

ISSN 1608-6295

Gender and Housing Development in the Low Income Suburbs of Jinja Municipality, Uganda

Henry Manyire

Gender Issues Research Report Series - no. 17



**Organization for Social Science Research in
Eastern and Southern Africa**

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List of Tables	vi
Acknowledgements	viii
Abstract	1
1. Introduction	2
1.1 Background	2
1.2 Statement of the Problem	3
1.3 Objectives of the Study	4
1.4 Significance of the Study	4
1.5 Literature Review	5
1.6 Theoretical Framework	9
1.7 Methodology	10
2. Study Findings	12
2.1 Characteristics of House Owners	12
2.2 Modalities of Access to Land	14
2.3 Problems Encountered in Acquisition of Land	17
2.4 Legality of Land Ownership and House Construction	20
2.5 Acquisition of Building Materials	21
2.6 Acquisition of Construction Labour	22
2.7 Amenities Installed in the Houses	23
2.8 Non-Ownership of Houses	23
2.9 Gendered Social Structures, Processes and Relations in Urban Housing Development	43
3. Summary and Recommendations	51
3.1 Summary	51
3.2 Recommendations	55
References	58

List of Tables

Table 1.	Key socio-economic and demographic characteristics of house owners, by gender	13
Table 2.	Socio-economic and demographic characteristics of non-owners of houses, by gender	24
Table 3.	First choice of location for building, by level of education	27
Table 4.	First choice of location for building, by occupation	27
Table 5.	First choice of location for building, by level of education and gender	28
Table 6.	First choice of location for building, by occupation and gender	28
Table 7.	Knowledge of sources of funds to purchase an urban plot, by marital status and reproductive status	29
Table 8.	Knowledge of sources of funds to purchase an urban plot, by age and length of urban residence	30
Table 9.	Knowledge of sources of funds to purchase an urban plot, by marital status, reproductive status and gender	31
Table 10.	Knowledge of sources of funds to purchase an urban plot, by age, length of urban residence and gender	32
Table 11.	Envisaging non-financial problems in the process of acquiring an urban plot, by educational level and occupation	33
Table 12.	Envisaging non-financial problems in the process of acquiring an urban plot, by educational level, occupation and gender	34
Table 13.	Envisaging problems in raising funds to purchase building materials, by length of stay in Jinja town	36
Table 14.	Envisaging problems in raising funds to purchase building materials, by length of urban residence and gender	37
Table 15.	Knowledge of where to obtain construction labour, by length of stay in the Municipality	38
Table 16.	Knowledge of where to obtain construction labour, by length of urban residence and gender	38

Table 17.	Anticipated problems in the process of acquiring construction labourers, by length of stay in the Municipality	39
Table 18.	Anticipated problems in the process of acquiring construction labour, by length of stay in the Municipality and gender	40
Table 19.	A comparison of female house owners' and non-owners' socio-economic and demographic characteristics	42
Table 20.	Housing finance applications, approvals and rejections made in 1998,1999 and 2000, by gender	45
Table 21.	Applicants for occupational certificates to construct houses in Jinja Municipality (1998-1999)	46

Acknowledgements

This study was conducted with the financial support provided by the Organization for Social Science Research in Eastern and Southern Africa (OSSREA), to whom I am most grateful. My gratitude is further extended to LCs, house owners and non-house owners in Mpumudde and Bugembe who readily provided assistance and data, respectively. The service provided by my research assistants and data analyst is equally appreciated.

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GENDER AND HOUSING DEVELOPMENT IN THE LOW INCOME SUBURBS OF JINJA MUNICIPALITY, UGANDA

Abstract: This study attempted to determine the nature and relative importance of the socio-cultural and economic factors that facilitated or impeded men and women's engagement in urban housing development. It also attempted to determine the differences between the factors that posed obstacles to men's and women's engagement in the development and how gender interacted with other socio-institutional phenomena, especially ethnicity, marital status, age and education in influencing women's capacity to engage in urban housing development. Finally, the study tried to identify the adaptive strategies adopted by men and women to facilitate their participation in urban housing development. The study used primary and secondary data as well as quantitative and qualitative methods of data collection and analysis.

The findings of the study revealed that urban housing development is as much an economic as it is a social process with a complex set of values, traditions, norms and beliefs governing engagement therein, especially by women. The social process part permeated the interrelated economic components of housing such as land, finance, building materials, construction technology and labour. Although the proportion of men to women house owners who had inherited and purchased land on which they had built was nearly similar, there were gender differences in the modes of inheritance and obstacles met in purchasing. Men inherited largely by virtue of birthright while women inherited more through participation in the social institutions of marriage and through working unpaid mostly for female relatives who later rewarded them with land. The mode of inheritance notwithstanding, the women's ability to inherit land was facilitated in the Soga and Ganda cultures, which are less resistant to the institution of women's inheritance.

Some women who purchased land met resistance from spouses who felt their masculine identity threatened by the women's supposed assertion of independence - epitomized by buying land. Other women were also discouraged from purchasing urban land by friends and kin who used discouraging techniques such as labelling women who purchase land as prostitutes who had broken off their rural roots. Both men and women relied heavily on personal savings for the acquisition of building materials and labour, but a larger proportion of women relied on rentals and they built in phases, tending to occupy or rent out their houses when they were only partially completed. Women non-owners were less confident of their capacity to engage in urban housing development than their male counterparts. Women non-owners were also significantly less knowledgeable of housing development structures and processes, e.g., plots of land for sale and where to obtain building permits. Further,

women significantly under-utilized housing development institutions such as the Housing Finance Co. (U) Ltd. although statistics showed that these institutions did not discriminate against women.

Both the house owners and the non-owners cited finance as a major obstacle in urban housing development. However, the gendered social structures, processes and relations embedded in housing development and the wider socio-economy gave rise to women's lack of housing finance and other resources, e.g., determination, knowledge and contacts requisite for participation therein, and posed further obstacles even when the women had assembled those resources. Hence, new approaches that could increase women's engagement in urban housing development are needed. Raising the consciousness of the public to the gender inequities and their socio-institutional roots would be a key step in the right direction. Initiating public debate through the print and electronic media and through community and family initiatives is recommended. The government should purchase land and sell it to the urban poor at favourable prices with long-term repayment conditions. Subsidized interest rate housing finance should also be arranged and channelled through Community Based Organizations and NGOs targeting the poor, especially women. Finally, legal advice and housing construction support services should be initiated and provided to women who seek to engage in urban housing development.

1. INTRODUCTION

1.1 Background

Owner occupation and ownership of rental houses in Jinja Municipality appears to be male dominated. However, the prevalence of the local concept "*Nakyeyombekedde*", which implies a female proprietor, denotes that women too have played an active, albeit less visible and more resisted, role in housing development. The concept "*Nakyeyombekedde*" is a form of societal resistance to female ownership of houses for it has a derogatory connotation of unattached urban women who have their own sources of income, raise children without a resident male partner, and are free of male control and surveillance, hence "can engage in unsanctioned, illicit and casual sexual liaisons"! So detested is female ownership of houses that among the Bagisu of Eastern Uganda the equivalent term for "*Nakyeyombekedde*" is "*Nakyombe*", which implies "the terrible one"! The concept is promoted and sanctioned by men and some women whose conception of masculinity and femininity conforms with the societal norms that link "real" femininity to the "dependant" status of women. Women that own houses assume an independent status that challenges the traditional norms.

Possibly, the fear of being labelled "*Nakyeyombekedde*" has deterred some women who had an interest and capacity to develop their own houses, or

had the property registered in spouses' or male relatives' names. Besides, the societal resistance could be permeating establishments associated with urban housing development, e.g., banks and building societies that offer housing finance, Jinja Municipal Council that allocates urban plots within its geographical jurisdiction and approves building plans, the Uganda Electricity Board that supplies power, and the National Water and Sewerage Corporation that connects water. The societal resistance like most gender related resistance could be subtle, thereby placing not easily noticeable obstacles to women's pursuit of engaging in housing development.

However, women are not a homogeneous category, hence the effects of the societal resistance in placing obstacles will vary with a host of socio-institutional phenomena. These include age, marital status, educational level, employment status, income level, household structure and family connections, all of which influence women's social contacts, economic capacities, culturally determined levels of resistance and political connections required to engage in urban housing development. However, it is important to note that men too face obstacles in engaging in urban housing development. These may include lack of economic resources, poor social connections, and at times, cultural resistance especially if they are from ethnic backgrounds that believe in setting up residential houses and farms in villages. The study, therefore, aims at investigating the gender differential challenges faced by men and women in their quest of engaging in urban housing development. Further, it aims at determine the differential strategies designed by men and women among varying social, economic and cultural categories within each gender.

1.2 Statement of the Problem

Although men undoubtedly dominate in housing development in Jinja Municipality, some women do engage in the development. Conversely, many men and the majority of women do not participate in urban housing development. Engagement in urban housing development could therefore be influenced by several factors not least of which is gender although gender may singularly or in varying combinations interact with other socio-institutional phenomena such as ethnicity, marital status, age, income, educational level and household structure in influencing the extent of men's and women's engagement in urban housing development. Similarly, gender and other socio-institutional phenomena may be critical in influencing men's and women's family connections, social contacts, economic capacities, culturally determined levels of support and political connections requisite for engagement in urban housing development. Gender and other socio-institutional phenomena give rise to various social structures, processes and relations that determine men's and women's access to resources (material, political, financial and psycho-social), all of which influence their engagement in urban housing development. Considering the heterogeneity between men and women, the nature of the obstacles to urban

housing development and the differential strategies designed to overcome these obstacles may vary between men and women, and within each gender. It is in this regard that the following research questions are posed to address the problem.

- a) What is the nature and relative importance of the socio-cultural, economic and political factors that facilitated or impeded men's and women's engagement in urban housing development?
- b) How different from men's are the factors that pose obstacles to women's engagement in urban housing development?
- c) What is the nature of gendered social structures, processes and relations that give rise to women's lack of resources and pose further obstacles to their engagement in urban housing development?
- d) How does gender interact with other socio-institutional phenomena, including ethnicity, marital status, age, income, education and household structure, in influencing women's capacity to engage in urban housing development?
- e) What adaptive strategies are designed by men and women to facilitate their participation in urban housing development?

1.3 Objectives of the Study

The study has the following specific objectives.

- a) To identify the nature and relative importance of factors facilitating or impeding men's and women's engagement in urban housing development;
- b) To establish the differences between the factors that pose obstacles to men's and women's engagement in urban housing development;
- c) To determine how gender interacts with other socio-institutional phenomena in influencing women's capacity to engage in urban housing development;
- d) To determine the adaptive strategies adopted by men and women to facilitate their participation in urban housing development.

1.4 Significance of the Study

The expense of engaging in housing development usually comes out most prominently as the major obstacle affecting both men's and women's participation therein. Coupled with the subtle manifestations of gender related obstacles, women's lesser involvement in housing development has

been largely explained in terms of lack of resources, hence the sponsoring of women's low-cost housing projects, which are not accessible to most women. This is the classical Women in Development (WID) approach. While acknowledging lack of resources as an important factor impeding women's participation in housing development, as a point of departure, the study contends that gendered social structures, processes and relations give rise to women's lack of resources, and pose further obstacles to women's participation in housing development. The study therefore attempts to isolate other factors embedded in society or institutions, and within and among the women themselves, which determine the extent of women's participation in housing development. Theoretically, the findings of the study may contribute to the social relations and differentiation analysis championed by the gender approach to development practice while practically, the findings offer insights to urban planners, authorities and policy makers that could be relevant for enhancing women's participation in the urbanisation processes, especially with regard to involvement in urban housing development.

1.5 Literature Review

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, 1984; Republic of Uganda 1992a; Rondinelli 1990). Most studies investigated the economically facilitating and/ or impeding factors; others highlighted the socio-cultural and political environments influencing participation in urban housing development. In addition, most of them were gender neutral, some focused on women and only a few addressed both men and women.

Republic of Uganda (1992a) notes that Uganda's housing sector in general and urban housing in particular has been severely hit by the general economic decline experienced from the 1970s to the late 1980s. The economic decline led to over-dependence of construction materials on imports (60%), poor distribution, lack of local skills and equipment, lack of standardisation of both locally manufactured and imported materials and equipment and low production capacities in factories, all of which resulted in high construction costs (Republic of Uganda 1992a). Thus, because of the economic decline and the political insecurity in the same period, there was little increase in housing stock especially in urban areas while the existing stock continued to deteriorate due to lack of proper maintenance. The housing situation was so bleak that the 1991 population and housing census revealed that with a population of about 16.5 million people and an average household size of 5.7, there was an estimated stock of 2,690,000 units and a backlog of 235,904 units in the country (Republic of Uganda 1992b).

Besides the obstacles posed by the bleak economy specific to Uganda until the late 1980s, Sanders (1983) cites other related obstacles to housing development. He notes that exploitation of the poor by merchants and the expense of transportation drove up the costs of building materials and became serious obstacles to self-help efforts in poorer neighbourhoods in Cacer, Cali and Columbia. However, the Coruajal Foundation in Cali provided warehouses for storing building materials in the poor neighbourhoods. The warehouses sold construction materials to poorer neighbourhood residents at market prices rather than at the inflated prices of private merchants. Competition from the warehouses forced local merchants to also sell at market prices thereby increasing the quantity of building materials available to poorer neighbourhood residents. Nonetheless, Larson (1991) reports that even when building materials were available and affordable, the construction process was bedevilled with constant theft of materials lack of funds, lack of time to supervise builders and lack of authority over contractors. These problems were reported to be experienced more by women than men putting up urban houses in Gaborone, Botswana.

