Women and Human Settlements in Conflict Zones

PROCEEDINGS
ROUND TABLE
11 June 1996

Second United Nations Conference on
Human Settlements
HABITAT II
Istanbul, Turkey

INSTRAW

UNITED NATIONS INTERNATIONAL RESEARCH AND TRAINING INSTITUTE
FOR THE ADVANCEMENT OF WOMEN

The views expressed are those of the authors and do not necessarily reflect those of the United Nations or INSTRAW.

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Printed by INSTRAW
Santo Domingo
English, October 1997 - 500
INSTRAW/SER.A/45

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List of Acronyms and Abbreviations

AIDS	acquired immune deficiency syndrome
CEDAW	Convention on the Elimination of All Forms of Discrimination Against Women
CERD	Convention on the Elimination of All Forms of Racial Discrimination
CNN	Cable News Network
CRC	Convention on the Rights of the Child
CRED	Centre for Research on the Epidemiology of Disaster
ECHO	European Commission Humanitarian Office
FWCW	Fourth World Conference on Women
GDP	gross domestic product
HIV	human immunodeficiency virus
ICRC	International Committee of the Red Cross
ICW	International Council of Women
IMT	International Military Tribunal
INSTRAW	United Nations International Research and Training Institute for the Advancement of Women
METU	Middle East Technical University
NGO	non-governmental organization
NPA	Norwegian People's Aid
ODA	official development assistance
PHRIC	Palestine Human Rights Information Centre
PKK	Kurdish terrorist organization
RDP	Reconstruction and Development Programme
UNHCR	United Nations High Commissioner for Refugees
UNCHS	United Nations Centre for Human Settlements
UNDP	United Nations Development Programme
UNESCO	United Nations Educational, Scientific and Cultural Organization
UNPROFOR	United Nations Protection Force
UNRWA	United Nations Relief and Works Agency for Palestine Refugees in the Near East

Editor's Note

by Eva Irene Tuft
INSTRAW

INSTRAW and HABITAT sought to give women and conflict a place on the Habitat Agenda by organizing the round table, *Women and Human Settlements in Conflict Zones*, at the Habitat II Conference. In addition, one of INSTRAW's main objectives was to identify policy-oriented research priorities on the topics discussed at the round table. In the selection of panelists, INSTRAW and HABITAT tried to achieve a balance between researchers, field workers, politicians and United Nations representatives working on issues related to women, habitat and conflicts. The principle of geographical distribution was also taken into account to the extent possible. The result was an interesting composition of women from four different regions of the world - Africa, Asia, Europe and Latin America and the Caribbean. Despite highly different backgrounds, working environments and methods, as well as the difference of languages, the theme that brought us together made communication easy. As editor of the proceedings of the round table, it is my hope that this publication, with its great variation in content, style and language, will contribute to the overall theme of women and human settlements in conflict zones so as to gain increased attention from all those concerned with achieving adequate shelter for all and to ensure that the issue will receive appropriate attention in the follow-up process to Habitat II.

Preface

by Martha Dueñas Loza
Acting Director
INSTRAW

For us, the women of the world, HABITAT represents the physical, social, economic, cultural and family milieu where our lives take place. This milieu is profoundly enriched by all the nurturing, caring and loving attributes which over generations have made human experience on Earth possible, even in the most precarious of conditions.

We, the women of the world, take care of and protect our habitat and that of our children. In doing so, we project into the future our attributes and hope.

We, the women of the world, know that when society is orderly, a fool alone cannot disturb it. We know that when society is chaotic, a sage alone cannot bring order. We, the women of the world, have enough experience with the incredible evil that violence, abuse, greed, envy and conflict project on our individual lives, on our community organizations, on our children, on our habitat. This negative impact represents the level of social dysfunction in which, unfortunately, our lives elapse.

It is due to this that the principal objective of the extraordinary series of United Nations world conferences which have taken place during this decade, particularly HABITAT II, is to raise global, national, local and individual awareness on issues affecting the living conditions and very survival of humankind on Earth.

Part of the value of these conferences for us, the women of the world, has been to firmly establish our concerns as an integral part of the international agenda and by doing so, making the women's agenda more clearly articulated. In this context, we highlight INSTRAW's commitment to better understand women's conditions in these dysfunctional habitats or conflict zones, in order to find ways and means to reverse not only their negative impact, but also to bring forward the opportunities for a better, more sustainable and harmonious life that we, the women of the world, have been dreaming of for so many centuries.

Message

From Dr. Wally N'Dow
Secretary-General of the
Second United Nations Conference on
Human Settlements (Habitat II)

To destroy a man's habitat is to destroy his identity;

To destroy a woman's habitat is to expose her to dangers whose effects will scar her for the rest of her life;

To destroy a child's habitat is to sow the seeds for a cycle of violence lasting an entire generation;

For those involved in protecting human dignity in general and victims of wars in particular, I sincerely hope this report will be a source of encouragement;

For all those who contributed to the success of the round table, "Women and Human Settlements in Conflict Zones", held during the HABITAT II Conference, in Istanbul in June 1996, I wish to convey my heartfelt gratitude.

To the women of Afghanistan, Bosnia, Burundi, Palestine and Rwanda; and to those others who were not able to participate at the round table but who are innocent victims of wars and conflicts, this report is offered as an expression of my solidarity and that of the international community.

Together, let us unite our strength to eradicate the root causes of conflicts which destroy our human habitat, so that our settlements can truly become places for the promotion of a culture of peace and of human solidarity.

Welcome

by Selma Acuner
President
INSTRAW Board of Trustees

The Second United Nations Conference on Human Settlements (Habitat II) held in Istanbul, Turkey, in June 1996, provided an opportunity to see the alarming global conditions of shelter and human settlements around the world. It produced a plan of action, the Habitat Agenda, which is a blueprint to ensure sustainable human settlements for the next century.

Reaffirming the decisions made at the Fourth World Conference on Women (FWCW) embodied in the Beijing Platform for Action, Habitat II proved to shape the world's development agenda through a gender lens.

There is no doubt that adequate shelter for all is a basic human right and yet, statistics clearly show that women have been excluded from fully participating in the decision-making process which, in many ways, is the cause of their unequal access to resources and discrimination in settlements development.

At HABITAT II, it was promising to see governments committing themselves to integrate a gender perspective in human settlements legislation, policies and programmes in order to change this situation. This is, in fact, the outcome of the long years of hard work that women have carried out in their struggle to achieve their human rights.

We still have a long way to go. Statistics show that 70 per cent of the estimated 1.3 billion people living in poverty around the world are women. In addition, illiteracy rates among women are still over 30 per cent in many countries.

It is at this point that institutions like INSTRAW gain crucial importance by providing the concrete basis for policy making for the advancement of women.

INSTRAW, the only autonomous body for women within the United Nations system, aims at placing issues relevant to the advancement of women into the economic and political decision-making processes at the international and national levels through its research and training activities. Its work is also targeted to better assist women to meet new challenges and directions.

INSTRAW's invaluable contributions over the years have been significant in helping to change attitudes and understandings related to enhancing women's status in society. In addition, through its numerous publications, INSTRAW has been instrumental in mainstreaming gender concepts in many countries.

This publication is an example of INSTRAW's activities in this regard. It is the outcome of the round table organized by INSTRAW and UNCHS at Habitat II. The round table, which focused on the concept and nature of conflicts, clearly demonstrated that all forms of conflicts and violence manifest themselves directly on the lives of women without any cultural boundaries.

I believe this publication, which presents the papers discussed by the panelists, will provide useful insights and perspectives to all interested in the concerns of the women of the world.

My congratulations go to INSTRAW's management and staff for this very important piece of work, which shall undoubtedly benefit all those working for the advancement of women.

1. Changing Patterns of Conflict as we Approach the 21st Century

ARMED CIVIL CONFLICTS AND WOMEN
Issues for policy and programme development[1]

Dr. Debarati Guha-Sapir, Professor, Department of Public Health, Université Catholique de Louvain and Emanuela Forcella, Researcher, Centre for Research on the Epidemiology of Disasters (CRED)

Conflicts and disasters: past and present

Since 1980, over two million people have died as an immediate result of natural and human-made disasters. Only in 1995, more than 300 million people have had their homes or livelihoods directly destroyed by disasters, UNICEF has estimated there are about four million children permanently disabled due to natural and/or human-made disasters. Since the beginning of 1996, there have been over 86 natural disasters, most of which have required massive international aid *(Figure 1 in annex)*.

In 1995, there were 30 major civil conflicts ongoing in the world, 12 of which were in Asia. The refugee population has grown 500 per cent since 1970, compared to a 20 per cent growth in world population, registering just over 15 million refugees in 1995 from 40 different countries; one third from the Middle East, one third from Africa and one third from Asia, Latin America, and East Europe *(Figure 2 in annex)*.

These estimates do not include internally displaced persons of which there were an estimated 26.5 million in 1994 from 32 countries *(Figure 3 in annex)*. Internally displaced persons, generally an invisible group, fall beyond the jurisdiction of agencies mandated to care for refugees since they have not crossed frontiers.

Although statistics on the sex distribution are rarely collected (much less published), scattered evidence indicates that more than half are women and children (*Figure 4 in annex*).

As a logistical result of this increase of victims, humanitarian spending has also increased. In 1990, direct spending on emergency relief amounted to USD 1,058 billion. By 1994, we note nearly a four-fold increase, with USD 3.5 billion, of which 66 per cent is for refugees *(Figure 5 in annex)*.

Finally, relief absorbed nearly four billion US dollars in 1995 amounting to almost 5 per cent of total official development assistance (ODA).

The share of relief as percentage of ODA has been steadily increasing over the last decade for all OECD countries. Figure 6 (*annex*) shows the growth in the proportion of emergency aid within the national ODA budget. The increase in all countries has gone from 1.6 per cent in 1983/4 to 8.4 per cent in 1994.

Other statistics on numbers affected hectares of land flooded, harvests lost are equally alarming. But statistics, however alarming, will not help reduce disaster impact, unless they are seen by policy makers as a reflection of the human misery, economic deprivation and social injustice they really represent. The key to reducing disaster vulnerability is to recognize that **the impact**

[1] The paper draws on previous research and on an on-going project on reproductive health of refugee women. Funding for the latter is gratefully acknowledged from the European Commission Humanitarian Office (ECHO).

of disasters is essentially the unsolved development problem of the world.

The impact on human beings of natural and human-made disasters has evolved over the last three decades. Since the recent unfolding disasters in Afghanistan, Cambodia, Somalia, Sudan, and former Yugoslavia, the world is recognizing that economic dislocation, natural disasters, collapsing political structures, famines, mass displacements have all woven together to affect millions in ways both profound and prolonged. But the analysis of disaster impact and relief planning has been seriously hampered by the lack of consistent and accurate data. Data collection for any analytical purpose has been a task in itself and therefore, policy making has remained *ad hoc*. Since the Sahelian famine of the mid-1970s, which was followed by a reoccurrence in the mid 1980s, world interest in disasters has increased and consequently, reporting has improved.

The impact on human beings of disasters consists of two elements: the catastrophic event and the vulnerability of people. The main susceptibility to natural disasters and predisposition to civil conflict is rooted in weak social and economic structures. Housing quality, pre-existing health and nutritional status, social welfare infrastructure and economic resilience determine the magnitude of the immediate impact and its long-term sequelae. Furthermore, ecological factors such as population pressures on land, increasing urbanization, unplanned land use, marginalization of populations are significantly increasing the risk and scope of conflicts and disasters.

The face of civil conflict

By far, the larger proportion of total victims of disasters, in recent years, are from civil armed conflict. In 1990, war related famine affected about 20 million people in East Africa alone.[2] As opposed to interstate wars, armed conflicts kill almost three times as many civilians as soldiers and of these, the great majority are women and children.

The nature and tactics of current conflicts have changed since the pre-World War II period. Systematic efforts are made to victimize civilians through widespread physical violence, both against the person and against the basic resources on which people depend for their survival. They not only reduce levels of resource availability in society as a whole, they also profoundly alter social relations through the destruction of health, welfare and education services.

Due to increasing recognition of the wider scope of conflict emergencies, disaster relief, traditionally based on charitable motives, is replaced by actions addressing a country's vulnerability to disasters as a function of its socio-economic resilience and development level. Furthermore, it is also increasingly noted that within affected communities, women and children are disproportionately affected as population groups.

But while it is important to recognize women as victims of the system, it is equally important to recognize them as a resource base in terms of their capacities and key roles in society. Their contribution as major food producers, as well as their responsibilities in health, water and sanitation at the family and community levels, are gradually being considered as quantifiable economic and social assets.

The poverty of women (apart from purely financial) arises from the roles they are assigned and the limits placed by societies on their access to and control of resources. Women are disproportionately employed in unpaid, underpaid and the informal sector of economies. Moreover, traditional expectations and home-based responsibilities that limit women's mobility, also limit their opportunities for political involvement, education, access to information or markets. In crisis situations or when displaced, all of these factors further enfeeble and penalize the woman in terms of her capacity to care for herself and her family, especially if relief programmes make little or no effort to address them.

Traditional practices, such as those mentioned above that promote gender discrimination, guarantee the preferential victimization of women and children, in particular, female children in disasters. They suffer both as a direct result of the event since often they are the last to leave their beleaguered villages or because they are least able to escape, as well as indirectly due to social inequities in access to food and other services.

[2] In 1995, this figure had not substantially changed for the region.

Often assistance is provided in forms that women have difficulty using effectively without male support, such as housing materials or trade tools.

Food and health services: adequate but inaccessible?

A specially reprehensible practice of primary significance for children, is the use of food as an instrument of war. Scorched earth policies, inhibition of passage for humanitarian food aid, diversion of food for military, are all common occurrences in most conflicts experienced in recent times. Diversion of emergency food aid from vulnerable groups to the military is so common as to be, in some cases, counted into the calculation for needed supplies as percentage reserved for diversion. In Asmara (Eritrea), for example, the militia was paid in aid food grain (Keen 1991). In Somalia, Askin (1987) estimated that only 12 per cent of the food aid reached the civilian victims for whom it was destined. Besides diversion, feeding centres for children and vulnerable groups are frequently bombed or attacked. Macrae and Zwi (1992) report that feeding centres were attacked in all of the study countries, that is, Angola, Ethiopia, Liberia, Mozambique, and Sudan. Sexual abuse of women in the form of favours for legitimate access to food rations is widespread. Very few factual reports exist on these issues partly because systematic reporting has been neglected and partly because the publication of such information could jeopardize the implementation of the action.

In cultures where women have a low or secondary social role, registering for food or actively obtaining medical care or relief supplies are traditionally the cultural domain of male family members. Many women (single or heads of households) are, therefore, excluded from the registration process, and survive on parallel systems of foraging or informal barter. This marginalization is extremely detrimental to an effective relief programme and also undermines the subsequent transition to development.

The cultural barriers to availing health care is exemplified in an ongoing study on reproductive health needs of Sudanese refugee women in Ethiopia, where it was found that although sexually transmitted disease rates were alarmingly high, treatment was sought almost exclusively by men, who accounted for more than 70 per cent of the health centre case load. Despite malnutrition and disease, birth rates are also noted to be very high among refugee populations. There is commonly a reluctance to use family planning measures even if these are available. This behaviour is particularly notable among populations who have experienced systematic killings (Sapir *et al.* 1996).

Skewed registration systems or effective access to health care or food aid means women often cannot use services and/or goods even if available.

The health related vulnerability of women in conflict situations, drawn from experiences in different situations, may be summarized as follows:

- Fertility rates in the post-emergency phase have been observed to be higher than normal;
- The utilization of available health services by displaced women is largely limited by security, distance and inappropriate physical planning of settlements, coupled by cultural or social constraints;
- A passive health-care structure which depends on women searching out care, will necessarily exclude a large and needy group who are unable (for various reasons) to access the services;
- Displaced populations tend to come from poor situations with high levels of pre-existing malnutrition which further increase the reproductive risks for women;
- Emergency food aid programmes tend to concentrate on targeting pregnant women for nutritional deficiencies and general malnutrition. The exclusion of non-pregnant women effectively ensures continuation of chronic malnutrition with irreversible implications for future child survival;
- Neglect of longer term measures to protect the health of mother and child compromises the subsequent re-commencement of development programmes.

Physical security of women: new player in the game?

In recent conflicts, violence, against women has been playing an increasingly

important role, both as a strategy of war (as in the Yugoslavia and Rwanda conflicts and as sporadic use of this means to terrorize communities) and as a consequence of social breakdown, posing threats to women's safety and security. Media attention recently focused on Bosnia, where reported mass-rape affected 20,000 to 50,000 women.

In conflict areas or during displacement, insecurity for women stems from their sex and their family role. Sexual violence in conflicts is often related to access to services and facilities; non-sexual violence is related to anti-personnel mines around water sources, schools and other community centres.

Sexual violence against women (and in some instances, men and children), consequent pregnancies and their care have been placed in the limelight in the recent Bosnia conflict, although it is far from being a rare occurrence in mass conflicts. Women are often forced to provide sex in exchange for food and shelter for themselves or their children with significant implications for sexually transmitted diseases, unwanted pregnancies and their termination. For instance, the Rwandan HIV Seroprevalence Study Group reported that sex in exchange for security during the civil war in Uganda may be a factor of the high HIV rate in that country. Rape, sexual abuse, abortions and family planning were recently addressed in an editorial of *The Lancet* (1993), where the complete neglect of maternity care and family planning needs for refugees were highlighted. While data on all issues related to sexual violence against women is recognized to be extremely limited, high rates of pregnancy, sexually transmitted diseases and HIV are common in these situations and considered indicative of the levels of desired or undesired sexual practice. Apart from a brief period of media attention in early 1993, in the wake of the UN Expert Team Report on allegations of rape in the former territory of Yugoslavia (UN doc. E/CN.4/1993/50), there are no discernible signs of follow up within the large humanitarian programmes operating in the conflict zone. The exemplary effort of family planning offered to Khmer refugees in Thailand (*The Lancet* 1993), does not seem to have been replicated elsewhere. The appropriate inclusion of such services in emergency relief programmes urgently needs to be addressed. The consequences of rape are extremely serious for women in terms of their health and their long-term economic survival. Emotional and physical impairment is increased if unwanted pregnancies or unwelcome marriages have also resulted. The loss of honour following rape may lead to the ostracization of women and rejection by the community as a whole.

Sexual violence and family welfare issues, especially in refugee situations, are often neglected in relief programmes. Armed conflicts tend to target women and children as their first victims. The application of international conventions and laws seem, as of today, unequal to the task of controlling this trend. Since the conditions that protect women in a village situation no longer function in a displaced camp situation, careful design of shelter, siting of water and sanitation facilities becomes critical in order not to aggravate or create further opportunities for sexual or physical aggression.

Future trends

Looking into the future is, as always, an occupation fraught with danger and uncertainties. However, some crystal gazing is necessary if progress is to be made in a rational way. Following are three global trends in the international humanitarian aid context, that may see light of day. The first is simply an extrapolation based on current political trends. The two latter ones, in our opinion, can only improve the quality of aid and, therefore, encourage development.

Firstly, the problem of internally displaced persons will be of increasing concern, largely due to the fact that internal civil strife is likely to become more common than interstate war. In addition, due to resource constraints and environmental damage, borders will continue to close for refugees and host communities will become less hospitable to those fleeing wars.

Secondly, relief is increasingly eating into development aid and becoming a substitute form of development, much to the dissatisfaction of development programmes and beneficiary populations. Donors, under pressure from relief and development agencies each clamouring for increasing resources, are raising questions on why relief is repeatedly required over years. In the very near future, therefore, policies to address root causes will

have to be developed and both traditional relief and development paradigms have to be reformulated along fresh lines.

Finally, at the current levels of funding, relief operations will be under greater pressure from donor communities for better quality of service, increased effectiveness of action and higher levels of higher cost-efficiency from donor agencies. This will push NGOs towards higher levels of professionalism and better accountability than they have had to deal with in the past.

What can be done, meanwhile?

i. Current registration practices of displaced populations need to be drastically improved. No policy or programme planning can be done with any validity without a better appreciation of the age-sex distribution for different factors in camps or other displaced situations. Development of standardized reporting methodologies for sex differentiated mortality and morbidity data collection would facilitate and enhance the effectiveness of field interventions. In addition, registration for services within the camp, such as food distribution or health care, should also be maintained by sex of recipient or beneficiary. Knowledge of the different ways in which men and women avail services is a critical element for planning and targeting the unreached population groups.

Implementing agencies should be encouraged to use these methodologies throughout the period of operation. To ensure compliance, funding could be linked to the systematic recording and reporting of such data. Moreover, this information should be distributed regularly to implementing agencies.

ii. Standard health kits specifically for women should be designed and made an integral part of any relief operation. Family planning or birth-spacing measures should be incorporated in all relief programmes, especially in civil conflict situations where displacement is likely to be long. Cultural factors as well as ease of accessibility to services should be taken into consideration.

iii. Emergency food aid should target women of all ages to improve their iron, vitamin A, and iodine status. The cost of including nutritional supplementation for non-pregnant women is likely to be very low, making it a cost-effective operation that ensures child survival and healthier future pregnancies.

iv. Physical organization of camps has to be reviewed in terms of their effectiveness in protecting women and ensuring their access to facilities. Both the high frequency of single women and female headed households and the increasingly alarming levels of aggression and insecurity within camps, demand a new look at the physical planning of camps. Latrines or other public facilities should be located in areas that are either easily accessible at night or have reliable guards (e.g. groups of women in shifts).

v. Health and nutrition services should be organized, as far ahead as possible, on an outreach basis, involving refugee women as workers to lighten the workload of the aid workers and increase community ownership of the services.

vi. Independent assessment of relief should be undertaken regularly, if the victims are to be protected from inequities or irregularities. These should be highlighted even at the expense of the programme, in the greater interest of the action. The use of independent reports and the presence of a free press should be encouraged and facilitated.

vii. Scattered evidence indicates that inequity and discrimination towards women and children in relief procedures may be a significant problem. The mere availability of relief does not imply its access by the weaker sections of the population. Moreover, the needs of those who are least vocal or demanding tend to be excluded from standard disaster needs assessment. Specific efforts to consider the needs of women and children and their ability to make effective use of materials and services should be made.

viii. Finally, increased effort has to be made on "property" or land use rights for displaced women. Housing, however temporary, should be assigned to the woman if she is the primary caretaker of the family. Land or agricultural rights, if available, should also be attributed to women in charge of families. Appropriate legal mechanisms to ensure this should be developed in collaboration with the host country, or in the case of internally displaced persons, local public authorities.

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FIGURE 1

Disasters since the beginning of the year

Month	Total N° of Disasters	Countries affected
January	28	Romania, Indonesia, Brazil, France, Portugal, Zaire, Iran, Bangladesh, South Africa, Zambia, Morocco, USA, Saudi Arabia, Afghanistan, China P.Rep., Cambodia, Burkina Faso, Mozambique, Swaziland, Nigeria, Niger, Madagascar
February	31	China P.Rep., Costa Rica, Haiti, South Africa, Brazil, Gabon, Morocco, USA, Paraguay, Dominican Rep., Egypt, Japan, Afghanistan, Bulgaria, Peru, Mexico, Germany, Hungary, Romania, Sudan, Zaire, Indonesia, Mongolia
March	6	Peru, Indonesia, Ecuador, China P.Rep., Indonesia
April	15	Bolivia, Tanzania, Zaire, Germany, China P.Rep., Russia, Croatia, Afghanistan, Liberia, India, USA, Brazil, Algeria
May	6	China P.Rep., Australia, Bangladesh, Colombia, Sudan

FIGURE 2

The changes in refugee numbers
(Source: US Committee for Refugees)

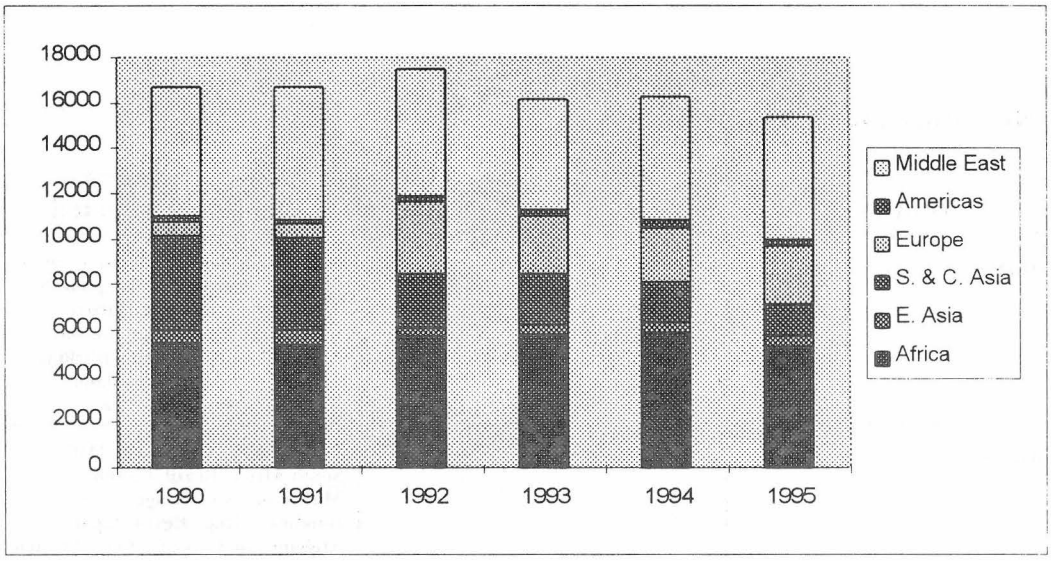


FIGURE 3

Adapted from: " Rapport sur les catastrophes dans le monde ", 1996 - Fédération Internationale des Sociétés de la Croix-Rouge et du Croissant-Rouge.

