
OUR HOMES, OUR LIVES, OURSELVES:

A Fun Book to Help Young People Get the Issues Right
Concerning Women in Human Settlements Development



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Did you know that?...

Every day some 50,000 people, mostly women and children, die as a result of poor shelter, polluted water and inadequate sanitation.

Seventy million women and children world-wide suffer from severe indoor pollution from cooking fires giving rise to respiratory and other health problems.

Over 4 million young children die every year from diseases associated with unsafe water.

A recent global study shows that when there is a significant improvement in a community's water and sanitation, the incidence of diarrhoeal and other water-borne diseases is reduced. For instance, round-worm is reduced by 28 per cent, guinea-worm by 76 per cent and schistosomiasis by 73 per cent.

Forty billion hours are lost each year to girls and women carrying water in rural areas of developing countries.

Forty per cent of the women in the world are illiterate, and therefore cannot read about policies and projects on shelter development.

Out of an estimated 2000 architects in Toronto, Canada, only 200 are women.

In many African countries, institutions teaching technical building skills are not open to girls and women; therefore, there are no women employed in this field.

Even in developed countries women are poorly represented in scientific and technical studies, in Spain the percentage of female post-secondary students in these fields is 28, in Austria 25 and in Canada 29.

Seventy to eighty per cent of the refugees world-wide are women and children. More than 5 million children have been forced into refugee camps and more than 12 million have been left homeless.

Civil war in Rwanda separated some 114,000 children from their parents, while a 1995 UNICEF survey in Angola found 20 per cent. Unaccompanied minors account for up to 5 per cent of refugee population.

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Introduction

Much of what we feel, think and believe about women — whether we are boys or girls, young women or young men — depends on the attitudes of those around us. We learn these from our families, our friends, our neighbours, from books, magazines, radio and television. The local religious leader may tell us one thing, and an advertisement something very different. No wonder we are confused.

Before we consider the various areas in which women have a role to play in human settlements development, let's look at how we consider women themselves. On the next page are some quotations about women. Read through them and see how you feel about these sayings.

Choose one statement from each group, and explain in a paragraph or two why you agree or disagree. Use personal experience (your own, a friend's, a female relative's) as evidence. Can you add other proverbs or sayings? Ask your big sister, mother, grandmother or older friend if you need help.



HOW TO USE THIS BOOK



This booklet is intended to help teenagers get an idea what it is like to be a woman. They do this by reading, thinking and investigating the role of women in various ways. They may work on their own, but it is better to have partners or small groups. In any case, "homework" usually involves going out to others and on return sharing the knowledge gained.

The board game, for example, is intended to be played by a group of two to eight young people. On the very first page of the introduction the reader is asked to explain one statement in each category using personal experience and that of others. These experiences can then be shared with others who chose the same statement and those who took other examples.

An exercise book or a notepad is suggested to record progress. Of course any medium from a slate to a computer notebook can be used. You can aid your group to share the insights and ideas with others in the family, neighbourhood, and community. Make a poster, give a talk, present a small skit or song, write to the newspapers — and do let us at UNCHS know what you have learnt and how you have shared.

If you do not have your own copy of this book, you will want to set apart an exercise book or notepad to write in as you work through this booklet. You will probably need to reserve about eight pages of foolscap, or 16 of a small exercise book.

1.

- *In the Bhagavad Gita, Krishna says all who love him will be saved. (9:29-32)*
- *The Buddha too, preached to women, and accepted female disciples.*
- *St. Paul says that in Christ "there is neither male nor female." (Gals. 3:28 RSV)*
- *According to the Koran, both men and women are obliged to the five pillars and eligible for salvation or damnation, according to their personal merits. (4:124, 33:73, 6:51, 10:3)*



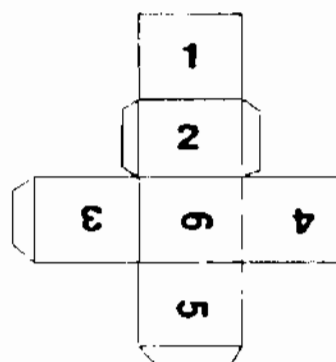
2.

