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HOUSING DEVELOPMENT AND OWNERSHIP BY WOMEN: A REVIEW

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Abstract: This paper presented a review on African on housing ownership, women and development, women as decision makers in housing choice, barrier to women participation in housing production and management, ways women have contributed in housing production and management and gender issues in housing and planning. Studies on gender and housing have focused on various issues relating to several areas such as roles of women in housing development and their involvement in decision making. In development of housing, women face challenges as cultural factor affect their involvement in housing developments processes. Also, socio-cultural and traditional practices, norms and beliefs inhibit women's engagement in housing developments processes. Government policies should be enacted to encourage female participants in housing development processes in order to bring a change process as women are leading actors in this area of decision making. Patience is needed to achieve the desired goals in order to make urban housing development acceptable for both men and women.

Keywords: housing, ownership, women, development, management

INTRODUCTION ON HOUSING DEVELOPMENT

A series of studies have been conducted on the factors influencing participation in housing development in general and urban housing development in particular (Larson 1991; Macaloo, 1990 & 1994; Ntege 1992; Obbo 1976; Republic of Uganda 1992a; Rondinelli 1990). With regard to the social aspects of housing development, Sengendo (1992) describes housing as an expression of ways of life; a process by which people express themselves, their status, aspirations and social relations. House ownership in most African society is largely constructed as a male preserve (Obbo, 1976). Agbola (1990) pointed out that the decision to own housing is usually apportioned to men as heads of households according to the patriarchal system. For instance, among the Konjo ethnic group of western Uganda, the norms and beliefs against women's ownership of land is so high that landowners may refuse to sell land to a female even if she has ready cash (Mariye, 1993). It is argued among the Konjo that selling land to a female amounts to encouraging "prostitution", which sets a bad precedent for their (Konjo) girls and women. Ntege (1992) similarly notes that young women are often threatened that if they "go too far" in education, owned property or accumulated "too much" money, they will jeopardize their chances of marriage. As far as women are concerned, house ownership is for the hopeless, those who will never marry, i.e. widows, prostitutes, senior spinsters, the frustrated and the divorced. Ntege (1992) adds that these social tactics not only prevent women from purchasing land or pursuing their inheritance rights where they existed, but also discourage them from optimally utilizing these resources. It is probably in this context that Berry (1989), states that people's ability to increase their assets depends not only on their access to productive resources, but also on their ability to control and use them effectively. Berry (1989), cautions that this ability depends on participation in a variety of social institutions. In

the case of women's engagement in urban housing development, the social institutions discourage women's utilisation of resources to develop their own houses. Some women, especially second wives, leave their husbands when they acquire land as they consider it unnecessary to work on someone else's land at the same time being responsible for dressing and feeding themselves and their children. Quoting Bujra (1976), Lee Smith (1997) cites a woman who was heard saying, "My house is my husband". Implicitly, the marital contract entails men providing property. Hence, if a woman could acquire her own property, the acquisition through the husband (marital bond) may become nullified thereby reducing the necessity of having a resident, full-time husband. In his submission, Okewole (1997) opined that there are prejudices and conceptions about women accounted for by cultural norms in Africa, especially the south west zone and few other areas in Nigeria. For example, the Yoruba tradition does not see the need for a woman, single or married, to have any other residential accommodation other than her parent's and her husband's house. In addition to this, the customary land tenure system gives authority only for household heads, usually male, to be allocated the communal land. Any land owning propensity by a woman is believed to be a constraint and bound to have a negative effect. Another cultural belief is in the inheritance system, where the male child is considered more important and willed all the family possession and property. This is because of the belief that the male child will develop the ancestral home while the female child will only get married and allow family properties pass to strangers or non-members of the family. Hence, decision to own housing is usually reserved for men as head of households according to the patriarchal system (Agbola, 1990). Female attempts to gain access to housing are often frustrated and met with resistance in a male-dominated structure. She is often looked at as being too ambitious if she aspires to own a house.

Although the United Nations Charter of 1945 and the 1948 Universal Declaration of Human Rights have enshrined the principle of equity, little progress has been achieved in the area of equality between men and women in Africa. The contradictory situation in Africa today places women as important producers and reproducers on the one hand, and as political, social and economic subordinates on the other. Resolving this paradox is the most challenging need facing African women today.