Besides problems faced in procuring and utilising building materials, acquisition of urban land was another cited economic obstacle to urban housing development. Kwado (1990) adds that land speculation coupled with low income levels and absence of any effective housing finance mechanisms in West African cities has pushed affordability of urban land beyond the reach of all but a few affluent men who could combine personal savings with extra income (illegally) from other sources especially from the informal sector.

With regard to the social aspects of housing development, Sengendo (1992) describes housing as an expression of ways life; a process by which people express themselves, their status, aspirations and social relations. In this respect, Peil (1976) and O'Connor (1983) point out that most African urban dwellers prefer owning homes in their villages to ownership in towns/cities, since most do not consider themselves permanent urban dwellers. Even then, house ownership in Ugandan society is largely construed as a male preserve (Obbo 1976). Female ownership of land in Uganda is only 7% (World Bank 1993), pointing to the male bias in land inheritance systems in much of Uganda, which further influences the gendered patterns in housing development in general, and urban housing development in particular.

Nevertheless, Obbo (1976, 1984) notes that the Ganda (an ethnic group in central Uganda) culture is not only more supportive of female inheritance and acquisition of land through purchase but is also less resistant to female ownership of houses and other property compared to other ethnic groups. Among the other ethnic groups in Uganda, female ownership of land or its inheritance is less tolerated. Among the Konjo ethnic group of Western Uganda, the norms and beliefs against women's ownership of land are so

high that landowners may refuse to sell land to a female even if she has ready cash (Manyire 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 jeopardise 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 utilising these resources. It is probably in this context that Berry (1989) states 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 in turn 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.

Societal especially men’s disdain for women’s ownership of houses and other property is not totally unfounded, for female house owners are less likely to be totally dependent on men. Lee Smith (1995) reports that studies of Ganda women in urban transition showed that when women found they could be economically self-supporting, they asserted their rights to sex, motherhood and marriage. 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. Specifically, Ganda women gain independence by having children outside wedlock to avoid male lineage controls. This was the aetiology of construing women’s house ownership as a harbinger of broken marriages and women’s independence including the right to decide which men to date as well as how, when, where and for how long.

Lee Smith (1997) adds that with economic independence provided by income from various potential sources and access to property, marriage is seen by some women as superfluous except for male companionship. Quoting Bujra (1976), Lee Smith (1997) cites a woman who was heard saying, “My house is my husband”. Implicitly, the marital contract entails men’s provisioning of 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.

Elliot (1975) argues that men tend to have better social, economic and political contacts and connections that enable them to secure influence in

institutions that sell or lease land, provide loans, process building plans and permits and connect utilities such as water and electricity. Schuller (1990) adds that in some Southern African countries such as Lesotho, Angola and Namibia, women are required to obtain a signed consent from their husbands or male kin before entering into transactions with banks. However, in Uganda, Basirika and Balagadde (1997) point out that women receive affirmative action in politics, local government and academics and to some extent in business. Even where affirmative action is not necessarily implemented, for instance, in financial institutions, bias against women is subsiding.

All the same, some women in Uganda have been reported to utilise their femininity in acquiring urban houses. Obbo (1984) reports that women use their traditional virtues of submission and service and their roles as mothers and wives as strategies for survival including obtaining resources needed to engage in urban housing development. Exemplifying this, Obbo (1984) reports that some women in Wabigalo and Namuwongo slums in Kampala who dated married men and bore them children could threaten to leak the information to get the men to find them jobs, loan them housing finance or even build them houses. In fact, some women who were mistresses or unofficial wives to men of means persuaded their partners to build them houses without even resorting to “blackmail”.

The above reviewed literature offers useful insights into understanding the nature of the factors that influence men and women’s participation in urban housing development. However, a major gap in the literature is the inability to explain why some men and some women participate in urban housing development while many men and the majority of women do not. No data collection and analysis efforts were geared towards investigating both the male and female participants and non-participants in urban housing development. Studies that came close to explaining the gender variations in participation in urban housing development drew data from respondents who already owned urban houses. Further, most studies concentrated on obstacles to participation in urban housing development without due focus on strategies to overcome the obstacles. We therefore could not discern the differences between the participants and non-participants in urban housing development. Neither could we point out the nature of the differences between the obstacles faced by male and female participants nor the gender differential strategies designed to overcome these obstacles. Further, variations between male and female non-participants were still largely unknown.

As a point of departure, the study intends to compare the experiences undergone, the obstacles faced and the strategies designed to overcome these obstacles by both the male and female participants in urban housing development. The study also examines both the male and female non-participants to ascertain the nature of factors, structures, processes and

relations that facilitate or impede their participation in urban housing development.

1.6 Theoretical Framework

The study was conceived within the socio-institutional theoretical framework that is cognizant of the crucial role of the social identity of an economic agent in determining resource exchange in the (housing) markets (Granovetter 1985; Van Arkadie 1989). The socio-institutional theoretical framework transcends the neo-Marxist theoretical framework that analyses housing production through assessing who produces each type of housing, how the construction process is organized and financed and what production constraints are experienced by various categories of producers (Burgess 1978). The neo-Marxist theoretical framework is useful in accounting for class-based differences in the organisation and financing of the housing construction process especially in developed countries. However, the framework does not capture the subtlety of the gender variable which does not renders itself easily amenable to casual observations, sharply contrasting with the clarity and visibility of the class variable.

Van Arkadie (1989) defines institutions as the “rules of the game” that provide the context - such as markets - in which actors make decisions. These rules define private property rights and their allocation, and the conventions governing the relationships between participants in the economic process (for example, those affecting the operation of the urban housing development markets). Van Arkadie (1989) adds that property rights determining access to urban land, for instance, are part of a complex of institutional arrangements providing the context of the entire *urban housing development process*. These include the institutional arrangements determining the procedures for obtaining land, plans, building permits, building materials, housing construction labour and building finance.

The socio-institutional model therefore focuses on the influence of social relations and social structure on economic behaviour. The relations may be determined by gender, social status, ethnicity, religion, class and, power (Razavi and Miller 1995). The model subsequently allows for the examination of economic and social structures, which are conventionally treated as “givens” (that is, exogenous) or as non-economic, that is, social or cultural factors (Evans 1993). For instance, the socio-institutional model accounts for women’s under-representation in land ownership considering men largely inherit land. That inheritance is culturally a reserve for men implicitly suggests that land acquisition through other means such as purchasing is largely also a male entitlement. Denying women the right to inheritance is part of the wider socio-structure that denies them the right to ownership of resources including education, skills, employment opportunities, acquisitive behaviour and attitudes, etc. In some cultures such as those of the Konjo and Kasese Districts of Uganda, even where women

could have the economic resources to purchase land, they may not do so because land ownership is considered a male norm (Manyire 1993). Hence, the social structure and relations constrain women's acquisition and ownership of land on both the supply and demand side. It is in this regard that Ruttan and Hayami (1984) observe that in the area of economic relations, institutions play a crucial role in establishing expectations about the rights to use resources in economic activities and about partitioning of income streams resulting from the economic activities.

The socio-institutional model is therefore applicable to gender, which is a socially constructed identity that determines not only the relations between men and women but also the entitlements of men and women both within the household and in the wider socio-economy. The model is also applicable to engagement in the urban housing development process as an aspect of economic behaviour since besides offering status, security, prestige and emotional satisfaction not gained from the renting alternative, home ownership in urban areas also represents a sound investment. Money that would have been paid as rent is saved by owner-occupiers, and owners of rental houses get a steady income (Kwado 1990). The model is therefore relevant in examining the factors that facilitate or impede men's and women's engagement in urban housing development. It guides the assessment of the interaction of the social construction of the masculine and feminine (gender) identity on the one hand, and the socio-structural and institutional variables such as marriage, age and ethnicity on the other in determining the terms and conditions under which men and women exchange resources that facilitate housing development in urban areas.

1.7 Methodology

1.7.1 Study Design

The study was designed to be comparative and cross-sectional, involving both male and female owner-occupiers/owners of rental houses, and male and female non-owners. The aim was to compare the experiences and challenges that faced male and female owner-occupiers/owners of rental houses while developing their houses with the experiences, challenges and obstacles that are impeding male and female non-owners from engaging in urban housing development.

1.7.2 Study Location

Two largely medium and low-cost housing suburbs in Jinja Municipality were purposely selected. These were Mpumudde and Bugembe. The choice of these two suburbs was influenced by the fact that many new houses have been constructed therein under individual initiative in the last ten years. Further, the houses therein are comparatively cheaper both in terms of putting up and in terms of the monthly rent (the majority may range between US \$30 and US \$50 per month), hence more women were likely to be found there. Besides, the land tenure system in these suburbs is the *mailo*

land system of freehold which is not under the jurisdiction of Jinja Municipal Council, i.e., the land is not allocated by Jinja Municipality but is purchased and sold by the buyer and owner (seller), respectively, on mutually agreeable terms and costs. Further, due to the *mailo* system of tenure, some landlords/landladies construct houses on land which they do not legally own, (i.e., they have no land titles in their names) but are merely tenants at will, whose costs are cheaper than entirely purchasing a piece of land, which encourages the development of low-cost urban housing.

Mpumudde has 14 zones (Local Councils) while Bugembe has 19. Zones CA, BD and EF with 104, 93 and 128 households, respectively, were selected from Mpumudde suburb. In Bugembe, Upper Bugembe and Market Zones with 202 and 147 households, respectively, were randomly selected. (Local Councils are political/administrative units with Local Council 1 comprising one village. All residents in the village are members of LC 1. The LC executive committee consists of nine members headed by the chairman.)

1.7.3 Sampling Procedures

With the assistance of Local Council officials, owner-occupiers/owners of rental houses and non-owners were identified and separately listed and their names rearranged in alphabetical order. Fifty male and 50 female house owners and 50 male and 50 female non-owners were selected using a systematic sampling technique. Twenty male and 20 female house owners and 20 male and 20 female non-owners were purposively revisited for follow-up probing on specific questions to gain a better understanding of the gendered social relations, structures and processes that facilitated or impeded men and women's engagement in urban housing development. Respondents who were revisited were selected based on having given data that are more informative in the open-ended questions during the quantitative data collection phase.

1.7.4 Data Collection

Quantitative data collection was conducted from 27th December 1999 to 29th January 2000. Qualitative data was gathered from 27th March to 14th April 2000.

1.7.5 Data Analysis

The quantitative data was entered into computer using the Epi-Info software. The data obtained from the house owners and the tenants was entered and analysed separately. Using the SPSS PC, univariate, bi-variate and multi-variate analyses were generated. The tests of significance of the correlations were the p-values.

The qualitative data was analysed by content analysis along the following key variables: gendered social relations, structures and processes inherent in land acquisition and housing construction; and the gendered experiences,

perceptions and attitudes relating to housing development. Broad categories were later developed to differentiate and describe the ideas expressed by the respondents. These broad categories were further broken down to indicate the directions of attitudes, perceptions, experiences, challenges and adaptive strategies.

2. STUDY FINDINGS

2.1 Characteristics of House Owners

This section discusses the nature and relative importance of the socio-cultural, economic and political factors that facilitate men's and women's engagement in urban housing development. These factors are traced via the processes of assembling the necessary components and inputs to house production that the house owners went through. It was assumed that the house owners' socio-economic and demographic characteristics were crucial in determining the nature of the socio-economic and political factors that could have facilitated their engagement in urban housing development. Table 1 presents the key socio-economic and demographic characteristics of house owners by gender.

Table 1. Key socio-economic and demographic characteristics of house owners, by gender

Characteristics	Gender		p. values
	Male (%)	Female (%)	
<i>Age</i>			
<31	16.7	19.6	
31 - 40	43.8	21.7	
41 - 50	16.7	21.7	
51+	22.9	37.0	.14289
<i>Marital status</i>			
Single	4.1	16.0	
Married	89.8	50.0	
Separated/Divorced	4.1	20.0	
Widowed	2.0	14.0	.00032
<i>Ethnicity</i>			
Ganda	81.6	82.0	
Soga	14.3	6.0	
Eastern ethnic groups	4.1	10.0	
Rwandans	0.0	2.0	.27378
<i>Educational level</i>			
Primary	20.0	42.9	
Ordinary level	40.0	40.5	
Advanced level	22.2	9.5	
Tertiary level	17.8	7.1	.05082
<i>Occupation</i>			
Trader/Business	31.3	38.8	
Professional	16.7	12.2	
Clerical	29.2	16.3	
Informal sector worker	18.8	8.2	
Farmer	2.1	12.2	
Homemaker	2.1	12.2	.04316
Total %	100	100	
Total (n)	49	50	

As shown in table 1, save for marital status and occupation, there were no statistically significant differences in the socio-economic and demographic characteristics of male and female house owners. The majority were aged for over 30 years, had children, belonged to the Ganda ethnic group and had attained not more than ordinary level secondary education. However, only half the women were married compared to 89.8% of their male counterparts

and the women were less in the formal sector employment than the men were.

