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# Women, Shelter and the Environment

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**ABSTRACT:** The aim of this paper is to point out the logic of the links between shelter, women and the environment in order to understand this important dimension of the crisis in human settlements, particularly in the provision of human shelters. It also discusses the relationship of this crisis to processes of development which are both unsustainable and detrimental to the well-being and socio-economic situation of people in general, and women and children in particular. This paper then attempts to evaluate the effect of development strategies that aim to alleviate the problem and examines some successful initiatives which have promoted both sustainable development and the involvement of women in sustainable human shelter activities. It finally argues that solutions to the problem of human shelter will be ineffective without consideration of women's needs, concerns and contributions in this important aspect of sustainable development.

**KEYWORDS:** Development, environment, gender, shelter policies, womens' movements

## INTRODUCTION

"A woman's place is in the home." This well known dictum connotes confinement and powerlessness. On the other hand, "A man's home is his castle" connotes the notion of freedom and the exercise of power. These phrases provide an insight into the unequal nature of gender relations in the living and working spaces which define the environment of most human shelters. Although we are now becoming accustomed to recognizing women's roles in the management of natural resources we are yet to appreciate fully their management of man-made resources such as human shelters, and the consequences of neglecting or undermining their role in this domain. We also tend to forget that in many so-called traditional societies women have played and continue to play an important role in the construction and management of human shelters. As we begin to recognize the importance of women's role in this sector, we are forced to wonder whether sustainable development can be promoted if women continue to be

marginalized in this man-made environment and in the management and allocation of resources pertaining to the human shelter sector in most modern contexts.

A woman's place may no longer be entirely in the home but she still has little or no say in the overall determination of how human shelters are planned, designed and constructed and where they are located. Nor indeed are women responsible for many of the development policies that work against the provision of adequate shelter for humans and rather favour the use of land for commercial and industrial purposes. Furthermore, women are often not consulted when houses are to be demolished and whole communities relocated. The entire area of human shelters involving housing, water, sanitation, energy systems etc., is still pretty much a male preserve.

## THE HUMAN SHELTER CRISIS

### *Unsustainable development and shelter*

The United Nations Conference on Environment and Development (UNCED), otherwise known as the Earth Summit, estimated that at least one billion people, mostly comprising women and children, do not have access to decent shelter, and that this number is likely to increase significantly by the end of the century. One of the reasons given is the fact that there is a serious scarcity of land for residential purposes in rapidly growing urban areas as a result of competing demands by industry, public works constructions, commercial enterprises, recreational areas, etc. The resulting increase in the value of land as well as the difficulties of gaining loans makes it extremely difficult for the poor to have access to land or housing.

In rural areas the poor do not fare any better. Many rural areas are experiencing environmental degradation and the encroachment of large agricultural enterprises which can lead to the displacement of the population. In addition, general rural poverty tends to be increasing and most resources to be concentrated in the urban areas, in keeping with what has been termed the 'urban bias' in development. Policies to relocate rural populations have resulted in failure because of the high cost involved, the existence of conditions of environmental degradation and an overall failure to improve the general living and working conditions of the poor in most rural areas.<sup>1</sup>

The Earth Summit has shown that human shelters are clearly vulnerable environmentally to pollution of air and water resources, including marine resources. Excessive growth of urban areas and the construction of large factories often lead to dangerous soil erosion, large scale emissions of carbon dioxide and the deterioration of housing conditions. In some cities, contamina-

tion of human shelters by pollution from industries, traffic, and hazardous materials provokes chronic cases of genetic defects, still births, spontaneous abortions, cancers and asthma.<sup>2</sup> Children have had to be protected from asthmatic attacks in schools in parts of Britain and occasionally require gas masks in areas of Czechoslovakia. The formerly communist eastern European countries have experienced and continue to experience some of the worst forms of the health hazards posed to humans by industrial pollution.<sup>3</sup> The Prague Mothers' Association maintains intensive lobbying campaigns against development policies that seek to promote unsafe and unsustainable levels of pollution.

The crisis in human settlements, therefore, is due both to the poverty of people and the poverty of many nations brought about by inadequate development processes which render them susceptible to protracted recession and deteriorating economic conditions. These include debt servicing burdens; the decline in commodity prices and its effects on countries dependent on primary productions; reduction in foreign exchange earnings; high dependency on imported building materials which require foreign exchange; structural adjustment conditionalities which include cutbacks in housing and other subsidies; and the devaluation of local currencies. Resources for development have also been curtailed by high military spending, often influenced by the profit motives of manufacturers of weapons of destruction who constantly create markets for their weapons regardless of the spiralling human costs.