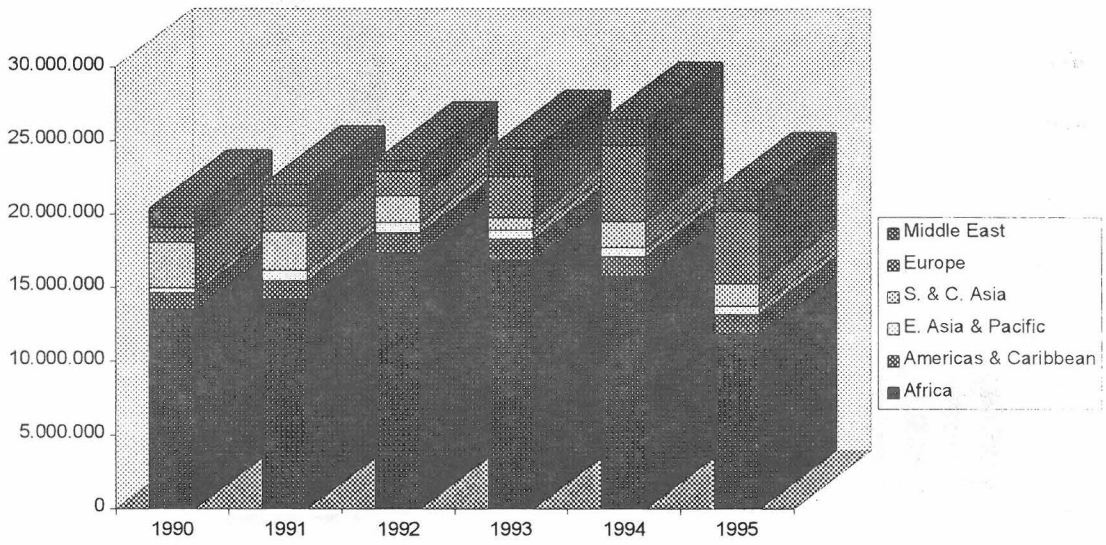


FIGURE 4

Demographic features for certain refugee populations (1995)

HOST COUNTRY	TOTAL FEMALE POPULATION (X 1000)	TOTAL MALE POPULATION (X 1000)
Algeria	80.8	48.3
Ivory Coast	190.4	168.9
Ghana	62	49.6
Kenya	134	98.4

FIGURE 5

Humanitarian spending up

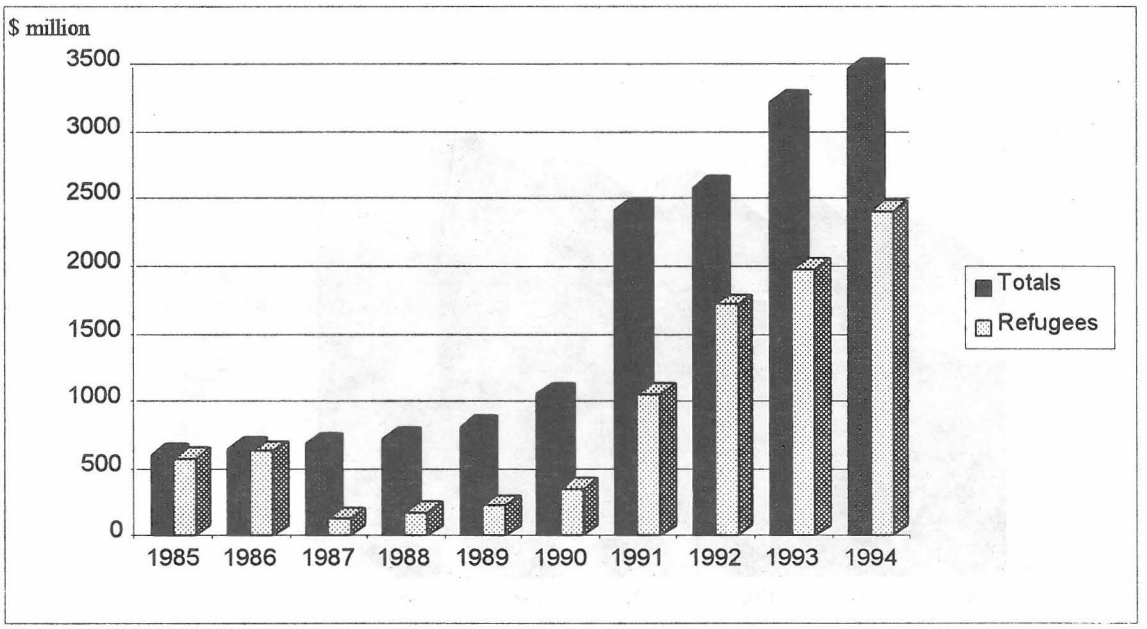
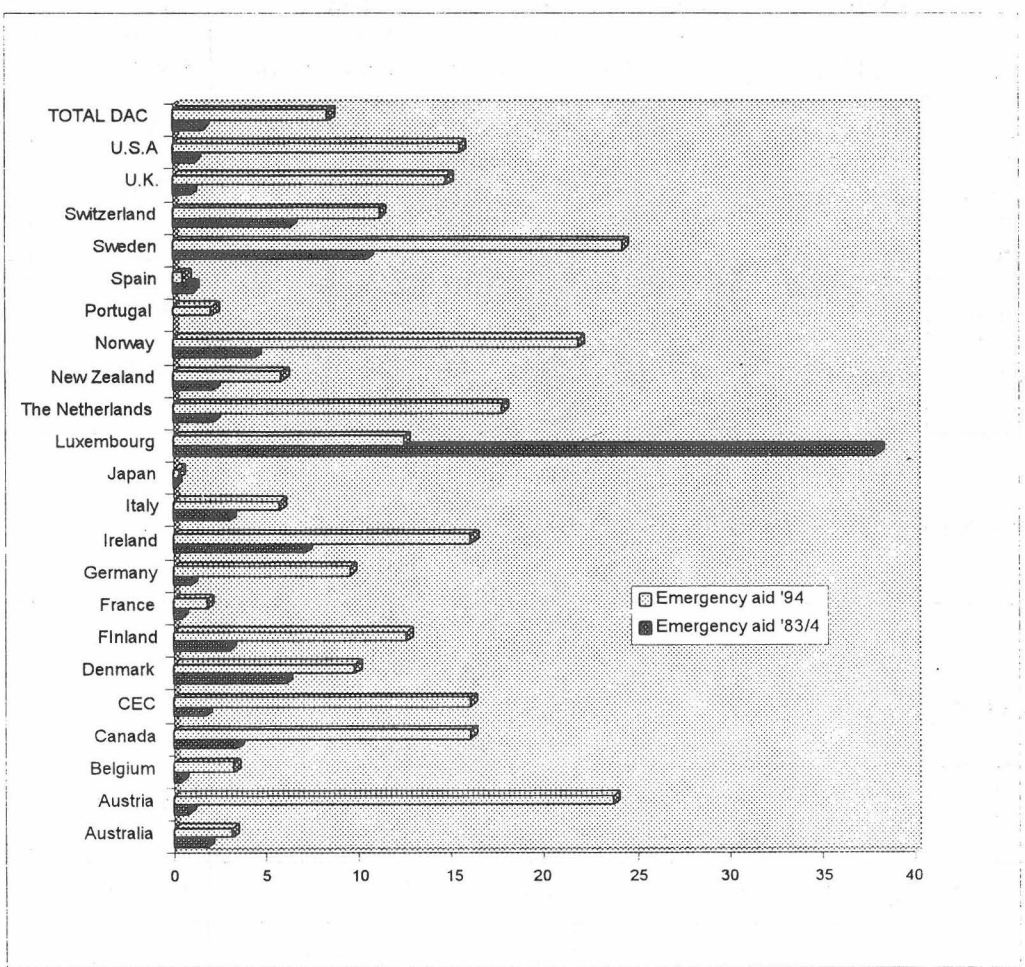


FIGURE 6

Growth in emergency aid as a percentage of bilateral aid for all donors 1983/4 and 1994



Adapted from " The reality of aid 1996 " London, Earthscan Publications Ltd.

DATA

DATA FOR FIG. 2

	1990	1991	1992	1993	1994	1995
Africa	5.442.450	5.339.950	5.697.650	5.824.700	5.879.700	5.318.100
E.Asia	592.100	688.500	398.600	467.600	444.100	449.650
S.&C.Asia	4.098.600	4.050.750	2.341.700	2.151.400	1.776.450	1.387.900
Europe	627.400	578.400	3.210.400	2.542.100	2.421.500	2.533.800
Americas	229.050	218.800	249.000	272.450	297.300	260.750
Middle East	5.698.600	5.770.200	5.586.850	4.923.800	5.447.750	5.362.950

Source: US Committee for Refugees

DATA FOR FIG. 3

	Africa	Americas & Caribbean	E.Asia & Pacific	S. & C.Asia	Europe	Middle East
1990	13.504.000	1.126.000	340.000	3.085.000	1.048.000	1.300.000
1991	14.222.000	1.221.000	680.000	2.685.000	1.775.000	1.450.000
1992	17.395.000	1.354.000	699.000	1.810.000	1.626.000	800.000
1993	16.890.000	1.400.000	595.000	880.000	2.765.000	1.960.000
1994	15.730.000	1.400.000	613.000	1.775.000	5.195.000	1.710.000
1995	11.885.000	1.280.000	555.000	1.550.000	4.945.000	1.400.000

Adapted from:"Rapport sur les catastrophes dans le monds" 1996 - Fédération International des Sociétés de la Croix-Rouge et du Croissant-Rouge.

DATA FROM FIG. 5

Source: World Disaster Report, 1996

	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994
Totals	601.64	654.03	686.69	721.86	809.16	1058.21	2417.62	2586.25	3224.6	3466.93
Refugees	573.01	627.42	130.3	177.47	225.76	348.21	1052.41	1713.27	1976.28	2399.66

FROM THE "COLD WAR" TO THE "HOT PEACE"
Women at the Centre of Conflict

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Patriarchy and conflict

Conflict, whether manifested in the form of open wars or discrete forms of violence and domination, has devastating effects on life in general. Women are especially vulnerable because patriarchy sustains its existence through the subordination, humiliation and subjugation of women. The ideology of violence is embedded in the patriarchal system which entails exercise of power. Two vital areas of human activity fall directly under the domain of patriarchal power relations: production and reproduction. Man's struggle for the control of the production process has institutionalized **class relations**, where men use power in the form of violence (slave society) or contract (capitalist society) over the labour of other men; and the effort of a social group to maintain socially acceptable lines of reproduction of their species has institutionalized **gender relations**, where men use power to control women.

Gender relations, just like class relations, have inevitably involved the use of violence in varying forms. Although the two forms of power relations are intertwined and the latter, with the emergence of private property, unavoidably necessitates the former, the need of social groups to regulate the reproductive process has preceded class society. Women's reproductive behaviour is crucial for social existence since it has direct implications for sustaining or threatening group boundaries as perceived and upheld by the group/community/society. Therefore, "social man" has always had a direct stake in women's sexual behaviour.

The need to regulate women's reproductive capacity - therefore, their sexuality has led to varying institutional arrangements, marriage being the most common and universal form today. The honour and prestige of a man became intrinsically associated with the conduct of the women of their affiliation, thus, the need of the social group for survival, became the legitimizing cornerstone of patriarchal society, which in its essence is a definition of "manhood" -the bread winner (class relations) and protector of honor (gender relations).

"Womanhood", on the other hand, is a de facto ascription with a flexibility that manhood lacks. Attribution of females roles by patriarchal society varies according to the conjuncture and the prevailing social formation. As a result, diverse and contradictory images of women may exist in the same society and at the same time.[1] However, an enhanced imagery of the female, as a guideline for the ideal, is always maintained. For example, the old Islamic phrase, "heaven is under the feet of our mothers", by glorifying women in their conventional female roles, emphasizes gender polarity and strengthens the dominant patriarchal structure.

The dual obligation proscribed on "becoming a man" - bread winner and protector of honour is a source of potential conflict in the domestic sphere, which in most societies escapes societal sanctions since the home is regarded as man's private and intimate domain. As such, patriarchal society entrusts the fate of youth and women to the hands of men who provide for and command over them. The latter is inherently abusive and may entail violence.[2]

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[1] The issue of male power, i.e., patriarchy, has never been raised as an issue in attempts for alternative ways of organizing society. Change, by and large, entails an altering of power relations among men while preserving the institution of male power. At the formal as well as informal levels of life, what is negotiable, is the place accorded to women. Thus, all struggles to transform the existing order of society manifest themselves through some notion of womanhood.

In recent years, women's movements and feminist activism all over the world, have been instrumental in creating public sensitivity towards domestic violence as well as in pressuring governments to take legal and institutional measures towards its eradication and the protection of the victims of such violence.[3]

Nonetheless, women continue to suffer from domestic violence. In addition to the abuse that takes place within the home, patriarchal power manifests itself in the form of culturally approved or instigated forms of transgression against women by the wider collective group, such as the the extended family, the tribe, etc. Some of the most striking cases of such violence observed across the globe are mutilation of female genitals, bride/dowry killings and honour killings.

Conflict among men carry the possibilities of violence against women beyond group boundaries where gender differences are replaced by class, ethnic or national differences. The competition over production, wealth, resources and power both within and between societies target women in various ways:

i. In situations where conflict between two enemy groups weakens or endangers internal patriarchal boundaries of the group, maintenance of the existing power structure is ensured by resorting to greater moral regulation and control over women. Maria Roussou (1986) reported the case of widows and "false widows" in Greek Cyprus after the war in 1974. The former were expected to remain in mourning for the rest of their lives and the latter to wait indefinitely for the return of their men. The difficulties faced by these "problem" categories of women in their own society served as a lesson to other women to appreciate their subordinate position under the "protection" of their men.

ii. Inter-group conflict often leads to the mobilization of women to actively take part in the struggle for protecting group boundaries. PKK, the Kurdish terrorist organization, has been quite keen on recruiting and militarizing women in their ranks. In 1996 they staged suicide missions carried out by 17-18 year old girls. Perhaps a more institutionalized situation is that of the Palestinian women who have come to regard themselves as having a "military womb", giving birth to fighters for the resistance (Callaway 1986).

iii. Rape and impregnation of women by the enemy is often resorted to as part of a war strategy to dishonour a whole social group by violating women who "belong" to other men. This has been one of the oldest forms of violence against women in times of open conflict. The recent atrocity experienced by Bosnian women, during the disintegration of Yugoslavia, was probably one of the most brutal and shameful acts of violence and humiliation against women in current history.[4]

The story of these women and their most unfortunate offspring is still to be told.

Social transformations have led to fundamental restructuring of patriarchal power relations, thus intensifying and shifting the

[2]The old saying, "A woman, a horse and a hickory tree, the more you beat'em the better they be", is revealing of the general approval associated with physical abuse of women.

[3]For example, in Turkey, anti-violence advocacy has had a high priority on the agenda of women's organizations since mid-1980s. Aside from public campaigns NGOs have provided counselling services, legal representation and shelter to battered women. These efforts have also pressured the government to respond more effectively to eradicate systematic violence against women. Despite the general understanding among decision makers that the police should not enter the home, there is a serious attempt to revise the criminal code to enable legal intervention in cases of domestic violence without the formal complaint of the injured party. The communiqué, sent by the Minister of Interior on November 15, 1996 to all security forces cautioning them to be extra receptive and attentive to cases of violence against women occurring inside or outside the home, was also a step taken in response to demands made by women's groups.

[4]These women were not just raped and impregnated but they were detained until it was too late for them to terminate their pregnancy. Such incidents show the degree of detachment between men and their reproductive capacity. It is ironic that they could use what is so intimately theirs' as a weapon against the enemy. The alienation of man from his own capacity to give life is a point that requires closer examination in understanding gender relations. One wonders, if men too could become pregnant, could the current conceptualizations of masculinity and femininity be upheld?

boundaries of conflict at everyday life as well as regional and global levels. This paper aims to identify and trace the different patterns of conflict and the diverse ways in which women have experienced and reacted to conflict in the modern world. The basic thesis adopted here is that conflict has been a dialectical process in its implications for gender relations. The consequences of conflict have been contradictory, offering opportunities for rupturing patriarchy through women's self-awareness, empowerment and emancipation, while at the same time, reinforcing patriarchy through greater subordination of women.

Both trends have been observed in the same society and during the same time period. Intensified contradictions in gender relations have laid the ground for a collective action for change in the 20th century, where a gender[5] perspective has come to occupy the agenda of women, research, policy and politics. These advances (although insufficient) in gender sensitivity and gender equality are, however, threatened by new spheres of conflict as the world moves from modernity to globalism.

Shifting boundaries of conflict

The basic phenomenon that has shaped the current century i.e., modernization, and what has come to be regarded as its apparent replacement in academic circles as well as public consciousness, i.e., globalization, has diversified and shifted the boundaries of conflict women are subjected to. Modernization and globalization are associated with the Great Transformation, a term Karl Polanyi used to describe the rise of modern capitalism. This fundamental turning point in human history involved the unleashing of the boundaries of patriarchal conflict beyond the local and the traditional. Thus, conflict of a new magnitude was built into the order of the emerging world system. The variant phases and modes of manifestation of capitalism, no doubt, have not been uniform, but their impact have had similar implications across the globe. The process of modernization and the trends observed in the more recent process of globalization have created significantly different types of conflict with consequences for women in particular and patriarchal gender relations in general. Each one of these processes will be examined below in an attempt to identify the shifts in the boundaries of conflict.

The change from modernization to globalization, has been interpreted by some observers as a movement towards a new epoch in human history resulting from a rupture with the past (Hall and Jacques 1989). Such advocacy appears to be associated with the fact that industrialization no longer determines the basic fabric of societies today. Although this debate is not central to this paper's objectives, the theoretical framework needs to be clarified. Industrialization, which involves the transformation of nature through use of machinery, is regarded here as a component of but not a distinguishing property of the capitalist mode of production. A more central aspect of the Great Transformation, which has created the world system, has to do with the organization of the relationship between capital and labour. From this point of view, modernization and globalization appear as two distinguishable but interrelated modes of organizing labour and capital with distinct implications for the fundamental institutions of life and spheres of conflict. Hence, the change from modernization to globalization is assumed here to be an inter-linked process where the contradiction between labour and capital is sustained but at a different structural level. As such, this restructuring of the relationship between labour and capital signifies a continuity rather than a discontinuity in the structure of the world system created by the Great Transformation. Therefore, modernization and globalization are understood as phases of capitalist transformation rather than an epochal transition to a new mode of production.

From modernity to globalism

Although modernization is a diverse and complex process, at the very basic level it can be understood as the creation of national

[5]The concept gender is used here within its patriarchal content, i.e., structure of unequal power relations. There is a growing tendency in the literature today to overlook or disassociate gender with patriarchal norms and values and yet the reality is that the latter continues to construct gender relations. As a result, the concept has become somewhat compromising as it is emptied of its content to describe only "difference" between men and women and among women.

economies through the transformation from subsistence to market economy, with the national state as the key agent of change. The creation of the modern world order was indeed one of conflict and violence. Conquest, colonialism/neo-colonialism and the two world wars entailed conflict with momentous consequences not only for the people directly involved but for the direction of history in general. Colonialism in many parts of the world was possible through brutality which meant the total destruction of local civilizations and the internal dynamics of local communities.[6]

Colonialism brought into contact different cultures within an unequal context where the colonized became converted to the "other", a status which not only involved subjugation to new forms of exploitation but also a metamorphosis of an externally determined identity.[7] The two World Wars and the national liberation struggles of the colonies stand out as major events of the 20th century with a total uprooting of the conventions of everyday life. In most cases, women were drawn directly into the domain of conflict, as targets or as active actors. Each society has its story of famous heroic women in the front-lines of struggles for national liberation and independence. Women's liberation, however, understood within a particular ideological context, was often articulated as part and parcel of societal liberation. Urdang (1989:22), writing on the plight of women in Mozambique, quotes a revealing slogan used by President Samora Machel, "The liberation of women is a fundamental necessity for the revolution, a guarantee of its continuity and a pre-condition for victory".

It is well known that such situations of conflict have been paradoxical for women's status; while women became empowered through involvement in non-domestic spheres of activity for the sake of the "wider cause", they encountered, at the same time, a self-imposed internalization of patriarchal power. This has had implications well beyond the specific circumstance of the conflict situation, as patriarchal gender relations have been reinforced and institutionalized into the social order during the times of "peace".

During the second half of the 20th century, with the polarization of power between the first and the second worlds and the increasing number of new nations, which make up the underdeveloped Third World, development became the focal point of interest. Political independence now had to be followed by economic development. This process embodied at least two potential sources of conflict for the people of the Third World: the contradictions of development itself and the contest between the two existing models of modernization, Soviet versus American. The latter involved direct clash of grand ideologies and classes, on the other hand, the former represents a considerably different kind of conflict.

In the 1960s, the development initiatives of the Third World countries relied largely on agricultural modernization policies which came to be known as the "green revolution". It was commonly assumed, at the time, that introduction of new technology into the "stagnant" agricultural sector of these countries would stimulate increases in productivity and hence, bring about accumulation of wealth. It was further assumed that the returns would eventually "trickle-down" and "across" to various segments of society, thus unleashing the motor force of change.

As a result of applying new technology to agriculture, considerable increases in yields were, no doubt, realized in many under-developed countries. Increases in productivity and economic growth, however, were not free of social turmoil. The 1960s and 1970s were decades of fundamental rural transformation in the Third World, where the green revolution, at times, laid the ground for a "red revolution". Agricultural modernization triggered a rapid disintegration of the traditional land-based relations, widened the gap between sectors, regions and between the rich and the poor as well as between men and women.[8] Consequently, rural-urban

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[6]Spread and impact of capitalism has been a primary issue of inquiry for social scientists, the following offers a particularly useful account of the process, Peter Worsley, 1984, *The Three Worlds*. London: Weidenfeld and Nicholson.

[7]The famous black American leader Malcolm X once said that the greatest sin of the white man is that he taught the black man to hate himself. This statement is all too revealing of the cultural dimension of relations of domination and subordination.

migration and international labour migration became rapidly expanding modes of life for rural people.

Such magnitude of exodus from rural areas caught many of the Third World countries ill prepared, creating rapidly growing cities without the necessary physical and economic infrastructure to accommodate the newcomers. According to UN sources, in 1950 only 17 per cent of the world population lived in cities and out of the 20 most populated cities only seven were Third World country cities: two in China, two in India and three in Latin America. It is projected that by the year 2000, about 40 per cent of the world's population will be living in cities. The composition of the 20 most populated cities will have changed considerably from that in 1950. Mexico, with an urban population of 25 per cent, ranks the highest and with the exception of Los Angeles and New York, all of the other largest cities of the coming century are from Third World countries. Managing the requirements of everyday life for both those who remained in the village and for those who migrated to the cities became a far more complex and demanding task than ever before for people of the Third World.

The process of rural development operated to incorporate both relations of production and those of authority. Market mechanisms have increased women's workload in labour intensive tasks and state institutions have widened the range of male authority in decision making and establishing relations with external institutions. In other words, market integration often left women outside the domain of new technology, knowledge, and institutions, while at the same time, creating, new tensions and greater demands on their labour. Those who migrated, often faced the problems of marginalization and ghettoization, whether in cities in their own societies or in the more alien cultural environments of host countries. In either case, the problem was more than the inability of migrants to adapt to the new conditions, channels of adaptation were simply not available particularly for women who stood out, with their "strange" attire and behaviour, as the most conspicuous misfits. Conformity to traditional norms of honour, i.e., the requirements of their own patriarchal network, offered these women a safeguard against the ethno-centrism of host governments and mainstream styles of urban life. The following account of Turkish women in Berlin is illustrative of this paradox: "The political situation of Turkish women in Berlin can thus be defined as the conflict between their own gender and family roles, already in a state of transition prior to migration, and the 'double message' of local government policy which aims to integrate Turks into Berlin society by eliminating their distinguishing characteristics" (Krojzl 1986:212).

