervision.

To the surprise of many, women mastered the construction techniques and built the homes faster than the men. Married women put more effort into the actual construction of their homes than their spouses, who were often absent because of outside employment.

As a side-effect, while building their own homes the women acquired new skills to supplement their incomes. Many were later hired by other aided-self-help builders in new projects.

Shoptalk

In New York
9-10 November, 1987

The Conference on the IYSH, Agenda for Action, sponsored by the UN NGO Committee on the IYSH, and New York University, brought together the different perspectives of the public, independent voluntary and corporate sector dealing with shelter activities.

The participants identified policies, programmes and partnerships that have created effective human settlements, and made recommendations based on their conclusions. All the strategies proposed ensure the full participation of women and their communities in the solution of the problem.

Dame Nita Barrow, Ambassador to the UN from Barbados, gave the keynote address. Afterwards, six working groups examined issues such as integral housing legislation, policies and entitlements; creative use of community housing-related knowledge and skills; mechanisms to generate financial resources; supportive settlement infrastructures, and support for the construction ideas of the urban/rural low/income and poor people.

In Santo Domingo
10-29 August, 1987

In recognition of the IYSH, the National Institute of Housing of the Dominican Republic (INVI) and HABITAT co-ordinated the First National Exhibit on Low-Income Housing. An imaginative display of facts and numbers presented an overview of the housing deficit in the country, its reasons and consequences, and proposed alternative solutions viable in the local socio-economic context.

Throughout the month, a series of lectures focused on specific topics. INSTRAW, in collaboration with INVI and HABITAT, sponsored a panel on Women and Shelter. INSTRAW's Information Officer, Mercedes Sayagues, spoke on the specific problems of women's access to shelter.

The well-attended exhibit aimed to renew a national commitment to provide adequate shelter for the homeless and to improve the housing conditions of the poor, building upon the efforts of the poor to help themselves.

In Berlin
1-10 June, 1987

More than 250 people, primarily from developing countries, participated in the Habitat Forum Berlin '87, a housing conference sponsored by the Construction and Housing of West Berlin in co-operation with HABITAT International Council and the German Foundation for International Development.

The Forum offered a rich opportunity to exchange experiences and ideas, and to reinforce co-operation among grass-roots oriented NGOs. It effectively showed the crucial role of NGOs in improving shelter and human settlements.

Eight working groups examined issues of community participation and self-help, women and housing, renovation of old city centers, housing in small cities and in rural areas, appropriate technologies in Third World construction, communication and urban strategies, natural disasters, and the role of NGOs.

The HIC mounted an impressive exhibit with data from over 300 projects, with 25 case studies described in detail in large wall newspapers. Videos and sound-slide presentations brought the reality of the people involved in these projects.

INSTRAW's Director participated and co-chaired the Panel of Eminent Persons who examined the results of the Conference.

In Nairobi
1-4 April, 1987

The Global Forum of Non-governmental Organizations concerned with shelter for the homeless examined the progress made in the ten years since the United Nations adopted 64 recommendations for national action on homelessness and urban growth, and
considered new measures to be taken.

The Forum analyzed the impact of human settlements on a number of areas, including economic development, health, and the position of women. Discussion centered around the future role of NGOs in housing projects and policy formulation in relation to public agencies, international organizations and base groups.

Recommendations for future action drew on a global report by the Habitat International Council of over 200 case studies where local communities have improved their own living conditions with support from governmental and other agencies. These were presented the following week to the UN Commission on Human Settlements at its 10th Session.

In New York
27-28 February, 1987

The Symposium Housing — A Human Right, organized by the NGO Committee on the IYSH and Columbia University Community Services, was attended by 26 invited discussants and some 25 NGO representatives.

The Symposium reached consensus that the IYSH should be directed towards improving people's quality of life. "Housing is a human right (as declared in 1948)," says the report, "and cannot be isolated from other human rights and needs or from a nation's overall pattern of socio-economic development."

The report also underlines the importance and essential nature of the role played by local community organizations in the delivery of housing and related services, stressing that these organizations shouldn't be left out of the formal policy-making and resource-allocation processes.

Concerning women, the report says they "are often erroneously and inappropriately placed with special-needs groups," although they are the majority of the world's population. Women, as a group, are more adversely affected by the causes of homelessness than men. Institutional discrimination, such as no legal right to property and inheritance, effectively bars women from obtaining shelter for themselves and their families.

In New York
21-23 January, 1987

Despite a heavy blizzard in the New York area, more than 860 representatives of NGOs and academic institutions from 42 countries convened at the Annual Conference of the United Nation's Department of Public Information for Non-Governmental Organizations.

Entitled "Bettering the Human Condition: an agenda for action," the Conference featured workshops on the subthemes: refugees and disaster relief; hunger, famine and food security; housing, shelter and the homeless, narcotics abuse and control, and human rights.