## LINKING WOMEN, SHELTER AND THE ENVIRONMENT

### *Gender based discrimination and shelter*

Three long neglected elements in the development puzzle, namely women, shelter and environment are finally being brought together, and policy makers are finding the linkages very useful. There are four main reasons for this. The first is the increasing recognition at national and international levels that women are pivotal in influencing the way in which living spaces function and that their needs are often different from those of men and other members of their households. Secondly, the phenomenon of female headed households is increasing in many parts of the world, often placing the responsibility of securing household shelter on women who in the majority of cases are at a disadvantage economically. Thirdly, women have a tremendous potential in terms of contributing to programmes intended to provide shelter, particularly to low income households, but are often not given the opportunity to do so because of gender based discrimination and other socially determined factors. Finally, women can play a productive role in the design, construction, financing and management of shelter and at the same time add to the aesthetic and recreational quality of these

environments.

There is increasing awareness that the crisis surrounding the issue of human shelters and the state of the environment, which in the extreme produces homelessness, affects all regions of the world, even affluent countries such as the United States. This crisis can be viewed as being due largely to the dominant model of development which is oriented towards large scale constructions and the extensive use of space for commercial and production related activities rather than for human needs and development. This has contributed in some instances to social inequalities and to the discrepancy between women's *de facto* responsibility for the maintenance of the home and their general lack of access to land, financial resources, steady employment and credit worthiness, which are all necessary to secure adequate shelter.

Land use patterns, energy consumption and access to facilities such as transportation, sanitation and water supply are determined by social norms, legislation and administrative procedures which continue to exclude certain groups such as women, or severely restrict their access to vital facilities. Traditionally and even in modern times women have largely been excluded from policy formulation relating to several aspects of development, including human settlements.

Households closely reflect the conditions of the surrounding physical environment, and it is women, often assisted by female children, who bear the main responsibility for protecting members of their households, especially the young, aged and infirm, from pollution, poor sanitation and natural disasters, as well as poor housing conditions. Women also face the greatest risk of disease from handling contaminated products and clothing within the household.

Furthermore, the majority of people seeking refuge from environmentally degraded homelands are often women and children, as recent experiences in Bangladesh, the Philippines, Pakistan, the Gulf region, Yugoslavia and Somalia have all shown. While recognizing that living conditions in squatter settlements and slums are bad for everybody, one cannot fail to appreciate the fact that women often face a heavier burden of maintaining deteriorating homesteads and protecting themselves and their children from police harassment and arbitrary squatter clearance measures.

Gender based institutionalized discrimination prevents many women in both the North (mainly industrialized countries) and the South (mainly pre-industrial countries) from access to housing, regardless of the fact that female headed households are on the increase and as many as 30% of the world's households are headed by women. *The World's Women*, a recent publication by UN agencies, notes that countries such as Botswana, Grenada, St. Kitts, Barbados and St. Vincent have female headed households ranging from 41-45%. In general the majority of female headed households in the South and North tend to be of low income which further reduces women's access to adequate resources for housing. Until as late as the 1970s women were not granted a mortgage

without a male guarantor in some countries, and this is still true today of at least one country in the North.<sup>4</sup>

The marginalization of women in the area of human shelter and in decision making roles relating to the provision and management of human shelters is one of the consequences of development processes that are not centred on the welfare and well-being of people. It is also a result of failure to appreciate the fact that women's activities related to the improvement of the living and working environments contained in human settlements contribute greatly to making them habitable, healthy and pleasant. Women can help to protect the natural resource base upon which long term sustainable development of human shelters depends. Significantly also, women's activities involving the socialization of children in the space of the household provide an excellent opportunity for teaching environmental values, attitudes and behaviour to children.

