

# Meeting Women's Needs in Housing and Urban Planning

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## Introduction

Housing developments link housing to infrastructure and service and sets the quality of life for their residents. Housing development requires a comprehensive approach, thus promoting the integration of socio-economic, physical and economic plans (Habitat, 1995).

In so doing it should be realised that women and men have different positions within the household and different control over resources, they do not only play different and changing roles in society, but also have different needs (Moser, 1998).

It is this role and needs differentiation that has to also be integrated into housing development.

## Problem Definition

Women undertake most of the household duties (cooking, rearing children, fetching water and firewood) in addition to work in the informal sector. Women thus face a number of problems which need to be taken care of, when formulating housing projects. Basic facilities such as taps, markets, schools and other public amenities are often far away from their homes. Women have to walk long distances to reach these amenities.

In most cases the layout and house design does not take care of their priorities and needs. Design of the kitchen or cooking space, toilets, courtyards, and bedrooms must be sensitive to their needs and priorities.

The focus of this paper will be to see how best women's needs in housing and urban planning in housing development can be resolved.

## Motivation for the Choice of Study

Planning to meet women's needs in housing is an important aspect to me not only as a planner but also as a woman. What is of utmost importance is that the living environment within a community setting including housing and services, is experienced differently by men and women, with the result that badly designed housing and poor conditions tend to have an even more adverse impact on women, who spend more time in the home and it's immediate environment.

## Background

Out of the 10,285,631 people in Zambia, 51% of these are women according to the 2000 statistics report. Women head about 20 % of households. A recent gender statistics report showed over 80% of all

household chores in Zambia are carried out by women, including tasks such as cooking, rearing of children, fetching of water and firewood.

## Education

50% of the women are illiterate or poorly educated perhaps it is one of the greatest barriers to their development. It limits their scope of employment, training, utilization of health services, access to vital information and services and exercise of legal and constitutional rights.

## Economic Power and Decision-making

It has been noted that Zambian women play a dominant role in production but this dominance lies not so much in the control of production but rather in the oppressive division of labour. Women are overburdened with economic activities as well as household chores. It is not uncommon for women to work for as long as 16 hours in a day.

Due to socialisation men are assigned roles, which are highly valued and are prepared for being decision-makers. This has led to a situation where men dominate in decision making at household and community level as well as being in control of family and community assets. Inevitably, women end up in subordinate position with limited powers and the roles they play in the development process are not fully appreciated by society.

Although women make up 51% of the Zambian population, women continue to be fewer than men in decision-making positions. Of the 150 elected members of parliament, there are only 17 women. In the cabinet, there are only 3 women out of 20 positions while deputy ministers there are only 2 women as compared to 31 men. The president has the prerogative of nominating 8 members of parliament. Unfortunately, the President has not nominated any female member of parliament.

## Economic Situation

There are more women engaged in the informal sector than men. In Zambia with the high rate of unemployment about 2.5 million people are involved in the informal sector. 52% of these are women. In most cases those involved in the informal activities, usually have low incomes, which are also irregular and therefore do not qualify for loans because they cannot assure repayment. Financial institutions do not like to give small loans, which is often what women want.

In Zambia, there are a number of factors that work against women in meeting their needs in housing and urban planning.

## Zoning Regulations

The zoning legislation prevents the carrying out of income generating activities in residential areas. It states that land and housing can only be used for residential purposes only.

## Insecurity of Tenure

Although the law treats women and men equally, yet, in a patriarchal state where women are not suppose to own property but to be owned by their husbands, this trend is clear and has its roots in the minds of people. Under customary law, women use the land to cultivate crops

or livestock grazing but the land does not belong to them and reverts back to their husbands upon divorce or to their husband's families upon death. As a consequence, they do not have security to tenure, as this is dependent on their husbands or male relatives.

In the case of housing, married women are considered part of the household and have no rights of their own to their homes. This means many women remain in abusive relationships because they have nowhere to go.

In Zambia, we are faced with the advantages and disadvantages of a legal system of the dual type. The English type legal system and the customary law. The English law is an established principle of law, however, when the English law and customary law conflict, the former prevails. But the issue of land does not follow this trend. The Republican constitution, allows the customary laws of a tradition area to take precedence over statutory law.