Nonetheless, a closer look at the statistics suggests that the majority of women house owners were older (58.7% were aged over 40), not married (50.0%) and were Ganda (82.0%). Several reasons explain these phenomena. First, societal pressure on women to behave in culturally prescribed “feminine” ways reduces as the women grow older, for the pressure arises out of the desire to control women’s sexuality. Thus, with regard to women’s engagement in urban housing development, which signifies acquiring an independent status, older women may face less societal resistance than younger women, thereby enabling more of them to develop their own houses. Alternatively, older women may have outgrown the dependence attitudes enough to develop their own houses. Further, some may have realised that their men’s ownership on which they could depend was not forthcoming, or they could have felt a need to develop their own for income earning purposes (rentals) even when their men owned houses. However, it could also be that older women over time acquired the economic and other resources requisite for engaging in urban housing development, which younger women may have not yet required. As for half of the women house owners not being in a conjugal union points to the difficulties which married women may face if they engage in urban housing development. Due to fear of antagonizing their marital relations, married women may not engage in urban housing development even if they had the necessary resources. It is also possible that married women may be expecting their husbands to engage in urban housing development on behalf of the entire family; hence, they may exercise less of their capability to engage therein. With regard to 82.0% of the women house owners belonging to the Ganda ethnic group, the Ganda culture is not only more supportive of female inheritance and acquisition of land through purchasing (Obbo 1976, 1984) but is also less resistant to female ownership of houses and other property compared to other ethnic cultures in Uganda.

2.2 Modalities of Access to Land

In Jinja Municipality, land falls under various tenure systems. These include private (*mailo*) land which takes up to 49% of the total urban land; land owned by Jinja Municipal Council which constitutes 30%; government land under the Uganda Land Commission which comprises 10%; land held by institutions such as hospitals, schools and religious organisations taking up 7% and public land leased to individuals, 4% (Jinja Municipal Council 1972). Land in Mpumudde and Bugembe is part of the 49% private (*mailo*) land.

Overall, 36.3% of the house owners had inherited the land on which they built their houses while 63.6% had purchased it. There were no statistically significant differences between male and female house owners with respect to modes of land acquisition. Men who had inherited land constituted

38.0%, i.e., 19 out of 50 while women were 32.0%, i.e., 16 out of 50. However, women inherited mainly from fellow women and female relatives (except for those women who inherited from husbands) while the men inherited mainly from male relatives. Men inherited largely from their fathers as a birthright; 15 inherited from their fathers, 3 from their mothers and 1 from his grandfather. For the women, four inherited from husbands, six from maternal relatives, five from fathers and one from her mother. Although some women inherited by virtue of their birthright, it is interesting to note the mechanism through which other women inherited.

Four women reported separately that they were brought as young girls to Jinja from the villages by their maternal female relatives between the late 1950s and early 1960s. All the four reportedly started by assisting with domestic chores in their respective female relatives' homes although one later became a cooked-food vendor for her aunt while one assisted in selling local brew (the relative's business) from home. Of the other two, one obtained employment working as a house cleaner for an Asian family, while the other remained assisting with domestic chores at home. The latter became pregnant but remained a single parent simultaneously taking care of the female relative's children. She remained with her relative and became part of the family so much so that neighbours could not tell whether she was a biological child or not. She had two more children and all remained with her relative who took care of them including school fees. When the elderly relative felt that her niece's children were growing older, she gave her niece a piece of land on which to build. As the niece was not employed, the female relative allowed her to sell off a small piece of the land and use the proceeds to put up three tenements of which she occupied one and rented out the other two for income generation "to maintain her children". It is interesting to note that the female relative who provided the land was also a single mother.

The young girl who became a food vendor was so successful that the business expanded to vending food in several industries in Jinja, which necessitated the employment of two other female assistants. Meanwhile, the aunt was using the profits to put up semi-permanent tenements for renting out. In 1969, as a sign of appreciation the aunt gave her 300/Sh. (equivalent to US \$42) with which she set up her own business dealing in charcoal, which she was selling from her aunt's home. She used the profits to construct a three-roomed house in 1973. She used the front room as a shop and the two others for her accommodation.

The girl who became a house cleaner in an Asian family kept all her wages with her aunt. After 6 years of employment, the aunt gave her land and suggested that she uses the income to construct tenements for renting. The girl who was assisting the aunt in selling local brew ultimately became the major income earner for the home. She not only knew how to handle unruly customers but also undertook the wholesale purchasing of the local brew

from Bugerere, about 40 kilometres from Jinja town. When the aunt passed away in 1975, the young girl was included among those whom the clan leaders apportioned the deceased's land. The aunt's children and other relatives did not even question the decision. In 1988, one of the deceased aunt's children sold his piece of land to her. Thus, it may be implied that women's inheritance of land also occurs beyond the realms of birthright and/or marital bond, via participation in some social institutions.

However, land inheritance via participation in some social institutions and not as a birthright was not exclusively for women. One male inherited land from his paternal grandfather but not because he subordinated himself and worked for his grandfather without pay as was the case with the women. This male was a relatively wealthy car mechanic in Bugembe, a suburb in Jinja. The grandfather had five sons and eight daughters all of whom were grown-ups. However, neither of these children cared for their father during his old age. Yet, the elderly grandfather did not have any source of income except a "huge" piece of land in Bugembe, which he had obtained from the King of Busoga as a reward for being a loyal servant in the 1940s. By the 1980s, the rent (*busulu*) from the tenants at will on the land had been eroded by inflation and hence was insignificant. The children of the elderly man advised him to sell off some of the land for his upkeep but the man refused to sell. Therefore, the children also refused to render any assistance. His very old, tin-roofed, wattle-and-daub house collapsed. The grandson assisted by constructing a two-roomed brick and iron house and by providing him with food and medical care until he passed away. The grandson used to visit the old man regularly and keep him company. Meanwhile, the old (by then sick) man heard rumours that his children who had abandoned him were waiting for his death to inherit his land. In 1986, the old man handed over his title to his grandson whom he referred to as his only relative. The old man died in 1991 leaving his grandson a wealthy property owner.

Sixty two per cent of the men and 68.0% of the women had purchased the land on which they built. With the exception of house owners who had titles to their land, there was no clear cut distinction between house owners who were tenants at will (*Kibanja* holders) with no rights to the land but only to the housing developments on the land. Owners of brick and iron-roofed houses (more permanent) who did not have titles were apparently so sure of their ownership of the land that they considered having a title to their land as unnecessary. Besides, the costs of transferring land and processing a title were said to be quite high for the poor to afford. Hence, although some house owners did not have legal ownership by virtue of not having land titles, they had legitimate ownership arising from having paid for the land, ownership that was also recognized by the former landowners. The ownership was so legitimate that the house owners revealed that they could sell their houses to another party if the need arose. Although the *Kibanja* holders did not legally own the land, evictions under this system were rare,

for the tenant is usually given priority to purchase the land in the event the land owner wishes to sell off, or has to be compensated for the housing developments on the land prior to its sale. Besides, tenancy at-will was institutionalised through a token payment of a *kanzu*, an ankle length tunic worn by elderly men, and rent (*busulu*), which is paid annually. Further, tenancy-at-will exchanges are usually between people who are well known to each other or subsequently become so, who therefore have developed social bonds that may be stronger than economic bonds.

Connections to land sellers through relatives and friends were the principal means by which house owners knew of the land on sale before purchasing it; 36.7% of the men and 50.0% of the women had purchased land through such connections. A few actually purchased land from their own friends and relatives. On the other hand, because they were born in the area, 10.2% of the men and 18.0% of the women were informed by the prospective land sellers. Contrary to popular beliefs, these findings prove that women too have social connections and contacts that are key in knowing which land is on sale. Land sold to low or middle-income groups is hardly advertised in the media unless it is to be auctioned as recourse to the owners' default on some previously undertaken financial transactions or obligations, e.g., bank loans. Land brokers were more relied on by male house owners, i.e., 10.2% compared to only 2.0% of the women. This may indicate the relatively higher economic power wielded by men for land brokers usually broker larger pieces of land whose prices are commensurately higher. Land brokers receive a commission once the transaction is complete. The commission is borne by both the seller and buyer, which further increases the overall cost of the land. This explains the very few women's and comparatively fewer men's recourse to brokers.

Payment in one cash instalment was the key mode of land exchange reported by 32.7% of the men and 50.0% of the women. Payment in several instalments was done by 28.6% of the men and 18.0% of the women. Payments in instalments were mostly between parties well known to each other, i.e., relatives and friends. Personal savings were used by 90.0% to purchase land; 5.0% obtained loans from formal financial institutions, 2.0% obtained loans from informal sources while 3.0% purchased the land from contributions and remittances from friends and relatives. There were no statistically significant differences between the men's and women's modes of payment for the land.

2.3 Problems Encountered in Acquisition of Land

Problems in raising funds for purchasing land were encountered by 38.4%. Savings were not easy to make given the numerous domestic obligations and responsibilities many had. Hence, they had to forego most family financial obligations to raise funds required to purchase land. Five per cent of the respondents reportedly sold their assets, e.g., television sets, some land and animals in their villages, etc., to raise funds for purchasing the

land. However, it was noted that there has been a steep increase in the price of land in the last twenty-five years. One female respondent reported that she purchased 0.1 Ha in 1974 at 300/= which was equivalent to US \$42. Three hundred shillings was half the salary of a primary school teacher then. A male respondent said he purchased the same size of land in the same neighbourhood in 1992 at 2,200,000/= which was equivalent to US \$2100. In the same neighbourhood in 1994, for 0.15 Ha another male house owner paid 6,000,000/= equivalent to US \$5,000. The steep rise in the price of land was attributed to land speculation, which in part was fuelled by increasing demand, driven by the high growth of urban housing development in the last decade.

Eleven per cent of the house owners encountered non-financial problems in the process of acquiring land. The problems arose from: the poor sub-division of plots under the *mailo* land system, which at times does not leave space for access roads and facilities, e.g., water pipes and electricity poles; unwillingness of some *mailo* landlords to surrender all their rights even after selling the land; and dishonesty committed by some landowners. With regard to poor sub-division of land plots, some house owners purchased plots that lacked access roads. Although a by-law compels landowners to leave a portion of their land extending three feet inwards from the plot boundaries as access road so that between two plots of land a six-foot access road is realized, the by-law is often ignored and rarely enforced, for *mailo* land is not under the jurisdiction of Jinja Municipality Council. Hence, some house owners had either to curve access roads wholly from within their newly acquired plots if the plot was near an already existing major road thereby reducing the plot size or had to purchase an extra piece of land as access road from neighbouring property owners often at exorbitant prices. The poor sub-divisions of plots also often resulted in quarrels over boundaries and at times made acquisition of a new land title from the parent title extremely difficult.

With respect to personal attachments to the land, some landowners went to bizarre extents of preventing new landowners from felling some trees and shrubs, yet they had already surrendered their rights to the land by virtue of selling it. As for dishonesty, some landowners sold the same piece of land to more than one person thereby generating conflicts over the same piece of land, which forestalls - sometimes permanently - the development of the land. Other landowners sold the land without the consent of all those with claim to the land (in the case of land bequeathed to several people) thus also generating conflicts between the new buyer and other claimants. In most cases, the new buyer either lost his/her money or paid the other claimants too, which was tantamount to double or triple payment for the same piece of land. In three cases of those who made purchase of land in instalments, the sudden death of the principal recipient instigated the family members of the deceased to repossess the land, resulting in ownership conflicts, which forestalled further developments on the land for a time. Seven women

reported that they experienced opposition, which arose from their female gender social identity during the process of acquiring their land. Although only a fifth of those women who had purchased land, their cases serve to highlight the gender issue embedded in land acquisition. Five of the seven women reported that their husbands became violent when they realized that their wives were purchasing land. Three husbands were said to have thought that their wives had secret lovers who were financing their purchase of the land. Two of these women were subsequently divorced although they were employed (thereby earning) with their husbands' knowledge. The other woman reported that although they did not divorce immediately, their relations became strained because of the husband's suspicion of her sources of funds. Eventually, he lost interest in the home including the children. He took to heavy drinking and violence, which prompted the wife to move with the children to her semi-completed house. Two other women said that their husbands suspected that the women were "stealing" money from them (husbands). Their husbands thus forced them to register the land in their husbands' names, which the women readily did. Two other women said that they were strongly discouraged from buying land by their friends and relatives. They were instead advised to buy land in the villages. They however stood their grounds and bought the land, which led to some of their relatives and friends to refer to the women as "prostitutes who had got lost in the town" and who had broken off their rural roots. Thus, resistance to women's purchase of land did not arise only from the spouses but also from friends and relatives. It is because of this severe resistance to women's engagement in urban housing development that Ntege (1992) reported that for a woman to construct a house, she must believe that owning a house is normal: she must break away from the gender ideology which binds her to men's houses and other property. She must play deaf to those who wish to tarnish her brave image by stigmatising her as a prostitute. The urban multi-cultural setting may provide advantage for women to resist the gender ideology, which forbids them from owning land, houses and other property. However, not all women are psychologically strong enough to withstand societal pressure. Some circumvent the pressure by purchasing land in secrecy, and even engaging in the housing construction process secretly, without the knowledge of their spouses especially.

