



“No Woman is an Island”: The Housing Market Access Strategies by Female-Headed Households in Kampala

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Abstract

This paper investigates how low-income female-headed households exploit the social livelihoods assets to participate in Kampala city's informal urban housing market. It further explores the various strategies which, in the absence of financial assets, are explored by the female-headed households to access and participate in the housing markets. The study is qualitative and adopts a case study research strategy that recruited thirty-seven (n=37) participants from Luzira-Kisenyi informal settlement in Kampala city. It adopted purposive and exponential discriminative snowball sampling procedures in selecting participants. The data collection techniques employed included in-depth interviews, focus group discussions, and document analysis. Content analysis was primarily employed during the analysis phase, and to ensure confidentiality, the participants' identities were allocated pseudonyms. The paper explores the various strategies which, in the absence of financial assets and amidst the inefficiencies of the formal housing delivery, are explored by the female-headed households to access and participate in the housing market of Luzira-Kisenyi, Kampala. The strategies explored by the women heads of households have been identified in four categories. These include access and interchange of the local housing market information, negotiation of rent payment modalities, maneuvering through a discriminative mainstream housing market, and security of tenancy. Overall, the strategies are socially embedded, and their sustainability depends on the actors maintaining the social ties that they accumulate from time to time. The paper finally implores housing policymakers to embrace the socialised informal participation in the property markets critically and rather lay adequate strategies for its adequate operationalisation than total disregard.

Keywords: *Informal Housing; Housing Markets; Uganda; Female-Headed Households*

1. Introduction

The analysis of the participation and performance of housing markets in informal settlements among the developing world's cities has for long been a divisive one. Several researchers have come up with divergent opinions over how different housing submarkets are not only accessed but how they generally perform both in the short and long term (Anim-Odame, Key, & Stevenson, 2010; Rust, 2006). Several studies based on ecological theory assume that housing areas differ concerning residents' socio-economic characteristics because people of similar attributes seek areas with similar social and environmental features. Studies have further been conducted in several cities to understand the distribution pattern of residents in housing areas. Economic indicators are the most familiar essential factors that have been focused on to reflect their impact on spatial variation of urban residents (Alkay & Kaya, 2018). For the case of smaller cities, the market is not large enough to permit similar grouping. Thus, in smaller cities, there is typically greater diversity in the socio-economic structure of neighbourhoods. Therefore, socio-spatial segregation of an urban population is often associated with segmented housing submarkets, where social status and income levels are the driving forces behind housing prices (Adair, McGreal, Smyth, Cooper, & Ryley, 2000; Kauko, 2010; Meen & Meen, 2003; Wu, 2002). Levy and Lee (2011) argue that it is common to hear of a neighbourhood being described stereotypically reflective of the type of its residents. It can be argued that a neighbourhood's unique identity can be explained using geo-demographic segmentation. Such categorisation is based on the notion that "birds of a feather flock together"; that is, people who live in particular residential areas tend to share common demographic attributes with their neighbours.

Over the recent past, there has been a growing interest in the influence of "emotional motives" on decision-making and property market participation by urban households. Thus, while house and locational physical attributes are important, feeling at home in a place is just as vital. Research suggests that purchasers seek out a house that "feels right" (Levy & Lee, 2011). Such a perception is because neighbourhood residents, over time, blend their self-identities in with the collective identity of the neighbourhood to become a part of their social identity. While it is clear that cityscape, the general retail atmosphere and communiqué are vital in providing a place with its exclusivity (Levy & Lee, 2011), it is the residents who collectively set the tone. This collective "tone" gives the place its identity and attracts others (Levy, Murphy, & Lee, 2008). Eventually, such a trend inevitably makes the property sub-market dynamics exhibit socio-cultural connotations amongst its actors.

Noting cultural influences as an influencer of suburb choice, Levy and Lee (2011) referred to the ethnic groups, which tend to cluster together in particular areas, especially in low-income settlements. Such clustering tendencies attract or repel potential market participants who possess the economic capital but lack the socio-cultural assets to manoeuvre their way through. The literature suggests that this phenomenon is natural because of the desire of "similar" type people, either ethnically or socially, to congregate together (Blackwell, Miniard, & Engel, 2006; Butler & Robson, 2001; Karsten, 2007). One of the social groups that tend to connect in particular property submarkets is the women heading households, predominantly utilising their various social networks and relationships to identify preferred residential locations, especially in the low-income market segments of the City.

The involvement in the property market along socio-cultural lines directly influences the formality level with which transactions occur. Jenkins (2004), for instance, observes that the means of access to land and housing in the market, which is majorly engaged in by the above mentioned social and economic groups, tends to be majorly informal. Furthermore, Jenkins (2004) stresses that this is because rapid urbanisation devoid of matching economic growth and distribution of wealth has made access to land for housing (through the formal avenues) increasingly difficult for a growing percentage of the population in cities of Sub-Saharan Africa. As a result, it is projected that between 30 and 70 per cent of

city dwellers live in 'irregular' settlements, which is a growing tendency (Durand-Lasserve, 1997:11). Such trends are actual for most Sub-Saharan Africa, where relatively high proportions of residents obtain land and housing through informal processes.