### Lack of Access to Infrastructure and Services

The government and the local authorities are responsible for infrastructure and services, but providing adequate infrastructure and services as well as its maintenance has been a problem due to lack of funds. This is a problem for women, since it means more work for them in their daily lives...

### Zambia

Zambia is a landlocked country situated in central Africa, south of the equator. It shares borders with eight countries: Malawi to the east, Democratic Republic of Congo to the north, Tanzania to the north-east, Angola to the north-west, Mozambique to the south-east, Zimbabwe to the south, Botswana and Namibia to the south-west. Zambia covers an area of 752,614 square kilometres and has a tropical climate with three distinct seasons, a warm and wet season stretching from November to April, a cool-dry season from May to August and a hot-dry season covering September and October. The country's vegetation may broadly be classified as savannah woodlands, which consist of various trees, tall grass, shrubs, herbs, and other woodlands mainly of deciduous type.

Administratively, Zambia is divided into nine provinces and 72 districts. The country has 73 ethnic groups and seven major local languages. The country's official language is English.

### Strategies

Realising the potential of women and their contribution they can make to social and economic development, the government of Zambia initiated a number of steps for their uplift.

The first effort to increase the role of women in socio-economic development was made in the Fourth National Development Plan of 1989-1993, which included a chapter on Women in Development. These efforts specifically focussed on the issues of full integration of women in development as part of government's overall commitment to ensure the full participation of women throughout the country. However, this approach considered women in isolation without looking at the relations between sexes, which reinforces gender

imbalances in society. In line with national development characterised by multi-party democracy and a free market economy in 1991, government decided to formulate the National Gender Policy, which has a holistic approach in ensuring that both women and men participate fully, and equitably benefit from the development process.

The policy addresses the following gender issues and concerns:-

- The power relations between women and men in the domestic, community, and public domain
- The feminisation of poverty as reflected in women's limited access to and control over productive resources, social services, remunerative employment opportunities and minimal participation in political and managerial decision-making processes;
- Cultural and traditional practices that systematically subject women and girls to male subordination;
- Limited access to and use of basic health services, inadequate reproductive health facilities, maternal and child health care;
- Lack of access to adequate food, safe water and sanitation;
- Lack of access to credit, improved technology, land and extension services which constrains agricultural productivity
- Disparities in access to and limited opportunities for education, science and technology, skills development and training;
- Lack of appreciation by society that there is a structural link between gender and environment;
- The dichotomy between domestic and industrial energy requirements which have left issues of domestic energy requirements largely in the hands of women and;
- Statutory and customary laws and practices, which hamper women and men's full participation in national development.

The policy also takes cognisance of the provisions in the following United Nations Conference and Conventions, which Zambia has acceded to:

- United Nations Decade for Women 1976-1985
- The Forward looking Strategies for the Advancement of Women 1985
- Fourth World Conference on Women held in Beijing, 1995; and
- Second United Nations Conference on Human Settlements held in Nairobi, 1995
- Global Strategy for Shelter by 2000

At the conference in Nairobi on the Advancement of Women, the governments were called upon to

- Integrate women in the formulation of policies, programmes and projects for the provision of shelter and basic infrastructure
- Enrolment of women in architectural, engineering and related fields to be encouraged
- Qualified women graduates in these fields should be assigned to professional policy and decision-making positions
- Shelter and infrastructure needs of women should be assessed and specifically incorporated in housing, community development and squatter projects.

- Women and women's groups should be participants in and equal beneficiaries of housing and infrastructure construction
- Should be consulted in the choice of design and technology of construction and should be involved in the management and maintenance of facilities
- Women should be provided with construction, maintenance and management skills and should be included in related educational and training programs.

The Zambian policy also takes into account the SADC Declaration on Gender and Development signed by Heads of State and Government. In this Declaration, all Member States committed themselves to ensuring equality through equal representation of both women and men in decision-making positions by the year 2005. In the same Declaration, Member States committed themselves to the promotion of women's full access to and control over productive resources in order to reduce poverty among them and their families. Other areas of concern addressed in the Declaration include increased provision of quality health and education services, protecting and promoting the reproductive and sexual rights of women and the girl child, repealing and reforming all gender insensitive laws and taking measures to reduce gender violence.

