

## Gender Equality in Housing Delivery - A Panacea to Adequate Housing Supply in Nigeria

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**Abstract:** Women represent about fifty percent of the world's population yet own less than one percent of the world's property. Available literature reveals that housing has hitherto been seen as a male resource with women having access only to its use and content. A concept rooted in patriarchy and strengthened by societal norms. By this, women are usually not consulted during the various housing development processes. They are expected to adapt, even when they are major users and consumers of housing facilities and infrastructure. While the home-bound women devote 95.0% of their working hours to cleaning and maintaining their environment, the working class and the female heads of households experience functional problems accessing housing facilities and services in order to fulfill their socially and domestically accepted roles. In this regard, the major thrust of this research work is to review substantive and empirical evidences available in past literatures to set up a basis of suggesting the conceptualization of women and housing as a distinct policy domain. Areas of focus in this paper therefore include housing design and planning, building materials production and supply, housing facilities and management. The paper recommends that since women have both 'strategic' and 'political' housing needs, the scope or rationale of women housing need should be treated separately from those of men's or housing for all the poor.

**Keywords:** Women involvement, housing delivery, housing need, management, patriarchy.

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### 1. Introduction

Housing has been variously defined by several authors. The platform of these definitions has two things in common; it is either that housing is defined as a 'product' or a 'process'. For example defining it as a product, Agbola (2001) sees it as a finished entity that can be seen and touched while as a process, it involves all the interacting activities and entities that must be in vogue to bring the product to fruition. Hence, Ezenagu (2000) opines that housing not only signifies the structure but a host of complex and comprehensive evolutionary and participatory processes which consummate in giving shape to human settlements. Women play significant roles in society building. They are known to be the major users, consumers and maintainers of shelter, especially in the rural area and poor urban neighborhoods. They are prime home makers as well as providers of basic services and infrastructure in the majority of human settlements, especially among the poor. False assumptions concerning their roles in housing development cause a lack of consideration of their potential contributions and needs. Thus, the inability to assess woman's need vis-à-vis housing needs and define them as inherently different from those of men is the underlying factor that undermines women participation in formulation of housing related policies and programs. As a result, woman issues in housing development are still ill-defined and specific remedies to these problems are yet to be found (UNCHS, 1993). The focus of these papers therefore is to make a

substantive and conceptual review of available literatures so as to establish a basic relationship that associate women with housing society.

In Nigeria, women represent 49 percent of the total population (Olabisi, 1998). In addition to the time spend by the sub-Saharan village women in collecting firewood and water, children caring and food preparation; they equally engage in agriculture, craftwork and trading activities to gain financial assistance that will enable her carry out any envisaged project. In rural areas, women with extremely meager resources available to them often support their husband to build shelter for their family while they are directly responsible for the upkeep. Women's access to land and having control over housing and landed property is a determining factor in women's overall living condition particularly in developing countries. It women's everyday survival, economic security and physical safety and some would argue, it is the most critical factor in women's struggle for equality in gender relations and empowerment. Despite the importance of land, housing and property to women, they generally lack security tenure. This is largely a result of gender based law which grants men direct access to housing and property than woman.

## 2. Conceptual issues and facts on women housing delivery

This section review some conceptual beliefs that seem to narrow down access to land, housing and properties to male gender. It also reveals the United Nations documentary reports on some resolution made at various conventions organized in support of women's involvement in housing delivery.

### 2.1 The Concept Of Patriarchy

This concept was pioneered by the early Christian apologist and philosophers who uphold the belief that God the Father is the first and the final being while other personalities are counted as mere instruments (Encyclopedia of Philosophy, 1975). Homans (1956) broadened the concept to a family setting where men assume the headship the role over women in a home. While men are seen as direct owners of houses, women are only seen as subordinates who run and maintain the home, cook food and raise the family. This presupposition, however, introduced the notion of male bias into the formal and informal organizations. Milino (1997) sees the concept as the bias of men assuming superiority over women. According to him, the concept creates interdependence and solidarity among men that enable them dominates women. In the same vein, Jacob (2002) observes that patriarchal culture validate male associated values and denigrates that which is non-male.

