

# **WOMEN AND HOUSING CO-OPERATIVES IN NAIROBI, KENYA**

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## **Abstract**

This thesis examines the potential of housing co-operatives to provide adequate housing for women, focusing on the context of Nairobi, Kenya. The limitations of the current approaches to housing provision in Kenya are discussed, along with their gendered implications. A review of the potential benefits which housing co-operatives provide for women is conducted. As part of this examination, a multi-scalar analysis of the housing co-operative sector in Kenya illuminates the role of gender mainstreaming policies and their role in addressing discrimination and inequality in the housing sector in Kenya. A case study of Rooftops Canada's gender mainstreaming work in Kenya is used to provide examples of gender mainstreaming work being undertaken in the housing co-operative sector. This case study also provides insight into the role of international donors in gender equality work in Kenya's housing co-operative sector.

**Keywords:** housing co-operatives, Kenya, women and co-operatives, housing conditions, gender mainstreaming, co-operatives

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## **Introduction**

The United Nations has proclaimed 2012 the International Year of Cooperatives (United Nations, 2010, np), providing the international co-operative movement with increased visibility and an opportunity to promote the many successes and great potential of the model around the world. The international co-operative movement might also take this opportunity to reflect critically on the co-operative model and the ways in which it is taken up and used, and whether its many uses are a true reflection of the model's intentions and goals. My thesis examines the potential for housing co-operatives to offer women adequate housing, along with the constraints on the co-operative model given the particular housing policy environment in Nairobi, as well as the role of the international co-operative movement's gender mainstreaming work in the housing sector. Through an outline of the existing housing environment in Kenya, with a particular focus on Nairobi, the gendered dimensions of housing are discussed along with the limitations of current initiatives for women. Building on this, the role of housing co-operatives in Kenya is looked at in light of the potential benefits for women with this type of housing arrangement. A discussion of how housing co-operatives fill the housing void for women in Kenya is conducted and their potential strengths and weaknesses as a housing choice for women are debated. A mixed conclusion can be drawn from this examination, as the model clearly possesses benefits for women, while also facing many limitations, both on the individual and systemic level.

A multi-scalar examination of the gendered dimensions of the housing co-operative sector is conducted, focusing on the local and micro-level role of housing co-operatives along with the role of the national association which represents housing co-operatives in Kenya, the role of the international community and the provision of donor support.

International donor involvement in the housing co-operative sector is examined by analysing gender mainstreaming initiatives and tools used within the Kenyan housing co-operative sector. Given the importance of donor funding (Alder and Munene, 2006, pp. 55) and support to the Kenyan housing co-operative sector, this aspect of the co-operative movement should not go unexamined. The types of gender mainstreaming activities that are carried out have a real impact on the policies and approach to housing for women in the Kenyan co-operative movement. For example, Canada's relationship with the Kenyan housing co-operative sector is through support given by Rooftops Canada, a non-governmental organization based in Toronto, to the National Co-operative Housing Union (NACHU) in Nairobi. This partnership focuses on the importance of housing microfinance, HIV/AIDS and urban food security for co-operative members in Kenya. Each of these focal points have gender as well as larger implications for operations of the housing co-operative sector.

Given that this research project is a multi-scalar examination of the gendered nature of the housing co-operative sector in Kenya, different theoretical outlines are employed to properly examine different aspects on different levels. The international level is discussed through the examination of the international development sector's use of gender mainstreaming initiatives and activities. Some of the relevant limitations of this approach have been outlined above, including the power dynamics at play between donor and recipient as well as the importance, but general lack of attention to, expanding the notion of gender mainstreaming to include other categories such as age, race or class (Hankivsky, 2005, p. 985-986). The local level is examined through the lens of a focus on place, specifically through the utilization of a few key concepts and frameworks. One is the key theoretical concept of co-operatives as places of 'encounters' with the potential for new social relationships and conceptions to be formed (Kohn, 2003, p. 67-70). This aspect of co-

operatives is one that should receive renewed attention and emphasis, especially in the context of gender equality and women's involvement in social life. Another is the Women and Politics of Place framework that emphasizes collective action and transformation (Escobar and Harcourt, 2005, p. 3) as well as a focus on transnational connections between places (Massey, 1994, p.155). This relates to the above point about the international development sector's use of gender mainstreaming and its subsequent impact on the housing co-operative sector in Kenya. Another component of the Women and Politics of place framework is a focus on resistance and reconstruction (Escobar and Harcourt, 2005, p. 3). This is significant as housing co-operatives offer a collective approach to housing and in some cases may be interpreted as a form of resistance to the norm of home ownership as well as the unaffordability of much housing stock in Kenya. This leads to the final theoretical framework used in this thesis, which is an examination of the ideology of home ownership and the processes by which individualized home ownership becomes the normal and acceptable tenure type (Gurney, 1999, p. 164-165). This is an important component of the examination of housing co-operatives in Kenya as it not only allows for a context specific discussion of how the norm of home ownership arose in Kenya (see Harris, 2008), but also an examination of the marginal space occupied by housing co-operatives due to the encouragement of specific policies which limit access to alternatives outside of individualized home ownership (Ronald, 2008, p. 62). Another important component is that even legalized, formal home ownership may not provide women a sense of security or guarantee actual security of tenure (Butcher and Olfield, 2009, p. 45-47). This then opens up the supposed dichotomy between owner and non-owner and allows for a wider definition of ownership beyond one narrowly defined by property rights as a sense of ownership may be developed through the control and participation of each member in a housing co-operative.

Drawing upon the case study of the city of Nairobi, barriers which women face in accessing adequate housing are also examined. These barriers include systemic factors such as investment made by the Kenyan government in certain types of housing ill-suited for women, the subsequent influence on housing stock by specific policies as well as barriers related to income levels and social relations which disadvantage women.

This thesis makes a contribution to the body of literature that looks at housing co-operatives in the developing world, an understudied subject on which scant academic literature exists. There are even fewer studies which examine women's involvement and use of housing co-operatives in the developing world and the few examples which do exist are not current (Mayoux, 1988; Vakil, 1994). As developing world countries and cities expand, driven by urbanization, migration and other factors, it becomes increasingly important to look at the role and conditions of housing. Given the prevalence of informal settlements in many cities in the developing world and the concomitant housing conditions, the potential of housing co-operatives to offer adequate housing deserves further study (see Saunders, 2010, p. 63 for a discussion of migration and Nairobi's notorious Kibera slum and Davis, 2006 for a discussion of social, economic and political problems associated with developing world slums).

This thesis also aims to contribute to the body of work that examines relations between co-operatives at various levels and in different countries. Given that co-operation amongst co-operatives is an important principle to the co-operative movement, this aspect of the thesis may be of particular interest to academics and practitioners in the co-operative movement. Given the power dynamics inherent in international development relationships, this aspect may be of particular interest and relevance to individuals and organizations involved in co-operative development work internationally. An analysis of gender

mainstreaming carried out by a Canadian housing co-operative NGO in Kenya in partnership with a Kenyan housing co-operative NGO provides a practical example of the enactment of the principle of co-operation amongst co-operatives.

## **Chapter One – Theoretical and Methodological Outline**

Given the multi-scalar nature of this research project, various theoretical frameworks are useful to understand different elements and aspects of the different levels and scales examined. To better understand the potential of housing co-operatives for women at the local level, I utilize the Women and the Politics of Place framework, developed by Wendy Harcourt and Arturo Escobar. This framework focuses on the importance of women-led, place-based mobilizations for social justice that emphasize the connections between “place, gender, politics and justice” (Escobar and Harcourt, 2005, p. 1). Two important aspects of this framework are its focus on collective action and on transformation (Escobar and Harcourt, 2005, p. 3). Collectivity is a core aspect of co-operative housing, as people work together and pool resources within the co-operative to ensure housing for all. Transformation, which Escobar and Harcourt identify as including both resistance and reconstruction (Escobar and Harcourt, 2005, p. 3), is also a component of the housing co-operative movement. Given a housing environment characterized by the norm of home ownership, as well as the unaffordability of much housing stock in Kenya (both rental and owned), housing co-operatives can be interpreted as a form of resistance to current models and tenure types. They may also be interpreted as an attempt to reconstruct, albeit on a small scale, an alternative housing landscape in Nairobi based on principles of mutuality and equality, which are concepts inherent to the seven co-operative principles.<sup>1</sup>

Another component of the theoretical framework focuses on the ideology of home ownership and the construction of home ownership as the only ‘normal’ and acceptable form

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<sup>1</sup> Housing co-operatives abide by the seven internationally recognized co-operative principles, which are: “voluntary and open membership; democratic member control; member economic participation; autonomy and independence; education, training, and information; co-operation among co-operatives; and concern for community” (Carruthers, Crowell and Novkovic, 2009,p. 89).

of housing tenure (Gurney, 1999, p. 165). This framework allows for an examination of the historical progression of the home-owner ideology as well as its contemporary implications for alternative versions of home ownership, including some types of housing co-operatives. This framework also allows for an examination of the tensions which exist around the topic of home ownership within housing co-operatives as well as the potential drawbacks and benefits of women using housing co-operatives as a pathway to home ownership. This framework provides a lens through which to look at the current legislative and policy environment for housing in Kenya that favours individualized home ownership at the expense of an appropriate legislative and policy environment accepting of housing co-operatives.

To better understand the significance of housing co-operatives for women at the international and national level, the final component I utilize is a theoretical framework that examines and interrogates the development, composition and use of gender mainstreaming frameworks and activities within an international development context. This framework is useful for gaining an understanding of the roots of gender mainstreaming as a policy and its purpose in reshaping social relationships. The discussion will also focus on the shortcomings of the gender mainstreaming framework, such as a narrow focus on gender and a correspondingly simplified understanding of gender equality (Hankivsky, 2005, p. 985-986). This allows for an examination of the gender mainstreaming practices of a Canadian NGO, Rooftops Canada, which works in the housing co-operative sector and has a partnership in Kenya. This is important to examine, as the housing co-operative sector in Kenya is heavily reliant on donor funding (Alder and Munene, 2006, pp. 55), of which Rooftops is a major source. Given that gender mainstreaming policies and activities are a noticeable component in this international relationship, it is important to examine the role and the effects that

gender mainstreaming is bound to have on women involved in the housing co-operative sector.