The main attributes of such land supplied in these informal ways generally have ownership limitations and are not registered in a modern, technical way. It is therefore not included in the market-based, formal economic system. Given the preceding shortfalls of the informal land market, some countries like Tanzania have enacted strict land policies that prevent raw land sales (Kironde, 2006; Sanga, 2018). However, scholars like Kombe (1994) emphasise that the informal land market and commercialisation of land cannot be done away with, even if it means operating clandestinely. Although the extent and characteristics of extra-legal developments vary from country to country (as well as between cities and even between settlements), it is safe to say that it serves a large share of the low-income population and incoming migrants in particular. Such attribute attests to its inevitability and widely accepted importance to the City's low-income households, including those headed by women, and further pushed by the failure of the current formal land delivery system to cope with urban land demand. Effectively, the surplus from extra demand for formally available housing boosts the demand and prices for land in the unplanned settlements in urbanising cities like Kampala.

The persistent failures of the formal housing delivery mechanisms often influence additional initiatives from the urban dwellers to obtain housing through the available informal channels. As noted by Berner (2001), in some cases, the settlers find shelter and relative security of tenure at a modest rate (at least initially). They accept, in turn, that housing infrastructure is at best minimal, at worst non-existent, and they have to redevelop or rehabilitate the place through their efforts. The landlords/proprietors derive a short-term yield from rent or sales, and the settling households convert bushy fields or swampy marshes into housing land (Berner, 2001, 2016). Once such land use is converted to residential use, its value becomes competitive and attracts more immigrant settlers, including the rural-urban immigrant households.

The rising prices/costs in the informal housing market, as cited earlier by Kombe (1994), having been ignited by unmet demand in the formal housing sector, is not an isolated one. Later researchers like Mooya and Cloete (2007) associated these increases in market transaction costs as arising principally due to information flow inefficiencies. As Eggertsson (1990) puts it, when information is inadequate, various exchange of property rights between individuals gives rise to transaction costs.

Some research has taken issue with the often biased assumption that lack of formal title hurts the informal housing markets. For instance, failure to transact or even obtain housing of one's preference (Antwi & Adams, 2003; Ward & Jones, 2002). Evidence from a study of informal transactions in Ghana, for example, found that despite their deficiencies, most informal housing markets were the optimal solution in an environment where high cost and bureaucracy are hampering the inclusivity of the formal system. Thus, the resulting formal property rights end up being of limited value (Antwi & Adams, 2003).

1.1 Women Headed-households and their Survival Strategies in Kampala

Kampala's specific statistics on women headed-households are scanty save for the latest by UBOS (2016). The UBOS statistics report indicates that such households have averaged nearly 30 per cent since 1991 of the total households in urban areas where Kampala significantly lies. Apart from the national statistics, though, there are no readily available segmented statistics for those that stay in informal settlements and other sub-markets of the City.

According to literature and practice, there are different strategies deployed by women headed-households to survive and also make important decisions regarding how and where they stay. Among their various livelihood strategies entail women household heads, who receive income in the form of

money remittances from some members of their households (Appleton, 1996). For example, households headed by widows may receive income from their children, and those with migrant male partners may receive income from their partners to support their households. Additionally, women are involved in the informal sector and perform jobs, such as petty trade, to sustain their livelihoods (ibid).

A study by Kanyamurwa and Ampek (2007) shows that some WHHs in Uganda are dependent on social and economic livelihood support from social networks, such as NGOs, friends and family. NGOs offer both cash and welfare support. The study further notes that this is helpful to the households, especially the economically vulnerable. Such social groups include Niigiina, a social arrangement where group members make periodical meetings, give gifts to whoever has hosted the occasion, continue the cycle until all members have been covered, and merry-go-rounds (local savings groups). Though such groups' intention is for household empowerment, it is upon the women to use the skills and tools provided (Nalule, 2015). However, a study by Taylor, Seeley, and Kajura (1996), observe that much as female-headed households regard highly social capital. Such regard is in the form of friends and relatives. The groupings cannot always economically empower the targeted households because they may also be in the same vulnerable category. However, their role in guiding the female heads of households to access and participate in the urban housing market cannot be underrated.

This paper investigates how low-income female-headed households exploit the social livelihoods assets to participate in Kampala city's informal urban housing market. It further explores the various strategies which, in the absence of financial assets, are explored by the female-headed households to access and participate in the housing market of Luzira-Kisenyi, Kampala.

2.The Sustainable Livelihoods Framework and participation in housing markets of informal settlements

The sustainable livelihoods framework ranks favourably in conceptualising the participation of vulnerable households, female-headed households inclusive in the urban informal housing markets. The sustainable livelihoods standpoint was developed originally in the 1990s (Chambers & Conway, 1991; DfID, 1999; Scoones, 1998). It is still extensively appreciated as guiding the most all-inclusive framework for understanding how people live and sustain their livelihoods. Such livelihoods are sustained through handling and recuperating from shocks and enhancing their capabilities and assets now and in the future while not destabilising the natural resource base (Carney, 1998). The framework's proponents aver that generally, the more assets someone has, the less vulnerable they are to various shocks and trends. However, how effective an individual asset is in providing tenure security and the likelihood of ably participating in the housing market depends on numerous factors, such as social relations and other connections available to the household. Rakodi (1995) suggests that thinking in terms of strengths or assets is essential as a remedy to the view of low-income people as 'passive' or 'depowered'. Central to the livelihoods framework is recognising that poor people may not have cash or other savings. However, they have other assets, i.e., natural, physical, and social assets around them.