Olatubara (2003), corroborating the above assertion, opined that patriarchy is a societal value system rooted in gender discrimination. Analyzing the participation of women in residential location decision-making, he submitted that it is culturally right for a woman to fit herself into the residential choice of her husband since a woman is regarded as part of the moveable property of her husband once she is married. This cultural belief reserves the right and decision to own a house for men. Any attempt made by a woman amount to usurping the authority of her husband. Such cultural set up has neither substantially benefit the target groups (i.e woman and children) nor the society in the area of housing need reduction. This assertion has seriously affected the operation of many formal establishments in charge of the provision of shelter and infrastructures (Agbola, 1990).

The concept of patriarchy and practice is not restricted to a country or a locality, but a malady whose onslaught has had far reaching impact across continents. For instance, woman in Uganda are not expected to own or inherit capital property such as land and houses since cultural norms forbid them from doing so. In Brazil, as quoted in Agbola (1990), applicants for a site and service project must be a father (male gender) as stipulated criteria for eligibility. This is rooted in the belief that a father heads a family in compliance with the western nuclear model. Even in some communities where women are permitted to undertake construction of shelter, their male counterparts control such finished shelter and households. This is practiced in Tanzania where women who venture into housing delivery are ostracized by the society and condemned for usurping the role of men and treating societal norms with levity (Mascarenhas, 1999).

The situation is not different in Nigeria. Akande (1986) opined that under normal arrangement in Nigeria customary law, a married woman can only acquire a house by purchase with concrete evidence to proof that no consideration, either directly or indirectly will she allow the building to be furnished by her husband if she claim exclusive ownership of such property. In the same vein, Mwaka and Tumushabe (1992) observed that traditionally, a woman is regarded as a minor and once she is married, she losses her identity and subsume under her husband's identity. Hence, her husband name is expected to reflect when acquiring any property. Of a truth, a man lowers his prestige and honour if he accepts to move into an apartment or a building owned and controlled by his wife. Where a woman own personal property in her name or father's name, it attract social stigmatization. It is however believed generally in Africa settings that married woman should co-habit with their spouses and not to acquire individual residential property except by inheritance from her

lineage. Under this arrangement, women control such property for the purpose of generating financial support to the family through rents.

### *2.2 Women as Beneficiaries of Housing*

The international community is beginning to recognize that woman's lack of right in having access to and control over land, housing and property constitutes violation of human right and contributes significantly to woman's increasing poverty. The United Nations Centre for Human Settlement (UNCHS, 1985) affirmed that developing countries are seriously facing financial difficulties in allocating resources to housing, so that focusing on administrative and financial resources on the specific housing need of women is a secondary priority.

A large proportion of world's population is either homeless or live in extremely inadequate housing conditions. High proportion of this population constitutes of women who, though contribute immensely to development but seem to form part of the poorest population. This is quite obvious because they lag behind in their access to resources. Thus, they are vulnerable group particularly in area of land and housing resources. They include poor female heads of household who are divorced, widowed, single working mothers or separated. It also includes elderly ones, the physically and mentally challenged, the battered, refugee and destitute women (UNCHS, 1993). Although, provision of housing for the battered women are given some considerable attention in developed counties like England where about 11,400 women and 20,850 children were accommodated in one year in about 150 refugees homes. Similar programs are being experimented in some parts of Nigerian and many other developing countries. For instance, in Ebonyi State, several self-contained bungalows were constructed to house widows in 2004, which was undertaking by the then First Lady, Mrs. Eunice Ukamaka Egwu. These widows were predominantly those maltreated by the cruel hands of those obnoxious traditions. There is need for improvement on this few examples as these efforts seem to be infinitesimal compare to the backlog of challenges in housing demand by this few group of people. Meanwhile, single parents, separated, divorced are yet to receive any attention from any quarters. Concrete measure however seems difficult to formulate for now. They are either too costly or require a broad-based scheme whose main target is female population in urban and rural areas for housing program's consideration.

