

CAUSES OF GENDER INSENSITIVITY IN THE PROVISION OF LOW-INCOME HOUSING IN THE CITY OF NAIROBI, KENYA

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Abstract

Women living in traditional societies in Kenya were principally involved in the construction and maintenance of their homes. They could for instance, plaster walls, mould bricks, pack down new mud floors or help repair a roof. The women as a result played an important role in provision of housing in the community. In colonial Nairobi, public housing was constructed suitable for 'bachelors' who had legitimate purposes of employment or trade in the city as women were left in the rural areas. After independence in 1963, a large number of women migrated to the city either to join their husbands or to search for employment. The women found accommodation in the public housing highly inappropriate for themselves and their families.

In post-colonial Nairobi, the great bulk of women in low-income public housing schemes often find that their needs are poorly dealt with by male dominated planners who restrict women's inputs and give low-priority to women's concerns. Consequently, the women as soon as they are in the house often start making changes, for example, knocking down walls to make bigger rooms, putting in partitions to enclose certain areas, make extensions and generally change the interior to suit them.

This paper points out that despite women being the primary users of housing and, therefore, the most affected, they have been excluded from virtually every aspect of the housing process. This can be attributed to various factors, particularly, the patriarchal notions of appropriate roles for women which exists within families, communities, institutions and government in the city. Consequently, gender biased planning in housing needs to be replaced with a more sensitive planning from a gender perspective so that the needs and concerns of women in housing are taken into consideration.

Introduction

The role of women as users in the shelter sector has received increasing attention over the past few years leading to recognition that significant gender differences exist with respect to shelter requirements (UNCHS, 1995). Although women are the primary users of housing and are therefore the most affected by housing, they have been excluded from virtually every aspect of the housing process, be it policy development, planning and design, construction, ownership and even housing movements (Farha, 1998).

Both men and women experience the problem of housing; however, women are the most severely affected by this situation. Women, because of their socially ascribed gender roles and responsibilities, are central to housing. They carry the heaviest responsibilities for home and family and are responsible for reproductive activities of childbearing, child rearing and domestic work that ensure the daily and future well being of the family (Thurman, 1993). Furthermore, women in general spend more time at home than men and are thus directly and strongly affected by the place in which they live, its amenities and its surrounding environment.

Housing is a valuable economic asset; but it has much wider economic, physical, social, cultural and personal significance. Moser (1987) observes that social relations are constructed within the household and that this results in differential experiences of housing for men and women. Consequently, to assist women, it is first necessary to understand women's particular housing needs. Moser defines these particular needs distinct from men's, as both

'practical' and 'strategic'. Practical needs are those that arise out of women's everyday realities while strategic needs are identified from the analysis of women's sub-ordination that result in discrimination and systematic disparities.

Policy makers, planners, architects and designers often fail to recognize the crucial role women play in the development of shelter as a result of gender blindness (Rakodi, 1991). Gender blindness is a failure to recognize that men and women may have different needs and priorities. In low-income housing projects and programmes, women's participation can take two forms; in the formulation, design and implementation of the project or through incorporation of their needs and concerns. In the City of Nairobi, both forms of women's participation are low. Consequently, low-income housing schemes have been implemented which do not address women's specific need for various activities such as child rearing, house management, social/recreational and economic activities. The outcomes are housing projects, which are discriminatory with severe detrimental consequences on women in the execution of their daily tasks.

Every aspect of housing affects women directly, be it the construction of housing, its interior design, access to basic amenities and services, or the ability to access and maintain housing (Gilroy and Woods, 1994). Lack of participation of women in the housing process contributes to unsuitable house designs which are found in public housing programmes, in the rental housing market and when standard house plans are provided for serviced plots. Consequently, the internal environment of the house can be inappropriate for the needs of women. It has been observed that as soon as residents assume ownership of the house, they start making changes; they knock down walls to make bigger rooms, put in partitions to enclose certain areas, make extensions and generally change the interior to suit them.

The Global Shelter Strategy and Agenda 21 recognize the important place of women in the shelter process and the need to address the special problems faced by women in order to improve their participation, both as contributors and beneficiaries in the shelter process. Both reports make recommendations for a more gender-aware approach to planning for shelter and basic services. The reports observe that women's perspectives are crucial to the effective formulation and implementation of appropriate gender sensitive policies and programmes in housing.