The contribution of the livelihoods framework is significant on several grounds. Firstly, it emphasises that one needs to understand the assets households have to identify what opportunities they offer or where constraints lie. In this paper, the livelihood framework will help understand the assets that individual female-headed households possess that influence their participation in the informal housing market, even in the absence of economic/ financial assets at their disposal. In addition, there are other interesting attributes of the livelihood framework which appear relevant for this study are. Such attributes include livelihood assets (especially human and social capital); social relations (gender, class, age and ethnicity); organisations (associations, NGOs, and local administrations) and livelihood security outcomes (especially security of income).

Although the livelihoods framework is instrumental in explaining how low-income groups capitalise on assets to survive, it has been criticised as falling short of sustainable explanations on how households exploit different assets to participate in urban informal housing markets. Reasons forwarded are as hereunder:

The livelihood framework was primarily a development framework, predominantly a response to overtly technical and technocratic approaches to rural development, which were primarily concerned with improving the efficiency and productivity of agricultural practices in developing countries. From the onset, the design framework was not intentioned to explain urban livelihoods. This creates a lacuna in the current study. That notwithstanding, as much as the livelihoods framework was primarily designed for rural livelihoods context, it is instrumental in explaining how WHHs use social assets/ networks to locate preferred housing.

The framework has further been critiqued for emphasising material assets and economics, given the rural settings on which it pivots. However, it is vital to investigate non-material assets in urban livelihoods, the predominant of which is the social capital and relations maintained among women heads of households. Although this variable occupies a small component of the livelihoods framework, it played a crucial role in guiding this research.

Finally, it has been noted that most livelihood analysis takes the household as its basic unit of analysis, which puts a stronger focus on the economic side of livelihoods. However, this study instead considers women household heads as units of analysis and investigates the social-economic drivers of housing location choice.

3. *Materials and Methods*

Study Approach and Setting

This study is qualitative and adopts a case study research strategy. The choice of this strategy was because of its outstanding strength. It aids an in-depth understanding of how female-headed households, especially those with low incomes, manoeuvre through their livelihood vulnerabilities to participate in the housing market of an informal settlement of Luzira-Kisenyi. Several scholars justify the relevance of qualitative approaches as fundamental in excavating deep narrations to appreciate a phenomenon, especially with a respondent group whose records are hard to obtain (Krefting, 1991; J. A. Maxwell, 2013; Patton, 2015). The issue of circumvention of informal housing markets by female-headed households is complex. It involves exploiting non-economic assets at the disposal of households, accessing the housing markets, and sustaining livelihoods in the urban realm.

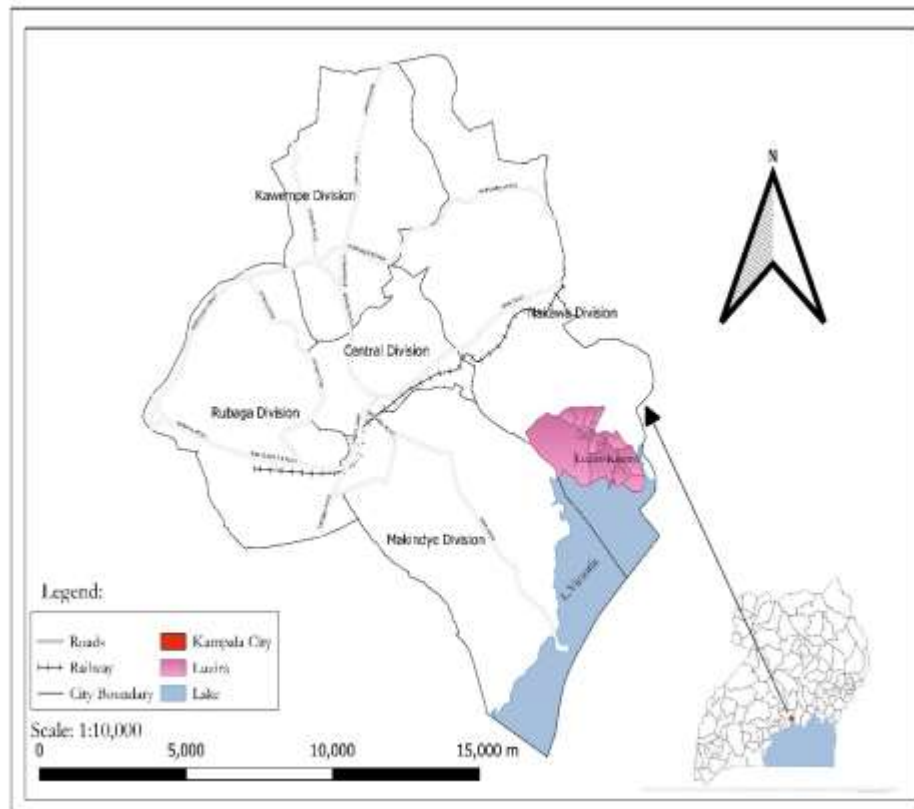


Figure 1: Map of Kampala City showing the location of Luzira-Kisenyi case study area.

