



Terwilliger Center for
Innovation in Shelter





















Women's work and men's decisions:

Gender norms in low-income homebuilding

July 2019

Key messages

Gender roles and housing decisions

	India	Kenya	Peru
 Decision to build	Both 	Women 	Women 
 Ownership of title/deed	Both/ men 	Men 	Both 
 Financing	Both 	Both 	Men 
 Material and mason selection	Both 	Men 	Men 
 Interior decoration	Women 	Women 	Women 



Across the three study sites, the stages of decision-making about homebuilding are strongly gendered, even when many housing decisions are described as being jointly made by the couple. Women often play a crucial role in the decision to start construction or upgrade housing, but the final say on many construction matters rests with the male head of the household.



Women's main decision-making influence is over the interior design and layout of the house, unless they also bring resources or collateral to the table, in which case they also hold sway over housing finance decisions.



Across all three sites, researchers found that the social norms underpinning these gender roles are malleable. They discovered ways in which restrictive gender norms could be circumvented to increase women's decision-making ability in the home construction sector.



Accessing finance through microfinance institutions or self-help organizations can help expand a woman's bargaining power in the household. Furthermore, equipping women with construction knowledge can increase women's confidence in offering informed opinions about construction decisions.

Introduction

Habitat for Humanity's Terwilliger Center for Innovation in Shelter works with housing market systems by supporting local firms and expanding innovative and client-responsive services, products and financing so that households can improve their shelter more effectively and efficiently. The ultimate goal of the Terwilliger Center's market systems program is to make housing markets work more effectively for people in need of decent, affordable shelter, thereby helping low-income households improve their quality of life.

Understanding the forces at play in the construction of low-cost housing is key to promoting positive change. With this in mind, the Terwilliger Center commissioned a study to understand how low-income households make decisions on housing design and construction and what actors and social norms influence these decisions in three diverse settings: Kenya, India and Peru. The study focused on norms, the informal rules that govern collective behaviors, and expectations of behavior governed by empirical expectations ("what I think others do") and normative expectations ("what I think others expect me to do").

The studies covered both homeowners and the masons who work with them. The research specifically investigated the role of masons and how they interact with both clients and suppliers, because understanding their social norms, networks and information flows is key to knowing where and how to exert positive influence over the low-income housing market.

Study locations

Each country study had its own orientation, tailored to its particular market context.

In India, the research focused on understanding the preferences of and influences on households and masons in two different districts in Tamil Nadu: Kancheepuram, a peri-urban inland district on the outskirts of Chennai, and Cuddalore, a coastal peri-urban district.

In Kenya, most urban dwellers wish to build incrementally, more likely in a rural area that is the husband's town or village of origin. The first phase of research was carried out in an urban area to explore this dynamic. The site was Korogocho, an urban slum in the northeast of Nairobi. The second phase of research took place in two areas to trace the different pathways that some residents of Korogocho took to build homes. This took researchers to peri-urban areas of Nairobi, and Siaya County in western Kenya, where several former residents of Korogocho and other informal settlements in Nairobi have relocated.

In Peru, the study site was the informally constructed neighborhood of La Florida in San Juan de Lurigancho. The research focused on understanding the preferences of and influences on households and masons in the transition from a semipermanent wood structure to a permanent concrete-, iron- or steel-reinforced building with flooring. This transition was selected because it is the stage in which the most significant financial investment begins and in which the foundation for any future structural plans is established. Suboptimal decisions in this stage of construction determine the future shelter upgrades and extensions that may be required or feasible; they also generate additional costs during extensions and increase exposure to structural insecurity in the face of environmental risks and disasters.

Introduction

Research methodology and methods

The individual country studies were based on three change objectives:

- **Change Objective 1:** Increase agency for women in housing decision-making.
- **Change Objective 2:** Ensure households use more disaster-resilient construction techniques (India and Peru only).
- **Change Objective 3:** Improve masons' ability to change their practice, leading to better services for low-income homebuilders.

The research methods used were similar across the three sites (Figure 1 on page 5), with a combination of desk reviews, key informant interviews and focus groups.

