



Terwilliger Center for
Innovation in Shelter

Beyond Building: How Social Norms Shape Low-Income Home Construction

Insights from social norms and
housing decision-making research
in India, Kenya and Peru

January 2019



Social norms heavily influence the homebuilding decisions and practices of low-income households.

Introduction

The cost and availability of materials and construction services directly affect what a family can and cannot do when building their house. Low-income households typically build their homes incrementally over many years, working to acquire materials, beginning construction, and then waiting to accrue more materials and resources.

There are, however, other, sometimes more subtle factors at play. **Social norms also heavily influence the homebuilding decisions and practices** of low-income households, and the masons and other construction artisans who serve them.

As the Terwilliger Center for Innovation in Shelter's market systems team seeks to improve low-income households' ability to obtain quality, affordable housing solutions through the market, it is clear that **social norms influence households' decision-making, often leading to suboptimal construction choices** on the part of families and construction artisans. It has become clear that the traditional approaches of building capacity and raising awareness will fail unless underlying attitudes and norms can be changed too.

In 2018, to help find practical strategies to influence these norms and change the behavior of low-income households and the construction artisans serving them, the Terwilliger Center partnered with MarketShare Associates, a leading market systems consulting firm, to investigate social norms at play in the low-income segment of the housing market in communities in India, Kenya and Peru.

About the research

The research supported three key change objectives:

- Increase agency for women in housing decision-making.
- Ensure that households use more disaster-resilient construction techniques.
- Improve the ability of masons to adopt better practices that more usefully serve the needs of low-income homebuilders.

The research sought to answer three questions:

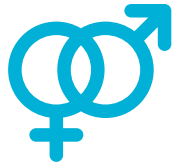
- How do households and individuals make housing decisions?
- What are the information flows, key influences and social norms that steer these decisions?
- How malleable are these social norms?

Using a suite of qualitative research strategies, including desk research, site observation, focus group discussions and key informant interviews, **the research looked at information flow and social norms** – the informal rules that are shared by people in a given society or group. Understanding information flows enables understanding of which flows to change for better market outcomes, how they need to change, and which influencers to target.

Key findings

Although all three markets have their unique attributes and social norms, several common threads emerged from the research.

1



Home-building decisions are strongly gendered.

Men exert more control over main construction decision-making. They are perceived as having better abilities to select materials, interface with masons and hire workers. Women have more sway over internal design, possibly because they spend more time in the house, and so have stronger opinions about the internal design.

2



Communication between masons and their clients is dysfunctional.

Masons and construction workers are frequently hired through referrals and by word-of-mouth, but low-income customers rarely communicate about issues with housing construction. Problems with housing construction are viewed as part of the process, and masons are given little feedback.

3



Surface appearances matter more than they should.

Families typically verify construction work based on superficial indicators, such as the quality of the plastering, and not on the long-term durability of the construction, as they lack knowledge of how to recognize high quality and durable construction.

4



There is resistance to the use of new materials.

Loyalty and reputation are how masons keep their place in the market, and this makes them reluctant to use materials and techniques with which they have no previous experience. Similarly, households are reluctant to be the first to try new materials or technologies. They are risk-averse, often waiting for an early adopter to make the first move.

5



Fatalistic attitudes prevail.

Disasters and risks are seen as inevitable. Households view damage by these phenomena as something unavoidable, and perceive that they have little agency to build disaster-resilient dwellings.



Look beyond the obvious

Look beyond the obvious obstacles that low-income homeowners face – poor land tenure, lack of financing, access to materials and design advice – to less obvious obstacles, such as unhealthy social norms and poor information flows that greatly impede housing outcomes.



Use market forces

To influence systemic change at scale, it is necessary to identify ways to use market forces to nudge behaviors that will facilitate more optimal housing decisions. When designing interventions, recognize that there is widespread informality in low-income housing markets, and aim to influence, or at the very least take into account, social norms and dynamics.



Change behavior

Understand that behavior change, on the part of masons, families and the market actors who serve them, is just as critical to improving access to adequate housing as are getting the right materials and housing solutions into the market.

Social norms

In addition to information, people make decisions based on what they believe is expected of them. Social norms – informal rules that are shared by people in a given society or group – govern collective behaviors, expectations of behavior, and what is considered “normal” or appropriate behavior for a certain group of people.¹ Multiple factors overlap and drive decision-making. Social norms are often found at the intersection between individual and social domains, but they also are influenced by the intersection of the other domains. People can and do break norms when other factors within the framework exert a stronger opposing influence. For example, education may influence a person’s view on gender relations and women’s rights, even though society might not share those views.

