

ETUDES URBAINES

IFRA ~ Les Cahiers, N° 27

IFRA

Les Cahiers

Numéro spécial / special edition

n° 27

janvier-mars 2005

Positions de thèses

Hautes terres, territoires et gestion des ressources

Rural et urbain

Etudes urbaines

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**Gender dynamics in home ownership in
Kampala, Uganda**

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This research is about gender inequality in homeownership in Kampala, Uganda. Its main objective is to look at factors that inhibit or enable women and men to own houses in Kampala. It is reported that an estimated 85% of housing units in the country are owner occupied representing a stable, secure formal tenure.¹ According to the 1991 Housing Census, women headed households account for 70% of renters compared to 30% of men. In terms of ownership, females account for 35% of owners as opposed to 65% of men. It should be noted here that another Population Census was carried out in 2002 but results are yet to be analysed and put to public use. According to the World Bank report, only 7% of women own land in Uganda.² However not much is known about the gender dynamics of ownership of this land in Kampala. Based on the national statistics of land ownership it can be logically deduced that the same trend of land ownership disparity might exist in Kampala. Lack of ownership of land could also point to lack of ownership of housing. The Uganda Government is at the forefront in addressing all sorts of gender inequalities in all sectors of the economy. To do this a number of affirmative action policies have been designed. It is surprising to see that despite of all these efforts gender inequality in homeownership is evident and persists. Today there is a debate in Parliament on co-ownership of land, but it has dragged on for such a long time forcing one to believe that this is a very tricky issue to decide on. What makes it tricky is the resistance of men and some women parliamentarians to accept co-ownership of property like land and housing. So while we talk of affirmative action policies, when it comes to ownership of land and housing, what we get are double standards especially in regard to married couples.

There is significant agreement that in many societies both developed and developing, ownership of housing is unequal. However in some cases there is no evidence to show the extent to which this inequality in homeownership is in terms of gender dynamics and more so in urban areas. The Executive Director of UN-Habitat commented that, although the fundamental human rights of women are recognised many women still suffer from the consequences of

¹ The National Report ISTANBUL+5,(The Republic of Uganda, 2001), p.3

² Uganda:Growing out of poverty,(Washington, D.C.: The World Bank, 1993)

traditional prejudices and practices and this is more evident in the area of ownership and inheritance of property like land and housing.³ She further notes that although these rights are recognised at the international level, their translation into domestic legislation and policies and their local implementation remain difficult in most parts of the world. However, even where positive legislation exists there are still many factors that limit women's access to ownership of property.⁴

Until recently studies in the United Kingdom studies show that women were dependent on men for housing, and where women could afford to enter owner occupation, they tended to buy cheaper, older properties often with missing basic amenities like central heating.⁵ In Australia studies show that although the government has tried to reduce income discrepancies among men and women through various policies like 'equal pay', home purchase is increasingly beyond the means of most single women and more especially lone mothers. The single women who manage to buy or own are separated, widowed, divorced and hence own largely through divorce or maintenance settlements. In the United States of America, it has been noted that although women are becoming first-time homeowners at a faster rate than the general population, the homeownership rate for all women still lags below the national average. It is also noted that despite the progress of women in owning homes and while the single women are closing the gap in this regard, women with children are among the least likely to own homes.⁶

While in developed countries homeownership has more to do with income, in many African Societies customary laws and tradition still play an important role in land and housing ownership. Throughout Sub-Saharan Africa, data indicate that, women's access to and ownership to land and property is severely limited mainly due to customary laws and unfair practice of statutory laws. In Nairobi, for example in 1983 men owned 80% of privately owned housing,

³ Benschop, M., Rights and Reality: are women's equal rights to land, housing and property implemented in East Africa? (United Nations Human Settlement Programme UN-HABITAT, Nairobi, 2002).

⁴ Ibid.

⁵ Little, J., *Gender, Planning and the Policy Process*, (Elsevier Science, London, 1994), p.157

⁶ Reitz, J., "Women and homeownership", McAuley Institute 2000.

while women owned 20% because of customary laws.⁷ In Nigeria, and Malawi, recent studies show that even when married women contribute to house construction, they are not expected to own the houses but only have access.⁸

In societies, which ascribe to democratic principles, irrespective of ones marital and gender status, citizens who can afford to own houses, can do so without any difficulties. In most countries there are no legal or cultural barriers that stop either women or men from owning property. Whilst in Uganda, the state policy states that every citizen has the right to own property, in particular houses, the general perception is that women tend to be users rather than owners. For example, although married women live in a house with their husband, they do not actually own the house but simply live in it. If a husband dies, his wife may not always have the right to inherit the house but instead it will be her sons who inherit it. Where a woman has no sons the house may be given to her brother in-law or a male relative of the deceased. This means that women do not own the house but only have access to it. The gender inequality comes about because traditionally women only enjoy the use of a house but may not own it.