More detailed information about the study findings across all three change objective domains can be found in the individual country reports at habitat.org/tcis.

This report consolidates and examines the findings under Change Objective 1: Increase agency for women in housing decision-making. It presents a consolidated review of gender norms observed during the research, and their interplay with social norms and construction practices that affect low income homebuilders' practices. The report describes the gender roles in decision-making on homebuilding, including who initiates the homebuilding process and who has the final say on how it is done. It examines which information sources women rely on in their decision-making, including the extent to which they interact with construction professionals. The report also investigates the extent to which these gender norms are flexible, and looks at the ways in which women increase their agency and involvement in household decision-making. The report concludes with recommendations for interventions to help achieve this important change objective.

The report describes the gender roles in decision-making on homebuilding, including who initiates the homebuilding process and who has the final say on how it is done.

Introduction

Figure 1: Research methods



73 interviews:

- Women and men in low-income households
- Masons and other key influencers (such as hardware retailers, polytechnic institutes, savings groups, etc)
- Households assumed to be earning less than US\$10 per day (Terwilliger Center target household group)



76 interviews and
10 focus groups:

- Women and men in low-income households
- Masons
- Other key influencers: local retailers, associations, training centers and government officials



30 interviews and
5 focus groups:

- Desk reviews
- Women and men in low-income households
- Masons
- Other key influencers: local hardware retailers, professional construction contractors, local leaders and government officials
- Observational site visits to hardware stores and a prefabricated home market

1

Decision-making: Joint discussions, but men have the last word

A common pattern for decision-making emerged across all three study sites. While much of the decision-making is done jointly, the men, as the head of the household, have the final say. Men's greater engagement with the world outside the family gives them a stronger network of contacts to draw on when looking for masons and advice about materials. Across all three sites, house layout and interior design were primarily seen as the domains of women. Who makes the final financing decisions, however, is influenced by the sources of funding. Women may put up the collateral for loans, for example, as in India, where their jewelry is put to use in this way, and women typically have greater access to informal lending and are often the target clientele of microfinance institutions, which is also true in Kenya.

Who makes the final financing decisions is influenced by the sources of funding.

1 Decision-making: Joint discussions, but men have the last word

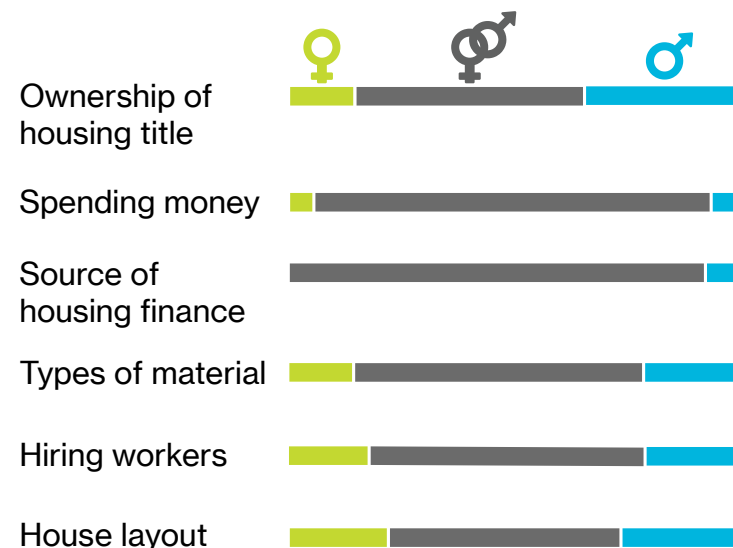
India

Men on the outside, women on the inside in India

In the India study site, respondents reported that although many aspects of the homebuilding process are discussed jointly, it is ultimately the men who take the lead on major homebuilding decisions, such as whom to hire and what materials to use (Figure 2). This is partly because men are more likely to work outside the house, including working in construction-related trades, which gives them a greater network of relevant contacts. Despite laws to protect the property inheritance rights of women, men are typically the holders of the land deeds too, which pass from father to son, while daughters are compensated with gifts when they leave the familial home upon marriage.