#### *Managing the man-made environment*

Most women spend as many as 20 hours a day in the 'home'. In many societies, human shelters and the physical infrastructure supporting them such as roads, water, energy, food and sanitation systems have come to depend on women's unpaid labour directly or indirectly. Even in industrialized societies women's use of water and domestic fuel, their direct interaction with the natural environment, is likely to be greater than that of men, and the responsibility for maintaining a clean and safe household environment still falls primarily on them. Most human communities would literally fall apart without women's continuous and guaranteed unpaid labour, which ensures the physical maintenance of households and the environment around them as well as the biological, social and psychological maintenance of its inhabitants. As a result of women's pivotal role in the management of the environment of most households, they are naturally most directly affected by the human shelter crisis. Nevertheless, their work continues to be largely unrecognized, unenumerated in official records and under valued. Solutions to problems of human shelter which have reached crisis proportions in many countries have to include women if they are to succeed. Strategies for dealing with the critical housing problems confronting humanity today have to involve women in all areas and in the formal and informal economy related to human shelter.

Increasingly the full maintenance of most homes in both the South and the North is becoming dependent on the income from women as well as men. Added to this is the fact that the workload of women is often greater because of additional household work and the care of dependents of all ages as well as the sick and the infirm. In most instances, this labour is unpaid because it falls under the category of housework.

Based on United Nations estimates one third of the labour force worldwide is female.<sup>5</sup> This trend is likely to increase to 40% by the end of the century. In

some areas such as Asia it is already as high as 56%. If one were to include the informal sector and 'housework' women's economic activity rates would be even higher. In agriculture, for instance, participation rates are as high as 80% in Africa and 70% in Asia. The percentage of self-employed women in the informal sector is 68% in Africa and 60% in Asia. Contrary to some views that women work for 'pin money', studies have shown that most women work out of necessity and contribute to the maintenance of their household.<sup>6</sup>

Most women in the South work in the informal sector and lack the requirements (such as steady wages or real estate) to use as collateral for mortgages. Rents tend to be inflationary and can become unaffordable in time. In many developing countries there is also an absence of welfare subsidies for housing, fuel, food etc., which can provide a safety net.

Many low income housing schemes have been affected by recession and structural adjustment programmes. As a result of deteriorating economic conditions in many countries, there have been major reductions in the public sector. Cutbacks in public spending usually affect the social service sectors, especially facilities which provide child care, health, education, low cost housing and transportation services, which are vital to women. Energy and water supplies have also been affected and food security in general has been undermined.

The United Nations stated in the 1990 "International Development Strategy for the Fourth United Nations Development Decade" that "the increase in the number of homeless people in many developing countries has been one of the serious manifestations of the deteriorating human condition, and that the improvement of human settlements as agreed in the Global Strategy for Shelter to the Year 2000, should be part of the crucial effort in this field".<sup>7</sup> In order to achieve this, the dominant model of development would have to change towards more sustainable and people oriented development strategies; towards ensuring that the resources from a given country are used for its own development rather than for the benefit of other countries; towards a wider distribution of resources between and within nations; and towards the improvement of shelter conditions of the urban and rural poor. Above all, special attention should be given to the needs of women, particularly women heading households, who tend to be disproportionately represented among poor households.

### *Hyper-urbanization*

It has been estimated by most United Nations sources that 50% of the world's population will live in urban areas by the year 2020.<sup>8</sup> The vast majority of urban centres in countries of the South are growing prematurely and in a distorted manner characterized by rapid rural to urban migration, rather than in response to the employment demands of industrial and commercial development in urban centres. As a result, a number of urban dwellers are not absorbed into the economy of the city and have to eke out a meagre living in the informal sector

which does not guarantee access to the formal labour market, nor does it carry insurance benefits and entitlements to facilities such as housing, etc. The general trend is for large numbers of the urban poor to live in slums and shanty towns with little or no prospects for the improvement of their living and working conditions.

A large number of these urban dwellers are children under 15 years of age, according to UNICEF's estimate. The situation of street children in an urban area in India illustrates the general problems of development processes that do not put people first.<sup>9</sup> There are many similar situations all over the developing world and even in cities in the North, such as New York.<sup>10</sup> Explosive rural to urban migration as well as natural population increase in urban areas can result in unsustainable demographic pressures with negative consequences on human settlements. Most migrants in fact live on the edge of conurbations, and many others are forced to live in dangerous squatter settlements in the inner cities.

Economic and social factors which influence rural to urban migration are significant, but environmental factors can be even more compelling. Indeed, whole communities have been forced to move from rural to urban areas or even across national boundaries as a result of environmental degradation. Furthermore, urban environments all over the world have experienced irreparable stress and deterioration at a time when their economic situation was in a recessionary stage. Examples of these include Freetown, Sierra Leone and Conakry, Guinea during the Liberian civil war.