The government of Zambia has set up a Gender in Development department at the Cabinet Office to co-ordinate gender issues. It is responsible for policy formulation, analysis and co-ordination and facilitates resource mobilisation for implementation of gender and development programmes. The division is also charged with the task of liaising and networking at national, regional and international level. The division monitors and evaluates the implementation of gender responsive policies and programmes, establish and management of information system and a materials resource centre on gender and development.

### Analysis

Initially the multi-national agencies objective was to shape policies but now they have moved on to the integration of women into all programmes. The government of Zambia has only formulated policy specific to women needs but has not integrated them. During the last elections none of the big parties, which took part in the last election, had at least 30% of women adopted to participate. The appointment of women in decision-making positions is still very minimal.

## The Role of Actors

### The Role of Central Government

The role of the central government is that of creating an enabling environment for all stakeholders in the housing industry. This is achieved through policy formulation by co-ordinating with the housing development actors. Since independence in 1964, the government has initiated a number of policies, which have a bearing on housing development. These include land policy, environmental management, and decentralisation.

## The Role of Local Governments

Local authorities have considerable responsibilities to guide and manage human settlements by regulation and also investment. The provision of housing to all segments of the population within their jurisdiction is of importance. They have delegated powers to prepare development plans every 5 years.

## Housing Finance

The main housing finance provision is mostly through a few employers who have availed loans at subsidised rates and are only given to their employers such as commercial banks, NAPSA, GRZ. There is also the Zambia National Building Society, which gives loans to people in the formal sector. The interest rates range from 15% to 35% over a period of 15 years. Women work mainly in the informal sector and thus have no access to loans through employers.

## The Role of Professions

The professions contribution at every stage is important, beginning from policy formulation to the designing stage as it is the professions who possess the knowledge and know-how to analyse the situation and present solutions. The architects, planners, engineers, sociologists, economists all have to co-ordinate in housing development.

## NGOs

There are a number of NGOs involved in housing development. They do not target women specifically, but include women and members of the household. This limits women's ability to ensure their own and their children's security in case of domestic abuse or the death of the husband,

- Habitat for Humanity. It has launched the construction of 50 houses in Ndola
- Africa Housing Fund. It has facilitated the construction of low-income houses in Livingstone and Solwezi

## Women

Women have triple roles that of producers, reproducers and community managers.

The productive role comprises of work, which is done by both men and women for payment in cash or kind. This is both in the formal and informal sector.

Women's reproductive roles comprises of childbearing and rearing responsibilities and domestic tasks undertaken by women. It includes not only biological reproduction but also the care and maintenance of the family.

Women as community managers comprises of work done at the community level, which is an extension of their reproductive role. They are involved in the provision and maintenance of scarce resources of collective consumption such as water, health care and education. It is usually voluntary work.

## Analysis

### **Central Government**

There is interlapping of duties among the line ministries, departments in the housing development. Lack of funds for infrastructure development. Land not being readily available on time.

Although the government has pledged to at least allocate a minimum of 15% of the annual budget to housing to support a sustainable housing development programme but there has been little or literally no money for this.

The Ministry of Lands has a policy to allocate 10% of all house plots to women, but women are not aware of this possibility, and many of them cannot afford to pay for the land. Most of these are in the peri-urban areas, which is far away for working women.

### **Local Government**

The main problem has been lack of planning departments in all councils the fall under the Engineering department, also lack of qualified manpower to carry most of these duties. Initially most of the development programmes were centralised. The approach at most times has been top-down and therefore was not successful, as it did not include the users.

### **Housing Finance**

This system only caters for people in employment and leaving out the ones in the informal sector, which make up more than 90% of the labour force.

And the interest rates are too high.

### **The Professionals**

In most instances there are a lot of political interferences especially in land delivery. Most professions do not pay much attention to aesthetics for low-income houses, which end up looking ugly and boring.

### **NGOs**

Generally NGOs are seen as a threat but there are to be encouraged so as to stimulate leadership qualities in people especially women at the community level. This will in turn enhance decision-making abilities so as to help in the implementation of viable community projects.