### *2.3 Housing Design and Planning*

Housing development is conceptualized in its broad aim and objectives, and actualized in its eventual ability to enhance livability. This depends on a hub of information needed, which are best provided by women who are best users of shelter and infrastructures. Unfortunately, they are never consulted and their opinions are usually treated with levity. At micro level of housing construction and delivery, it is common to notice that woman's wishes have not been integrated into set standards. They are often expected to adapt themselves to the finished products as regular maintainers of those properties. However, most women often nurse this quest especially if circumstance does not allow them to express such over time. But in situation where they have the opportunity to voice out their desire, they often criticized the plan and design. A typical case was when some female residents in Central America defiantly refused to use toilets designed by male engineers. According to them, the design of the toilets creates room for spaces which exposed their feet while using the toilets. This design violated their notion of privacy (Agbola, 1990).

In everyday life, women seem to lay emphasis on the space provided for kitchen and its attendant utilities and not necessarily on spacious living rooms nor exotic bedroom. It is very conventional to see women requesting spaces to store extra water, extra fuel (e.g. firewood) to plan for days when normal supply seems to disappoint. In view of this, women idea and concept should be incorporated in planning and design of buildings. But rather, this has been dominated by men whose perceptions, thought and designs have resulted in today's architecture and city designs. This trend, according to Agbola (1990) tends to have forgotten the historic role of woman in housing participation and involvement. In this wise, men principles of design tend to run parallel to women conceptions. While women have a tendency to design from inside to outside with a view to make housing area function as a social and cultural unit man tend to go entirely in opposite direction.

### *2.4 Housing Maintenance*

Due to inbuilt traits of women and their domestic locus, they play considerable roles in day-to-day maintenance of housing and their immediate environment. In most societies, housing maintenance is regarded as the sole responsibility of women. As observed in Muma (1998), 95.0% of work hours are spent by women in upkeep of house and yard while

men spend just 5.0% on the same venture. According to Agbola (1990), women's involvements in housing maintenance focus on three main benefits and objectives. They are to:

- I. achieve better results and prevent the settlements from degenerating into a slum
- II. cut down cost of renovation and repairs, and
- III. speed up repair and servicing of infrastructures (where necessary).

Women involvements in housing maintenance basically centers on decorations and cleaning, sometimes on minor repairs and painting. At communal level, they safeguard facilities against vandalism and mischievous damages by children. This is so because they exhibit more concern for regular functioning of such amenities like communal water tap, light and other household facilities. Besides, they are the one faced with the bulk of the hardship generated by the breakdown of these facilities. They are equally responsible to manage traditional water sources since they know their location, accessibility and reliability as well as the quality in their different communities. However, the UNCHS (1985) observed their exclusion from any geo-hydrological surveys as not justifiable.

#### 2.5 Involvement in Building Materials Production and Supply

Apart from food and clothing, the other major category of basic good for which rural communities have a participatory requirement is that of building materials for houses and storage structures (Carr, 1985). Normally, women's involvement in the production of building materials is expected to enhance their source of income; but beyond that, it complements regular and adequate and supply of building materials for easy construction. For instance, many of Asia's Lime burners are women while in most Eastern and Southern Africa like Kenya, Zimbabwe, Malawi, Mozambique and Sri Lanka, women do involve in traditionally brick-making, roofing of houses, blocks, tiles, wash-hand basin, water pumps supply, decking and other building activities and process (Carr, 1985). They actually derive huge income from undertaking such activities; hence, they do them with joy and enthusiasm. Some women own block-making factory and operate as principal suppliers of sands, gravels, stones, cement, chipping as well as contractors to both large and small-scale constructions. In Abakaliki (Ebonyi state), women are involved in purchase of large block of hard rocks, blasting them and subsequently crushing them into crushed rock and chippings. Also, in some parts of Nigeria, Better Life for Rural Women provided springboard where women became principal suppliers of concrete blocks, asbestos roofing sheets, and ties. Example is the Olorunsogo Development Association in Oyo State (Agbola, 1990).