In short, the modernization project entailed subjugation of local power to the authority of the central state, thereby, undermining the control of the collective group (tribe, extended family, religious sect/cult, community, etc.) over the individual. The monopolization of authority and power by the national state brought with it the organization of the economic, political and cultural spheres of life according to "rational principles", thus creating a basic dichotomy and an opposition between the modern and the traditional. The underlying assumption of modernity was that the modern would eventually eliminate the traditional. Both traditional and modern discourses found their concrete expression in how women dress, what they do and how they behave in general. Nonetheless, from the point of view of women as well as other excluded social groups, modernization gave way to the creation of a national state based on the "rule of law" which represents the historical moment that made the quest for equality a real possibility. Emergence of equal citizenship rights provided women with a chance to exist independent of patriarchal affiliations.

The modern world order that marked the 20th century is now being replaced by new structures and processes as modernization rapidly becomes globalized. Globalization can be understood as the transformation from national economics to a global economy with supra national-state institutions as the agent of change. Global institutions, exceeding the boundaries of national-states, are taking hold of and standardizing all aspects of everyday life.

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[8]For a discussion of the impact of the green revolution on the women of the Third World see, Gita Sen, 1982, in I. Beneira (Ed.) *Women and Development*, New York: Praeger Special Studies.

Some of the popular symbols of such standardization can be found in the "McDonalization" of the world, CNN centered news making and the more technical areas of life such as customs union, international courts etc. Globalization also embodies decentralized forms of governance which enable the revivalism of centres of local/traditional power in determining identity. The collective group rather than the individual become the building block of society. Fractured identities based on ideologies of micro-nationalism, religious fundamentalism, etc., are undermining the authority of the national-state which once suppressed their power. Hence, contradictory forces above and below the national-state are visible at the same time and place. The universal laws of the state are challenged in favour of particularistic norms. Women, under trends of globalization, are defined within their respective cultural group, i.e., subjugating them to the collective will.

The ideological legitimization of globalization is perceived as the creation of a "human society" of diverse cultures, ethnic groups and belief systems. What is not addressed, however, is the growing gap between members of the world community. For example, the following comparative data represents a simple yet revealing picture of the prevailing inequality: while, share in world GDP and world energy consumption for the United States of America (USA) is 27.3 per cent and 24.2 per cent respectively; the same figures for Chad are 0.86 per cent and 0.001 per cent (Barber 1996:304). Economic polarization within a globalizing world radicalizes particularistic ideologies and disperses conflict to all levels of social existence. As a result, antagonism becomes displaced. Much of the religious, ethnic and tribal rivalry, observed around the world today, are more of a fabrication of modern media propaganda of dominant interests than the product of genuine divisions between the people involved.

Underlying the paradoxical process of globalism is the new division of labour between labour and capital, where capital is becoming universal, freely floating across the globe and labour is increasingly being fragmented and restricted to its own national, ethnic and even tribal boundaries. Countries of the north are carefully guarding their borders to exclude the people of the south whom they had welcomed as guest workers only 30 years ago. Contrary to the expectations of internationalization of working classes of the world, it is capital that has united and become globalized, while labour is increasingly localized.

The large scales migration of the 1960s and 1970s gave way to considerably different types of population movements: (i) reverse migration from the north to the south; from urban to rural; (ii) seasonal labour migration of "land-based/free-floating labour force" (Ertürk 1994); and (iii) population displacements which have been acute since the 1980s. Millions of displaced people due to war, famine, drought, environmental degradation, civil conflict, etc. are in a state of disarray. At the end of 1993, there were over 16 million refugees and asylum seekers world wide and 26 million displaced people in their home countries. Governments and international agencies try to contain refugees closer to countries or regimes from which they fled. Racist policies, such as the contested immigration law in France or the visa law in Germany, are on the agenda of "democratic" countries to combat the undesired "alien" problem. In the USA, the land of immigration, the harsh treatment of Mexicans trying to cross the border in the hope of earning a living or the Cuban refugees kept on the boats off American shores, have received little or no attention from human rights advocates. Such scenes have become common place and are often rationalized even by the liberal-minded members of these countries. In northern countries, legal immigrants are also confronted with new threats of discrimination and withdrawal of existing rights.

Concluding remarks

The objective of the foregoing was to identify the sources of conflict and their shifting boundaries in the course of social change. It has been argued that the transformation from modernization to globalization has offered opportunities toward ending some of the long lasting conflicts of the world, particularly as experienced through the cold war era. At the same time, however, new areas of conflict, based on ethnic, racial and religious differences have emerged giving way to hot peace. The socio-political movements of the 1960s and 1970s, which aimed at a unified world, seem

to be abandoned today. The world is torn by equally strong but divergent trends: universalizing global markets and parochial ethnicity. These divergent trends "...both make war on the sovereign nation-state's democratic institutions. Each eschews civil society and belittles democratic citizenship..." (Barber 1996:6).

Within the framework of dialectical forces of change the ideological reliance on cultural and ethnic diversities for identity formations is less than promising, as they embody an inherent danger of endless conflict and fragmentation.[9] The implications of the radicalization of culture-based ideologies are particularly alarming for women, since cultures, religions and nationalist ideologies are gender biased and require the control of women to preserve the societal norms they aim to establish. The need to assert new boundaries, based on what may have been initially a search for local identity, necessarily rests on the manufacture of external enemies. This obviously leaves no room for questioning or changing gender relations to enhance women's status. It will be remembered how the Saudi women faced imprisonment and removal from their positions as professionals, when they drove their cars in the streets of Riyadh in defiance of the system during the Gulf War, (Erturk 1991).[10] As mentioned above, in some situations, however, conflict has led to empowerment and active involvement of women in unconventional activities. The case of Palestinian women is perhaps a good example of such empowerment. The often quoted phrase "land before honour" reflects how Palestinian women, particularly after 1976, were able to circumvent some of the traditional restrictions imposed on them to become more involved in the struggle of their people. Yet, one cannot but ask, will the Palestinians be able to establish gender equality once peace is achieved? This is something to be seen. Kurdish women who have joined the PKK are also involved in the wider cause of their organization. They have become highly militaristic and integrated into the male hierarchy of the organization. Despite significant difference between the two cases, one common factor is that, women in both groups are able to escape the patriarchal control of their individual households through the legitimization of the norms of a higher patriarchal order. Involvement, therefore, in such movements reinforce patriarchy at the societal level with two significant implications: (i) everyday level relations, particularly within the family, are driven to anarchy; and (ii) gender-based strategies are deemed insignificant or secondary. Hence, women continue to be a target of conflict as victims or actors.

As conflict becomes dispersed, as it is today, patriarchal power relations become threatened in their own backyard. It is no longer like the "good old days" when armies went to the front, fought and came back. Today conflict is everywhere and involves a constant redefinition of social reality at all levels of social existence. While this has meant greater control over women's lives, at the same time, it has created new contradictions and ruptures in the existing power structure. Despite its risks, this may be an opportunity for women to act against externally determined classifications and assert their own definitions of themselves and of gender relations. This, no doubt, requires political consciousness and involvement in organized action for change.

In the process, however, how can (or can) women produce alternatives to conflict in efforts of peace? In light of globalizing markets and growing radicalism around cultural fragmentation, the possibility for sustainable peace appears to be problematic. Given that women share the common destiny of being at the centre of conflict, as victims or actors, they stand at a location which is conducive to the production of alternative approaches. Women can be instrumental in this direction by

[9]There are over 8000 languages spoken in the world today, all existing within integrated societies. Divisions along cultural lines are not only clannish but are also not feasible without bloodshed.

[10]Even though there was no formal law preventing women from driving, the system was too vulnerable to tolerate the challenge posed by the protesting women. Reaction of other Saudi women to the incident was also harsh. The radical Islamist women charged the protesters with being infidels. Women from the professional community expressed concern that the act would have adverse consequences for women in the long run. Shortly after the incident, it was decreed that driving was officially illegal for women.

reconciling their identities as women and as members of different, even antagonistic, communities and nations. This is not to suggest that, cultural diversities should be suppressed in favour of uniformity. To the contrary, what makes the world so meaningful is the fact that people and cultures are different. However, at an age of globalization, efforts to build a world on the basis of cultural-ethnic differences is inherently conflict-ridden and clannish. The success of peace in South Africa was not achieved through emphasis on "difference" but rather, through focus on similarities and mutual interests among the people concerned. It must not be forgotten, however, that what has historically led to national-religious conflicts has been the widespread persistence of underdevelopment, inequality, domination, exploitation and oppression throughout the world. Hence, promotion of peace cannot be for the sake of peace, but rather, peace to ensure that principles of parity democracy can become a common way of life for all.

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2. Impact of Conflict on Women's Habitat

BEYOND THE WAR

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The war in Bosnia and Herzegovina has produced dramatic effects on all spheres of human life. Millions of people have become refugees or displaced within the national borders. This article is based on conversations with refugee women and the experience of Norwegian People's Aid (NPA) who is constructing refugee villages in order to meet the needs of those who have lost their homes.

Pre-war situation in Bosnia and Herzegovina

Before the war, there were 4,377,033 inhabitants in Bosnia and Herzegovina. Urban population amounted to 39.4 per cent, the majority of which lived in 37 towns of more than ten thousand citizens. Rural population amounted to 60.6 per cent. The female population constituted 50.1 per cent of the total population (Institute for Statistics of Bosnia and Herzegovina 1996).

The population of Bosnia and Herzegovina consisted of a total of 1,207,693 households, with an average of 3.63 persons each. These households had 1,294,868 dwelling units, 17 per cent in so-called social ownership stock and 83 per cent was privately owned. The average dwelling unit was 60,45 m^2 per household. In 1991, 100 per cent of the units had electricity and water supply while 68 per cent of the units had central heating (Government of Bosnia and Herzegovina, Information Conference on the Reconstruction Programme in Bosnia and Herzegovina 1996).

People spend a lot of time at home. The culture, the way people use their rooms and how they arrange them in an aesthetic way contribute to the cozy atmosphere and attractiveness of a home. What cannot be done by modern technology and architecture is provided by women who add warmth and soul to the home. Each ordinary woman is a creator of aesthetic space and a way of living. Women, more than anybody else, define the home, due to their principal role in family and social life. Women also influence the architecture, through the decoration of the house and the garden. This influence corresponds to women's specific needs.

In the past, numerous women also participated in the construction of public buildings and spaces. Before the war, the majority of the architects and urban planners in Bosnia and Herzegovina were women. Thus, women influenced both the creation of the micro level and the macro-urban level.

The destruction of war

The war has destroyed women's lives by destroying their families, social networks and physical structures which provide homes and environments. Beyond the killings, the war has aimed at destroying people's residences, in fact, destroying any evidence of their existence. The war caused the total destruction of 475 country areas; 57 towns were occupied or besieged. An estimated 62.2 per cent of housing capacities were destroyed or damaged (60.9 per cent of state property and 63.5 per cent privately owned) (Government of Bosnia and Herzegovina, Information Conference on the Reconstruction Program in Bosnia and Herzegovina 1996).

Destruction and damage of infrastructure.

During the war, only 20.6 per cent of the infrastructure, such as water supply, electricity, gas and other sources of energy, was in use

(Institute for Health and Care of Bosnia and Herzegovina 1996). Cutting and destroying these supplies was used as a war instrument against citizens and for political pressure. In occupied territories, gas and water valves were simply turned off and electricity cables cut, leaving people without basic living conditions. This proved to be a very powerful war strategy, especially during cold winters. In the struggle for survival, green areas of the towns were used for fuel. People even set their own furniture on fire. The towns' green areas were finally turned into cemeteries for the dead. To provide water supplies in besieged towns water pumps were installed. These were, nevertheless, exposed to intentional shelling. People were killed standing in queue for water. To destroy a nation also means to prevent its population from working and going to school. Therefore, administration, health and school buildings, as well as industries were also exposed to intentional shelling. In this context, women found themselves in an extremely difficult situation. Without food and services, under constant risk of being killed, all family responsibility fell on their shoulders as their husbands and male family members were either at the front lines, killed, wounded or missing.

Sarajevo, as the capital of the country, was heavily besieged and its citizens were used as hostages to achieve war and political goals. There was no way out or in. People dug a narrow tunnel under the airport area controlled by UNPROFOR, which measured 1.9 m in height; the only link with the rest of the world.

Institutions, which keep memory of the nation's history, were also exposed to intentional shelling: libraries, archives, museums and religious institutions suffered great annihilation. Ten historical urban units with long-standing history, dating back to the 16th century, were completely destroyed.

The refugee situation

The war had dramatic demographic effects. Today there are **1,370,000 internally displaced persons and 1,250,000 refugees** living all over the world (Government of Bosnia and Herzegovina, Information Conference on the Reconstruction Programme in Bosnia and Herzegovina 1996). Women and children constitute 80 per cent of the refugees and displaced persons. Women and children chose to leave besieged towns and settlements due to the constant shooting, in some cases, they were expelled by force. Male members of their families, ranging in age from 18 to 60, either stayed to defend their homes and settlements, were wounded, killed, are missing or were captured in the occupied areas as prisoners of war.

The displaced population, searching for shelter in unoccupied territories, is extremely vulnerable, being in some way exposed to the phenomenon of "ethnic cleansing". The psychological conditions of displaced women is severe as they have lost social networks, family members and friends, have little information about missing members of their families and face situations of poverty, disease and constant uncertainty about the future. Losing family members and having their homes destroyed, they have also lost their way and style of life. In addition, women have to bear the burden of rebuilding social networks, of taking care of their families and keeping the family united, as husbands and male members are often killed or reported missing. In situations like this, the habitat becomes very important to the process of maintaining the family unit and its social identity.

The conditions in government-run collective refugee centres are poor and only a minimum of assistance can be offered to sustain the refugees. Local municipalities are also overwhelmed by the influx of refugees.

Refugee village as a model for human settlement

The Norwegian People's Aid (NPA), with the support of the Norwegian Government, initiated in 1992, the construction and administration of a comprehensive refugee programme, through the building of refugee villages. The programme embodies the administrative, technical, financial and organizational aspects of the refugee villages, as well as infrastructure support in areas important for the establishment of the programme. NPA has built twelve refugee villages, eight in the Tuzla region and four in the Zenica region. These villages provide accommodation for 11,001 refugees in 1,000 units. Each unit has between 40 and 76 m^2, that is, 4 m^2 per person.

NPA's philosophy emphasizes that a refugee village must be more than a warehouse

for people in need. It should be organized as a social community linked to both the local region and the state the community is part of. The physical planning of the refugee village is adapted to the local culture. Thus, solid materials are used in the construction of the houses, according to Bosnian tradition. A refugee village has to provide, not only housing and security, but also services: food; mental and physical health care; infrastructure such as, water and electrical supply, fuel for heating, canalization system, access to local roads; social centres; vocational training and income generating projects. The different needs of the village's population are met by providing for administrative offices, activities rooms, health centres, playing fields, playgrounds, kindergartens, religious buildings and social centres close to the homes. By planning the village at this level, less separation between work, social and family life is achieved.

How do women fit in the refugee village?

The organization of the refugee village is a contribution to the construction of democracy. Trust, solidarity and compassion are created through an open decision-making process. Each village has a residents council elected in accordance with democratic principles, serving for six months at a time.

Women, as a dominant group in refugee villages, are involved in its organization. Most of them come from rural areas and have lived all their lives in traditional male-headed households. The organizational structure of the refugee village encourages them, for the first time in their life, to participate in the decision-making process, to be active in developing an organization which attends to their needs and assists them to take responsibility for their lives by developing strength and autonomy. In turn, women manage the community and rebuild social networks.

The participation of women in decision-making is a means to their empowerment process. Also important, is the fact that at council meetings, men and women recognize their different approaches to organization, negotiation and planning. Based on this recognition they make decisions for the common good.

Psycho-social aid and education

The village population is a diverse group. Sixty per cent are women who have survived traumatic war experiences. Each woman has suffered at least three traumatic experiences.

After NPA's successful fund-raising campaign, "Women, the Hidden Victims of War", the organization has been able to establish psycho-social centres in Bosnia and Herzegovina and Croatia. These centres are based on a psycho-social strategy to strengthen human dignity, by establishing a system which gives individuals control over their lives, reinforces their feeling of social belonging and encourages their participation in meaningful activities. The system attends to the needs of the individual and functions as a security blanket.

Meaningful activities allow residents to cope with a traumatic past and an insecure future. They range widely from those defined as "work" to "recreation", including art, craft, dance, sport, literature and choirs and allow women to discuss issues and share common experiences. Therefore, they provide women the opportunity to express their creativity and, at the same time, serve abused women in their healing process. Moreover, the psycho-social work provide an income for women. For example, NPA has opened "From a Woman's Hands Hand Made in Bosnia" stores in Zenica, Tuzla and Sarajevo. Here, women sell village-produced table-cloths, carpets, runners and knitting goods. Eighty-five per cent of the income goes to the producers while 15 per cent goes to overhead. Good physical appearance is also extremely important to the process of improving women's self-confidence. For that purpose, hairdressing as well as bodybuilding facilities, are available in the villages and at the women's centres. Health centres operated by a doctor and a nurse, provide medical care and supplies to the residents.

For women to have time to focus on themselves, as well as participate in public life, care for their children is required. There are kindergartens, playgrounds, as well as schools if the local school is too far away. School buses are available for those children who attend local schools.

The long term perspective

Providing funds and support to further develop the villages, has several long-term benefits. For example, poverty will be reduced and even prevented by promoting self-reliance. Thus, the number of migrants to cities will be reduced.

Projects of particular importance are: (i) farming and agricultural projects, aimed at developing new and improved farming methods so that the residents of refugee villages rely on their own food production and even sell to local markets; and (ii) educational and employment projects, which through professional training, provide people with hopes for the future. Such projects are sensitive to local needs and cooperate with local employment offices and education authorities.

How do women fit in the post-war reconstruction?

War has created a situation in which the population of Bosnia and Herzegovina has become dependent on international solidarity and aid organizations. This dependence will remain for a long time. In this context, the Government of Bosnia and Herzegovina faces a series of challenges that need to be addressed. These include: re-integrating displaced persons and refugees; securing freedom of movement; establishing normal living conditions; and reconstructing economic, physical and social infrastructure.

Some problems especially affect women, their families and their habitat. Traumas of war and life as refugees are not the only impact on women. Returning home also poses special problems. Upon return, women are faced with the so-called "new/old" situation. Women long to return, however, once they return, they find that their homes have been totally destroyed. As already mentioned, during the war, 62 per cent of the housing stock is estimated to have been destroyed. In order to provide normal living conditions, it would be necessary to provide international aid of USD 3.5/4 billion to increase usable housing stock through repair and reconstruction. NPA provides a valuable contribution to the reconstruction process.

Life as refugees has had an impact on family structure and life. The family is no longer a homogenous unit. The community's social networks have been destroyed by the war. Reconstruction is, therefore, much more than a physical process as it encompasses a completely new social order. NPA's Women's Centres play an important role in this regard.

Professional mental and physical health services are crucial as women's health needs are extensive and complex. Women need both gynecological and pediatric services, as well as psychological counselling.

Land-mines also constitute a serious problem in many areas, especially in reintegrated territories and those territories close to the front lines. Mine-clearance and raising people's awareness is an important step for providing security conditions. NPA has initiated a mine-clearance project.

Recommendations

- Large-scale educational and employment projects must be introduced to allow women the opportunity to become economically independent.
- Child-care centres must be repaired and constructed to allow women the opportunity to participate in public life. Institutions must also be established for children, who have lost their parents during the war.
- Refugee and displaced women should be invited to participate in women's organization networks in Bosnia and Herzegovina and abroad, to raise social awareness about their situation and for their empowerment.
- The peace-building process must combine lessons learned from the past and comprehensive planning for the future (physical and social planning and policy making) to allow women to participate and make decisions related to their specific needs. A gender perspective must be incorporated in the planning of urban settlements, followed by implementation, monitoring and evaluation.
- Generations must be educated in accordance with principles of democracy and human rights.

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LIVING IN JERUSALEM

Jihad Abu Znaid, Coordinator of Human Rights Education Campaign Coordinator of Women and Housing Project, Palestine Human Rights Information Centre (PHRIC)

This presentation is based on Living in Jerusalem: An Assessment of Planning Policy, Housing and Living Conditions in Light of the Palestinians' Right to Adequate Housing, a report by the Palestine Housing Rights Movement in coordination with Habitat International Coalition, submitted to the United Nations Committee on Economic, Social and Cultural Rights, May 1996.

Background - Israel's annexation of East Jerusalem

Since Israel occupied East Jerusalem in 1967, it has been exercising *de facto* control over the whole city, claiming *de jure* sovereignty over Jerusalem "whole and united". Both administratively and politically Israel has ruled over East Jerusalem as if it were Israel's sovereign territory. Under both customary and conventional international law, however, East Jerusalem is Occupied Territory and Israel's annexation and all local laws, regulations, policies and their consequences within that territory and related to its population is, therefore, illegal. Since Israel does not consider the territory of East Jerusalem nor indeed any of the territories it occupied in 1967 as occupied, it does not recognize the applicability of the Fourth Geneva Convention. While it reached an agreement with the International Committee of the Red Cross (ICRC) to respect what it called the "humanitarian provisions" of the Fourth Geneva Convention in the West Bank, Gaza and Golan Heights, and to allow the ICRC to operate and to have access to prisoners, East Jerusalem was excluded from this agreement. Nevertheless, the ICRC has access to prisoners held in Israel and Jerusalem prisons and detention centres.

Israel's policies in Jerusalem contravene numerous international instruments, ratified by Israel, which protect the right to housing, such as the *Convention on the Elimination of All Forms of Racial Discrimination* (CERD, Art. S (e) (iii)), the *Convention on the Elimination of All Forms of Discrimination Against Women* (CEDAW, Art. 14.2 (h)) and the *Convention on the Rights of the Child* (CRC, Art. 27.3). In addition, in accordance with UN General Assembly and Security Council resolutions on the status of Jerusalem, all States, except the Dominican Republic, have refused to acknowledge Israel's annexation of East Jerusalem and to establish embassies in Jerusalem.

Housing and planning policies in Jerusalem - institutionalized discrimination

The first decision of the Ministerial Committee on Jerusalem, established after the 1967 war, was to set policies to preserve a 76:24 (Israeli:Palestinian) demographic ratio in Jerusalem. The primary means to create and preserve this ratio was expropriation of Palestinian land, construction of Jewish settlements, restrictions on Palestinian building and land use through the five planning policies listed below, residency regulations and other measures designed to push part of the Palestinian population to reside outside the extended borders of annexed East Jerusalem.

The intense settlement activity, which has increased the number of Jews living in Jerusalem, since 1967 has been accompanied by government policies to limit the number of Palestinians residing in Jerusalem to no more than 24 per cent of the city's population. This policy directive has been recently restated in a 1992 report of the Kubersky Committee established by the Israeli Ministry of the Interior (Report of the Kubersky Committee 1992). The National Blueprint of the Interior Ministry projects a Jewish majority of over 77 per cent for the Jerusalem region by the year 2020, with the increase in population split about evenly between the municipality and

surrounding West Bank settlements (*Kol Ha'ir*, March 24 1995).

Israel has succeeded in this goal of a 3:1 Israeli/Palestinian population ratio, through intricate bureaucratic restrictions for Palestinian East Jerusalem residents. Israeli housing and planning policies are responsible for decreasing the Palestinian population while simultaneously increasing the Israeli population in East Jerusalem. These policies include: (i) expanding municipal boundaries to include Palestinian land while excluding Palestinian population; (ii) expropriating Palestinian land for Jewish construction and confining Palestinian construction to built up areas; (iii) excluding Palestinians from the planning process; (iv) keeping Palestinian land unplanned or declaring "green areas" which cannot be used for housing; and (v) demolishing unlicensed Palestinian homes to keep areas vacant for future confiscation for Jewish development.

The closure of Jerusalem and the strategy of separation

These housing and planning policies are further exacerbated by the military closure of Jerusalem and the imposition of new regulations requiring entry permits to Jerusalem and work permits for employment in Israel. The first closure, during the 1991 Gulf War, was followed by four more of increasing stringency: in March 1993, February and October 1994, and January 1995. With each closure, the number of Palestinians allowed to enter Jerusalem was reduced, as the closure developed from a "security measure" into a strategic plan enforcing the separation of East Jerusalem from the rest of the West Bank.

Impact on Palestinian families and their living conditions

The impact on family unity, living conditions and other housing rights for Jerusalem's Palestinians are manifold. Non-resident spouses who had lived with their families in Jerusalem without legal entitlement now face the choice of remaining in the family illegally under threat of penalty (imprisonment or fines) and unable to visit their family in the West Bank, or to leave the city not knowing when they will be able to reunite with their spouses and children. With every closure, even those spouses with pending family reunification applications, have been required to reapply for permits, which are often valid only for daytime hours. The closure presents numerous employment and business problems in the city, having a pronounced negative consequence on living standards. Some villages on the municipal boundaries, lack access to the West Bank except through Jerusalem,

FAMILY REUNIFICATION IN JERUSALEM DENIED

Palestinians, including former residents of East Jerusalem, who were not recorded in the 1967 Israeli census, need a Family Reunification Permit in order to legally reside (according to Israeli law) in their home with their families in Jerusalem. Children, under the following categories, need to apply for family reunification to achieve residency status, register in schools, and receive national insurance benefits:

- Children born in Jerusalem to permanent residents but not registered at time of birth;
- Children whose mother is a permanent resident but whose father is not;
- Children not born in Jerusalem, one or both of whose parents are permanent residents of Jerusalem;
- Children born to permanent residents residing outside of Jerusalem.