The objectives of this paper are two fold:

- + To examine constraints which limit the participation of women in the planning, implementation and management of low-income housing schemes in the City of Nairobi
- + To identify strategies that can increase the participation of women in the planning and implementation of low-income housing schemes.

Key Words

Housing- refers to the physical fabric of the house and the land in which it is built

Gender- is defined as relating to the social, economic and political differences between men and women

Gender roles- are those activities that are considered by a given culture to be appropriate to a man or a woman.

Gender aware- is conscious of the differences between the needs, desires and vision, among others of women and men.

Gender-blind: That which makes the social relations between men and women invisible, inscrutable, concealed, not noticeable (Moser, 1987).

Gender-biased: Lopsided and or/distorted by neglect, discrimination, or outright prejudices towards/against one gender be it male or female.

Planning from a gender perspective: involving women and men at all levels of development, thinking, planning and implementation.

Significance of the Study

Housing is important not only for shelter but because it also contributes greatly to other benefits such as improved sanitation facilities, better health conditions and increased employment opportunities (Kenya, 1999). It is now recognized that the Government of Kenya alone cannot adequately provide shelter to the increasing population especially because its overall resources are steadily falling. For the country to realize the expected future output of

housing stock it has to rally all actors in both the public and private sectors. This necessitates incorporating women's roles, views, needs and contributions in development of national shelter policies. While women in the high-income category have good jobs, high-levels of education and are able to make a choice in housing, low-income women have limited resources and have no say in the planning, designing and construction of their houses which has diverse socio-economic consequences. The paper provides the rationale needed for incorporating women's housing needs in national housing policies and programmes.

The emerging interest in women's participation in low-income housing is founded on several main themes. The rise in female poverty, or the feminization of poverty, is compelling policy makers to focus more on women (UNDP, 2000). The great bulk of such women are disadvantaged in the housing process as their needs and concerns are poorly dealt with. This paper examines mechanisms, procedures and practices that hinder the participation of women in the housing process and argues the need for remedial measures so those women can contribute to shelter development.

The focus on women in the shelter process is important because in the City of Nairobi, women now constitute a sizable proportion of the total workforce, have made inroads in male dominated occupations and have become successful entrepreneurs. Housing surveys and projects show that the proportion of women aspirants to low-income housing is significant in relation to males (HDD, 1997). In formulating housing policies, it is no longer enough simply to orient them only towards traditional family patterns. More women are independent and this trend to individualization forms an essential catalyst for their emancipation and their participation in economic, social and cultural life on equal footing with men.

This paper advocates for gender planning which takes into accounts the needs and sperspectives of both women and men in the housing process. The housing sector faces a great challenge because addressing gender invariably is complicated and difficult, and to date there is relatively little specific gender planning experience in this sector. Further, it has been noted that significant improvements in housing development can be achieved through policy and programme interventions of which gender issues constitute an integral part.

Research Design and Methodology

This paper has been extracted from a study that was carried out in Nairobi City during the period 2001/2002. The purpose of the study was to examine the causes and consequences of non-participation of women in the planning and implementation of low-income housing schemes. The City of Nairobi is the major administrative, industrial and financial centre in Kenya. The 1999 census put the population of Nairobi at 2.14 million, with women comprising 989,426 of this population (Kenya, 2001).

The study utilized a survey design approach to probe into the participation of women in low-income housing developments. Two sampling frames were established for purposes of data collection. The first sampling frame was for selection of residential units while the second frame was for selection of households. To select a sample from the low-income estates in Nairobi City, a spatial sampling frame was used so that the samples were representative of the diversity of low-income estates in the city. The variables used in the spatial sampling frame comprised different low-income groups, different residential areas of the city, mode and type of housing, type of scheme, construction style, land tenure and provision of basic facilities. The types of low-income housing schemes were selected from only those developed through public funds as Housing and Community Development Projects by the Housing and Development Department (HDD) of Nairobi City Council (NCC). A total of five types of schemes were identified as tenant purchase, site and service, slum up-grading, public rental and informal up-grading schemes. Random sampling was then done to select the sample estates, which were Kayole, Umoja 11, Mathare 4A, Pumwani High-rise and Korogocho. Households for inclusion in this study were selected through systematic sampling. The study sought views from 150 respondents. A questionnaire was administered to 82 respondents, while focus group discussions were held with another 68 respondents. In each of the selected households, the wife (in male-headed households) and the household head (in female-headed households) were interviewed using a questionnaire. The respondents must have lived in the houses for a period not less than one year.