The Luzira-Kisenyi informal settlement was deemed appropriate for this study. It geographically lies in Nakawa Division, one of the five administrative divisions of Kampala City. It is located about 10 kilometres (6.2 mi) by road, southeast of the centre of the Kampala CBD. Butabika borders it to the North, Mutungo and Kitintale to the Northwest, Port Bell to the South and an inlet of Lake Victoria to the East. Port Bell is where the landing pier is situated, at the tip of the peninsular into Lake Victoria, in the most Southern part of Luzira-Kisenyi settlement. Mpanga is the location of Uganda's maximum-security prison, on the Western fringes of the settlement. The central part is predominantly an industrial park. Pockets of informal settlements and slums border these, but the Eastern part of Luzira area is mainly a middle-class residential neighbourhood.

Study Population and Sampling Procedure

This qualitative study recruited a total of thirty-seven ($n=37$) participants. We further adopted purposive and exponential discriminative snowball sampling procedures in selecting participants. The participant recruitment was purposive because only women heads of households were prioritised as primary units of analysis. Likewise, the scarce data from the local settlement office confined us to opting for exponential discriminative snowballing.

The outstanding attribute favouring the latter technique's choice was hinged on its capacity to ensure that the study process aligned with the key objective by sieving participants from suggested referrals. The initial identification of a few start-up participants through the local area headship of the settlement led us to other women heads of households who fit in the predetermined criteria. Twenty-five ($n=25$) women-heads of households were selected via this exercise. The women heads of households in the Luzira-Kisenyi settlement may not be easily identifiable, given the scanty records and the biased

communal attitudes. However, in some cases, local area leaders assisted in confirming that the selected participants fit the category. Conscious that ‘friends tend to recommend friends’ (Dawson, 2009), we double-checked the proposed participants to ensure that they met the required benchmarks. Such care partly explains why exponential non-discriminative snowballing was discarded, as it favours every participant selected to recommend another of their preference (Etikan, Alkassim, & Abubakar, 2016). Such, at times, were found to be not relevant for this study.

Five (n=5) key informant participants, including local/opinion community leaders, were additionally enrolled for this study. This group was selected purposively based on their roles as leaders in the community who are conversant with residents in the area. In addition, given the trust they command among members of the settlement, they may be consulted to access housing market information in their area of jurisdiction. Finally, seven (n=7) women heads of household were selected purposively to participate in a Focus Group Discussion, to get balanced information on how women access and manipulate the informal housing market. The selection is because women have different household lifecycles reflecting socio-economic vulnerability and utilised networks to select preferred housing locations.

Methods and Tools

This study employed three research techniques to collect the required data empirically. These included in-depth interviews, focus group discussions and document analysis. In-depth interviews were used to appreciate the different strategies female-headed households employ to circumvent their livelihood shocks, utilise their non-economic assets and participate in the informal property market. Issues related to the influence of social ties and networks, in general, were also collected through this technique. Such collection style was favoured because various networks were established both within the household and with those whom the women heads of households trusted. Eventually, the contribution of social networks in effectively participating in the local housing market was easily recognisable. Each interview session, conducted either at the participant's residence or workplace, lasted 40 minutes and 1 hour. A scheduled and structured focus group discussion was pursued to get shared experiences of the women heads of households in connection with obtaining housing options. The focus group discussion technique, whose session took an hour, aided clarity on different participants' perspectives regarding housing access and market dynamics. Additionally, document analysis was carried out to appreciate the operations of the housing market and the entry points which women heads of households exploited to participate therein, as established in various relevant documents. Consequently, to aid the triangulation of acquired data from other techniques,

various journal articles, reports, books, policies, legislations, among others, were reviewed to obtain information related to women and housing market participation.

Data Analysis

During the analysis stage, this study largely employed content analysis. We undertook data categorisation, coding, analysis, and presentation in this way. We generated the themes and sub-themes based on the categorised information presented in the results and discussion section. Luganda was the language used during data collection where audio-recorders were used in some sessions, with participants' verbal consent. Transcription was done later in which responses were translated to English, thematically categorised and assigned codes for appropriate analysis. Being acquainted with both Luganda and English, the principal researcher undertook the transcription. While transcribing the information, the principal researcher took utmost care not to lose the critical meaning. Such care was ensured to avoid bias and distortion of the study aim. Direct quotations from interview transcripts were used to illustrate themes and provide the context for the participants' responses. To uphold confidentiality, the participants'

identities were allocated pseudonyms. The following section presents the results and their discussion developed based on the emerging themes.

4. Results and Discussion

In this section, female-headed households explore several strategies to overcome their livelihood vulnerabilities and ably participate in the informal housing market of Kampala. Such strategies are segmented into four categories; market information interchange, modalities of rental payment, managing exclusion in the mainstream property market and security of tenancy.

