Gender Perspectives in Housing and Planning

by Anita Larsson

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She worked as a town planner in Sweden and Botswana, and then as a researcher at National Institute for Building Research, Lund and a lecturer at Lund University. She earned the title Docent at Lund University. She is currently lecturing and conducting research at The Department of Spatial Planning, Blekinge Institute of Technology.

Anita Larsson was one of the organisers of the GRUPHEL (Gender Research on Urbanisation, Planning, Housing and Everyday Life) network, made up of gender researchers in Southern Africa. Each participant in the network carried out a research study and the studies were discussed regularly at seminars concerning methodology, analysis and writing reports. Each phase resulted in a report.

In her free time she has renovated a cottage in a village known for its artists and craftsmen, and does water colour paintings.

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Introduction

The problem

Ever since Ester Boserup published her book *Women's Role in Economic Development* in 1970, there has been increasing awareness of the important role of women in development. Women make up more than half of the population and are generally responsible for most everyday activities related to the care and maintenance of the household and raising children. These are important tasks in all countries, not least developing ones. They make important contributions to the subsistence of the family, often through informal activities in and around the home. Besides production for the family's consumption, and production for sale or exchange, these activities include resolving social and community problems through informal networks. Housing in a broad sense, both as shelter and its social and physical surroundings, is thus crucial for women as a centre for their activities. Nonetheless, in most countries housing modernisation has mainly focused on technical and economic issues, neglecting the importance of the home as the place for women's activities. In addition, laws, regulations and traditions limit women's space for manoeuvre in relation to housing. Even when laws give women rights, local and traditional practices might work against them.

Today most development aid programmes promote women's participation in the democratic development of society through a policy of gender mainstreaming. The United Nations document The Habitat Agenda, produced at the 1996 Habitat II conference in Istanbul (see Box 1) and Agenda 21 from the UN Conference on Environment and Development in Rio de Janeiro, Brazil in 1992 are examples of global documents that stress women's participation in the field of housing and planning.

Box 1
From Preamble of Habitat II Agenda:

"The empowerment of women and their full and equal participation in political, social and economic life, the improvement of health and the eradication of poverty are essential to achieving sustainable human settlements."

Gradually new mechanisms have been developed to integrate women into the development process. One of the most important steps is to give a name to the issue. Today a commonly used term is *gender*. It distinguishes the differences between men and women that are created by social and cultural norms from those that are related to biology. While many people may in principle support equal opportunities and other aspects of equality between men and women, they may not understand the implication of *gender* in a specific subject field. Today every professional should know this.

While there is a considerable amount of literature and knowledge about "gender and housing," spatial planning is still undeveloped from a gender perspective. Gender issues in housing include house design, women's access to hous-

ing (legal and financial), and women's participation in housing projects in both decision-making and construction. Important aspects of gender in spatial planning are how to involve women in the planning process, both at neighbourhood level and in comprehensive/strategic planning, and how to identify their specific needs and interests. Examples of specific women's issues in planning are safety in the urban environment and transport facilities adjusted to women's travelling patterns.

The aim of this Building Issue is to contribute to the professional knowledge of men and women working in the fields of housing and spatial planning by reviewing the existing knowledge. It provides an understanding of the structures of current inequalities between men and women, and recommendations on how to integrate gender awareness in housing and spatial planning projects.

Method

The report is a desk study based on literature and the author's own research in housing and planning as well as on her experiences from working as an adviser on gender in spatial planning projects in Sweden and Southern Africa.

Organisation of the report

In *General considerations*, gender and related concepts are defined, followed by a description of the social structures that generate gender inequality and how they are constructed. Those structures must be understood in order to find ways to develop a society with gender equality. *Recommendations* suggests ways to overcome the various constraints identified, ways to improve women's participation in housing and planning projects and some general findings about women's needs and priorities.

General considerations

The following presentation is based on the assumption that there is no clear division between issues of housing and issues of spatial planning. Instead, the two fields form a continuous spectrum from a room to a house, a block, a neighbourhood, a town, etc. Most of the differences between the fields are related to the scale and the size of the space, much of the discussion and recommendations are just as relevant for housing as for planning.

Understanding "gender"

Gender is a concept widely used by practitioners and donors as well as researchers. If one examines how the concept is used, it is evident that its meaning varies between different contexts. It can for instance be used when there is a call for promoting equal opportunities for women and men; it can be used to create a woman friendly environment, and it can be used to analyse women's subordination in society. Many practitioners, however, use it only to denote the sex of men or women, such as in statistical presentations. Since even scholars do not use the terms gender and sex in a consistent way, it is important to be clear about the meaning of gender and related terms.

A gender perspective implies looking at the world through new glasses (illustration, figure from Habitat II)

The meaning of gender and related concepts

The concept *gender* should be understood as a tool to understand the world of women and men respectively. It was created to distinguish cultural and social perceptions of what is considered by society to be male and female from the biological differences linked to *sex*. The use of the term gender implies analysing existing relationships between men and women, in order to give attention to the specific experiences, opportunities and constraints of women.

Earlier programmes to promote women's participation in development were often referred to as *women's* programmes. They looked at women in isolation, not in relation to a society consisting of both men and women. Consequently, suggestions for change did not include the world of men. A gender perspective implies looking at the world through new glasses. The introduction of the term gender was often well received for the reason that it included both men and women; the emphasis was no longer only on women. It is, however, important to note that gender studies may very well focus on women. It is women's subordinated position in *relation to men*, which in such cases is explored. This study is based on such an approach.

Lately studies on masculinity have emerged, and such studies are welcomed into what is named gender studies. They may focus on the various ways masculinity is expressed in different societies and how the understanding of masculinity varies over time. They also discuss reasons behind differences in statistics on men and women regarding length of life, involvement in crime, employment rates, etc.

Swedish government policies use the term *equity* more often than *gender* in its overall aim to achieve *equal opportunities* and *equal rights* for men and women. There is a danger in such a use: women are supposed to become "equal" to men (and not men to women), and behind such thinking the specific experiences of women are easily lost.

Another common term in gender discussions today is *mainstreaming*. It stresses the importance of taking measures to integrate gender awareness in all types of projects and activities.

The above terms together with others commonly used in gender works are summarised in Box 2.

Box 2
Some commonly used terms in gender works

Sex denotes biological differences.

Gender denotes what a society describes to be male and female, varies over time and place, a social and cultural construction.