#### 2.6 Women's Role in Housing Construction

Women are actives as men in building the family house, particularly in area of manual labour and efforts to get materials like water, mud and sand adequately supply as well as preparing food for the workers at sites. A study conducted in Dar-es-salam (Tanzanian) by Mascarenhas (1999) on division of labour during housing construction process corroborates the above assertion with some findings and discoveries as shown in Table 1 below:

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

Construction Tasks	Women		Men	
	Frequency	Percentage	Frequency	Percentage
Drawing house plan	19	15.8	52	43.3
Fetching of water	76	63.8	22	18.7
Collecting of mud	37	30.8	24	20
Collecting of grass	19	15.8	14	11.7
Pulling up of thatch	13	10.8	16	13.3
Total	120	100.0	120	100.0

Sources: Mascarenhen, 1999

The above statistical data reveal that involvement in building process is affected by gender division of labour as women get involved in most of the unskilled works and activities more than men. However, training of women in construction related skill such as carpentry, masonry, bricklaying, electrical fitting and steel works have been carried out in many countries under various projects and programmes to enhance women improved participation in actual building

construction. Notable examples are the Western Kingston Women Collective Construction (WKWCC) and the Women Self-Help Construction Project (WSHCP) in Panama (Agbola, 1990).

### 2.7. *Un Documents / Beijing Platform For Action (PFA)*

UN documents on resolution and reports emerged from various world conferences in support of gender equality in housing delivery are not legally binding on states, but carry moral persuasion and presents sources of international law that enhances women's involvement in housing delivery. The Beijing Platform for Action (PFA), which emerged from the fourth World Conference on women, explicitly recognized the importance of land, housing and property to women's livelihood. It recognized important link between women's property and their homelessness, inadequate housing and lack of access to economic resources such as credit, land ownership and inheritance. It equally notes the relative impact that the unequal division of labour and responsibilities within the household has on women's participation in decision making in public forums. The PFA squarely places these concerns in a human rights framework by reaffirming that all human right be it civil, cultural, economic, political and social are universal human rights. It therefore commits government to enable women to:

- (i) Attain an affordable housing and access to land by removing all obstacles to access
- (ii) Undertaking legislative and administrative reforms to give women full and equal access to economic resources, including the rights to inheritance and ownership of land and other property.
- (iii) Eliminate the injustice and obstacles facing the female gender, particularly in area of inheritance by enacting and enforcing legislation that guarantees equal right to succession and ensure equal right to inherit, and
- (iv) Enhancing, at both national and local levels, rural women's income generating potential by facilitating their equal access to and control over productive resources, land, credit, capital and property rights.

#### 2.7.1 Habitat Agenda

At the onset, the Habitat Agenda rightly identifies the factors which have prevented women from obtaining adequate shelter to include persistent increasing burden of poverty and discrimination against women (UN-Habitat, 1996). In turn; women equal access to land, housing and property is one of the overall guiding principles of the habitat agenda. This is reflected in chapter II of the agenda which the set goals and principles regarding human settlements. It stipulates that equitable human settlement are those in which all people without discrimination have equal access to housing, and provide equal access to the right to inheritance, ownership of landed properties and credits (par. 27). Chapter III of the agenda is particularly articulated on women's right to land, housing and property ownership with paragraph 40 (b) committing government to "providing legal security of tenure and equal access to land to all people, including women and those living in poverty; and undertaking legislative and administrative reforms give women full and equal access to economic resources, including the right to inheritance and to ownership of land and other proper property, credit, natural resources and appropriate technology" (par. 40). This is reinforced by the commitment undertaken by states to ensure gender equality in all aspects of human settlements such as integration of gender perspectives in human settlements related legislation, policies, programmes and project; developing conceptual and practical methodologies for incorporating gender perspective in human settlement planning, development and evaluation; and formulating and strengthening policies and practice to promote the full and equal participation of women in human settlement planning and decision making (par. 46).

Later, the document compliments these objectives and commitments with corresponding strategies for implementation, recommending the eradication of legal and social barriers to women's equal and equitable access to land. Specifically, the document calls for states to promote awareness campaign and education regarding women's legal rights with respect to tenure, land ownership and inheritance. Support community project that aim to remove all barriers to women's access to affordable housing, land, housing that aim to remove all barriers to women's access to affordable housing and property ownership, economic resources, infrastructure and social services and ensure the full participation of women in all decision making process; undertaken legislative and administrative reforms to give women full and equal access to economic resources, including the right to inheritance and the ownership of land and other property, credit, natural resources and appropriate technologies (par 78).

