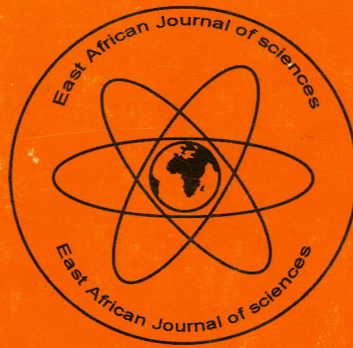


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Women and Housing in the City of Nairobi: Constraints and Opportunities

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Abstract: This paper examines women and housing in Kenya's urban areas. It specifically addresses the constraints and opportunities that, if explored, could enhance women's chances of accessing owner-occupied housing in the city of Nairobi. Primary data was collected through questionnaires. The questionnaires targeted two groups of women, namely renters and owner-occupiers. A total of 90 women were interviewed, comprising 45 renters and 45 owner-occupiers. Simple descriptive statistics and Chi-square analysis were performed on the data. The findings of the study showed that women faced constraints of a financial (41.2%), institutional (36.6%), cultural (18.9%) and occupational (3.3%) nature in their efforts to secure their own housing. The study demonstrates that the best opportunities for women to acquire house ownership were through self-help groups, cooperative societies, and women's finance trusts. The study recommends that the government, NGOs, and other stakeholders in the housing sector support and initiate programmes and activities aimed at increasing women's access to house ownership, especially in an urban setting such as Nairobi City where the majority of women live in a situation of insecure housing tenancy.

Keywords: Housing; Women

1. Introduction

The importance of housing to human beings, whether male or female, cannot be overemphasized. Housing carries out interrelated physical, social and economic functions. Its physical functions include the protection of the occupants from physical elements such as rain, heat from the sun, wind and cold. Housing also provides security and comfort. Socially, housing provides an environment in which members of a family are brought up and a place to socialize. From an economic point of view, a house is an investment and can be used to secure loans (Tüsetso, 1995).

Despite the crucial importance of housing, the global housing situation represents an immense challenge. Currently, over one billion people are either homeless or live in extremely inadequate conditions (ITDG, 2002). The problem of housing is more pronounced in urban areas, particularly those of developing countries due to the rapid growth in population (Thurman, 1992) where an estimated 600 million people live in life-and health-threatening homes (UN HABITAT, 1995). These are informal settlements with poor housing and inadequate or no services and where the owners usually lack secure land tenure and hence are vulnerable to eviction and violence (ITDG, 2002). In these settlements, a large proportion of the population lacks water, electricity and sewage facilities. The settlements are also characterized by a great deal of insecurity; mugging, rape, etc being prevalent. In Kenya, for example, for the estimated 700,000 people who live in Kibera, (a sprawling shantytown in the south of the capital) Nairobi, the lack of a functioning sanitation and drainage system is perhaps the greatest daily nightmare they must cope with (IRIN, 2004). Due to a lack of most basic services, each day the residents of Kibera must, among other problems, endure the sight of filthy narrow alleys, and sludge and human waste from

shallow latrines flowing into nearby streams, a situation that gets worse during the rainy seasons.

In common with practically every other city in developing countries, the current housing situation in Nairobi is deplorable (Government of Kenya, 2000). Rural-urban migration has been rising steadily over the years, thus contributing to the ever-rising demand for housing. Unfortunately, most of the migrants never succeed in finding permanent employment and end up in the slums. Rural-urban migration coupled with natural population growth have contributed to the rapid growth that saw the population rise from 505,285 in 1969; 2,143,254 in 1999 (Government of Kenya, 2001) and is currently estimated at 3.5 million (UN-HABITAT and Nairobi City Council, 2006). The result has been a severe shortfall in the provision of housing with about 67% of Nairobi's population living in the slums in the squatter settlement (NACHU, 2003).