- *Women hold up half the sky. (Chinese proverb)*
- *If you want someone to know about it, tell a man. If you want someone to do something about it, tell a woman. (North American folk saying)*
- *The position of women in a society provides an exact measure of the development of that society. (Gustav Geiger)*

○ *Educate a woman and you educate a nation. (Dr. Aggrey of Achimota, Ghana)*

Now let's experience what it's like to be a woman. On the insert, is a board game to play. You may play it with a partner, or up to seven other players (if you choose small enough tokens). You will need a die*, and a token for each player, which she or he will move according to what number is rolled on the die. Take turns rolling the die, and following the instructions. When you are done, look at Assets and follow the instructions.

* If you have none, try to make one following this pattern. If you have religious or moral objections to gambling, this is an educational game.



Assets

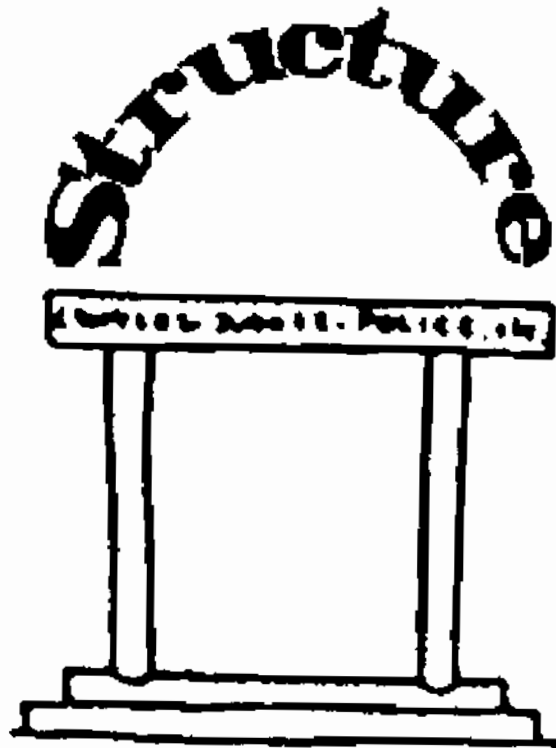
There are at least 15 assets listed in the game and 25 more in the "Assets" column which follows. Think of several more and add them on page 4, or in your exercise book/notepad.

- (1) The mother is well nourished, well rested and is ready to handle her new job.
- (2) Clean drinking water and related hygiene — wash hands before handling food and after visiting the toilet.
- (3) Breastfeed — it's easier, cheaper and healthier.
- (4) Health workers to give advice in clinics, at meetings, provide home visits, etc.
- (5) At-home employment possibilities
- (6) Sharing of domestic chores between man and woman, boys and girls
- (7) Education means awareness for better health for the girl and her family.
- (8) It may also mean increased income.
- (9) Child support laws
- (10) A second chance for girls "in trouble"
- (11) Laws against forced marriage
- (12) Agricultural extension workers help farmers.

- (13) Better inter-city transport
- (14) Access to credit facilities for both men and women
- (15) Credit available to those with "irregular" sources of income
- (16) Laws protecting women from losing land, home, other property in case of divorce or separation
- (17) Ability to travel/educate
- (18) Employment close to home
- (19) Cheap, easily available transport
- (20) Security of tenure so you can't lose your home without an alternative
- (21) Recycling of waste
- (22) Women shown as protecting the environment and educating in environmental awareness
- (23) Networking — see page 12



What else can help with respect to girls and women? Have you come up with good suggestions? Can you see they are put into practice in your home, neighbourhood or community?



Women and human settlements development



Were you surprised at the emphasis on health and education, cooperatives and loans, jobs and transport? You may still be thinking of human settlements development in terms of providing housing alone. But it includes access to clean water, sewerage, health and childcare facilities, schools and other providers of training, in-house or nearby jobs, or affordable transport to the job. Most important of all it involves the participation of everyone, students, youth, women and men alike in deciding how they want to improve their human settlement at the level of the home, neighbourhood, community, municipality and country!

A working definition

Housing or shelter may be defined as a place to live in peace, safety and dignity, and is recognized as a human right. This definition implies security, privacy, access to the means of making a living and a base from which to develop. Safety also implies a clean and healthy environment. To many, housing represents an investment, a source of income and a symbol of permanence and security.