These three frameworks allow for an examination at each of three scales: Women and the Politics of Place focuses on the local level, the promotion of home ownership as an ideology and policy objective is more focused on the national level, while the gender mainstreaming framework focuses both on the national and international level. Despite the various levels, these frameworks have a number of cross-cutting themes or issues. These include a gender component, an examination of power relations amongst and between various actors and the identification of resources and how they are used in each case and at each level.

### 1.1 Framework I: Place and co-operatives

The following theoretical outline aims to combine a body of feminist literature and the co-operative movement's focus on the local, along with research focused on the importance of spatial and place-based analysis. For the purpose of this thesis, the concept of place is defined as “ environment and what determines [...] livelihoods, being, and identity; that is body, home, local environs, and community – the arenas that women are motivated to defend, define, and own politically” (Escobar and Harcourt, 2005, p.2). A key contribution to the discussion on the significance of place is the *Women and the Politics of Place* framework, developed by Wendy Harcourt and Arturo Escobar. The politics of place has a deliberate emphasis on collective action, aimed at transformation, centred on a particular place (Escobar and Harcourt, 2005, p.3). Some examples of places include households, neighbourhoods, workplaces, urban spaces and civic organizations (Gibson-Graham, 2006, p.xxvii). Co-operatives may be considered place-based initiatives as one of their core mandates is to be situated in a specific local community (Reed and McMurtry, 2009, p.1).

This is reflected in the seventh co-operative principle, which is concern for community (International Co-operative Alliance [ICA], 2007). As such, the very structure of co-operatives reflects a commitment to the importance of place. Co-operatives exist due to the needs of their members along with those of the communities in which they are situated (ICA, 2009) and “[c]o-operatives ... are directed locally and invested in locally” (Canadian Co-operative Association (CCA), *How are co-operatives different?*).

In addition to Harcourt and Escobar, Doreen Massey’s notion of place is significant to my work as it includes the important acknowledgement of actual relations between any local place and the larger world (Massey, 1994, p.155). The co-operative movement acknowledges the importance and benefits of transnational connections between local places (Carruthers, *et al.*, 2009, p.87). Internationally connected co-operatives combine a global-local identity, which allows the co-operative to preserve its local character while joining a transnational network based on the principles and values of co-operation (Carruthers, *et al.*, 2009, p.87). This aspect of the co-operative movement contributes to “ the globally transformative potential of place-based initiatives, as economies are (re)constructed locally, and participants are linked across distance through mutual learning, ties of cooperation, and local identifications with a global ‘movement’” (Gibson-Graham, 2005, p.154).

These theoretical considerations are relevant to the examination of housing co-operatives situated in places shaped by real material factors. For example, these material factors may impact the quality and amount of housing which is available, the types of housing that are deemed acceptable, as well as the barriers and limitations which may exist for women trying to access suitable housing. Housing also shapes and is shaped by the larger neighbourhood in which it is located and this fact dictates access to services which is another important issue in determining the adequacy or suitability of housing. Housing greatly

influences quality of life and adequate housing may provide feelings of safety and comfort. It also provides an arena for social relations, both in terms of relations amongst occupants of a house and in terms of relations between neighbours and the shared use of public and proximate space. Given the significance of housing on women's everyday lives it may also serve as a mechanism for women who desire the ability to control or influence a place to do so. Because of the principle of democratic member control, housing co-operatives are a tool through which one can shape and control the design of housing, as well as the day-to-day operations and decisions important for its members. As each member has a voice in the direction of the co-operative, all have the possibility to participate in and influence decisions which impact their own housing.

Co-operatives also act as places in themselves: as collective places, they may act as a "meeting place" (Massey, 1994, p.154) in which contact between people can generate new ideas for women and other marginalized groups to use to transform place (Alvarez, 2005, p.255). The idea of co-operatives as places is echoed in the concept of "encounter" as used by Margaret Kohn in her book *Radical Space* (Kohn, 2003, p.66). Kohn suggests that the concept of encounter offers a new way to comprehend processes of "agency, equality and citizenship" since "[t]he ways in which different people encounter one another in particular types of places have implications for their sense of autonomy, identity and relationship to others" (Kohn, 2003, p.66). Depending on the place, exposure to strangers can either establish relations of solidarity or subordination (Kohn, 2003, p.66). One of the objectives of co-operatives is to encourage and provide space for "new solidaristic and egalitarian forms of interaction" (Kohn, 2003, p.67). Therefore, a site of encounter, such as a co-operative, is a place where certain attributes or characteristics are foregrounded, while others are diminished, as some aspects of societal relations can be suspended while others are

intensified. (Kohn, 2003, p.68) In this way, co-operatives provide the space for new social relationships and the construction of collective and egalitarian structures and relations (Kohn, 2003, p. 67-70).

### 1.2 Framework II: Home ownership ideology

The relationship between place-based theory and housing is important and is influenced by competing dominant and alternative discourses about housing, as well as the socialization of actors in places which impacts their attitudes to housing. This contributes to shaping the material reality which manifests from these discourses. Place, in terms of residential area, is a significant indicator of social distinction (Watt, 2006, p. 779).

Neighbourhoods are not just physical locations but also “symbolic places” which carry meanings (Keene and Padilla, 2010, p. 1216). Within neighbourhoods, people’s relation to housing is an indication of socio-spatial differentiation, with a growing division between individuals who own their homes acting as the (superior) counterpoint to tenants (Watt, 2006, p. 776).

Craig Gurney discusses the socially constructed mechanisms of power which home ownership embodies as well as the disciplinary power which home ownership produces and supports (Gurney, 1999, p. 167). This raises important questions regarding the ability of people, as individuals, couples or families, who fall outside of the normative frame of society to access housing ownership (Gurney, 1999, p. 170). In Kenya, this can be seen in statistics on home ownership in Nairobi where only 26 percent of women-headed households (which make up 24 percent of households in Nairobi) own their homes (Society for International Development, 2010, p. 122).

The focus on individualized home ownership has implications for women as well as for the housing co-operative model. Through participation and membership in a co-operative,

a “we-rationale” can be formed and affirmed (Kohn, 2003, p.69). A ‘we-rationale’ may not be a common approach to housing in many contemporary societies in which the norm for housing provision has become home ownership (Gurney, 1999, p. 164). The establishment of the norm of home ownership also means conceptualizing other forms of housing consumption as abnormal and carrying stigma (Gurney, 1999, p. 165). As Leslie Kern explains, this stigma is produced ideologically and legislatively by supporting property ownership through policies that support ownership over rental of housing (Kern, 2010, p. 60). In Kenya, the colonial policy to promote home ownership was based on the belief that it was necessary in order to attract wives into Nairobi, regulate the working class, provide a barrier against communism, and facilitate urbanization amongst Kenyans (Harris, 2008, p. 332-333). Kenyan housing co-operatives operate in an environment still influenced by the legacy of this colonial policy and must fare within an environment that, to this day, privileges the home owner ideology. Evidence of this is present within the housing co-operative sector itself, as many who choose housing co-operatives do so as a stepping stone towards individual ownership (Alder and Munene, 2006, p. 40). Therefore, it is important to examine why housing co-operatives exist in a marginal space in the housing environment as well as why the other benefits which housing co-operatives offer are not perceived to be as important to some housing co-operative members as individual ownership.

A focus on promoting one type of home ownership through policy may come at the expense of other types. It has been identified that housing co-operatives are legislatively in need of an enabling environment of appropriate policies which recognize their unique character (Münkner, 2001, p. 3). The lack of an adequate legislative framework for housing co-operatives reflects the prioritization of other types of housing at the expense of housing co-operatives. Thus, housing co-operatives exist in an unreceptive environment, both

legislatively and through housing policy orientation. It is interesting to examine the issue of women's access to housing using the inadequacies of the "choice' paradigm" as articulated by Andrea Smith (Smith, 2005, p.98). As Smith explains, the choice paradigm is inadequate as it fails to examine the social, economic and political conditions which shape and influence the "so-called choices" for women (Smith, 2005, p. 99). Although Smith is using this concept in a discussion of reproductive rights, the idea is also useful when looking at housing, access to which is shaped by a variety of material conditions and policies. Often the larger societal context and access to resources (Smith, 2005, p. 100) are ignored in order to focus on the position that women have a choice when selecting ideal housing. However, if housing co-operatives operate in a marginal and unsupportive environment, while housing ownership is promoted ideologically and policy-wise, it is possible to see how choice in housing is limited by the context. Potentially, home ownership does not stem from "genuine choice" but is promoted by government policy and economic interests that "coerce individuals" into certain housing types (Ronald, 2008, p. 30). For instance, people may prefer shared housing, such as co-operatives, but restricted government investment limits their ability to access it. The demand for "privately owned housing" is potentially reflective of the "absence of perceived alternatives" (Ronald, 2008, p. 62). This idea is echoed by Keivani and Werna who point out that as a strategy to create more housing for low-income people, powerful international organizations that influence policy in this area favour an approach to housing based on the expansion of private market provision (Keivani and Werna, 2001, p. 192). This approach is not suitable in all contexts or for all people, especially low-income women who lack material resources to secure adequate housing or become home owners. Keivani and Werna go on to point out that the privileging of the

private market strategy means that new policy directions or types of housing are less likely to be considered or implemented (Keivani and Werna, 2001, p. 203).