All persons who want family reunification must submit an application, with the required documentation, at a non-refundable cost of USD 100 per application. No reason is required to be given for the denial of family reunification.

Increased incidence of rape

The demolition of houses causes families to live in tents or empty buses. Such insecure living conditions have increased the number of women being raped. This situation of insecurity makes fathers and brothers force their daughters or sisters to get married at a very early age, sometimes at the age of 14 or 15, so that they can be released from the responsibility of protecting them and so the female members of the family perhaps can find a proper place to live. Age of marriage among Palestinian girls has lowered due to the severe habitat situation.

resulting in virtual house arrest for the inhabitants unable to obtain permits (Society of S. Yves 1995; Alternative Information Centre 1994).

Road blocks and barriers were permanently established with the closure at Hizmeh, Bethlehem and al-Ram entrances to the city. These barriers cause traffic jams, hazards, disorder and wild driving by army and police forces, as well as by Jewish settlers. Since the institution of road blocks on 31 March 1993, 21 Palestinians have been killed by the army or settlers at such barriers (PHRIC report 1995).

Women's response to challenge settler takeovers in the Old City - The Saraya Centre for Community Services

The Saraya Centre is located in the Muslim quarter within walking distance to the Haram al-Sharif and adjacent to the Jewish Quarter. Next to the Saraya is a twin building taken over by the Ateret Cohanim (two Jewish settler families are living there) as part of a scheme which threatens many other houses in the Muslim Quarter.

FUHEID ABU SIAM, ID#0-8013022-2

Fuheid is a Jerusalem resident, but her husband Abdullah is a resident of the West Bank. Until 1993 the family lived in Wadi Joz in Jerusalem. The couple has three young children. Although the children were born in Jerusalem, the Ministry of Interior refused to register them on their mother's identity card and told the parents to register them on their father's West Bank ID card. Abdullah lost his job at al-Shaab newspaper in Jerusalem, left the country to work in the United States, and has not returned since then. Fuheid remained alone in Jerusalem, with three children who are registered as West Bank residents. Since January 1994, Fuheid's attorney has requested a change in the children's registration, based on the father's absence, but no answer from the Ministry of Interior has been received.

In an attempt to deepen the roots of the Jerusalemites in the Old City, a group of Palestinian women of the board of directors of Project Loving Care Society rented the building in 1988. The centre opened on January 14, 1991, coinciding with the beginning of the Gulf War. In spite of this, people from the Old City frequented the centre and took advantage of the facilities, which partially compensated for the prolonged school closures.

HADIL ABU HUMMOUS WAS BORN IN 1993 WITH A SEVERE HEART CONDITION

Her mother is a Jerusalem resident, but the father and the children are not. Doctors at East Jerusalem's al Makassad Hospital informed her mother, Rabina, that the only facility which could treat her was the better equipped Hadassah hospital in West Jerusalem. Unable to pay Hadassah's fees, Rabina, with the help of the family, raised enough money to send the child to a government hospital in Jordan. Since the child was not registered in Jordan and her mother was a Jerusalem resident, the Jordanian hospital officials also denied her care. On the road back to Jerusalem in February 1994, the child died, a young victim of Israel's ongoing practice of denying family reunification applications to Jerusalem Palestinians.

Hadil and her siblings have been denied more than basic health care. They are denied the right to live in a city united as a family. The children are unable to attend public schools, to receive national insurance benefits or any other city services. Rabina and her husband have been petitioning the Ministry of Interior for the right to live together since 1980 but have been continually denied.

The objectives of the centre are: (i) to train and rehabilitate women to help them play an effective role in community development; (ii) to contribute to the development of the community culturally by (a) offering library services to children and youths from pre-school to junior college level; (b) providing educational entertainment and enrichment; (c) linking the Palestinian younger generation with their heritage through chorus and *dabkeh* groups; (d) encouraging creativity in a variety of areas including art, general knowledge contests and commemoration of national occasions; and (iii)

to attempt to improve the general drop in academic standards due to repeated school closures by offering enrichment courses in school subjects. Training programmes offer income generating activities, including weaving, hair dressing, home economics, and sewing. In addition to the year-round cultural and educational programmes, the Centre provides a summer programme for youth with enrichment activities and field trips.

On October 28, 1991, the Centre held its first certificate -granting ceremony for 48 graduates who have successfully completed nine months of training. A few outstanding graduates from the weaving and sewing sections were asked to stay at the Centre to join pilot projects in team work production. The Centre also offers loan schemes to graduates to enable them to buy sewing and weaving machines, thus linking them to the Centre and enabling them to work at home and be with their children and family. The fund initially started at USD 3,000 and it now has a capacity of USD 13,000. This programme has been successful with little or no difficulties.

Concluding remarks: The United Nations Special Rapporteur on the Right to Adequate Housing and the Palestinian situation

In his earlier reports, Mr. Rajindar Sachar, Special Rapporteur on the Right to Adequate Housing, identified the prevailing situations of armed conflict as glaring causes of the international housing crisis. Regarding the habitat situation of the Palestinian people, in his final report, the Special Rapporteur states:

"One of the most poignant examples of the devastating impact of a state of occupation is that of the Palestinians, uprooted from their ancestral homes since the occupation in 1967 of East Jerusalem by Israel. Not until he visited that area did the Special Rapporteur realize the deliberate, systematic violation of housing rights undertaken by the Israeli Government. The wanton destruction of Arab homes and the takeover of the lands where they have lived for generations to make place for Jewish settlements defies description. Recent studies based largely on official Israeli government sources demonstrate the systematic policy of discrimination being followed in Jerusalem."

...The Special Rapporteur had thought that now the peace process had begun, between the Palestinian Authority and the Israeli Government, not only would the human rights violations cease but adequate compensatory steps would have been taken by the Israeli Government. But at the time of writing the present report, the situation seems to have worsened. In the absence of any censure from Western nations (the United States even vetoed the resolution of the Security Council asking Israel to halt further confiscation of 53 hectares of Arab land in East Jerusalem). The condemnation of Arab and Asian countries was brushed aside with disdain. The Israeli government stated that it would go ahead with the land confiscation of this area, brushing aside with advice and warning from Arab States that that might jeopardize the peace accord with the Palestine Liberation Organization (PLO).

...The Special Rapporteur believes that all such actions stem from not accepting that violations of housing rights are not merely a breach of any gratuitous promise, but are in fact, violations of human rights - violations which no State can be allowed to commit if it wants to remain a member of the community of civilized nations" (Rajindar 1995: paras.27-31).

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GENOCIDE IN RWANDA

Christine Nyinawumwami, Director of Cabinet, Ministry of Rehabilitation and Social Reintegration of Rwanda

On 4 July 1996, the people of Rwanda commemorate the second anniversary since the genocide stopped and we embarked on the road to reconstruction and peace. I will talk about my own experiences during the two years that have passed since the end of the genocide.

It is difficult, however, to immediately embark on the strategies taken to rebuild the country, without talking a little bit about the history and the nature of the conflict we went through.

Why the conflict?

Did the conflict break out because of the differences between Hutsies and Tutsies?

We live in one country, we speak the same language, we share the same territory, we have a common social organization we have no reason to be divided. No scientific reason, no objective reason. However, when people want to divide even small things, they then create a chronic disease and develop some kind of ideology. There was brainwashing in Rwanda, based on the so-called ethnic division. But, in Rwanda, we have no ethnic division. If you study sociology you will learn that different ethnic groups speak different languages, have separate cultures, have certain things that make them different from one another.

What is the difference between a Hutu and a Tutsi in Rwanda? There is no biological or cultural difference between Hutsies and Tutsies; no difference that can make a man kill with a machete his wife of twenty years and even kill his own children. No differences can make you do that. It is a question of brainwashing. Brainwashing started a long time ago. A group of people brainwashed us for their own interest. We were all brainwashed to some extent. It is difficult to explain, but in the end you visualize what they want you to see. You wake up in the night and dream that you are like this. The so-called ethnic division was taught in schools, it was put in our identity cards, it became part of the government structures, it was discussed at meetings, in churches, in local governments, and the militia was created for the sole purpose of committing genocide. The regime, led by extremists, planned this brainwashing. It developed instruments, including media television and radio to brainwash people. It was done very well. This damaging ideology has led to a complete breakdown of society.

What happened?

The genocide in Rwanda goes beyond any known conflict - the genocide was achieved by massacring people with machetes. Soldiers tell you that it is easier to shoot with a gun than to kill with a machete. To kill with a machete takes a lot of energy and time. Imagine, you cut seven times, ten times and the person is still not dead. More than one million people died this way-men women and children. People acted as if they were on drugs. Societies rose against each other, not spontaneously, but planned by the regime.

Facts about the conflict

- about 1 millon people killed
- exiled people
- unaccompanied children
- over 400 thousand widows
- breakdown of society and the family
- infrastructure destroyed
- no housing for people

The impact

- Today, women constitute more than 70 per cent of the population, the majority of whom are very poor.
- some women were killed in the conflict, but many more were abused by men behind the lines. They were raped, that is how many of them survived. However many of these women got pregnant and infected with AIDS after being raped. These women have given birth to children they have given away

because they do not want any association with the children of the men who raped them.

Strategies

Our first strategy was to gain courage to do something

Women constitute the majority of the population in Rwanda, a large number being single heads of families. Many of them are widows. Women must now assume leadership, despite their extremely difficult situation. Women in Rwanda are now even in a weaker position than before the genocide. Yet they must assume leadership.

Our first step was survival. We had to see that people had something to eat and a place to hide. But after that then what?

Women in Rwanda have realized that they are in an empty place. Their houses have been destroyed, their children have died, their husbands have no work, and they have asked, what can be done?

One of the most important things we have tried to do is to create awareness in women to help them analyze the situation and understand the causes of the problems. Only by understanding the past can we reconstruct without destroying again.

Today, women are the work force, the ones who teach the children, the ones who live with the children. That is why it is so important to include women in civic education programmes to understand basic issues such as why are we human beings, why are we Rwandese, why we all share a common country and a common territory and why are we capable of killing each other when we have all this in common? We need to teach self realization and self respect in civic education.

In Rwanda, we have reached the bottom line. We cannot go beyond genocide. I do not know what is beyond genocide. I believe there is nothing, so we must go forward. In some ways, the conflict also created opportunities for women. We are forced to analyze, propose solutions. Women without any former experience have to stand up. We, therefore, need to meet with one another to give each other support. Rwanda is like a mountain and a river placed on the same territory. The river cannot wake up one morning and say: "I don't want this mountain". There is no way the river can do that. So rivers and mountains are better than us because they accept living together in harmony, they accept sharing the same habitat.

To bring about peace and to defend it, women's NGOs have created a platform -*Campaign Action pour la Paix* (Action Campaign for Peace). I invite all of you to join us in this campaign for peace.

The government has established social support, education and health programmes to assist traumatized people as well as help them with income-generating activities. The Minister of Rehabilitation, the Minister of Public Works and the Minister for Women, have established construction and shelter programmes. In addition, women themselves have created associations, have set up focal points in each ministry, have created structures at the local levels and have created a Platform for Peace.

We have tried to set up a working government of national union and proper justice. The latter is necessary because if you do not bring about justice in the society, then you run the risk that people will repeat mistakes. Justice is extremely important.

For the people of Rwanda and for the international community, including all the agencies working in Rwanda, it is crucial to realize the importance of solidarity and collective effort in whatever we do. Working together fosters development, habitat included. The government of Rwanda, the Rwandese population, NGOs and the international community, can, by working together in collective effort and solidarity, construct the basis for development and peace in Rwanda. I would like to take the opportunity to thank everybody who was with us in Rwanda during the time of crisis - UN agencies, including Habitat, NGOs and everybody else who supported us. I thank you very much, and I promise no more genocide in Rwanda.

THE IMPACT OF ARMED CONFLICT ON THE ELDERLY

Mechta van den Boogert-Selhorst , International Council of Women (ICW) , Permanent Representative to the Commission on Human Settlements of the United Nations Cemtre for Human Settlements (UNCHS)

It is not an easy nor an optimistic task to focus on the impact of armed conflict on the elderly: women and men.

Internationally, it is widely acknowledged that women and children form the most vulnerable groups during conflict and in immediate post-armed conflict situations. The International Red Cross and *Medecins sans Frontieres* have with their publications about conflict areas and refugee camps, confirmed this common knowledge. There seems to be no difference whether the conflicts take place in Afghanistan, Azerbeidzjan, Bosnia-Herzegovina, Liberia, Sierra Leone, or other countries and regions.

We all know, and some of us have even experienced, modern warfare is no longer a man-to-man fight the enemy fight. Nowadays the moral of the so-called "Homefront" becomes the strategic target in armed conflict.

When I confine myself in this short presentation to the impact of armed conflict on the elderly, it raises immediately the question: Is there a difference between youths, adults, elderly or between gender?

I must speak from my own experience during the most intensive conflict situation of World War II, during the last days when the Liberation Forces in the Netherlands tried to cross the Yssel river in order to bring an end to the war at the Western Front. I was already urged to leave my parents' home some months earlier because the explosion of a munitions train made living conditions in my parents' house very difficult. It was decided, therefore, to split the family and I was accepted as refugee on a farm, about 30 kms away from Arnhem at the Western side of the Yssel river. Then suddenly, a few days before the end of the war at the Western Front, the Strategic Air forces started bombing the region regularly each 5 or 10 minutes. A dense "artificial mist curtain" was spread as a safety blanket over the area to be attacked.

That day I shared the cellar in the farm with about 30 others from the region, mostly elderly farmer families. When the firing fell silent and liberation came, we all fell asleep. So "damned" tired excuse my expression we were!

One thing was remarkable: the unbelievable unity of spirit to manage the post-conflict situation together. Men, women, young and old! But reality does not always respond to wishful thinking. Was there still a hidden difference between all of us? Yes, there was! There proved to be one. I was young and wanted to start a new life. To shape my own future! To grasp the possibilities which I expected were there. -But the elderly? They were very quiet, even silent. The young ones and some old have a future in spite of the past. The elderly, men and women alike, faced the same Past, but do not share the same Future. There is no longer a FUTURE! No longer a chance, the chance to start over again. That was the most difficult experience for the elderly to accept. It is a tragedy to have to accept the first signs of social and economic isolation. That was the lesson I learned. All the more so now after 50 years. That was the case in post-armed conflict Europe for the elderly.

Would it be different in other parts of the world? I doubt it. In particular in those regions where women and men face different living conditions, even in times of peace, where women are economically isolated due to tradition and the fact that certain privileges belong to men. Can we really expect that after an armed conflict when credit is scarce, this economic isolation for elderly women is less threatening? Will inheritance rights be changed, will obstacles disappear? Obstacles which prevent women to have equal access to credit, where women form the uncountable army of informal employees, where poor women have no other course but prostitution, even elderly women. How strange it is even to mention it!

What can we do? What strategy is needed? In nearly all parts of the world, the population pyramid shows that women live longer than men. For instance, in my country, the figure

for the ageing people between 70 and 74, clearly shows that there are nearly 2.5 times more women than men in the same age group. For the group between 80 and 84 the figure is already 3.5 times more women than men. These numbers show that even under normal circumstances many women, especially widows, face the problem of social and economic isolation.

Returning to the impact of armed conflict on the elderly, what should we do? What must be done? Here are my suggestions.

Documentation and research

Document and carry out research on the elderly's social and economic isolation in post-armed conflict situations gender disaggregated and age disaggregated data!

Training

Train "helpers" not to isolate elderly women from mothers and children. When we speak of the extended family, keep the elderly woman with mothers and children. When refugees are able to return home to their country of origin, do not leave the elderly behind in refugee camps.

Special measures

Take special measures to meet the health requirements of the elderly. They face particular forms of inconveniences due to their age.

Respect for human rights

Guarantee the elderly's right to property and soil in the country of origin. During the first Preparatory Committee in Geneva, the International Council of Women has spoken of recent problems of post conflict cities like Beirut, where town planners reshaped the city and where the elderly, upon return, encountered a non recognizable "surrounding" where was their property?

United Nations Working Group on the Elderly

A special UN working group or task force on the elderly should consist of women and men the elderly included in partnership with governments, local authorities, private sector, NGOs and CBOs. Their work should be built on an integrated plan, paying attention to post-armed conflict situations and proposing measures to prevent social and economic isolation in post-armed conflict cities and villages. Special attention should be paid to the position and situation of the elderly.

To conclude, Habitat II is a conference of commitments and partnerships between all actors. It should be a cornerstone for sustainable living conditions for all human beings, elderly equally included, women equally empowered, as well as taking into account post-armed conflict situations. Adequate Human Settlements are essential elements to ensure Human Life in Peace and Harmony.

3. Strategies for Securing an Adequate Habitat for Women whose Lives and Habitat have been Affected by Conflict

WOMEN AND HOUSING IN POST-APARTHEID SOUTH AFRICA[1]

Susan Parnell, Senior Lecturer, Geography and Environmental Studies University of the Witwatersrand, Johannesburg

The affirmation of the role of women in the housing process is a fundamental policy shift. As with the question of housing as a human right it is possible that women's role in housing will become a political chorus rather than reality unless the implications are better examined and understood (Ismail Mkhabela addressing the Conference on the role of Women in Housing as reported in Housing Southern Africa, August 1995:18).

Introduction

Women bear the brunt of the social disruption and physical destruction associated with war. Social conflict in apartheid South Africa is widely understood as a civil war. The African National Congress' Reconstruction and Development Programme (RDP) is an effort to systematically transform the society, giving equal access to resources. Housing is a central component of the RDP and there is unusual official sensitivity to the imperatives of addressing the needs of women. The post-apartheid South African case therefore provides a fascinating example of the constraints experienced in resolving post-conflict human settlement issues, even with the best will in the world.

South Africa's fledgling democracy has been willing to confront the big debates of housing delivery. The new government has boldly abandoned not only race, but also sex discrimination. The new South African Constitution enshrines access to housing as a human right (section 26 (1)). The objective now of improving access of the poor to shelter, underscores the principle of housing finance in post-apartheid South Africa. As a post-conflict society where housing is seen both as a vehicle for economic development and an instrument of social redistribution, South Africa appears to provide a positive model for other developing nations. Closer inspection reveals that overcoming the structural cleavages of decades of unjust, unequal access to shelter is a complex matter. It is a long road to securing "women's equality in shelter and habitat" (Huariou Declaration 1995). South Africa provides a sobering reminder of the scale of the challenge of establishing equity in human settlement, especially for women.

This paper's central concern is to consider whether an apparently non-discriminatory human settlement policy (such as that in South Africa) is sufficient to ensure shelter is equally accessed by men and women, and if not, what impediments can be identified and removed. The paper is structured in three sections. First, the general context of post-apartheid human settlement is outlined so as to highlight the housing position of women. Second, the new

[1] This paper is based on work originally commissioned by IDASA, CASE and the Parliamentary Finance sub-Committee as part of "The Women's Budget".

official housing policy is described. This is followed by an assessment of its strengths and shortcomings in ensuring gender housing equity. Finally, lessons from the South African situation are considered.

Human settlement after apartheid

Dramatic shifts have taken place within the various housing forums involved in setting and implementing state housing policy in South Africa. Over the past five years the goals and assumptions about the state's role in the delivery, financing and management of shelter have changed beyond recognition (Luton and Murphy 1995). Housing is no longer a tool in the hands of apartheid planners. The transformation extends beyond the turning away from racist social engineering. The abandoning of the principle of racial privilege was accompanied by a commitment to the needs and aspirations of the poor, regardless of race or gender. The Department of Housing has been at pains to set out a workable fiscal framework for the post-apartheid housing agenda (Department of Housing 1995a; see also the opening chapters of the *Housing Subsidy Implementation Manual,* Department of Housing 1996). It is clear that commitment to end all discrimination is a primary concern in the distribution of housing funds. Insofar as housing finance continues to discriminate against South African women it must be assumed to be an unintended consequence of new policy formulation.

Access to housing in South Africa is highly politicized. Under Apartheid where and how black people lived was rigidly monitored and controlled (Lemon 1991). As recent media campaigns stress, there is now a concerted effort to provide houses, not just for physical shelter but, in the words of the radio advertisement put out by the Reconstruction and Development Office, so that people can make "homes". For black people the opportunity to invest in property without the threat of removal is a dramatic departure from the repressive past (c.f. Platzky and Walker 1985; Jeppe Dist 6). There is no question that the current emphasis on security of tenure is a response to the racist injustices of the past. But housing was experienced in a gendered as well as a racialised way in apartheid South Africa.

Housing is a crucial dimension of women's security, especially in the violence torn township areas where the house can act as a refuge. Afraid to venture out after dark, women spend much of their leisure time indoors (Ginsburg 1996). Unfortunately, for many women domestic violence threatens even this limited sanctuary. With proper control over the legal title to property, however, a woman's position is less likely to be disrupted by divorce, violence or other traumas such as the death of a partner.

Housing is not just a component of personal and physical security. In South Africa, like many other developing nations, more women than men support themselves through the informal sector (Preston White and Rogerson 1991). Typically a woman's non-formal work operates from her home. Whether a hawker of cooked food, a prostitute, a shebeen queen, a seamstress or a child minder, access to a house has economic as well as recreational significance for women. Moreover, women, not men, are most likely to assume the major responsibilities of child care and domestic life, much of which is centred around the home. There is, thus, an undisputed gendered significance attached to access to a house and the housing experience. In South Africa, where African people were restricted to where they could trade within metropolitan areas, the private house provided an important economic niche.

A house is a structure where people live, but it has special social and economic significance because of the value of building and property. People who own their own houses are able to raise credit, either to spend on other commodities like a car or clothing, or to raise funds to start their own businesses. It is well established that women struggle to raise credit and are, therefore, prevented from pursuing opportunities that require some capital investment as security. Insofar as housing is a relatively simple way of accessing credit, it is an important key to women's economic independence. At a moment when black South Africans are at last free to participate in the market it is crucial to ensure that women as well as men have the opportunity of accessing capital through credit. Like secure tenure, women's access to credit through housing was one of the major concerns of the Beijing Housing Group (Huariou Declaration 1995).

For women who head households, access to housing is particularly difficult. These households are generally poorer, and cannot rely on additional income from a male breadwinner. Some evidence suggests that women-headed households increasingly dominate the urban poor in South Africa. Mazur and Qangule (1995) suggest that in the Western Cape metropolitan areas African women account for 40 per cent of household heads. Similarly, Schlemmer and Humphries (1985) indicate that in some urban areas the number of women household heads has risen to over 55 per cent. These figures seem extraordinarily high even Latin American cities like Santiago, known for the high proportion of women, have only 34 per cent of households headed by a woman (Gilbert 1992). PSLSD (1994) reports less startling, but still significant, figures of an average of 16.8 per cent female-headed households across the nation and 28 per cent for African households in metropolitan areas. Reliable estimates for rural areas are unavailable. Research, such as that cited in *Housing Southern Africa* (August 1995:18), argues that 60 per cent of rural households are headed by women. Whatever the true picture, it is clear that for most of South Africa's poor, the quest for shelter takes place outside conventional (nuclear or extended) family structures.

Migrant labour, on which both colonial and apartheid society depended, has ravaged the structure of the African family (Crush and James 1995). As many as 15.5 per cent of household heads are reported absent from rural South African homes (PSLSD 1994), and the figures for neighbouring states are dramatically higher. More detailed analysis of migration suggest that in societies like South Africa, it is not just the incidence of women-headed households, but the more general issue of broken or split families, that must be considered in developing appropriate shelter programmes. One study shows that the number of children with both parents living at home was only 53 per cent, 24 per cent had a mother but an absent father and 7 per cent lived with their mothers only because their fathers were dead. According to this author (Le Roux 1994), only 35 per cent of South African families can be described as nuclear, but only 11 per cent of families are single female-headed.

Generally female-headed households are amongst the most vulnerable as there is usually only one income for the family. By contrast, most male-headed households in South Africa have two or three breadwinners (the average household size is 4.8, but the average dependency ratio is only 1.9, suggesting more than one income earner per household (PSLSD 1994). Clearly, the local picture of issues that impact on the use of housing such as household structure, dependency patterns and urban-rural distribution are far from clear. Issues such as personal security, access to credit, migration, changing household composition and urban versus rural development must be confronted to accurately assess the gender impact of human settlement programmes. At least at the policy level, a major restructuring of housing assistance priorities has already been approved by the South African Department of Housing.