Gender studies identify women's position in society in relation to men; gender programmes aim at empowering and emancipating women.
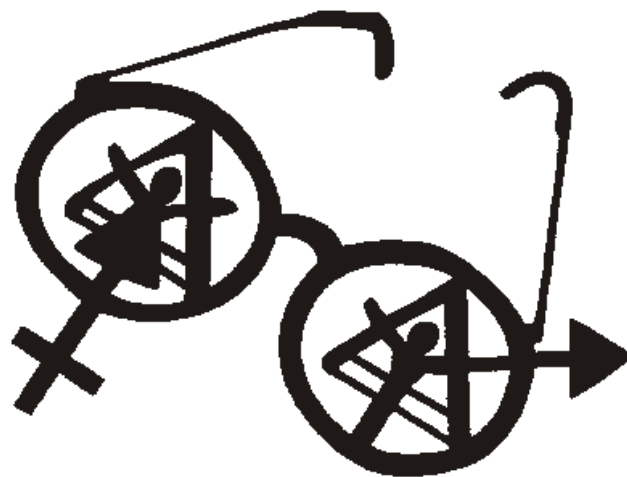
WID stands for Women in Development, a strategy developed during the 60s and 70s to try to integrate a women's component into existing development programmes. The relationship between men and women was not expressed as an issue.

WAD stands for Women and Development which means that women should also have a say in the shaping of development programmes.

GAD stands for Gender and Development and goes one step further; it includes the (power) relationship between women and men in society.

Mainstreaming has various meanings, mostly it emphasizes that the women's issue should be integrated in all activities and not isolated in special areas or programmes.

Feminism is a movement and a research approach that identifies women's subordination in society and works for changes through changes in policies. Compare with gender studies.

Gender perspectives as a tool for change
Although the gender perspective identifies the general oppression of women by structures in society, women are not viewed as passive. Instead, women just as men are seen not as victims but as subjects who actively shape their everyday lives, thereby becoming a driving force in development. Although the extent to which women can speak and act by themselves varies, there is always a culturally defined space for women to manoeuvre. Women generally make use of this space, and they may even challenge its borders. This way of perceiving women has important implications for planning and other development processes.

The concept gender implies that what is considered to be male and female in a society are not once and for all given. Consequently, the traditions such interpretations are rooted in can be changed. This is a crucial aspect of the concept gender; not least for those working with action-oriented development programmes.

Perceptions about what is male and female in terms of proper tasks, tools, and space for men and women respectively can be related to various levels in society. Professionals must be aware of these levels if they want to integrate "gender" in projects, as the possibilities to influence the different levels vary. The three main levels can be labelled: the level of ideologies and cultural overlays, the level of institutions, and the personal level (Hirdman 1991).

Citing *traditions* as the reason for behaviours refers to the first level of ideology and culture. The second level covers government legislation, municipal regulations or the rules and guidelines of a development project. The third level is made up of the day-to-day conduct between men and women in the family, at work, in school, etc. Obviously, the levels interact and support each other. They can also contradict each other; changes can take place on one level but they are not automatically followed by changes at other levels. Those who might lose power may not easily accept a new law promoting power and influence for women.

For the state, legislation and policies are important tools for change. Through new legislation and other active measures, the meaning of what is male and female can be transformed. Sweden is an example of a country with a progressive government that takes active measures through legislation to improve "equal opportunities" at various levels in society. Professionals working with policy issues in government are likely to have the possibility to influence policy documents and legislation.

Although legal changes are important, they are generally not enough in themselves to change relations between women and men. Cultural perceptions and ideologies about what is appropriate for men and women tend to last a long time after changes in laws. Not only are citizens affected by dominant ideologies and traditional views, so are civil servants and policy makers in their daily work. Therefore, the participation of professionals in public discussion is important to support legal changes.

Work at project level generally means that one has to accept existing legislation, but the formulation of rules and regulations are an important means to promote equality between women and men. Work at this level may also include paving the road for implementing new gender-aware laws that are not fully accepted by all in the community. As individuals, all of us can participate in creating change through the way we express ourselves in conversations and how we act towards colleagues, friends, children, spouses, etc. in daily contacts. In the long run such behaviour will have an impact on ideologies and cultural overlays.
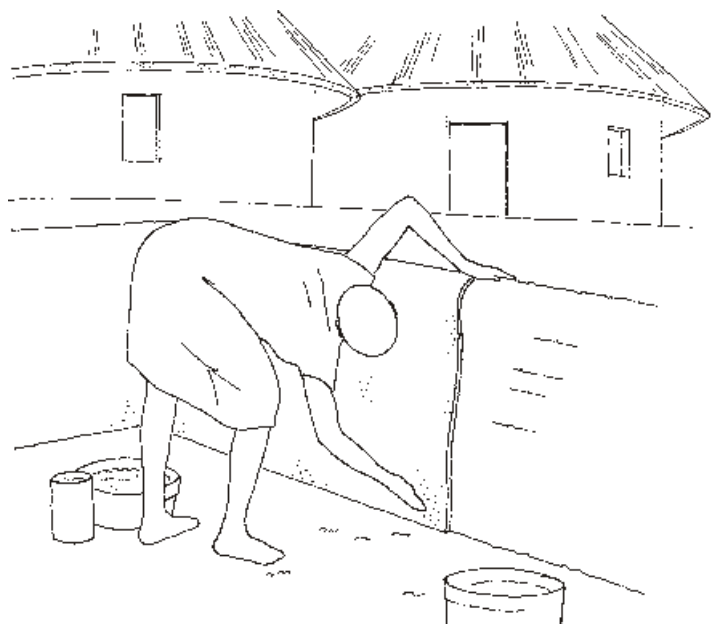
Gender neutrality versus gender awareness
An analysis of gender issues in housing and planning starts with the fact that *spatial planning* and *housing* are traditionally perceived as rational, objective professional areas, and therefore gender-neutral. By referring neither to men nor women, it is assumed that gender neutrality is achieved. But in reality, what is described as gender neutrality is in most cases really gender-blindness or one-eyedness.

One reason for this one-eyedness is that men have long dominated the professions. We all carry our experiences of being women or men with us into professional work. Men's experiences dominate not only professional practice but also the current training to become architects, planners, engineers, etc. The increasing number of women in these professions is no guarantee for changes. Training is generally still male-oriented, and if issues of gender awareness are included, they have low status. This may be in strong contrast to women's traditional tasks related to housing. In some traditional societies housing was part of women's domestic sphere rather than men's public sphere. Women were, for instance, in charge of the various houses within a traditional dwelling. They might even, as was the case in Tswana society, be the builders of traditional houses (Larsson and Larsson 1984).

In order to promote gender awareness different approaches and means have been developed for different target groups. The two main groups are professional men and women and grass roots women.

• Professional men and women: make them aware of gender issues within their professional field;

*Tswana women were and still are
in charge of building traditional dwellings*

• Grass roots women: create networks among them and
  support them to act as watch dogs in development pro-
  cesses.