Interestingly, women's purchase of land did not draw anger from all men. One man revealed that he was challenged to purchase a plot of land because the wife was about to purchase one herself. The wife was working with a Co-operative Union that intended to sell its plots of land in the Municipality to its own employees at favourable terms, i.e., they would pay half in one instalment and the balance would be deducted from their salaries in six equal instalments. When she told the husband, the husband told her that he was already in the process of paying for a piece of land, so they should not buy two plots at once. Rather, he buys the land and they use the funds she would have used to purchase land to start building. Although the man

admitted that he had not intended to buy an urban plot, leave alone have a house constructed on it, he withdrew all his savings and bought an urban plot within two weeks. The wife was thus discouraged from purchasing a plot from her employers. Another man admitted that the land was his wife's although the house was jointly constructed. The wife was working with Busoga Diocese, which had a lot of land within the town. The diocese decided to sell some of its land to its employees at very low prices. When the wife told the husband of her plan to purchase one, and the incredibly low prices, the husband encouraged her to buy the land. Jointly, husband and wife contributed funds for the construction process and now live in their own house, although residents of the area including the Local Council officials think the land was bought by the husband and do not refer to the wife as the owner of the house.

2.4 Legality of Land Ownership and House Construction

Only 34.7% of the men and 32.0% of the women had land titles testifying to the high prevalence of the tenancy at will system of land exchange and building on land that is inherited or bequeathed to several family members, which made individual acquisition of separate titles difficult. Besides, most plots of land were too small (below 0.1 Ha); yet, the smallest title size that can be processed by the Lands Office is 0.1 Ha. Interestingly, of those who had titles, 56.3% of the men had them registered in their own names compared to only 23.1% of the women. On the other hand, 46.2% of the women had titles registered in their spouses' names ($p=.03064$). Titles were also registered in children's names by 7.7% of the women and none of the men. Joint registration by the spouses in the titles was reported by 6.3% of the men and none of the women. Thirty one per cent of the men had titles registered in male relatives' names compared to 23.0% of the women whose titles were similarly registered in male relatives' names. Only 6.3% of the men and none of the women's registered titles in female relatives' names.

Asked why the titles were not registered in their names, 41.4% said that the parents/relatives from whom they had acquired the land were still alive, 20.7% said that the parent title could not be traced, while 34.4% (who were mostly women) said to avoid marital disharmony that would arise from having the land registered in their names. Only 33.3% of the male and 21.3% of the female house owners had built their houses with approved plans. Lack of land titles was a major reason for building without approved plans for plans approved by Jinja Municipal Council must be for houses to be built on land with a title. However, some house owners said they did not see the use of building a house on an approved plan. The tedious exercise of processing and acquiring an approved plan coupled with the expense (plans for residential houses range between 300,000/= and 900,000/=) deterred some house owners from acquiring the plans. However, the ability of house owners to bribe Jinja Municipality Council's building codes enforcement officials who insist on approved plans greatly assisted the house owners to

build without plans. Besides, tenements may not require building plans because their low cost and their assumed temporary nature tend to be ignored by the Jinja Municipality Council enforcement officials.

2.5 Acquisition of Building Materials

Ninety eight per cent of the house owners acquired the building materials on cash basis. Only 8.1% reported receiving some building materials on credit while only 3.0% had some building materials donated to them. Some building materials (bricks) were made by 5.1% of the house owners themselves. The major sources of finances for the purchase of building materials were personal and family (spouses' joint) savings - reported by 94.0%. Loans from formal financial institutions were obtained by only 7.1% while 4.0% reported loans from informal sources were used to purchase building materials. Five per cent obtained cash contributions and remittances from grown-up children, parents, friends, siblings and employers. Although these were a few other sources of finances for the purchase of building materials (besides personal and spouses' joint savings), these sources merely augmented the personal savings. Next to personal savings, incomes from rentals were the most significant sources for acquisition of building materials especially for women and for owners of tenements. By having tenants pay 3-6 months' rent in advance, the house owners managed to acquire building materials to construct more houses on vacant portions of their land. In the housing development process by low-income groups, rental income was so important that it was believed a few tenements could generate several others in just a few years as long as one had land, which is the most expensive single component in urban housing development by the poor.

Loans from formal financial sources were obtained through contacts of friends and relatives by 4.0% of the house owners while employers provided short-term loans to another 3.0% of the house owners. These worked in Commercial Banks, which offer housing finance to their employees in lieu of housing allowances as a policy. All those who obtained loans for housing finance said that the terms of lending were fair and that all had repaid the loans.

Seventy seven per cent of the men and 67.3% of the women encountered problems in raising funds for the purchase of building materials. The major problem was the difficulty in saving sufficient funds. Family financial obligations often cut into building materials' budgets especially in families that had a big number of school going children. Price fluctuations in the prices of building materials especially for those who built in the 1970s, 1980s and early 1990s further made purchase of building materials more difficult. From the 1970s to early 1990s, building materials could not be imported in requisite quantities due to scarcity of foreign exchange. This led to shortages and subsequently higher costs. Some house owners resorted to locally available materials, for example, mixing cow dung instead of

cement with sand to plaster their houses. Further, although cement, roofing, paint and PVC factories have been rehabilitated, they are not well developed compared to similar factories in Kenya and Tanzania. Their import content remains high thereby relegating them to mere processing, even packaging plants, which escalates prices.

Thus for women and for the poorer men, the initiation of successful housing development processes took long years of hard work and self-denial. Many resorted to the cheapest of foodstuffs, fewer meals, and denied themselves and those under their care the “luxury” of new clothes, etc. However, even extreme self-denial has a limit. Women and the poorer men resorted to completing their houses in phases. The first phase consisted of roofing and fitting the door(s) and window(s). Then the house would be cemented, and later the house would be plastered. If the house was for rental purposes, the rental charges also increased commensurate with the improvements on the house. Later, electricity may be connected and finally water. Implicitly, determination was a very important factor that enabled the poor especially women to engage in urban housing development.

Non-financial problems in the process of acquiring building materials were encountered by 32.7% of the male and 18.4% of the female house owners. Twelve per cent of the men and 6.0% of the women had some of their building materials stolen from the building sites and also reportedly received inferior quality and smaller quantities from their sources of the building materials. Because of these problems, most women built their houses at a very slow pace. Transport of the building materials especially of sand and bricks during the rainy seasons was reported a major problem by 18.4% of the men, and 14.0% of the women. During the rainy seasons, bricks especially the unburned ones become spoilt. Asked how they resolved these problems, 85.7% of the men and 92.0% of the women said they just had to use inferior quality materials. Only 18.4% of the men and 26.0% of the women rejected some of the inferior materials and purchased better quality ones, testifying to the financial constraints that faced the majority of urban housing developers thus forcing them to use inferior quality materials due to lack of means to acquire better alternatives. Ten per cent of the men and 6.0% of the women solved the transportation problem by relying on their and their family’s labour especially their children’s to ferry sand and bricks using bicycles and wheelbarrows. Certainly, the quantities that could be ferried by use of such means were much smaller and more time consuming than using a truck, which shows the extent of struggles poor developers undergo.

2.6 Acquisition of Construction Labour

Eighty nine per cent of the house developers hired labour on cash basis while 17.2% hired some of the labour on credit. Building labour was previously known to 91.7% of the male and 83.7% of the female developers. Of those to whom building labour was previously not known,

connections through friends and relatives, and the labourers' own initiatives were the key methods by which they got in touch with the labourers. All the labour referred to comprised local informal sector of artisans known as *abazimbi* or builders. These consist of small scale or micro enterprises, which are unincorporated or unregistered. They are usually operated by individuals, family or groups of individuals with little or no hired labour (Rondinelli, 1990). They serve both the poor and the rich since engaging the services of established construction companies such as ROKO Construction, CONCORP, Dragados, etc., is out of the economic means of individual initiative housing developers. The local artisans usually have less than ten employees including family members and operate outside the scope of formal financial institutions and Building Societies. Because the house owners were interested in constructing houses for themselves and possibly a few other tenants, the sources of funds for construction labour came primarily from personal savings.

About one quarter of the male and one fifth of the female house developers encountered problems in the process of acquiring building labour. Unreliability of labourers (being slow and not reporting for work for days on end) was reported by 14.3% of the men and 12.0% of the women. Theft of building materials by labourers was reported by 6.1% of the men and 8.0% of the women. The expense of engaging labourers was extremely high for 10.2% of the men and 4.0% of the women. Methods used to overcome these problems included strict monitoring of the labour to avoid thefts and constantly supervising them to ensure that they report regularly to work.

2.7 Amenities Installed in the Houses

Electricity was installed by 63.3% of the men and 64.0% of the women. Tap water was present in 24.5% of the men's and 28.0% of the women's houses. Internal plumbing was available in only 6.1% of the men's and 10.0% of the women's houses. Similarly, telephones were installed in only 6.1% of the men's and 10.0% of the women's houses. Asked why some amenities had not been installed, 75.0% said that the expense of installing them was high while only 10.0% said that the amenities were not necessary. Twelve per cent reported that the houses were not yet complete and that they were still making savings for the amenities.

2.8 Non-Ownership of Houses

In this section, we identify the nature and relative importance of the socio-cultural and political factors that impeded men's and women's engagement in urban housing development. Factors are traced via the non-owners' inability (real or anticipated) to assemble the inputs and components requisite for housing development. The initial assumption was that individuals' socio-economic and demographic backgrounds could facilitate or inhibit their ability to engage in urban housing development. Table 2

shows the men's and women's key socio-economic and demographic characteristics.

Table 2. Socio-economic and demographic characteristics of non-owners of houses, by gender

Characteristics	Gender		p. values
	Male (%)	Female (%)	
<i>Age</i>			
<31	76.0	74.5	.98132
31-40	20.0	21.6	
41+	4.0	3.9	
<i>Marital status</i>			
Single	52.0	19.6	.00540
Married	44.0	66.7	
Divorced/separated	4.0	11.8	
Widowed	0.0	2.0	
<i>Reproductive status</i>			
Has children	48.0	80.4	.00068
Has no children	52.0	19.6	
<i>Ethnicity</i>			
Soga	48.0	50.0	.44720
Ganda	14.0	22.0	
Easterner	30.0	16.0	
Luo	4.0	4.0	
Rwandan/Tanzanian	4.0	8.0	
<i>Educational level</i>			
Primary	27.1	47.8	.00528
Ordinary level	14.6	28.3	
Advanced level	10.4	8.7	
Tertiary level	47.9	15.2	
<i>Occupation</i>			
Licensed traders/business	18.0	22.5	.00000
Professional	42.0	11.8	
Clerical	4.0	7.8	
Artisans/craftsmen and unlicensed traders	34.0	7.8	
Labourer	2.0	9.8	
Homemaker	0.0	37.3	

Cont.

<i>Number of years residence in the municipality</i>			
1-5	32.0	35.3	
6-10	40.0	31.4	
11+	28.0	33.3	.65619
<i>Number of years of residence in the area</i>			
1-3	82.1	68.6	
4+	17.9	31.4	.14795
Total %	100	100	
Total (n)	50	51	

As shown in table 2, there were no significant differences in age, ethnicity, and number of years of residence in the Municipality and in the area between the male and female tenants (non-owners of houses). Three quarters of the tenants were aged 30 and below; half of the tenants belonged to the Soga ethnic group. The respondents were evenly spread along the number of years of stay in the Municipality although four-fifths of the men and two-thirds of the women had been resident in the area for 1-3 years.

Conversely, the men were more significantly unattached and had much fewer children compared to their female counterparts. The men too were significantly much more educated than the women and were about four more times represented in professional and informal sector occupations than the women. On the other hand, 37.3% of the women described themselves as full time homemakers while 25.5% were engaged in small-scale business or trading.

2.8.1 Access to Land

Since houses must be of necessity built on land, access to the latter is a prerequisite for engagement in urban housing development. Overall, fifty-four per cent of the male and 27.5% of the female non-owners of houses owned land ($p=.00660$). Of those who owned land, 88.9% of the men and 64.3% of the women owned land in the rural areas ($p=.05942$). Probably, some respondents owned land in both the urban and rural areas. The proportion of women who owned land in urban areas was more than three times that of the men partly because of the Soga and Ganda cultures that permit women to inherit land (Obbo 1976), for more women than men had inherited land in the urban areas. Moreover, 56.0% of those who had inherited land and 31.6% of those who purchased land belonged to the Soga ethnic group. Overall, 23.8% of the non-owners of houses had inherited land compared to only 14.9% who had purchased it.

Asked how the land was utilised, 70.8% of the men and 50.0% of the women said they were cultivating on it; 29.2% of the men and 28.6% of the

women reared animals on it; while 21.4% of the men and none of the women reported that the land was lying unutilised. With the non-landowners, when asked why they did not own land, 63.9% of the men and 70.5% of the women said that they lacked money to purchase land, while 10.3% of the women reported that they expected their spouses to purchase land. Only 2.3% of the women and 3.0% of the men were of the view that they were still too young to own land.

With regard to where their first choice would be if they were to construct a house, only 36.4% of the men and 20.9% of the women said in urban areas, though with different reasoning. Sixty five per cent of the men and 18% of the women said that they either already had land in the rural areas and/or that it was cheaper to acquire land and build in rural areas compared to urban areas ($p=.00008$). Conversely, 32.8% of the women reported that the rural areas were their places of origin hence it was traditionally expected of them to first construct houses there. Women's higher recourse to traditional expectations as influencing their choice of where to construct a house may be attributed to their lesser stake in urban areas considering that 37.3% of them had earlier on described themselves as house makers. Besides, full time house makers are likely to have a more traditional outlook towards life than women employed outside the home for the latter tend to meet more people of diverse cultures hence their conservatism tends to decline.