Home ownership may also be seen as a facet of “global modernity” (Ronald, 2008, p. xi) as well as an important component to economic strategies. This includes the increasing dependence on housing property and mortgage debt (for households) along with the state’s use of the housing markets to drive economic and social stability (Ronald, 2008, p. 2). As Ronald states, this aligns with the “intensification of globalization” and “intensified experiences of individualization” (Ronald, 2008, p.2). Evidence of this use of housing for economic growth can be seen in the Nairobi Metro 2030 strategy’s section on housing demand. This strategy document states that housing is not only integral to improving the quality of life for Nairobi residents, it is also a key component of the economic growth strategy due to the multiplier effect of housing investment, which in this case is estimated at nine shillings for each shilling invested (Metro 2030 Strategy, 2008, p. 24). Buying housing is seen as a “vehicle for wealth accumulation”, either in terms of purchasing to then make a profit or to use as rental units (Kern, 2010, p. 39-40). As is discussed in a subsequent chapter, many units in housing co-operatives in Kenya are rented out. Income from these units is a vital source of household income for some individuals. In this way, co-operative housing in Kenya may also reflect the ideology of housing as a vehicle for wealth accumulation, as membership and participation in a housing co-operative may be the only way in which a household or individual could ever gain enough capital to rent out space.

Because context is important in determining the extent of the benefits of home ownership based on such things as accessibility or the attractiveness of alternatives, difference do exist (Ronald, 2008, p. 6). In Kenya, rental housing is growing as many people cannot afford to own their homes. Despite this, rental housing is still seen as befitting low-

income even though many middle-income earners are renters (Mwangi, 1997, p. 141). As discussed in Richard Ronald's book, *The Ideology of Home Ownership*, the domination of owner-occupation in certain societies, such as Britain and Australia, had "comprehensive privatizing effects" on other areas of society, such as influencing the design of cities leading to a focus on the suburbs, public transit, gender roles and social security systems, among others (Ronald, 2008, p. 9). For example, new developments undertaken by private developers may also be expected to include community services, such as security services or playgrounds (Kern, 2010, p. 35). This allows cities to offload the responsibility for public spaces thus making private development an easy way to manage the public and social infrastructure costs associate with building new housing (Kern, 2010, p. 35). In a country like Kenya where informal housing is widespread the burden of providing these services falls on people themselves, as not even private developments completely fill the gaps in service provision.

Despite a dominant discourse of home ownership in most societies, women's desires and experiences of home ownership may be ambiguous and complex which problematize the "ownership model" (Butcher and Oldfield, 2009, p. 45). Women's experiences are also shaped by their perceived practical reality where traditional conceptions of home ownership are not a possibility for many women due to legal, social or monetary constraints. For women who do realize home ownership formal, legal ownership may be only one factor which influences feelings of security as well as the practices of home ownership. Everyday practices, such as family dynamics and interactions with the state, may be more likely means to assert housing claims (Butcher and Oldfield, 2009, p. 45) as opposed to formal, legal ways. Clear binaries between owners and non-owners may be blurred as there are also relational and material claims to property that are not legalistic and individualistic (Butcher

and Oldfield, 2009, p. 46-47). These alternative claims may be enacted by both the state and property dwellers discursively or materially, formally or informally (Butcher and Oldfield, 2009, p. 47). This opens up space to dispute the supposed binary between homeowner and non-homeowner, and points out a potential shortcoming of the mainstream model of homeownership for some women, with legal, formal acknowledgement of ownership as insufficient. It also shows a potential advantage for housing co-operatives; with their communal and relational nature, ideas of ownership are shaped by social or communal forces in addition to legally defined notions of ownership. The fact that members of the co-operative participate in the direction of the co-operative and directly control it may evoke feelings of ownership which extend beyond those of formal or legal ownership. It may also reduce the likelihood of claims of ownership by other property dwellers, and due to the number of members in a housing co-operative may offer some protection against competing claims.

As Butcher and Oldfield discuss in their study of neighbourhoods in South Africa and Zambia, women's rights to houses are not necessarily straight-forward and determined by legal documents, but are shaped by changing economic realities and relationships with family, their community and with the state. Legal ownership does not necessarily translate into a sense of security in tenure or any "performances of ownership" (Butcher and Oldfield, 2009, p. 58). The amount of money available, family dynamics and memory are all factors which impact women's relationships to their homes and property (Butcher and Oldfield, 2009, p. 58-59). A sense of ownership outside of the law can be created through kin networks, the availability of funds with which to assert claims, "narratives of rights to a place" and group mobilization to enforce certain rights (Butcher and Oldfield, 2009, p. 59). This sense of ownership outside of the law (Butcher and Oldfield, 2009, p. 59) or

“performance of ownership” (Butcher and Oldfield, 2009, p. 58) is something that co-operatives can help to foster in their members in cases where legal ownership may not be an option for certain individuals or families. Conversely, the collective rights of members of a housing co-operative may also offer protection against non-legal claims which are enacted against women living in co-operative housing due to changes in kin or family relationships. Ultimately, this point is meant to underline the fact that ideas of owner and non-owner are not clearly delineated in many instances. To some extent and in some cases, housing co-operatives exist in this grey area as well, in that they may foster a sense of ownership in members which is broader than an economic definition of property ownership. As such, housing co-operatives are important to examine as a potential challenge to currently existing binary constructions of homeowner versus non-homeowner.

### 1.3 Framework III: Gender mainstreaming

Just as the types and availability of housing is influenced by government policies and social norms, gender relations may also be impacted by policies. Policies, such as gender mainstreaming, “are arguments, discursive constructs that bring into being particular social realities” (Paterson, 2010, p. 401). Such gender mainstreaming policies exist in an environment along with other types of gender action, such as national or local campaigns or activism driven by women and men. However, this thesis focuses on gender mainstreaming as a policy instrument used within the international development framework because of its relevance in the housing co-operative sector in Kenya which is largely reliant on international donor funding (Alder and Munene, 2006, pp. 55). Therefore, policies which are mandated and supported by donor organizations have a great influence on the housing co-operative sector, and in this case specifically on women. An examination of gender mainstreaming policies is also important in light of another objective of this thesis that is to

examine the relationship between international donor and recipient organizations in the co-operative sector through the lens of the stated co-operative principle of co-operation amongst co-operatives. It is important to acknowledge the power dynamics present in the donor-recipient relationship and the eventual impact of these dynamics on policy design and implementation in the recipient country.

Gender mainstreaming is seen as an important (and required) component to much international development work and is generally carried out under the rubric of improving women's lives and increasing women's equality among women and with men. The commonly demanded outcome from gender mainstreaming is impact on the wider society with expectations of "transformatory change" and "a paradigm shift" when it comes to gender (Zalewski, 2010, p. 7). Much of the literature on gender mainstreaming, especially with regards to international development projects, points out that the rhetoric does not match the reality. There are issues which range from the de-politicization of gender (Zalewski, 2010, p. 12) to unevenly applying gender mainstreaming initiatives based on the potential success of the overall project (Palmary and Nunez, 2009, p. 67). The implementation of gender mainstreaming policies, driven by the international community, has also been criticized as a tool which undoes national women's movements as well as marginalizing already existing gender capacity within countries (Marchand, 2009, p. 925). While many gender mainstreaming policies, and other actions focused on gender equality, are implemented by national and local actors, in a country like Kenya the influence and prevalence of policies implemented by international donors cannot be ignored, especially in the donor-dependant housing co-operative sector (Alder and Munene, 2006, pp. 55).

As Marysia Zalewski explains, the brevity used to explain the concept of gender within many gender mainstreaming initiatives serves to limit the understanding of the

political nature of the term 'gender' (Zalewski, 2010, p. 12). It can be imagined that downplaying the significance and the political nature of attempting to change gender relations may lead to a situation where the process itself is poorly understood as are the goals of gender mainstreaming work. The argument can also be made that gender mainstreaming is undertaken more readily in areas where the topic is understood as "feminised" (Palmary and Nunez, 2009, p. 67). Reflecting the instrumental approach of gender mainstreaming, gender is integrated not out of an inherent belief in women's equality, but for the sake of enhancing the impact of the program (Palmary and Nunez, 2009, p. 67). For example, a deliberate targeting of gender mainstreaming initiatives is more likely in areas which are seen to focus on 'women's issues' as opposed to those which are seen to be in the male domain, such as finance or technology. By focusing on areas in which women are already engaged or present, measurements of the gender mainstreaming success of the project are thus improved. The ability to measure outcomes and gain positive results is important because as Paterson points out, analyses of gender mainstreaming's successes or failures are often seen through the lens of an instrument or a tool through which to address gender inequality (Paterson, 2010, p. 396). However, it is also important to acknowledge that in addition to being an instrument, it is also a "creative or productive force" used to bring about particular social identities and realities (Paterson, 2010, p. 397).

A discussion of the relationship between feminism and gender mainstreaming is important as gender mainstreaming's roots are in feminist theory and arguments about women's oppression and inequality make up the foundation of gender mainstreaming (Hankivsky, 2005, p. 983). Engagement with institutionalized processes (i.e., those of the state) is one of gender mainstreaming's main components, constituting the desire to both work within the system and to challenge it (Hankivsky, 2005, p. 983). Hankivsky examines

some of the difficulties inherent in translating the language of feminist theory to that of technocratic language used by the state and its institutions, of which the international development system is one component. The translation sometimes means that crucial elements are lost or misinterpreted which then raises the question of the necessity or desirability of working within institutionalized processes of gender mainstreaming for change. The engagement with the international machinery of international development as well as state-level processes often entails an adjustment of demands in order to focus on what is politically feasible and leads to certain levels of dependence, compromise or cooptation (Hankivsky, 2005, p. 984). Despite these risks, Hankivsky points out “that feminism is both an intellectual and a political movement” and that institutions, such as the state, represent a significant political site; therefore, it is important to examine ways in which mainstreaming can be improved while not being co-opted by institutions (Hankivsky, 2005, p. 984).