The role of women

Women are often literally homemakers. In many traditional societies women help build and maintain their homes. Among the Maasai of East Africa, for example, women are solely responsible for constructing homes. In urban areas of the majority (often called developing) world, up to 70 per cent of the housing may be built by informal or even unpaid labour, often involving women.

Women are also closer to the home, as the main users of housing. They often have to combine paid work with household tasks and taking care of children. Therefore they need to work in and around the house. They also provide services such as water and childcare for their own families and neighbors in need. They thus play a big role in building, maintaining and servicing human settlements — often for little or no pay and on top of other jobs in the home and outside.



Problems faced

Despite this sort of participation, women's needs are not being met, because they are not consulted when a project is designed. For example, in El Salvador, women would not use the toilets designed

because a gap was left at the bottom of the door, which exposed their feet and thus offended their ideas of privacy. This lack of consideration also extends to employment. Zoning laws in many places prohibit business in residential areas, so women cannot legally work out of their homes. Even when women are included in housing projects, they may be asked to contribute free labour but cannot do so because of a lack of childcare facilities. When they move into the new housing, they may miss their old neighbours, who provided jobs, loans or childcare.

One reason why women have been left out is a lack of training. Jamaica is perhaps the most famous example of training women for the construction industry, and designing that training to meet their needs and specific jobs in the industry. Another example comes from Cincinnati, Ohio, U.S.A., where a woman's building cooperative started with women heads of household learning simple house maintenance skills.

Another problem is credit. Women may not earn enough to qualify for housing projects, or may not have an employer to vouch for them. Even if they do get loans, they may be unable to keep up payments, and thus lose the land or home itself. A number of successful credit programmes for women have been set up, oriented towards employment as a first step to housing. Examples include the Grameen Bank in Bangladesh, the Women in Development Loan Fund in Barbados and the Gambian Women's Finance Company.

This is but an outline of some of the obstacles and possible solutions. The remainder of this booklet will look at the place and role of women in the areas of

- finance,
- land,
- information,
- networking, and
- environment.



Finance

What are some of the obstacles women must overcome to get money to finance a plot of land, building materials to build or upgrade a house, training in construction or other employment? The previous article mentioned several. Look back and see what they are.

Now we will consider a success story, the Working Women's Forum (WWF), which was started in 1978 in Madras, India. It has a credit programme that loans money to individual poor women, through community groups. Once a small loan is paid back, another one can be taken. The group is responsible for each individual loan.

One woman who has benefitted from such a loan tells us how it works. "If we went to the big banks in our dirty saris, they treated us badly, so the next time we borrowed a sari from a friend. Then they said, 'Your sari is worth a lot of money. Why do you want a loan?' So either way we could not win."

"Here in WWF they do not ask us if we own property or land, they just ask about our business enterprise, what we will do with the loan and how we can repay. We are all women, and they help us fill in the forms."

The repayment rate has been very good, and the programme has expanded into several other states of India. What began to help poor women through bank procedures, and to guarantee their loans, is now running its own credit cooperative society for women. Women often begin with small loans to start or expand their business, and go on to repair or upgrade their homes.

In rural Kenya, women's first priority was paying their children's school fees. Small loans were given to women's income-generating groups. The women learnt to make stabilized



"Of course we have money to lend, the problem is that we cannot lend it to you."

soil blocks and FCR tiles for sale. Still later they learned construction skills. Now they can do their own building, and are able to supervise the artisans they hire to do the construction for them, as they begin home improvements. Appropriate finance has meant education for the children, new skills for the mothers, building materials for the group and the larger community, and a chance to build or upgrade their own and other's homes.



Find out about the requirements to get funds for housing in your area. Which of these steps must be followed? What others are there?

1. A title deed to the land — or other property
2. A regular job
3. Savings or other collateral
4. A sizeable down payment
5. Being the head of household
6. Commitment to pay a specific amount at regular intervals

Women may also be denied credit on account of their gender. Women may not be allowed to own land, or to take out loans in their own name, or without the approval of a father, brother or husband. They may not be able to inherit land, or may lose right to a house or land when their husband dies.

Are any of these statements true for your country? If so, are any groups working to change laws or customs, or to find ways of giving women credit? Find out from your teacher, women leaders, your school or area library. Then write 250 to 300 words on women's access to credit or finance in your country.