Women's involvement is greater in housing layout and design. Financing is more of a joint decision. Few households are able to access larger loans from formal banks, and thus rely on their own savings along with money borrowed from family members, informal savings groups or microfinance institutions. Decisions on how to raise the necessary finance are largely taken jointly.

Figure 2: Who decides what in India



Although many aspects of the homebuilding process are discussed jointly, it is ultimately the men who take the lead on major homebuilding decisions, such as whom to hire and what materials to use

1 Decision-making: Joint discussions, but men have the last word

Kenya

Women initiate the decision to build in Kenya

In Kenya, it is women who typically instigate the decision to begin house building, either as a risk management measure (if the husband dies, the woman needs somewhere to go in case she is evicted) or because they want to own their family home. Land is usually passed on from parents to sons, with the land subdivided among male siblings. This is generally accepted as tradition by both men and women, making building on their own much more challenging for women.¹

The men generally select both masons and materials, although they may consult the woman beforehand on her preferences, and women may take this role if the man is not present, as often happens when the woman supervises construction in the village while the man works in an urban area. Men are seen as more aware of the best materials to use, and more adept at negotiating prices and gauging quality. Men also are more mobile and less likely to work at home and so can visit more stores before deciding where to buy products. Men tend to take

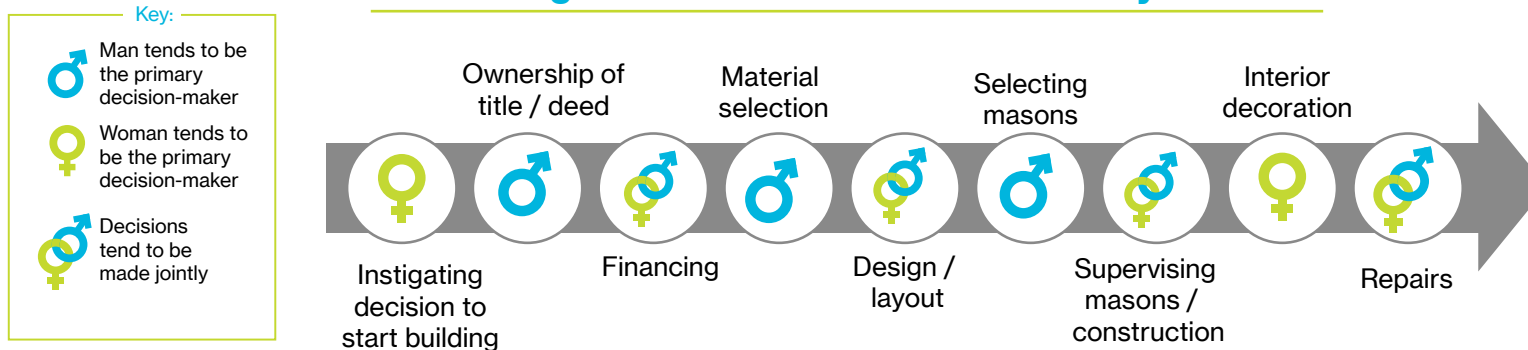
the lead in design and layout, but they often consult the women in these decisions because they spend more time in the house and have a larger role in maintaining it.

Men clearly prefer to supervise construction as they see themselves as more knowledgeable about construction matters, and also do not want their wives interacting with male masons. Husbands are often not available to supervise, however. Women can more easily leave their jobs or homes to travel to the site, especially if it is up-country. This seems to be socially acceptable as long as it is clear that the man has other obligations, otherwise it may lead to gossip in the community.

Once the decision to build is taken, subsequent decisions are generally made collaboratively, with the man having, or at least appearing to have, the final word (Figure 3). Where women provide none of the funds, spending decisions are likely to be led by men, but women have more input when they are able to access money, such as through participation in informal savings groups. In addition, many microfinance institutions specifically steer toward women.

¹ Women in Kenya now have a constitutional right to land inheritance.