While both men and women experience the problem of housing, women are the most severely affected by this problem (UN HABITAT, 1995). This is because of their socially-ascribed gender roles and responsibilities that revolve around the household. They are, therefore, the main users of housing and related infrastructure. Any inadequacy in this area has detrimental effects on their effectiveness in executing their daily tasks (Thurman, 1993). For example, without adequate and assured housing, women are unable to perform their mandatory day-to-day chores such as the rearing of children, managing family services, domestic work, ensuring the daily, and future well-being of the family among others (Lee Smith, 1997).

While general access to housing (rented or owned housing) is necessary, house ownership is particularly important because it reduces the degree of insecurity of housing tenure that largely affects women. A lack of housing renders many women unable to protect

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financial constraints still hamper women's access to housing. A follow-up interview with one of the respondents (house-owner, Mariam) at Kibera revealed how financial constraints almost deprived her from ownership of her house through a tenant-purchase scheme. Although she was able to raise the required down payment (Kshs. 25,000 (US \$347) from her share of her late husband's pension benefits, she found it extremely difficult to sustain payment of the monthly installments of Kshs. 3,000 (US\$ 42) due to the heavy burden of taking care of six children from her humble tailoring business. The total cost of the house at the time (1988) was Kshs. 250,000 (US\$3,472). It was only through the collective support of her informal group that she was able to acquire an unsecured loan from time to time and finally complete payment for the house.

About 37% of the respondents cited institutional constraints as another factor impeding women's access to house ownership. These include unfavorable loan procedures and the bureaucratic process of obtaining a mortgage which impose unnecessary demands on women. For example, the existing housing finance institutions such as the Housing Finance Company of Kenya (HFCK) and the East Africa Building Society (EABS) require that one be introduced by someone known to the institution, a lease (the city council of Nairobi and other local councils in Kenya issues a lease of 99 or 999 years for land instead of a permanent title deed), quotations, legal documents, authenticating collateral among others. This, according to those respondents who acquired their houses through the housing finance institutions, can take up to six months. The majority of women, because of the nature of their responsibilities in the family (that of childrearing, household chores, providing for the family e.t.c.) do not have enough time to go through the long procedures to acquire a loan. Apart from time, the low literacy level of the majority of women means they are unable to comprehend and go through these procedures. Most often the majority of women cannot meet the lease requirements since they rarely own land as a result of their disadvantaged positions in society. Most of them cannot afford to pay the often high down payment because of their general low income. In this study, over 37% of the tenants had an income of less than Ksh. 10,000 (US\$ 140) per month (Table 5), 90% of these were from the low income residential area where women are predominant. This means that they cannot afford to purchase a house of their own even in the low income area where the prices ranged between Ksh. 500,000 (US\$6,945) to Ksh. 2 million (US\$27,780) (Table 2). These results are congruent with the findings of Rembe (1995) who reports that certain requirements for loans have the effect of hindering women from accessing housing credit.

Culture-related constraints were also adduced (18.9%) as reasons why women do not purchase or construct their own housing. The paradox of the social and economic subordination of women can be clearly demonstrated by the case of some renters with financial ability but failing to acquire own housing. Four single women tenants in the high income group lamented that, though they believe they could afford to buy or construct a house of their own, they feared that they would not find suitors because

most men, as a result of deep-rooted cultural beliefs, feel uncomfortable living under the roof of a woman. These single women are, therefore, forced by what can be termed as cultural circumstances to wait until they get married before jointly acquiring a house or even opting to register the house under the husband's name. This is regardless of whether they were the prime purchasers.