The other alternatives to home ownership that are most prevalent are direct purchase or ownership under a mortgage scheme and even here women are disadvantaged. Women are the least educated, the most illiterate, and many times have the poorest paying jobs and thus are not able to buy land or buy a house like their male counterparts.

Apart from the above inequalities, women face cultural taboos that are often associated with women owning land and housing. For example, those women who are known to own property tend to be given derogatory names and are not regarded in the same high social esteem as men. In some cultures it is said that a woman who owns land will not be respected, and that woman with land are deemed to be big headed and difficult to manage and control.

⁷ Republic of Kenya, National Report prepared for the Fourth World Conference on women, 1994, Nairobi, p.25

⁸ Orumari, Y., "The Invisible Contribution of Married women in Housing Finance and Its Legal Implications: A Case Study from Port Harcourt, Nigeria", *Shelter, Women, and Development* Dandekar, H., (ed.), (Ann Arbor: George Wahr Publishing Co. 1993).

While it is reported that in Kampala there has been an increase in homeownership little information is available on this ownership in terms of gender dynamics. Related to this there is also lack of information on the factors that inhibit the different categories of men and women owning houses in Kampala. Considering the heterogeneity between men and women the influence of these factors may vary greatly within each gender category. This research therefore will go a long way in filling this information gap.

Literature review

This section highlights the relevant sociological literature on homeownership covering international literature and Uganda in particular. It gives a discussion on the various factors that have been identified in the literature accounting for the gender inequality in homeownership. In reviewing the literature, emphasis has been placed on the literature that relates specifically to gender inequality and homeownership. In the literature a number of arguments and debates have been presented to explain why there is inequality between men and women not in terms of accessing housing but in owning housing. Gender inequality in home ownership has been attributed to several factors ranging from the cultural, economic and legal to the psychological. Although these factors are diverse in nature they are interrelated and they reinforce one another to bring about the gender inequality in homeownership.

The literature is presented in relation to the following factors:

- Income, discrimination, skills, and education.
- Statutory and customary laws
- Land as collateral for loans
- Psychological factors

Research gap

The above literature offers some useful insights in understanding the dynamics of inequality that exist among women and men in owning housing. However, the major gap in the Uganda literature is the inability to explain how the factors mentioned as causing inequality influence and impact on the different groups of middle-income men and women in relation to home ownership in Kampala. That is, how do the factors inhibiting or enabling house ownership impact on single men, single women, married men, and married women). In Kampala, no data collection and comparative analysis efforts have been geared to investigating factors that inhibit men and women in owning housing. Studies in Uganda that came close to explaining the gender variations in homeownership only looked at one type of ownership. Moreover, the respondents were from low-income areas where the majority do not possess title deeds. With this kind of study population it is difficult to discern different gender dynamics in housing ownership. Data for this study will on the contrary be collected from respondents who legally own houses with title deeds and those who are renting.

While there have been a few studies carried out on gender and homeownership in Uganda, most of these studies have been descriptive and lack a detailed analysis of the issues in question. They have not gone in-depth to explain the experiences, views, and perceptions of the various categories of gender in relation to homeownership. That is, they fail to give a comprehensive analysis of the gender dynamics in homeownership. If one is to have a proper assessment of inequality in homeownership, there is a need to bring everyone on board and this is the contribution of this study.

In addition, most of the studies have been carried out in low-income areas, which is not the main focus of this study. Low-income housing studies tend to focus on housing access than ownership and in these areas most of the respondents tend not to have title deeds. Further more, most of the studies had their focus mainly on women headed households. This study does not only look at this category alone but all categories of gender. This study intends to get the different perceptions, experience of the different categories of men and women that include single men and women: widows, widowers, married men and women about homeownership. In so doing new knowledge will have been generated.

On the other hand, studies that been carried out else where, have given some insight on dynamics of homeownership but the only problem is that they have been conducted in different social contexts. Findings of this study will be compared with the findings of these other studies.

Area and population of the study

The Study will be carried out in Nakawa one of the middle-income communities in the suburbs of Kampala the Capital City of Uganda. The research is interested in middle income areas because of the legal aspect of ownership. As noted in the literature having a title deed indicates ownership. In many low-income communities the legality of ownership is questionable or does not exist at all. The Nakawa division has been selected because of the land tenure system that exists here. Nakawa is one of the few divisions where land is held under leasehold and freehold systems. Most the land in Kampala falls under Buganda Kingdom and hence belongs to the King. Under this system no one is expected to lease the land. Recently however, people have been allowed to lease their pieces of land from Buganda land Board that acts on behalf of Buganda Kingdom. The second reason for choosing Nakawa as a study area is because it is composed of legal owners and renters. Lastly there has been tremendous increase in housing construction in Nakawa in the last ten years by individuals.