Figure 3: Who decides what in Kenya



1 Decision-making: Joint discussions, but men have the last word

Peru

Women guide the transition to better housing in Peru

In Peru, the research focused on understanding the preferences of women and masons in the transition from a semipermanent wood structure to a permanent concrete-, iron- or steel-reinforced building with flooring. This transition was selected because it is the stage in which the most significant financial investment begins and in which the foundation for any future structural plans is established.

In the study site, the woman of the household typically has the vision of what the home will be like. The women make the decision to move the family to a lot, motivated by a concern to meet the immediate needs of their children and to ensure the safety, security and prosperity of their family. Money previously spent on rent can be diverted to finance children's education, for example.

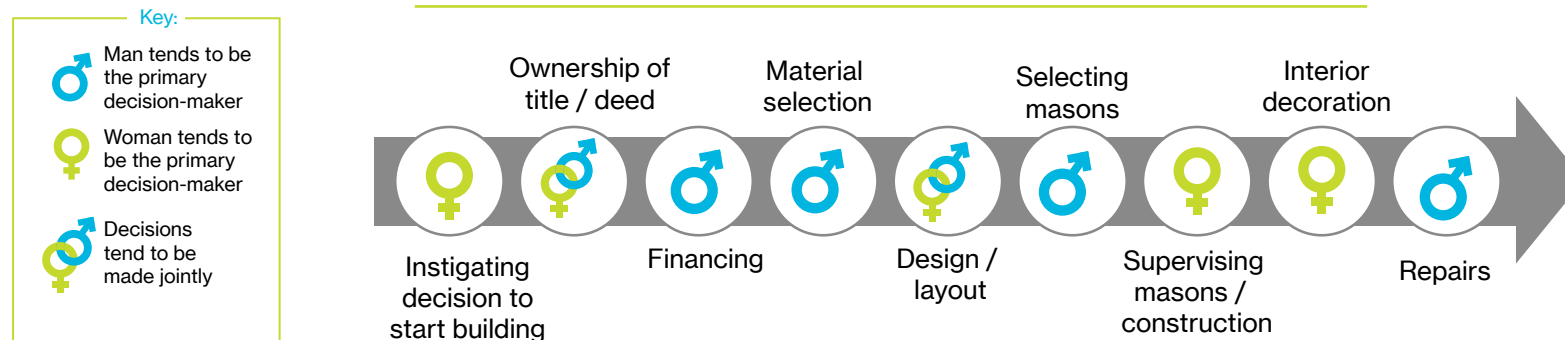
While some decisions are taken jointly, as in the other two study locations, it is the men who have the last word. Men make most of the decisions on location, structural components and materials. Women's

interest tends to focus on the layout and interior features. The men more often direct the design and the construction of the house. They may consult the women about the design, but the women are rarely in charge of the process.

Although it is the man who pays and contracts the masons, the woman supervises the construction. However, masons see women as having limited knowledge of construction processes. It was observed that some women do have knowledge of what was needed and the materials necessary for appropriate construction of the housing, but even so, they don't make the final decisions.

Decisions about spending and saving are to a great extent taken jointly, although income and savings tend to come from the man's work. In general, when the women do not provide funds for the construction, the decisions are likely to be directed by men, with women having more say only when they provided some of the funds.

Figure 4: Who decides what in Peru



1 Decision-making: Joint discussions, but men have the last word

Women's sources of information

In India, respondents reported that women trust their husband's opinion above anyone else's, while information from their parents, in-laws and other relatives and friends are all generally trusted. Beyond their community, both masons and Vastu (see Box 1) consultants are important sources of information for women, although masons are not considered to be as trustworthy as community members. In Kenya, women get information from microfinance institutions and savings groups, which have a strong influence on both lower- and higher-income households' decisions. Most of the respondents, especially women and the ones with clear housing aspirations, were members of an informal community savings group. In Peru, masons provide information to the man at the time of creating the contract, and to the woman at the time of housing construction.