This *Building issue* is primarily addressed to the first target
group, that is, to develop planners' and architects' profes-
sional knowledge on gender issues. There is, however, no
clear distinction between the two approaches. Gender
aware professional work often includes the support of grass
roots women. This is discussed below under bottom-up ap-
proaches. It is fundamental to consider women of all cate-
gories as qualified informants and resources in professional
work when developing projects, proposals, final sugges-
tions and maintenance programmes.

Women's position in the household

Housing is generally discussed in relation to households. A
household is seen as the smallest unit in relation to a dwell-
ing, because the household members share the dwelling.
Such a view assumes that all decisions are taken in har-
mony and that relations within the household are based on
equal power. This, however, may not be the case. Family
laws are often based on traditional norms rooted in patriar-
chal systems. These laws give a husband power over his
wife and a father over his children, while single women are
not recognised as heads of households. Such relationships
may be legal despite the fact that the constitution declares
equal rights for all citizens regardless of class, race, reli-
gion, and often also sex. Another assumption is that the
husband is the breadwinner and the wife the homemaker.
Many studies have shown that wives make large contribu-
tions to everyday expenses such as for food, sometimes
even more than husbands, especially among poor house-
holds.

Single women, married women, women in separation…

A gender aware approach goes beyond looking at the
household as the smallest unit; it identifies women as indi-
viduals in the household. This approach helps us distin-
guish different categories of women. There is a tendency in
many projects to focus on only unmarried women forming
their own households. But it is also important to consider
other categories of women such as divorced women,
women who live in separation (but are not formally di-
vorced), widows, and married women. The legal conditions
are likely to vary between the different categories of
women, as is how these different groups are perceived by
the society around.

The importance of house and home for women

Is there a difference in the meaning of housing for men and
women? Studies (Gwagwa 1995) indicate so, especially if
one compares female and male heads of households. The
difference is partly the outcome of women's duties related
to the care of the family, and partly to the fact that women
householders lack other options for investments.

Studies in Southern Africa (Larsson 1989, Schlyter
1988, Schlyter 1989) show why a house of one's own is so
important for women householders. First, a house of one's
own is a prerequisite to become a householder. When form-
ing her own household she becomes the householder. For
an unmarried woman with children it may be important to
become a householder to create a situation of independence

*Gender sensitivity in housing and planning requires considering
the situation of widows, divorces and married women besides
women householders.*

and to foster her identity. Living with other people means
she is under the "headship" of a man, such as a father,
brother or uncle. One's own house becomes both an aim in
itself and a means. It provides shelter for the family and its
belongings, and it is a means to get (extra) earnings. Care
for the family and informal activities can be combined, and
letting rooms is a source of extra income. A house of one's
own facilitates networking among women in a neighbour-
hood, as they are not forced to move around due to inse-
cure tenure, which is often the situation when living in tied
housing such as domestic quarters. A house of one's own
also provides security in old age. In line with this discus-
sion a World Bank report identifies housing as one of the
major assets in household coping strategies among urban
poor (Moser 1997).

Gender issues in housing and planning

There are at least three points of entry to apply a gender
perspective to housing and planning. They are:

• women's access to housing;

• women's participation in the planning process;

• women's needs and priorities in the design of dwellings
  and spatial planning.

Women's access to housing can be discussed in terms of
constraints based in laws, in prevailing ideologies and fi-
nancial rules. *Women's participation* in various processes is
a key issue in both housing and planning projects and cru-
cial for identifying *women's needs and priorities* in the de-
sign of housing, and in spatial planning.

A number of common situations, mainly from Southern
Africa, illustrate the constraints in women's legal or finan-

For many women a house of her own is much more than just a roof over the family. It provides short term security through the option of informal activities and long term security through a place to live after retirement

cial access to housing. Professionals in housing must be aware of these constraints in order to avoid unnecessary and unintentional discrimination against women in the design of housing projects. After that, women's participation in housing and planning processes will be considered, with arguments for using a bottom-up rather than a top-down approach. After a comment on some general perceptions of domestic and public spheres, some design issues that have emerged recently are presented.

Domestic and public spheres

When gender perspectives in housing or spatial planning are applied, they are generally based on a more or less conscious distinction between a public sphere associated with men and a domestic sphere associated with women. Such an approach is derived from the fact that women have most responsibilities in the day-to-day care of the family, that is, duties related to the domestic sphere. In contrast, men's activities as wage earners and decision-makers belong to the public sphere. Such a distinction is more or less true for most societies around the world; nonetheless, it contains a trap. By only relating women to the domestic sphere, a kind of "domestication"[1] of women may occur. While it is certainly important to include women's experiences from the domestic sphere in housing and planning projects, and give them higher status, many women today also are or want to be part of public life and the public sphere. Women are employed, formally or informally; they enjoy going to restaurants, cinemas and other public events; and they par-

ticipate in democratic elections. Consequently, any housing or planning project with gender aware ambitions must incorporate women's issues related to the public sphere. Examples of issues where a gender perspective has been developed successfully in European planning are transport, traffic and safety. There are also indications that women have a different approach to environmental issues (OECD 1995). Gender perspectives in housing and planning should thus not be limited to detailed planning levels; they could and should be applied to all levels of planning, including strategic and comprehensive planning.

Legal constraints facing women

Family laws are often a major source of constraints for women. In some countries in southern Africa, *a married woman is/was legally a minor* in relation to her husband; consequently, property rights are/were vested in the husband only. In such a situation, he as the head of household has the legal right, for instance, to sell the house they have created with joint efforts, without the wife's consent. If the couple splits up, she may have to leave the house without any compensation. The new constitution of South Africa from 1994 gives men and women the same legal rights, not only as citizens, but also as husband and wife within a marriage. Other countries in the region have followed, or are in the process of following, South Africa's example, and as a result women no longer become minors in relation to their husbands on marriage. In such cases married women today have the right to participate in decisions about matrimonial property, such as buying or selling their house.

Inheritance laws of some countries deny the widows any right to the jointly created house of a couple. Instead, the husband's relatives or sons will inherit the house, even when the husband dies before the wife. The widow may lose the right to stay in the house, or must live there with a relative or son as the head. The "football widows" in Zambia presented in Box 3 is a well-known case illustrating the weak position of widows.

Although important changes take place, traditional norms and laws are still alive and influence people's thinking. As a result women very often run into a number of *stumbling blocks* when trying to get their legal rights enforced. For instance, single women with children may be stigmatised and have difficulties to buy or rent a house, even when they are legally entitled to do so and can pay the rent. Another shortcoming is that many of the laws recently enforced do not generally stipulate women's right to property; they only give women the right to have their cases tried in court. It is up to the woman to take the issue to court for trial. (For examples see Larsson and Schlyter 1993.)