Migration of women from rural to urban areas and across international borders is increasing. In Asia and Africa, rural to urban migration by males has always been greater than by females, but in regions of Latin America and the Caribbean the reverse is true. Data from UN sources show that the rapid pace of urbanization in Latin America and the Caribbean has resulted in 73% of the population living in cities, the majority being women.<sup>11</sup> Many female migrants are young, and girls under 15 make up the majority of female migrants not only in many Latin American, but also in some African and Asian countries. Needless to say, many of these urban migrants face serious housing problems.

### *Refugee and Homeless Women*

Human shelters which are already under stress can deteriorate overnight with a sudden and massive influx of refugees. Several cities in Africa are literally bursting at the seams with refugees, giving them the appearance of devastation characteristic of war torn cities. The refugee situation has now reached a crisis of major proportions. According to figures from the UNHCR and *The World's Women*, 70-80% of the world's 14 million refugees are women and children.<sup>12</sup> Refugee flight resulting from environmental degradation is likely to increase with women and children continuing to constitute the majority of such refugees.

Contrary to widespread belief, the host countries with the heaviest refugee burdens are usually those least able to offer asylum to refugees because of their



poor economic conditions. Many of these countries are in Africa, despite the wide publicity given to the refugee situation in the more affluent countries of the world, such as Germany. 6.8 million refugees are in Asia; 4.6 million in Africa; 1.2 million in Latin America and the Caribbean; 745,000 in Europe; and 55,000 in Oceania.<sup>13</sup> Based on data from the United Nations High Commissioner for Refugees, it is now widely acknowledged that women experience greater hardship because of their generally lower status and lack of adequate and guaranteed income.<sup>14</sup> Female headed households are disproportionately represented among refugee households.

Many women refugees are exposed to great personal danger and are often silent victims of sexual harassment. They have no political voice and are often unrepresented as participants in the administration and management of refugee camps. As a result of continuing conflicts and environmental degradation which produce large scale numbers of refugees all over the world, there are serious implications for women in the development of human shelter policies in view of the fact that many refugees have no prospect of returning to their countries of origin.

To some extent, the homeless can be described as 'internal refugees'. The problem of homelessness is acute in areas of both the North and the South. In fact the US, which is one of the most affluent countries in the world, has more homeless people than the whole population of several countries in Africa and the Caribbean. The situation of the homeless throws into sharp relief the gravity of the problem of human settlements and the fact that in the absence of sound and timely development policies oriented towards ecological sustainability the situation will likely get worse.

## TOWARDS SUSTAINABLE SOLUTIONS

It is clear that many development strategies of the last four decades have not been undertaken with environmental considerations in mind nor have they served the interests of women since they have been directed towards large scale industrial development requiring high energy consumption, expansion of investments in military activities and unrestrained increase in economic growth and consumption patterns. Human settlements policies have also been influenced by this dominant model of development. Many studies have shown that ecologically sound technologies, based on the logic and experience of traditional production systems and their material base and used often by women, have been destroyed or undermined by development processes.<sup>15</sup>

*Effective shelter policies*

The solution is to reorient policies for human shelters towards meeting the needs of people, the majority of whom are women and children. During the process of The United Nations Conference on Environment and Development it was affirmed that a nation wide strategic approach is the fundamental pre-requisite for mobilizing the resources and the capacity needed to address effectively growing shelter needs. It endorsed activities which called for the formulation, adoption, implementation and monitoring of national shelter strategies "in close partnership between all government agencies and the non-governmental sector, and involving the full participation of all those, including the residents of low income communities, and women, who have until now been relegated to the receiving end of shelter delivery processes". It adds further that "The Definition of shelter adequacy can be based on criteria of affordability and suitability to national and local needs, resources and conditions and not dictated by pre-determined standards."<sup>16</sup> *Agenda 21* states that "The right to adequate housing as a basic human right is enshrined in the Universal Declaration of Human Rights and the International Covenant on Economic, Social and Cultural Rights."<sup>17</sup>

Many women in urban areas, whether they are migrant or settlers, need urgent support and programmes that assist them in improving their housing conditions and environmental sanitation in their homes and neighbourhoods. They and their families also need protection from pollution and preventable environmentally related diseases. Urban development planning should include measures which guarantee adequate services such as low cost housing and health care in the poor and peri-urban areas to protect the health and well-being of women and children.