Primary data was collected using questionnaires, interview guides (for key-informants,) Focus Group Discussions (FGDs). The secondary data was obtained from government publications, reports, media and other written sources. It complemented discussions particularly on areas where gender bias occurs in shelter development for example, in decision-making, societal attitudes/perceptions, institutional structures and laws. Data analysis involved use of quantitative and qualitative techniques. Quantitative data analysis was applied on the questionnaires while qualitative analysis was applied on data from FGDs.

Qualitative analysis utilized content analysis where the procedures involved identifying, coding and categorizing patterns in the data. Quantitative data analysis used the Statistical Package for Social Sciences (SPSS).

Mechanisms, Practices and Procedures that Hinder Women's Participation in the Housing Process

The first objective of this paper was to identify the mechanisms, procedures and practices that hinder women's participation in the housing process. From the findings of the study, various reasons emerged which the women perceived as responsible for their low-participation in the housing process. These are identified in the following sections.

Gender blind housing Policies

Kenya's housing policy provides a guiding framework for satisfying the housing needs of all groups in the society. It also lays the ground rules by which plans for action and strategies are formulated. The National Housing Strategy for Kenya 1987-2000 observed an important shift in the government's role, from being a direct developer of low-income housing to one of working with, and facilitating housing development by the informal and formal sectors, NGOs, communities and individual households. The policy makers have, however, failed to recognize or acknowledge the need to address women's concern specifically. Kenya's housing policy, for instance, addresses the issue of women under vulnerable groups. These groups include 'women, children in difficult circumstance, the handicapped, the aged and the displaced population' (Kenya, 1999). Some specific women's concerns are not addressed in the housing policy include legal and customary discrimination, severe poverty, limited access to credit, low levels of education and training, and the triple burden of earning an income, managing the home and family and very often managing the community. Such existing gender inequalities have been either ignored or worse reinforced and this is in spite of the fact that 50.4% of the population comprises women

It must be noted that gender discrimination is often subtle and sometimes happens during policy implementation. The housing policy, for instance, 'endeavors to facilitate the creation of credit institutions and lending mechanisms which will be accessible to women, handicapped and the displaced. Housing Co-operatives will be supported and encouraged to initiate community based credit-systems...' (Kenya, 1999). In reality where such schemes exist majority of the women are still shut out because of gender-biased policies regarding financial assistance for housing. The economic and financial policies, the priorities of financial institutions and the rules and procedures commonly employed for loans, mortgages and other forms of credit in both formal and informal sectors have put women at a significant disadvantage in acquiring credit for housing, as well as for other types of investments in the housing sector. In the Kayole Site and Service scheme, plot owners were given loans of Ksh 36,000 to build two rooms and a toilet but the total cost of the structures was Ksh 50,000. The owners had to get Ksh 14,000 to make up the balance. Many of the women failed to raise this balance and complained that the non-formal lending institutions had high interest rates and preferred dealing with individuals and not women's groups. In the formal banking institutions obstacles reported included lack of information, their low and irregular incomes, lack of collateral (including formal savings), inability to deal with complicated loan procedures high interest rates and discrimination by male bureaucrats. These factors greatly restricted their access to credit and affected house construction, as the individual owners had to purchase the building materials.

To overcome access to credit, many women formed merry go rounds of between 20-25 women and contributed between Ksh 50-200 per month. In this way the women succeeded in buying cement, blocks and other construction materials for members. The groups also enabled the women to provide labour such as in digging trenches for

members. The groups, however, as reported by the women experience problems of poor leadership, which have greatly affected their performance and duration. In Kayole, a major problem affecting women, particularly women-headed households was the lack of funds to develop the plots within a given time frame and this has resulted in their plots being re-possessed and sold to other persons.