The case of Mrs B from Botswana, reported in Box 4, illustrates the difficulties for a woman to get her *legal share of property in connection with divorce*. Mrs B had to fight eleven years after separating from her husband for her share of the matrimonial property. She achieved her goal only with continuous support from outside. Without support, the case would most likely have ended without result

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1   The domestication of women is a term used by Barbara Rogers (1981: 22). She explains domestication to be "…the result of a process which has been traced back to the 11th century in Europe, and more importantly perhaps to the industrial revolution, whereby women lost their economic autonomy as producers in their own right – as farmers, craft workers or traders – and became increasingly dependent on the wages of men. At the same time they became more confined to domestic or 'house' work."

Box 3
The football widows of Zambia

In April 1993 an airplane carrying the Zambian national football team crashed, and all 27 of them died. The aftermath of the accident, not the least the situation that widows and children had to face, attracted much attention.

In line with Zambian traditions, relatives gathered in the home of the deceased football player to mourn with the widow and her children before the funeral. In-laws and other relatives arrived from far way. The mother in law quickly took the initiative. In line with traditions furniture were moved around, chairs and sofas were taken out for men to sit on. A lot of food was served to the guests. The widow was forced to sleep on the floor on a mattress. When the funeral was over, furniture was transported away to the relatives of the deceased. An administrator of the deceased man's property was appointed by the local court, as a rule a person among the relatives of the deceased, not among the widow's relatives. Pensions that were aimed for the widow were soon taken care of by the mother-in-law. The bank allowed the deceased's relatives to empty whatever there was in the bank to collect. In some cases the widow was forced to leave the matrimonial home.

Distress together with threats by the deceased's relatives made it almost impossible for a widow to protest, despite the inheritance law from 1989. According to this law the children are entitled to 50%, the widow is entitled to 20% and the deceased's parents 20%. The remaining 10% are for those considered to be dependent on the deceased. Furthermore a widow is entitled to remain in the matrimonial home even when someone else inherits it. (ZARD; undated.)
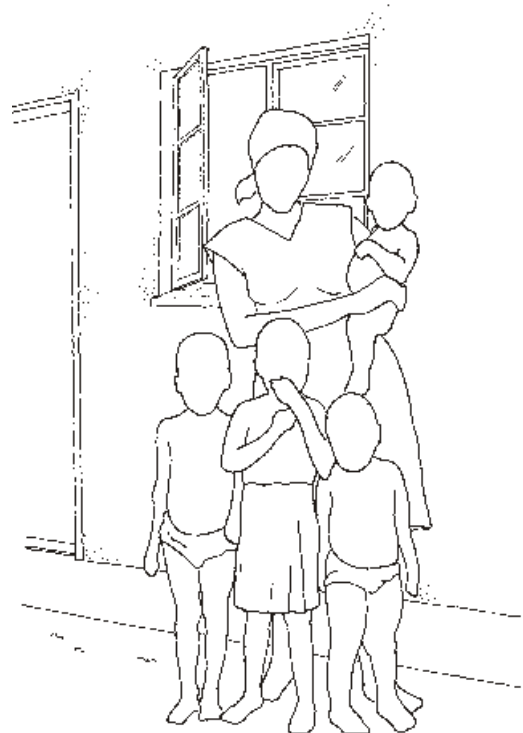
at a very early stage. Research experiences also show that Mrs B was very brave. Few women dare to challenge a former husband legally, without the support or consent of relatives. Many consider such support as necessary for survival. Otherwise the woman may run into trouble, such as not getting support from relatives in times of crises. The case also highlights a clash between what is sometimes referred to as the living law and the official law. Mrs B's understanding of what ought to be her share of the marital property illustrates the living law, generally based on a kind of common sense. She was not primarily interested in getting a divorce; she wanted to be able to collect what she contributed to the home while married. The official law forced her into divorce and to handling many legal technicalities that she was not familiar with.

The *upgrading of squatter settlements* is another situation where women may be losers. The informal setting of a squatter settlement allowed unmarried and deserted women to find a place to live in independently and without the interference of government. When such an area is upgraded, formal rules start to apply. There are upgrading cases where women were forced to leave their homes, which were insecure in the legal sense, but nonetheless provided them security.

Constraints based on traditional/out-dated ideologies

Even if family laws in a country do not formally discriminate against women, there may be *other formal constraints* for women, for instance through rules and regulations. Policies and regulations are often believed to be gender neutral, and thus they are not supposed to be discriminating against women. However when scrutinised, they are often gender-biased. In case of tied housing, such as institutional housing, the eligibility criteria are often constructed in such a way that single women are denied or less likely to be allocated a dwelling. The criteria may require a certain length of continuous work with the employer, and women are less likely to comply with such rules because of pregnancies. While husband and wife may add their earnings to meet the stipulated minimum earnings, women living together, such as two sisters or a mother and adult daughter, may not be allowed to do so. Women formally married but living in separation may be denied contracts if they cannot provide the husband's signature on the papers or formally prove that they have been deserted. The Deeds Registry Act may not allow a married woman to be the owner of a house, but the woman's employer may allow her to participate in a housing loan scheme. That is, for instance, the case in Lesotho where married women bankers are allocated houses and allowed to take bank loans repaid through deductions from their salaries, while their husbands are identified as the formal owners. (For details see Kalabamu 1998, Mokhothu 1998, Larsson and Schlyter 1993.)

A special case is constituted by *privatization* processes. In many countries, the privatization of government and council houses is a major part of current housing policies. In such cases the sitting tenant is allowed to buy the house at a more or less subsidized price. As the formal tenancy contract is likely to be in the name of the male head of household, it is often that he becomes the only owner of the house. This has been identified as a major issue in South Africa (Parnell 1996). In Zambia, there are cases where both husband and wife are registered as the tenants; none-

Box 4
the case of Mrs B in Gaborone

Mrs B, born around 1935, lived with her children on her niece's plot in Gaborone when I met her in 1987. Her house was a leaking shack. Marital conflicts, such as her husband beating her and accusing her of misusing money, had forced her to leave their joint house. They were married according to common law and "in community of property", but not legally divorced. In line with traditional norms Mrs B had tried to improve their relationship, for instance by asking his and her people to meet and help them. She had also approached the Magistrate's Court to get maintenance for the children and to get her belongings; she wanted it to be done "peacefully".

The couple had built a house in an upgraded and legalised squatter-area. The plot was registered in his name but she considered that the house had been built from her earnings, derived from selling cigarettes, sweets, local beer etc. Later she also bought furniture etc. Some rooms were let to get more income. When leaving her husband, Mrs B had to start almost from scratch. In contrast, the husband had become a wage earner, and got the income from letting rooms.