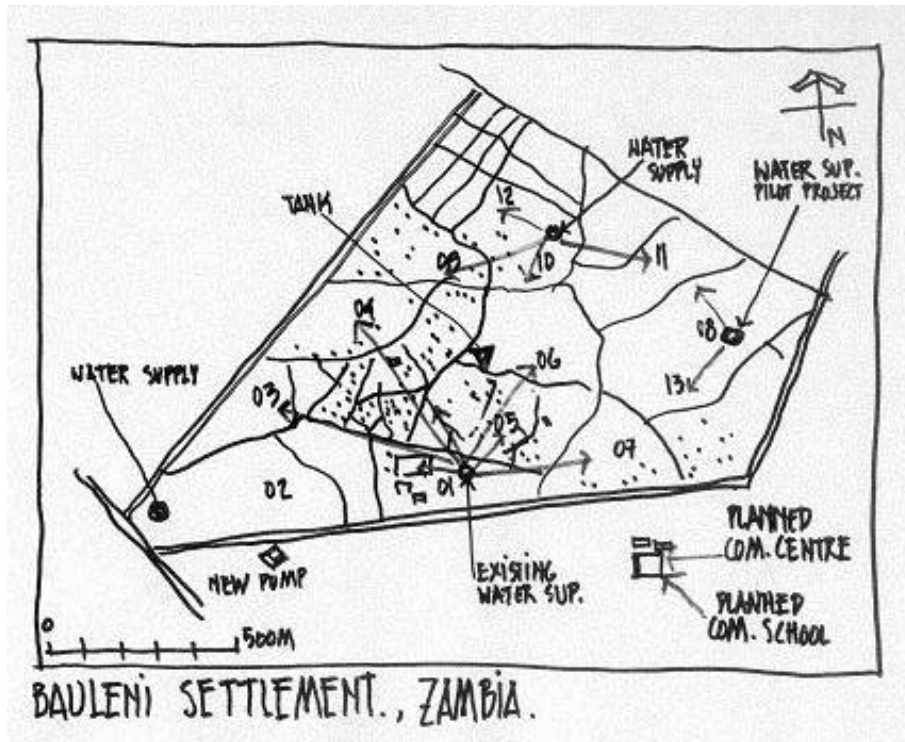
### **Women**

Women have a major role to play in the process of making their homes. They have to question and make positive criticisms without any fear, as housing is their right and they are the ones that spend a lot of time at home.

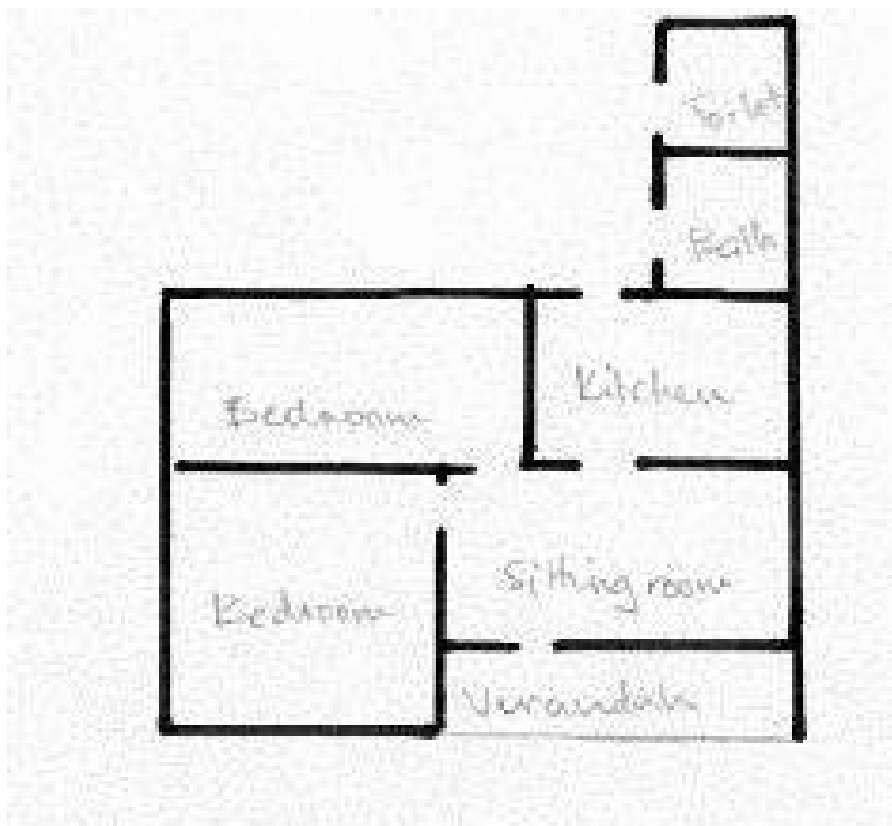
Lack of self-realization by women as they believe they are insubordinate to men and therefore cannot contribute.