Norms can be evaluated based on prevalence (the extent to which a norm is present and common across a given group), strength (the extent to which a social norm influences behavior and sanctions against breaking a given norm), and relevance (how a norm is a hindrance to a programming or behavioral change objective).

Defining social norms²

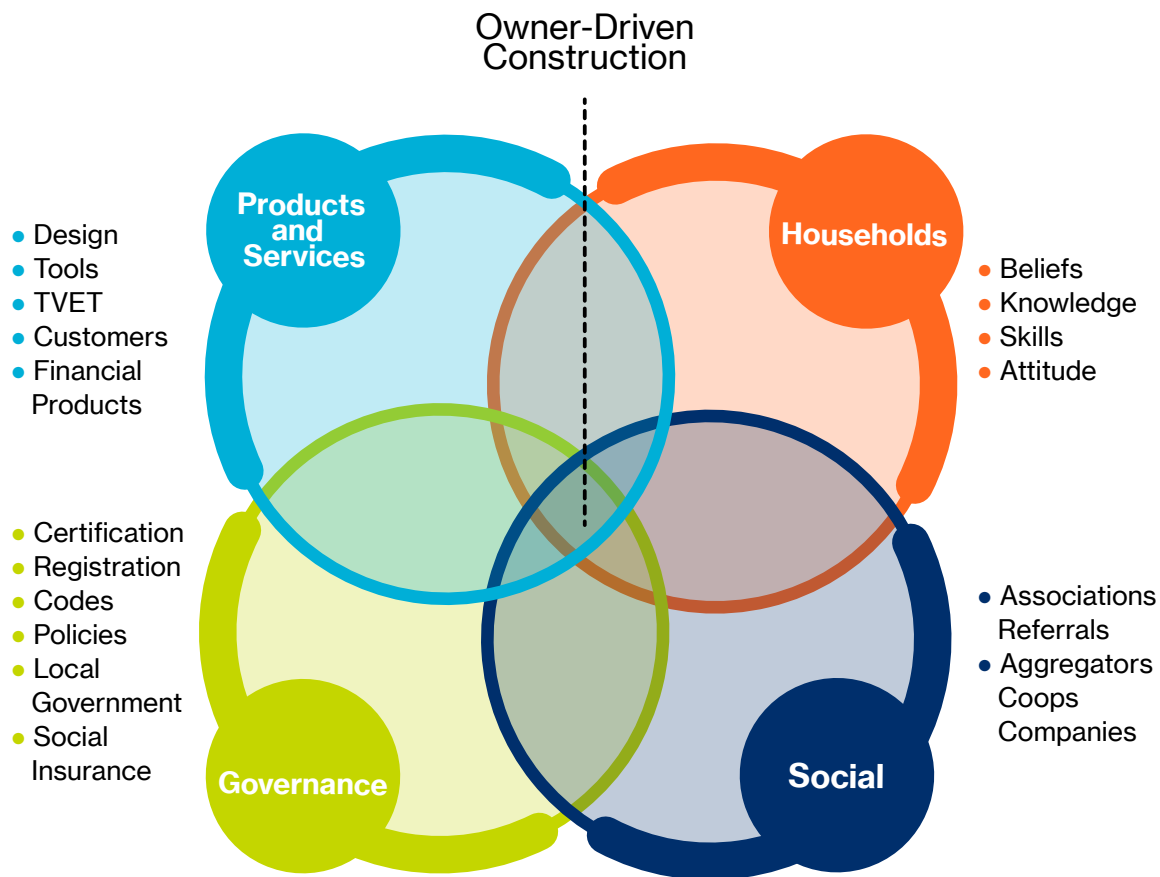
- Social norms, like systems, are an interaction between individual preferences and notions of what is socially acceptable.
- Social norms have a diversity of strengths that affect the potential for change.
- Social norms exist within reference groups – people to whom an individual turns for expectations regarding a particular behavior.
- Social norms are a determinant of behavior but do not map directly onto behaviors. Behaviors are driven by multiple factors.

¹ Ben Cislighi and Lori Heise, Measuring Gender-Related Social Norms: Report of a Meeting, Baltimore Maryland, Learning Group on Social Norms and Gender-Based Violence of the London School of Hygiene & Tropical Medicine, June 2017. <http://strive.lshtm.ac.uk/system/files/attachments/STRIVE%20Norms%20Report%201.pdf>.

² Klassen, et. al., Social Norms in Market Systems Development: A Practitioner-Led Research Brief. Market Share Associates, April 2017. <https://marketshareassociates.com/wp-content/uploads/2017/06/Social-Norms-in-Market-Systems.pdf>.