Post-apartheid restructuring: new housing policy directions

As part of the move to end discrimination, the State, through the housing budget, now aims to help the poorest sections of the population, rather than benefiting the economically better off. Commitment to the lowest income households implies that rural areas will receive a major proportion of the housing budget; this is the case in post-apartheid South Africa. At the moment funds are allocated to the provinces according to a formula that weights the amounts paid to rural populations by a factor of 1.25 (FFC 1995). What this means is that proportionally more of the budget, and therefore, of the housing budget, is paid to those provinces with predominantly rural populations. Furthermore, provinces with predominantly poor rural populations, like the Northern Province, KwaZulu-Natal and the Eastern Cape, have large numbers of households who earn very low incomes and will qualify for the maximum subsidy (Department of Housing 1995a). Because of the legacy of migrant labour, there is a general concentration of women in rural areas and it seems likely that they may gain from the rural/poor bias of the current Provincial funding formula. However, few people wish to build housing in areas where there are no jobs, and the rural reserves created by apartheid, where these women are

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concentrated, are unlikely centres of local economic development. Nonetheless, there is a clear (though possibly unrecognized) geographical anti-urban emphasis built into the ANC's housing policy.[2]

Curiously the ideal of a housing policy that favours the poorest and does not prejudice beneficiaries on grounds of race, gender or religion, was first mooted under the apartheid government by De Loor (1990) and has since been actively debated in Parliament, in the many sub-committees of the National Housing Forum and within the Department of Housing itself. The revision of apartheid housing priorities was formalized by all the stakeholders in the Botshabelo Accord (Department of Housing 1994). Practically, considerable effort has gone into translating these "democratic housing" sentiments into viable operating structures for the mass delivery of affordable housing.

One of the major tasks of the new housing bureaucracy has been to merge the 17 apartheid bureaucracies and to devise new subsidy initiatives that accurately reflect the changed objectives. This task was initiated under the National Housing Forum and piloted through a scheme that involved the servicing of 200,000 sites (Robinson, Sulivan and Lund 1995 has full details of the IDT scheme). Even critics who focus on the initially slow record of delivery of low-cost housing concede that considerable progress has been made to ensure a viable delivery framework for state involvement in mass housing provision (*RDP, Monitor* Sept/Oct 1994; *Financial Mail* 28 October 1994). Perhaps insufficient recognition has been given to the immense task of successfully restructuring the machinery of government.

Housing has been a very public barometer of the performance of the Government of National Unity and of the ANC. There has been extensive coverage of the promise to build one million houses. Critical public attention has been focused on questions of delivery (or the failure to deliver) houses and on the problem of the standard of houses to be built (for a review of these issues see Tomlinson 1995a and 1995b). These are important issues for women. Promises of equal access mean nothing if there is no housing delivery. In the absence of a large number of constructed houses or serviced sites the present paper focuses on subsidy regulations to explore the position of women within the new housing dispensation.

The question of what constitutes a house is more than a philosophical problem. The Minister of Housing Sankie Mthembi-Nkondo brought the matter back to basics when she declared in Parliament: "I think we all agree that a house without sewage is not a house" (*Hansard* 21 October 1994:3495). The Minister's remarks were part of an ongoing discussion about the standard of state sponsored accommodation. Despite great unpopularity in certain circles, notably in the Provincial Governments of Gauteng, the Free State and the Eastern Cape, present levels of the budget allocated to housing cannot sustain the construction of formal houses for all (Tomlinson 1995b; *Financial Mail* 21 July 1995). It has been suggested that pressure for formal construction over site and service lies behind the drive to increase the proportion of the National budget going to housing from approximately 1.5 per cent to 5 per cent (*Business Day* 11 November 1995). Thus far, this has not happened. Housing received the largest increase of allocations in the 1995/6 budget year. While the 1996/7 budget was dramatically cut, the total sum available for housing has remained much the same, as the Department may draw on previously unspent funds. The debate on the standard of state sponsored housing has not been resolved, instead it has been referred to Provincial level. Individual Provincial Governments may now choose to construct more expensive houses if they provide the extra funding themselves. In the debate about housing as a human right it is crucial to define whose responsibility it is for providing shelter. In South Africa this question has bearing on the relationship between central, provincial and local state structures.

Funds for housing come from the central state. However, as a schedule 6 budget item, housing funds are then distributed to the

[2] Although the Huariou Declaration endorses the focus on rural housing, I would suggest that in the South African case the anti-urban bias of housing policies hinders women's development and leaves them at the mercy of traditional patriarchs.

Provinces who set their own housing funding agendas. As a schedule 6 budget item, money for housing is spent (or not) by the Provinces, theoretically in line with national priorities. Already the question of the standard of houses built with government subsidy has caused considerable tension in some provinces (Tomlinson 1995b). It is likely that the decision of how to incorporate local authorities, especially when traditional Chiefs are involved, in housing subsidies will be similarly contentious. One reason for the problem is that it is not clear whether responsibility for ensuring gender equity (a pillar of national policy) rests with the local authority, the Provinces or with the Department of Housing. At this stage there is no body to monitor gender equity in housing, although the proposed body to monitor gender issues in government departments will no doubt include a brief for housing when it is eventually established.

The transition to a non-racial government in post-apartheid South Africa has been seen as a policy in which the state has identified a clear interventionist role for itself in attempting to secure redress for apartheid. This function is carried out through the allocation of state funds for housing and service provision. All housing assistance to individuals is paid through one of the following subsidy schemes which are determined nationally but administered at the provincial level.

a. First-time buyers subsidy (being phased out)

b. Credit-linked savings subsidy (being phased out)

c. Project-linked consolidation subsidy R7,500 for the upgrading of serviced sites

d. Discount benefit scheme R7,500 towards the cost of transferring state rental stock to tenants

e. Project-linked subsidies

Total Monthly Household Income	Available Subsidy
R0 - R 800	R15,000
R 801 - R1,500	R12,500
R1,501 - R2,500	R 9,500
R2,501 - R3,500	R 5,000

These subsidies are for housing costing less than R65,000 and may be increased by as much as 15 per cent should geotechnical conditions result in slightly higher building costs (*Home Truths*, Department of Housing).

f. Individual subsidies
Same as for project-linked subsidies.

The most important of the subsidy schemes are those indicated in **c**, **d**, **e** and **f**. The latter two, in particular, are the cornerstones of the new housing programme. The R15,000 subsidy, as **e** and **f** have become known, will eventually reach the majority of South Africa's population. Where these subsidies have been approved, the commitment to the lowest income categories is clear (Figure 1), with the bulk of subsidies being allocated to households earning under R800. Given the paucity of reliable data on incomes, it is not clear if the proportion of funding currently being allocated to the very poorest corresponds to the proportion of the population of households who earn less than R800 per month. There is also some concern within NGOs that these very poor households are not able to optimize the maximum housing subsidy of R15,000 as they are entirely unable to afford any additional payments required to increase the investment of R15,000 to a sum that would ensure a viable structure (Tait 1996; DAG 1995).

Of further concern is that when a provincial assessment of subsidy approvals is considered then the poorest regions like the Eastern Cape and the Northern Province appear to be tardy in ensuring housing subsidy approval (Department of Housing 1995c). Delays and the erosion of the subsidy by inflation in these regions must impact most heavily on the poor and, therefore, on women.

Figure 1: Profile of project-linked subsidy

Subsidy Category	Number of Subsidies
R15,000	149,332
R12,500	100,729
R 9,500	27,616
R 5,000	12,919

Source: Department of Housing 1995c.

The twin obsessions with the form and the pace of delivery have deflected attention from

other promises made by the architects of the new housing programme, and the critical assessment of the wider impact of the mechanisms of shelter assistance. The focus in the next section of the paper is on the question of the successful elimination of gender discrimination in housing expenditure. Before detailing the shortcomings of the housing budget for women it is worth reminding ourselves that the position today represents considerable, if insufficient, progress for South African women.

Why the new housing policy is better for women

a. Anti-discriminatory policy

State housing subsidies aim not to discriminate on grounds of gender.

The new South African state now has a housing policy that is explicitly anti-discriminatory. The problem of gender inequity is acknowledged and there is a strong commitment to ensuring that women are not discriminated against in obtaining housing assistance. There have been substantial advances made in defining the regulations governing housing assistance with the objective of removing gender discrimination. It seems therefore that those discriminatory aspects of the housing policy that remain in place have not hitherto been identified and it is hoped that the Department will act swiftly to attend to the remaining areas of gender discrimination identified in subsequent sections of this report.

b. Emphasis on the poorest population

Housing assistance targeted at the very poor favours women because more women than men are very poor.

Unlike the previous dispensation's housing programme, the present policies are focused on the housing needs of the poor. More than two thirds of the subsidies paid for housing will be to households earning under R1,500 per month. Even within the large target group of needy South Africans the poorest are set to gain more from the state to allow them to obtain shelter (see previous section). As women are disproportionately represented in the lowest socio-economic brackets of South African society this approach significantly improves the chances of individual women and their dependants benefiting from state housing assistance.

c. Old housing stock recognized for subsidy

Being able to buy old properties means women have a greater choice of location.

In the past in order to qualify for housing assistance from the state, applicants were forced into buying or building new stock. Invariably, especially in the larger metropolitan areas, this was located at the periphery where land is cheaper. The international literature from both developed and developing countries suggests that for many women it is crucial that they are close to work and other amenities such as shops and schools, as it is women who tend to look after children and cook, clean and care for the house (Watson 1988; Moser and Peake 1987; England 1991). The new housing policy is more flexible, as the purchase of old as well as new stock is permissible. Women, especially those with stable incomes in the R1,500 - R3,500 per month bracket, will not therefore be excluded from the subsidy scheme as if they wish to live in areas like the inner-city where there is some affordable housing. In this regard the commitment of the RDP office of some R5 million for urban identification is to be welcomed (*Cape Times* November 1995). (There is still a problem in relation to those with very low incomes.)

d. Ongoing financial support

State involvement to encourage financial institutions to lend to low-income households helps women gain access to home ownership.

Traditionally, home-ownership schemes that depend on a household's ability to meet monthly repayments have not been very successful amongst low-income groups where changing family circumstances, un-employment, part-time employment and irregular income mitigate against stable payment patterns (Little 1994). Although it is widely contested whether the poor default more or less often on mortgage payments, financial institutions are routinely opposed to lending to low-income households (which have a disproportionately large female re-

presentation) (Watson 1988). One achievement of the Department of Housing was to secure a "Record of Understanding" between the state and the major housing finance actors. There are now two important mechanisms in place to aid ongoing housing payment by the poor thus ensuring ongoing participation by banks and building societies in the lower end of the formal housing market. Specifically, the Mortgage Indemnity Scheme (MIS), which is backed by a R50 million state capital fund, is an agreement with the financial institutions to ensure that low-income households can get access to housing finance. It seems, though these are early days, that operation of the MIS has improved the rate of low-income applicants who successfully obtain finance from 67 per cent to 96 per cent (*Housing Southern Africa* June 1995). The problem with the scheme though is that only 5 percent of black households earn over R3,500 per month, enough to benefit from the programme (*Business Day,* 4 December 1994). Once again there are insufficient statistics to tell us of the level of women's participation in the scheme.

Another state initiative aimed at helping to secure the bottom end of the private home loan market is Servecon, an organization that assists households who have defaulted on mortgage payments to buy back their properties. As with the MIS, there have been some reports of significant initial success (*The Star,* 11 January 1996). However, thus far only a minority of the 50,000 defaulters have been offered assistance and many are skeptical about the project. The possible eviction of defaulting households remains an issue hotly contested by SANCO thus threatening the October 1994 Record of Agreement reached between the Housing Department and the other major stakeholders (*The Star,* 13 February 1996).

It can thus been seen that, largely as a result of redirecting housing policy to the needs of the poor, a number of areas of gender discrimination have simultaneously been removed. Nonetheless, the unintended consequence of the new, largely untested policies has left a disconcerting number of barriers to women's equitable access to housing expenditure. Overt gender discrimination in state housing expenditure may have been removed from the rules of housing subsidy acquisition as specified in the budget, but there is still not equal access to housing for men and women. The objective of the following sections is to identify those aspects of the state-assisted distribution process that discriminate against women and that can be readily changed without major extra financial commitments.

Gender inequity in post-apartheid housing expenditure

There are a disturbing number of ways in which the allocation of housing finance fails to ensure gender equity. Perhaps of greatest concern is that beyond the rhetoric of equality and houses for all there are clearly insufficient people aware of what gender equity in housing should embrace, despite the fact that this is a well documented aspect of the international literature on human settlement in developing countries, and is the focus of an active lobby in South Africa (see *Housing Southern Africa,* July and August 1995; BDA 1995; DAG 1995). Critical issues for implementing a successful housing policy, such as community involvement, have been actively taken on board by academics (Kok and Gelderbloom 1995) and policy players, like BDA and the DBSA, but the crucial role of women in the community driven housing process is virtually entirely ignored (c.f. Arrigone 1994 for a typical but not isolated example of how international debates that were in many instances pioneered by feminist authors have been de-gendered). Several overviews of gendered development approaches now exist to inform policy makers genuinely concerned to uphold gender equity in housing (c.f. the special "gender and development issue" of *Third World Planning Review* 1995). In South Africa these guidelines of course need to be considered in tandem with the impact of legislation such as the pass laws, the legacy of the manipulation of traditional authorities and other factors that impinge on women's shelter position today. Outlined below are some specific examples of where the current housing programme discriminates against women.

a. Hostel upgrading

The subsidy on hostel upgrading is biased towards men.

The 1994 White Paper on housing announced that 400,000 hostel residents

would have their accommodation upgrading subsidized by the state (*RDP Monitor*, January 1995). The amount and conditions of this subsidy arrangements are now in place (Department of Housing 1995c). Hostel residents can choose either to upgrade to family accommodation in which case a grant of R15,000 is payable or to continue living in single quarters in which case a subsidy of R3,750 applies.

This policy of hostel upgrading discriminates against women in two ways. First, no subsidized single accommodation is available for women outside of hostel environments that are dominated by men. Second, male hostel residents who opt for the individual upgrade do not lose the right to apply for a household housing subsidy. In effect migrant men therefore obtain a subsidy twice once on hostel upgrading and then on a site and service or housing scheme (and the government unwittingly continues to endorse migrant labour). An additional issue relates to the fact that migrant men will sometimes decide that as they wish to maintain a rural base they will not allow their wives and families to join them in town, possibly against the will of the women members of the household. Decisions about urbanization and work are therefore taken away from women because of men's access to hostel accommodation.

b. Regulations for the capital subsidy

Age and dependency regulations governing housing subsidies indirectly discriminate against women.

In order to qualify for a housing subsidy under the new scheme the applicant must be over 21 years of age, have dependants and not have qualified for any other form of subsidy, they must be lawfully resident in South Africa and earn within the prescribed income categories (Department of Housing 1996). The implications of the age and dependency regulations are discriminatory:

- Over half of all first pregnancies in South Africa are to women under the age of 20. Yet these mothers do not qualify for the subsidy scheme because they are too young.
- Women over the age of 21 who do not have children (or dependant husbands) are excluded from the scheme.

The worrying impact of these regulations is that it establishes an institutionalized support system that: (i) excludes the vulnerable group of teenage mothers from housing assistance and (ii) encourages women in their 20s to have children in order to obtain state housing assistance. Lessons from the American "underclass debate" point to the relationship between housing, poverty and single parent households (c.f. Wilson 1987). Learning from others' experiences, the Department needs to take cognisance of the wider social and economic relationships set in motion by its housing formula.

c. Lesbians and single women

There are no housing subsidies for single women and lesbians that could be defined out of the definition of a household that qualifies for a subsidy.

In order to qualify for housing, an applicant's partner, who may be male or female, married or unmarried, must provide a legal assurance that he/she "cohabits with the applicant as if we are husband and wife" (Department of Housing 1996). This wording from the subsidy application form, presumably chosen as a way of including married and non-married heterosexual couples, excludes gay couples from the housing benefit and is almost certainly unconstitutional.

As indicated above, other than the minority of hostel beds allocated to women there is no state assistance for single women. In order to receive any assistance a woman must head a household or accept a place under someone else's leadership.

d. Old subsidies

Apartheid subsidies that are currently using more funds than the new capital subsidy discriminate on grounds of race, class and gender.

Post-apartheid housing spending is dominated by the old subsidy systems, although they are being phased out. In the period April-October 1995 expenditure on the new subsidy was only 70 per cent of that on old discriminatory subsides (FFC 1995). This pattern is especially marked in KwaZulu Natal (R23,803,383 on old subsidies versus R6,144,900) and the Western Cape (R63,898,529 as opposed to R8,110,444 on

the new system). In part this pattern is explained by the demographic dominance of coloureds and Indians in these regions. These two groups benefitted greatly through generous housing allowances allocated by the House of Delegates and the House of Representatives under Own Affairs legislation. The details of gender discrimination in the apartheid subsidies is provided in Parnell (1991).

First time home owners

This scheme that accounts for 8.6 per cent of housing funds discriminates against women but is being phased out.

The First/Time Home Buyers' Scheme involves the state in a subsidy of the 33.3 percent of mortgage repayments for the first five years. Only new houses under R65,000 were permitted under the scheme. In the early years of the subsidy there were racial as well as gender inequities in the regulations and the subsidy favoured the better off over the very poor. The scheme is no longer in operation, but 40,923 households are still participating in the subsidy programme which will be phased out over the next five years (Department of Housing 1995). The scheme continues to command a substantial slice of state housing resources. In 1995/6 R131,396,000, or 8.6 per cent of the housing budget (excluding RDP funds) was allocated to this subsidy.

Savings

This small scheme, favours the better off.

The old subsidies savings schemes designed to encourage home ownership is still in operation, though like the First-Time Home Owners scheme it is being phased out. The scheme accounts for a tiny proportion of state housing expenditure (in the 1995/6 financial year only R211,000, less than one per cent of available funds, was allocated to this scheme (FFC 1995)). Although not overtly biased against women the scheme benefitted the better off who could afford to save and was not therefore in the interests of the poor, largely female, population.

Civil servants

This scheme that drains 30 per cent from state housing funds no longer overtly discriminates against women. However, few women qualify for the scheme because their houses are in their husbands' names. Also, because men are in more senior civil service positions they gain more from the scheme which favours higher income earners.

At the present moment more state money is paid on housing to civil servants than through any other subsidy. In the 1995/6 financial year R455,390,000 of the R1,520,362,000 allocated to housing by the budget (30 per cent) was directed at "interest and capital redemption on private loans" (FFC 1995). Historically this scheme has been highly discriminatory as married women did not qualify for housing subsidies. Recently the rules have been amended, but some gender inequity persists.

- In order to qualify for a subsidy the civil servant must have the house registered in her/his name. Many women, long excluded from the scheme, have their houses registered in the names of their husbands.
- To get the loan, they must transfer the home into their names, a costly procedure many cannot afford.
- There is a particular problem for the many African women civil servants whose township houses had to be registered in their husbands names and have since (under the housing transfer subsidy, see below) been registered with the male tenant as the owner.
- Higher-level civil service positions are increasingly dominated by men of all races. Since these positions are accompanied by larger salaries that can support large mortgages, large housing subsidies are primarily a male preserve.

e. Township housing transfer

This scheme does not cost the state any money, but it involves the transfer of huge housing capital to men not women.

Unlike the burden of the old subsidy system which the Department carries as part of the agreements reached under the Government of National Unity, the transfer of state housing stock to long-time residents is embraced by the new Department of Housing. This scheme, involving up to 500,000 units is perhaps the

most discriminatory aspect of current housing policy. Ironically it does not appear as a line on the housing budget as it does not cost the current Department any money. The houses that are being transferred to tenants have all been paid for from years of rental (Mabin and Parnell 1983). The subsidy of R7,500 is not therefore being drawn from current funds, though valuable state assets are being sold off.

The scheme is discriminatory because it perpetuates, and arguably even compounds, the gender inequality practiced by apartheid urban managers. All township rental housing was registered in the name of the male head of household, and he is, therefore, now the recipient of the R7,500 subsidy on purchasing the house for its original construction price. In reality few houses cost more than this sum and so the public housing units are being transferred to their (almost exclusively) male owners for free.

f. Finance

Banks and community groups are guilty of excluding women from low-income lending programmes.

A recent local conference on Women and Housing (BDA 1995) that brought together NGOs, the private sector and government gave special attention to the problems of women's access to housing finance. The conference delegates criticized the formal banking sector for not giving sufficient sympathetic attention to training women in banking affairs, they complained that banks fail to serve disadvantaged households, including women-headed households and the disabled. Specific mention was made of the cultural insensitivity to African customs, and the case of the extended household structure was cited. These criticisms resonate with the extensive literature on women and housing finance that suggests that there are innumerable barriers between women and formal housing finance (Little 1994). But it seems that in South Africa it is not only the formal finance sector that is at fault.

In their *Evaluation of Informal Settlements Upgrading and Consolidation Projects* for the National Business Initiative (1995), McCarthy, Hindson and Oelofse note that women are largely absent from the decision-making structures of formal upgrading. As a considerable portion of the housing budget (R94,735,000 involving an amount of R7,500 for 13,020 subsidies has already been approved) is allocated to consolidation for individuals who previously received a serviced site this is a matter of some concern. More importantly the report indicates that women-led organizations, like the South African Homeless Peoples Federation were not incorporated into the consolidation process.

> *The South African Homeless Peoples' Federation, an organization mainly of women who have come together around savings schemes designed for home construction, was operating in a number of the settlements within our study. In none of the areas had this organization been drawn into the upgrading programme, and in some their housing construction initiatives had been thwarted by the local development trust or the civics. This was due, it seems, to a combination of factors including the rigidity of the capital subsidy scheme, the dominance of men in the civics and development trusts, and the incompatibility of the approach and methods of this organization with the formal construction sector (McCarthy, Hindson and Oelofse 1995: 57).*

As the authors of the report point out, this represents not only a lost opportunity to involve women in the consolidation process, but it means that the problems of women's exclusion from housing finance and resources do not only lie with the formal financial institutions. The local and international literatures on cooperative banking indicates that women play a pivotal role in successful grassroots financial structures. With respect to consolidation, there is clear evidence from elsewhere in the world that the involvement and effort of women is disproportionately important in the consolidation process.

It is thus curious that in the official assessments of the massive IDT scheme involving the servicing of some 200,000 sites that the question of women's involvement has been ignored (Robinson, Sulivand and Lund 1995).

g. The social compact

Social compact requires community participation in the housing finance process but makes no provision for the inclusion of women.

Housing subsidy payments to individuals and to projects depend on the signing of a social compact (Department of Housing 1996). This is a concerted attempt to ensure grassroots involvement in the delivery of housing and to foster community development. Thus far the process of signing the social compact has been very slow and now responsibility for the social compact has been relegated to Provincial authorities a fate many regard as equivalent of abandoning the idea altogether.

In theory, strict guidelines ensure that developers are forced to consult with community leaders (Department of Housing 1996). Unfortunately there is little consensus around the question of who constitutes "the community". Generally the male dominated civic structures act as the community voice. This means that women are excluded from the process.

The failure to incorporate women in the development and improvement of their living environments is not just a problem of discrimination. As women are key players in low-income, especially self-help housing initiatives, their participation at all levels of housing delivery is crucial to the success of any scheme. One of the demands of the Women and Housing Conference (BDA 1995) was that there should be funds made available to educate women on the social compact. This resonates with the Beijing demand for capacity building to expand women's involvement in the housing process (Huariou Declaration 1995).

h. Tenure

The failure to provide rental housing negatively impacts on women, especially the very poor.

Under apartheid African people were denied any form of secure tenure. The present policy of encouraging security of tenure for all people is an understandable reaction to the injustice of the past, but ownership (or secure leasehold or title) is currently being so uniformly applied that there is insufficient attention to the provision of rental stock, a form of housing favoured by many women (c.f. Gilbert 1992). The provision of more rental housing, especially in low-income informal settlement areas was identified as a special housing need of South African women by the BDA conference. This demand has since then been taken up in both the local press, by NGO groups and in urban policy journals.

i. Rural housing

Policy on rural housing issues, especially questions of tribal housing and housing for farm workers, has yet to be formalized but will require gender sensitivity.

After a long period in which the housing issues of rural areas fell beyond the preserve of the Department of Housing, these issues have now been included within the ambit of the Department, which now hopes to extend the subsidy agreements to tribal areas and farm workers (Department of Housing 1995c). The integration of the conventions of tribal tenure that traditionally favour men and implementation of gender-neutral housing assistance will require very careful negotiation as the assumptions of the two approaches to land and shelter are at variance. The non-discriminatory extension of housing subsidies to farm workers, who most often live in tied housing (traditionally associated with the males employment status) is less complex, though not without likely stumbling blocks: issues of tenure, questions of what happens on the break-up of a household and the definition of the household itself must be resolved before women are assured of housing equality on farms.

The issue of state-assisted housing in areas where traditional land tenure is being upheld is vexed. The Huariou Declaration (1995) treads very gently around the contradiction between gender equity and traditional values.

> *"...Their [women's] roles are often not recognized nor respected by the cultural codes and practices of their communities or the laws of their countries."*

In practice in South Africa, like many other regions, there is an overt contradiction between upholding traditional values and "ensuring women's equality in shelter and habitat". (Huariou Declaration 1995).

Tragically, the position of women is further undermined by the way the contradiction between "traditional" and "modern" systems and values is handled. Often, as in the South African case, the systems operate in parallel. However, the rural poor many of whom are women, even if they are able to build up capital in the traditional circuit are unlikely to be able to transfer this to the modern property circuit.