4.1 The Low-Cost Housing Delivery Amidst an Informal Housing Market of Kampala

Considering that of the 1.6 million national housing backlog, Kampala has a 100,000 housing units deficit (GOU, 2016). It is worth noting that a big chunk of this deficit is for the low-income category, of whom many female-headed households belong. However, public and private housing supply schemes have mainly targeted the high and middle-income segments of the market over the recent years. The private profit-driven providers have spearheaded the housing development sector after the government decided to take a 'back seat' role of enabling and policy formulation (GOU, 2016).

There is consensus in the literature regarding the distribution patterns of housing sub-markets of Kampala city. The dominant segments of the Kampala housing market are expatriate housing, middle income and the exclusively high-class category (D. G. Maxwell & Zziwa, 1993; Rakodi & Leduka, 2004). Most houses are to let and unfurnished, though a few (mainly flats and apartments) may be wholly or partly furnished (Knightfrank, 2021). There are also houses on sale in most sections of the City; however, many houses require substantial renovation to command befitting prices. In addition, the newer areas contain substantial numbers of incomplete houses, some of which are also for sale; according to Amoako and Boamah (2017), the structures will probably have been built incrementally with the sub-structures many years older than the super-structure. "Mortgages" are available from banks but repayable over five years or more at interest rates ranging from 24 per cent to 28 per cent, which is offered at prohibitive and often harsh terms. Housing plots, particularly in the planned settlements, are customarily planned and surveyed by the City Council Planning Department and are also available for sale, especially in the newer residential areas, such as Naalya, and Namugongo, which are about 12 km from the Kampala City Centre.

It is noteworthy that the housing prices in most of the formal and informal sections of Kampala City used to reflect the personal circumstances of the proprietors. They at times also represented the random opinions of relatives and friends more than any predictable pattern. Nevertheless, with the increase in information accessibility from the estate agents over the last five years, coupled with increasing certainty on comparative rates per square meter, land prices, and annual price adjustments, housing market forces are better understood. However, overall, the housing market in Uganda, like in many sub-Saharan countries, is imperfect. Asking prices can be inflexible and often unrealistic, with many landlords unwilling to accept professional advice and losing six months' rent than let at a lower price than they think they can achieve. As much as rental prices for Kampala houses can be predicted, sale prices are more challenging to categorise given the wide-ranging informality that characterises the market (Knightfrank, 2015).

Ideally, rental and sale prices are determined by open-market dynamics, which are subject to fluctuations over time. However, there is no recognised database where such market information can be retrieved. Currently, only the chief government valuer's office in the Ministry of Lands Housing and Urban Development records values for properties whose owners seek to pay stamp duty tax to execute proprietorship transfer. Even with such status circumstances, the information therein is not intended for public consumption. Furthermore, transactions that pay stamp duty tax are the least in number out of the

total property transactions in the City. Such transactions are limited to titled land and only those purchases whose actors have opted for the formal process of land transfer and registration. The majority of land transactions thus go on informally without being tracked by the formal system. Mayer (2011) observes that property sale price is obtained through thorough negotiations between a willing buyer and a willing seller. Thus, the lack of real estate services for accurate valuation or property comparisons leads to price negotiations "in a vacuum", as there are no formal mechanisms to gather information about the actual values.

4.2. Negotiation of rental payment modalities

A breadth of literature on rental dynamics and modalities of payment in the cities of Sub-Saharan Africa underline a common feature of the informal rental market as advance rent (i.e., upfront payment of 3-6 months' rent). Such prosaic experiences are obtained from Nigeria (COHRE, 2008), Tanzania (Cadstedt, 2010; Limbumba, 2010a) and Ghana (Arku, Luginaah, & Mkandawire, 2012). Therefore, such a feature indicates that advance rent payment conditions are a widespread practised payment system in urban areas (Luginaah, Arku, & Baiden, 2010). Scholars have fronted two main reasons for the advance rent modalities. First, property owners use the lump-sum payments to construct another property, additional rental rooms or make alterations/improvements to existing accommodation (Luginaah et al., 2010; Tipple, Korboe, Garrod, & Willis, 1999). Secondly, this system has been perceived as boosting the net value of low rents (Malpezzi, Tipple, & Willis, 1990; Willis, Malpezzi, & Tipple, 1990). However, much as Kampala City is similar to other sub-Saharan African cities, there is an exception to this trend. Findings from this study have indicated that the maximisation of social assets between the female-headed households tenants and their landlords/ladies in the end help relegate the advance rent perception and the requirement to the peripheral of priorities.

Information gathered and analysed from respondents of the Luzira-Kisenyi settlement indicated an evidential perception of the existence of cordial ties between female-headed household tenants and their respective landlords. There were several instances among respondents where tenants paid rent in instalments based on their cash flow until their monthly rental obligations were settled with the verbal consent of the landlord. Ms. NA, a beneficiary from this arrangement, was quoted commenting as below:

"...my landlord was a friend to my parents. So he considers me like a daughter. He appreciates that my vending business may not bring in constant income, yet all our necessities are covered from this venture. So he allowed me to pay any amount whenever I get the money until when I finish".