The habitat agenda is useful in the struggle to promote and protect women's right to land, housing and property as it reaffirms the crucial link highlighted in the Beijing PFA between women's economic and social disadvantages and women's lack of access to land, housing and property. It provides a number of concrete actions government and others can take to ensure equal access to land, housing, and property. Like the Beijing PFA, however, the Habitat Agency does

not go far enough, as it fails to recognize and call upon government to ensure women's equal right to land, housing and property (par, 93).

#### 2.7.2 Special Rapporteur on the right to Housing

In 1993, Justice Rajindar Sachar was appointed special rapporteur on promoting the realization of the right to housing. During his tenure, he produced three reports which explore the various aspects of the right to adequate housing. What follows is an overview of the special rapporteur's comments pertaining to women land, housing and property.

In his first progress report, the special rapporteur notes that gender and housing must be further examined in order to understand the causes of the global housing crisis (par. 94). Toward this end, in his final report, the special rapporteur devotes several paragraphs to women's land, housing and property rights. In particular, he notes that "women's across the globe continue to suffer from discrimination in the attainments of all aspect of the right to housing such as land security and inheritance of right to land, housing and property as well as access to credit facilities. He further comments that issue of land security is of primary importance to women, especially given that in most countries of the world, women have neither a right to the home in which they were born nor to the home they live in after marriage (par. 96). He further noted that even in countries where inheritance laws and laws governing right to home ownership and security of tenure have changed, women are seldom able to exercise their rights (par. 97). He then suggests that the most critical factor in the perpetuation of gender inequality and poverty is the continued discrimination faced by women in all matters of land, housing and property. He then concludes that gaining and securing the right to housing can lead women to attain other right and create possibilities for the improvement of the environment in which women live (par. 98).

Under the heading "Gender equality", the special rapporteur stated that it is necessary to alter the unjust and exploitive socio-cultural practices and processes against women to ensure that these issues are explicitly considered in all aspects of housing policy, programmes and legislation. To maintain this momentum, however, the report proceeds to recommend that states should guarantee women full equality of treatment regarding any and all aspects of the human right to adequate housing, with particular attention on right to land and/or property ownership and inheritance that influence decision making processing (par, 99).

#### 2.7.3 Resolutions

At the end of the conference, there were three resolutions adopted by UN bodies on women's right to land, housing and property. They include:

Resolution 1997/19 – Women and the right to adequate, housing and to land, housing and property (par. 100).

Resolution 1998/15 – women and the right to land, housing and property and adequate housing (par. 101), both adopted by the sub-commission on the prevention of discrimination and protection of minorities.

Resolution 42/1- Human right and land right discrimination adopted by the commission on the status of women (par 102).

These resolutions underscore and support women's right to land, housing, and property as well as the right to be free from discrimination with respect to land, housing and property. The two resolutions adopted by the sub-commission are particularly interesting for the linkages they make to a variety of human right documents. These can equally be implemented in other parts of the world, both the developed and less developed countries, particularly in Nigeria as a panacea to drastically reduce inadequate housing supply that seems to pose serious threat to human environment and livability.

### 3. Factors Militating Against Women Involvement in Housing Delievery in Nigeria

Women access to housing, in the context of this paper, implies that they must have the right to build, own, buy or rent their own houses, the right to generate income out of housing operations and implementation process. All these border on their access to land, housing finance, training information and access to appropriate technology (Awotona and Akinola, 1997). As a leverage to this submission, the UN conventions on the elimination of all forms of discriminations against women (some of which are discussed in section 2.7.0 of this paper) called for equal treatment in land and agrarian reforms as well as in land settlement schemes. There should be equal rights for women to conclude contracts and to administer property as it is for their spouses in respect of ownership, acquisition management, administration, enjoyment and disposal of property (Tusuigwine, 1999). In Nigeria, however, the followings have been notes as militating factors against women's full involvement in housing operations:



**Lack of Access to Land:** Lands are not generally allocated to women by the informal method of land acquisition since women are culturally not meant to have the right. The custom, according to Akande (1995) was to protect family land in Nigeria against outsiders who might have many women in the family to inherit lands indirectly. Traditionally, the ownership and right of women to land acquisition are restricted by customary laws while the modernization and commercialization of land negatively affect land entitlement of women. For instance, the statutory ablation of certificates of land occupancy in Nigeria shows that 20 times as many males as females received statutory allocation in 1979 (UNCHS, 1993). Since women acquire land generally through purchase, their low income ability could be an important constrain. (Macarenhas and Mbilnge, 1980).