Did you encounter any of these organizations or approaches:

- tontines
- merry-go-rounds
- sou-sou
- Women's World Banking *
- national women's finance trusts
- Grameen Bank?

* Local and Global network which facilitates women entrepreneurs' access to finance, information and the market. The clients of Women's World Banking are women involved in small and medium size industries, both agriculture and commercial. The Bank has members in more than 40 countries. The women share knowledge and experience in order to support the establishment of more financial and commercial opportunities for women.

Land

We have just seen how many women have no access to land and property. Laws, customs, practices and ignorance of their rights prevent them from even trying. In Nepal, unmarried women can only dispose of their land with the consent of their fathers, while married or widowed women can do so only with the consent of their sons or husbands.

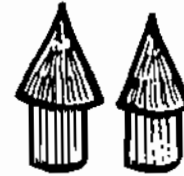
Yet land is essential in a subsistence economy. It provides a place to

- live,
- work,
- grow food and medicinal plants or herbs, and
- get building materials.

However, as population increases, land is turned over to cash crops, and commercial logging increases, it is harder than ever for women to make best use of the land and keep their families in a healthy environment.



WOMEN AND LAND RIGHTS



Saving the land — and women's rights to it

In Egypt, a group of women who are agricultural engineers, trainees and employees of the Ministry of Agriculture and Land Reclamation's Dokki Research and Training Centre, are growing vegetables hydroponically (without soil in a mixture of water and nutrients). This approach, they have found, requires two thirds less water than open-field farming, makes it easier to control pests and diseases, and leads to a sevenfold increase in land productivity. They plan to apply for five acres of land and a greenhouse that the government is offering to qualified applicants in a newly reclaimed desert area.

Moving back to India, Mahila Milan, a woman's grassroots (or to be more exact, pavement dwellers) organization is pushing for equal rights to land for women with the help of SPARC, a non-governmental organization (NGO) which advises them. When women were pushed out in a demolition exercise, they gave them information on housing and land policy, land use and resettlement. They then negotiated directly with the government on resettlement, choosing a site for themselves which met their needs.

In some places, women's rights to land are carefully laid down. In Bangladesh, women under Muslim law have the right to inherit a share of their father's land (half that of the brother) and a married woman with children can inherit one eighth of her husband's property. Yet women rarely use the opportunity, since they depend on their brothers and in-laws to protect them in the male-dominated environment and would not wish to jeopardize their relationship with them.

Similarly, in Zambia, the 1975 Land Act guarantees women equal access to land. Yet it remains limited in practice, because the councils and local bodies set up to distribute the land are made up of men.



Even when land is accessible to women, the process of acquiring it demands money, information, and personal contacts. It can be long and tedious. Take the case of Uganda. There it is estimated that obtaining a land title requires 33 separate transactions involving government bureaucracy, and may take up to three years. (This was said by an official of the Uganda Ministry of Housing and Urban Development in a 1991 seminar.)

What would a rural widow do to get a title deed in those circumstances? She would probably be forced to spend several hours travelling from her village to the nearest land office, located in town. Once there she would then join the queue, which would be made up mostly of men. While discreetly breastfeeding her baby, she would be worrying whether or not her children at home had eaten.

Either continue the story of the rural widow from Uganda in three or four paragraphs or tell the story of a woman's getting land in your country. You may put it in the form of a short story, play, poem, song, cartoon, or a combination. Be as creative as you can.

Information



If you successfully completed the previous exercise, then you were involved in collecting, organizing and portraying information on women and land. You have probably thought through facts and ideas better than some planners.

We have seen various examples of lack of information on the part of planners. In another case, policy-makers in Boa Vista, Brazil, lacking information on the families they were supposedly serving, made a ruling that applicants for housing loans had to be fathers of at least two children. Yet 43 per cent, almost half, of the families which needed the loans were women-headed households.

Information is vitally important for all aspects of shelter development. In a study in Paraguay, half of the women mentioned lack of information as the main reason for not improving their housing conditions — whereas only five per cent of the men mentioned lack of information.