Shelter policies for rural areas need to draw on existing values and practices of sustainability related to human shelters. Traditional systems are at times more forward looking than modern systems in terms of promoting sustainable development and ensuring women access to vital resources. In pre-colonial Africa and in many indigenous communities land, forest and water resources were communally owned and managed. As a result the maintenance of the ecosystem was not only a collective responsibility with the vested interest of everyone in its preservation, but also ensured women access to land and other resources. Since much of the production was of use rather than exchange value, the land was valued in its own right and access to land under rights of usufruct was more feasible.

Fortunately a few female traditions as they relate to sustainable human shelter construction and maintenance still exist today. One of these examples comes from New Mexico. New Mexico women have built *adobe* houses which are based on designs passed on by oral tradition by women from pre-Columbian times. The material used is locally available and compatible with local climatic conditions. This type of ecological sustainability promotes development in terms of improving housing conditions, providing income for women and

promoting productive and participatory activities of women. Although not always rooted in traditional customs, other examples of these female housing enterprises can be found in Africa and Asia and in the Caribbean where women are active in the building of co-operative housing as well as in modern construction industries.

In Jamaica, the Women's Construction Collective which started in 1983 with ten women from Tivoli, an inner city area in Kingston, has been viewed as offering a positive example of training to incorporate women in the construction industry.<sup>18</sup> The impetus for forming this collective came about as a result of several factors. These include demands for labour by the construction industry; the willingness of several employers to employ women; the high rate of unemployment among women and the change in the vocational training policy of the government which had hitherto excluded women from training programmes in the building trade. The placement rate of trained women in employment in the areas of plumbing, masonry, carpentry, electrical installation, painting and steel works is 90%.

The International Labour Office has conducted several case studies on the involvement of women in the construction industry in countries such as Thailand, India and Burkina Faso. In some cases, women experience difficulties, but in general the promotion of female participation in the construction industries has been positive. Some of the reasons provided for this include the existence of organized women's groups in the communities, women's knowledge of the objectives of the programme and the higher proportion of remuneration received in cash than in kind.<sup>19</sup>

There are also examples from contemporary experiences of people oriented development and the beneficial effects of participatory approaches to problems relating to shelter. One such example is provided by, a case study on the Guariri Community Development Project in Costa Rica.<sup>20</sup> This case study is on women's mobilization in human settlement activities, which has resulted in provision of low cost housing as well as in a sense of pride in the sustainable development environment which has been achieved. Another case study by Caroline Moser on women's mobilization in human shelter activities in Barrio Indio Guayas, Guayaquil, Ecuador gives a good example of how low income women and children in Latin America contribute to the improvement of their environment through self help activities to provide better housing and infrastructural facilities for their community.<sup>21</sup>

In view of the environmental implications of human shelter activities, efforts to improve housing and related facilities need to be integrated with efforts to improve the management of resources, as well as the needs of women and their participation in these activities. In both urban and rural areas human settlement policies and programmes should be combined with the introduction of improved cooking stoves, vegetable gardening, planting of fruit and other trees to improve child nutrition and provide shade around the house and contribute to reforesta-

tion efforts.

*United Nations Center for Human Settlements (HABITAT) and Women*

At the Thirteenth Session of the Commission on Human Settlements, a resolution was passed entitled "Promoting the advancement of women in human settlement development and management". The United Nations Conference on Environment and Development also affirmed the need for gender sensitive programming in activities related to the improvement of human settlements within the context of sustainable development.

The experience of HABITAT has shown that women's groups can play an important role in community schemes related to settlement.<sup>22</sup> They can provide much needed nutrition through community garden schemes; they can maintain water pumps, help repair roads, and provide help in social and other services such as community clinics, day care centres, social centres and activities related to maintaining a clean and healthy environment. Some of these groups have their origins in female forms of association based on the mobilization of cultural symbols for the maintenance of cultural norms related to sustainability.

*Improving the Status of Women*

Improvement in human settlements for women is ultimately linked to improving women's socio-economic status and the participation of women in socio-economic development including paid employment, education, access to health services and child care facilities and management and decision-making roles in relation to the human settlement sector. Even when attempts are made to institute community-based shelter projects women can still face several constraints as a result of their lack of training in construction, their low representation in community decision-making bodies, cultural norms which associate men with construction activities and the heavy workload of women in domestic and other activities which often precludes their full-scale participation in such activities.