Relatedly, theory and policy operate in two conceptually different realms and what is possible in one is not always possible in the other. Adaptations to improve applicability may be necessary, such as the argument that focusing on a gender approach (as opposed to a women’s approach or feminist approach) in gender mainstreaming appeals to a wider audience because it is not associated with feminism or feminist theory (Hankivsky, 2005, p. 984). Despite their seeming incompatibility, gender mainstreaming and feminist theory do have something to offer each other. A crucial insight is offered by Hankivsky, who argues that gender mainstreaming in practice has not benefited from some of the advances in feminist theorizing and that gender mainstreaming has remained “frozen in its content and state of knowledge” (Hankivsky, 2005, p. 985). Hankivsky disputes that recent gender mainstreaming strategies reflect the rise of a focus on diversity and intersectionality within feminist theorizing (Hankivsky, 2005, p. 985). This is due to the fact that gender

mainstreaming has come to mean gender alone and within policy this promotes a simplified understanding of gender equality (Hankivsky, 2005, p. 985-986). Gender mainstreaming tends to concentrate on differences between women and men, with each category as a monolith. It prioritizes an understanding of gender that lacks the nuance achieved when other factors, such as race or class, are considered (Hankivsky, 2005, p. 985-986). Hankivsky goes on to state that, “ Gender- disaggregated data, gender equality indicators, gender impact assessments, gender proofing and engendering budgets are focused predominantly on fairly crude distinctions between women and men” (Hankivsky, 2005, p. 986).

This approach is not adequate for understanding other forms of oppression when in reality other forms of oppression also serve as a basis for discrimination and inequality (Hankivsky, 2005, p. 987). Gender mainstreaming initiatives reference the experience and reality of a particular construction of women’s reality which may overlook differences between women and therefore reproduce inequalities based on class or ethnicity (Paterson, 2010, p. 400). Again, as Hankivsky states, “[c]ontemporary feminist developments in understanding gender and the interface between gender, race, class, nationality, ethnicity, sexuality and power are not adequately reflected in the concept of GM [gender mainstreaming] or in the strategies and tools that have been developed to engender public policy” (Hankivsky, 2005, p. 978). Hankivsky goes on to state that in its pursuit of social justice, gender mainstreaming has not moved beyond the male-female dichotomy seen in some types of feminist theorizing (Hankivsky, 2005, p. 978). In Hankivsky’s opinion, gender mainstreaming’s limitations are because it prioritizes gender as the most important axes of oppression, while what is needed is an approach which considers intersectionalities and the unique and distinct oppressions created through the interaction of multiple oppressions (Hankivsky, 2005, p. 978).

Hankivsky's argument is a good one and is a point which needs to be taken seriously within gender mainstreaming initiatives and has been taken up by some versions of gender-based analysis. For instance, a Status of Women Canada Gender-Based Analysis Policy Training participant handbook contains the following statement, "Women and men are not homogenous groups. GBA takes into account the interconnection between gender and other patterns of social division such as race, ethnic origin, disability, etc." (Status of Women Canada, 2001, p. 6). While this acknowledgement may not be significant enough to ensure an intersectional analysis in practice, it does point to the fact that there is an awareness among policy-makers and analysts that gender is not the only relevant factor when doing this work.

The relevance of Hankivsky's argument to the specific situation in Kenya is apparent. The Kenyan co-operative sector attracts people with various backgrounds representing a wide array of diversity (Develtere and Pollet, 2008, p.59). Given the pertinence of issues such as ethnicity<sup>2</sup>, age<sup>3</sup> and HIV/AIDS<sup>4</sup>, among others in Kenya, it is possible to see other factors which intersect with gender and greatly impact women in the housing co-operative sector. The factors which intersect to deny Kenyan women access to adequate housing may vary greatly from those which impact Canadian women. Or they may resemble each other but vary according to degree or location, for instance.

The relevance of context and diversity are acknowledged within the field of international development with local participation seen as crucial in shaping gender

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<sup>2</sup> It is estimated that Kenya has 42 ethnic groups (Barkan and Matua, 2010, np) with approximately seven major groups (Central Intelligence Agency, nd, np).

<sup>3</sup> 42.2% of the population in Kenya is under the age of 14 and the median age is 18.9 years, as compared to Canada where the median age is 41 years (Central Intelligence Agency, nd, np). This points to the significance of youth as a social category.

<sup>4</sup> The overall HIV prevalence rate in Kenya is 7.4%, with women having a much higher infection rate than men, at 8.5% compared to 5.6% (World Health Organization, 2009, p. 1).

mainstreaming activities. This is an acknowledgement of the diversity which exists in places and the necessity of adjusting development activities accordingly. However, the acknowledgement of international development practitioners remains tied to the instrumental nature of gender mainstreaming as well as the power relations which exist between their project requirements and the recipient locations. Also, a focus on participation when the participation is done within certain institutional constraints may mean that participatory decisions are given greater credibility than decisions which would have been no different without participation (Palmary and Nunez, 2009, p. 71). Therefore participation by women and men, even if it is token and ineffective, could serve as a legitimating tool for gender mainstreaming activities. Palmary and Nunez offer their experience with drafting a gender mainstreaming agenda in East Africa to illustrate this point. Power gatekeepers, such as regional organizations and non-governmental organizations with adequate resources, claimed to be representative of the community and therefore entitled to determine the gender mainstreaming agenda. Consultations and buy-in were sought from this group, which meant that representatives from other groups, such as individuals likely to be impacted by the work, were overlooked for consultation (Palmary and Nunez, 2009, p. 71).

Palmary and Nunez also raise the issue of the perception of capability in order to carry out gender mainstreaming. In the example which they use, there was a supposed lack of capacity within East Africa to carry out gender mainstreaming work, which is why they, academics from southern Africa, were requested to carry out the work. Palmary and Nunez make the point that if there are no individuals or organizations with the skills to carry out gender mainstreaming in a particular place, it can be interpreted as evidence that the concept of gender mainstreaming is not relevant in this location. This may then lead to a situation where individuals and organizations do not consider it worthwhile to develop the capacity to

carry out gender mainstreaming initiatives. It may also be proof that other forms of gender advocacy work would be more relevant and effective in these places (Palmary and Nunez, 2009, p. 72). This is important to consider, because as Palmary and Nunez further point out, mainstreaming led by consultants and local elites can undermine local women's movements (Palmary and Nunez, 2009, p. 72).

Additionally, the use of outside consultants to carry out gender mainstreaming work is part of the political economy of gender mainstreaming within international development (Palmary and Nunez, 2009, p. 74). For recipient organizations, producing documents required by gender mainstreaming activities show donors that they are working with gender sensitive recipient organizations and that local gender concerns have been translated into donor acceptable language (Palmary and Nunez, 2009, p. 74). As Palmary and Nunez point out, if no gender mainstreaming expert can be found locally, perhaps this means that a different set of concepts and languages may be used by women's organizations in that location (Palmary and Nunez, 2009, p. 74). This point is significant for work in the co-operative sector. Given the nature of co-operatives, as organizations which are formed and controlled locally, gender mainstreaming initiatives which arise within the co-operative movement owe a special commitment to ensuring that they are locally appropriate. Co-operatives, as place-based initiatives which value the specificity of locations and social relations, should pay particular attention to this point while undertaking gender mainstreaming activities which are generally influenced by the larger international development sector.

Palmary and Nunez discuss the power which they held due to their status as "the one who 'knows gender mainstreaming'", have access to donor resources and are capable of assessing the gender sensitivity of others (Palmary and Nunez, 2009, p. 73). This discussion

points to another aspect of the political economy of gender mainstreaming, which is the reinforcement of the specialization and expertise of the gender expert, leading to a situation where only those who are qualified can speak on the topic of gender. As Palmary and Nunez explain, to speak authoritatively may demand a particular background and language. This works against taking seriously the opinions of those who are intended to benefit from the gender mainstreaming (Palmary and Nunez, 2009, p. 75). After a certain time, gender experts and consultants come to play the role of guardian of gender mainstreaming by determining what gets into it and the resources for it (Palmary and Nunez, 2009, p. 75). Gender mainstreaming also constructs a new category of worker in the 'gender expert' who has the authority to analyse and monitor projects and programs (Paterson, 2010, p. 397). As Paterson states, " Thus, gender analysis becomes a "technology of rule", constructing gender experts whose power ultimately goes unscrutinized in the context of the organization, thereby obscuring the ways in which gender systems are reproduced or fractured by gender mainstreaming itself" (Paterson, 2010, p. 397). This idea of gender analysis as a "technology of rule" (Paterson, 2010, p. 397) overseen by a gender expert raises important questions about power relations between organizations and individuals as well as the implications for the housing co-operative model in having concepts and rules imposed on a model which is supposed to be directly controlled by members. However, it should also be mentioned that the role and status of 'experts' has been critiqued and challenged in order to give voice to the women who are the intended beneficiaries of development work. In *Gender and Development in Action*, Eva Rathgeber argues that the current framework of Gender and Development (GAD) offers promise to allow for the inclusion of "other voices" and the "selective recognition, valuation and legitimization of traditional knowledge and experience..." (Rathgeber, 1995, p. 220).

This discussion is related to another important aspect when considering gender mainstreaming within international development projects and programs; that is, the probable component of colonial relations between donor and recipient countries (Baines, 2010, p. 120). The continuing paternalism of the colonial legacy is reflected in the current partnership model of aid and development, where the donor is seen as “superior, developed, reliable and trustworthy” (Baines, 2010, p. 127) in contrast to the recipient who is seen as “the backward, inferior Other who needs to be motivated and supported to become more developed, reliable and trustworthy” (Baines, 2010, p. 127). This mentality stresses the importance of transparency and openness in the partnership, while undermining recipients with weighty demands for documentation and reporting that reflect and replicate the idea of recipients as unreliable and in need of close and constant monitoring. (Baines, 2010, p. 127). Of relevance to the case study examined in chapter four, these demands are acknowledged by Rooftops Canada staff as a burden on their partners, especially in a context of multiple donors supporting one organization as is the case in the housing co-operative sector in Kenya. Rooftops Canada has produced an internal document examining ways in which a more harmonized approach amongst donors could be enacted (Rooftops Canada, 2006).