# Design

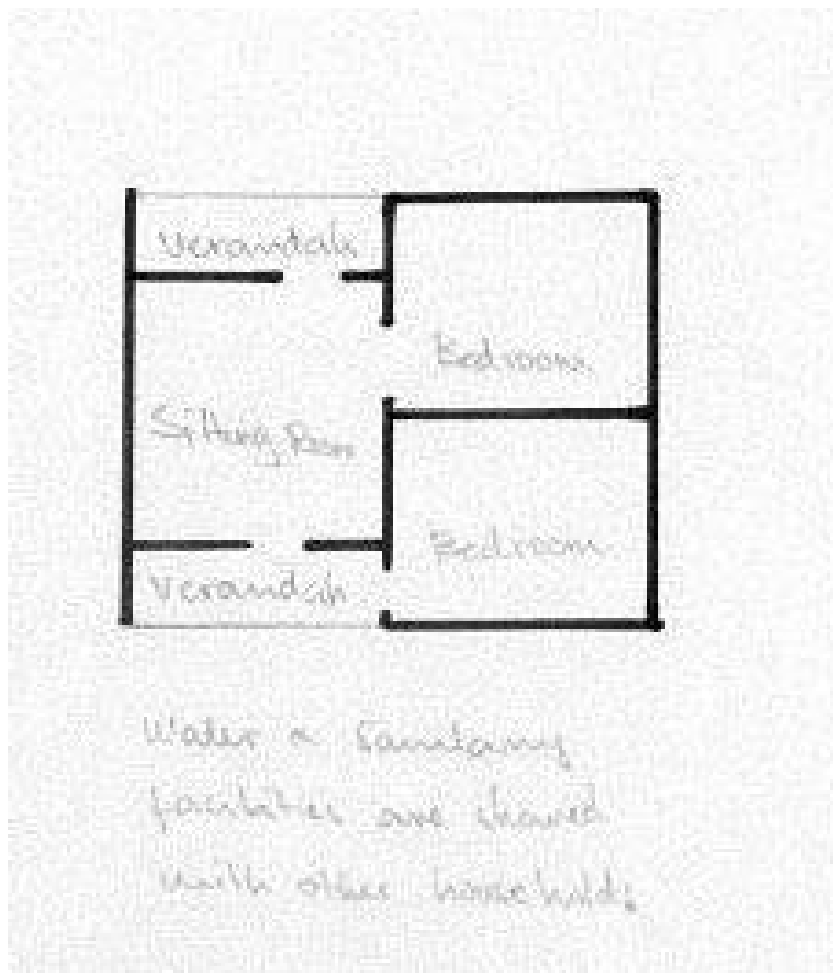
## Settlement Plan



## House Plan







## Description

### Settlement Plan

- According to this plan the water facilities have to be shared.
- The community school and community hall is located on the periphery of the settlement.
- The bus stops are located along the main roads.

Most of the Zambian neighbourhoods are faced with similar problems as the ones listed below

- Women lack outdoor facilities.
- No space to carry income-generating activities.
- Most playgrounds are close to busy roads.
- Most roads do not have pedestrian walkways.
- Lack of streetlights.
- The change of use of parks.

### House Plan

Location of toilets and bathrooms are outside.

A maximum of four rooms, which comprise of two bedrooms, a living room and a kitchen but in some houses the kitchen, is not included.

Rooms are generally small.

## Analysis

### Settlement Plan

Inadequacies in community amenities and infrastructure play a major role in intensifying reproductive work. Women have to travel long distances, up to one km each way, to carry water as illustrated in the settlement plan. It may require 4 or 5 trips per day. Because the infrastructure has not been maintained for many years, it is advised that water be purified for drinking or cooking. Scarce amenities in respect of nearby schools and clinics involve further time and trouble, especially with the unreliable and high cost of transport.