At the plenary session on shelter, the Director of INSTRAW, Dunja Pastizzi-Ferencic, made the connections between women, housing and development. In her words, "... the women of the world have contributed to... change and innovative approaches to development. ...An integrated human settlements policy requires giv(ing) women a chance to be actively involved in the search for solutions. The IYSH is the time... to secure a wider participation of women."
Educational kit

a wealth of material, ideas and information on women and shelter

A useful resource for development education, highlighting issues of women and shelter, will soon be available.

Produced by the Joint United Nations Information Committee (JUNIC) and the Non-Governmental Organization Programme Group of Women, this kit contains articles and training materials by relevant United Nations agencies and bodies.

Part I covers global human settlement trends as they relate to women. Part II examines women's access to shelter (land, finance, information, education and training). Part III and IV cover women's participation in shelter policies, programmes and projects. Part V analyzes the employment of women in the construction sector, and Part VI, the impact of building materials policies on women.

INSTRAW contributed a paper on Women, water and energy: the basic elements of shelter infrastructure, presented at the 1985 Interregional Seminar on Women and Shelter, in Vienna. The flyer produced by the Institute for the IYSH (our cover) was selected to open the kit.

Designed as a prototype, the kit can be adapted and reproduced for training seminars, classes, briefings and meetings, by women's groups, schools, universities, research and training institutions, NGOs, governmental agencies and other organizations.

From developing countries, kits can be ordered free of charge from:
Secretary, JUNIC/NGO Programme Group on Women Branch for the Advancement of Women P.O. Box 500, A-1400, Vienna, Austria

From developed countries, please send a check or money order for US$10.00 made out to UNESCO CO-ACTION PROGRAMME to:
Treasurer, JUNIC/NGO Programme Group on Women UNESCO/CAP 7 place de Fontenoy, 75700 Paris, France.
Helpful tips
How to include women, their needs and demands in national housing policies, programmes and projects

Women and shelter: such a complex, multi-faceted issue requires an integrated, multi-faceted approach. There isn’t one simple interchangeable recipe for an adequate, women-friendly housing policy. There are, however, some lessons learned during and after the UN Decade for Women, and tools to ensure the women’s dimension is not overlooked or omitted: the guidelines and checklists for policies, programmes and projects.

The following guidelines, devised along broad basic lines, are meant to serve as a foundation upon which you, our readers, can develop your own, tailored to meet your local and national realities and needs. We encourage you to adapt, modify, and expand upon these helpful tips, and to share your ideas and results with us.

At the national planning level

1. As a first step, conduct qualitative research and statistical analysis of women’s situation with respect to housing. Collect information on women’s needs, desires and priorities. Compile data disaggregated by sex in the areas of:
   - employment
   - migration
   - household headship
   - civil status
   - landholdings
   - people displaced by disasters and emergencies

2. Place women and shelter as an issue in the national development agenda through political activism, organized grass-roots demands, and national publicity.

3. Sensitize development planners to women and shelter issues through seminars or workshops where they can meet both housing experts and grass-roots leaders.

4. Co-ordinate housing planning and programming among the relevant public authorities and agencies, including the national machineries for women, and ministries of education, health, transportation, recreation, and public works.

5. Allocate a certain percentage of funds for women, and specifically for women heads of household, in housing plans and programmes.

6. Involve women professionals in policy formulation and programme planning for housing at all levels.

7. Remove constraints (legal, cultural, etc.) to ensure women’s equal access to credit, land, education and technical training.

At the project level

1. Use technology appropriate to women’s needs and capabilities, and to local materials, traditions, and the environment.

2. Arrange for adequate shelter infrastructure: potable water, sanitation and energy.

3. Establish close contact with community organizations and NGOs active in the area.

4. Encourage the active participation of women users in project design, implementation, and evaluation.

5. Make provisions to facilitate women’s involvement in the project, such as convenient hours, collective childcare and transportation, and a stipend or in-kind payment for labour performed.

6. Minimize paperwork and bureaucracy to encourage the involvement of uneducated or illiterate women.
7. Offer women training in project management, shelter design, construction and maintenance (skills transferable to the formal economy after project completion).

8. Offer appropriate financing, including flexible downpayment, repayment and collateral requirements.

9. Publicize the project through information channels accessible to women, such as community centres, trade unions, and women's groups.

10. Promote collective organization and action by women to increase their bargaining power and leadership skills.

11. Plan for a design that will allow women to build and improve their homes in stages as their incomes grow.

12. Promote an architectural design that will provide women with adequate space for productive home-based activities, both cash-earning and non-cash-earning. The design shouldn't assume that women are solely responsible for domestic tasks.

13. Create mechanisms for ongoing monitoring and evaluation by women users, including communication channels with programme planners so that the women users may continually articulate their concerns.
Decent shelter is a woman's right

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