On the other hand, 16.4% of the women's and 6.3% of the men preferred owning a house in urban areas because of commercial renting possibilities, which would generate income. Another twenty per cent of the women and 14.6% of the men preferred urban areas because of the better physical infrastructures and social services therein. The high preference for house ownership in rural areas is supported by Peil (1976) and O'Connor (1983) who argue that most African urban dwellers prefer owning homes in their villages to ownership in towns and cities, as most do not consider themselves permanent urban dwellers. Further, urban areas were more preferred by the more educated while rural areas were more preferred by the less educated.

As can be seen in table 3, the more educated who most likely were professionals or anticipated professional occupations and growth were more attached to urban areas for it is in urban areas that their aspirations could be more easily realised. The less educated most of whom were informal sector operators and licensed traders/business people had probably less attachment to urban areas besides their work interests, which may be short-term, aimed at securing sufficient income to go back and settle in the villages. Although not statistically significant, table 4 shows the professionals' urban first choice being higher than the traders' and informal sector operators' choice.

Table 3. First choice of location for building, by level of education

Educational level	Choice	
	Urban (%)	Rural (%)
Primary	16.3	54.9
S1 - S4	30.2	13.7
S5 - S6	9.3	9.8
Tertiary	44.2	21.6
Total %	100.0	100.0
Total (n)	48	51

Note: $p = .00109$.

Table 4. First choice of location for building, by occupation

Occupation	Choice	
	Urban (%)	Rural (%)
Trader/business	20.8	22.6
Professional	31.3	22.6
Clerical worker	8.3	3.8
Informal sector worker	16.7	24.5
Labourer	6.3	5.7
Homemaker	16.7	20.8
Total %	100	100
Total (n)	48	53

Note: $p = .76063$.

Nonetheless, it was the more educated men who significantly preferred building in urban areas. This is illustrated in table 5.

Table 5. First choice of location for building, by level of education and gender

Educational level	Gender			
	Male		Female	
	Urban (%)	Rural (%)	Urban (%)	Rural (%)
Primary	4.2	50.0	31.6	59.3
Ordinary level	16.7	12.5	47.4	14.8
Advanced level	12.5	8.3	5.3	11.1
Post-secondary	66.7	29.2	15.8	14.8
Total %	100	100	100	100
Total (n)	24	24	19	27
	p = .00428		p = .09311	

With respect to the influence of occupation on men and women, non-owners' first choice of where to build a house, table 6 shows that there were no significant variations.

Table 6. First choice of location for building, by occupation and gender

Occupation	Gender			
	Male		Female	
	Urban (%)	Rural (%)	Urban (%)	Rural (%)
Trader/business	19.2	16.7	22.7	27.6
Professional	46.2	37.5	13.6	10.3
Clerical worker	7.7	-	9.1	6.9
Informal sector worker	23.1	45.8	9.1	6.9
Labourer	3.8	-	9.1	10.3
Homemaker	-	-	36.4	37.9
Total %	100	100	100	100
Total (n)	26	24	22	29
	p=.29370		p=.99426	

Asked whether they knew of any plots for sale in Jinja Municipality, 36.0% of the men and 15.7% women answered in affirmative ($p=.01957$). The majority of those who knew of plots for sale in the Municipality wished to acquire them although they simultaneously expressed financial constraints as preventing them from doing so. Interestingly, respondents with marital and reproductive obligations were more knowledgeable of sources where they could obtain funds to purchase urban plots than those who did not have such obligations as shown in table 7.

Table 7. Knowledge of sources of funds to purchase an urban plot, by marital status and reproductive status

Status	Knowledge		p. values
	Yes (%)	No (%)	
<i>Marital status</i>			
Single	25.5	44.4	
Married	70.2	42.6	
Divorced/separated	4.3	11.1	
Widowed	-	1.9	$p=.03947$
<i>Reproductive status</i>			
Have children	74.5	55.6	
Have no children	25.5	44.4	$p=.04776$
Total %	100	100	
Total (n)	39	62	

The reported sources included personal savings, selling assets owned in the rural areas (e.g., cows and land), farming and loans from informal sources. That it was respondents with marital and reproductive obligations who more significantly knew of sources where they could obtain funds for purchasing an urban plot implies that it was more of determination and less of absence of competing financial obligations and responsibilities that was the important factor in enabling non-owners to purchase land. Age and length of urban residence were not significantly correlated with knowledge of sources where funds could be obtained to purchase an urban plot. This is shown in table 8.

Table 8. Knowledge of sources of funds to purchase an urban plot, by age and length of urban residence

Age and duration	Knowledge	
	Yes (%)	No (%)
<i>Age</i>		
18 - 30	78.7	72.2
31 - 40	19.1	22.2
41+	2.1	5.6
		p =.60627
<i>Length of urban residence</i>		
1 - 5 yrs	23.4	42.6
6 - 10 yrs.	42.6	29.6
11+	34.0	27.8
		p =.11960
Total %	100	100
Total (n)	47	54

Interestingly, the influence of marital status on men's knowledge of sources where funds could be obtained to purchase an urban plot was not significant though the influence on women was. Conversely, the influence of reproductive status on men's knowledge of sources where to obtain funds for purchase of an urban plot was statistically significant though insignificant on women. These findings are shown in table 9.

Table 9. Knowledge of sources of funds to purchase an urban plot, by marital status, reproductive status and gender

Status	Gender			
	Male		Female	
	Yes (%)	No (%)	Yes (%)	No (%)
<i>Marital status</i>				
Single	42.3	62.5	4.8	30.0
Married	53.8	33.3	90.5	50.0
Divorced/separated	3.8	4.2	4.8	16.7
Widowed	-	-	-	3.3
		p =.33702		p =.02630
<i>Reproductive status</i>				
Have children	65.4	29.2	85.7	76.7
Have no children	34.6	70.8	14.3	23.3
		p =.01044		p =.42317
Total %	100	100	100	100
Total (n)	26	24	21	30

The influence of age and length of urban residence on men and women's knowledge of sources where funds could be obtained to purchase an urban plot was equally insignificant as illustrated in table 10.

Table 10. Knowledge of sources of funds to purchase an urban plot, by age, length of urban residence and gender

Age and residence duration	Gender			
	Male		Female	
	Yes (%)	No (%)	Yes (%)	No (%)
<i>Age</i>				
18 - 30	84.6	66.7	71.4	76.7
31 - 40	11.5	29.2	28.6	16.7
41+	3.8	4.2	-	6.7
	p =.29064		p =.32349	
<i>Length of urban residence</i>				
1 - 5 yrs	23.1	41.7	23.8	43.3
6 - 10 yrs	38.5	41.7	47.6	20.0
11+ yrs	38.5	16.7	28.6	36.7
Total %	100	100	100	100
Total (n)	26	24	21	30
	p =.17403		p =.10124	

However, 32.0% of the men and 17.6% women anticipated some non-financial problems in the process of acquiring an urban plot. The problems included the time consuming bureaucracy involved in the process of acquiring a land title, unscrupulous land dealers who sell the same piece of land to more than one person thereby leading one party to lose money, purchasing a plot in inaccessible locations that may lack services such as water and electricity, and political instability which makes investments risky. Interestingly, the more educated and those in occupations associated with having attained higher educational levels most anticipated meeting problems in the process of acquiring an urban plot as illustrated in table 11.

Table 11. Envisaging non-financial problems in the process of acquiring an urban plot, by educational level and occupation

Education and occupation	Envisage non-financial problems		
	Yes (%)	No (%)	p.values
<i>Educational level</i>			
Primary	16.7		
Ordinary level	16.7	44.3	
Advanced level	8.3	22.9	
Post-secondary	58.3	10.0	
<i>Occupation</i>		22.9	p=.01128
Trader/business	8.0		
Professional	56.0	26.3	
Clerical	8.0	17.1	
Informal sector worker	16.0	5.3	
Homemaker	12.0	22.4	
Total %	100	29.0	p=.00461
Total (n)	25	100	

Table 12. Envisaging non-financial problems in the process of acquiring an urban plot, by educational level, occupation and gender

Education and occupation	Gender			
	Male		Female	
	Yes (%)	No (%)	Yes (%)	No (%)
<i>Educational level</i>				
Primary	6.3	37.5	37.5	50.0
Ordinary level	6.3	18.6	37.5	26.3
Advanced level	12.5	9.4	-	10.5
Post-secondary	75.0	34.4	25.0	13.2
	p =.03261		p =.58084	
<i>Occupation</i>				
Trader/business	6.3	23.5	11.1	28.6
Professional	75.0	26.5	22.2	9.5
Clerical	-	5.9	22.2	4.8
Informal sector worker	18.8	41.2	11.1	7.1
Labourer	-	2.9	-	11.9
Homemaker	-	-	33.3	38.1
Total %	100	100	100	100
Total (n)	16	34	9	42
	p =.02740		p =.30152	

2.8.2 The Housing Development Process

Seventy four per cent of the men and only 35.3% of the women knew where to obtain architectural plans for building in the Municipality ($p=.00009$). This is indicative of the men's higher knowledge of housing development related institutions than the women's, at least prior to both genders' engagement in the development. Twenty eight percent of the men and 78.0% of the women hoped to obtain building materials from their neighbourhoods ($p=.00813$). The materials which non-owners hoped to obtain from within their neighbourhoods included bricks, which some said would be made out of the soil from the land on which they would build, sand from the neighbouring swamps and building poles for roofing. The anticipated higher reliance by the women on building materials from the neighbourhood could be a reflection of the women's lesser access to economic resources compared to the men's, for building materials obtained from the neighbourhood are cheaper but of inferior quality. For instance, bricks from red soils in the neighbourhood cost only 20/= each, but are not

fired hence are softer and weaker compared to clay and fired bricks from brick making locations in the outskirts of Jinja town, which are harder, long lasting but also more expensive, i.e., 60% increase. The respondents also reported that they would obtain some building materials from hardware shops in town and in the neighbouring suburbs of Nalufenya and Bugembe. However, about three-quarters of both the male and female non-owners anticipated problems in raising funds for the purchase of building materials due to lack of good sources of income, inability to make sufficient savings and numerous domestic obligations. Eighty-eight per cent of the respondents said that personal savings would be the major source of funds they would use for acquiring building materials. Loans from formal financial institutions such as banks and Building Societies were suggested by only 5.0% while 18.8% said that they would acquire loans from informal sources. Interestingly, of those who expected to obtain loans from informal sources, the less literate predominated: 60% of those who had attained primary education compared to 16.0% of those who had attained post-primary education ($p=.01284$). This could imply that the less educated may be relying more on funds from friends and kin in the form of grants or interest free loans even in their daily living compared to the more educated who may be relying more on personal funds and savings.

Loans from financial sources were least cited because of several reasons. First, most of those with land had no land titles, which is the standard collateral for obtaining a loan from formal financial institutions. Secondly, most non-owners hoped to build low- to medium-income houses on cheaper land obtained as tenants at will. They therefore envisaged not obtaining the requisite land titles that would serve as collateral for obtaining loans from formal financial institutions. Thirdly, there was worry of failure to obtain a loan from the formal financial sources even if one had the land title. Finally, lack of connections and the long and tedious application processes involved in securing a loan from formal financial institutions were cited as key obstacles. However, as Macaloo (1994) points out, due to their low and uncertain incomes, the small amount of loans that plot owners in low- and middle-income brackets may require could prove too expensive for the financial institutions to administer. The institutions could therefore tend to discourage small borrowers. Fear of failure to pay back the principal and accruing interest was another impediment to obtaining building finance from formal financial institutions. Macaloo (1990) similarly notes that families with uncertain incomes are usually reluctant to gamble with their only asset - land, in quest of bank loans since the penalties for defaulters include loss of their assets. In Uganda, it is not only families with uncertain incomes who face loss of property but also wealthy individuals, families and companies belonging to people of high socio-economic standing, who are daily having their property advertised in the media and auctioned off due to failure to pay back their loans and interests. A Non-Performing Assets Recovery Trust (NPART) has been set up to recover over US \$60

million that is owed to Ugandan Commercial Bank alone. Several other banks and the Housing Finance Company of Uganda are also auctioning off several urban residential and commercial properties and rural farmlands whose owners have failed to pay back the borrowed money. This scenario has subsequently made borrowing from formal financial institutions most abhorred by Ugandans. Besides, the 18%-24% interest rates charged on loans from formal financial institutions are rather high to be serviced and paid back if one used the funds to engage in urban housing development. Nonetheless, it is worth noting that non-owners who envisaged having problems in raising funds for the purchase of building materials were mostly those who had stayed in Jinja town for fewer years, as shown in table 13.

Table 13. Envisaging problems in raising funds to purchase building materials, by length of stay in Jinja town

Length of stay	Envisage	
	Yes %	No %
1 - 5 years	37.2	18.2
6 - 10 years	38.5	27.3
11+ years	24.4	54.4
Total %	100	100
Total (n)	78	22

p=.02331

It may appear that the longer one stayed in a town, the more one acquired the necessary socio-economic connections and channels for getting income especially from informal sources since formal sector incomes are much too low to enable one to engage in urban housing development. Nonetheless, the heavy reliance on informal sources of capital may not augur well for the majority of the poor non-owners who may want to own houses (Macaloo 1994). The cost of living and low incomes make it virtually impossible for poor people to accumulate savings for residential development. Sources from friends and kin who are better off may also dwindle as costs of living and the financial squeeze affect them too. Mainly those able to save and later combine savings and probably rent proceeds would be able to own urban houses (Macaloo 1994). It is worth noting nevertheless that there were no statistically significant variations between men and women with respect to how length of urban residence influenced their respective

envisaging of problems in raising funds to purchase building materials. This is illustrated in table 14.