Table 5. Income levels of the respondents.

| Income Levels (Kshs) | Tenants | | House Owners | |
|------------------------------|---------|-------|--------------|-------|
| | N | % | N | % |
| Below 10,000 (US\$ 139) | 17 | 37.8 | 5 | 11.1 |
| 11,000-20,000 (US\$ 153-278) | 9 | 20.0 | 6 | 13.3 |
| 21,000-30,000 (US\$292-417) | 7 | 15.6 | 8 | 17.8 |
| 31,000-40,000 (US\$ 431-556) | 7 | 15.6 | 8 | 17.8 |
| Over 40,000 (OverUS\$556) | 5 | 11.1 | 18 | 40.0 |
| Total | 45 | 100.0 | 45 | 100.0 |

It was also reported by the majority of the respondents that they could not inherit their parents' house, even in situations where they were the only adult child or the only child in the family. In most cases the house went to younger male siblings or immediate male relatives. This was also attributed to cultural practices that discriminate against women. These findings concur with those of Keller (2000), who observes that women's access to and ownership of land and housing are constrained by customary law, traditional practices and attitudes, which reflect the subordinate position of women under customary law.

Finally, 3.3% of the respondents identified occupational constraints as factors that impede women in Nairobi from acquiring own housing. According to the results of this study, all the women who had acquired their own housing had post secondary education (Table 3) and were in formal employment (86.7%) (Table 4), a number of them (64.5%) earning a good salary of more than Kshs 21,000 (US\$ 292) per month (Table 5).

However, the general situation in Nairobi is that women are represented less often in post-secondary institutions and in formal employment in comparison to men. This has compromised their financial ability to acquire property since they dominate the informal sector and low paying formal jobs. These results concur with Moser and Peak (1987), who observe that women miss out, even in low-income housing projects, because they are, prevalent in unskilled occupations or are at the bottom base of formal employment. This means that they earn lower wages and are therefore unable to buy or are not eligible for housing projects. Poor educational achievement, especially among women, has negative implications for the type of occupation they are into. They go forced to do the most menial jobs or resort to informal employment, both of which offer low and fluctuating income.

3.3 Is there Hope for the Women?

Based on the information presented above, it might appear that there is no hope for women and that they will never succeed in their endeavor to own a house. However this is apparently not the case. There is some light at the end of the tunnel. According to the results of this study, as shown in Table 6, women could explore the following:

Table 6. Opportunities that can be explored by women to access house ownership.

| Opportunity | N | % |
|-------------------------------------|----|-------|
| Informal self help groups | 63 | 70.0 |
| Formal co-operative societies | 15 | 16.6 |
| Women finance trust | 6 | 6.7 |
| Gendered approach to housing policy | 6 | 6.7 |
| Total | 90 | 100.0 |

Informal self help groups was suggested by 70% of the respondents. These are solidarity ties that operate as crucial resources in providing access and finance opportunities without elaborate legal structures and stringent requirements. They are known to offer flexible loans. According to La Ferrara (2002), self-help groups are an important source of income for certain categories of people, especially women. Women form self-help groups to address practical gender needs in both the traditional and modern aspects of their lives. They form self-help groups to assist each other with labor on their farms, to supplement the incomes of their households and to acquire land and housing (Karega, 2002). These groups are essential because there are few individual women who have sufficient resources; consequently women see these groups as a means to achieve goods and resources. In Nairobi, among the groups identified as assisting women to acquire their own housing are; Dandora Local Women's Self-Help Group, Kabiro Women Group, Humama and Mathare Women's Self-Help Groups under the Mathare Gender Learning Resources Center (MGLRC). These groups offer flexible payment schedules on loans to members, waive collateral requirements and give long grace periods before commencement of loan payments e.g. 1 to 2 years.

Secondly, 16.6% of the respondents identified formal co-operative societies that offer flexible credit schemes as an avenue women can explore to acquire their own housing. In a number of cases, women, irrespective of their marital status, have been able to own property through formal co-operative societies. Most co-operative societies, unlike housing finance companies and banks, subsidize loans granted to members. For example, the majority of the sampled women house owners (over 40%) had acquired their houses through co-operative societies such as Mwalimu Sacco, Huruma Co-operative Society and the Magereza Sacco.