Social norms

Interactions between norms and other factors sustaining harmful practices



Source: Adapted from Cislighi, B; Heise, L (2018) Theory and practice of social norms interventions: eight common pitfalls. Globalization and health, 14 (1). p. 83.

Mason profiles across study areas

A mason's career progression is very similar across all three areas of study. Construction work and masonry are viewed as respectable professions for those who cannot afford to continue their formal education. Construction will always occur, and therefore masons are always in demand.

Mason type	Country nomenclature	Country attributes
Labor mason: Undertakes, subcontracts, works under contractor, leads small teams and manages projects. Earns a daily wage, usually one project at a time.	India: Kotthanaar	Can work independently. Takes one job at a time. Serves low-income households.
	Kenya: Fundi	Has one or two areas of expertise.
	Peru: Albañil	Can work independently or as part of a team. Has a minimum of four years of on-the-job training, otherwise deemed an apprentice. Serves low-income households, usually has one or two areas of expertise.
Labor contractor: Manages a team of five to 10, can raise working capital, manages multiple projects, may be subcontracted by larger builders, can also work as a head mason if needed.	India: Mestri	Paid a fixed fee.
	Kenya: Foreman	Constructs multistory buildings. Uses permanent materials. Has formal certification. Is multiskilled.
	Peru: Maestro de Obra	Hired by contractors for larger jobs. May have received technical training. Rarely used by low-income households.
Labor and material contractor: Independently manages projects, can comfortably manage more than two projects, delegates to head mason, has reliable access to capital, materials and specialized skills.	India: Mestri	Manages a large team. Can be a trained civil engineer or a former mason who has climbed the career ladder.
	Kenya: General contractor	Attends trade expos. Has training. Uses social media and websites. Typically has registered construction companies.
	Peru: Contratista	Runs teams of masons, led by foremen. May serve as a source of quality education for foremen and masons. Not used by low-income households.

Locations

State of Tamil Nadu, two districts, rural, peri-urban, and urban areas.
Cuddalore: coastal area, prone to natural disasters such as cyclones
Kancheepuram: inland, less disaster-prone

Interviewees

- **Households** identified through microfinance institutions
- **Masons** contacted through builders' associations or pre-existing Terwilliger Center relationships
- Other interviewees and **influencers** identified through chain-referral

The decision to build

Children graduating from school, and later getting married, are common inflection points for a household's decision to build or expand their house. When children matriculate, families have more disposable income to devote to housing construction. Moreover, houses are generally passed on to sons, and it is the responsibility of parents to provide a home for their married children.

Norms affecting homebuilding

Men are the head of the household ...

The man's position as head of the household is a strong norm that means men are expected to make final decisions and take the lead in decision-making, such as hiring workers and selecting construction materials, whereas women are more involved in housing layout and design decisions.

... But money also talks

Despite these gendered divisions, joint decisions include where to access housing finance and how to spend money. Women's confidence in decision-making is bolstered by better access to funds, such as through membership of microfinance institutions and self-help groups, which provide funds directly to female heads of household or target women over men as beneficiaries. Additionally, certain government schemes support women's decision-making through providing funds directly to female heads of household or mandating that land titles be passed onto daughters; a significant normative shift, given that sons frequently inherit land titles.

Adherence to Vastu principles is often – but not always – followed

Vastu shastra, a traditional Hindu architectural system based primarily on astrology and individual horoscopes, plays a unique role in the construction practices and preferences of Hindu communities, but the extent to which it is followed also depends on plot size and budget constraints.

People feel powerless in the face of nature's cruelty

Major natural disasters such as cyclones and flooding are infrequent, but when they strike, they hit hard. Many households express a sense of powerlessness in terms of fortifying their homes against natural disasters, and they view damage by cyclones and flooding as inevitable. That said, most households and masons do adopt some fundamental disaster mitigation techniques.

There is distrust of new materials and innovations

Masons are very reluctant to adopt new disaster-resistant materials and techniques. They generally trust only what they can first try themselves, and they won't recommend a new practice to households unless they have personal experience with it. There is a broken feedback loop between households and masons; many households accept defects and construction failures as inevitable, specifically around waterproofing.