I accompanied Mrs B to the Magistrate's Court to find out about her claims for maintenance and her possibilities to get a share of the property. We were told that the Court was overloaded with work. According to her file, the Magistrate's Court had not handled the case previously; instead the District Commissioner had informally tried to settle an agreement between the spouses. But according to Mrs B, the husband never fulfilled what he had promised in front of the Commissioner. Our visit resulted in a date being set for a proper trial at Magistrate's Court and the husband was contacted. As a result of the trial, Mrs B was awarded a sum for maintenance of herself and three dependent children corresponding to about half of the husband's income. From December 1987 she received maintenance regularly. Divorce was to get from High Court.

With the Botswana Christian Council's assistance she was allocated a plot in a site and service area and given financial support to build a three-roomed house. Later

Mrs B was able to improve her housing situation considerably through earnings from informal business. She built a five-roomed house and a water standpipe was installed on the plot.

The next step was to get a divorce approved by the High Court to get her legal share of the house. Help was asked for at the Legal Clinic at the University. As the marriage certificate had to be traced the start of the process was delayed up to early 1990. A check at High Court revealed that the parties had been asked to appear in court in November 1990. As none had turned up, the court had decided to drop the case. However, neither the Legal Clinic, nor Mrs B, had received any request to appear in court. When this was discovered, the Legal Clinic requested the allocation of a new trial date, which was approved. For unknown reasons Mrs B had to wait another two years before a new trial could take place. In October 1992 the marriage was legally dissolved. Division of their property was, however, postponed to allow the parties to reach an agreement. But for obvious reasons no such agreement was reached. What was to take place after the trial to allow the property to be split seemed to be very unclear, and Mrs B was poorly informed.

As Mrs B was more anxious to get her part of the marital property, she went to the High Court to find out about further proceedings. The answer she received was that her file was lost. At a visit to Botswana by me in 1993, new people at the Legal Clinic told me that there would be another court case to decide about that issue. At my next visit to Gaborone I realised that the Legal Clinic would no longer provide any help, the person now in charge talked as if the husband was his client, not Mrs B Instead I got in contact with Women's Information Centre run by attorneys, counsellors and educators. Through their help a new trial was arranged. At the trial it was decided that Mrs B would be awarded the whole house as the husband had over the years earned a considerable amount of money through the tenants. The house was sold in May 1998 through the Information Centre and Mrs B was awarded a sum of about US$ 10.000. It thus took 11 years to finalise the case. (For further details, see Larsson and Schlyter, 1993).

theless only the husband is awarded ownership in the process of privatization (Schlyter 2001).

Construction work is a professional area in housing dominated by men, at least when it comes to contractors. In South Africa the involvement of more women as contractors has become an important issue in the overall struggle to promote women. The organisation *South African Women in Construction* was established in 1997. The provisional governments in South Africa are today required to allocate at least 10% of their housing funds to projects developed by women developers or contractors (Mthembi-Mahanyele 2001).

Financial constraints facing women

Low-income housing projects are generally based on an economic input by the individual households through cash

from savings and/or loans. Women are at disadvantage in both cases.

A major financial constraint for women is their overall lack of money and thus difficulties to build up savings. As women, in comparison to men, generally earn less and more often are unemployed, households headed by women are more often poor than those headed by men. Women headed households are, however, not likely to be amongst the very poorest since very poor women lack necessary resources to form a household of their own. In those cases a woman and her children may have to be part of another person's household.

Just as women may be legally denied access to housing due to gender-biased laws, financial constraints may be the result of gender-biased regulations. A common constraint is that many lending institutes do not always loan money to women. The reasons may be that married women are iden-

Women may be losers in the upgrading of informal settlements if gender sensitive rules are not applied

tified as minors in relation to their husbands. In other cases women's earnings are not considered adequate as collateral. Banks and other credit institutions generally do not recognise informal earnings as collateral, and rules of repayment are based on men's behaviour. Experience shows that women are more committed to repay housing loans even when their earnings are small. Consequently, they are less likely to default on payments than men, as illustrated in Table 1.

Table 1   Households (%) that are behind in repaying building material loans in site and service projects in Gaborone (Larsson 1989).

	Households headed by men	Households headed by women
In planned site and service area	92	88
In upgraded squatter settlement	72	55

Women's commitment is linked to the importance they put on having a secure house and a home where they can raise the children. In South Africa the Commission of Gender Equality, in their first report of 1996, suggested that women (married or not) are always to be identified as heads of households in housing projects for these reasons, and thus provide a better guarantee for sustainable housing.

Women's power and participation in decision making
Despite the fact that women in most societies are perceived as the homemakers, women's participation in planning and in decision-making related to housing is generally low. Women's participation is not just a matter of gender equality and democracy. It is also a matter of allowing women's experiences, needs and visions to have an impact on the outcome. Women, being responsible for the well-being of the family, are likely to have other priorities than men in general. Women see the house as a home rather than as a physical structure.

Women's low participation is true at all levels in society. At the institutional level there is as a rule few professional women involved in housing and planning or in decision-making as politicians. Women's participation is also low at the community level where grassroots interests are formulated. The reason is that traditional ideologies, identifying men as the mouthpiece of the households, are often still alive. Many times both men and women adhere to these traditional norms for cultural reasons. At the personal level, women's voices in the family regarding investments and priorities in housing may be weak for similar reasons.

Top-down versus bottom-up approach
Spatial planning is a professional field that has only recently been influenced by gender studies, both in practice and in research. Relevant knowledge on gender is still limited. Many feminist scholars advocate using a bottom-up, rather than a top-down, approach. The two principles constitute important differences about how gender awareness can be addressed. Attempts to develop gender aware planning can in most cases be analyzed in relation to one of the two approaches. The compilation below summarizes the differences.

Top-down	Bottom-up
planning for people	planning with people
women's issues added	women's issues integrated
needs, priorities, etc. defined by planners	people's specific knowledge a resource
people passive	people active
checklists: how are groups of individuals affected?	open planning process
consultation	true participation

A top-down approach reflects conventional planning. The planners are the experts who know people's wants and needs; the planners define them and provide solutions. The people concerned are passive. It is a matter of planning for the people, not with the people.

A bottom-up approach recognizes to a much larger degree that people's needs and desires vary, based on their experience. The women and the men that the planning process intends to support are recognised as important sources of knowledge. Those concerned become active in the process.

The means applied in the two processes vary. While in the top-down approach, women and men are informed about fairly well developed proposals through consultations, the bottom-up approach uses a much more open method. At best a dialogue is established from the beginning, which allows everyone concerned to influence the development of the programme. For women (as for other groups who are neglected) the bottom-up approach opens important possibilities to participate in setting the agenda of planning exercises, whereby their experiences, priorities and needs are taken into account from the very beginning.