Box 1. Vastu shastra

Vastu shastra is a traditional Hindu system of architecture that provides guidance on housing layout and design based partly on astrology and individual horoscopes. Households visit and pay "Vastu consultants" to make recommendations on certain housing features, such as where different rooms should be in the house, location of the entrance, and auspicious dates to begin construction.



2

Room to maneuver: Flexibility in gender roles governing homebuilding decisions

At first glance, patriarchal gender norms governing decision-making seem to be deeply entrenched, but women often find ways to work around them. For example, women exert their decision-making power wherever they can without risking pushback from their husbands or community, or increasing their own financial power and technical knowledge through savings or accessing finance from microfinance institutions and self-help groups. Land title laws that mandate inheritance for both daughters and sons can also play a role, but existing laws need to be better enforced.

Patriarchal gender norms governing decision-making seem to be deeply entrenched, but women often find ways to work around them.

2 Room to maneuver: Flexibility in gender roles governing homebuilding decisions

India

Men should not be undermined in India

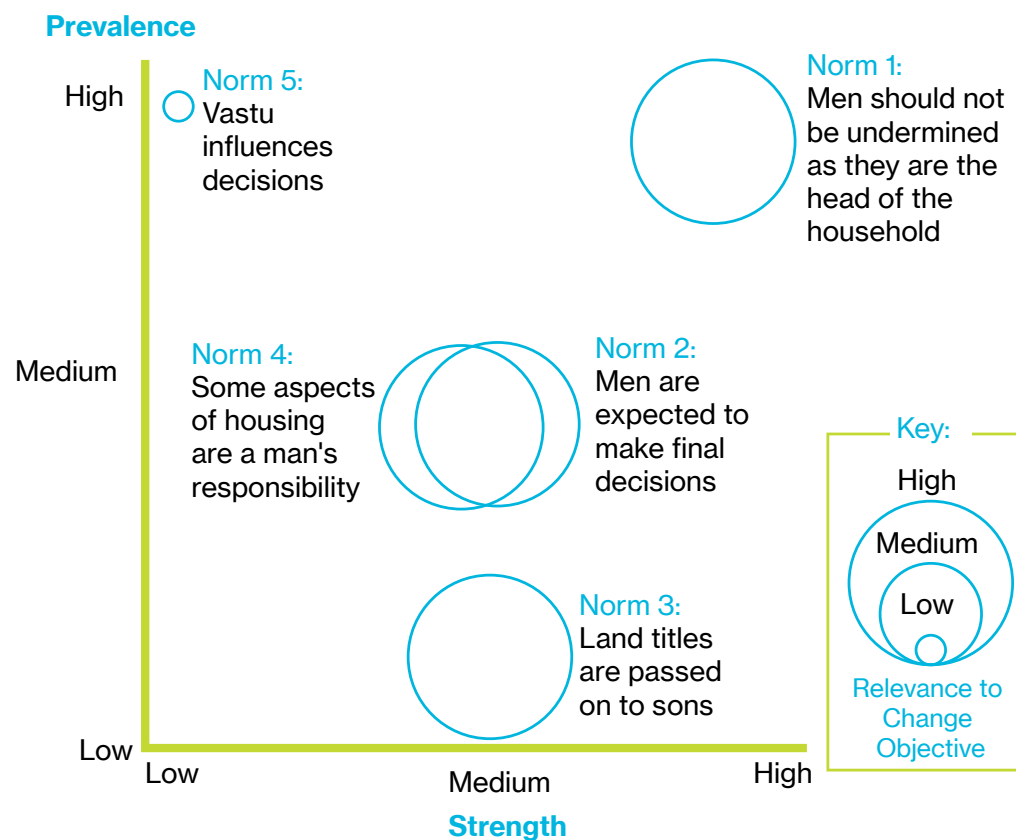
Despite the fact that women's involvement in the homebuilding decision-making process has increased in recent years, the study found that men still exclude them from key decisions, feeling that their status as the head of the household is under threat (Figure 5). Women also are reluctant to push their preferences and perspectives for fear of creating tension within the household and challenging the authority of men as heads of the household.