Table 14. Envisaging problems in raising funds to purchase building materials, by length of urban residence and gender

Length of residence	Gender			
	Male		Female	
	Yes (%)	No (%)	Yes (%)	No (%)
1 - 5 years	35.9	18.2	38.5	18.2
6 - 10 years	41.0	36.4	35.9	18.2
11+ years	23.1	45.5	25.6	63.6
Total %	100	100	100	100
Total (n)	39	11	39	11
	p=.29781		p=.06322	

Only 22.4% of the men and 13.7% of the women expected non-financial problems in the process of acquiring building materials. Scarcity of building materials, the wet seasons that not only made roads from sand and aggregate quarries impassable but also tended to spoil bricks, fear of materials getting stolen from building sites and receiving poor quality building materials from unscrupulous traders were the major problems cited. However, it was non-owners with fewer years' residence in their present location who mostly anticipated these problems: 25.8% had stayed in the area for 1-3 years compared to only 4.3% who had stayed in their respective areas for 4 years and above ($p=.02772$). Since most of the respondents had earlier reported that they would be obtaining their building materials from their neighbourhoods, it is possible that those who had been residents of their areas for longer periods had already gathered sufficient knowledge of the processes of acquiring building materials. Further, since the study areas have witnessed high housing development growth rates in the last decade, the residents who had stayed for longer years could have been following housing developments with interest thereby could be getting information from those engaged in urban housing development on obstacles faced in the acquisition of building materials and how to overcome them.

2.8.3 Acquisition of Construction Labour

Eighty per cent of the male non-owners and 74.5% of their female counterparts knew where to obtain building labour, which consisted of local artisans. Knowledge of where to obtain building labour increased with length of stay in the Municipality as shown in table 15.

Table 15. Knowledge of where to obtain construction labour, by length of stay in the Municipality

Length of stay in the Municipality	Have knowledge	
	Yes (%)	No (%)
1 - 5 years	25.6	60.9
6 - 10 years	39.7	21.7
11+ years	34.6	17.4
Total %	100	100
Total (n)	78	23

p=.00715

The influence of length of urban residence on men and women's knowledge of where to obtain building labour was not statistically significant as table 16 shows.

Table 16. Knowledge of where to obtain construction labour, by length of urban residence and gender

Length of urban residence	Gender			
	Male		Female	
	Yes (%)	No (%)	Yes (%)	No (%)
1 - 5 years	25.0	60.0	26.3	61.5
6 - 10 years	45.0	20.0	34.2	23.1
11+ years	30.0	20.0	39.5	15.4
Total %	100	100	100	100
Total (n)	40	10	38	13

p=.10035 p=.06477

The Soga and Ganda ethnic groups were significantly more knowledgeable of the sources of building labour than the Luo (from Northern Uganda) and ethnic groups from Eastern Uganda; 87.8% of the Ganda and 83.3% of the Soga compared to 56.5% of people from the East and 50.0% of the Luo ($p=.01095$). This was likely because the Soga and Ganda were more engaged in housing development in the study areas hence non-owners from similar ethnic backgrounds could have friends and relatives among the house owners or those currently constructing houses thereby easily obtaining information about the process of acquiring building labour.

Thirty-eight per cent of the men and 50.0% the women envisaged having problems in the process of acquiring building labour. One such problem was obtaining committed skilled labourers, for most skilled labourers were thought to have more than one construction sites on which they worked at any given time. Having constant cash to pay the labourers was another worry cited since most labourers work on contract basis and do not readily accept working on credit unless they have no alternative work. Another major worry was that the labourers might steal some of the building materials. Interestingly once again, non-owners who anticipated problems in acquiring building labourers were largely those who had been resident in the town for shorter periods as shown in table 17.

Table 17. Anticipated problems in the process of acquiring construction labourers, by length of stay in the Municipality

Length of stay	Anticipated problems	
	Yes (%)	No (%)
1 - 5 years	47.7	23.2
6 - 10 years	29.5	39.3
11+ years	22.7	37.5
Total %	100	100
Total (n)	44	56

$p=.03410$

With regard to gender, the women who had stayed in the urban areas for fewer years significantly anticipated problems in the process of acquiring building labour. This is illustrated in table 18.

Table 18. Anticipated problems in the process of acquiring construction labour, by length of stay in the Municipality and gender

Length of stay	Gender			
	Male		Female	
	Yes (%)	No (%)	Yes (%)	No (%)
1 - 5 years	42.1	25.8	52.0	20.0
6 - 10 years	31.6	45.2	28.0	32.0
11+ years	26.3	29.0	20.0	48.0
Total %	100	100	100	100
Total (n)	19	31	25	25
	p=.46018		p=.03869	

2.8.4 Anticipated Amenities That Would Be Installed in the Houses

There were significant differences between men and women with respect to the amenities they anticipated to have installed in the houses they might construct. Eighty-four per cent of the men and 51.0% of the women said they would have tap water ($p=.00040$); 72.0% of the men and 39.2% of the women hoped to have internal plumbing including bathrooms ($p=.00092$); and 58.0% of the men and 29.4% of the women hoped to have telephone service ($p=.00377$). Over 90% of both the men and women hoped they would have electricity. The statistical variations in the anticipated amenities by the men and women imply that the women anticipated constructing much lower cost houses compared to the men. That is, 58.8% of the women reported that having tap water was very expensive compared to only 28.0% of the men ($p=.00179$). The women also considered having internal plumbing as unnecessary more than the men did, 27.5% and 14.0%, respectively ($p=.09582$). Furthermore, none of the male respondents regarded telephone services as difficult to maintain compared to 9.8% of the women ($p=.02315$).

Socio-economic status especially level of education further influenced the nature of amenities non-owners anticipated having in the houses that they hoped to develop. For instance, the less educated (primary education) anticipated having less of all amenities than those who had attained post primary education. Specifically, 57.4% of those with post primary education anticipated having internal plumbing compared to none among those with primary education. Similarly, 44.7% of those with post primary education anticipated having telephone service installed in the houses they

hoped to develop compared to none among those who had attained primary education. Even age appeared to influence respondents' choice of amenities. For example, only 40.8% of those aged 18-30 hoped to have tap water compared to 61.9% of those aged 31-40 and all of those aged 41 years and above ($p=.04508$). However, it is important to note that level of education and age may be indications of incomes and resources available to the more educated, and the older respondents having more access to higher incomes and other resources due to better access to formal occupations and being more experienced.

Socio-economic variations with respect to amenities non-owners hoped to have installed in the houses they hoped to build notwithstanding, it is important to note that the gender variations may have less to do with the women's opting for cheaper houses, arising from their inferior economic means per se. Rather, the women's cheaper options may be located within the complex socio-institutional arrangements providing the context of the entire urban housing development process discussed earlier in the theoretical framework guiding the study. In support, there were no statistically significant differences between the amenities installed by the male and female house owners. On the other hand, women house owners who had installed electricity, tap water, internal plumbing and telephone were slightly more than the men. It is therefore apparent that because housing development is socio-culturally associated with men, female non-owners were less confident of their ability and capacity to engage in housing development compared to their male counterparts. Hence, this insufficient confidence may account for the women's anticipation of having significantly smaller amenities installed in their future houses than the men's as well as for fewer women's engagement in urban housing development at all.

A comparison of the female house owners' and non-owners' socio-economic and demographic characteristics shows major variations between the two groups that could account for the female non-owners' insufficient confidence to engage in urban housing development. Table 19 indicates that 74.5% of the female non-owners were young (aged below 31 years) compared to only 19.6% of the female house owners. Conversely, 58.7% of the female house owners were aged 41 and above compared to only 3.9% of the female non-owners. Yet, we note in section 2.9.2 that most of the young believed that engagement in urban housing development is largely a male responsibility. Most likely, such beliefs contributed to the younger women's lower confidence in their capacity to engage in urban housing development. Further, female non-owners were less unattached (not married) than their house owning counterparts, which suggests that marriage may also be contributing to lower their confidence. More female non-owners described themselves as full-time homemakers, which could also have implications for access to resources since they were not in paid work. Finally, considering that 78% of the non-owners were Soga and Ganda, which are

ethnic groups that do not put sanctions against women's engagement in urban housing development, the lack of confidence by the 22% non-owners from the non-Soga and non-Ganda ethnic groups could be attributed to ethnic resistance to women's engagement therein.

Table 19. A comparison of female house owners' and non-owners' socio-economic and demographic characteristics

Characteristics	Percentage	
	House owners	Non-owners
<i>Age</i>		
<31	19.6	74.5
31-40	21.7	21.6
41+	58.7	3.9
<i>Marital status</i>		
Single	16.0	19.6
Married	50.0	66.7
Separated/Divorced	20.0	11.8
Widowed	14.0	2.0
<i>Ethnicity</i>		
Soga	82.0	50.0
Ganda	6.0	22.0
Easterner	10.0	16.0
Luo	-	4.0
Rwandan/Tanzanian	2.0	8.0
<i>Educational level</i>		
Primary	42.9	47.8
Ordinary level	40.5	28.3
Advanced level	9.5	8.7
Post Secondary	7.1	15.2
<i>Occupation</i>		
Trader/business	38.8	22.5
Professional	12.2	11.8
Clerical	16.3	7.8
Informal sector	8.2	7.8
Farmer	12.2	-
Labourer	-	9.8
Homemaker	12.2	37.3
Total %	100	100
Total (n)	50	51

2.9 Gendered Social Structures, Processes and Relations in Urban Housing Development

2.9.1 Gendered Social Structures in Urban Housing Development

Housing has intrinsic and extrinsic social, psychological, emotional and economic values. One of its key intrinsic values is that the family (particularly the nuclear one) as a societal structure is usually founded and raised in a house.

Extrinsically, housing provides protection, security, prestige and emotional satisfaction to the family, besides providing income either directly through rentals, or indirectly by working from home and by saving the would-be rent through owner occupation. However, as a societal structure, the family reflects broad structures of gender and economic inequality in the society. Ugandan society expects men to found and head families, hence indirectly, expects them to provide housing. On the other hand, society kept or keeps women in a position inferior to men, accountable to them and in need of their (men's) protection. Thus, housing development is highly interlinked with the male superiority and female inferiority societal structure. Gendered social structures in urban housing development were therefore construed as the inequality in men's and women's interaction with and access to resources and institutions (social and non-social) that facilitate or impede housing development.

About 66.7% of the house owners and 59.4% of the non-owners reported that it was easier for men to engage in housing development than it was for women. This arises from the widespread societal belief that only men should inherit land. Moreover, it arises from the social power vested in the male social identity (masculinity) to acquire and develop property as a symbol of a socially successful male, husband and father. Conversely, femininity is associated with a female who is much dependant on a male. Thus, a gender ideology that discourages women from acquiring property especially land and houses has been drummed into women right from childhood, which impedes their engagement in housing development even if they had the economic resources to do so. In order to discourage women from engaging in housing development particularly in urban areas, women who own houses tend to be stereotyped as aggressive, unruly and with masculine traits – *mukazi musajja*, which translates into a female with masculine characteristics and therefore unmarriageable. This social tactic discourages women from owning and utilizing resources (Ntege 1992). With the non-owners, there were no statistically significant differences between respondents of different gender, reproductive status, ethnic backgrounds, educational level, length of stay in the Municipality and in the area who believed that it was easier for men to engage in urban housing development than it was for women. However, there were significant variations between respondents of different marital status. Most of the divorced/separated (87.5%) held the view, followed by the single (63.9%)

while the smallest was for the married (53.6%) ($p = .02373$). Probably, some of the married had realized through living as husband and wife that societal expectations of men as the sole providers in the home were being rendered less realistic especially in these tough economic times. Among the house owners, differences by gender, age, marital status, reproductive status, ethnicity, educational level, and occupation were equally not significant.

With respect to having access to building loans, only 39.4% of the house owners and 39.6% of the non-owners said that it was easier for a female to obtain building loans than it was for a male. On the other hand, 38.4% of the house owners and 50.4% of the non-owners concurred that it was not easier for a female to obtain a building loan than it was for a male, while 22.9% of the house owners and 10.9% of the non-owners were undecided. Among the non-owners, only 26.0% of the men and 31.4% of the women were of the view that it was easier for a female to obtain a building loan than it was for a male. There were no statistically significant differences by gender, age, marital status, reproductive status, ethnicity, occupation and length of stay in the Municipality and in the area. Regarding level of education, 54.3% of the respondents who had attained 3-7 years of education said that it was easier for a female to obtain a loan for building a house compared to less than 10.0% of those who had attained post primary education ($p = .00092$). The less educated thought women could obtain building materials more easily than men largely through informal sources. This was not because the sources were more disposed to assisting women than men, but it was believed that women could use their feminine appeal to influence lenders, wealthy businesspersons and town officials (Obbo 1984). Among the house owners, there were no statistically significant differences by gender, age, marital status, reproductive status, ethnicity, educational level and occupation with regard to women's lesser ability to obtain building loans.