In conventional top-down planning women's priorities and needs may be identified through checklists, and then incorporated in the planning process, similar to environmental impact assessments. A disadvantage of using checklists is that the gender perspective comes late in the process, and does have a chance to affect the planning process as such. The method may only scratch at the surface of gender awareness. In contrast, a bottom-up approach has the potential of changing the priorities upon which a specific project is based.

Although the bottom-up approach offers greater potential for change, the development of both approaches should be encouraged. Development of checklists can in the long run have important impact on how planners perceive the reality of the men and women they are planning for. Such lists may be developed through study groups of professional or grassroots women or through interviews with the

women concerned. Two such lists are presented in the next chapter.

Recommendations

The recognition of the gender perspective in preparing a planning or housing project is a first step towards gender awareness. The perspective must be applied in all documents throughout the process from terms of reference, programme, planning proposal to evaluation. It must also be used in all types of planning from regional to detailed planning.

A first, simple way to improve gender awareness at personal level is to think (and write and talk) about women and men rather than people. The phrasing shapes the message and the image of the target group and its context that we create in our heads. Another way to gain knowledge is to look for sex-disaggregated data. Statistics are very telling and if properly compiled, it is very difficult to argue against them. In any housing or planning project, it is very important to collect and report separate, disaggregated data according to sex. An example is given in Box 5.

Box 5
Sex disaggregated data

Problems associated with night classes in "Adult basic education and training" in South Africa (Shindler 1996: 176).

	women	_men_
Childminding	30%	9%
Transport	43%	29%
Own safety to and from classes	47%	32%
Family safety when at work	28%	22%

Further recommendations will follow the three points of entry to apply a gender perspective discussed above, that is:

- how to increase women's access to housing;
- how to promote women's participation in housing and planning projects;
- other ways to meet women's needs, priorities and visions.

Increase women's access to housing

This report identifies legal and financial constraints for women to get access to housing. Such constraints depend to some extent on the marital status of women, that is if they are widowed, unmarried, married, divorced or deserted. Although a housing project cannot change the laws of a country, measures can be taken to lessen the effects. It was also noted that housing projects usually are based on the idea of nuclear families, despite the fact that the households headed by women are increasing, and there are many forms of shared housing today. Further, the great importance of housing for women was noted which results in women householders being better payers than men householders. These circumstances lead to the following recommendations:

Recognise unmarried women as heads of households. Housing projects should be carefully designed to make sure

that woman headed households are given the same opportunity to participate as the households of married couples. Women householders are more likely to benefit from projects addressed to the poorest.

Broaden plot/house allocations. Whenever possible, register allocations of plots/houses in the name of both the woman and the man in case of married couples, or partnerships established in line with "traditional" laws or norms. Such measurements will put married women in a better negotiating situation; she does not have to raise the question with her husband whether or not she has the same property rights as he. Even when the existing laws give the woman formal rights to property, such a precaution is important.

Adjust economic eligibility criteria to existing viable household formations. To estimate what type of house a household can afford, take a progressive view of household/family formation. Households made up of a mother and her daughter(s), or of sisters, may be just as viable as nuclear families. Consider the total incomes of all the relevant household members when deciding about a household's capacity to pay loans or rents, not only the earnings of a husband and wife. As women generally are better at repaying loans, they can, compared to men, be offered better conditions, such as lower interest rates, longer periods for re-payment, etc. The case in Box 6 from *Programa*

Box 6
Example from *Programa de Desarrollo Local* PRODEL in Nicaragua

The improvement of housing through loans to the house-owners was one of the components in this programme. The idea was to make a financial analysis which included a gender perspective. Therefore a combination of financial, collateral, gender and social issues were considered. The following were the main criteria:

A   Monthly family income: including number and amount of contributions by different family members (more income, more points);

B   Income per capita: family income divided by number of family members (higher income per capita, more points);

C   Monthly family income minus monthly family expenses (the bigger the surplus, more points);

D   Land tenure: type of security over land tenure (possession of title over land, more points):

E   Type of collateral the family can put as a guarantee (mortgage loan, more points);

F   Gender aspects: (a women borrower, more points);

G   Past loans and personal track record.

This meant that women headed households probably did not rank high with criteria a), b) and c). Criteria f) compensated by giving points to women. The idea behind this is that women borrowers are better payers than men, which should be a consideration for loan analysis. Source: Personal communication with Alfredo Stein, PRODEL, Sida consultant.

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de Desarrollo Local PRODEL, Nicaragua, illustrates a radical approach to include more women in housing projects based on the awareness of women's commitment.

Make sure that "gender neutral" eligibility criteria are not gender-biased. Scrutinise all criteria and evaluate them against women's everyday life experiences. Do they give women the same possibilities as men? Are possible differences only a matter of old routines, can they be defended? Women's economic engagement is often rather small, and it is therefore difficult to make credit assessments for them. Records of commitment of clothing and furniture accounts, and participation in saving clubs (called *stockvelds* in South Africa) could be taken into account by lending institutions.

Be cautious in upgrading programmes and during privatisation processes. Are the rules and regulations set up to support women householders, or will they lead to deterioration in the women's situations? Do married women have the same position regarding the home as their husbands?

Means to promote women's participation

Women's participation in planning involves both educated people such as professionals and politicians, and grassroots women in residential areas. It is especially important for a professional or politician to try to meet grassroots women on their own terms, to listen to their experiences and be prepared to learn from them.

Different means have to be adopted for working with different groups; some are presented below.

Professionals and politicians

Start training and workshops for professional women only and support networks among them. Such measures are important means of empowerment that can strengthen their confidence when acting in a male dominated forum. Housing and planning being male dominated fields require more input by women professionals and women politicians. Much effort has been made to encourage women to apply for jobs, participate on committees, in political elections etc. Despite such efforts, the changes are often very slow, both in terms of number of women participating and in the inclusion of gender issues. Another purpose for such networks is that they allow women to develop the specific approaches to houses and spatial planning that they may have in their society.

Discuss the context in which professional and political work takes place. It is likely that there need to be changes in how meetings are held, etc. to make women feel as comfortable as men as part of the team. Examples of questions that must be raised and discussed are: What issues are brought up in meetings and discussions? What kind of language is used? Are arguments and proposals by women taken just as seriously as those by men? Who is appointed chairperson and secretary?

Ensure that a gender perspective is recognised and developed. Often it must be accepted that there are fewer women than men on a team. The participation of women professionals or politicians may not be a guarantee for gender awareness. It is possible to incorporate the gender dimension fully only when several gender-aware profession-

als (women and men) work together. It may be difficult to form a team for a specific project with enough gender-aware persons; setting up a reference group of professional women with an explicit interest in gender issues may be a way to overcome this constraint.