Even where information is generally available, women might not have access to it. World-wide, about 40 per cent of women are illiterate. Yet they are eager to learn. In Egypt, for example, 70 per cent of the audience for radio literacy courses are women. Even those who can read may have trouble understanding the technical language used on forms or in documents on shelter development. What about other forms of communication? In Asia, less than 5 per cent of the women have access to television; in Africa, the proportion is less than one per cent.

But women around the world are creating their own media, through which they talk about their issues. These include information and news networks such as Her Say, in the United States, Agence Femme Information, in France, and the Caribbean Women's Features Syndicate — created to disseminate information on and for women. The newsletter of the Women and Shelter Network of the Habitat International Coalition has aroused a lot of interest world-wide.

At the grassroots level, women use dance and drama, puppet shows, music, slides, video films and sound tapes to inform other women about development possibilities. Sistren, the Jamaican all-women theatre, is using that means to comment on the role of women in development and convey their experiences and hopes. The Amauta Association of Cusco, Peru, was formed by women who took part in shelter building but were denied access to the decision-making body by men. They developed their own audio-visual materials to reach solutions to their problems.

Find out what information activities about women and human settlements development are available where you live. These may include training workshops, adult literacy programmes, and more direct means such as announcements at market places, schools, clinics and so on. What could you contribute? Could your class help in any way? Report your findings on a page of your workbook.



Networking



Networking is one means of sharing information and knowledge. Very simply, it is talking to each other, talking about each other, and talking for each other in a common cause. In that way we share ideas and information, opinions and feelings. We learn how to meet and overcome problems, and learn that we are not alone. We may get the courage to try something new.

A few years ago, a group of Tanzanian women community leaders representing women's housing groups visited housing cooperatives in neighbouring Kenya, in a tour coordinated by the then Housing and Building Research Institute of the University of Nairobi.

They saw what Kenyan women were doing in producing building materials, and in construction. As one visitor put it, "We had thought of doing construction, but we always wondered what would happen when we got to the roof. It was quite an experience seeing a woman in an overall, on top of a house doing the roof. Now we can learn to do roofing too."

In return the Tanzanian women taught some of their Kenyan counterparts a simple and cheap way to make waste tanks and pots from sand and cement. The Tanzanians videotaped their visit as well as discussion, to share with the women in their housing groups. They report that the video has led to some lively discussions back home.

In 1990, supported by Homeless International in the United Kingdom, grassroots women's organizations from Bombay and from Bogotá, aided by their NGO counterparts (SPARC in India, FEDEVIVIENDA in Colombia) started an exchange which still is going on. The Indian women first visited Bogotá, and their Colombian counterparts returned the visit soon after. What could be gained across differences of religion, culture and language? One Colombian woman stated that "I can see that all of us from different neighbourhoods are fighting for a better future." A woman from Bombay said "We thought they were much better off than us ... but then we came to understand that they face the same problems."

What networking did you use for your last assignment? Explain by means of a paragraph, or better still, a chart. Find out how your parents got the place you live in, whether they built it themselves, are renting it or buying it. See what networking they used (through friends, family, people at work or in a cooperative or trade union, those in the same religious group, from the same hometown or whatever). This time you may need a paragraph for each phase (e.g. hearing about the place, arranging to see it, arranging for a loan...). Are you beginning to see how important networking is?



Environment

A networking session in Nairobi brought together women from Africa, Asia and Latin America to discuss their experiences in trying to measure the participation of women in human settlements development. Several said that they had started or were going to start discussions on environmental health in their communities, beginning in their neighbourhoods.

The concern with the environment is obvious in poorer areas of big cities, where people may live on steep hills, near dumps or industries, and where filthy water may lie in open drains, while drinking water is only available at a cost. Not that the supposedly rich countries have no problems. Lois Gibbs, a former homemaker who heads the anti-toxic-waste movement in the USA, forced the government to evacuate 900 families from a toxic landfill in her working-class neighbourhood in the town of Love Canal. The Citizen's Clearing-house for Hazardous Wastes was created.

The environment is just as important to rural residents, who depend on it for food, fuel, water, building materials, and so on. What efforts do you know about?