The house owners and non-owners' assertions that it was easier for a male to obtain a building loan than it was for a female were not unfounded considering that female ownership of land which is usually used as collateral in formal financial institutions is much lower than the men's. According to the World Bank (1993), only 7% of the women in Uganda own land. It is partly for this reason that women constituted a much smaller proportion of the applicants for and subsequently of those who obtained building finance in 1998, 1999, 2000 from the Housing Finance Co. (U) Ltd., the only institution presently dealing exclusively in housing finance in Uganda. This is indicated in Table 20. However, data in Table 20 further shows that female applicants were not discriminated against per se by the Housing Finance Co. (U) Ltd., for the proportion of building finance approvals and rejections, and the applications that were pending or had been withdrawn did not differ significantly by gender.

Table 20. Housing finance applications, approvals and rejections made in 1998,1999 and 2000, by gender

Year	No. of men	No. of women	Total
<i>1998</i>			
Applications	115	34	29
Approvals	108	29	16
Rejections	-	1	-
Pending	6	3	12
Withdrawals	1	1	1
<i>1999</i>			
Applications	107	38	12
Approvals	92	34	11
Rejections	-	-	-
Pending	13	4	-
Withdrawals	2	-	1
<i>2000 (up to 4th June)</i>			
Applications	56	11	7
Approvals	40	8	7
Rejections	-	-	-
Pending	15	3	-
Withdrawals	1	-	-

SOURCE: Housing Finance Co. (U) Ltd.

Note: Total applications are for men, women and private enterprises.

From the above table it can be seen that there is a disproportionate under-representation of women among the applicants, but a proportionate representation in the approvals (i.e., the proportion of female approvals in relation to female applications). Thus, it may be argued that women's under-representation among those who receive housing finance from formal financial institutions may also stem from their psychosocial upbringing and the environmental socio-structure that inhibits their confidence to approach formal financial institutions for building finance, even when they do possess requisite land titles. For according to the data in table 20, male and female approvals are proportionate to male and female applications, respectively.

The study's findings therefore contrasts with those of Elliot's (1975) who argues that men tend to have better social, economic and political connections that enable them to secure influence with institutions that can provide loans easily without tiresome bureaucracy. The contrast between Elliot's (1975) and the study's findings could be rooted in the time and

context differences between the two studies. Elliot's (1975) findings are 25 years older than the present study's findings and his were derived from the Philippines while the present study's findings are based on Uganda. Since the declaration of the 1975-1985 decade for women, several female gender enhancement policies and strategies have been implemented. In the case of Uganda, enhancement of women's access to productive resources including leadership positions is the most visible in Africa and in the larger part of the Third World. Women in Uganda are recipients of affirmative action in politics, local government, academics, and to some extent in business (Basirika and Balagadde 1997). Even where affirmative action is not necessarily being implemented, for instance in financial institutions, the bias against women is subsiding, at least. Women are no longer required to obtain husbands or male kin's written consent before entering transactions with banks as is the case in some Southern African countries such as Lesotho, Angola and Namibia (Schuller 1990).

More evidence of women's comparative under-utilization of urban housing development institutions arising less from institutional level gender discrimination but more from lack of self-confidence or capacities (whose origins are rooted in the women's socio-economic environments) is exhibited in the gender differentials of the applications to Jinja Municipal Council for occupational certificates to construct houses in the Municipality. As shown in table 21, men who applied for occupational certificates were 4 times more than the women although there were extremely few cases of both men's and women's applications that were rejected.

Table 21. Applicants for occupational certificates to construct houses in Jinja Municipality (1998-1999)

Month	No. of applications	Approved		Rejected	
		Male	Female	Male	Female
January ('98)	272	205	49	15	3
February	-	-	-	-	-
March	260	213	47	-	-
April-May	229	181	48	-	-
June-July	21	20	1	-	-
Oct.-Dec.	225	173	48	4	-
January ('99)	29	23	1	1	4
Total	1036	815	194	20	7

SOURCE: Jinja Municipal Council, Physical Planning Department.

Note: February's data was not available.

More data from Jinja Municipal Council showed that men still outnumbered women in applying for occupational certificates. In 1997, 464 men and 179 women applied; in 1996, 381 men and 444 women; and in 1995, 87 men and 49 women applied.

Only a quarter of both the house owners and the non-owners reported that officials who supply electricity and water to housing sites helped men more easily than they did women. There were no statistically significant differences among non-owners of differing socio-institutional phenomena. Among the house owners, save for marital status and reproductive status, there were no statistically significant variations by gender and other socio-institutional phenomena with respect to whether water and electricity supply officials helped men more easily than they did women. From the married respondents, only 21.7% reported that water and electricity supply officials were gender biased while a higher percentage of the single and widowed agreed with the assertion, i.e., 40.0% and 37.5%, respectively ($p = .04479$). With respect to reproductive status, only 20.4% of the respondents who had children agreed with the assertion while most of those with no children agreed with the assertion, i.e., 66.7% ($p = .01329$). Probably, since parents and the married are more respected in society, it could be that they were more confident in their dealings with the said officials. On the other hand, the non-married and non-parents could have been less confident; hence, they could have seen some discrimination even if it may have not occurred; or it may have been a reflection of their own experiences. Asked whether construction labourers had gender preferences, 53.5% of the house owners and 39.6% of the non-owners said construction labourers preferred being hired by women. Women honoured their contractual obligations with building labourers more easily than men did. Women were also preferred by construction labourers because they were less strict, less argumentative and less quarrelsome. There were no statistically significant differences among non-owners by gender, marital status, age, reproductive status, ethnic background, level of education, and length of stay in the Municipality and in the area. Among the house owners, there were no statistically significant variations by gender, age, marital status, reproductive status, ethnicity, educational level and occupation.

However, 78.6% of the house owners and 76.2% of the non-owners said that when a woman was engaged in housing development, people became suspicious of her sources of funds, which were often construed to have originated from illicit sexual liaisons! Among the non-owners, 62.0% of the men and 54.9% of the women concurred while 36.0% of the men and 45.1% of the women disagreed with this view. Statistical differences along age, marital status, reproductive status, ethnicity, level of education, occupation and length of stay in the Municipality and in the area did not bear significance. Among the house owners, differences by gender and other socio-institutional phenomena were also not statistically significant.

Although the proportion of women engaging in urban housing development is on the rise, society has yet to fully appreciate their efforts and consider their investments as having originated from the women's genuine efforts, the very same way men's housing investments are regarded. This is due to the gender ideology that seeks to subordinate women, for when a woman owns a house she is more likely not to tolerate an unhappy marriage compared to her counterpart who may tolerate such a marriage because she lacks accommodation alternatives. Besides, some women own rental houses, which increase their economic power to lead an independent life. Women's house ownership is therefore construed as a harbinger for broken marriages and as female independence (Lee Smith 1995).

Finally, 67.7% of the house owners and 78.2% of the non-owners reported that people who first build in their rural areas (villages) are more respected than those who first build in towns. Among the non-owners, men who agreed to the assertion constituted 76.0% while women were 80.4%. There were no statistically significant differences by age, marital status, reproductive status, ethnicity, occupation and length of stay in the Municipality and in the area; however, there were differences by educational level. Most of the least educated held the view compared to the most educated: 94.3% of those who attained 3 – 7 years of education compared to 63.3% of those who attained post secondary qualifications, respectively ($p = .04906$). This is indicative of education's capacity to influence a change from traditional beliefs, however slight. Among the house owners, differences by gender and other socio-institutional phenomena were not statistically significant. These findings are in accord with the assertions made by Peil (1976) and O'Connor (1983), that most African urban dwellers prefer owning houses in their villages to owning them in towns.

2.9.2 Gendered Social Processes in Urban Housing Development

Social processes in urban housing development were construed as the organizing and assembling of determination, knowledge, contacts and physical resources requisite for engaging in housing development. Fifty nine per cent of the tenants and 64% of the house owners regarded housing development as a males' responsibility. Among the non-owners 62.0% of the men and 55% of the women held similar views. There were no statistically significant differences among non-owners of different gender, marital status, reproductive status, ethnicity, occupation, and length of stay in the Municipality and in the area. However, the differences by age and educational level were statistically significant. Most of the young (30 years and below) believed that constructing houses is a males' responsibility (63.2%) while those respondents aged over 30 years who held similar views constituted only 33.3% ($p = .01903$). Most likely, the comparatively higher belief in gender differentiated responsibility for constructing houses held by the young attests to the possibility that socio-culturally inculcated gender

beliefs are altered less by age (as is often believed that the young are less conservative) but more by real life experiences. With regard to educational level, the majority of the respondents with primary education (80.0%) held the view while 30% of those with post secondary education held the view. Respondents with secondary education who held a similar view were 55.0% ($p = .00724$). Save for variations in occupational status, among house owners, there were no statistically significant variations with regard to the various socio-institutional characteristics. Half of the professionals considered engaging in housing development as a males' responsibility whereas above 60.0% in each of the other occupational category considered it so ($p = .03309$).

Eighty-one per cent of the tenants and 81.4% of the house owners said that men were more knowledgeable of plots of land for sale than women. Among non-owners, there were no statistically significant variations by gender, age, marital status, reproductive status, ethnicity, educational level, occupation and length of stay in the Municipality and in the area. Among the house owners, there were no statistically significant variations by gender and other socio-institutional phenomena, too. Societal beliefs that housing development is a males' responsibility could not only be increasing men's inquisitiveness about plots for sale and reducing women's inquisitiveness in turn, but could also be influencing several people who are aware of plots for sale to inform more of the men and less of the women.

With regard to whether landowners find it easier to sell a plot of land to a male than a female, 35.4% of the house owners and 54.5% of the non-owners answered in affirmative. However, among the non-owners, 54.0% of both the men and women answered in affirmative. The differences by gender, age, marital status, reproductive status, ethnicity, educational level, occupation and length of stay in the Municipality were not statistically significant. Nonetheless, those respondents who had stayed in their respective areas for 4 or more years answered more in affirmative (60.9%) compared to those who had stayed for less than 4 years - 50.7% ($p = .02239$).

Among the house owners, there were statistically significant variations along ethnicity. A small percentage of the Soga and Ganda (32.1%) said that landowners found it easier to sell land to a male than to a female while most of the other ethnic groups from Eastern and Northern Uganda agreed, i.e., 70.0% ($p = .02815$). Ethnic variation in perceptions of gender bias in the land market were not surprising since among the Soga and Ganda, it is culturally acceptable for women to rent land (*busenze*) and also own land through purchase or inheritance from husbands and paternal or maternal relatives (Obbo 1976). However, in Eastern and Northern Uganda female ownership of land or its inheritance is less acceptable (Manyire 1993).

2.9.3 Gendered Social Relations in Urban Housing Development.

The social relations in housing development were construed within the context of the complex set of values, traditions, customs, habits, norms and beliefs governing real property acquisition and development. The gender variable in the social relations therefore referred to how these values, traditions, customs, habits, norms and beliefs polarize men's and women's acquisition and development of real property and further set parameters for each gender's engagement in the acquisition and development processes especially in urban housing development. Seventy-seven per cent of the house owners and non-owners held that before a woman buys a plot of land, she should consult her spouse or male relatives. Further, 78.6% of the house owners and 76.8% of the non-owners believed that before a woman starts developing a house, she should consult her spouse or male relatives. Implicit in these beliefs is that women's right to engage in urban housing development is not automatic. Rather, it is dependent on receiving permission from men to whom they are related by marriage or blood. Besides, the permission may not be easily granted. In fact, it may be withheld and for fear of jeopardizing relations especially the marital ones, women may not engage in urban housing development or may do so only secretly.

Furthermore, it was reported by 85.9% of the house owners and 84.2% of the non-owners that men do not feel comfortable with women who engage in housing development as such action challenges the norms which associate traditional or "real" masculinity and femininity with the dependant status of women. Finally, 81.8% of the house owners and 78.2% of the non-owners believed that women who develop their own houses were not thought to make good marriages. So universally held were the gendered social relations in housing development that there were no statistically significant differences among non-owners of different gender, age, marital status, reproductive status, educational level, occupation and length of stay in the Municipality and in the areas of residence. Among the house owners, there were similarly no significant differences across all socio-institutional phenomena except one. When asked whether men did not feel comfortable with women who develop their own houses, 75.5% of the men answered in affirmative compared to 96.0% of the female respondents ($p = .00783$). Probably the 24.5% men who were of the view that men feel comfortable with women who develop their own houses were more confident of their masculine identity, which they did not necessarily peg to women's dependant status in marriage. However, that almost all the women house owners held that men feel uncomfortable with women who develop their own houses suggests the depth of the social relations in urban housing development that deter women from engagement therein. Most likely, the women's assertions could be a reflection of the odds they had to endure to engage in urban housing development.

3. SUMMARY AND RECOMMENDATIONS

3.1 Summary

The study addressed factors that facilitated or impeded men's and women's engagement in urban housing development. The study was conceived within the socio-institutional theoretical framework that is cognizant of the crucial role of the social identity of an economic agent in determining resource exchange in the (housing) markets (Granovetter 1985; Van Arkadie 1989). Gender being a socially constructed identity that determines not only the relations between men and women but also their entitlements within and beyond the household, the theoretical framework was applicable to engagement in the urban housing development as an aspect of economic behaviour. A multiplicity of socio-cultural, economic and political factors was found to be of significant influence in facilitating and impeding men and women's engagement in the development of urban housing. Moreover, the influence of these factors was not similar for men and women.