### House Plan

Women experience lack of space and privacy. The need for in-door space has increased as visitors are now being entertained inside the house. This goes with the usage of furniture in the homes. With high levels of thefts in town's bulky items have to be stored in-doors.

Traditionally, it is taboo for parents to share rooms with older children. But in urban areas especially in high-density areas when catering for the poor this aspect of tradition is not taken into consideration. In a village setting there would be separate huts for sons, for daughters and for parents.

Women face privacy and security hazards due to the location of bathing and toilet facilities.

The houses are usually small and overcrowded meaning that the rooms have multiple functions, with the same area used not only for sleeping, studying, rest and recreation of family matters, but for cooking as well. This involves women organising space for different activities at different times of the day. This calls for extra cleaning at the change of each activity.

## Recommendations

### The Central Government

#### Zoning and Housing Legislation

- Zoning legislation should be revised so as to allow women to manage economic activities together with their domestic roles.
- Building standards and bye-laws should be re-examined to remove archaic regulations, which are a hindrance to housing development. The building standards should be lowered but it should not affect the basic safety, health and environmental requirements.
- Usage of innovative building system to be promoted to provide affordable housing to low-income groups.
- Housing design and construction should allow easy modifications so the occupants can adjust space to meet their own needs.

#### Tenure

- Improved land delivery system mechanisms should be decentralised from the Ministry of Lands to provincial headquarters or even better still to district levels before being incorporated into the final development plan at national level.
- The government should simplify all procedures for land acquisition.

- It should also encourage and sensitise traditional rulers to equitably allocate land to women and men.

#### **Infrastructure and services**

The government should invest in infrastructure for water and energy supplies, sanitation, drainage, transportation and communications and in public services for health, education, employment, safety and recreation that are specifically designed to reduce the work burden of women and to improve their opportunities for directly productive activities and personal income.

#### **The Local Government**

Following Government's decision to sell houses belonging to local government to sitting tenants there has been a considerable drop in income from rentals. The problem was further compounded by the fact that the houses were sold at ridiculously low prices which meant that the local authorities realised much less than they would have done had the houses been sold at economic prices. Some of the houses were sold for as little as US\$ 10. Inevitably, this state of affairs has made it very difficult for the local government to pay salaries and meet expenses with regard to other services they have to provide. Some of the workers have not been paid for as long as 12 months. It is therefore, imperative that the local governments find other ways of increasing their revenues.

All projects to be implemented should be gender sensitive. The Local Authority needs to acquire knowledge on how to integrate women's values and needs into development plans and also to develop models for achieving this goal.

#### **Housing Development Professions**

Planners and other housing development professions should encourage public participation, which will give chance to women to be participants and beneficiaries. It will also give them opportunity to utilize their skills and experience for the benefit of the community.

One of the major constraints for women is their limited access to employment and, therefore, the concept of integrated housing development should be encouraged. Women are frequently dependent on small-scale enterprises operating in the informal sector. Housing development planning should provide the necessary physical infrastructure and support services for such activities.

Gender awareness among planners and other housing development professions is to be encouraged. It is in this area where women are under presented. In Zambia there are less than 5% of women in the housing development field.

#### **NGO**

NGOs could become the starting point for building women's and men's capacities and confidence, so as to enable them to participate in housing and urban planning issues.

#### **Women**

Women need to participate in housing development because they do have concrete ideas about the design of their houses, ideas related to

their daily and practical requirements. They also do have strong organization capacities at the grassroots level, and also possess potentials to contribute to house construction. With some proper training they can easily be involved in the maintenance of the living environment.

Groups of women, perhaps with help from NGOs or volunteer advisors, should look for community solutions from other parts of the world to help them improve their daily lives by themselves, without waiting for government inputs. Some examples might include organizing garbage collection in the immediate neighbourhood, protecting water sources.

## Conclusions

As seen from this paper, women and girls, more than men, traditionally carry out and bear the burden of household management. Apart from these everyday duties their views on other matters are generally of no account. It is important that in the modern world their views and opinions must be taken into consideration by all stakeholders in housing development, particularly, in areas of house and settlement design since it is them who work and spend most of their time in household set-up.

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