Make sure that "gender" is the concern of both men and women. In line with the discussion on gender neutrality and gender awareness, it is the responsibility of both men and women to promote "gender." It is important to avoid a situation where women planners or women's groups become tokens for taking care of gender issues. Nor should more women planners/architects be seen as the only solution. Although more women planners are important in the overall aim of achieving equal opportunities in a male-dominated profession, there is no guarantee that a greater number of women planners in itself means that the gender perspective is taken seriously in the planning process. Women who are qualified planners often consider that they have achieved their positions as the result of professional knowledge, and they do not see themselves as representatives of the female sex. Professional women who try to be "gender" advocates find that it is difficult to get the perspective accepted when they work in an environment dominated by thinking based on the male norm.

Grassroots women

Be aware of local conditions. One must take into account the fact that women's lives vary considerably. Women live different lives, whether we look at different parts of the world or within one country. Nonetheless, they have in common their duties of childbearing and caring of the family. Caroline Moser (1993) identified the triple role of women in developing countries. It includes *reproductive work,* or childbearing and care and maintenance of the family members; *productive work,* or income earnings through market production or subsistence production, often agriculture; and *community managing work* undertaken to ensure the provision of scarce resources such as water, health care and education. How these tasks are performed depends on various local conditions, including the social and cultural room for manoeuvre which the society and culture allow women. A *bottom-up approach* in the housing process and in spatial planning is one important means, taking women's lives as a starting point.

Professionals and politicians should think about their roles and how they behave when consulting grassroots women. The bottom-up approach changes the roles of all involved, as well as the rules for their interaction. Professionals, and politicians, must develop skill and imagination to translate women's experiences, expressed through their needs and desires, into planning terms relevant for the type of project. A dialogue has to be established among all those involved. Women should be encouraged to contribute with everyday experiences, in their own words, and not to try to imitate professional input. Women's contributions must be respected; nothing is too small or too unimportant to be included. One example: perhaps non-professionals bring up traffic safety around the neighbourhood school as an issue, when developing a programme for strategic planning. Instead of setting the issue aside or referring it to detailed planning later, such an issue can be transformed into the

general issue of schoolchildren's traffic safety to be addressed at the level of strategic planning. The professional's role is to listen and transform inputs from those concerned rather than to set the agenda for meetings. The planners must be open-minded and flexible in their thinking.

Investigate means to develop a dialogue. A bottom-up approach calls for means that allow non-professionals to participate actively and make them feel confident. Positive images such as women professionals and/or women politicians are important in the collaboration with grassroots women. Group meetings with a selection of women are probably the most common way. In-depth interviews with women, individually or in groups, are another option. In the Scandinavian countries writing diaries reflecting every day activities has been used.

Consider the size and composition of group meetings carefully. The formation of groups depends to some extent on the type of project to be prepared. A plan for a neighbourhood requires a different approach than a regional plan. It also makes a difference if those directly concerned can be reached, such as in upgrading projects, or if those affected are not known, as in planning for new development. In upgrading projects of limited size, group discussions about the neighbourhood and the performance of daily activities linked to women's triple roles are likely to be gainful. A planning programme based on, among other things, women's experiences can most likely be compiled without much difficulty. If the area is large, or it is a matter of strategic planning for a region, not all women in the area under planning can be included in the discussions, for purely practical reasons. Instead a selection of women and men representing different categories can form a group. It

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Box 7
Means to promote women's participation, an example from Sweden

A Swedish village received government money to promote women's participation in a planning project. A bottom-up approach was used from the beginning. Working groups were to be formed to discuss planning issues. First announcements were made through conventional methods. This resulted in about 11% women among those who wanted to participate in these groups. After that special efforts were made to engage women. Men were asked to bring along their wives, and if only one spouse could come it was suggested that the wife should represent the family. It was also stressed that professional knowledge was not requested, instead their experiences of every day life in the village should be the base for work in the groups. The proportion of women increased to 36%. The next step was to approach women's organisations which resulted in totally 39% women. Further efforts were directed to work places, and both men and women formed groups. Arrangements were made so they could meet at the work-place directly after work. The proportion of women finally became 55%. As measures to increase the proportion of women were made, the absolute number of men increased!

is then important that different categories in the planning area are represented: according to age, household structure, income, housing standard, access to services etc.

Remember to include married women. Just as it is important to include both wife and husband as owners in case of access to housing, it is important to include both spouses in planning processes at all levels. The experiences of married women are likely to be as different from those of unmarried women, as of married men.

Be cautious about time and place for meetings. Lack of time is often an important constraint for women. Poor women in developing countries continuously struggle to perform their triple role; for most of them there exists no such thing as time off. Nonetheless, generally such women appreciate being asked about their living conditions. Suddenly their lives become worthy and they feel respected. When meetings are arranged it is important to find out at what time of the day and where it is most appropriate for women to meet according to local conditions. Meetings late in the evening may be dangerous for men as well as women; too early in the evening may be in conflict with women's household chores. Perhaps transport has to be arranged; perhaps some sort of arrangement to look after small children is needed. Means to promote women's participation often require a lot imagination. Box 7 illustrates an example from Sweden where various means to promote women's participation were successfully developed.

Be cautious about the size of the groups. Rather than large groups meeting in plenum, small groups for discussions may be formed. Many women prefer to meet in groups of only women; in such groups women are more likely to express their views. If groups with both women and men are formed, it is important to make sure there is a balance between the sexes, and let the tasks as chairperson and secretary circulate among both men and women.

Allow groups to meet more than once. Just as planning is a process, the formulation of issues to be included is a process. Time is needed. The task to describe everyday life, and how it is related to the spatial environment, has to develop and mature over time. When men and women are asked to describe their living conditions as a basis for planning, a series of meetings has to be held with those concerned.

Other means to include women's experiences

While participation by grassroots women is the most direct way to allow the experiences of women to enter into housing and planning, there are other ways. Knowledge through research, both applied and academic, is another means to gain knowledge about women's everyday life and triple role. Statistical data on women and men respectively are important and often very revealing. The problem is that sex-disaggregated data is not yet the rule. The other problem is that such data is not likely to explain "why" and "how" the data are as they are. Therefore, research that tries to understand processes behind figures is crucial for revealing women's actions and room for manoeuvre. If research is carried out through qualitative methods (such as

case studies and in-depth interviews) women's world, with its possibilities and constraints, is more likely to become visible.