GENDER ISSUES IN HOUSING DESIGN & PLANNING

Housing development is conceptualized in its broad aim and objectives, and actualized in its eventual ability to enhance livability. This depends on a hub of information needed, which are best provided by women who are best users of shelter and infrastructures. Unfortunately, they are never consulted and their opinions are usually treated with levity. At micro level of housing construction and delivery, it is common to notice that woman's wishes have not been integrated into set standards. They are often expected to adapt themselves to the finished products as regular maintainers of those properties. However, most women often nurse this quest, especially if circumstance does not allow them to express such over time. But in situation where they have the opportunity to voice out their desire, they often criticize the plan and male engineers. According to them, the design of the toilets creates room for spaces which exposed their feet while using the toilets. This design violated their notion of privacy (Agbola, 1990). In everyday life, women seem to lay emphasis on the space provided for kitchen and its attendant utilities and not necessarily on spacious living rooms nor exotic bedroom. It is very conventional to see women requesting spaces to store extra water, extra fuel (e.g. firewood) to plan for days when normal supply seems to disappoint. In view of this, women idea and concept should be incorporated in planning and designing buildings. But rather, this has been dominated by men whose perception, thought and designs have resulted in today architecture and city designs. This trend, according to Agbola (1990) tends to have forgotten the historic role of women in housing participation and involvement. In this wise, men principles of design tend to run parallel to women conceptions. While women have a tendency to design from inside to outside with a view to make housing area function as a social and cultural unit, men tend to go entirely in opposite direction.

There are at least three points of entry to apply a gender perspective to housing and planning Larsson (2001). They are women's access to housing, women's participation in the planning; and Women's needs and priorities in the design of dwellings and spatial planning. Women's access to housing can be discussed in terms of constraints based in laws, in prevailing ideologies and financial rules. Women's participation in various processes is a key issue in both housing and planning projects and crucial for identifying women's needs and priorities in the design of housing, and in spatial planning. A number of common situations, mainly from Southern Africa, illustrate the constraints in women's legal of financial access to housing. Professionals in housing

must be aware of these constraints in order to avoid unnecessary and unintentional discrimination against women in the design of housing projects. After that, women's participation in housing and planning processes will be considered, with arguments for using a bottom – up rather than a top – down approach. After a comment on some general perceptions of domestic and public spheres, some design issues that have emerged recently are presented.

WOMEN AND DEVELOPMENT

Women over time have always contributed to development through home management, environment management, agriculture, income generation etc. such contributions have been made as individuals and as group through organizations. According to Akinola (1999), the amounts of hours women devote to economic activities are very enormous. The maintenance of existing stock of shelter and infrastructures in any community is an important aspect of providing such infrastructure and facilities. In this process, women because of their domestic locus have traditionally played a major role. In many societies, the day-to-day maintenance of the immediate environment is regarded as the women's duty. The involvement of women in maintenance is for three main benefits namely: To achieve better results and prevent the settlement from degenerating into a slum; cut down cost of renovations and repairs and servicing of infrastructures.

— Women, Housing, Poverty and the Domestic Space

Women generally are endangered by poverty and a times failure because of the challenges around them. A Nigerian woman is dissatisfied and poor because she can neither afford nor make use of the abundant opportunities available to her, particularly in the housing industry. These opportunities range from ownership and accessibility of housing, land acquisition to building construction. The few that have been able to grasp this opportunity had obtained it through a man by the process of marriage (Agbola, 1989). Housing problem affects women mostly not only because up to half of the households in many low-income areas are headed by women but also because women are the primary users of housing through their responsibility for the welfare of the household (UNCHS, Habitat, 1986). In his submission, Okewole (1997) opined that there are prejudices and conceptions about women and that for example, the Yoruba tradition does not see the need for a woman, single or married, to have any other residential accommodation other than her parent's and her husband's house. Another cultural belief is in the inheritance system, where the male child is considered more important and willed all the family possession and property. This is because of the belief that the male child will develop the ancestral home while the female child will only get married and allow family properties passed to strangers or non-members of the family. Hence, decision to own housing is usually reserved for men as head of households according to the patriarchal system (Agbola, 1990). Her attempts to gain access to housing are often frustrated and met with resistance in a male-dominated structure. She is often looked at as being too ambitious if she aspires to own house. Due to high rate of urbanization in

many urban centers in Nigeria; most of the houses provided are with exorbitant prices of rent thereby subjecting the low-income earners to live in majorly poor quality houses with inadequate or no infrastructural environments and amenities.

— **Women’s Role in Housing Construction**

Women are very active as men in building the family house, particularly in area of manual labour and efforts to get adequate supply of materials like water, mud and sand as well as preparing food for the workers at sites. A study conducted in Dares-Salam (Tanzanian) by Mascarenhas (1999) on division of labour during housing construction process corroborates the above assertion with some findings and discoveries as shown in Table 1. The statistical data reveal that involvement in building process is affected by gender division of labour as women get involved in most of the unskilled works and activities more than men.