Women's efforts are worthy of our praise. But they must not be seen as clearing up others' messes outside the home, just as they do inside. They must be in at the planning stage to avoid such problems occurring. In 1986, for example, Veronica Yearwood of the Antigua and Barbuda Public Utilities Authority persuaded her employers to find an effective groundwater management programme to stop water pollution before it happened.

What can you do at your age? Scouts and Guides world-wide have taken a great interest in the environment, and participated in neighbourhood clean-up campaigns. Talk to your classmates and friends, and present your ideas to the teacher or will help you network to put them into practice.



From "Success Stories". Global Assembly of Women and the Environment, 1991

Conclusion

This booklet has introduced a number of facts, examples and ideas for your consideration and action. By now, you should have a good idea of the importance of women to human settlements development. You have seen the importance of various aspects of human settlements — finance, land, information, networking and the environment. All of these tie together and involve planning and management.

Look back at the comments you made in our very first exercise. Do you still agree with them? If not, explain how you feel now. If so, redo the exercise using two other examples of sayings about women. Finally, make up one or two of your own. You may work alone or in groups. Do you want to present them to others? Think of different ways you can do so.

(Re)sources

In preparing this booklet, we made use of a number of resources which you may also find useful. They are listed below, in case you want more information for further study and action. Do write to us and let us know what sources or resources you found as you worked your way through the booklet.

International Women's Tribune Centre,
777 United Nations Plaza, New York,
New York 10017,
U.S.A.

Women and Shelter Network of the Habitat International
Thru' Women's Advancement Trust,
P.O. Box 5914,
Dar es Salaam,
Tanzania

UNCHS (Habitat),
P.O. Box 30030,
Nairobi,
Kenya

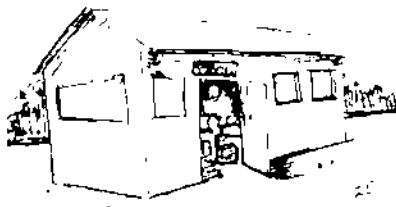
Unless otherwise indicated artwork is by Anne S. Walker, International Women's Tribune Centre. Artwork by our own Lucy Cherogony is initialled LC. Text compiled by Ellen Kitonga with the help of Arlene Mascarenhas.

1. Good pre-natal care, you may proceed with the game.

2. Sorry, you died of diarrhoea before age 1. Exit game.



3. Children's centre in neighbourhood. Advance 2 spaces.



4. Parent crippled in bus crash. No chance for girl child to proceed. Miss a turn.

5. Primary education for both sexes.

6. Good primary school leaving marks but "it doesn't pay to educate girls." Go back one space.

16. No access to information on progressive agriculture like hydroponics. Miss a turn.



15. Decide to start soup kitchen for schoolchildren.

7. Proceed to secondary school. "When you educate a woman, you educate a nation."

10. Apprenticeship through women's construction co-operative.

14. Hear about women and child nutrition meeting over the radio.

9. Become wife of a 50-year-old man. Miss 1 turn.

11. Buy tools and set up improved stove business.

8. Unplanned pregnancy. Drop out of school. Go back 3.

12. Sell foodstuffs to help the family.

13. Transport fails. Garden produce rots. Must throw a 6 to move on.

AYED BY EVERY WOMAN

22. Set up childcare facility at home while looking after your own children.

23. Win case against husband, advance 2.

24. Slum clearance, lose home of 20 years. Roll a 2 or a 3 to go on.

21. Lose office job because always late due to poor transport.

25. Use money from your share of the house to set up business with children.

20. Divorced. Leave home with children. Miss 1 turn.

26. Join recycling project in your town.



18. Get floating loan to improve home through women's group.

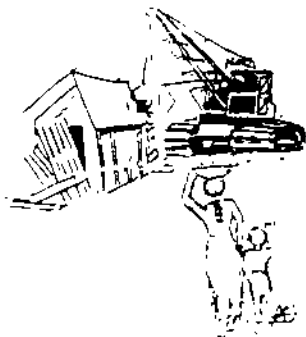
19. Scholarship to study abroad. Husband refuses passport permission.

27. Get daughter a job through contacts with project.

28. Take part in film on National TV on women, human settlements and the environment.

17. Husband decides to move to big city.

29. Denounced by husband. Go back 5.



30. You have managed to complete the game, but how will this woman's life end? Write about it in one to three paragraphs.