The practical demands and limitations of projects, such as short timelines and frequent and cumbersome reporting obligations also undermine efforts to critically examine how gender should be understood, which is especially limiting in projects with a significant gender mainstreaming component (Baines, 2010, p. 142). Baines reflects on this by stating, “Rather than wholeheartedly participating in an intensely political, exciting project of social transformation and justice, gender mainstreaming became stripped down to a tedious and time-consuming process of documenting gender performance in relation to a number of bare bones indicators defined and scrutinized by the funders” (Baines, 2010, p. 142). It is possible

to imagine how this mentality applies to Kenya. In particular, Kenya's housing co-operative movement receives funding from multiple Western partners, including Canada. Relations amongst these donors and the National Co-operative Housing Union (NACHU) (the national organization for housing co-operatives in Kenya) are characterized by a high level of control over project implementation, design and selection by donors as well as a high administrative and reporting burden placed on NACHU (Rooftops Canada, 2006, p. 1). However, it should be noted that Rooftops Canada is very aware of the burdens and shortcomings of the current approach within Kenya and is spearheading initiatives with other funders in order to improve the situation, as evidenced by information contained within a document produced to encourage reflection and dialogue on a harmonized approach to aid between international partners and NACHU (Rooftops Canada, 2006).

#### 1.4 Methodological Outline

The methodological approaches used for this thesis are the literature review, as well as analysis of project documents and reports. Documents reviewed in order to inform and support the research pertain to co-operatives, access to housing and home ownership, as well as the role of gender mainstreaming in international co-operative development work and its relationship to women's access to and participation in housing co-operatives. I also analyzed unpublished documents from Rooftops Canada, an NGO based in Toronto with partnerships in Kenya's housing co-operative sector. These documents were project reports, case studies of primary housing co-operatives, discussion documents on various aspects of the work Rooftops does, as well as documents related directly to the work Rooftops does with NACHU such as NACHU planning and reporting documents.

I attempt to use an intersectional analysis in order to understand how women's experiences are shaped not only by gender, but also by ethnicity, class, and other social

categories (Crenshaw, 1997, p.178). As Mohanty states, “ideologies of womanhood” are just as much about race and class as they are about sex (Mohanty, 2003, p.55). As my research focus is women in Kenyan co-operatives, this research project requires a high degree of reflexivity on my part, as I am not a Kenyan woman and approach this project from the privileged perspective of a white, economically advantaged, Canadian graduate student. In my work, reflexivity is defined as “the idea that subjective experience, including actions and feelings that derive from the researcher’s own social location, influences the production and interpretation of research” (Taylor, 1998, p.368). Additionally, it is important to understand social categories and processes (such as gender, race, class and colonialism) as not merely embodied categories but as experiences and histories which link people together and shape relationships (Mohanty, 2003, p.191). Related to this is the notion of “co-implication”, which means that all of us (First and Third World) have certain common histories and share certain responsibilities (Mohanty, 2003, p.203). Through this research project, I wish to examine the relationship and “co-implication” (Mohanty, 2003, 203) between co-operative movements, specifically through the form of international development work. As someone who has worked on such projects in the co-operative sector, my research topic came from a desire to critically examine the ways in which co-operatives practice the principle of co-operation amongst co-operatives and how the power dynamics of the donor/recipient relationship has shaped the involvement of Kenyan women in the housing co-operative movement.

The original conception of this research project differed greatly from the final product. My original methodological framework included conducting interviews and focus groups with women who live in housing co-operatives in Nairobi as well as staff and board members of the National Co-operative Housing Union (NACHU) in Kenya. I was planning to recruit and gain access to these individuals through a contact which I had established

while working in Kenya in the co-operative sector. Despite an initial agreement to assist with this aspect of my research, subsequent attempts to reach my contact to plan my research trip to Kenya were unsuccessful, as were attempts to contact others in the same organization. Therefore, I made the decision to discontinue the fieldwork portion of my project, deeming a trip to Nairobi with no guaranteed local assistance as risky and likely very ineffective. I believe my experience points to one of the practical challenges of conducting transnational research projects. Despite my good contacts and relatively good understanding of the Kenyan co-operative sector, my physical location in Canada, along with time and monetary constraints, impacted my ability to secure the necessary access to the individuals I hoped to interview. Despite my disappointment with this turn of events, this incident proved to be a valuable learning experience about the importance of flexibility on the part of the researcher when undertaking a research project with an anticipated fieldwork component. It is also points to the need to be realistic in identifying an appropriate methodological approach given personal time, monetary and skill constraints. This is an especially important point for graduate students at the Master's level, where our work is expected to be completed in a relatively short period of time and there are no strong expectations of a fieldwork component to the research.

Instead of the originally planned research, my project ended up analyzing project and program documents of a non-governmental organization, Rooftops Canada, in order to better understand the gender mainstreaming work which this organization undertakes in the housing co-operative sector in Kenya. I was given access to these documents through a three-day visit to Rooftops Canada's office in Toronto where I gathered relevant documents which I analyzed over the following two months. During my time in Toronto, I also had the

opportunity to discuss with a senior staff member about Rooftops Canada's gender work in Kenya to help clarify items from the documents.

This approach to my research involved the methodological challenge of analyzing policy documents from an academic perspective. This is a challenge because as van Halsema points out, the two fields are moving in opposite directions (van Halsema, 2003, p. 75). Van Halsema contends that this divergence is due to the feminist methodological questioning of objective research based on rigid scientific procedures versus policy related gender analysis with its focus on standardized procedures, sometimes carried out through the Logical Framework Approach (LFA) used by many international development agencies. The LFA provides a way to describe a project based on objectives, expected output, activities and input linked to verifiable indicators (van Halsema, 2003, p. 76-77). The Canadian International Development Agency (CIDA) has produced a 'Guide to Gender Sensitive Indicators', (van Halsema, 2003, p. 83) reflecting the rise and influence of this type of work in the Canadian international development arena. One rationale for why this type of approach is popular in policy work is provided by Ramazanoglu and Holland's comment that "[a]ccuracy, evidence and valid knowledge are needed in order to provide a foundation for practical political responses to the injustices and abuses of power" (Ramazanoglu and Holland, 2008, p. 42).

The use of LFA's raises questions about the kind of understanding that is gained from using these tools as well as about whom has the ability to both create and access this knowledge in situations which are often reliant on Western-trained gender experts (van Halsema, 2003, p. 84). It is important to critically examine the limitations of the current approach used by development agencies such as CIDA, as the data gathered through these indicators informs policy which impacts people's lives (van Halsema, 2003, p. 87). I am

certainly aware of the limitations of the documentation which I gathered from Rooftops, both in terms of its claims as well as the ability to answer some of my initial research questions from it. Some of the limitations are due to the fact that much of the documentation was quantitative in nature as I looked at program reports to CIDA which are focused on determined activities and outcomes. This did not allow for an examination of issues outside of this narrow focus, such as how gender mainstreaming activities impacted relations between women and men, both in the household and in the community, or questions around how women's access to housing has changed due to their involvement with housing co-operatives. The use of these documents also did not let me directly test some of the assertions of the literature written on women's involvement in housing co-operatives or on women and housing more generally. A case study as well as some additional papers which I had access to did offer a glimpse into some of these issues, however another methodological approach, such as interviews or focus groups, may have yielded more pertinent information. Such an approach may also have allowed me to examine topics and issues outside of those deemed verifiable by the current LFA framework, which was at times a direct or indirect and underlying force that shaped the content of the documents which I did analyze from Rooftops. In the end, access to these documents has provided a way to gain some insight into the workings of the international co-operative movement's approach to gender mainstreaming and its specific impact on Kenya. So while this approach has limitations, given the limitations of the research project as well, the ability to analyze these documents still provides a useful starting point from which to engage with this issue. The incorporation of Rooftops' documents also allowed for an exploration of the international donor role in the co-operative housing movement, which was a component absent from the original conception of the thesis. The inclusion of the international donor role also made possible an

examination of donor-recipient power relations which are an important aspect to the implementation of gender mainstreaming work.

### 1.5 Chapter summary

My theoretical and methodological frameworks provide the base and the lens through which I answer my question of what potential does co-operative housing hold for women in Kenya. The Women and the Politics of Place framework allows me to situate housing co-operatives as examples, based on a collective form of housing, of resistance and reconstruction of the housing environment in Nairobi. This is important in the face of the changing dynamics of Nairobi's housing market, the focus on individualized home ownership, and the disadvantages that women face in this market. The use of the housing co-operative model also opens up space in the home ownership debate and is a way to contest the dichotomy between owner and non-owner. As Butcher and Oldfield point out, "performance of ownership" and feelings of ownership separate from legally defined rights of ownership are possible for women when it comes to housing (Butcher and Oldfield, 2009, p. 58).

The use of gender mainstreaming policies in the housing co-operative sector is another important aspect to this topic, as the sector in Kenya is influenced by international development work and its focus on gender mainstreaming. Some of the limitations and shortcomings of the current gender mainstreaming paradigm, and the international development model as a whole, are considered. Particular attention is paid to the difficulty in appropriately incorporating diversity into gender mainstreaming given the context of the housing co-operative movement in Kenya and the diversity of women involved.

Finally, my methodological outline provides an understanding of the sources used, as well as the practical limitations of my thesis work. By changing focus and incorporating documents from Rooftops Canada, I was able to include the important aspect of international development into my project. Given my academic background and personal interest in the international development field, this was a welcome addition and one I was eager to engage

with critically. This is also an important aspect for the international co-operative movement to consider, given that the relationship between donor and recipient is still present in many international co-operative development projects. However, the principles of the co-operative movement would suggest that this relationship should be based on mutuality and equal participation to a greater extent than expected from other examples of international development work. By bringing examples of Rooftops Canada's work in Kenya into my thesis, I am able to examine this aspect of the co-operative movement, to a certain extent.

## **Chapter Two – Women’s access to housing in Nairobi**

This chapter outlines the evolution of housing policy in Kenya and specifically in Nairobi. After outlining the general context of housing in Nairobi, the chapter explores the gendered access to housing and the importance of women’s participation in shaping their environment. Through an examination of the studies that currently exist on women’s access to housing, this chapter looks at factors that act as constraints for women’s access to adequate housing and examines factors that facilitate women’s access to adequate housing. It is important to first examine the current, mainstream housing environment in Nairobi, as housing co-operatives exist in a particular context. The subsequent discussion of the reasons for which women live in housing co-operatives, as well as the prevalence of housing co-operatives in Nairobi should be contextualized within this general discussion. Nairobi is an important location, not only within Kenya but also in the East African region. The Kenyan government is located in Nairobi and the city is also home to the United Nations Environmental Programme, making it the only developing city to host a United Nations agency headquarters (Gathanju, 2009, p. 29). Nairobi serves as a base for many multinational and non-governmental organizations operating in the region and is an important manufacturing base (Gathanju, 2009, p. 29). It is also one of the top 25 fastest growing cities in the world, a fact which has contributed to the city’s strained infrastructure and its acute housing shortage (Gathanju, 2009, p. 29).