Although outwardly a physical shelter in which land, finance, building materials, construction technologies and labour resources are injected before its realisation, reflecting the significance of economic resources in facilitating engagement in its development, housing is also an expression of ways of life (Sengendo 1992). A house is therefore more than a physical structure; it is also a cultural phenomenon. Hence, engagement in housing development is both an economic and a social process. As one of the key social processes that make distinction between men's and women's obligations, responsibilities and capacities, gender ideology permeates the housing sector, setting parameters for men and women's engagement in its development, especially in urban areas. This is evident in male dominance in owner occupation and ownership of rental houses in Jinja Municipality. It is also evident in the reference to female owner occupiers or landladies as *Nakyeyombekedde*, which is a derogatory connotation of unattached urban women who have their own sources of income, raise children without a resident male partner, and are free of male control and surveillance, hence can engage in unsanctioned, illicit and casual sexual liaisons! In other words, women's engagement in urban housing development is resisted by society. However, ethnicity and level of education attained interacted in varying degrees of intensity with gender ideology in both facilitating and impeding men's and women's engagement in urban housing development. Thus, economic, cultural and social factors influence the ability and inability to engage in urban housing development especially the women's.

Ability to acquire urban land via inheritance (cultural), purchasing or renting (economic) was a key factor that facilitated both men and women to engage in urban housing development in Jinja Municipality. However, gender ideology and economic capabilities were paramount in influencing ability. Although there were no statistically significant differences in the proportions of male and female house owners who had inherited land, the

men inherited more as a birthright than the women did. On the other hand, more women inherited through participation in social institutions - marriage for those who inherited land from spouses and for others rendering unpaid labour to female relatives who later rewarded the women with land on which they built houses. Nonetheless, the Soga culture which is less resistant to women's inheritance of land played an important role in enabling women's inheritance regardless of the differences in the modes through which men and women inherited (urban) land.

Similarly, although the proportions of female and male house owners who purchased the land on which they built were almost equal, and the modes of payments were not significantly different, some women encountered resistance from spouses, kin and friends. Some women were accused by spouses of having obtained the funds they used to purchase land from lovers while other women were forced by their spouses to have the land registered in their (spouses') names. These cases were indicative of the threat posed to male masculine identity by women's engagement in urban housing development in particular and women's acquisition of property in general, which might signal their independence. It is therefore not surprising that whereas 89.8% of the male house owners were married, only half of the female house owners were married; sixteen per cent of the female house owners were single, 20.0% were separated or divorced while 14.0% were widowed. Implicitly, marriage is in less consonance with property acquisition by women, although married men are expected, even pressurised to acquire property as an indicator of a successful provider for their "dependant" wives and children. Friends and kin also discouraged some women from purchasing urban land and instead advised them to acquire rural land. When the women insisted on buying urban land, they were labelled "prostitutes" who had alienated themselves from their rural roots, both of which carried some stigma. Thus, resistance to women's engagement in urban housing development is rooted beyond the marital spheres. It extends into the wider realms of society.

With regard to those who did not own houses, 54.0% of the men and 27.5% of the women owned land. However, of those who owned land, only 11.1% of the men and 35.7% of the women owned land in urban areas. Overall, 23.8% of the non-owners had inherited land compared to only 14.9% who had purchased. Lack of finances to purchase land was the major reason cited by the landless non-owners. However, only 36.4% of the male and 20.9% of the female non-owners said that if they were to build a house, urban areas would be their first locality of choice. Land ownership in rural areas, low costs of acquiring land and building houses in rural areas, fear of political insecurity that puts urban investments at risk and traditional expectations of having a house built first in the rural areas were the major reasons cited for preference to building in rural areas. A large number of house owners and non-owners reported that people who first built in rural areas were more respected than those who first built in urban areas were.

Thus, culture and tradition encourage rural housing development more than urban housing development even for men. Nonetheless, preference to building in rural areas was inversely correlated with level of education. The more educated significantly preferred to building in urban areas first more than the less educated. Among the reasons cited included income generation from rentals and better physical and social infrastructure in urban areas. Besides, the more educated were bound to be more interested in pursuing professional careers whose prospects were more brighter in the urban than in the rural areas.

The male non-owners who knew of plots for sale in Jinja Municipality and where to obtain architectural plans and building permits were more than double the female non-owners. This implied that women were less conversant with the processes and institutions that facilitated urban housing development. That 81.4% of the house owners and 81.0% of the non-owners said that men had more knowledge about plots for sale confirms that women are either less inquisitive or less informed about the processes of urban housing development, most likely because the culture does not consider engagement in housing development as an area where they should participate.

The high reliance on personal savings for the acquisition of building materials and labour by house owners, and the equally anticipated high reliance on personal savings for acquisition of building materials and labour by the non-owners posed a major obstacle to both men's and women's engagement in urban housing development. However, housing finance from formal financial institutions in its present form is no panacea for the financial needs of small and medium income housing developers. For less than one-third of the house owners had land titles and a lesser proportion had built along approved architectural plans. Yet, a land title and a plan are prerequisites for seeking housing finance from formal financial institutions. Further, the 16%-22% interest rates charged, the long and tedious application procedures that baffle many a low income, semi-literate developer and fear of defaulting on loan repayment discouraged several from seeking formal sector housing finance. The above mentioned institutional level impediments to securing formal housing finance notwithstanding, women's lower self-confidence levels to seek the financing were also obstacles in their own right. Female applicants for housing finance from the Housing Finance Co. (U) Ltd. were less than a quarter of their male counterparts; yet, there were no statistically significant differences between men's and women's applications that were approved, rejected, were pending or that had been withdrawn.

Women's lower confidence in their capacity to engage in urban housing development was further exhibited in the quality of housing they hoped to construct. Female non-owners overwhelmingly anticipated utilising locally available materials in the neighbourhood that were cheaper but of inferior

quality. Female non-owners further anticipated having significantly fewer amenities - piped water, internal plumbing, etc., than their male counterparts did. Yet, among the house owners, there were no differences between the amenities in the men and women's houses. Actually female house owners had slightly more amenities than the male house owners had.

Nonetheless, several socio-institutional phenomena influenced the women's capacity to engage in urban housing development. Ethnic Soga and Ganda cultures are less resistant to women's ownership of real property hence the majority of the female house owners were Soga and Ganda. Soga and Ganda cultures also do not discourage urban housing development in preference to rural housing development hence about 90% of the male urban house owners were Soga and Ganda. Married women encountered more resistance because of the social relations of the husband's superiority and the wife's subordination entailed in marital relationships. Hence, the unmarried were less impeded.

The majority of the house owners were over thirty years old while the majority of the non-owners were under thirty years old. It is possible that generation of personal savings requisite for engagement in urban housing development will occur when one has socially and economically stabilised (usually over 30 years old). Besides, there often is little incentive for men to become house owners until they marry. In addition, for people in general, there equally is little incentive until they have children. However, in the case of women, being older also reduces conservative beliefs in socio-cultural perceptions of feminine obligations, responsibilities and capacities. Older women are bound to have realised that socio-cultural perceptions of femininity may be drawbacks on realisation of their individual potentials, capacities and capabilities, hence may easily seek to move out of those socio-cultural binds. Besides, older women are more likely to have stabilized in their relationships with men to an extent that they would do what is mostly in their (women's) best interests rather than constantly seeking men's approval or withholding their plans in anticipation of male disapproval. For both men and women, higher levels of education enabled them to overcome cultural pressures to develop houses in rural instead of urban areas.

Although sacrifice and self denial were key adaptive strategies employed by men and women to facilitate their participation in urban housing development, women had to surmount more barriers arising from the gendered social structures, processes and relations embedded in urban housing development. Women had to gain confidence and believe that it would not reduce their femininity to develop their own houses. Women had to further withstand labels and stigma associated with female house developers. Putting aside overcoming the gender stereotyping, income from rentals and building in phases were the other key strategies adopted by both

men and women to facilitate their participation in urban housing development.

3.2 Recommendations

Evident in the foregoing discussion is that urban housing development is both an economic and social process. The social component of the housing development process inhibits women's engagement therein more than it does the men's. Even the economic process in urban housing development is shrouded with social components largely in the form of gender ideological undertones although ethnic related customs, traditions and beliefs are also manifested. Women's under-representation among urban housing developers is an extension of women's inferior property rights, lesser entitlements and inequality in access to and participation in the socio-economic structures of society. Hence, approaches that could facilitate women's engagement in urban housing development ought to target the social process therein as much as the economic process. This means targeting the societal and community systems, the family and women as a category through broad and specific policies and initiatives within and outside the urban housing sector.

At the most general level, it is imperative to raise critical consciousness to the gender inequities and inequalities in urban housing development through promoting programmes that generate public awareness of the nature and manifestation of the gendered social structures, processes and relations in the society in general, and in housing development in particular. The programmes could promote public debate on women's right to inherit land including urban land, and women's right to acquire and develop real property besides women's right to shelter. Jointly organised through the Ministries of Gender, Labour and Social Development, and of Lands, Water and Environment, the National Housing Corporation, NGOs that seek to empower women, and institutions that facilitate urban housing development, the programmes could be launched through the print and electronic media and at community levels.

Raising public consciousness about the gender inequalities and inequities in urban housing development has the advantage of developing thought and action in a transformational rather than mechanical manner, thus enabling people to explore issues, to understand the gender dynamics in their societies and to apply the concept of gender sensitivity to their everyday activities. Thus, by beginning to question the status quo that is usually considered "natural", a foundation would be laid for freeing women and psychologically liberating men from the socio-cultural and traditional practices, norms and beliefs that inhibit women's engagement in urban housing development.

Community and family level initiatives aimed at addressing the gendered social structures, processes and relations embedded in housing development

ought to be multi-faceted, as the communities and the families are heterogeneous. Individuals open to changes in gender relations especially those whose wives, daughters or female relatives have acquired real property should be identified and brought into the change process as leading actors. These individuals would be instrumental in countering the negative images associated with female urban housing developers. These individuals would further be instrumental in launching consciousness-raising campaigns addressing the gender ideology that impedes women's engagement in urban housing development. Women urban housing developers should also be involved for their experiences while developing their houses and the benefits derived therefrom would be key references in the consciousness raising processes.

Having raised public consciousness of the social structures, processes and relations that impede women's engagement in urban housing development, legal advice and support services to women in urban communities who seek to engage in housing development could be provided. The women would now be psychologically prepared to utilise them. The support services would include advice on where to obtain building permits and architectural plans, on plots available for sale, on which building materials to use and where to purchase them, etc. These policies and initiatives ought to be augmented by government policy. In reality, Uganda has no urbanisation policy, except for the occasional pronouncements calling upon the young to go back to the land (Republic of Uganda 1992a). Recently, President Yoweri Kaguta Museveni paradoxically called on the rural people to migrate to urban areas thus contradicting the usually heard public pronouncements! The president argued that no development could occur without a large urban population and that by calling for the return to the rural areas, Uganda would be the first country to develop with a large rural population. The contradictory public pronouncements by leaders in Uganda show the extent of the absence of a policy on urbanisation. With respect to housing policy, the Republic of Uganda (1992a) states that the government recognizes the magnitude of the country's requirements for housing and has adopted the *Enabling Approach* as its *major policy* to encourage the participation of the private sector in housing development. However, this policy appears largely on paper and no concrete enabling actions have been implemented save for specific housing projects; e.g., the Masese project in Jinja of which part of it was usurped by the well to do and several poor were pushed further into swamps which they reclaimed and set up shanties like those they had had before.

As an enabling approach, the government should purchase and avail land to the poor since land is the single most expensive component for the poor in their urban housing development process. The government could also provide lower interest rate housing finance through Community Based Organisations and NGOs, which would monitor its utilisation. This should not be difficult to achieve considering it was attempted in the Masese

Housing Project in Jinja with some success. However, for larger outreach purposes, the approach should be more housing-focussed and less project-oriented. Women should be considered a priority group in having access to these resources since experience has proved that a larger chunk of development resources is usually taken up by men because of beliefs in male headship of households yet female-headed households constitute 30% of the households in Uganda (World Bank 1993). The government should also commit substantive resources to public consciousness raising campaigns on the gender inequalities and inequities in urban housing development as part of its enabling approach policy in the housing sector, for this would further facilitate women's to engagement in the development.

To sum up,

- a) Initiate and promote programmes aimed at raising critical consciousness among the public of the gender inequity entailed in the social structures, processes and relations embedded in urban housing development.
- b) Initiate and promote community and family initiatives aimed at legitimising women's inheritance, acquisition and development of real property including urban houses.
- c) Provide legal advice and housing development support services to women who seek to engage in urban housing development.
- d) As part of its enabling approach policy, the government should commit substantive resources to consciousness raising campaigns addressing the socio-cultural norms, beliefs, practices and traditions that inhibit women's engagement in urban housing development.
- e) The government should provide urban land for sale at reasonable prices to the poor and avail them subsidized interest rate housing finance as part of its enabling approach policy in the housing sector.
- f) Women should be regarded as a special group that needs to have access to land and subsidized interest rates since most development resources are disproportionately taken up by men.

Certainly, the recommended broad and specific policies and initiatives are bound to meet some resistance at least in the initial stages of their implementation for they would be questioning long-held beliefs, traditions, customs and norms which are so integrated in the cultural psyche that they appear "natural". Hence, persistence and patience are required on the part of the implementers. Ultimately, however, the seeds for addressing the gender inequities and inequalities in urban housing development will be sowed and will require continuous nurturing until women's right to acquire and develop real property including urban housing will become as acceptable and expected as the men's.

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