The expectation is that men lead in certain aspects of house construction (selecting materials, hiring masons), while women lead on others (design, layout, financing if she has access). Despite the resources women bring to the table in house construction, notably in financing, the social expectation is that men bear the brunt of responsibility for the economic well-being of the household, and as such should be the ones to take the lead and to make final decisions.

Another norm that is less prevalent but still exerts some influence is how land titles are passed from one generation to the next. This is typically through the male line, despite laws in favor of titles being passed to all children, which are poorly enforced. The effect of this practice is that daughters are likely to receive less wealth from their parents than sons, meaning that they will always be officially living in their husband's house. This means that husbands will be the key household members in engaging with the government and taking out formal housing loans secured by the deed.

The exact effect of speaking to Vastu on women's decision-making power should be explored further, as the research did not shed light on whether women are empowered during the engagement with Vastu consultants, or feel disempowered as some of the decisions that women would otherwise lead on are delegated to a third party.

Figure 5: Norms that influence Indian women's role in homebuilding decision-making



2 Room to maneuver: Flexibility in gender roles governing homebuilding decisions

Kenya

Signs of flexibility in gender norms in Kenya

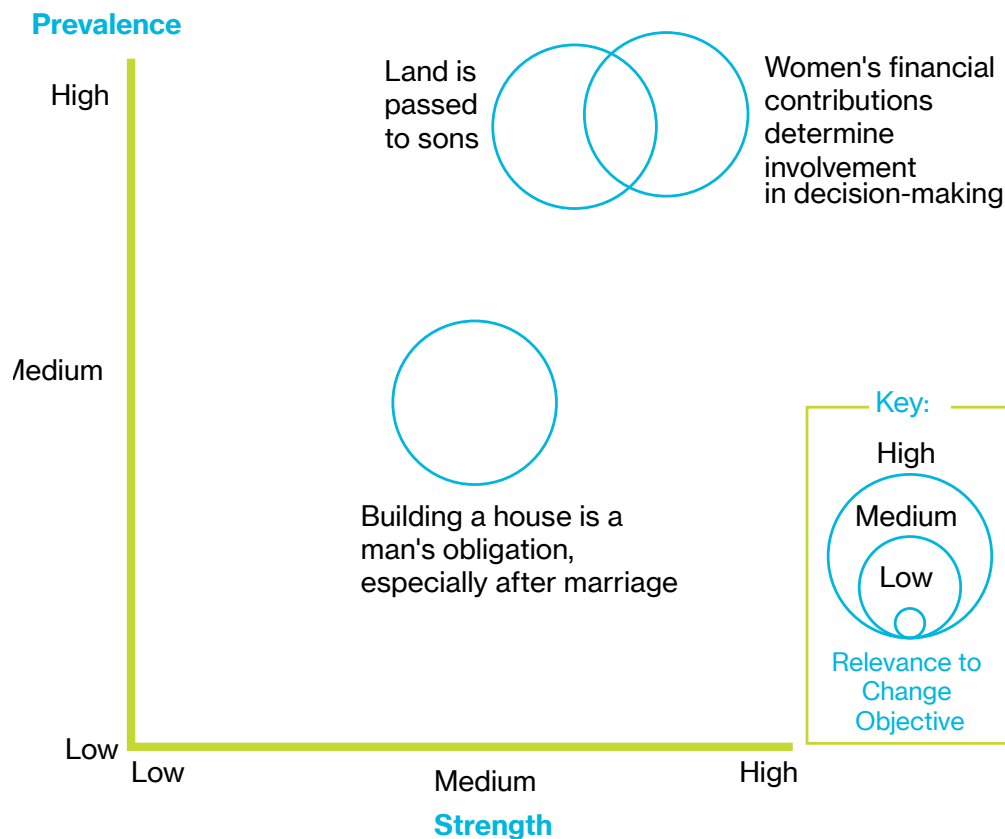
In the Kenya study site, building a house is the man's obligation, especially after marriage, and their agency in this process is facilitated by the social norms whereby land is passed from father to sons. However, norms around women's involvement within housing decision-making appear to be quite flexible, depending on two factors: the presence or absence of a spouse, and access to finance.