### 2.1 The changing nature of Kenyan housing policy

The discourse around home ownership in Kenya finds its origins in the policy of the colonial government which stated that housing workers was the responsibility of employers (Harris, 2008, p. 312). Colonial labour policies considered African presence in towns to be temporary and due to the weakness of laws employers were left to decide for themselves

whether they would provide housing for employees (Gatabaki-Kamau and Karirah-Gitau, 2004, p. 162). This “non-provision of housing” led to extreme overcrowding as the colonial government did not find it necessary to construct housing for Africans living in Nairobi. Funds were instead spent on constructing more accommodations for Europeans (Gatabaki-Kamau and Karirah-Gitau, 2004, p. 162).

Gradually the situation began to change as policies for development in Africa were linked with strategies of modernization, including urbanization (Harris, 2008, p. 313). The policy of employers being responsible for housing met resistance, both from employers as well as colonial officials. The rationale on behalf of the colonial officials was that requiring businesses to invest in housing may lead to reduced capital investment and prompt businesses to move elsewhere (Harris, 2008, p. 316). Another argument, which especially reflected the paternalistic attitude of colonial officials, was that subsidized employer housing failed to educate Kenyans about basic economic aspects of the housing market (Harris, 2008, p. 316). This attitude was again reflected in the rationale for the policy forbidding property ownership to Africans in urban areas on the justification that they were not knowledgeable enough in these matters and therefore easily swindled, possibly by Europeans, Asians or other Kenyans (Harris, 2008, p. 316).

Another view, espoused by Tom Askwith, the African Affairs Officer for Nairobi in the late 1940s, was that municipalities should control housing to protect Africans from the free market, the idea being that public landlords would be less exploitative than private landlords (Harris, 2008, p. 317). This view led to greater responsibility on the part of the Kenyan state, as opposed to employers, for housing and a shift to providing housing for families as opposed to only providing housing for male workers (Harris, 2008, p. 313). These shifts in housing policies in Kenya mirrored the larger shift in attitude of the colonial

government from trusteeship to development (Harris, 2008, p. 313). The Colonial Development and Welfare Act (CDWA) of 1940 had Britain subsidizing development projects in Kenya and the goal of the housing policies was to stabilize workers, increase social mobility and ease the transition to independence (Harris, 2008, p. 314). Housing policy evolved as a strategy to create a middle class with wives anchoring the middle class family in urban Kenya (Harris, 2008, p. 314). By the late 1950s, housing policies reflected the nationalist challenge as the colonial government identified this middle class as that which would take power upon independence (Harris, 2008, p. 314). Although changes in housing policy were officially dictated by London, events in Kenya as well as other African colonies impacted these policies and it was concluded that poor housing had prompted dissent throughout the colonies (Harris, 2008, p. 314).

Another factor which contributed to changing housing policy was urbanization, which increased steadily from the late 1940s onwards (Harris, 2008, p. 318). Previously, urbanization had happened in cycles, but became steady after 1948. One factor contributing to this trend was the 'push' of rural overcrowding as well as the desire of young men and women to leave the restraining rural environment (Harris, 2008, p. 318). Upon entering the city, Kenyans were drawn to building housing in fringe areas where they could move freely without being monitored, restrictive pass laws were not in effect and no building regulations existed (Harris, 2008, p. 320). After independence in 1963, colonial restrictions on the movement of Africans were lifted and urbanization followed. Some families migrated to the city because they were left out of the market-based transfer of land which happened post-independence with Britain (Gatabaki-Kamau and Karirah-Gitau, 2004, p. 162).

Increasing attention to the housing deficiencies in Kenya was often justified under the guise of threats to public health, but was in fact meant to address threats to public order

(Harris, 2008, p. 324). With the rise of Mau Mau<sup>5</sup> there was increased pressure to ensure that housing was adequate (Harris, 2008, p. 324). After 1952, and with Mau Mau on the urban scene, public authorities increased building in the housing sector to replace the decline in private investment by Europeans and Asians (Harris, 2008, p. 325). Once it was acknowledged by the colonial government that Kenyans should settle in urban areas, the goal became to provide housing to workers and their families in order to stabilize labour, both politically and by ensuring labour remained in cities (Harris, 2008, p. 328). Administrators also worked against residential mixing (of ethnic and income groups) on the basis that these mixed groups resisted control and spread dissent (Harris, 2008, p. 328).

Gender played a role in the remaking of Kenyan cities. As wives of urban workers began to settle in the cities, colonial officials educated these women on their approach to home-making (Harris, 2008, p. 330). It was thought that in order to make Africans into proper urbanites what was needed was a proper family house made up of both the physical house and appropriate household domestic relations (Harris, 2008, p. 331). As Richard Harris comments, “Europeans had concluded that, to stabilize the male worker, every effort should be made to make African women into British housewives” (Harris, 2008, p. 332). This is one example of the imposition by colonial officials of certain gender norms and relations on Kenyan women and men and deliberate policies meant to support it. It also reinforced notions of women belonging primarily to the domestic sphere while men were expected to act as wage-earners outside the home. Not only was the appropriate type of

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<sup>5</sup> The Mau Mau uprising was a movement launched by the Kikuyu, Kenya’s largest ethnic group who claimed to be fighting the colonial British for land and freedom (Elkins, 2005, xi). The Kikuyu lost large amounts of land to colonial settlers which represented not only a loss highly fertile land to agriculturalists but also a loss of area for expansion. Access to land was also an important social marker of adulthood for the Kikuyu (Elkins, 2005, p. 12-14).

housing in terms of physical structure prescribed to Kenyans during this period, but so were the social relations which were meant to occur within the house.

Further evolution of housing policy saw the shift towards encouragement of owner-occupied housing as a complement to municipal housing and employer provided housing (Harris, 2008, p. 332). This view supported the idea of colonial officials that African wives would only relocate to Nairobi for a house of their own, suggesting that municipal housing was inadequate (Harris, 2008, p. 332). Home ownership was supported as in Britain and its ex-colonies as its benefits were assumed, especially that of regulating the working class (Harris, 2008, p. 332). The colonial government also thought that owning a home would offer self-respect and something to be proud of (Harris, 2008, p. 333). As most Africans could not afford to buy their own homes, the colonial administration provided advice, materials, lots and financing to assist. Home-ownership was also seen as a barrier against communism (Harris, 2008, p. 332). Further rationale was that it would offer Kenyans security during unemployment or old-age and might function as a replacement farm, known locally as a *shamba*, thereby allowing Kenyans to leave their rural roots behind (Harris, 2008, p. 333). Ultimately, promoting home ownership was a strategy by the colonial government to encourage urban citizenship and community (Harris, 2008, p. 333). By the 1950s, the government was attempting to make neighbourhoods to create and encourage new social patterns and relations (Harris, 2008, p. 333). Harris sums up this policy by saying, “Growing up in owned homes run by educated housewives, African children would be made into ‘good citizens’ by ‘good influences’” (Harris, 2008, p. 333). It was also hoped that home ownership would pave the path to national self-government (Harris, 2008, p. 333). If municipal housing stabilized the working class, then home ownership would create the middle class (Harris, 2008, p. 335). The use of housing to satisfy the middle class outlasted

the colonial administration and was a strategy used by Jomo Kenyatta, the country's first president, who built units for people whose support he was seeking (Harris, 2008, p. 337).

The National Housing Corporation (NHC) was a public sector body responsible for housing provision and implementation after Kenyan independence in 1963 (Alder and Munene, 2006, p. 26). However, the NHC was unable to construct enough housing to meet demand, with NHC-built housing both insufficient and unaffordable (Alder and Munene, 2006, p.26) except for those in the middle-class (Schmitt, 2003, p. 69). The failures of the NHC led to the sites and services approach<sup>6</sup> with the majority of funding for this approach coming from the World Bank and the European Economic Community. This approach was successful in reaching poorer communities and providing them with housing as well as integrating community organizations in some components (Alder and Munene, 2006, p. 26). Eventually, however, the effectiveness of this scheme diminished due to political interference in the allocation of housing and the decline in capacity of certain local organizations to manage and oversee the housing (Alder and Munene, 2006, p. 26).

Although the sites and services approach may have been successful for some Kenyans, there is evidence that it was not necessarily beneficial for women. Drawing on the example of the Dandora site and services project, initiated in the 1970s and funded by the Nairobi City Council, the Kenyan government and the World Bank, it is possible to see the ways in which this approach disadvantaged women (Nimpuno-Parente, 1987, p. 70-71) and how some of the same issues are still relevant to women's access to housing today. The Dandora project involved the construction of 6,000 residential plots, which were to be

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<sup>6</sup> The World Bank was a leading proponent of the sites and services approach, beginning in 1972. The sites and services concept stated that governments should provide plots of urban land along with basic services to poor people in need of housing. Individuals would then be responsible for building their own homes on these pieces of land. This housing was not subsidized, with governments expecting full cost recovery which then made this housing too expensive for some residents (Choguill, 2007, p. 146).

developed and serviced by the Housing Development Department of the Nairobi City Council (Nimpuno-Parente, 1987, p. 72). Housing was to be constructed on allocated plots through the process of self-help which reduced costs through unpaid labour (Nimpuno-Parente, 1987, p. 72). The Housing Development Department was also responsible for providing social and commercial facilities such as schools, markets, and community centres, along with infrastructure services like sewer, roads, plumbing, lighting and garbage collection (Nimpuno-Parente, 1987, p. 72).