Discussions with officials in National Housing Corporation of Kenya revealed that loans taken to finance dwelling units are often large (as small loans are not 'good business'), entailing long-term repayment and often such loans require legal-tenure documentation and cover only a percentage of the price. On the basis of having to safeguard their capital, conventional lending institutions require proof of an adequate and dependable income, that is, formal employment as well as ownership of the property. These requirements, directly and constructively, preclude many women from obtaining such loans.

Other gender blind housing policies are found in the planning legislation including shelter standards, building by-laws and planning regulations which impact adversely on women in the shelter process. In housing design, planners rarely pay attention to the need for women to earn an income at home. This may lead to house designs which are inappropriate for cottage industry or renting. Planning and public health regulations restrict women's activities such as carrying on a business on the plot, growing food, keeping small livestock, or building using traditional building materials. The Public Health Act, for instance, prohibits the erection and use of temporary or movable buildings for business and the use of dwellings for business activities. The Land Planning Act, further, fails to recognize the existence of the informal sector activities, where majority of women are engaged in. Laws that discriminate against the small-scale "informal sector" hit women the hardest. This poses serious problems for women who need to combine economic activities with their domestic roles, increase the family income and provide them with a source of independent income.

The building by-laws and regulations further limit the participation of women to the housing process. In Nairobi 55% of the population live in informal settlements where a substantial proportion of construction makes use of earth and timber products. Local by-laws completely ignore this fact, specifying instead modern materials and techniques; cement and mortar, steel and electrical and sanitary installations that are appropriate for middle and high-income housing, and commercial and industrial developments. Often, while women have responsibility and the skills for various aspects of house construction in rural areas, insistence on the use of industrialized materials may increase costs, reduce the cultural acceptability of women controlling the construction process and lessen their confidence that they can build (INSTRAW, 1987). New materials used in construction such as concrete wall blocks, flooring slabs and roof panels, asbestos, cement and steel sheets were also found to be expensive for many low-income women.

In fact, women pointed out that what they needed was the adoption of indigenous low-cost building materials that require minimum amounts of capital and make use of locally available raw materials and skills in production and are small-scale operations. Benefits of such include the construction prices could be lowered to a range affordable by low-income populations and this would create a significant savings in building and maintenance costs. In Kayole site and service scheme, the authorities had to relax the building standards to allow a large number of women allottees build iron-sheet structures as they were unable to construct according to the required standards. A review, however, has been done on the building standards and regulations, which will lead to adoption of cost-effective and efficient use of materials and building methods.

Lack of Participation in Decision-Making at the Community and National Levels

This was cited as another reason for the low participation of women in the housing process. There has been low participation of women in the political arena. Women have been constrained from entering local level politics by the lack of finances for campaigning and time constraints needed to manage domestic responsibilities, income-generation activities and political work. There are other barriers to participation in politics such as the widely-held perception that political activity is "dirty" and not for decent women; politics is often viewed as belonging to men; reluctance of husbands and families to have their women in the public eye; lack of public arena skills and intimidation by

male opponents. Although national policies affect urban development and in particular housing policies, local decision-making and administration is also important. A point that emerged during the study was the view that decision-making processes should co-opt the views of grass-root women. In Mathare 4A, dis-satisfaction with the scheme was partly blamed on the project implementers, Amani Housing Project, who incorporated views from women community leaders and not the grassroots women. The women felt that such leaders may hold views not representative of the majority of women. It also emerged that decision-making at the household level is also important. The conclusion that emerged is that when women have a say in house design, they take decisions with the needs of the whole household in mind, whereas men design houses primarily for their own needs.

Lack of Education

Lack of education was blamed for women's lack of participation in shelter development. It is true that women's illiteracy, higher education and enrolment in scientific and technical courses are lagging far behind men. Women and girls make up two thirds of illiterate Kenyans with over 55% being illiterate. Their lack of education is attributed to the fact that girls drop out consistently throughout the primary school cycle, representing a lower enrolment in secondary school. In between early marriages, pregnancies and boy preference among parents with limited resources all have taken their toll. Even those who make it through secondary school concentration on the over subscribed arts courses inevitably translate into exclusion from the high paying and prestigious jobs in science and technology. As a result there are few women engineers, architects, planners and bank managers. These are areas related to human settlement planning and development and management. One reason women do not enroll in education in these fields is the traditional perception of what jobs are suited to women and men respectively.