Appearance matters the most

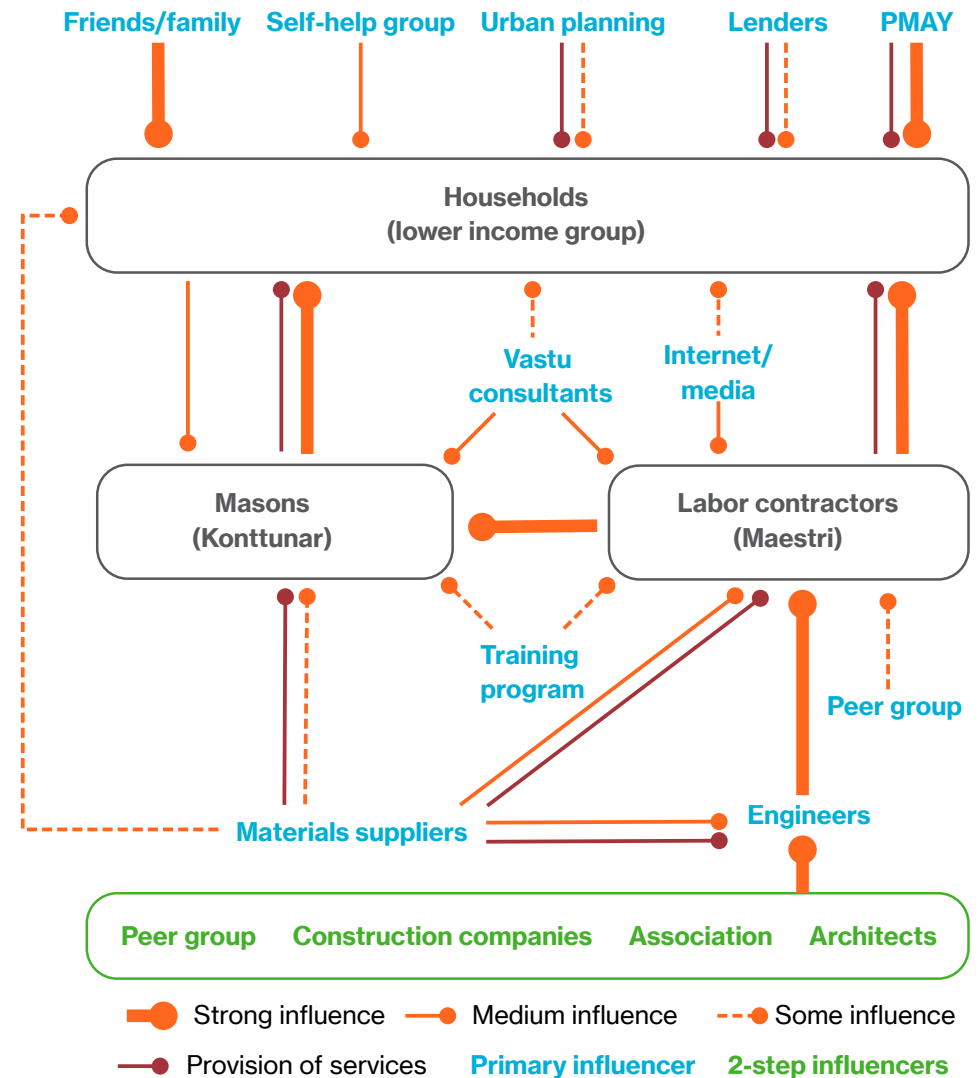
Both households and masons recognize that durability is important, but the exterior quality is more highly valued. This may be due to a lack of technical knowledge among households, and finishing quality is the primary factor when considering masons for referral work.

Information flows and influences

Many households rely on the advice of family and friends to make decisions about home construction. Masons have some influence, but unless households explicitly ask them for advice, they are rarely able to affect overall construction preferences.

The Indian government also has a unique role to play in influencing low-income housing construction, through subsidies under the Pradhan Mantri Awas Yojana, or PMAY, scheme, an initiative targeted toward building affordable housing for the urban poor.

For masons, peer group influence is very strong. Junior laborers rely on more experienced masons or labor contractors for their knowledge. Collaboration within the construction community is strong. Engineers and cement companies influence masons and more experienced contractors as a key source of updated techniques and products.



Potential intervention strategies

- Educate female heads of household about construction technology through microfinance institutions and self-help groups to increase their decision-making abilities.
- To increase uptake of disaster resilient building practices, co-opt microfinance institutions as partners to offer roofing products, technical support and insurance embedded in the loan.
- Support the mason labor market through a smartphone application where households can find, rate and contact masons; masons can find materials suppliers; and both parties can contact building experts such as engineers.
- Partner with construction material suppliers to offer a voucher-type system that gives bulk purchase buyers access to a call center, with the opportunity to speak with a technical expert or engineer for free.