Table 1: Role played by women compared to Men in Construction processes

Construction Tasks	Women		Men	
	Count	Percentage	Count	Percentage
Drawing house plan	19	15.8	52	43.3
Fetching of water	76	63.8	22	18.7
Collecting of mud	37	30.8	24	20.0
Collecting of grass	19	15.8	14	11.7
Pulling up of thatch	13	10.8	16	13.3
Total	120	100.0	120	100.00

Source: Mascarenhen (1999)

However, training of women in construction-related skill such as carpentry, masonry, bricklaying, electrical fitting and steel works have been carried out in many countries under various projects and programmes to enhance women improved participation in actual building construction. Notable examples are the Western Kingston Women Collective Construction (WKWCC) and the Women Self-Help Construction Project (WSHCP) in Panama (Agbola, 1990).

— **Women as Decision Makers in Choice of Housing Units**

In recent times, there has been a wide – spread proliferation of squatter and shanty settlements where the majority of the population of many cities in Nigeria has taken responsibility for their own housing provision. The conventions intervention of public projects by the government have also failed to satisfy low income housing demand, thus there has been pyramid shift in government housing policy to a diversity of assisted alternative “self-help” solution such as “sites and services” and ‘upgrading’ scheme as observed by Keonigsberger (1986). Agbola (1990); Moser (1992) and Asiyanbola (2000) observed that such self-help programmes involving the participation of beneficiary in all aspects of the project are recognized by international agencies and national governments as offering cheap alternatives housing to a large proportion of the urban population without major increases in the proportion of investment allocated to housing. In devising new housing solutions and policies, Agbola (1990);

Moser (1992, 1993) Wood (1994); Young (1995) and Pascal (1997) observed that there have been age-long assumptions which do not fit the reality of women’s live in the developing countries. The first assumption holds that the household consists of a nuclear family of husband, wife and two or three children. This assumption fails to recognize that low-income households are not homogenous in terms of family structure. Although nuclear families may be the dominant type, a diversity of other structure may occur. For instance, the changing social conditions, which disrupt traditional patterns of family and kinship, have brought about a rise in the number of female-headed households. Here, the male partner is absent, either temporarily because of migratory or permanently because of abandonment, divorce or death. Moser (1992) and Chant (1997) observed that an estimate of one third of the households is now headed by women. With the frequent retrenchment, collapse of financial institution and brain-drain syndrome, there are strong indications that such households have increased in Nigeria (Siyanbola, 2000). In such households, women shoulder almost all, if not all, the responsibilities of a male household head. Secondly, it is assumed that in the family there is a clear division of labour in which the man of the family, as the breadwinner, is primarily involved in productive work outside the home while the woman, as the housewife, takes overall responsibility for the reproductive and domestic work involved. This second assumption fails to recognize that women in low-income households perform “triple roles” (Moser 1992, 1993, Brett, 1991 and Young 1995). First, women works include reproductive works, childbearing and rearing responsibilities. Second, it includes productive works, often as secondary income earners, located within the home or in informal sector enterprise. Third, women works increasingly include community- managing work, the organizational jobs undertaken by women at the neighbourhood level unlike men; women are severally constrained by the burden of simultaneously balancing these three roles. Their reproductive and community-managing works are often seen as naturally or non- productive and are not valued as work. This role of women is individualized and is erroneously assumed that women have free time. This is why planners wonder why women fail to participate fully in self-help housing projects which rely particularly on their contributing work. This is particularly true in the case of female-headed household where the problem of the triple burden can be severe (Moser 1999, Young 1995 and Chant 1997). Implicit among these assumptions is the fact that within the household, there is equal control over resources and decision-making between men and women in matters affecting the household livelihood. However, recent studies by Olatubara (2003) shows that the husband takes a disproportionately higher fraction of decision in the choice of residential district a household lives in and the choice of house in such selected residential district. In both cases, the husband solely takes these decisions in more than 30% household surveyed in Ibadan while the wife takes decision in an average of 9% of all respondents. However, a good fraction of these decisions in an average of household (about

40%) jointly take decision between husband and wife. Discrimination against women in matters of housing has shown that the end products do not reach and /or substantially benefit the target groups (Kaushahu, 2000), especially the poor, majority of who are women.

BARRIER TO WOMEN PARTICIPATION IN HOUSING PRODUCTION AND MANAGEMENT

The lesser participation of women in the housing industry would be understood in terms of their (women) difficult position as compared to men with respect to their access to the needed resource for housing production and management. As highlighted by Ajayi (2000), the major constraint to participation in housing production is due to their socio-economic status. According to her, the 1999 constitution of the federal republic of Nigeria on fundamental objectives and directives, Principle of state policy, section 17, paragraph 3a and e; maintained that:

- (a) All citizens, without discrimination on any group whatsoever, have the opportunity for securing adequate means of livelihood as well as adequate opportunity to secure suitable employment.
- (b) There is equal pay for equal work without discrimination on account of sex, or any other ground whatsoever.