The experience thus shows how pre-existing social ties between the actors at times influenced landlords to adjust their stances on rental payment modalities, with certainty that they will not be cheated after all. Further probing among participants showed other qualifications for such terms to be waived. At times if the woman head of household had either grown up in the area or was recommended by respectable residents of the area, and the recommender was known to the prospective landlords, it gave her an upper hand for some tenancy conditions, especially for waiving of the new tenancy. A respondent stated that:

"...for my fellow tenants, they were required to pay three months' advance rent before starting their rental tenures. I didn't have that much money, so my aunt negotiated for me, and I was allowed to pay monthly straight away. Unlike other tenants, this was to be even at the end of the month (in arrears)".

Another respondent stated:

"...I had three children and a maid, yet my landlord wanted a household with only two children. He accepted me though, having known me prior".

Therefore, through social relations, trust and goodwill, women heads of households could flexibly meet their rental obligations. However, the onus was on the women heads of households to reciprocate by meeting their obligations before the agreed periods elapsed. There were also many cases among the respondents where rent was paid in arrears rather than a month in advance. In fact, for cases where WHHs had good social relations with their prospective landlords, the mandatory payment of three months' advance rent for new rental accommodation was often waived. Ordinarily, the advance three months' rent for new tenants is charged by landlords to secure themselves against the new tenant's social-economic shortfalls like failure to pay rent and disappear incognito before the agreed time elapses. It also reduces running costs, like repainting every 1-2 months because a tenant had left. However, consistent with previous studies, as a result of the advance rent payment system, an increasing number of people in Luzira-Kisenyi have been unable to either maintain their tenancy or become tenants (Gough & Yankson, 2011; Luginaah et al., 2010). This partly explains why there is low residential mobility in the short term, as tenants usually take a long time to shift from one residential location to another. The stress and costs involved like agent commissions, house search and the uncertainty of not obtaining an equivalent or better accommodation are limiting factors to constant short term relocations.

Notably, findings observed no notable cases of eviction of tenants from rented premises by landlords. However, instances worthy noting were women tenants who ran away from rental accommodation because of other factors like failure to repay a loan in the local micro-credit association. Such cases of limited mobility signal the accommodative and patient corroboration between the landlords and their women heads of household tenants throughout their tenancy tenures.

4.3. Manoeuvring through a discriminative mainstream Housing Market

Luzira-Kisenyi settlement, because of its historical background, is largely occupied by predominantly households that are interconnected along family and tribal lines. Many women grew up either in the settlement or in the neighbouring communities. This suggests that many are attached to the place and exhibit a high sense of belonging. Even though Luzira-Kisenyi is an informal settlement with low-quality housing, some look dilapidated and informal tenure. That notwithstanding, the actors in the property market are aware of who owns/occupies what, the rights therein, and the responsibilities of the parties involved. A respondent noted:

This plot is not surveyed, but we have never entered a dispute with my neighbours. Everyone knows their boundary

Another respondent, a tenant on being asked whether she signed a tenancy agreement that states the explicit terms of the tenancy as follows:

not at all. The landlord just explained to me his terms and expectations. We discussed and agreed, and up to now, there has never been a problem with full-filling our obligations. I also inquired from my fellow tenants, and it has been similar.

However, such arrangements as narrated above thrive where trust from all parties is gained through continuous interaction over time. Eventually, the level to which the relationship is handled can influence the households' choice to relocate or not. Past studies such as Limbumba (2010b) have termed the decisions to change residences as imperative yet complex because they affect one's livelihood, family, safety and wellbeing. As a result, such a decision may involve external and individual (characteristics) related factors.

The property market (both sale and rent) in and around the Luzira-Kisenyi settlement is highly competitive yet complex with several actors. These include local area leaders, elderly landowners, and influential religious leaders. The informal property broker may or may not be involved. Where involved,

they work on the terms set by the person who contacted them or through the referral was channelled. For instance, when a property is to be let, local social networks and the several actors (who include hosts, brokers, local council executives) circulate the information. In most cases, a potential tenant is obtained before the current occupant vacates or upon completion for newly developed properties.

The same processes of using the informal channels and avoiding open advertising were followed even for plots and houses on sale. When the researcher asked why this was the practice, local cell leaders noted:

Some of these are respected people (landowners with property on sale), some of whom have been here for some time. They would feel embarrassed and ridiculed if the community understood that they were selling their property. It would be taken as if they are desperately cash strapped, yet they need to sustain respect among their people.

Eventually, mindful of the preceding experience, the use of networking, cellular phones, word of mouth, and referrals through interactions and inquiries within one's networks effectively formed the critical ingredients of the operation of this informal market. It is also a testament to the inter-twined social networks that guide female-headed households and other property market actors to obtain accommodation that fits their preferences. Notably, the local land and property sale transactions hardly involve women heads of households owing to the vast amounts involved. The property market in Luzira-Kisenyi does not usually ably accommodate female-headed households. Such a phenomenon is partly because women heads of households mainly engaged as casual labourers and vendors (mainly vegetables, fruits and houseware) in the Luzira-Kisenyi settlement, neighbouring areas with a few of them commuting to their workplaces located in the Kampala CBD. Therefore, with meagre and unpredictable incomes, most of the women heads of households end up being limited to participation as tenants and/or conduits of property sale information in cases when they access it.