Locations

Informal community of **Korogocho**, in the northeast area of Nairobi. First occupied by rural migrants in the 1960s. Now home to an estimated 150,000 people from over 30 ethnic groups.

Interviewees

Urban residents, likely wealthier than average for Korogocho
Peri-urban residents in two areas:

- outside Nairobi where former Korogocho residents have built homes
- Siaya county, western Kenya where Korogocho residents also relocated

The decision to build

Women frequently instigate the decision to build a house. The decision may stem from family land that needs to be claimed, economic opportunities in other areas, and the household's savings discipline.

Norms affecting homebuilding

Gender norms are more flexible

Women typically instigate the decision to begin building, and most housing-related decisions are seen as joint between husband and wife. Women's agency and decision-making power increases the more they contribute financial resources to the building process, and women who are single or divorced or whose spouse is absent exert significantly more influence over the building process. Men typically select masons and materials, decide the layout and design, and supervise construction, with women's input.

Land deeds, however, are typically passed on to sons, and men tend to have the final word on housing decisions. A key limiting gender norm to women exercising more agency in the housing process was the fear that a community could perceive the husband as powerless. Some single or divorced female respondents who built houses themselves were called witches by their community, reflecting deep-rooted stigma.

Multiple competing factors affect design decisions

People building up-country and remaining in the city are highly price-sensitive, as they will not be occupying their houses year-round. Many households try to conform to the aesthetic style of their

neighborhoods, but other design and construction influences include building regulations. In some neighborhoods, permanent structures (e.g., those built with stone or brick) are not allowed because of land tenure laws. Masons and hardware retailers can provide advice on materials and design, but only if a client explicitly asks for it. Plot size determines whether a household will construct a one- or two-story house.

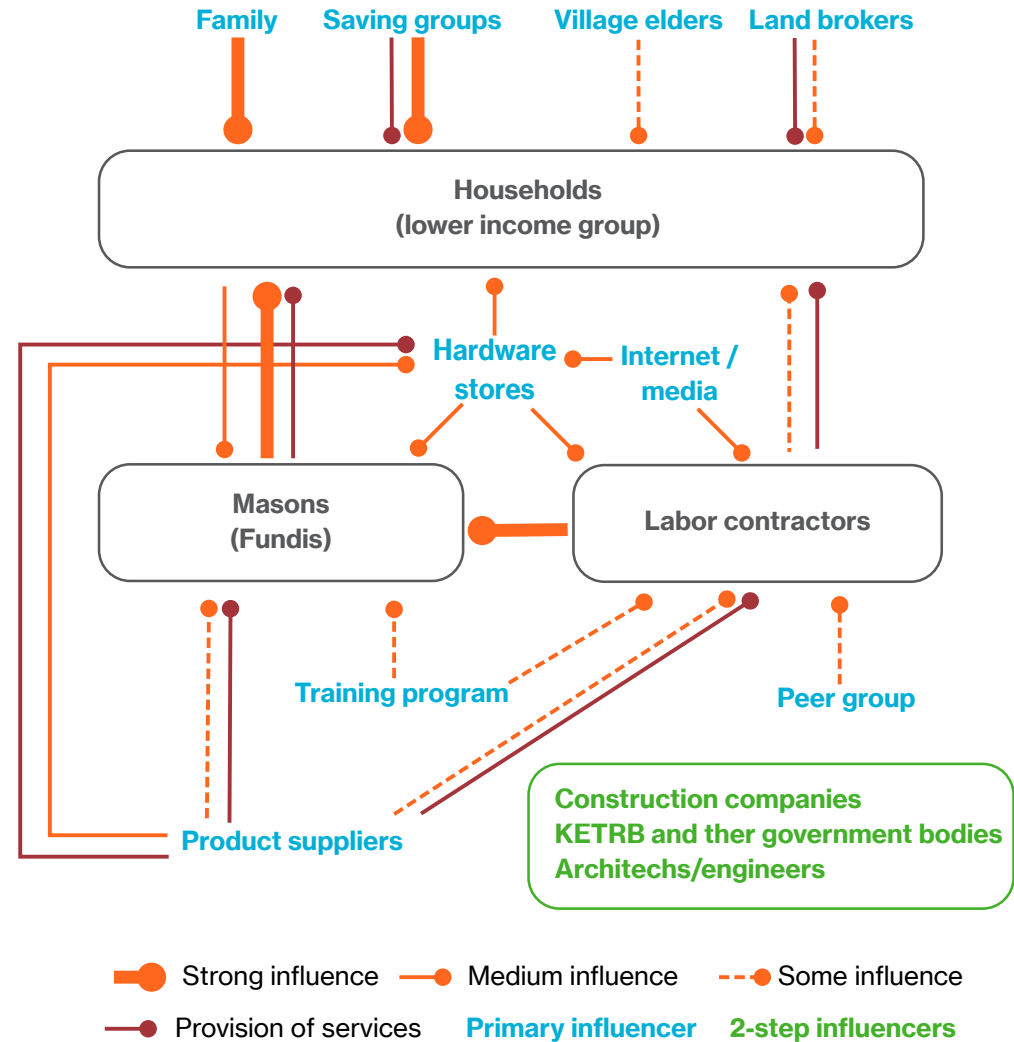
Housebuilder/mason relationships lack trust