Despite the above national policy statement, the stereotyped images of the role of women in our society hinder their participation as contributors to housing development in the state. Until recently, the gender professional stereotypes streamed women into such professions as teaching, nursing, catering, secretariat activities and the like as observed by Etim and Awah, (1996). Therefore, few women are seen in technical-related professional because they are considered more masculine. This confirms the findings of Olurin (1996) that in Nigeria, physical planning has essentially been male-dominated profession with limited contribution from women. Few other works by other researchers, especially Anikpo (2000) and Agbola (1996) assessed the contribution of women beyond farm and household chores (subsistence). They noted that the narrow perception of women duties may be attributed to the late arrival of women in the colonial system or administrative works. Other barriers to women participation in housing delivery include education, cultural barrier and site constrains conditions.

— Ways Women to Participation in Housing Production and Management

Women are invaluable in housing and this has been observed over the ages (Olatubara 2007). They have also been noted as being the original home builders in the early civilization days. The major contribution of women in housing production could be highlighted as labour (Olatubara 2003) on construction sites, in production of building materials and fittings which include bricks, concrete blocks, tiles, roofing sheets, wash-hand basins and water pumps (Agbola 1988; 1990; and 1993). Other roles of women include: serving as crisis managers (Schmink,1985), playing monitoring role during construction against theft(UNCHS,1985,Agbola 1990); being actively involved in housing finance especially if the man has offspring for the man (Agbola, 1990) and being

physically involved in actual constructions as observed in professional women in the built environment.

— Women as Beneficiaries of Housing

The international community is beginning to recognize that women lack of right in having access to and control over land, housing and property constitutes violation of human rights and contributes significantly to women increasing poverty. The United Nations Center for Human Settlement (UNCHS, 1985) affirmed that developing countries are seriously facing financial difficulties in allocating resources to housing, so that focusing on administrative and financial resources on the specific housing need of women is a secondary priority. A large proportion of world population is either homeless or live in extremely inadequate housing conditions. High proportion of this population constitutes of women who, though contribute immensely to development, seem to form part of the poorest population. This is quite obvious because they lag behind in their access to resources. Thus, they are vulnerable group, particularly in area of land/housing resources. They include poor female heads of household who are divorced, widowed, single working mothers or separated. It also includes elderly ones, the physically and mentally challenged, the battered, refugee and destitute women (UNCHS, 1993). Although, provision of housing for the battered women are given some considerable attention in developed counties like England where about 11,400 women and 20,850 children were accommodated in one year in about 150 refugees homes, similar programs are being experimented in some parts of Nigeria and many other developing countries. For instance, in Ebonyi state, several self – contained bungalows were constructed to house widows in 2004, which was undertaken by the First Lady, Mrs. Eunice Ukamaka Egwu. These widows were predominantly those maltreated by the cruel hands of obnoxious traditions. There is need for improvement on this few examples as these efforts seem to be infinitesimal compared to the backlog of challenges in housing demand by this group of people. Meanwhile, single-parent, separated and divorced women are yet to receive any attention from any quarters. Concrete measure however seems difficult to formulate for now. They are either too costly or require a broad- based scheme whose main target is female population in urban and rural areas for housing programs consideration. In some traditional societies, housing was part of women's domestic sphere rather than men's public sphere. Women were, for instance, in charge of the various houses within a traditional dwelling. They might even, as was the case in Tswana society, be the builders of traditional houses (Larsson and Larsson, 1984). There is need to develop gender awareness among the professional men and women in order to make them be aware of gender issues within their professional field, and women at grassroots in order to create networks among them and support them to act as watch dogs in development processes.

CONCLUSIONS

A review on housing ownership as it pertains to women involvements as women as decision makers; barrier to women participation and ways women they contributed in

housing production were discussed in this paper. Studies on gender and housing have focused on various issues relating to several areas such as roles of women in housing development and their involvement in decision making as attested to by findings from the studies of Agbola, (1990, 1993); and Olatubara, (2003). These studies offered different ideas for the development of housing and the challenges being faced by women in housing production. Cultural factor is depicted as a major predictor of female involvement in housing developments processes thus policy guidelines for adequate women involvement in urban housing development in especially in Southwest Nigeria. Women should be encouraged via the societal and community system within the family and through broad and specific policies and initiatives within the urban sector. Women should be freed psychologically from men's oppression and from socio-cultural and traditional practices, norms and beliefs that inhibit women's engagement in urban housing development. Gendered social structures and relations should be addressed by embedding it in housing development by bringing those female participants who had already successfully engaged in housing development processes to bring a change process as leading actors. However, most of these recommendations may meet resistance at the initial stage of their implementation as against the cultural 'norm' and 'beliefs' which appear 'natural' and somehow 'right;' persistence and patience is needed to achieve the desired goals and to make urban housing development acceptable for both men and women.

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