The presence or absence of a spouse has a major impact. If a woman is widowed or otherwise single, or if the male head of household is away for work, the woman makes most or all of the decisions in terms of design, construction, contracting and managing the masons, choosing the materials, and supervising the construction. Otherwise, women may face sanctions in the form of community gossip that she is dominating her husband.

The strongest norm limiting women's involvement in housing decision-making was the fear that the community might view the husband as being powerless in the relationship. However, this did not seem to be prohibitive. In fact, as a norm, it appeared to be rather flexible, with alternative stories or explanations for the woman's involvement that the couple could present. Also, for female-headed households, there is a perception that masons will build on credit in return for sex.

Women's agency is also affected by the money they bring into the household. The more women earn and contribute to the building project, the more involved they are in decision-making. In several instances, women who had saved much of the money needed to start construction went ahead and did so on their own, sometimes without even consulting the husband. The most severe sanctions occurred when a single or divorced woman managed to build on her own in a peri-urban area, which generally requires substantial resources.

Figure 6: Norms that influence Kenyan women's role in homebuilding decision-making



2 Room to maneuver: Flexibility in gender roles governing homebuilding decisions

Peru

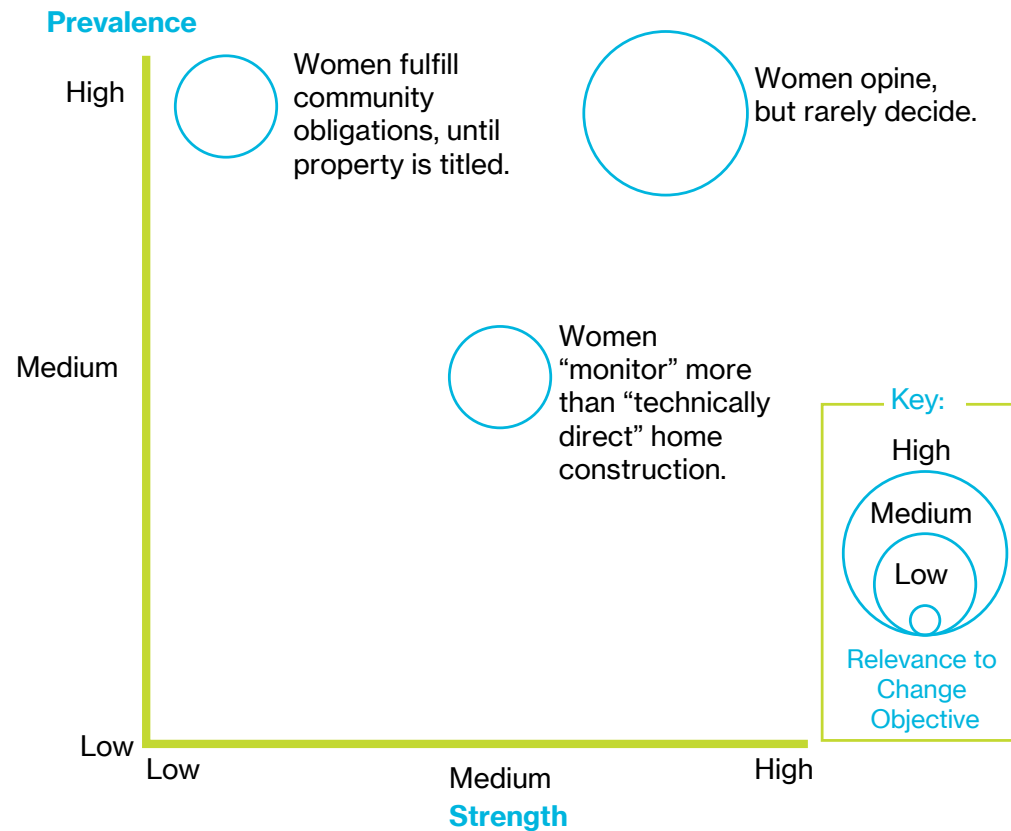
Women opine but rarely decide in Peru

Many women interviewed expressed interest in becoming more involved in housing decisions, and their engagement is on an upward trajectory. Women often prompt the initial decision to start the housing process in order to improve their living conditions. Although men lead the decision-making, there is strong consensus building with their partners before decisions are made, and more so if the women are involved in the construction processes of their homes. The relevance of this norm is crucial for the decision-making by the women, since they feel listened to, and this can reinforce their current decision-making processes to start the transition from a less permanent to a more permanent home.