Lessons from the South African experience

South Africa like many conflict-torn societies has specific as well as general barriers enabling it to adequately house its population. The lesson outlined above is that legislating for housing as a human right does not ensure this in practice. Especially when a more specific objective of achieving equality for men's and women's habitat is set, cognisance must be taken of the broader social structures that inhibit this goal. Some specific issues that emerge from the South African case, but that could inform other initiatives toward providing viable sustainable human settlements are thus outlined.

First, careful attention must be given to the way that past conflicts impact on present and future policies. Apartheid human settlements survive, and the social divisions it created are not readily eradicated. Sadly, in the attempt to rectify one set of injustices, it is possible that other inequity will be compounded as in the cases of granting freehold to the male tenants of African township houses and allowing male migrants the opportunity of upgrading their hostel facilities.

Second, the end of hostilities does not mean the lifting of all constraints to establishing proper human settlement. Many of the barriers to securing housing lie in the broader social and economic structure. The end of racial discrimination has enhanced the shelter opportunities of many black people, but not all. The poor, especially women, continue to struggle against the nature of property allocation and inheritance, the impact of migrant labour on household, the difficulty of gaining credit to build, and unfavourable tenure arrangements. Redressing the unfair legacy of apartheid is only one part of the solution to the housing problem.

Third, the settlement to end apartheid in South Africa depended on incorporating traditional leaders in the post-apartheid structure. However, the persistence of a dual system of power and tenure undermines efforts to achieve adequate and equitable human settlement, especially for women.

Fourth, even the best legislation and policy requires the support of people and communities. Especially when these constituencies are weak and disempowered they will require extensive assistance to participate in creating and improving their own shelter. The failure of the South African social compact to sufficiently include the women is illustrative of this point.

Finally, what is apparent from this South African case study of women and housing in the post-apartheid period, is that good intentions are not enough. We need sustainable, well-informed gender-sensitive programmes of action if the slogan of "housing as a human right" is to have any real meaning.

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STRATEGIES TO ASSURE HABITAT FOR WOMEN Affected by Conflict in Burundi[1]

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Introduction

In many African societies, including Burundi, the home is one of the most important possessions. In rural areas, no young man can attempt to marry if he has not yet built his own home. In the hills, building a house is a communal job, to which neighbours volunteer their work. Several years ago, Burundi implemented a large home improvement programme. It allowed more than 60 per cent of the rural population to acquire decent lodgings built of durable materials and steel sheets for roofing tiles.

Burundi's women are conscious that a decent habitat is the basis for the family's well-being. However, according to the division of labour between women and men, construction work is a man's responsibility. Nevertheless, women contribute much to the construction and improvement of the family home, mainly by:

- drawing water for brick making
- making bricks
- arranging the poles for the roof
- donating their meager savings to buy the necessary materials

What the home improvement programme achieved has been lost. In fact, since October 1993, Burundi is living the most somber period of its history. Complete families have been massacred; their homes, property and livestock vandalized, burned or destroyed. Even the ground has been burned. Social and economic infrastructures, including schools and hospitals have been vandalized and destroyed.

Today, the survivors of these massive slaughters are either exiles in their own country that is, in the interior of Burundi or refugees in neighbouring countries.

Militia groups and armed gangs were created during the crisis. Today, these armed gangs still keep the country covered with blood and under fire. They attack positions held by armed forces, kill innocent populations, use their hostages as human shields and continue to vandalize economic infrastructures, such as dams and electricity lines and posts and to destroy social infrastructures and family homes.

Disaster victims

In Burundi, the problem of people forced to run from their homes is very complex. In part, because these people have been displaced for different reasons and at different times.

Displaced persons

Displaced persons are all those people, in cities or rural areas, who have survived political and ethnic massacres. Their property has been partially or totally pillaged or destroyed. They have been forced to hastily abandon their homes and have regrouped in so-called "displacement camps", located on the hills or in public buildings under the protection of the armed forces.

Dispersed persons

The dispersed are displaced people who live outdoors. Following the massacres, the acts of vengeance, the attacks of armed gangs and the confrontations between militia and the armed forces, the population scatters and finds refuge among friendly families in rural areas or in urban centres. Their property has also been partially or totally pillaged or destroyed.

[1] This paper has been unoficially translated from French into English by Maria C. Fernandez.

Repatriates

These are the people who have taken the road of exile to neighbouring countries or farther away, and who voluntarily return to their country under the supervision of the United Nations High Commissioner for Refugees and the Government of Burundi. Among the repatriates there are two categories: the old refugees (1972) and the recent ones (1988-1995).

Orphans and unaccompanied minors

A child is said to be "unaccompanied" as long as he or she cannot prove that his/her parents are dead. There are 15,000 orphans and unaccompanied children, of which 11,000 are scattered among the homes of the displaced persons. The terrible living conditions and the violence these orphans have witnessed have left profound traumas, making them a particularly vulnerable group.

Refugees

Refugees are all those persons who have left Burundi for political reasons, specially after the successive political-ethnic crises from 1972 to the present. These refugees meet again in Zaire, in Rwanda, in Tanzania and in other countries. As noted above, we make a distinction between old refugees (1972) and recent refugees (1988-1995).

It is difficult to present an exact number of victims in Burundi, due to frequent changes. In fact, when a region is calm, a certain number of displaced persons return to their hills, but again flee the combat zone if there is an attack. A study conducted in July 1994 on the situation of the victims, identifies approximately 700,000 people as beneficiaries of humanitarian aid in Burundi's interior, without taking into consideration the approximately 345,000 people who are refugees in neighbouring countries.

The majority of the displaced and dispersed persons, even of refugees, are women and children who live in extreme conditions. Women and children are a majority because:

(i) men and boys were decimated during the 1993-1994 massacres and

(ii) in certain regions, men and boys fight alongside the armed gangs and only women and children are able to escape.

Living conditions of displaced people

Displaced women and children live in inhuman and degrading conditions. The luckiest ones have found refuge in public dwellings, such as schools and churches, others, in abandoned houses. But most of them sleep in tents, small huts, under fallen branches or directly under the stars. These are very precarious lodgings, with deplorable hygienic conditions and where health problems due to malnutrition, lack of hygiene and promiscuity, are, unfortunately, very frequent. The HIV/AIDS problem, which was already a worrying hazard in Burundi, has spread at an alarming speed in the camps; not to mention the psychological problems for the people, who at the time of departure, were able to provide for themselves and today, are obliged to stretch out their hands like beggars.

Access to primary health care has regressed for the population as a whole. One of the indicators, the rate of vaccination coverage, which was about 80 per cent before the crisis (Burundi was classified among the top African countries), has decreased to about 40 per cent nowadays. Its consequence is the reappearance of illnesses such as poliomyelitis and tuberculosis, which had been completely eradicated. Furthermore, epidemics such as cholera and dysentery, have returned at a galloping speed.

At the education level, the school drop-out rate among disaster victim children is very high, due to the traumas suffered, lack of school material and money, lack of familiar surroundings and lack of availability of schools, which are used as camps for displaced persons.

Strategies to assure a decent dwelling for women affected by conflict

Women living in conflict zones find themselves in such a situation of disarray that availability of a decent dwelling is not a solution in itself. A holistic approach is needed while bearing in mind all of women's basic needs. The cooperation and commitment of all partners is essential at this level.

Following is a brief survey of the government's programmes and recommendations as well as those of

women's organizations and local population's initiatives. Government programmes and recommendations

Investigating peace and security

Awareness Campaign for the return of peace

The government regularly organizes meetings between high-ranking officials of different institutions and the people, to discuss practical ways of returning to normal life and resisting and combating the armed gangs that wander around the country. Such meetings have visible beneficial effects in improving security.

Strategies of civil defense and solidarity

The government has created a plan of civil defense and solidarity, which insists on the collaboration between the population, the public forces and the local administration. This plan clearly defines the steps to follow in case of an attack. An information campaign on this subject is being carried out.

Public debate

A public debate is being prepared on the essential issues on which the people of Burundi have not agreed upon, such as protection of minorities, the role and the function of the armed forces and the justice system. The debate will begin at the end of 1996 and will hopefully lead to a new constitution.

Reconstruction

A general programme for the re-construciton of the country has been developed. It will be presented to the Community of Sponsors for their support in the next few days. Reconstruction work aims at assembling people around the same objective. It is, therefore, a contribution to the search for peace.

Sectoral programme

At the sectoral level, the government has created a ministry to deal exclusively with the problems of displaced and dispersed persons, as well as repatriates. Its line of action is as follows:

Management of displaced and refugee camps

i. Better planning of the camps

The decision of setting up a camp for displaced persons or refugees should be made after analyzing the minimum conditions available and the conditions needed for a minimal level of comfort, bearing in mind the general weak state of health of the occupants. Elements such as: availability and sources of water; availability of wood for heating; existence of latrines and their distance from the dwellings; and lighting, should be taken into consideration when planning the camps.

ii. Better distribution of aid

Apart from the supplies that allow for the survival of the displaced persons, the availability of tents allows them to have a "roof" over their heads. Unfortunately, we often see the tents in private vehicles, and supplies and cooking utensils destined for the victims, in the markets. In other respects, men generally responsible for the distribution of goods often forget the most vulnerable groups, such as the elderly and orphans. This must be remedied in order to assure an equitable distribution of aid.

iii. Equal representation of women in different committees

Different committees are established to assure the smooth operation of the camps. Unfortunately, women are not always represented in these committees. Their needs are, therefore, often ignored, in spite of the fact that women constitute the largest population in the camps. Wood for fuel and children's nutritional well-being are also often ignored. A balanced representation of the different categories of disaster victims in the committees for aid distribution, hygiene and grievance committees, would allow for equal treatment.

iv. Change in the staff's attitude

The personnel who work with displaced persons and refugees must be very attentive and patient. These victims have lived through, seen or suffered such traumas that it is extremely important to listen to them, in order to soothe them and help them find viable solutions to their problems.

Settling disaster victims

Victims should spend the least amount of time possible in displacement camps. Authorities and aid organizations must do

everything in their power to return people to their homes, or if that is not possible, to find them a shelter.

i. Regrouping in villages

In Burundi, the organization of the habitat is free and individual, which sometimes creates planning problems. The experience of regrouping the population in villages has been tried over time but without great success.

Today, the surviving women living in the camps would like to be organized in groups for more security when returning to their hills of origin. It will surely be necessary to learn from past experiences when organizing these villages as well as when assisting these women in building their homes.

ii. Living sites

Some displaced persons do not want to return to their hills due not only to the traumas they have suffered, but also, because their security is not assured since the assasins of their family members are not always punished. They demand to be settled in other regions.

To avoid creating political and ethnic ghettos, an inventory of the available land for shelter should be made and sites organized where the displaced, the dispersed and the repatriates can be accommodated.

iii. Multi-sectoral supervision of living sites

A framework must be created for such issues as internal administrative organizations, security systems, socio-educational services (education for peace, for tolerance, for reconciliation and living together, education in hygiene, schooling of children and eliminating illiteracy among adults), services for the poor and the elderly, and the advancement of economic, social and cultural activities.

Supervising activities must be based on a holistic approach. The organization of the managerial staff must be thought of as a means of serving the integration of those who stayed in the hills and those who are in the camps.

Reintegration of the victims in the socio-economic life

i. Resurgence of economic activities

Burundi's victims are mostly farmers, artisans, cattle breeders and small merchants. They have lost everything: family members, property, agricultural reserves, equipment and livestock. For these families to be able to take care of their needs, agricultural tools, equipment and animals are needed. New modern agricultural and breeding techniques, as well as new technologies should also be introduced.

ii. Security funds for credit to the victims

Victims have lost everything and humanitarian aid, though essential, is not consistent enough to allow them to re-launch income-generating activities. Humanitarian aid allows them to survive. A security fund would allow victims' access to small credits, which in turn, would make it possible to re-launch, either individually or collectively in associations, small income-generating projects (agriculture, breeding, handicrafts, commerce). Credit could also finance the reconstruction of the habitat.

iii. Schooling, literacy and health programmes

The school dropout rate among the children of victims is very high. Therefore, it is necessary to recreate awareness among the victims, especially women, for the resumption of schooling by removing the obstacles that caused the dropout. Women are the most appropriate to create awareness because they are the ones who, in normal circumstances, send their children to school.

Eradicating illiteracy among adults should also be promoted as certain kinds of violence are due to ignorance. Programmes against illiteracy should incorporate themes of education for tolerance, for peace, for reconciliation and peaceful cohabitation.

Women and children's health should remain a concern as the inhuman conditions in which they live make them vulnerable to all types of illnesses. A special health care programme should be established.

Women's initiatives

Women, especially urban women, have mobilized to support the victims and have developed proposals for the peace process.

Associations for victim support

In cooperation with other non-profit organizations, the following actions have been organized:

- collection and distribution of aid
- moral support through visits and nourishment
- financing of small agricultural, commercial or craft projects

Organizations that campaign for peace and non-violence

The following actions have taken place:

- raising awareness among women about their positive and decisive role in the prevention and regulation of conflict, through days of reflection, radio and TV programmes
- petitions and letters to high officials on issues such as impunity and stopping violence
- working groups on ways and means of getting out of the crisis

The local population's initiatives

In certain regions, people have organized to renew relationships and live together as before. The concrete actions they have taken are:

- exchange of visits and delegations, between the people who have stayed in the hills and the displaced persons
- restitution of stolen goods
- help in reconstructing the destroyed homes of the displaced persons

Recommendations for the empowerment of women in conflict zones

i. Reinforce women's capacity to express themselves

The right of expression is essential for women in conflict zones. Certain needs, such as sanitary napkins and reproductive health related problems, are gender-specific and only women themselves can express these needs. Thus, an equitable representation of women and men in the decision-making organs of the camps and society in general is required.

ii. Reinforce women's economic capacity

Life in the camps for the displaced is very trying in more ways than one; insufficient aid, disruption of feeding habits and the inability of vulnerable groups, especially children, to adapt to the conditions. Nothing is more painful for a mother than to see her child cry because she/he has nothing to eat. Therefore, small income-generating projects must be initiated so that these women can improve their daily ration adding indispensable complements and if possible, make small savings for resettlement, as most of them are single heads of household and can count on no one other than themselves.

iii. Reinforce women's capacity to prevent and settle conflicts

All that has been said serves no purpose if women remain in situations of perpetual insecurity, always fearful of death, fleeing and wandering. Women are by nature pacifists and are subjected to the consequences of wars began and led by men. At the same time, women are absent in the search for solutions to the conflicts or in prevention initiatives.

It is necessary for women to be represented in organizations that prevent and rule conflicts. At the basic level, women can organize themselves in associations to make their voices heard on essential issues.

Recommendations on research needs

i. Family concerns

Most women victims are single heads of households and responsible for many children. All the family's concerns, including household chores, rest upon their shoulders. Research needs to be conducted on how to create the conditions so that women heads of households can meet their family responsibilities in the aftermath of the conflict.

ii. Inheritance model

In Burundi, sons inherit from their fathers, daughters are excluded. In order to protect widows and female orphans, the current inheritance model needs to be studied in order to change it so that women and men are not treated differently.

iii. Traumas

Women's traumas as a result of conflict, must be identified in order to effectively address these women and prepare them to assume the responsibilities they must acquire. It is also necessary to determine the consequences of traumas.

iv. Women's political leadership

Most conflicts are caused by incompetent leaders and are further complicated by leaders unable to resolve them. It is necessary to study the ways and means of promoting more women in political leadership to imprint a new political ethic, an ethic of community service.

THE HABITAT SITUATION OF PALESTINIAN WOMEN

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Introduction - UNRWA and the Palestinian refugees

The United Nations Relief and Works Agency for Palestinian Refugees in the Near East (UNRWA), began its operations in May 1950. Its task was to give emergency assistance to the hundreds of thousands of Palestinians displaced by the 1948 Arab-Israeli Conflict. The mandate of the Agency, deriving from a resolution adopted by the United Nations General Assembly in December 1949, has been renewed repeatedly pending a solution to the Palestine question.

When refugees fled from Palestine after the 1948 Arab-Israeli War, they needed emergency aid-food, clothing, housing and medical care. This was the starting point of the Palestinian Refugee Camps in all the UNRWA's areas of operations.

A Palestinian refugee is any person whose normal residence was Palestine for a minimum of two years before the out-break of the 1948 Arab-Israeli war, and who, as a result of that conflict, lost his/her home and means of livelihood. This definition has been expanded to include the descendants of refugees who meet the requirements.

Over the past four and a half decades the number of Palestinian Refugees registered with UNRWA has increased to over 3.1 million through natural population growth.

Today, UNRWA continues to provide essential education, health, relief and social services to Palestinian refugees living in Jordan, Lebanon, the Syrian Arab Republic, the West Bank, Gaza Strip, and the Jericho Area. UNRWA's largest programme is education, taking up 47 per cent of the biennial budget, followed by health at nearly 21 per cent and relief and social services at nearly 14 per cent. Approximately one-third of the registered refugees live in the 59 inhabited refugee camps which are served by UNRWA. The camps are no longer made up of tents and make-shifts huts but now resemble neighbouring towns and villages.

The structural and cultural background of the refugee camps

All camps started with tents as temporary settlements for the refugees, gradually changing into more permanent settlements. Tent areas were substituted by small sheds or huts, which in time changed to more durable shelters or houses made of blocks and concrete roofs and walls.

Being a Palestinian refugee meant that you, your father or grandfather, were originally from a Palestinian village or a small town where most of the people were peasants. Some families were more prosperous than others, but virtually all the inhabitants worked on the land with the exception of some who lived in cities, but nevertheless owned and worked the land. They also raised cattle and flocks of sheep. They grew oranges and lemons in their orchards. They had vineyards and olive groves. They grew wheat and maize on the better land.

The villages of Palestine were isolated small communities, apparently similar from outside, but in reality, very different one from another. Each village was run by different and often competing families. Their inhabitants spoke in differing accents and had their own dialects. Life in the village was ordered according to strict customs. The village elders and the most powerful families, selected the mukhtar, who became the village leader. All villages shared certain ruling principles: loyalty, hospitality and respect for age. They lived by a common code of honour, which was upheld by the ritual of revenge. Leading families sent representatives to sit on the village council, so that, according to the elders, the community was structured upon democratic lines.

After the Arab-Israeli War in 1948, Palestinians were settled in temporary camps in the neighbouring countries. As refugees, Palestinians are displaced from their village, their homeland, but not from their communal way of living and the structures of their community.

The development of the refugee camp into a more permanent settlement

As stated earlier, these camps started by erecting temporary tents in a grid system. At a later stage, UNRWA started building more durable and livable prefabricated shelters. Each unit had a plot of land of approximately 100 m^2. The whole camp was organized in this manner, giving the settlement a very rigid pattern in contrast with their disordered life at that time. The refugees camp began developing like any other community and rural, peasant like courtyard houses similar to the ones in their homeland, started appearing in these temporary settlements. As the Arab-Israeli conflict continued, in reality, temporary became permanent, but not in mind. The families expanded, more space was needed, extra rooms were constructed, the old prefab units were substituted by block work rooms. Nevertheless, people always kept a small courtyard to grow a vine, a lemon tree or vegetables.

The overall layout of the camp was also affected by time. People on the main road of the camp gave up some space from their plot and converted it into shops, which gradually became the main spine of the settlement developing into a commercial street. Soon alleys branched from this spine and sometimes began developing into semi-commercial areas.

As the extended family grew, the development of houses also grew. Striving for more space, the ground floor was expanded thereby choking their beloved courtyard. The need for more space, gave way to vertical extensions as houses became 2 and 3 stories high pushing the base structure to the limit. And when that seemed also not to suffice, the house structure expanded further eating away from the rigid lanes first established by the orderly shelter grid plan of the camps developing into the narrow yet familiar winding alleyways of the villages they had left behind.

Their last resort, after building on every inch they could build on, was to utilize the roof space. This area became the breathing area of the house where the women did their washing, baking, talking with the neighbours and where the children played and where guests were welcomed in the hot summer days.

The greatest difficulties in the development of the camps were the lack of services, including sanitary facilities, potable water supply, sewage and refuse disposal, water drainage as well as electricity. Common water supply points were set up and mostly women had the responsibility for filling, transferring and storing the water. Public toilets were constructed to serve each neighbourhood. Later on, private toilet units were built by the refugees themselves as well as individual septic tanks. Still, the problem of rainwater and washing water was unresolved as people were hesitant to fill their septic tanks. This gave the camps a messy appearance as all this water was thrown in the unpaved alleys of the camps making them dirty muddy walkways. The issue of infrastructure is now resolved in some refugee camps but in others, the situation is still difficult and unresolved.

Education, health, relief and social services status and their effect on women living in the refugee camps

Since its early existence, UNRWA has provided Palestinian refugees (in or outside camps) with basic education, health and relief services. Priority has been given to the day-to-day running of schools, clinics and other services of a fast growing population. UNRWA currently provides free education to Palestinian refugees up to the 10th grade in 643 schools serving a total of 409,580 pupils in well-built modern schools. It has graduated 48,000 students from 8 vocational, technical and teaching training centres.

The first classes were held in tents; gradually, these were replaced by prefab schools and later, by modern concrete school buildings. A whole education system was built under UNESCO's guidance spurred by the refugees' burning desire for education. Training centres were opened, offering courses at a higher level of many different trades and professions. Palestinian refugees, especially the new generations who know no other life but the camps, consider education to be the only security that promises them a brighter future.

UNRWA provides good basic health-care service, with emphasis on mother and child care. One hundred and twenty-two health centres replaced the original temporary prefab clinics. These centres have combated disease and have eliminated epidemics among Palestinian refugees through their mass immunization programme. Infant and child mortality rates have also been reduced by two-thirds among Palestinian refugees through family planning and improved child care services.

Women shoulder tremendous responsibilities in Palestinian society, particularly, where fathers or husbands are disabled, infirmed or imprisoned. Only in the Gaza Strip, 19 per cent of the 139,910 refugee households are headed by women.

Even in more stable areas like Jordan and Syria, Palestinian women have always been the less advantaged of the Palestine community in respect to education and hence, working opportunities. To address the women's situation, UNRWA introduced new Relief and Social Services Programmes, to provide women the opportunity to acquire useful skills and earn a living. The programmes enable women to better cope with family and community problems; to assume more active roles in the development of their own communities, and to help them ensure that their concerns are taken into account whenever decisions affecting them are made.

UNRWA's 71 Women's Programme Centres offer courses and training in basic business skills, household maintenance and safety, sewing, mechanical knitting and hairdressing. Instruction in traditional Palestinian embroidery helps preserve part of the Palestinian Arab cultural heritage. In addition, women who can neither read nor write are taught to do so.

In 1993, a pilot course focusing on women's legal rights, was introduced at the Women's Programme Centre in Gaza. The participants received the initiative with enthusiasm and expressed their confidence in being able to exercise their individual rights within their families and society. Subsequently, UNRWA offered the course at other centres in the Gaza Strip, the West Bank and Jordan. The Women's Programme Centres also give courses and workshops on violence against women, in which a relatively high number of women always participate.

UNRWA's social services programme also addresses poverty, social and economic integration of the disabled, support of youth and children and shelter rehabilitation.

Housing as a priority issue

UNRWA has realized that housing development is a priority along with other socio-economic and infrastructure programmes. Housing projects in the camps create an important number of jobs for small contractors, construction workers and manufacturers of building materials and sanitary fittings.

To solve the housing problem within the camp framework, the following issues must be addressed:

Demographic context

- The annual population growth rate is estimated to be 3 per centt. Nearly half the refugee population is currently under 14 years of age.

Physical context

- Restrictions on the expansion of camps beyond their original boundaries have inevitably led to increasing population density. Land for the provision of school extensions, health centres and other installations is becoming scarce within the camp boundaries.

Socio-economic context

- Income and employment levels are low, especially in the occupied territories and Lebanon.
- Economic independence and self reliance is now a high priority amongst Palestinians. Israeli products are boycotted.
- Level of education among refugee boys and girls is high, as a result of the emphasis and priority placed on education by the Palestinian people.
- Water-borne and respiratory diseases are common amongst camp refugees. Infant mortality is still unacceptably high despite the fact that infant mortality rates have been reduced by two-thirds.
- There is a strong sense of community.

- The extent of camp cohesiveness varies according to origin, size, location and nature of local leadership.
- The emergence and increasing importance of new religious groups and local committees dealing with particular issues such as education, health and women's development, has led to a shift away from traditional community organizations and leadership.
- Women are increasingly taking an active role in society and family decision making but are still very much constrained by traditional values and lack of access to development opportunities.

Focus on the Palestinian refugee women

Education status of Palestinian refugee women

Education is seen as a durable, but movable asset that can be used in any circumstance to gain social standing and economic well-being. Especially for the dispossessed sectors of the population, education is prized as the major avenue to a better income and enhanced status.

