

DELIVERY AND MANAGEMENT OF HOUSING RESOURCES AMONG NIGERIANS: A GENDER PERSPECTIVE

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ABSTRACT

This paper is purely a review study that relies on literatures review and documentary reports of housing delivery and management in Nigeria with a view to examine the position of women participation in the delivery process. In Nigeria; women represent about fifty percent of the population, yet own less than one percent of the valuable property. Available literatures reveal that housing delivery 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 developmental processes. They are expected to adapt, even when they are major users and consumers of housing facilities and infrastructure. Findings revealed that 'full-time' house wives devote 95 percent of their working hours to cleaning and maintaining their environments while their working-class counterparts and the female-heads of households experience functional problems in accessing housing facilities and services in order to fulfill their socially and domestically accepted roles. In this regard, the major thrust of this paper is to review available evidences in past literatures to set up a basis of suggesting the conceptualization of Gender Equality in Housing Delivery as a distinct policy domain. Areas of focus in the paper include housing design and planning, building materials production and supply, housing facilities maintenance and management. It therefore recommends that since women have peculiar housing needs, the rationale of women's housing should be treated separately from those of men's housing needs or housing for the poor.

Keywords: Patriarchy, women, gender equality, housing delivery, housing need, shelter.

1.0. INTRODUCTION

Shelter is universally recognized and acknowledged as one of the most basic human needs, second only to food. From time immemorial, mankind has had to adapt to hostile environment and building innovative shelters. Growing population and rapid urbanization has made housing problem a global issue, which both

the developed and developing countries have to face, although with varying degree of severity. From literature perspective, housing has been variously defined by several authors. The platform of these definitions has two things in common; is either it is defined as a 'product' or as 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.

It is generally accepted that 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 women's need in relation to the general housing needs and define them as inherently different from those of men is the underlying factor that undermines women participation in formulating housing related policies and programs. As a result, women involvement in housing development are still ill-defined while specific remedies to these problems are yet to be found (UNCHS, 1993; Oriye et al, 2012). 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.

Women represent about fifty percent of the total population in Nigeria (Olabisi, 1998; Oriye et al, 2012). Apart from time a typical sub-Saharan village woman spend in children caring, food preparation, collection of firewood and water; 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 often support their husbands to build shelter for the family while they are directly responsible for the upkeep. Women's access to land and having control over housing and landed property is a determined factor in women's overall living condition, particularly in developing countries. In women's everyday survival, economic security and physical safety; some argue that it is the most critical factor in women's struggle for equality in gender relations and empowerment. Despite the importance of tenure, this is largely a result of gender based law which grants men direct access to housing and property than women.

2.0. **CONCEPTUAL ISSUES ON GENDER EQUALITY IN HOUSING DELIVERY**

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

2.1. **Patriarchy Conception**

The concept of patriarch was initiated by the early Christian apologist and philosophers who support the belief that God the Father is the first and the final being aside other personalities who are mere instruments (Encyclopedia of Philosophy, 1975). Broadening this concept to a family setting where men assumed the headship role over women in any home; Homans (1956) observed men to be recognized as direct owners of houses while women are only seen as subordinates who run, support and maintain the home, cook food and raise children. This assumption, however, introduced the notion of male bias into the formal and informal organizations. Milino (1997), quoted in Oriye et al (2012), 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 authenticate male associated values and denigrates that which is non-male. Corroborating this assertion, Olatubara (2003) 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 exclusively for men. Any attempt made by a woman amount to usurping the authority of her husband. Such cultural set up has neither substantially benefited the target groups (i.e. woman and children) nor the society in the area of housing need reduction. It 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, women in Uganda are not expected to

own or inherit capital property such as lands and houses since cultural norms forbid them from doing so. In Brazil, as noted in Agbola (1990) and quoted in Oriye et al (2012), 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.

The situation is similar to what operate in Nigeria. Akande (1986) observed that under normal arrangement in Nigeria customary law, a married woman can only acquire a house by purchase with concrete evidence to proof that under no consideration, either directly or indirectly, will she allow the building to be furnished by her husband if she claims exclusive ownership of such property. In the same vein, Mwaka and Tumushabe (1992) argued 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. Thus, 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 attracts social stigmatization. It is however believed generally in Africa settings that married woman should co-habit with her spouse and not to acquire individual residential property except by inheritance from her lineage. Under this arrangement, a woman may control such property for the purpose of generating financial support to the family through rents.

2.2. **Women as Beneficiaries of Housing Resources**

The international community is beginning to recognize that women's lack of right in having direct access to and control over land, housing and property constitutes violation of human right and contributes significantly to women'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 contribute immensely to development but seem to form part of the neglected population. This is quite obvious because they lag

behind in their access to developmental resources. Consequently, 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 refugee homes. Similar programs were experimented in some states in Nigeria few years back and many other developing countries of the world. For instance; in Ebonyi State, several self-contained bungalows were constructed to house widows in 2004 under the auspices of 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 appear to be infinitesimal compared to the backlog of challenges in housing demand by this vulnerable group of people. Meanwhile, the single parents, separated, and divorced are yet to receive any attention from any quarters.