Plots were allocated through application and most of the women who applied to the Dandora project were heads of household (Nimpuno-Parente, 1987, p. 72). Often the housing situation of these women was precarious and made worse by the instability of much informal housing which often accompanied job insecurity (Nimpuno-Parente, 1987, p. 72). Therefore, residence in Dandora was attractive to women as this was a way in which to secure tenure, improve housing conditions and gain title to land (Nimpuno-Parente, 1987, p. 72-73). However, certain aspects of the selection criteria disadvantaged women, including the requirement to provide information about income by cash flow statement. Many women had unreportable income or had insufficient income to qualify for the minimum standard (Nimpuno-Parente, 1987, p. 74). By excluding poor people, who were more likely to be women, these types of housing projects became less about securing housing for those most in need and more about further integration of national economies into the global economy. Investors, like the World Bank or donor agencies of Western governments, were guaranteed the return of their capital investment plus interest as anyone who could access this type of housing had to meet certain income requirements (Kalabamu, 2005, p. 256), a fact related to the earlier discussion about home ownership as an economic strategy for both households and governments. Homeownership is seen by individuals as a way to deal with risk (i.e.,

protect assets), a strategy promoted by many national governments who also see housing as a way to drive economic growth and promote social stability (Ronald, 2008, p. xi-2). Other barriers for women present in the sites and services approach included insufficient funds for the down payment as well as assumptions about family composition and the constitution of head of household which disadvantaged women (Nimpuno-Parente, 1987, p. 74). For women selected to participate in the schemes discrimination in other areas still existed. Women were involved in the construction of their own houses; however, this work was not acknowledged as it was seen as part of the regular domestic expectations for women. This view was enforced by assumptions in urban areas about who does construction work – mainly that it is the domain of men (Nimpuno-Parente, 1987, p. 76). It can be seen from this example how certain expectations of gender roles in households and the domestic sphere can lead to failed housing policies and can disadvantage women.

The failure of some state-led policies, such as the sites and services approach, contributed to the current state of the housing sector in Kenya which is characterized by non-governmental organizations taking over some of the previous duties of the state, such as investing in infrastructure and cooperating with local and neighbourhood groups (Schmitt, 2003, p. 71). The relationship between the national government and local residents is often characterized by mistrust due to previous policies of settlement clearances (Schmitt, 2003, p. 72). This points to the important role which the housing co-operative sector in Kenya can play, as the provider of services which the state is incapable, unwilling or not trusted to carry out. The increased presence of NGOs within the housing sector also has implications for international development organizations, such as Rooftops Canada, which is an NGO working in the housing sector in Kenya. Because such NGOs play a greater role in service

provision, their policies and development activities, like gender mainstreaming, become more influential and create a larger impact.

In addition to the role that NGOs now play in the housing sector, Nairobi has seen the rise of land buying companies (LBCs) and attempts by these companies to alter the appearance of residential areas (Rukwaro and Olima, 2003, p.144). During the 1980s and 1990s, land buying companies acquired large amounts of urban land and developed housing to sell as well as selling planned service plots (Rukwaro and Olima, 2003, p.144). A private developer principally sees housing development as an investment and developers in Nairobi neighbourhoods have disregarded professional guidelines for urban development, including ensuring adequate sewer systems, roads, building construction and appropriate construction materials (Rukwaro and Olima, 2003, p.144-145). Housing development which focuses on housing as a profitable investment for private companies, as opposed to a social good, has implications for Kenyan women looking to secure housing in Nairobi. For example, in a 2003 study of Claycity estate in Nairobi, no land plots in the neighbourhood development were earmarked for social facilities, such as schools. This was done in order to increase the number of plots for sale for commercial and residential use, most likely in order to maximize profit for the developer (Rukwaro and Olima, 2003, p.150).

Currently, the housing finance system favours middle- and high-income populations (Alder and Munene, 2006, p.27). In 2002, changes in Kenya's economy led to lower interest rates with a subsequent increase in demand for housing (Thuo, 2008, p.71). Reduced interest rates as well as the shift in lending criteria to that based on income rather than land ownership, has made it easier for some Kenyans to get mortgages (Thuo, 2008, p. 71). The same year, the Sectional Title Act made sub-leases a type of ownership and this boosted demand by allowing for a combination of private and shared ownership, whereby a person

owns the unit they occupy but other spaces, such as parking bays and balconies are common property (Thuo, 2008, p.71). Another strong driver of housing demand in Nairobi is the presence of many expatriates and business people working for the United Nations and multinational companies with offices in Nairobi (Thuo, 2008, p.71).

However, increased housing demand in Nairobi has certainly not led to greater access to housing for everyone. Most property developers see low and middle-class housing as driving the demand of the future, mainly due to the desire of an emerging middle class to own their own homes but being a home owner is still far out of the reach of most Kenyans due to the high cost of housing (Thuo, 2008, p. 71). In urban Kenya, the housing market is strongly geared towards renting, as about seventy-five percent of households rent (Society for International Development, 2010, p. 122). Housing runs the spectrum from middle-class apartments, to rooms in multi-storey buildings to single rooms in poorly constructed buildings in slums or informal settlements (Huchzermeyer, 2008, p. 23). In terms of affordability, the only other place in which housing is even comparable to the affordability offered by informal slums is in council housing which is allocated through patronage (Huchzermeyer, 2008, p. 23). In addition to the unaffordability and inadequacy characteristic of the Kenyan housing market, the market also has few homeowners in urban areas and a high number of informal and substandard housing systems including slums and squatter settlements. Estimates place the total annual demand for housing units at 150,000 units in urban areas with only twenty-three percent of this demand actually constructed each year (National Co-operative Housing Union [NACHU], 2010b, p. 7). This shortfall puts great pressure on people seeking housing within Kenya's urban areas and contributes to the growth of population living in informal settlements (Centre on Housing Rights and Evictions [COHRE], 2008b, p. 107). It is estimated that sixty percent of households live in an informal

settlement. Overcrowding is also a serious issue, with fifty-nine percent of people who live in urban areas living in single-room dwellings (Society for International Development, 2010, p. 123).

## 2.2 The informal sector

The prevalence of high-priced housing has driven many low and middle income Kenyans to informal options. Informal land and housing provision are not only reflective of the inability of legal frameworks or the lack of institutional capacity to prevent them. More importantly, the rise of informality in housing is prefaced by the “commercialization of low-income housing” (Gatabaki-Kamau and Karirah-Gitau, 2004, p.158). In conjunction with commercialization is the process of exclusion from the formal urban development process which impacts both low and middle-income groups, an exception to the perception that informal settlements are developed for low-income groups alone (Gatabaki-Kamau and Karirah-Gitau, 2004, p.158).

Informal housing settlements in Nairobi are the product of conflicting policies, both colonial and post-colonial (Gatabaki-Kamau and Karirah-Gitau, 2004, p. 161). Since the colonial period, affordable and well-located serviced land for housing development has been lacking for both middle-income and low-income groups and this has contributed greatly to the rise in informal settlements (Gatabaki-Kamau and Karirah-Gitau, 2004, p.161). Among those living in informal settlements, there is not a strong expectation of government-provided services so residents are willing to pay private providers much more than they should for these services (Huchzermeyer, 2008, p. 20). For their part, the local government is unable to extend its service delivery to compete with that provided by private entities and thus relies too strongly on the NGO and donor communities to improve these services (Huchzermeyer, 2008, p. 20).

Informal settlements are also characterized by high densities; resident exposure to environmental hazards; haphazard physical layout; minimal or non-existent services; low income of residents; high mortality rates due to environmental illnesses; and high proportions of female-headed households (Alder and Munene, 2006, p. 26-27). As research conducted by K' Akumu and Olima points out, over fifty percent of Nairobi's population lives in informal settlements which take up a mere five percent of the land in residential areas (K' Akumu and Olima, 2006, p. 87). This residential segregation is a by-product of the colonial era's spatial segregation based on race which saw Nairobi divided into Asian, African and European sectors. The Europeans inhabited the sector with the highest land values, while the Africans inhabited the sector with the highest density (K' Akumu and Olima, 2008, p. 88). This state-led segregation has been replaced in contemporary times by market-led segregation (K' Akumu and Olima, 2006, p. 89).

As Alder and Munene discuss, while policy measures have often discouraged the construction and existence of informal settlements, the political system does have motivation for maintaining them. City and government officials may take bribes or payments which allow people to build informal settlements on public land. These informal settlements are also often highly profitable as they are built with the intention of renting out rooms (Alder and Munene, 2006, p.26). The profitability of such settlements has seen them flourish in Nairobi and other Kenyan towns (Alder and Munene, 2006, p.26). Interestingly, some inhabitants of informal settlements do feel a sense of tenure security. These are the settlements which receive unofficial guarantees of security through "protection, patronage and social reciprocity" because of their importance during elections (Gatabaki-Kamau and Karirah-Gitau, 2004, p. 163). Some owners assume official recognition, even when legal ownership rights are lacking, due to the provision of certain services and utilities like water,

schools, markets and health centres (Gatabaki-Kamau and Karirah-Gitau, 2004, p. 163). On the other hand, in 1990 Nairobi witnessed the demolition of the dwellings of approximately 40,000 residents by city officials and more recently the industrial area of Nairobi has become the site of the most threatened settlements, with town authorities earmarking the area for future industrial development or middle-class housing (Schmitt, 2003, p. 68).