Thirdly, 6.7 % of the respondents cited Women's Finance Trust as another opening for women in Nairobi to access credit to acquire their own housing. Initiatives have been made by women to set up their own banks that take care of their special interests and, in particular, take account of their low income position. Kenya Women Finance Trust (KWFT) is an example of such an initiative in Kenya. The trust targets women who have not generally had financial resources (low income). It has initiated a loan guarantee mechanism to finance women's income-generating activities through the existing commercial banking system as well as set up an intermediary credit institution for poor women who cannot yet qualify for commercial bank loans.

Finally, another 6.7% of the respondents suggested a gendered approach to housing policy by the government

to accommodate the special needs of women. The existing official Kenya Housing Policy (contained in the Sessional Paper No. 5 of 1966/67) which has been the basis for the preparation and implementation of housing development plans, progress and projects pursued in the country has not adequately addressed women's unique problems in accessing house ownership. However, a draft housing policy, which is yet to be translated into a sessional paper, has recognized the disadvantages faced by vulnerable groups (women included) and one of its main focal issue is the housing needs of such groups (Government of Kenya, 2002). It is important that the government recognizes the unique problems of women in accessing own housing by developing an appropriate gender-sensitive housing policy. The lumping together of both men and women in low income groups, has been counter productive. For example, according to Nampuno-Parente's findings in her study of Dandora site and service low-income housing project in Nairobi, the majority of the women sold or gave away their plots because they were unable to develop them (Nampuno-Parente, 1987). Moser and Peak (1987), point out that women miss out even in low income housing projects because they are less educated and are predominantly to be found in unskilled occupation. So this calls for special programmes to address their unique needs. This finding is inline with that of Lee-Smith (1997) who suggested that a gendered approach to housing policy in Kenya had great potential. She recommends that women's property rights and their housing production capability should be the two elements of such a policy and that it should support the values and objectives of women's community-based organizations by formally incorporating these organizations into the policy-making process.

4. Conclusions

This study, using the conducted survey, brings to the surface the fact that the acquiring of owner-occupied housing for women is an uphill task. There are several hurdles that women must circumvent before they can own a house. Some of these hurdles include: financial, institutional, cultural and occupational constraints. These constraints are attributed to women's insubordinate position in society. This emanates from the entrenched gender relationships dominant in most Kenyan communities. The economic and social subordination of women is shown by the fact that, despite having legal equality with men, single women still afraid to venture into house ownership due to strong cultural beliefs. Admittedly, women, irrespective of marital status, have inheritance rights to family property and enjoy the legal protection of housing rights. For example, there are restrictions that bar husbands from disposing of houses without the knowledge or consent of wives. However, because of unbalanced power and gender relationships entrenched by patriarchy, having legal rights to property does not necessarily guarantee ownership. The non-legitimization of gender equality in some social contexts, due to prevailing cultural gender norms, prevents women from building dynamic relationships based on equality with men. However, housing rights for women are essential for their personal security and privacy, and are

meant to protect them from poverty and marginalization (Madebwe and Madebwe, 2005).

Despite these constraints, however, the study reveals that certain opportunities exist for women in Nairobi city to acquire their own housing. These include informal self-help groups that offer flexible loans, formal co-operative societies that offer flexible credit schemes, women's finance trusts and the review or development of a gender-sensitive housing policy and programmes by the government.

In conclusion, women's access to secure housing tenure in Nairobi city is still severely constrained. These findings indicate the need for the government, NGOs, and other stakeholders in the housing sector to support and initiate programmes and activities aimed at increasing women's access to house ownership, especially in an urban setting such as Nairobi City where the majority of women live in a situation of insecure housing tenancy. One such support could be to provide financial and technical assistance to grassroots self-help groups since this study reveals that these groups represent one of the main opportunities for women to access house ownership. The government should also prevail upon housing finance institutions to produce mortgage packages that cater for women and which do not jeopardize their profits. This can be done through broadening the house financing criteria to include revised collateral requirements that will accommodate more women clients. A gendered approach to housing policy that supports the values and objectives of women's community-based organization should also be adopted by formally incorporating these organizations into the policy-making process. This includes seeking their contributions before implementing a new housing policy.

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