Respondents indicated that access to the port allowed them to access cheap foodstuff from the Lake Victoria islands. Moreover, some of it was resold in the smaller market outlets in Luzira-Kisenyi. It is also noteworthy that the good friendship and trust between the many female-headed households and the retail shop operators/owners provided a vital safety net, particularly among women heads of households who bought on credit.

The Luzira-Kisenyi settlement and its general neighbourhood have undergone a steady metamorphosis. Owing to the various investments in the vicinity, it has transformed from a place that in the 1980s was a bushy area into a highly competitive business area with vibrant land markets. A standard plot is currently going for Ushs. 150 million-200 million (USD: 40,000-53,000) depending on the location, size, and amenities. However, this land price is far beyond the reach of women heads of household, most of whom earn a maximum of Ushs. 400,000/= (USD. 105.3) per month, at least in the short term. However, there are instances where, through the exploitation of family networks, some women-household heads have been able to acquire plots for housing either through inheritance, a gift from parents/relatives or at reasonable terms. A respondent who belonged to this category stated:

Even when I had stayed in rental accommodation for 11 years, my father bequeathed me a plot. So I have been constructing my house in stages for five years now.

Another one said:

My uncle was selling part of his land in 2001, so he wished that I was the one to buy it. So he decided to sell it to me at a reduced price, and I also paid in instalments based on my income flow. So I ended up completing payment after three years.

The experiences above indicate how tight social assets enable some women to access the property, sometimes outside the open market channels. At times, they benefit from discounts that those without social connections may not enjoy. Ostensibly, because of social inclusivity, family networks facilitate trust, negotiation and the ability to access land even by the second and third generations.

4.4 Access to the Local Housing Market Information

Consistent with several other informal property markets in sub-Saharan Africa cities, literature has also noted that rental information is rarely advertised. Instead, potential renters tend to find units through networks of friends and relatives, personal enquiries or third-party go-betweens (Gough & Yankson, 2011; Konadu-Agyemang, 2001; Limbumba, 2010a).

Unlike in the other more established and upgraded formal residential and commercial areas, in Luzira-Kisenyi, it is not common to find the signpost on a property 'For sale' or 'To let.' Such predicament, at first sight, may give an impression that the micro property market is dull; this is far from it. Transactions for either rental acquisition or plot acquisition occur from time to time. Different players use informal avenues, such as word of mouth, cellular phone calls and referrals to access renters/buyers and /or sellers/landlords; the common denominator is the authentication of the transaction by the local area chairman's office.

The most predominant channel through which housing market information spreads is through referrals. Participants were commonly referred to prospective housing for rent or plots for sale by relatives, friends, community elders and/or local area executive members.

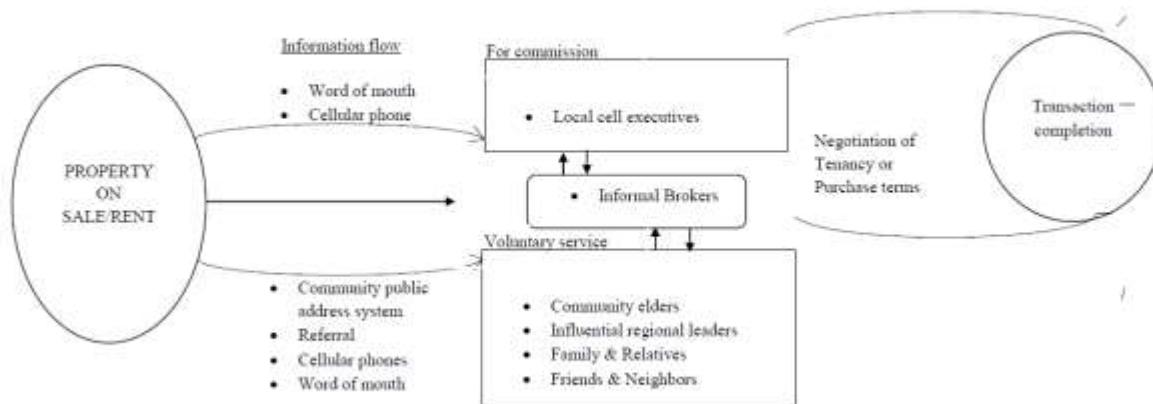


Figure 2: A Schematic representation of a system showing the process, the actors and the paths followed from property availability on the market to disposal

This system has gained trust and popularity among female-headed households and other households. Through this, reliable (property market) information is informally held and used to advise a prospective tenant regarding the behaviour of some landlords and/or performance of some properties for the household heads to make informed decisions in time. For Ms. NA, for instance, who accessed rental housing through referral to the prospective landlord by a local area women leader, said:

“At the time I was about to vacate my sister’s house in Lakeside zone, I walked through Luzira-Kisenyi settlement hoping to get a house. After my initial search and inquiry from the residents, I was advised to seek support from the women leader at the cell council. It took the women leader just two days to find a house to rent. It is now eight years, and I do not plan to leave soon”.