Lack of information

Lack of information on important shelter development hinders women's participation. It is noted that 45% of women interviewed in Pumwani high-rise said that they did not get access to information on the project and they learnt about it from friends and relatives. Women lack of information is a limitation and stems from their relative exclusion from public life and their low levels of education. Hence, they lack information on opportunities in the housing sector, on housing programmes and projects, on loan programmes and on legal issues. Housing programmes are usually publicized through local newspapers and public notice boards. Many women are missed either because they are illiterate or because they are less likely than men to be exposed to such information. It is therefore evident that women cannot participate fully in shelter programmes unless they have access to information on policies, projects and other entitlements.

Low-incomes

Low-incomes were identified as constraints to participation in the housing process. The results of the study indicate that majority of the women had low incomes. One reason is because many of them work in the informal sector which itself tends to be low in productivity because of the restrictions that affect it. The limitations include the small scale of the activities, the simple technologies, little capital and lack of links to the formal sector. Women, however, because of their limited education and skills, restricted access to credit and highly demanding domestic responsibilities; find the ease of entry and flexibility offered by the informal sector the only viable form of productive employment. The high cost of land and housing is a significant obstacle, because of both low incomes and the scarcity of institutional credit on appropriate terms. Focus group discussions in Kayole revealed that the criteria for qualifying for credit, and the terms on which loans are given, often discriminate against all low-income households.

Lack of participation in the modern construction sector

Lack of participation in the modern construction sector limited their participation in the housing process. In many traditional societies, women were partly responsible for house building, for example, among the Masaai and Meru communities, relying on many types of traditional construction materials. In the formal construction sector, how-

ever, reliance on high technology and imported materials seems to have pushed women out of this sector. Women lack training in modern construction skills. In the modern construction techniques a significant cause of under-representation of women is the low-status of women. Interviews with women in Kayole revealed that jobs offered to them in the modern house construction are often limited to menial tasks like carrying water, sand and other materials, sweeping and cleaning the building sites and even supplying food to the men. This is heavy work and required more physical strength than masonry. Such work is not assigned to women because of their physical strength capabilities as compared to men but purely on the ground of socially assigned roles arising from those perceived differences in gender stereo-typing. The male/traditional attitudes have more to do with gender than the ability of women to actively participate in all spheres of shelter. Traditional beliefs, for example, which perceive housing construction activities as the man's domain, still persist.

In Kayole site and service scheme, though the project does not specifically discriminate against women, they still suffer socio-cultural discrimination by male project workers and builders. Informal discussions with male mason laborers and contractors on several construction sites revealed the entrenched stereo types of gender roles. They could not comprehend the possibility of women doing skilled work and felt that skilled construction work was not a woman's job.

Further, lack of understanding of this sector also makes it easy for women to be exploited when they have to hire artisans to build for them as was reported by women who needed to make changes in their houses. At the same time maintenance of the house is also difficult because of a lack of understanding of building. Traditional male attitudes were also reported particularly in Korogocho up-grading scheme where women reported that their participation in shelter improvement was constrained by husbands. The reasons probably being the that husbands were unwilling to let them come into contact with other men, resentment that women are spending time away from household duties, or a belief that female involvement in the 'public' world of community development threatens traditional male-dominated power structures.

Gender Blind Information

Gender blindness in policies whereby policy makers lacking information on the roles, needs, views and contributions of women continue to make plans based on gender blind information. There has also been widespread lack of concern about the situation of women for a long time. Discussions with Mathare 4A women, for example, revealed that their non-participatory roles in relocation and upgrading of the scheme tended to disrupt their lives and economic activities. The women lost incomes they were getting from renting out rooms and carrying out of small businesses in their previous shacks. This goes on to show that women's perspectives are essential for the effective formulation and implementation of appropriate gender sensitive policies, programmes and projects.

Conclusion

Women's roles in child rearing, managing households and income earners are most directly affected by the place in which they live. The women are however, not consulted in the design of houses and provision of basic services especially in low-income housing schemes. As a result, women's housing needs and concerns are largely ignored and are therefore unrecognized and unplanned for in the planning and implementation of such project. The study findings indicate that women are not satisfied with the house designs, construction materials used and in the provision of basic service which are inappropriate. The dis-satisfaction arises largely from their non-participation in the housing process hence, their needs and concerns are not addressed and the projects benefits often fail to reach them. Consequently, as soon as the women move into the houses they have to make alterations in a bid to improve its internal structure to suit their needs.