Masons are chosen based on referrals, on evaluation of their work from the perspective of exterior quality, and on their proximity to the area. Clients and masons both fear that one party will try to cheat the other – through nonpayment of wages or by performing shoddy work. The low-income practice of building incrementally can deter mason loyalty and reliability, as it prevents the masons from knowing how long their work will last. With no chain of feedback to masons if an error occurs with a job, housing construction suffers from a “once bought, can't be returned” mentality.

Information flows and influences

Low-income households tend to rely on advice from family and friends, but self-help groups, microfinance institutions and self-help co-operatives also have a strong influence on building decisions.

For masons, word-of-mouth and peer groups tend to have more influence, although the level of influence depends on the rank of the mason. General contractors are more likely to know the latest innovations in materials, technologies and construction practices because they draw on more information sources, including training, trade events and media.



Potential intervention strategies

- To promote adoption of alternative building materials and technologies, familiarize masons with them, and cultivate demand and perception by low-income households. Do this through an interactive TV program, supported by an SMS campaign to demonstrate the affordability and durability of such materials and technologies. Pilot last-mile agent-based or online supermarket distribution models to reach lesser-served markets in peri-urban and rural areas.
- Support financial service providers such as microfinance institutions to develop financial products that promote saving for homebuilding, support different stages of the homebuilding lifestyle, conduct consumer education, and promote women's engagement in the housing finance process. Use hardware stores as distribution points for housing-based credit products.
- Encourage the construction industry to adopt certification standards that recognize and reward mason competencies, rather than formal certifications that do not convey technical skill. Support this with digital referral and rating platforms for masons, which can be linked to Kenyan regulators and implemented as a registry. These aggregation platforms can be used for consumer education and to address the broken feedback link between clients and masons.



Locations

San Juan de Lurigancho, one of the most populous districts of Lima. Residents of various home types, from permanent, multi-story houses to temporary dwellings.

Interviewees

- **Women and men** in low-income households.
- **Masons.**
- **Other key influencers**, e.g., local hardware retailers.

The decision to build

Because it is women who often have to confront the challenges of an uncomfortable home environment, they often are the ones who decide to move their families to their own property. The decision to build a house is often accompanied by the sentiment that, “though it might be small, it is better than living in a space that isn’t yours.”

Norms affecting homebuilding

Women face an uphill battle to improve housing

Women often begin construction against the wishes of their partner. In the study, many women indicated that the men in their lives did not help at all in the initial search for land and construction of the house. Only after seeing the advance of construction would they consent. Women have limited agency in terms of making decisions about building, but this trend is on an upward trajectory. Frequently, women have a say, but not the final word, in housing decisions; they are expected to monitor the construction process in absence of men; and they tend to fulfill community building or assembly obligations.

Women’s confidence to build grows from their role in the community

Female respondents were found to have sound technical construction knowledge. In addition, women who participate in faenas – informal community-building projects, such as construction of stairways or retaining walls – or local assemblies have more confidence in their construction knowledge and their ability to voice their opinions in household decisions.

Masons get hired based on loyalty and reputation

Masons have little interest in upgrading skills or investing in new techniques because this does not impact their referrals. They tend to select materials, brands and the hardware store for their household clients based on their prior work experience. Hardware retailers also depend on referrals from masons for continued business, and there is little incentive for them to give alternative views or new information unless it is explicitly requested by the mason.