Parents still place greater emphasis on the education of sons, both as a source of family pride and identity and as an investment in economic security. Advanced education for women continues to meet a certain resistance. More important is the traditional expectations of women that their ultimate fulfillment comes through marriage and children, not through education and professional achievement.

Although education levels have improved remarkably over the past decades for both men and women in particular, there are still very limited opportunities to transform education into middle-class employment.

There seems to be an aspiration among women of all age groups and levels of education, for a less subservient life style and more under their control. Therefore, measures to improve the status of women and the attitudes towards them, should be mainly directed at men. Education seems to greatly influence attitudes. With respect to men, education more than age, seems to help shift their attitudes towards a more liberal direction in their acceptance of working women, their dress style, and their right to choose their own husband.

Socio-economic status of the Palestinian refugee women

Women have relatively few independent economic resources. Their access to economic resources is mainly tied to marriage. In light of women's low participation in the labour force, the overall economic picture for women is bleak if analyzed as separately from spouses or families. Women's standard of living seems largely to be determined by either the spouse or the family -in other words, they are economically dependent. This dependence, however, is mitigated by the apparent strong social rejection of divorce. Thus, despite economic dependence, there is a strong degree of security for women within the structure of marriage, based on social taboos against divorce. Women on the whole do not have radical criticisms of the connection between marriage and economic resources, but would like to see some changes. Women would like to get married at a later age (perhaps after completing various levels of higher education) and greater access to professional work. In other words, they would like more access to some of the resources (higher education and professional work) that would empower them within the marriage.

While there is a lot of unity in the overall social economic dimensions of women's lives, factors such as age, regional residence, education and marital status show that there are differences in how they experience and assess their lives. Perhaps the greatest difference between women's experiences and perceptions is the product of the differences in age.

In general, older women (post menopause) are allowed more social freedom than younger women (especially teenagers). Consequently, older women are freer to criticize the present and show more desire for change than women in their thirties and forties. Women in this age category seem to have suffered the most serious social constraints and seem to have a generally more conservative stance. Women in their twenties have relatively better access to education and experience less social constraints than any other age group of women. They seem to make up the age group with the most liberal social views. Married

women fare better in terms of independent economic resources and mobility, than unmarried women of all ages.

Women's participation in the labour force is low. However, it is hard to exactly assess the reason for this lack of recorded formal labour activity, whether it is due to measuring methods or the definitions of "work". Thus, it cannot be concluded that the small number of women in formal sector reflects wide spread under-employment and under-utilization of labour among women. On the contrary, studies on women's use of time show that, on average, women spend almost 60 hours a week on housework and income- generating activities. The majority of women are thus "employed" more than full-time with productive and reproductive activities.

Conclusions

Palestinian refugee women lost the productive role they once had in their village community working with their fathers, brothers and husbands in the fields. In the refugee camps their role is confined within the boundaries of their shelter, which affects their position and influence in the Palestinian society.

Women and their children are the ones who suffer the most from lack of basic infrastructure and services such as, sanitation, refuse disposal, water supply, roads and paths and electrification. Land limitations and restrictions on the expansion of camps beyond their original boundaries have created overcrowding, which contributes to the lack of communal spaces for social activities, affecting mostly women and children.

On the other hand, the central distribution of social services such as education, health and relief within the pre-established boundaries of the settlement provided easy accessibility for women as they were always within their neighbourhood.

As refugees, Palestinian women have been forced to shoulder tremendous responsibilities. UNRWA services have provided Palestinian refugee women access to education and personal and professional development through its special programmes. This has had a positive effect on the empowerment of women and has helped them acquire useful skills to earn a living and sometimes become economically independent. It has also helped to create an atmosphere of solidarity among the women of the community.

UNRWA believes women's role and participation in the habitat planning process is crucial. When planning, links between housing, services and employment are recognized from a gender-sensitive perspective. For women to become empowered in this process, for women to be able to realize their potential and to be appreciated, resources and adequate mechanisms must be provided.

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PEACE IS MORE THAN AN END TO WAR
Community Fora

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Background

Afghanistan is currently going through its 18th year of war. Following the Soviet invasion, occupation and then retreat, different factions have been fighting each other with external support from a number of parties in various parts of the world. The United Nations has what is known as a "special mission" with the explicit mandate of facilitating the peace process, but despite numerous meetings, plans and what has been termed "shuttle diplomacy", there is little sign of lasting peace.

Added to which, the new occupation force in Kabul does not have a transparent leadership structure or organization making talks that much more difficult. Their strong stance against women's rights has greatly increased the suffering of the people under their command. Despite this backdrop, UNDP, through its implementing agencies, of which UNCHS is one, has been developing programmes aimed at rural and urban rehabilitation. What is described in this paper are the early days of developing a programme to rehabilitate the city of Mazar-I-Sharif which is located in the north of Afghanistan near the Uzbek border.

It does not attempt to be a full biography of the "Community Fora", as they have evolved and developed considerably in the intervening year and a half since the first tentative steps, described here, were taken. It does, however, give some idea how, through a process of consultation, a programme can be developed which enables all members of the community, including those traditionally excluded, like women in Afghanistan, to actively engage in the rehabilitation process and thereby contribute to the integrative process of peace building. In addition, it also gives an idea of how, through consultation and building up trust, a sense of unity, which is a prerequisite for peace, is engendered.

The Community Fora

Asked to write this paper on what are known as "Community Fora", was somewhat daunting as they are neither objects, nor products easy to define. The Fora are more a social process born out of a quest to engage women and men more actively in the whole process of urban rehabilitation. Faced with the task of rehabilitating a city in two years with not much more than a pile of dollars, a project document and a willing team, it was difficult to know where to start or to think what we would, or should, end up with. Clearly, merely rebuilding the city was not our task and even less so in a city like Mazar, which has been relatively unaffected by the ravages of war in terms of physical destruction. The physical state of the city today is, however, a symptom of the war, in that the infrastructure is overloaded, has gone for years without maintenance and repair, let alone investment and extension. Social services have similarly dried up as salaries have been unforthcoming, as financial systems have collapsed, as the central government has been cut off from its regions and the political process was replaced by a military one. Taxes, though still collected, are siphoned off to the war effort and public salaries are not only frozen at old levels, if paid at all, but inflation has sent prices in the bazaar skyrocketing.

With a project document that asked one "to support and facilitate the indigenous process of urban repair and recovery" and a city of an estimated 700,000 people going through its 18th year of war, where does one start? What was the problem, let alone the "indigenous process" we were supposed to support and facilitate? We started to make surveys, forays out into the land of mud and open sewage, we began talking to people, trying to unravel the jumbled threads of social relations, formal and informal, traditional and customary, imported and imposed. It was a process that brought us

closer and closer to the people, but with one major problem, in all the meetings we attended I would invariably be the only woman. The sea of faces I would look out on in any gathering, be it in mosque or home, would invariably be bearded or shaved. It was easy to slip into the familiarity of this scene. Its normal. The caveat of "this is Afghanistan" was easy to fall back on, but the question lingering in my mind was: was it conducive to progress? To bringing about peace and development? Asking around it was again easy to slip into the cocoon of "oh well, water is drunk by both men and women, roads are travelled by both and drains are gender neutral".

But should people, either men or women, just be viewed as passive recipients of aid? Just because they obviously benefit, and perhaps more so than men, in that the impact of bringing potable water closer or into homes is appreciated far more by women, as they are the ones juggling with one expensive pail bought from a vendor to do the multifarious household chores falling on them. The much vaunted mantra of "community participation" was already beginning to feel hollow. For could a meeting, in which one sat with a motley crowd of men who one felt had nothing better to do than to follow suit and be herded into yet another public gathering and nod heads at the shopping list of needs, be really considered to be "community participation"? Was there a "community" let alone "participation"? But what was the alternative? How could one reach a stage or maturity of civic engagement whereby people not only insisted on their rights, but were ready and even willing to shoulder their social and civic responsibilities and obligations? We also realized that we, as the UN, were part of the problem for people had learned after years of assistance that people expected and depended on the white cars and trucks to deliver public goods and services. Meetings had become invariably merely an exchange of shopping lists and conditions, there was little will or volition generated to act on decisions, there was no analysis of problems or a sharing of experience. Added to which it was only men in meetings.

We had a long way to go, but at least with men we had a starting point, with women we were nowhere. For, where were they? They were not in any of the community meetings. They were, as the men were quick to explain, too busy at home looking after their children, cleaning and preparing dinner to have time to come to meetings and after all: "what did they know about the problems in the area that we have not already told you?" The subject would be perfunctorily dropped and we would be left wondering how we would ever make headway with such strong views prevailing, even amongst more open minded colleagues.

Our first breakthrough, however, came as a surprise, even to us, for we were in one of the most conservative and conflict ridden parts of the city trying to resolve a problem. The talks had been going on interminably for weeks, but in the process we had built up a good rapport with both the elders, commanders and mullahs and my quite somewhat wistful hint at the close of one such long Friday morning meeting, that I would personally like to talk to women for a change, was taken up with some gusto by the mullah. Was he calling our bluff? Was he trying to drive home his point about the absurdity of the meeting? To be honest we nearly felt that way when the meeting happened.

It was a cold winter morning, the mud had frozen overnight and our breath hung in the air. We turned up, Rahela and I and a visitor from the Geneva UNV programme, Moha, but where were the women? It turned out there was a dilemma. There was more than one mosque in the neighbourhood and a meeting in either one would exclude a whole segment of women. We left it to the mullah to decide and before long we heard the muezzin crackling into life over the frozen mudscape of domes. It was not a call to prayer, but a call to women to come to the mosque. We looked at each other, eyebrows raised, shrugged and waited. The mosque was cold and the gas burner of a heater looked and sounded more threatening than inviting, but we huddled cautiously around it and waited. Then one by one and then five by five the room filled with blue shrouded figures. Some shivering with cold, other muffled in layers of warm clothing, as burkhas, the traditional blue tent like covering of women in Afghanistan was lifted, some were bright-eyed and curious, others skeptical and accusing. It was not the usual community meeting. There were no norms to be observed, there were no preestablished pecking order or predetermined agendas. It was a true, unprecedented free for all. The only filtering factor was the one pair

of ears that understood what was going on, but the three pairs of eyes that absorbed the scene communicated what language failed to. There were times I honestly wished we had never open this Pandora's box, could we live up to the expectations that were being heaped upon us? Could we respond to the sheer scale of need that some of the women so articulately conveyed or were epitomes of, as tiny forms clung to their shivering frames barely concealed by old ragged garments? Then there were the complaints and accusations to respond to, to agree to and rarely to defend, why had the UN not consulted with them before? Why did the people of white cars only ever talk to the men? Why was the world not helping Afghanistan? Why did UN Peace Mission not talk to women? Why was there no clinic in their area? No school, no books, no teachers' salaries?

Where does one begin to respond to this? Should one? Could we not just turn tail and tick in our survey boxes and prioritize a solid piece of infrastructure and pat ourselves on the back and say that we had consulted with the women. We could hide behind our meeting as an "event" that happened: a product of the programme, but was it, if it did not continue? How could we continue? What would we do next? It sounded so hollow and inadequate to say that although we could do nothing immediately we would continue to consult in order to develop a programme together, but at the time we had little other choice, as to be honest we had no fixed plan. Then again, the women had real problems, they needed real help to resolve them. We were faced with a humanitarian emergency which was the product or a symptom of a lack of civic order. At the same time, a system of civic order was needed to ensure that what aid was provided strengthened civic society and did not just bolster or prop up military regimes. In the same community, there were instances of commanders misusing their relative advocacy to attract assistance to displaced people under their wing and then extract "thanks" from the community for their service. But those donating were blind to these nuances needing as they did some means by which to deliver.

From here we were stuck as to what to do next. We consulted with the women more and more, we listened and we took stock. There were more needs than we could immediately respond to. At the same time, there were needs we, as an agency, could not address as they had to do with the way in which local affairs were conducted. We did, however, through consultation discover that if women were going to continue to be consulted, in time they would need a place in which to meet as up until that time they had been using the mosque which had inherent problems. The women's suggestion was that the programme rent a building for the women which could become a meeting hall. This, however, in solving one problem could generate others if it was not utilized for other purposes as it could soon be occupied by military forces, and it could become or be misconstrued as a political (factional) meeting place. The other problem was that it would be entirely reliant on the UN to provide the rent as the women said they had no independent means to pay the rent.

At the same time, the women had expressed their frustration in having skills they could not utilize for want of credit, adequate capital, markets or the scale of organization required to make commercial businesses profitable. In addition, many women willing to work lacked the skills beyond those learned from her immediate family. Combining all of these, the idea was explored of granting some seed capital to the community to purchase equipment and then to establish a revolving fund for materials and labour. Classic income-generating schemes of this nature in the past have, however, floundered or have failed to contribute to overall progress in that they have concentrated resources and hence power in the hands of a privilege few. To redress this, the women decided that ownership of the assets would be kept with the community as a whole and a profit sharing system would be developed whereby workers would receive one fifth of the profits in addition to their salary and four fifths would go towards a community fund. This fund was then spent on covering the costs of running the Forum, paying administrative and management salaries and in time was found to be adequate to cover the costs of key community services such as a clinic, dispensary, literacy course, library and kindergartens. At the same time there were extra rooms in the house which could be used to run educational courses and vocational training could be given in all the productive trades the Forum established.

Combined with which the women were managing the Forum through a management committee, thereby, establishing systems of administration and management, both financial and logistical, in turn strengthening their capacity to take on wider community responsibilities related to public infrastructure, such as water supplies, solid waste collection and maintenance of drains.

More importantly, step by step, as the Forums got underway there was a need to draw on the community's collective experience and engage everyone in the rehabilitation process. The community, therefore, decided to convene meetings of the whole community regularly every three weeks. These meetings aim to integrate the spiritual, administrative and social processes of life. Starting with a recitation of the Koran, minds and energies focus on their relationship with God. This is followed by reports from the management committee of courses being conducted, incomes earned, expenditures, problems in the community, issues that need to be addressed and decisions which need to be reached for which everyone's ideas are called for. People have an opportunity to interject, question and respond. There is a forum from which to announce new programmes and build consensus on neighbourhood issues. The doctor from the clinic has the opportunity to give a talk on public health and introduce, encourage and recommend programmes aimed at improving the local environment. Local area youths are able to participate, speak and inform their peers on the action they have taken to implement and monitor their local Agenda 21. Increasingly, as the Forums have become viable and gained credibility from local officials, elders and technical specialists participate and have an opportunity to learn what people's concerns are and contribute their advice and suggestions. The meetings close with a social occasion which, depending on the season and people's economic possibility, is tea and melon or sweets. This gives people a chance to informally socialize and in the process, build community relationships.

All in all, the Forums are an organic process, faced with a new experience and challenge each day, but, with a constitution born out of the rigors of a war, they are able to move, grow, develop and mature. For they are at once a physical venue which needs to move as local situations change, and a locale of economic activity, physically growing in size as more resources are invested and revolved as well as a system of social organization developing in order to manage its increasing number of responsibilities, communicate and feed back changes in the local environment and adapt to changing circumstances and provide an overall framework within which its specialized agencies and committees can function harmoniously. Above all, they are a fora for civic engagement where governance of local affairs is achieved through the regular consultation every three weeks and the authority vested in the management committee. The Fora, thus, mature through the process of consultation and their relative maturity is reflected in the degree to which collective decisions are just and equitable in their allocation, distribution and management of local resources and external assistance.

There are currently five Community Fora in Mazar in different districts. The plan is to establish one in each of the ten districts. Each is at a different stage of growth and development depending on when it was established and the degree to which people have engaged in the process. Significantly, they are self propagating, in that it is the women from established Fora who support the new Fora. Men are increasingly part and parcel of the consultation and the economic activities, community services, training courses and education. The Fora are beginning to illustrate the key role economics has to play in the ordering of human affairs. More especially, they illustrate the significant contribution women can make to the process, when given the opportunities to do so.

REFUGEE WOMEN AND HABITAT: Rebuilding Homes Upon Return To Post-war Cambodia And Mozambique

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Introduction

When dealing with the issue of repatriation focus is often on the voluntariness and the reasons why refugees do not want to return. This article, however, focuses on why refugees wish to return and how the notion of home influences their motivation and decision to repatriate. The article discusses problems returning refugees (returnees) have to deal with in the process of rebuilding their homes upon repatriation. I will consider one specific group of refugees, namely female-headed households, including single mothers, widows, single young and elderly women. As main caretakers of homes and households they face specific problems and challenges in the process of rebuilding their homes and livelihoods in post-war societies. Their problems, which are different from those of men and other categories of women, are related to transportation, access to adequate and habitable housing and property, access to land, land rights, inheritance rights and property rights and access to and availability of services.

The main argument presented here is that refugee women consider only the place they fled from to be their home, the exile is not considered a home. Women single heads of households, however, face specific problems and needs in rebuilding their homes upon repatriation which are not adequately met by international aid organizations involved in rehabilitation and reintegration activities. The article draws on data collected from focus group discussions with refugee and returnee women while working for the United Nations High Commissioner for Refugees (UNHCR) with the repatriation to Cambodia and Mozambique during the period 1991-94.

Background: war, flight and life in refugee camps

Refugees from Cambodia and Mozambique fled similar situations. Refugees started fleeing Cambodia during the years of the Khmer Rouge regime of terror between 1975-79, and refugee flow peaked after the Vietnamese intervention and seize of power in 1979. The large majority of refugees fled to Thailand and remained in a number of refugee camps along the border for more than a decade. In October 1991 a peace agreement was signed in Paris by the four rival factions in Cambodia signalling an end to war and marking the beginning of the process of rehabilitation and development and establishing peace and democracy in the country. The peace agreement also meant the initiation of an intensive period of planning and implementation of the largest organized repatriation operation ever undertaken at the time by the UNHCR. Most of the 370,000 refugees returned to Cambodia during the period between March 1992 and April 1993.

In Mozambique, civil war broke out at the beginning of the 1980s between the governing Frelimo party (National Liberation Front) and the rebel movement Renamo (Mozambican National Resistance). People started fleeing into all the neighbouring countries including Malawi, South Africa, Swaziland, Tanzania, Zambia and Zimbabwe. Refugees continued to flee throughout the 1980s. When a peace agreement was eventually signed in October 1992, large numbers of refugees started returning spontaneously from all the neighbouring countries. At the end of 1994 most of the estimated 1.7 million refugees had returned with or without the international assistance coordinated by UNHCR.

Refugee women fled terrible wars in both Cambodia and Mozambique. They had witnessed torture and terror and experienced the destruction and loss of husbands, family members, houses, land, belongings, community and social relationships. Infrastructure and institutions were destroyed and left the countries extremely impoverished both in terms of material and human resources.

This was the context to which the refugees returned.

Life in the Cambodian refugee camps in Thailand was difficult. The camps were controlled by political factions and afflicted by violence, extortion, racketeering, theft, killings, rape and prostitution. These refugee camps were, nevertheless, among the best serviced ever by international organizations. The refugees had access to a wide range of activities, from health and education to skills training and income-generation. A number of refugees, the large majority of whom were men, received education and training and were hired for salaried work by the international humanitarian aid organizations in the camps. The quality of life in the refugee camps for the Mozambicans varied according to asylum countries. The material for this article is mainly based on discussions with refugees in and from Malawi and Zimbabwe, where the majority of refugees went (around 1.2 million). Refugee camps in Malawi were also afflicted by crime, but mostly by theft and extortion. In a few camps, there were reports of women being forced to sexual favours in exchange for food during distributions. In Malawian camps there were also a number of NGOs offering various activities. As in the case of Cambodian camps, the majority of those who benefitted from training and education were men.

War and flight changed the demographic profile of refugee populations and households. When the adult males and male heads of households left to participate in war, the number of women and children increased relatively, as did the number of female-headed households. Most of both Cambodian and Mozambican refugees were subsistence farmers with specific farming activities ascribed to men and women. When adult males left on account of the war, women were left to cope with all the activities which were traditionally done by men. Unless there were many able-bodied adults in the household or the family who could take care of these tasks, female-headed households became vulnerable in terms of daily coping and survival. This was, however, not so obvious in the refugee camps. Basic needs, such as food, shelter, medicine and water were provided by the international community, and relieved refugee women of a number of household and livelihood tasks. When repatriated, all these activities became the women's responsibility.

What motivated women to the difficult task of rebuilding their homes in war-torn societies? And how did they cope? To understand how important it was for these women to return home and to cope upon return, it is necessary to consider what exactly "home" meant to them.

Refugee women and the notion of home

The motivation and willingness of Mozambican and Cambodian refugee women to repatriate is closely linked to what it meant for them to live in the refugee camps and what exactly it was they wanted to return home to.

In the case of Mozambican refugee women, especially in Malawi and Zimbabwe, most of them longed and were impatient to go back to Mozambique. Thus, when the peace agreement was signed, many Mozambicans started returning home spontaneously. Refugee women gave a number of reasons why they preferred home to refugee camps. First, most of the refugee women felt extremely restricted in many ways in the camps. Their freedom of movement was limited; their scope of activity small; they had few chances of earning a living; and having a normal everyday life in the company of relatives and family was impossible. Second, in the camps, they did not feel respected by Malawians and many were ill-treated by the local people both inside and outside the camps. Third, as subsistence farmers, they were used to producing their own food in their *machamba* (fields), and for many it was degrading and depressing to passively receive hand-outs. They preferred fending for themselves to being totally dependant on external assistance. Fourth, they were worried about their children's education and that they should have a future in peace and happiness. Finally, many of the elderly were determined to die in their homes, and to be with their family and relatives during old age; some said that they were not cared for by family and relatives in the camps the way they had been at home.

Most women expressed sincere love and affection for their home both in exile and after repatriation. Repeatedly we heard "there is no place like home"; "home is home"; "we will stay here (i.e., Mozambique) no matter what, because this is home", "home is best no matter

how difficult it is to survive"; "everything is better here because it is home". Many expressed great happiness and relief at being home again, including those who had a number of difficulties upon return. Some expressed determination to stay no matter how difficult the circumstances were. Others said they would only leave again if they were forced to by starvation. They were happy to be able to have their own house again, farm their *machamba*, be together with family, relatives and friends, be in a "normal" community again, and feel free to decide over their own lives. Compared to the refugee camps everything was better in Mozambique. Many even said that life in Mozambique was easier than in the refugee camps. The attitude of the refugee women indicates that they did not consider refugee camps their home at all and that their notion of home was related to their place of origin before life in exile. Refugee camps were places where they ate, slept, drank and waited. Waited and waited. It was not home; home was in Mozambique. Home was family, relatives, friends, community life, physical shelter, access to farmland, being able to farm the land and survive from it, the future and well-being of their children, being able to live in peace, freedom and respect. That is why, they were so eager to return and rebuild their homes.

In the case of Cambodian refugees, they were also eager to return home after the peace agreement had been signed. Although women expressed many concerns in regards to returning and rebuilding their homes, in general, they had positive feelings, as in the case of Mozambican women. Some were extremely impatient and could not wait to get back. They expressed similar attitudes and feelings as the Mozambicans. In the camps they had no possibility to farm land or fend for themselves. They were unhappy about passively receiving limited rations which they were not able to supplement with other necessary items, such as clothes, soap and vegetables. Refugees wanted to return to farm their own land and be reunited with family and relatives. They felt that they had lost their freedom in the refugee camps; as one women put it, living in the refugee camp was like being in prison. As in the case of Mozambique, many elderly refugee women wanted to go home to die, it was believed some managed to stay alive only for this reason.

Although many faced extreme difficulties upon return, the majority of the Cambodian refugees were happy to be back home. They were happy to be reunited with family they had not seen for many years. They were happy to be able to resume a life in freedom outside the constraints of camp life. There were reports that those who were reunited with family were happy to be back, while those who were not with family, were not happy. Going home was associated with freedom, and being able to fend for themselves was part of that freedom. "In the camp there is enough food, but I was not happy to be a prisoner. I am happy to be free and be here (i.e., Cambodia) but I am worried about the future". "I am happy and sad to be back - I have mixed feelings because I hear the gunshots and worry." "I prefer this place to the refugee camp because I am from here; this is my home". Home for Cambodian refugee women is mainly associated with subsistence farming and family relations, but also to freedom in general; freedom from violence and freedom of movement and activity. Refugee camps were not home for Cambodian refugee women either. Home was what they once lost when they fled. Refugee camps were places of waiting and existing.

Refugee women in both cases wished to return because of physical conditions in camps, physical insecurity, loss of freedom, loss of livelihood, loss of respect and dignity, and most importantly, the camp was not home. Home was related to family, relatives, community, work, freedom, happiness, contentment and a future, especially for their children. Home was not only a shelter to exist in, but a place to live. Therefore, it was so important to be were able to go back and rebuild their homes.

Problems of rebuilding homes

Although initially, the majority of refugee women were happy to return home, many of them faced a number of problems and challenges, which modified this happiness. While many managed, others were not able to restore their homes and livelihoods.