The study findings reveal that women are subject to special constraints in participating in the housing process. While some of these constraints are the result of *de jure* and or *de facto* gender discrimination others are the result of their low-incomes, their lack of education and training, male traditional attitudes, low representation in decision making bodies, lack on participation in modern construction, gender blind policies and lack of information in opportunities in the housing sector.

To improve the quality of shelter will require that women participate in the design of housing in the selection of cheaply available construction materials, in the planning and implementation of low-income housing schemes as well as in decisions concerning necessary infrastructure. Women's active and informed participation will be an important means of ensuring that aspects such as work-space, privacy in the bedrooms, kitchens with enough space, open spaces, sanitation, nursery schools, piped water and security are given due consideration.

Recommendations

To increase participation of women in the housing process, various policy measures are recommended. The action implications are:

- Gender awareness training to ensure that development programmes and projects are not gender blind. The most important steps needed to facilitate change include providing policy makers and housing professionals with gender-awareness training. Training is needed for policy makers at the international and national levels; programme designers, project implementers and communities so that they can ensure that development projects and programmes benefit all equally.
- Enable women form self help groups. If women shelter-related problems are to be improved it is important to strengthen their skills and their attitudes towards self-help. They will have to be trained in management skills in ways of dealing with public authorities and skilled craftsmen and in organizing themselves for mutual help and in leadership skills in general. Keeping in mind women's high illiteracy rates in mind a variety of communication methods should be used to ensure that they receive the information necessary for participating in low-income housing schemes, in training programmes or self-help events. Such information should be transmitted, and their views sought, through verbal and visual media, including meetings, radio, film, visits, music, street theatre etc.
- Networking among women's groups is another step essential for strengthening the position of women in the human settlements debate. When women are more organized and are well informed and trained, they are better able to demand their rights and seek corrective action. Networks provide women with opportunities to learn from the experiences of other women from different educational and social backgrounds. Support can come from such groups as the Habitat International Coalition Women and Shelter Network and the International Coalition on Women and Credit.
- Nairobi City Council can improve and increase women's participation in housing by strengthening relations with (CBOs) and women's groups. When mobilized and made part of the decision-making process, CBOs and women's groups have been highly successful at securing improvements in basic services such as water, sewerage and waste disposal and recycling. The council needs to be more supportive of community-based and women's efforts in tangible and practical ways.
- Experiences of those in the human settlement field have revealed that quite often the priority need in poor families is employment, not housing. With that in mind, employment opportunities and prospects should and can be increased through new shelter improvement programmes which directly generate jobs in both the formal and informal sectors.

Moreover, as most of the income-generating activities of underprivileged women are in the informal sector, these can be facilitated by improved shelter and neighbourhood development that expands the possibilities for working near their homes. New national and local efforts and priority for the shelter sector could, therefore, launch a twofold attack on poverty and employment.

- Access to credit is one way of empowering women to participate in the housing process. Since the experience of the Grameen Bank in Bangladesh, micro credit for poor people, and especially women, has become ingrained in development strategies, with non-governmental organizations and UN agencies investing heavily in them. Micro-credit should be available to women who can start small businesses and can hopefully afford basic needs such as food, education, healthcare, shelter and education for their children. Micro-credit will lead to women's economic empowerment. Indeed it is a much vaunted fact that women rarely default on their loan repayments (UN, 1998). Given the restrictiveness of lending to women in the informal sector by the average commercial

bank, the NGOs can play a major role in providing credit to such women. Economic empowerment is also beneficial to women by giving them self-confidence, status, self-esteem and bargaining power within the households. The stark reality is that no amount of loans will in themselves empower women. Micro-credit will only benefit women as part of a comprehensive review of their legal-constitutional rights and practical concerns such as supportive infrastructure. Greater participation of women in political life, nationally and locally, is also crucial. Women must be better represented at the highest law and policy making level, because it is in parliament that decisions are made and resources allocated.

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