Respondents reported that the women are fully responsible for overseeing housing construction because they are the ones who are at home during the process. This allows them to observe, but women tend not to have any technical information, and their supervision process depends on what the neighbors, friends, relatives and other participating parties may say. In many of these cases, their opinions do not contribute to the technical aspect of the construction.

It is women who typically fulfill obligations to work on communal projects, such as the construction of terraces, retention walls, stairways and the clearing of pathways, but these obligations fall by the wayside as they obtain the title deeds for their property.

Figure 7: Norms that influence Peruvian women's role in homebuilding decision-making



3

Increasing women's agency in homebuilding decision-making

In both India and Kenya, microfinance institutions play a role in increasing women's agency in homebuilding decisions. Power follows money in both places, and the more money a woman contributes to the building process, the more she is able to influence decisions.

Interviews with women in the India study site revealed that when women contribute to household finance for construction, men see an increased need to include them in overall decision-making. Both microfinance institutions and self-help groups focus on engaging women as clients. Self-help groups also help women gain confidence by providing a space where they can discuss issues with their peers outside of the house. Government housing schemes also support women's decision-making, providing money directly to women or requiring that land titles are passed on to daughters.

In Kenya as well, access to microfinance institution financing and personal savings plays an important role in increasing women's decision-making power. In several instances in Kenya and Peru, women who had saved much of the money needed to start construction went ahead and did so on their own, sometimes without consulting their husband. Women in Peru also report benefiting from participation in local community building and assemblies (juntas). These factors play a role in raising women's confidence and ability to voice their opinions.

3 Increasing women's agency in homebuilding decision-making

Recommendations

Capitalize on the ability of microfinance institutions as a channel to reach women, give them access to financing and also empower them with more information.

India

Microfinance institutions are willing to lend their time and represent viable partner opportunities. Microfinance institution and self-help group meetings can be used to give space to construction material companies to reach women, advertise their products, and stimulate uptake across households. Budgeting is another possible entry point to engaging women.

Improve access to financial services for homebuilding by low-income households, which can help more women contribute financially to the homebuilding process.

Kenya

Recommendations include supporting financial service providers to develop financial products for saving toward homebuilding. For example, in Tanzania homebuilders use group loans to purchase materials for construction, allowing them to aggregate orders and get better prices.

Financial service providers also can be supported to develop financial products aimed at different stages of the homebuilding lifecycle, e.g., starter pack loans for newly married couples, microinsurance products, and loans for restructuring a house for rental. They also can be supported to leverage hardware retailers as a delivery channel for credit.

Build on the already evident upward trajectory in women's agency in home construction by working with women who express interest in decision-making.

Peru

When a woman demonstrates she is confident in her knowledge of construction, masons and male heads of household follow her direction and do not discourage her from sharing her opinion or handling purchases and payments. Organizations can encourage greater participation by women in local community and government affairs, which already have played a role in raising women's confidence.

This report was developed by staff members of Habitat for Humanity's Terwilliger Center for Innovation in Shelter and MarketShare Associates, including Adriano Scampi, Meghan Bolden, Raksha Vasudevan, Ashley Aarons, Scott Merrill, Sheldon Yoder, Mallory St. Claire, Jennifer Oomen, and Jane Otima, along with all the Terwilliger Center country personnel and MarketShare consultants in India, Kenya and Peru who dedicated themselves wholeheartedly to the research summarized in this report.



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Habitat for Humanity's Terwilliger Center for Innovation in Shelter

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To learn more, visit habitat.org/tcis.



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