2.3. **Housing Design and Development 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 women's wishes have not been integrated into set standards. They are often expected to adapt themselves to the finished products as regular maintainers of those properties. However, most women often nurse this quest especially if circumstance does not allow them to express such over time. But in situation where they have the opportunity to voice out their desire, they often criticize the dimension 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 women in housing participation and involvement. In this wise, men principles of design tend to run parallel design from inside to outside with a view to make housing area function as a social and cultural unit but women seem to go entirely in opposite direction.

2.4 Housing Maintenance

Due to inbuilt character traits of women and their domestic responsibilities, 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, which include:

- Achieving better results and preventing the settlements from degenerating into a slum;
- Reducing the cost of renovation and repairs; and
- Accelerating the 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 of Women 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 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; Oriye et al, 2012). They actually derive huge income from undertaking such activities; hence, they do them with joy and enthusiasm. Some women own block-making factories 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 (Oriye et al, 2012). 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 Roles of Women in Housing Construction

Women are vigorous and energetic as men in building the family houses, particularly in area of manual labour and efforts to get materials like water, mud and sand adequately supplied as well as preparing food for the workers at sites. A study conducted in Dar-es-salam (Tanzania) 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); Oriye, et al (2012)

The above geometric data reveal 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).

3.0 THE UNITED NATION DOCUMENTS

3.1 The 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 facilities, 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. According to its report in UNCHS (1999); government is committed to enable women to:

- i. Attain an affordable housing and access to land by removing all obstacles to access;
- ii. Undertake 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.

3.2 The UN-Habitat Agenda

Right from 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). One of the overall guiding principles of the habitat agenda has always been women equal access to land, housing and property as it reflected in chapter II of the agenda (UNCHS, 1999). 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. It also undertake legislative and administrative reforms that gives 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. It equally developed conceptual and practical methodologies for incorporating gender perspective in human settlement planning, development and evaluation as well as 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 the said objectives and commitments with corresponding strategies for implementation. It recommends 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. It supports community project that aim to remove all barriers to women's access to affordable housing, lands and property ownership, economic resources, infrastructure and social services so as to ensure (par 78).

There is no doubt, habitat agenda is very 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 that government and others can take to ensure equal access to land, housing, and property. However; like the Beijing PFA, the Habitat Agency did not go too far enough as it failed to ensure the implementation of these policies (par, 93).

3.3 **Special Report on the right to Housing**

As reported in UNCH (1999), Justice Rajindar Sachar was appointed in 1993 as 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 reporter'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, several paragraphs of the report were devoted to women's land, housing and property rights. In particular, he noted 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 commented 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 suggested 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 therefore concluded 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 and as well salvage the problem poor housing supply (par. 98).

Under the heading "Gender equality", the special rapporteur stated that it is necessary to alter the unjust decrees and exploitive socio-cultural practices and processes that go 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 rights to adequate housing, with particular attention on right to land and/or property ownership and inheritance that influence decision making processing (par, 99).

3.4 **Resolutions**

At the end of the conference, there were three resolutions adopted by UN bodies on this issue. They include:

- i. Resolution 1997/19: Women and the right to adequate, housing, lands, and property (par. 100).
- ii. 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.
- iii. 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.

4.0 GENDER BASED PERSPECTIVE IN HOUSING DELIVERY 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 various aspect of land uses 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; Oriye et al, 2012). In Nigeria, however, the followings have been noted 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) and Oriye et al (2012), 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 issuing of certificates of land occupancy in Nigeria shows that males received statutory allocation in 1979 20 times more than females (UNCHS, 1993). Lack of security is a nagging problem. Besides purchase of land; traditionally, inheritance practice and ownership of capital property including housing generally favours male children more than their female counterparts. 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 since 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, such as 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 are:

- i. Social constraint which emanate from low wages and unstable employment situations;
- ii. 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
- iii. 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.

➤ **Women Sub-Position 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 in other related fields) were women. This should be encouraged in Nigeria.

➤ **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 is more qualitative than their female's counterparts.
- (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).

5.0 **WOMEN STRATEGIC EFFORTS AND 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-operative efforts. 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; Oriye et al, 2012). 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 hidden when co-operatives are of both men and women due to disparities in the occupation of influential positions held 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 buildings 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 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 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.

6.0 SUMMARY, CONCLUSION AND POLICY RECOMMENDATION

A broad spectrum survey of available literature throw more lights on the various aspect of women involvement in housing delivery as well as many limitations and inhibitions they encounter in the course of participating in housing 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. In spite of this, however, this paper has revealed the involvement of women in housing maintenance, building materials 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 sector; women needs of housing must be seen as necessitate for conceptualization as a distinct policy domain where past and present efforts could be integrated while the redress of the constraint faced by women would be treated separately as sub-section. 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 housing sector. Women participation in housing delivery should be encouraged by integrating the various roles (formal and informal) played by women's co-operatives. 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 their domestic chores so that they could be 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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