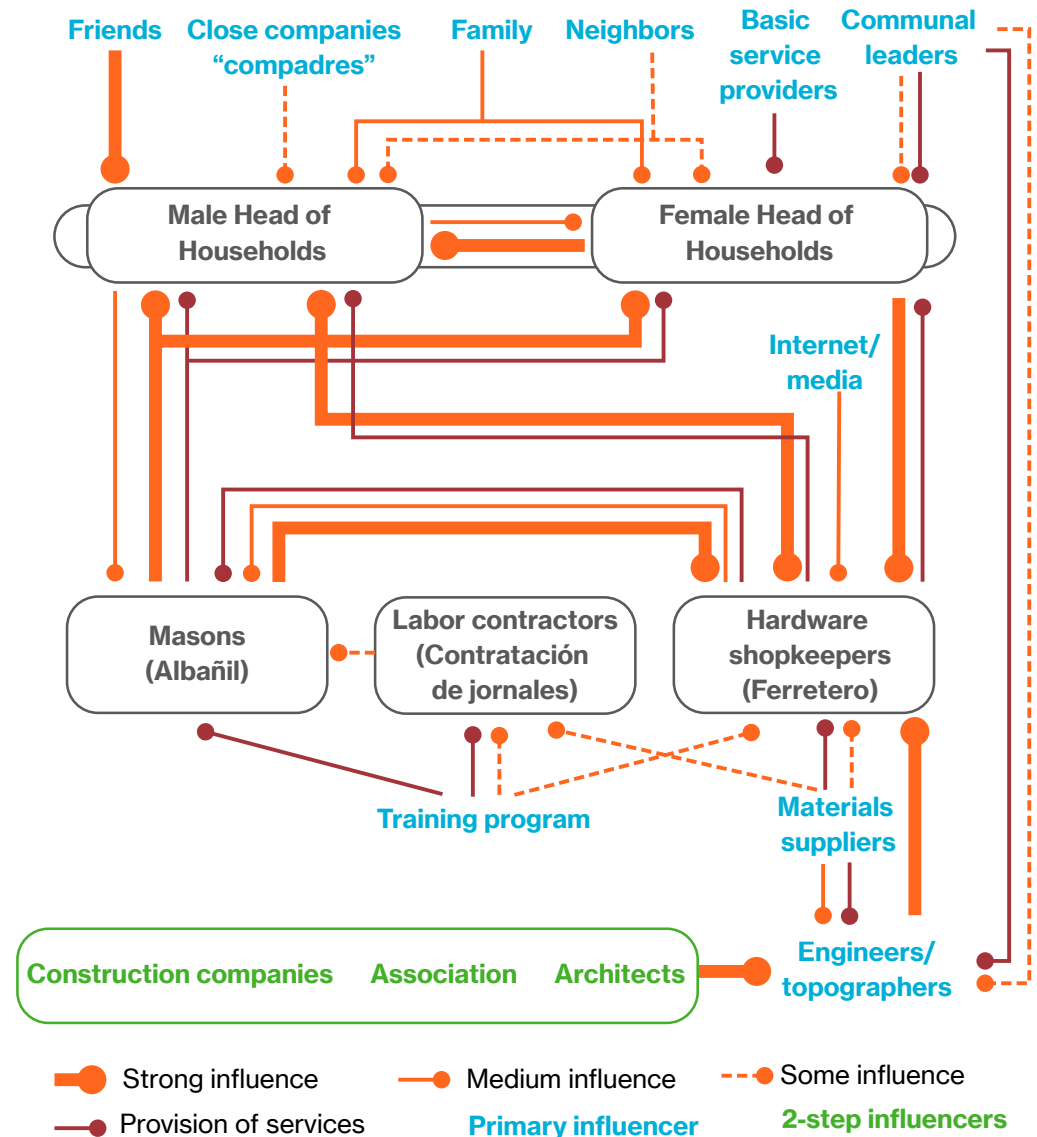
Attitudes to disaster resilience are fatalistic

Disaster risks are taken with a fatalistic attitude. This may be the result of a lack of information about the standards for earthquake-resilient structural components. The precision that university-trained engineers or architects may recommend for materials to withstand possible earthquakes is not commonly known in low-income, informal housing communities. Some households, and particularly women, expressed fatalism about the fact that suffering in building a home is part of life; others said that they cannot regulate the actions of their neighbors, and the state will just need to take responsibility at some point to safeguard self-built communities.