Lack of security is a nagging problem. Besides purchase of land; traditionally, inheritance practice generally favour male children more than their female counterparts in the ownership of capital property including housing. Exceptional cases only prevail in few tribes like Koramojong tribe in Kampala (Tusingwine, 1999) and among the Effiks in Nigeria where women 'may be allowed' to inherit land or houses after performing the burial of a deceased parent. In this context, the only way out in making land sufficiently available to women is through legal provision and government interventions that will terminate the restrictive mechanisms to granting security of tenure for women as beneficiaries.

**Lack of Access to Finance:** Building construction and sometimes infrastructural provision are generally self-financed. In view of this, the participation of married women during construction involves careful household budgeting to ensure that the family is not adversely affected. Generally, income dictates the quality of housing and women are often associated with lower income, they are usually left with 'left over' of housing delivery efforts. Meanwhile, to secure housing loan and mortgages, there is always a criteria for qualification; e.g. formal employment, educational level and regular monthly income. The nature of collateral and securities often demand by the housing agencies (both public and private) tend to be beyond what some women can provide in societies which generally 'downplay' the need for women to own a house (Awotona and Akinola, 1997). According to UNCHS (1989), there are three main constraints which women face in their attempt to gain access to credit facilities. These include:

Social constraint which emanate from low wages and unstable employment situations;  
Policy constraints which emanate from lack of political commitment, instability of government to formulate and implement policy that will advance the status of women; and  
Institutional constraints which emanate from stringent operations of various financial institutions.

These constraints could be alleviated through the formulation of macro and micro economic policies which are women-centered and deliberately seeking women involvement to share in the windfall of development. The operations of financial institutions must be made simple and flexible in nature to enhance easy accessibility by an average woman including the interest rates.

**Lack of Access to Information:** The vast majority of women in Africa are illiterate which exclude them from taking any advantage of documented information on housing. Besides, women encounter greater difficulties than men in establishing a dialogue with settlement planners to help define their contributions to housing management and to acquire equitable benefit from them. They are equally predisposed to negative fallout of redevelopments, resettlements and even upgrading of neighbourhoods. The small proportion of vocal women can never stand up to the weight of the denials aggravated by lack of information militating against women's access to credit, (particularly saving and credits schemes), lack of information on housing and housing related resources (such as building/construction materials and labour) which will further promote the participating of women.

**Sub-Position of Women in Formal Establishment:** Women participation in top-level decision making is seriously hampered by their failure to acquire relevant professional skills. The UN conference on women in 1995 had resolved, amongst other things, that the enrollment of women in architectural, engineering and related fields should be assigned to professional, policy and decision making position (UNCHS, 1995). However, studies on gender, architectural education and professions in Ghana by Mills Tetty (1994) revealed that only about 7.8% of all the registered personnel (i.e qualified and practicing engineers and related field) were women. This should be encouraged.

**Misconceptions about Women's Participation in Construction Sector:** There are various misconceptions about women's involvement in the construction sector. Some of which include, among others:

- (i) Belief that women cannot withstand the physical exertion of works on the construction sites.

- (ii) Traditional values and supposition of males been supervised by females.
- (ii) Insinuation that man's artisanal skill are more qualitative than their female's counterpart.
- (iv) Belief that women's place in the home would be override by their commitment to their profession.

Statistics of the international labour organization in 1988 showed that female participation in construction ranged between 0.55% and 16.78% generally. While 1.5% of Egyptian women engaged in housing sector of their economy, about 3.8% of Nigerian women were actually involved in housing construction (UN-Habitat, 1985).