Interestingly, even in cases where informal brokers’ services were occasionally utilised, women heads of households first explore rental accommodation through trusted social networks. This again underlines the importance of the social networks and relationships among women heads of households and their immediate surrounding friends and relatives in penetrating an otherwise complex housing market.

4.5. Security of Tenancy

Findings from study participants indicated that none of them had written tenancy agreements with their landlords. Instead, the landlord-tenant relationships were rather sanctioned by the trust of the landlords and the people who referred the women households heads to them.

However, there were notable land disputes for households occupying untitled land. These arose from a lack of clarity between the land title proprietor (landlord) and tenants, making it challenging to secure tenancy. In fact, among the respondents who owned houses under this category, no one showed any evidence of having paid ground rent to their landlords. one of them Ms. Najjuka noted:

"I suspect that this plot, where I constructed my house 15 years ago, overlaps on three titled plots, meaning that I should pay rent to three people. However, all this time, two people have been claiming ownership of one plot but not the other two. So I also refused to pay any of them until they sort themselves out."

When asked on how she got to know of the claims of differing landlords where her house seats, Najjuka:

"One time, the dispute escalated, and we called inland surveyors who, on the opening of boundaries, revealed that information to us. Nevertheless, the dispute is continuing up to today."

With such a lack of clarity in land ownership, as stated above, it has made it always paramount for those transacting in land and houses within the Luzira-Kisenyi settlement to act more cautiously. One way is to consult and seek the support of community elders and area executives to authenticate the persons with rights on the property under the transaction.

The land /property sub-lease system is recognised under the Land Act of 1998. However, it was rarely practised in the Luzira-Kisenyi settlement. As a requirement of the Land Act, proprietors of land held under the *mailo* and the freehold systems can lease out portions of their interest for up to 99 years. Furthermore, a holder of a leasehold title can sublease for any period lower than the original lease for agreed ground rent and premium, which, if not renewed, reverts to the lessor upon expiry of the agreed period. Such arrangements are enforced by formal agreements with an encumbrance registered onto the mother title in a land office for the lease's duration. However, what are prevalent in Luzira-Kisenyi are instances where some holders of untitled interest—commonly referred to as *bibanja* ‘rent’ parts of their occupied plots for construction of temporary, semi-permanent or business premises in exchange for monthly rent. Such practice happens at times without the knowledge of the *mailo* or freehold registered proprietors. One of the participants who acquired space through this route, on being inquired on the procedure they followed, said:

"When I needed space to put my stall, I just went and requested one of the residents who is a *kibanja* holder. He accepted me to rent 4 metres by 5 metres space from part of his plot. It was a verbal agreement, and no witnesses were involved".

On inquiry as to whether she felt secure with a verbal agreement, she responded:

"We agreed that this was a temporary arrangement because the titled landlord was not aware. Therefore, the *kibanja* holder did not have the right to enter into a formal agreement over land where he is just a tenant/settler".

Therefore, much sub-leasing of land goes on informally and undocumented, and the housing and developments built under such arrangements are mainly temporary. However, there are instances also where tenants sublet the accommodation and occupy many times without the landlord's knowledge. This happens mostly where the landlord does not stay in the vicinity of the let premises. A respondent who was involved in this practice, when asked the motivation behind this, said:

"I want to share the rent burden with someone else because I am not sure of how constant my cash flow will be. And we do it secretly because the landlord may not like it".

This study established that sub-tenants are disguised as relatives (therefore members of the household) upon inquiry by the landlords or whoever could be concerned. In such a way, only the primary tenant is recognised and pays the rent. Such means of sub-letting have been used by several WHHs—albeit temporarily, for securing accommodation in the settlement.

Conclusion

The purpose of the current study was to determine how low-income female-headed households exploit the social assets available to them to participate in the informal urban housing market and obtain the housing that they may require in Kampala city. In this way, this paper has also explored the various strategies that, in the absence of financial assets, and amidst the inefficiencies of the formal housing delivery, are explored by the female-headed households to access and participate in the housing market Luzira-Kisenyi, Kampala. The strategies explored by the women heads of households have been identified in four categories. These include access and interchange of the local housing market information, negotiation of rent payment modalities, manoeuvring through a discriminative mainstream housing market and security of tenancy. The strategies argued in this paper signal the significant importance of accumulating social assets by low-income urban households, without which their participation in the urban housing market would have been complicated.

Amidst the women's strategies, there is a closely-knit property market of Luzira-Kisenyi settlement. It was informal but characterised by a complex system and organised information flow. The roles and expectations of the property market actors were spelt out and appreciated by the community. Respondents were aware of where to obtain information on available housing and/or land if the need arises. All this was executed through informal communication channels that were effectively channelled through the local community social networks, with the apex being the local area leadership. This paper thus argues that however complex the informal system appears to be, it has proved instrumental in aiding the effective participation of female-headed households in the urban housing market and, in a way, helped to circumvent shortfalls of the formal property market system.

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