

This study investigated women and housing in the city of Nairobi. It especially targeted the constraints that impede women from accessing own house and opportunities that enhance access to house ownership. Specifically, the objectives of the study were to:

- Identify the modalities of acquiring own house by women in the city of Nairobi
- Investigate constraints inhibiting women's access to house ownership in the city of Nairobi.
- Investigate opportunities that can enhance women's access to house ownership in the city of Nairobi.

To realise the purpose of the study, a survey design was adopted. Primary data was collected by use of questionnaires and interview schedules. The questionnaires contained both open ended and structured questions, which targeted women who were either tenants (45) or owneroccupiers (45). Informal discussions were held where necessary to seek clarification and additional information from the respondents. The interview schedules were administered to the mortgage offices from the housing finance institutions. The Statistical Package for Social Sciences. (SPSS) was used for data processing and analysis. The first stage of processing and analysis involved computation of frequencies, percentages and generation of tables and graphs. The second stage involved testing of hypotheses by use of chi-square and factor analysis to test for independence between observation made and patterns of association, respectively.

The study revealed that there were three ways used by women in the city of Nairobi to acquire owner-occupied house. These included: loan or savings from co-operative society or self-help groups; loan from mortgage lending institutions or bank or employer, and inheritance. The most commonly used modality being through loan or savings from co-operative society or self-help group (68.8%). Statistical test using the chi-square technique revealed that the differences observed pertaining to modalities of acquiring own housing by women in the city of Nairobi were statistically significant at 0.05 level of significance.

The study further showed that women in the city of Nairobi face a number of constraints in accessing house ownership. These constraints included: low income, lack of information on housing opportunities, beauracatic housing loan procedures, high cost of houses, and lack of equal inheritance rights among others. By employing factor analysis, it was observed that there is a pattern of association in the rating of constraints that hinder women's access to house ownership. Four main factors (constraints), namely: institutional; financial; educational and occupational; and cultural were derived from the original 15 constraint variables.

The study also revealed that there were various opportunities that could be explored by women in the city of Nairobi to enhance their access to house ownership. These were: initiating income generating activities through self help groups; joining co-operative societies that offer flexible credit facilities; seeking information on acquisition of shelter; and seeking for education, training and employment opportunities to boost access to house ownership.

In conclusion, it was evident that women's accessibility to owner-occupied house in the city of Nairobi is severely constrained. However, opportunities exist that could be explored by women to access house ownership. The study recommends that the government, NGOs, and other stakeholders in the housing sector should support and initiate programmes and activities aimed at increasing women's access to house ownership, especially in an urban setting such as Nairobi where majority of women live in insecure housing tenancy.