Reduction of the workload of women could result from better housing, easier access and better use of new and renewable sources of energy, access to clean water, and better sanitation. The end result will likely be an improvement of women's prospects for education, literacy, employment, leisure activities and a general improvement of the quality of their lives, their personal happiness and their status.

It has been observed that although women have always participated in the building process involved in providing shelter for humans, their participation becomes minimal when these activities become commodities exchangeable for cash.<sup>23</sup> This is an important indicator of women's generally lower status which relates to a more general trend whereby male labour is often more readily incorporated into the market economy with higher rates of remuneration than

female labour. Furthermore, female labour tends to remain in the non-monetarized sections of the economy for a longer period and when incorporated into the market economy is often at a rate of remuneration which is lower than that for men.

An improvement in women's status, particularly in terms of human resource development, will ensure that women receive equal education and training in all fields, particularly in the fields related to human shelter and generally to environment and development. This would require the promotion of equal rights for women in all areas, particularly in the legal area, by enhancing women's legal capacity and enforcing the rights of women in keeping with international conventions such as the Convention on the Elimination of All Forms of Discrimination Against Women and the implementation of the recommendations of the Nairobi Forward Looking Strategies for the Advancement of Women (NFLS).<sup>24</sup>

## CONCLUSION

It is clear then that gender, shelter and the environment are three interlocking themes which form the basis for a better understanding of the human need for shelter and the role of women in satisfying this need and in helping to promote a sustainable environment in which this need can be met. Development goals which relate to human settlements must be achieved without sacrifice of the environment and without undermining the role of women.

The human settlement crisis is a crisis of development, which must henceforward change its path from that of unsustainability to sustainability, according to some of the suggestions made in this paper. Human activity in relation to air, land, water, energy and the carrying capacity of the biosphere must be modified to ensure respect for nature, equity of entitlements to the resources of the planet, protection of the biospheric life support system both for ourselves and for future generations and improvement of the status of women. The United Nations Centre for Human Settlements has emphasized that Women's participation in the planning and execution of human settlement development is a benefit for society as a whole. "Society cannot afford to waste 50% of its human potential."<sup>25</sup>

## NOTES

<sup>1</sup> *Report of the Secretary General: Human Settlements*, p.3.

<sup>2</sup> See Smyke 1991, pp.-47 and pp. 103-6; *Children and the Environment*, pp. 61-2. See also Huerta 1992.

<sup>3</sup> National Reports prepared for UNCED. See summaries of these reports in *Nations of the*

*Earth Report*. New York, United Nations, vol 111. 1993. (forthcoming).

<sup>4</sup> For an example, Great Britain. This also applies even today in some Cantons in Switzerland.

<sup>5</sup> International Labour Office 1988.

<sup>6</sup> "Women's Work and the Economy" in *The World's Women: Trends and Statistics, 1970-1990*.

<sup>7</sup> "International Development Strategy for the Fourth United Nations Development Decade". New York, United Nations, 1990.

<sup>8</sup> *Report of the Secretary General: Human Settlements*, p. 7.

<sup>9</sup> Anand, Anita 1992.

<sup>10</sup> *The State of the World's Children*, p. 42.

<sup>11</sup> *World Population Trends and Policies, 1987*.

<sup>12</sup> *The World's Women*, p. 74.

<sup>13</sup> *Ibid.* p.74.

<sup>14</sup> Stevens 1991.

<sup>15</sup> Several citations in Shimwaayi 1985.

<sup>16</sup> *Report of the Secretary General: Human Settlements*, p. 81.

<sup>17</sup> *Agenda 21*, p. 74.

<sup>18</sup> *Building Related Income Generation for Women: Lessons from the Field*, p. 23.

<sup>19</sup> *Ibid.* p.23.

<sup>20</sup> Dennis, Frances and Castleton, Dulce 1992.

<sup>21</sup> Moser 1987.

<sup>22</sup> Derived from several publications by the United Nations Centre for Human Settlements, Nairobi. These include, *Communications Development and Women's Participation in Human Settlement Management*, 1988; *Women and Human Settlements*, 1985; *Women: Case Study of Block Makers of Kenya*, 1988; and *The Role of Women in the Execution of Low Income Housing Projects*, 1986. See also Steady 1992.

<sup>23</sup> *Building Related Income Generation for Women*, p. 1.

<sup>24</sup> *Women in Human Settlement Development and Management*. See also Steady 1992.

<sup>25</sup> *Women in Human Settlement Development and Management*, p. 39.

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