#### 4. Women's Strategic Efforts Toward Greater Participation in Housing Delivery

Women over the years seem to have gone against the wind in their quest for increased participation in housing delivery. With almost everything tending to work against their policy, institutional and traditional norms as well as endogenous factors like low income needs; that which they could not achieve as persons, they overcame through the spirit of organization and co-operatives. The traditional conception that housing construction is no women's job is gradually going into extinction. Women are vigorously contributing to the stock of housing supply especially through collective efforts, ranging from Community Development Association (CDA), Co-operative Thrift and Credit Societies (CTCS) to Informal Cooperatives (IC) (Akinola and Awotona, 1999). Some of their contributory roles played over the years include the followings:

**Informal Cooperative:** Women basically take part in most local institutions. Their membership and participation are more prominent in the co-operative societies (formal and informal) run and dominated by women. Their roles seem to be latent when co-operatives are of both men and women due to disparities in the occupation of influential positions by men. Whatever the constitutional provision might be, one thing is certain that women join co-operatives primarily to increase their financial capital-base and enablement to cater for their social, domestic and housing commitments. For instance, most women members of the University of Uyo Cooperative have either built houses of their own or purchased landed property to enable them to have their personal building in the nearest future.

**Community Development Association (CDA):** The CDA, otherwise known as 'Self-help Group', is a form of modern social intervention used to address government neglect in terms of the provision of social amenities and physical infrastructures (Akinola and Awotona, 1997). A cursory look at the contributions of Women CDA's in some states of Nigeria reveals the following data as shown in Table 2 below.

**Table 2:** Various projects executed by some women CDAs in Nigeria

State	Type of CDA	Project
Edo/Benue	Abawo Development committee Akpan Women Development Association	Construction of Garri Processing Factory and Multipurpose Hall.
Borno	Women's League	Construction of Day care, meeting hall, center for man literacy campaign and School for the Blind.
Kaduna	Atung Bin Women Associate	Construction of Vocational Schools and some N/P Schools
Lagos	Magbon Alade	Construction of Primary Schools, Town, Hall, Court House, Post Office, Bank building.
Lagos	Agorin CDA	Construction of schools, provision of facilities and Skills acquisition to members
Lagos	Olorunsogo CDA	Training and Skills acquisition to members
Akwa Ibom	Nka Uforo Iban	Construction of Multipurpose hall, Uforo Community Bank and Skill Acquisition Centre.

**Source:** Akinola and Awotona, 1997.

#### 5. Summary, Conclusion and Policy Recommendation

The broad spectrum survey of available literature throw more lights on the various aspect of women involvement in housing delivery as well as the many limitations and inhibitions they encounter in the course of participation in house delivery. Central to this review is the fact that patriarchy conceptual belief, which supports male dominance and male-headed households, has far reaching impact on women's involvement in housing delivery. The concept prevails in family settings where women needs, wishes and aspirations are not considered in housing policy formulation and planning. They suffer the same neglect in formal organization due to the male bias syndrome. However, in spite of this; this paper



revealed the involvement of women in housing maintenance, building material production, supplying of labour and auxiliary services at construction sites as well as maintenance of community facilities.

A lot of constraints work against women. These had been identified as lack of access to credit facilities, non-inclusion in formulation of housing policies and programmes as well as other traditional notions, presuppositions and beliefs that go against their freedom of been involved directly. It is therefore recommended that, as a strategic effort in enhancing greater women involvement in housing; women needs of housing must be seen as a warrant for conceptualization as a distinct policy domain where past and present efforts could be integrated while the redress of the constrain faced by women would be treated separately as a sub-area. This could be a broad policy statement in National Housing Policies to address pressing issues such as lack of access to land, credit and information as well as measures to cushion the bureaucratic effects of non-inclusion of women in the housing sector. Women participation in housing delivery should be encouraged by integrating the various roles played by women's co-operatives (formal and informal). This could be achieved by treating their contributions as sub-areas in housing finance whereby legislation are spell out to make them of universal acceptance.

To curb the problem of inadequate finance and inadequate savings, women's literacy level could be enhanced by lighting domestic chores so that women could engaged in more qualitative higher levels of education. Training in artisanal skills could help them to participate in top decision making in housing sector. This can earn women more, not only to participate in direct housing provision but also enhance their capability to benefit from housing as target population.

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