Design Issues

There are some design issues identified that are related to women's traditional roles. They are based on women's activities in their everyday life related to the care of the family. They are often concerned with space and facilities for cooking, for personal hygiene and the arrangements for sleeping quarters. A user-oriented approach to the house design often has to compete with strict technical aspects of the dwelling[2].
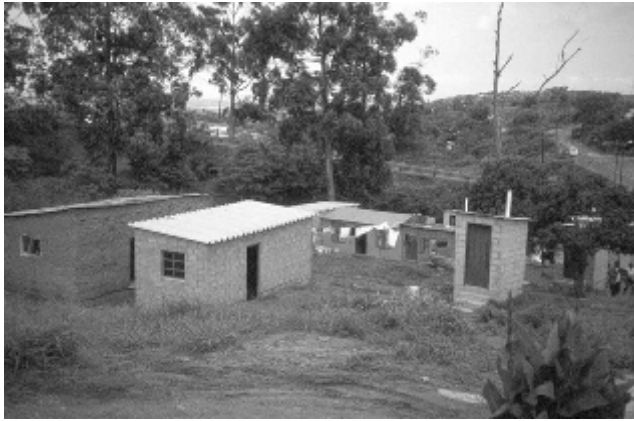
An example of such conflicting approaches is *the provision of toilets* in low-income areas, now on the agenda in South Africa. From a narrow technical and economic point of view, the current optimal solution might be an improved type of pit-latrine, which requires regular cleaning and maintenance, located close to the plot-boundary for easy emptying. Such a solution, however, may have consequences that are difficult for women in the urban social environment. Important questions are how to dispose of sanitary towels, who will do the unpaid but necessary cleaning and maintenance, and how is security provided at night. Such issues have not been addressed in most projects (Mjoli-Mncube 1998).

An issue receiving increasing attention in planning is safety and security for women moving in public space after dark. Women today demand to be able to move in the streets without threats of sexual harassment of any kind. In spatial planning projects safety can be improved through means such as street lighting (IDPR 1999), bridges rather then tunnels for pedestrians and placement of bus stops where there is good surveillance.

Facilities and space for household work, by tradition used by women, often neglected in housing design.

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2   In line with this argument, it has been observed that women architects are more likely to design a building from interior towards the exterior, while men architects do the opposite.

The type and location of the toilet maybe a crucial issue for women

Poor design of tunnels for pedestrians may expose women to violence. Generous lightning and broad openings are necessary, if it is not possible to build a cross-over

Requirements developed through check-lists

Conventional top-down approaches in housing and planning can become more gender sensitive through making checklists in which various requirements are compiled. Although often used at the end of project, they may very well to be used when formulating it. Here is a summary of requirements that were formulated in Sweden, but could be relevant to common realities in developing countries. The two lists can be used as a starting point for further development in a new context. It should be noted that the checklists are based on themes rather than land use categories.

The good human settlement

The first list (Box 8) was compiled by a group of women architects and planners (Lidmar 1993). It consists of proposals and ideas of what characterises the good human settlement, whether in town or in rural areas, and it is relevant for all levels in planning, including house design. Although derived from a women's perspective, the listed aims of a good settlement are relevant for both men and women.

The programme has seven main headings and different themes are developed under each heading. It discusses dwellings and the immediate environment around them, facilities to make household work less heavy, facilities for children and old men and women, means to carry out informal or formal employment, cooperation between men and women in the neighbourhood, health and security, etc.

While many of the themes are related to Sweden, the overall headings are general enough to apply in developing

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Box 8
A check list developed from
"Den goda staden och den goda bygden"

Functions and Conveniences
- Work places and housing close to each other;
- Shops and service in the neighbourhood;
- Good public transport;
- Space for children's outdoor activities;
- House design adjustable to different kind of households and different stages in the life cycle;
- Participation of the users in the planning process;
- Space for self-employment activities on the plot;
- Space for secure storage in the house;

Solidarity and Cooperation
- Housing design and area layout to promote cooperation;
- The users' influence and responsibility in maintaining the neighbourhood;

Independence and Individuality
- The right to a dwelling of one's own;
- Privacy at the birth of a child;
- Protection against intrusion and outside control;
- Indoor privacy through avoidance of passing through rooms;

Health and Security
- Protection from noise and polluted air from roads, industry etc;
- Safe building materials;
- Good ventilation in buildings;
- Safe school roads for children;
- Safe roads for pedestrians at night;
- Safe cooking facilities to avoid pollution and burn injuries;

Consideration for the Environment and Cost
- Minimizing transport needs;
- Public transport rather than private transport;
- Flexible housing design to allow for various uses;
- Renewable types of energy;

Beauty and Wellbeing
- Variations in layout of residential areas;
- Elements of open space and trees;

Development and Engagement
- Neighbourhoods as the base for local participation and local democracy.

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countries. The themes have been adapted to fit the aims of this Building Issue.

A checklist for politicians and planners

The second list (Box 9) was developed in Uppsala Municipality. A reference group to the committee for promoting equal opportunity reviewed spatial plans prepared by the council. The group's experiences were then compiled into a checklist. If all the questions on the list could be answered

**Box 9
A check list developed from
"Checka listan, Uppsala"**

Planning based on equality and democracy is planning by men and women!
- Are men and women equally represented among planners and politicians to decide about the plan?
- Is a women's perspective incorporated in the plan programme?
- Are non-governmental women-dominated groups represented among those to be consulted?
- Are the views of such groups integrated in the final plan?

Let functions be superior to techniques!
- Are the social, cultural and practical norms behind the plan presented?
- Are functional, social, practical and environmental requirements specified?
- Are social, practical and environmental consequences presented?

Physical planning is also social planning!
- Is the plan adjusted to the desires of different categories of people (related to age, household formation, stage in life cycle etc)?
- Is space provided for creative, cultural and social activities?

The housing area is also the place for reproductive and productive work!
- Is space provided for facilities to make women's reproductive task easier?
- Is space provided for commercial activities within the neighbourhood?

Outdoor Safety!
- Is it possible to move around in the neighbourhood without traffic hazards?
- Are provisions given for efficient solutions of public transport?
- Are pedestrian and bicycle roads planned in such a way that they are safe day and night?

Local centre – an important social meeting point!
- Is the centre located in such a way that it becomes the natural meeting point for the inhabitants of the neighbourhood?
- Is there space for women's market activities?
- Are there facilities to sit down in the shade?
- Are there facilities for children's play?

Let people be primary!
- Are people in focus?
- Does the plan provide for a sustainable development within the area?
- Does the plan provide for a healthy environment for people?
- Does the plan take into consideration existing buildings, local monuments etc?
- Does the plan take into consideration the natural environment?

positively, the development area plan met the criteria of equality.

The checklist has seven major headings and each heading has sub themes with related questions. Many of the items are similar to those of *The good human settlement,* but this checklist also includes issues related to the planning process. In Box 9 the seven headings and some questions adjusted to the situation of developing countries are listed.

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