Information flows and influences

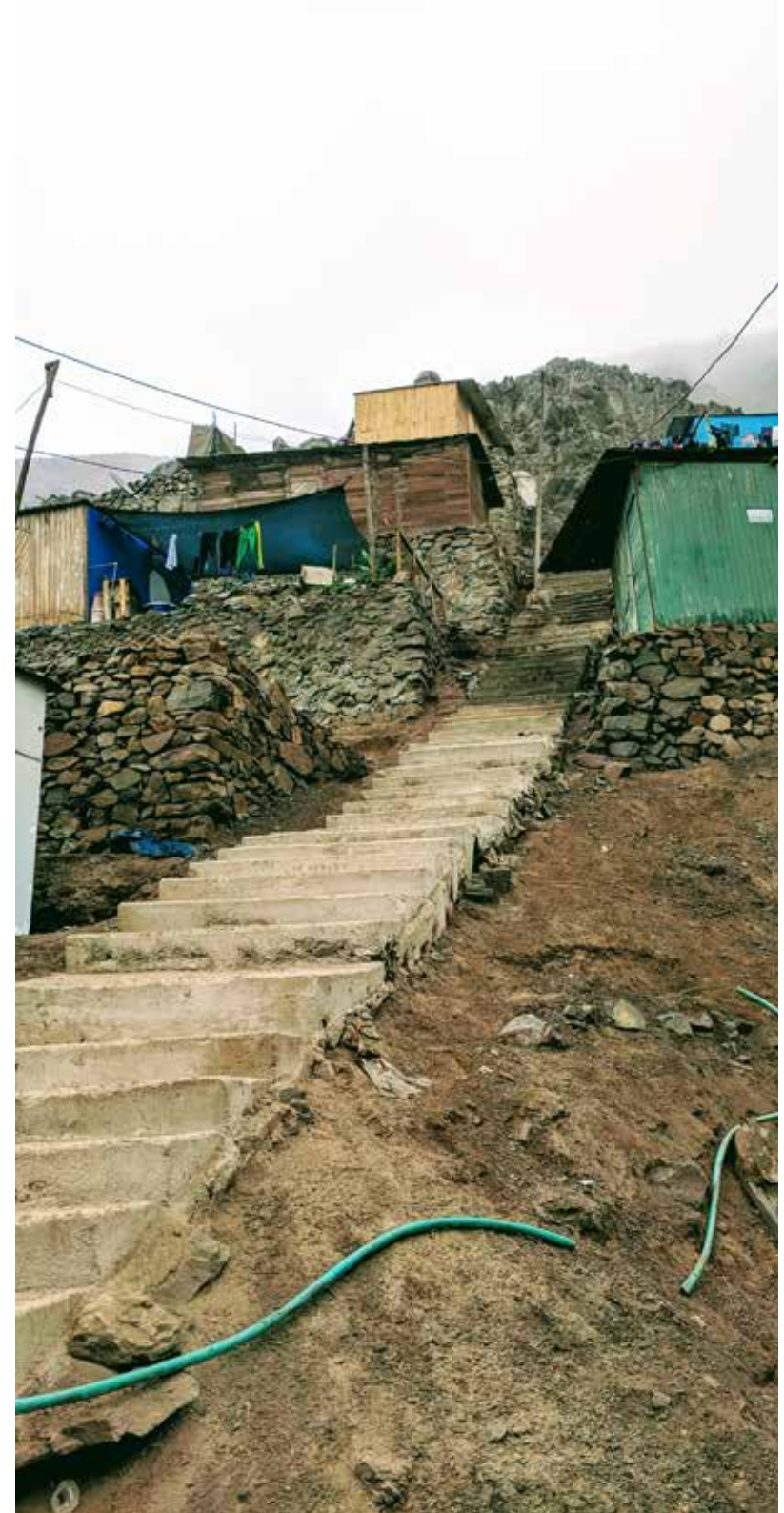
Masons have a strong influence on low-income families, for both female and male heads of household, and they are the conduit for information from other actors such as hardware stores and other construction professionals.

Households have very limited contact with other construction professionals, except when female heads of household are involved in community-building efforts or when households pursue formal loans. Most households do not share their building experiences with their neighbors and do not have family and friends with similar construction experiences.



Potential intervention strategies

- Take advantage of increasing involvement by women in home construction by marketing more toward women. Specifically, display promotional materials with technical knowledge at social spaces aimed toward women, such as in local shops or meeting places, and gear radio spots and programs with construction process tips toward female heads of household.
- Promote strong and more professional mason work by improving its perception as a career worthy of investment.
- Partner with universities and professionals to develop housing construction internship opportunities in informal communities for students in construction-related trades. Work with hardware stores and construction material suppliers to serve as channels to promote appropriate materials and techniques to masons.
- Enable professional and governmental bodies to provide recognition for quality self-directed construction, which can bolster the less-formal mason community.



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

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About Habitat for Humanity's Terwilliger Center for Innovation in Shelter

The Terwilliger Center for Innovation in Shelter, a unit of Habitat for Humanity, 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 improving the quality of life for low-income households.

To learn more, visit habitat.org/tcis.



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