First of all, especially in the case of Cambodia, many of them had to give up the hope of returning to their original home. Continued fighting between the Khmer Rouge and government forces in Cambodia; the presence of landmines and scarcity of farmland prevented them from exercising the right to

return to their home. Consequently, many went to other places in the country where they were advised that they would receive house plots and farm land. A number of them had to wait and some eventually got a plot of land, while others never would. They remained in preliminary housing with family, friends and relatives, while ones who did not have this possibility, were once again homeless or displaced. In the small Cambodia, where farmland is scarce, people who during the war remained in the country, often took over the homes and farmland of those who fled. In the case of Mozambique, the right to return to the place of origin was not a major issue except in a few cases. However, in a huge country like Mozambique some refugees returned to very remote and inaccessible areas with no infrastructure or available services and assistance. If, in addition, the farming conditions were poor, the chances of survival were slim.

Female heads of households, in particular, had problems related to transportation of their belongings. The internationally assisted repatriation movement included transportation of people and belongings. However, it was often not possible to transport all the belongings with them to their final destination. Those who left spontaneously did not receive transportation. Consequently, a number of women paid for the transportation of belongings with the little money or food they had. Many also paid people to help rebuild their house and start farming activities. In Mozambique, the adult man traditionally ploughs the land, which meant that female heads of households had to resort to family or neighbours or pay to have it done.

Access to shelter (a house) and farmland was also a serious problem for some, especially in Cambodia. Houses and farmland were often either occupied by others, totally destroyed during the war, covered by mines or afflicted by ongoing warfare. In Mozambique, most returnees had access to land although it might not be their place of origin and might be in remote or poor areas. Returnees whose land was inaccessible would get assigned a different plot from the village leader. Some women regarded it as an opportunity to change their *machamba* for another they preferred. In Cambodia, land is a scarce resource and securing land for returnees was not just a simple matter of going to the village leader. In many cases, land simply did not exist, and if it did, it was most likely in the hands of local authorities and power elites with vested interest in keeping it. In this situation female heads of households were especially vulnerable and most vulnerable to sudden evictions if they did manage to get a plot.

In Cambodia, the competition for farm land and the fact that returnees were being assisted in reestablishing their homes and livelihoods, led in some cases to conflicts and tensions between returnees and those who never fled. Some local people were not sympathetic. Some were even hostile to returnees as they believed refugees had been pampered in refugee camps, while they had suffered starvation and war during all those years. Locals saw no reason why they should share their scarce resources with returnees, whom they considered to be much better off than themselves. Returnees on their side, did not always respect local authorities and existing community structures, which in some communities led to a marginalization of returnees in decision making and daily community life activities.

Returnees also suffered from poor access to services, such as health care and education, and to basic needs such as water and fuel, either because they lived in remote areas, lacked documentation entitling them to these rights, or because they were charged fees which they could not pay. Both in Mozambique and Cambodia, returnees were supposed to be exempt from paying health and education services fees, which were nevertheless charged but they could not avail themselves of these services.

As a result, by 1995, a number of women had (one to three years after their return) not been able to restore their homes or were struggling to do so. They had many needs which were not being met. Although some aid organizations helped this vulnerable group in rebuilding their home, surprisingly few ventured to target the most needy group, i.e., female-headed households. Some aid workers believed the most vulnerable and needy would be taken care of by local authorities. Others did not believe in "singling out" people as it might exacerbate tensions between the various groups in the local communities.

Conclusion

Rebuilding the home is the first necessary step in the process of rehabilitating the lives of repatriated refugees. It is also the first step in the process of rehabilitating a nation in a post-war context. In these two cases, the home embodies the most important aspects of life: mental, social and physical security as well as a future of freedom and peace. Therefore, the focus of aid activities should be to assist people to restore their homes and should target those who are in greatest need, such as female-headed households. Targeting here means to ensure that a certain percentage of women are included in the ongoing rehabilitation activities, including income-generation projects, farming projects, marketing, training, health and education. Furthermore, they need assistance with transportation, rebuilding and repairing their homes, ensuring land tenure and inheritance rights. In order to succeed, returnee women have to be consulted participating in all phases of assistance planning and implementation. Rather then being regarded as vulnerable and victimized, returnee women should be regarded as resourceful, strong and resilient actors of the rehabilitation process. Aiding women to rebuild homes is, at the same time, contributing to securing peace and stability in post-war communities.

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4. Identification of Research Needs and Priorities

WOMEN AND THE RIGHT TO ADEQUATE HOUSING IN CONFLICT SITUATIONS: Research Needs and Priorities

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By conservative estimates, more than 100 million people live in a state of absolute homelessness; more than one billion people reside in desperately inadequate housing conditions which threaten their health, safety and dignity. Among the structural causes of the global habitat crisis, civil conflict has been identified by the Special Rapporteur on the Right to Adequate Housing, as one of the 12 most important ones (Sachar, Special Rapporteur on the Right to Adequate Housing 1996, p. iii; UN Doc. E/CN.4/Sub.2/1992/15, para.46). Destruction of civilian homes during conflict is a tragic part of warfare and affects particularly women who bear the primary responsibility for sustaining and maintaining homes at times of conflict.

There are, nevertheless, critical gaps in the knowledge of how conflict affects women's habitat and how women cope with the impact of conflict. Consequently, women are often neglected when designing and implementing habitat-related development and/or emergency policies and programmes in conflict-ridden countries. Women are also often neglected as actors in the process of reconstruction of the habitat after the conflict is over. For women's needs to be met during conflict, for women to be regarded as important actors and not only victims when reconstructing the habitat in the aftermath of conflict, these critical gaps in knowledge must, as recommended by the Special Rapporteur, be addressed through comprehensive documentation and policy-oriented research.[1]

This presentation is aimed at identifying some priority areas for research in relation to women and habitat in conflict and post-conflict situations. The presentation is divided into two parts; the first examines the content and scope of the right to adequate habitat and whether this right is applicable in times of conflict. Based on a holistic understanding of the right to adequate habitat, the second part presents research needs and priorities in relation to the topics addressed during the round table.

The human right to adequate housing/habitat[2]

Contrary to what several governments actively involved in the Habitat II process have argued, there is nothing new or radical about the phrase *the human right to an adequate habitat*, or *adequate housing*, as is commonly called. The right to adequate housing has a

[1]The Special Rapporteur has requested that the long-term housing crisis evolving out of warfare be given special attention in future work of the Sub-Commission on Prevention of Discrimination and Protection of Minorities (UN Doc. E/CN.4/Sub.2/1992/15, para. 46), and has stressed the importance of recognizing and promoting the critical role of women in all areas of housing rights (Sachar, Special Rapporteur, paras.45-49).

[2]The terms housing and habitat are used interchangeably in this presentation.

solid basis in international human rights law and is recognized and included in: the Universal Declaration of Human Rights (1948, article 25); the Convention Relating to the Status of Refugees (1951, article 21); the International Convention on the Elimination of All Forms of Racial Discrimination (1965, article 5(e)iii); the International Covenant on Economic, Social and Cultural Rights (1966, article 11(1)); the International Convention on the Elimination of All Forms of Discrimination Against Women (1979, article 14(2)(h)); and the Convention on the Rights of the Child (1989, article 27(e) (Report of the Expert Group Meeting on the Human Right to Adequate Housing, Geneva, January 1996, para.3, cited in Leckie 1996: 21-22). None of the 133 States Parties to the Covenant on Economic, Social and Cultural Right have issued reservations on the housing rights norm in article 11(1), nor have reservations been put forth under any other global human rights instruments recognizing housing rights to the detriment of these rights (Leckie 1996: 31-32).

The right to adequate housing is also recognized as a human right within a large number of national constitutions and domestic legislation.[3] Other constitutions state the general responsibility of the State to ensure adequate housing and living conditions for all, in an environment of equality, based on the rule of law[4] (UN doc. E/CN.4/Sub.2/1995/12). And even though the phrase "human right to adequate housing" may not be found within national legislation, a synthesis of national laws and decisions may provide ample protection of citizen rights in this respect. The following types of legislation may have a direct bearing upon the enjoyment of housing rights at the national level: housing acts; rent and rent restriction legislation; specific housing rights legislation, including homeless person acts; landlord tenant laws; urban reform laws; security of tenure legislation; civil and criminal codes; land use, zoning and agrarian laws; planning laws and regulations; building codes and standards; laws relating to inheritance rights; land acquisition and expropriation acts; non-discrimination; equality rights; eviction laws; development laws; and environmental standards (Leckie 1996: 33). Laws relating to inheritance rights, non-discrimination and equality rights are particularly relevant for women.

Those who do not accept the right to adequate housing as a human right, often argue that such acceptance would mean that every individual would start demanding a house, and that the resources at the disposal of the State would be totally insufficient to meet such demand. The Special Rapporteur has refuted such narrow interpretation of the human rights approach by stating that the right to an adequate housing does **not** imply:

i. the State to build housing for the entire population;

ii. that housing is to be provided free of charge by the State to all who request it;

iii. that the State must necessarily fulfill all aspects of this right immediately upon assuming duties to do so;

iv. that the State should exclusively entrust either itself or the unregulated market to ensuring this right to all; or

v. that this right will manifest itself in precisely the same manner in all circumstances and locations (UN doc. C/CN.4/Sub/2/1995/12, pp.4-5).

As far as resources are concerned, the Special Rapporteur points to the fact that according to the United Nations Centre for Human Settlements (UNCHS), about USD 75 billion is required to meet the global housing needs. The Report of the World Social Situation 1993 which analyzes government expenditure on, inter alia, housing in both developing and developed countries, documents that while government expenditures on housing in developing countries rose slightly in 1990 compared to 1980, the proportion devoted to this sector remained on

[3] These include Belgium, Ecuador, Guyana, Haiti, Honduras, Iran, Lithuania, Mali, Mexico, Nicaragua, Panama, Paraguay, Peru, Philippines, Portugal, Russia, Sao Tome and Principe, Seychelles, South Africa and Spain.

[4] Such formulations are found in the constitutions of Bangladesh, Bolivia, Brazil, Burkina Faso, Colombia, Costa Rica, Dominican Republic, El Salvador, Finland, Guatemala, Korea (Rep. of), Nepal, Netherlands, Nigeria, Pakistan, Philippines, Poland, Romania, Sri Lanka, Sweden, Switzerland, Turkey, Venezuela, Viet Nam and others.

the whole low, increasing from 2.94 per cent in 1980 to only 3.32 per cent of the overall government outlays in 1990. The United Nations Development Programme (UNDP) informs, on the other hand, that in 1992, only a 3 per cent reduction in arms expenditure per year during the 1990s, by the year 2000 would make available an amount of USD 1.2 trillion for industrialized countries and USD 279 billion for developing countries (Sachar, Special Rapporteur...1996: 2).

In determining the legal implications of the right to adequate housing, the Special Rapporteur has noted that recognition of this right must be seen and interpreted, in the most general sense, to imply:

i. that once such obligations have been formally accepted, the State will endeavour by all appropriate means possible to ensure everyone has access to housing resources adequate for health, well-being and security;

ii. that a claim or demand can be made upon society for the provision of or access to housing resources should a person be homeless, inadequately housed or generally incapable of acquiring the bundle of entitlement implicitly linked with housing rights; and

iii. that the State, directly upon assuming legal obligations, will undertake a series of measures which indicate policy and legislative recognition of each of the constituent aspects of the right in question (UN doc. E/CN.4/Sub.2/1995/12, para.12).

The Special Rapporteur has also argued that this right must be understood holistically as constituting both an independent right and a composite right comprising all relevant human rights matters linked in any way to the existence, protection and security of the home. These other rights include the right to health; the right to a safe environment; land rights and the right to food and the right to a livelihood (work). Other rights that are important with regard to maintaining the security of the home are the right to vote; the right to information; the right to equality; the right to freedom of movement and choice of one's residence; the right not to be arbitrarily deprived of property; and the right to non-discrimination (Sachar, Special Rapporteur...1996,para.102).

The right to adequate housing in conflict situations

Despite prohibition of the destruction of civilian homes during conflict, such practices are a tragic part of warfare and even of war strategies. The scale of housing deprivation and habitat-related human rights violations during conflict raise doubts as to the effectiveness of legislative strategies toward ensuring this right. Nevertheless, international and national legal instruments are necessary to provide the standards against which national policies and practices can be measured. Equally important, they set the framework for the elaboration of other strategies, whether these strategies seek to fulfill the law, change it or seek compensation for violations of the law. At least three different sets of legal principles and standards address the right to adequate habitat during international war as well as during internal conflict.

a. Military law

The International Military Tribunal (IMT) Charter introduced into international law the notions of crimes against peace, war crimes and crimes against humanity in reaction to the abundant and flagrant violations of the laws and customs of war during the Second World War. It defined "war crimes" as "[m]urder, ill-treatment or deportation to slave labour or for any other purpose of civilian population of or in occupied territory..." (Article 6b). Article 6c of the Charter defines "crimes against humanity" as "[m]urder, extermination, enslavement, deportation and other inhumane acts committed against any civilian population before or during the war..." The notion of crimes against humanity differs from war crimes in that crimes against humanity can be committed before, as well as during a war and against any population, including the perpetrator's own population (cited in UN doc.E/CN.4/Sub.2/1993/17/Corr.1, paras.144-148).

In conflict situations, population transfers and forced displacement constitute particularly, but not exclusively, a violation of the right to adequate habitat. The Nuremberg judgement held that population transfers and colonization in occupied territory constituted

both a war crime and a crime against humanity and that deportation of persons was illegal (De Zayas 1974: 214).

b. Humanitarian law

International humanitarian law refers to the body of law concerning the protection of individuals in time of war. Generally the Hague Conventions of 1907 determine the rights and duties of belligerents in the conduct of war, while the Geneva Convention IV Relative to the Protection of Civilian Persons in Time of War (1949) and Additional Protocols I and II (1977) concern the protection of persons not taking part in hostilities. Additional Protocol I supplements the protection in situations of international conflict and Additional Protocol II is applicable in particular to situations of internal conflict.

The most relevant principles regarding the right to an adequate habitat in situations of international conflict are those forbidding population transfer and colonization of occupied territory as well as deportation of persons (Articles 42-56 of the Hague Conventions, Article 49 of the Geneva Conventions IV).

Article 17 of the Additional Protocol II to the Geneva Conventions applies in particular to situations of internal conflict and states that "[t]he displacement of the civilian population shall not be ordered for reasons related to the conflict unless the security of the civilians involved or imperative military reasons so demand. Should such displacement have to be carried out, all possible measures shall be taken in order that the civilian population may be received under satisfactory conditions of shelter, hygiene, health, safety and nutrition. Civilians shall not be compelled to leave their own territory for reasons connected with the conflict." (Article 17, Additional Protocol II to the Geneva Conventions). In theory, the adjective imperative, reduces to a minimum the cases in which displacement may be lawfully ordered (UN doc. E/CN.4/Sub.2/1993/17, p.43). Nevertheless, in reality, "imperative military reasons" are often applied by States as a justification for displacing certain groups of indigenous peoples. The pretext of guerrilla activity, whether real or perceived, is often enough to legally rationalize forced displacement (Leckie 1995: 50).

c. Customary international law and human rights law

Under customary international law (that is, law binding on all States), the Convention on the Prevention and the Punishment of the Crime of Genocide, and the principles of non-discrimination and self-determination are particularly relevant when regarding the right to habitat in conflict situations. For example, a UN mission report on the situation in former Yugoslavia, stated that the cutting of the water supply and the electricity to the civilian population of Bosnia and Herzegovina, was part of a war strategy, and that these acts together with the impediments to medical assistance "have put into affect a slow-motion process of genocide" (UN doc. S/25700 (30 April 1993), p.6, para.19, cited in Rosas and Sandvik 1995: 350).

Human rights law is also applicable in times of armed conflict and other public emergency threatening the life of the nation; derogations can only be made under certain conditions and a minimum core of rights are absolutely non-derogable. Finally, during recent years, there has been a search for *minimum humanitarian standards*, based on a combination of humanitarian law and human rights law, applicable at any time or in any situation[5] (Rosas and Sandvik 1995: 342).

Research needs and priorities on women and the right to adequate housing in conflict situations

The main problem related to housing rights in situations of armed conflict is not the lack of applicable international human rights standards and humanitarian law, but their enforcement and implementation. Given the fact that during conflict, human rights violations and violations of international humanitarian law are the rule and not the exception, the development of improved

[5]See particularly, the Declaration of Minimum Humanitarian Standards (the Turku Declaration), adopted by an international expert meeting in Turku/Åbo on 2 December 1990, reprinted in UN doc. E/CN.4/Sub.2/1991/55; *American Journal of International Law*, Vol.85, 1991, p.377; *International Review of the Red Cross*, Vol.31, 1991, p. 328.

international and national standards for the protection of the civilian population and its habitat in time of conflict, must be complemented by parallel extra-legal strategies, including those developed by the communities affected and by national and international development and/or emergency agencies. Any strategy needs to be based on knowledge, which makes documentation and research necessary.

In this process, some general trends about conflicts need to be kept in mind. Of particular note is the fact that conflicts have changed, from wars between states, to wars *within* states between different political, social, cultural and ethnic groups. Of the 82 armed conflicts between 1989 and 1992, only three were between states and most of them took place in developing countries (UNDP 1994: 47). Conflicts have not only changed in terms of actors, but also in terms of victims. In the beginning of this century, civilian casualties accounted for an estimated 5 per cent of all fatalities. Today, it is generally recognized that about three fourths of war-related deaths are civilians. Including refugees and wounded, the proportion of civilian casualties accounts for well over 90 per cent (Alhström 1991; UNDP 1994: 47). As casualty figures often do not distinguish sex, it is impossible to know exactly the male/female ratio. There is more accurate information in regard to international refugees. The UN High Commissioner for Refugees has reported that about 80 per cent of international refugees are women and children, compared to the 70 per cent of the population of an average developing country constituted by women and children (UNHCR 1993: 87). Existing documentation also suggests that women and children represent the majority of the world's internally displaced persons, although no exact figures are available. Finally, it is generally recognized that women belonging to the poorest sectors of society, that is, the social group already disproportionately denied other rights related to an adequate standard of living, are the most frequent victims of the denial or violation of the right to habitat due to conflict.

There has been relatively little research on how conflict affects the individuals and communities and into the specific ways individuals and communities in conflict-ridden countries cope with the impact of conflict. While the theoretical framework at the basis of the work carried out by international development and emergency organizations has its roots in Western literature and research, the way individuals and communities address the consequences of conflict is determined by culture. Interventions, particularly at the community level, must take into account the local resources and employ community concepts meaningful to the people themselves rather than building on concepts drawn from elsewhere.

The following recommendations are based on a holistic understanding of the right to adequate housing, that is, a right which is both an independent right and a composite right comprising all relevant human rights matters linked in any way to the existence, protection and security of the home. What is required, then, is not only documentation of the consequences of the destruction of physical spaces and the deprivation of property, but also, *inter alia*, how conflict affects women's health, access to land and food production, to remunerative work, to political space, to freedom of movement and to equality.

Research recommendations

Root causes, modalities and scope of conflicts

The root causes of conflict, as well as its main protagonists, must be identified as they determine the modality and the scope of the conflict. In other words how, where, and between whom the conflict is carried out, which, to a large extent, determine the impact of the conflict on civil society. Understanding the causes and identifying the actors in a conflict may assist those living and working in a conflict situation to understand the background and the contributory factors and so shorten the time needed to make a relevant response.

Accurate documentation of patterns of human rights violations and violations of military and international humanitarian law (the modalities of the conflict) is central to human rights education, training, advocacy, lobbying and to bring justice to those affected by the violations. Such documentation should also be used to expand current interpretations of human rights to include the gender dimension of abuses.

The impact of conflict on women

Each action that occurs within the scenario of armed conflict generates an impact. In turn, the impact interacts with pre-existing economic, social, political and cultural factors. In this sense "...the damage caused by armed conflict does not simply occur in relation to the destruction it causes in the lives of individuals; the damage also occurs in social structures, the institutions which govern the lives of individuals, the values and principles on which those citizens are educated and how those same values might be used to justify the repression" (Martin-Baro 1989: 14). The kind of impact produced by a conflict, will always be conflict specific. Nevertheless, in general terms it can be said that the impact of conflict extends to socio-economic, political, cultural and psycho-social dimensions.

Much of the literature on the impact of conflict on women focuses on the impact of violence against women, in particular rape. While this is an extremely important matter, as its impact on women and their communities extends long after the conflict is over, the impact of violence against women in conflict situations cannot be analyzed in isolation from other kinds of human rights violations. For example, a study on the impact of war on Colombian children demonstrated that the fact that a person had been exposed to violence, was not, by itself, sufficient to cause long-term depression or other psychological or emotional problems. It was the combination of violence and impunity, the exemption from punishment for perpetrators of human rights violations, that caused these problems (Ardila and Tuft 1995).

How women cope with the impact of conflict

In the same way as the impact must be seen holistically, encompassing socio-economic, political, cultural and psycho-social aspects, the way of assisting women to cope with the impact of conflict must also be addressed holistically.

Much controversy surrounds the issue of how to support individuals and communities in addressing the impact of conflict. For example, a draft report on psycho-social vulnerability and coping mechanisms in Cambodia, shows the inadequateness of Western healing models as they tend to relegate psycho-social distress to individual functioning and concentrate on mental health problems, to the exclusion of social-structural and developmental issues. The draft report argues that the emphasis on individual functioning is unlikely to be appropriate in a country such as Cambodia, where so many people have been affected by political conflict and where the social fabric has been undermined (Boyden and Gibbs 1996).

Another study questions the validity of the Western view of trauma and healing within the very different cultural context of Mozambique where local social institutions and healers already provide both meaningful interpretations of people's suffering and mechanisms for managing it. The study argues that the Western model of healing individuals through psycho-social processes needs to be considered in much broader terms. In particular, the actual physical work of reconstruction, such as the building of homes and the planting of fields, was considered by local people to be crucial to the post-war healing of individuals and communities. Thus, reconstruction was conceived to arise first from individual and community actions rather than from discussions with individuals about traumas of war (Gibbs 1997). Research is needed in order to gain knowledge of how women themselves, in their community context, address the impact of war, and particularly, if and how the reconstruction of habitat plays a role in this process.

Women, decision-making, conflict management and resolution

Women, as well as a gender perspective, are largely absent in the political decision-making process related to peace, security, conflict-management and resolution, at both the national and international levels. The hypothesis that women, if represented in large enough numbers in decision-making (a critical mass of 30 per cent to 35 per cent), would have an impact on the agenda, the way decisions are taken and their content, needs further research and analysis. Particularly, there is a need for research on what impact a critical mass of women would in decision-making related to conflict management and resolution have on issues related to the protection and reconstruction of habitat during and after conflicts.

Post-conflict reconstruction of habitat: women's rights to inherit land and property

While the negative impact of conflict on women's habitat is recognized, experience on a general level indicates that women continue to suffer from discrimination in the attainment of all aspects of the right to housing after the conflict is over. This is the case in relation to land security, inheritance and property rights. Even in countries where women, in the post-conflict period, formally have the same rights as men, there are many obstacles of a non-legal character that have to be overcome to eliminate *de facto* gender-based discrimination in relation to land security, inheritance and property rights. Research is needed, particularly, into those cases where women have managed to eliminate *de jure* and *de facto* discrimination in the reconstruction process after the conflict is over. Such knowledge, if efficiently disseminated, can assist other women in similar struggles.

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Recommendations by Participants

While each participant provided recommendations related to her particular field of work or country of origin, some specific recommendations, addressed to the international community, governments, nongovernmental organizations and research institutes, were formulated during the closing session of the round table. These recommendations include:

Preventive measures to:

- address the underlying causes of conflict, within and between nations, particularly the economic and social marginalization of large sectors of the population;
- prioritize the realization of the human right to adequate habitat in national development policies and programmes;
- from a gender perspective, monitor and revise such policies and programmes regularly;
- strengthen formal and informal education in democratic principles and values;
- promote policy-oriented research on mechanisms for gender-sensitive non-violent conflict management and resolution.

During conflict, measures to:

- promote policy-oriented research on the impact of conflict on women's habitat;
- document and analyze how women cope with the impact of conflict and the role of habitat in coping strategies;
- promote policy-oriented gender-sensitive research on the implementation of international human rights standards and international humanitarian law during conflict;
- implement gender and age-disaggregated registration practices of displaced populations;
- take women's needs into account in any relief operation;
- review the physical organization of camps for internally displaced persons and international refugees, in terms of their effectiveness in ensuring women's access to facilities and their protection;
- regularly undertake gender-sensitive assessment of relief and organization of camps through independent reports;
- develop and implement programmes aimed at supporting internally displaced persons who do not live in camps.

After conflict, measures to:

- promote and implement gender-sensitive planning of human settlements, particularly taking into account the links between housing, services and employment;
- promote policy-oriented research of the legal, social and cultural structures underlying gender based discrimination in relation to achieving the human right to an adequate habitat with special attention to the analysis of current inheritance models;
- identify and address obstacles to the effective participation of women in economic and political decision making related to all aspects of the right to an adequate habitat;
- identify and support healing and reconciliation mechanisms and practices developed by the affected populations.

Special groups

- take into account, particularly, the situation and needs of the girl child, the elderly and female-headed households.

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