### 2.3 Women and informal settlements

Women face many challenges with regards to housing in informal settlements. Often housing is substandard and dangerous (COHRE, 2008b, p. 116). Despite this, landlords still charge very high rents and do not provide maintenance or upkeep services, and most women are tenants to landlords in informal settlements (COHRE, 2008b, p. 115-116). Landlords make significant profits from rental units, with estimates in one study between eighty-six and 130 per cent (Gatabaki-Kamau and Karirah-Gitau, 2004, p. 163). Women who subsist on incomes derived from small-scale trade or as labourers, may be unable to pay their entire rent each month (COHRE, 2008b, p. 116). Landlords employ a variety of techniques to ensure that they receive their payment, including harassing women to exchange sex for their rent (COHRE, 2008b, p. 116). The lack of sanitation and poor conditions also impact women more than men, as women are more likely to work within the slums as well as take responsibility for childcare (COHRE, 2008b, p. 116). Lack of waste disposal, both of garbage and human waste, is another major problem. Industries use the entrance to one informal settlement as a dump for dangerous chemicals and other waste which adds to the garbage produced by the people who live within the settlement (COHRE, 2008b, p. 117). The lack of toilets also causes a problem of human waste collection, and the few toilets that do exist are accessible only by payment which is unaffordable for many residents (COHRE, 2008b, p. 117). Women also face threats to their personal safety, with many incidents of rape

and sexual assault taking place in informal settlements, along with theft and other incidents of violent attack. These threats to safety are exacerbated by the lack of proper lighting and the absence of an effective police force (COHRE, 2008b, p. 117).

#### 2.4 Current relevance of the issue of women and housing

It is important to focus on the housing situation for women in Nairobi as the city itself is poised to undergo changes as a result of the Kenya Vision 2030 document, which aims to make Nairobi a globally competitive city with a high standard of living (Society for International Development, 2010, p. 125). This strategy contains a component specific to housing in Nairobi which focuses on the issue of the slums that provide the majority of housing for low and middle income residents of Nairobi (Gathanju, 2009, p. 31). Through a partnership with UN-HABITAT, existing informal settlements will be upgraded and new high-rise buildings will be constructed (Gathanju, 2009, p. 31).

This strategy is not without implications and the subsequent impact on the affordability of the city is an important consideration. The possibility exists that women will find themselves living further on the outskirts of the city in order to afford housing and it is suggested that investments in social housing be made in order to ensure an adequate stock of affordable and well-located housing in the city (Society for International Development, 2010, p. 125). Investment in social housing may be especially pertinent for the seventy-four percent of women-headed households who do not own their homes (Society for International Development, 2010, p. 122). Rates of home-ownership versus renting vary greatly depending on where in Kenya a household is located. This is partly due to the fact that sixty-three percent of women who live in Kenya's urban areas live below the poverty line (African Development Bank, 2007, p. 4).

These statistics point to the urgent need for adequate housing options for women who cannot afford home ownership, especially in urban areas. One way to achieve this is through large-scale investment in social housing. As this paper will show, housing co-operatives offer a viable solution by being a model which is capable of providing social housing as well as acting as a stepping stone to home ownership. As previously noted, it is interesting to note that the introduction to Kenya of an act making sub-leases a form of home ownership has resulted in increased construction of housing units (Thuo, 2008, p. 71). This legal arrangement resembles the co-operative form of ownership in some ways as certain areas remain jointly-owned and controlled. This is reflective of the current approach to housing in Kenya where individualized home ownership is highly valued, as is seen in the forms which housing co-operatives themselves take on over time, but still retains space for collective control over other areas. The receptiveness of this approach to housing may represent a real opportunity for the co-operative housing sector in Kenya to promote itself by highlighting the similar benefits of housing co-operatives.

### 2.5 Housing for women

Given the historical and contemporary context of housing in Nairobi and in Kenya more generally, it is now important to turn to the specific relationship between women and housing. Women's ability to access and maintain adequate<sup>7</sup> housing is dependent on many different factors, such as the availability of adequate and affordable housing stock, security of tenure as well as the presence of factors which intersect with gender, such as health (i.e.

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<sup>7</sup> In this paper adequate housing is defined as housing that is "more than having a roof over one's head." It also "... consists of privacy, space, physical accessibility, security, security of tenure, structural stability and durability, lighting, heating and ventilation, basic infrastructure, especially water supply, sanitation and waste-management facilities, suitable environmental quality and health-related factors, and an accessible location with regard to work and basic facilities" (Westendorp, 2007, p. 112). This criteria also needs to be met by housing which is affordable. There is also room within this definition "for differentiation of adequacy [...] as regards economic development, cultural and social patterns and environmental circumstances" (Westendorp, 2007, p. 112).

HIV/AIDS status), income and age. Systemic constraints which are present in the housing sector, such as the lack of adequate investment in low and middle cost housing, inappropriate legal structures which limit the amount of land available for housing development and shortcomings in home financing arrangements which enable individuals to purchase homes (Society for International Development, 2010, p. 123) also pose barriers to women. As a study from COHRE states, “while inadequate living conditions [...] affect all residents, female or male, women and girls suffer disproportionately those burdens which fall on their shoulders because of their gender. Violence, inadequate provision of services, housing insecurity, a lack of privacy, employment discrimination, and unequal remuneration are all common experiences with profoundly gendered dimensions” (COHRE, 2008b, p. 120).

The majority of women in Nairobi are unable to access home ownership (Society for International Development, 2010, p. 122). Despite the fact that a majority of Kenyan women are unable to own their homes, home ownership is still held up as an ideal form of housing tenure, with government investment and policy focused on improving this facet of housing provision to the detriment of other forms of housing tenure. A large factor in wanting home ownership is security of tenure, which may be especially relevant for women as housing insecurity reinforces the unequal social and economic systems which uphold systemic gender inequality (COHRE, 2008a, p. 71). As Richard Ronald states, “Tenures are social and legal institutions that are socially constructed and vary over time and between countries and cultures. Tenure defines social relationships, rights of ownership and the use of housing, and can mirror relationships in society at large” (Ronald, 2008, p. 50).

Access to housing for women is essential and means much more than merely a structure to inhabit. The connection between housing and women is specifically gendered in a number of ways, including women’s ability to leave situations of domestic violence and a

women's ability to inherit property and land (COHRE, 2008a, p.7). Women face discrimination based on marital status, personal status (i.e. recognition as a person before the law) and economic status (i.e. the ability to access credit or to earn a livelihood), along with compounding factor such as age, ethnicity, religion, disability, and sexual orientation (COHRE, 2008a, p.14). In Kenya, poverty is also a factor which limits women's ability to secure housing. Women experience poverty for many different reasons, including the unpaid, yet essential, reproductive work which predominantly falls to them. This contributes to both monetary poverty and time poverty for women (Westendorp, 2007, p. 78).

Women also face discrimination in the form of social attitudes which consider women to be inferior and less able to manage housing, land and property as well as less effective in the realm of public participation (COHRE, 2008a, p.14). These factors may leave some women dependent on male figures to secure housing, and this relationship of dependence often leaves women far more vulnerable to poverty and housing or land insecurity (COHRE, 2008a, p.13).

Lack of proper documentation may also make it more difficult for women to secure land or housing. For example, in western Kenya women are asked to provide identification cards as proof of marriage and therefore property entitlements (COHRE, 2009, p. 27). In the case of single or unmarried women, their identification cards bear the name of their father; upon marriage these cards are expected to be changed to reflect the name of their husband. However, it is common for husbands to refuse women to change the cards into their names or even obtain them at all. In these cases, it is difficult for women to claim ownership over marital property (COHRE, 2009, p. 28). Women who had proper documentation for shared marital property were more likely to reclaim property which had been taken away from them (COHRE, 2009, p. 28).

The ability of women to participate in the housing sector is a key point. Women's participation in community or civic life can lead to improvements and gains in access to and quality of housing for women. These community or civic spaces may be traditionally dominated by men and the inclusion of women into these spheres may cause conflict (COHRE, 2008a, p. 63). However, public participation is necessary in order to create opportunities for gender inequalities to be addressed and to allow for more comprehensive and inclusive approaches to issues (COHRE, 2008a, p.63). In *Examining the Right to the City from a Gender Perspective*, Shelley Buckingham states that it is essential that women are involved in the decision-making and planning processes of their local governance and urban environments (Buckingham, 2010, p.60-61). The ability for women to influence the housing and urban neighbourhood development process, which includes such things as local services, is important because space is created through social practices and thus influenced by social and power relations (Buckingham, 2010, p.58). If women are not involved in housing and neighbourhood planning, their specific concerns and needs are unlikely to be adequately addressed. To illustrate this point, in a study of a Nairobi housing development constructed by a private land buying company, Rukwaro and Olima found that seventy-five percent of residents found services in the neighbourhood inadequate (Rukwaro and Olima, 2003, p.155). Residents identified a need for the following amenities: school, nursery, playground, clinic, meeting hall, baby care centre, open space and market place, entertainment centre and street lighting (Rukwaro and Olima, 2003, p.155). The absence of many of these amenities from the neighbourhood, such as street lighting, would particularly impact women's safety. It may also increase and make more difficult the care-giving responsibilities of the (likely) primary childcare providers as their neighbourhood lacked school and childcare facilities. Ingrid Westendorp states, "The adequacy of women's housing

is determined by their socio-economic position, the technical and infrastructure quality of their house and surroundings, and the security, autonomy and dignity they experience at home, whether this is a permanent residence or a temporary shelter” (Westendorp, 2007, p. 135).

In the report *Women, Slums and Urbanisation* produced by the Centre on Housing Rights and Evictions (COHRE), the first recommendation is security of tenure for women and their families in order to fully enjoy their housing rights (COHRE, 2008b, p. 123). Another recommendation highlights the importance of women’s participation in housing policy development along with the importance of having women’s interests represented at the city level (COHRE, 2008b, p. 125). A further aspect of this recommendation is for improvement projects to take seriously women’s needs and strategic priorities such as the provision of safe public space, adequate street lighting and access to health care, child care and schools, and the improvement of basic services such as toilets and water (COHRE, 2008b, p. 125). Another important component of women’s housing rights is the right to own a house apart from a male relative or spouse (COHRE, 2008b, p. 125). The inclusion of each of these factors in this report solidifies the findings of other research studies which point to these same issues for women as they attempt to secure housing.

Another significant factor which impacts women’s ability to access housing in Kenya is the impact of the HIV/AIDS pandemic. HIV/AIDS has many gendered dimensions, some of which are directly related to housing. In Kenya, women have a higher infection rate overall and urban women have the highest infection rate at 10.8 percent, compared to approximately 6.2 percent for urban men (COHRE, 2009, p. 16). As a COHRE report on women, housing and HIV/AIDS states, “ Gender discriminatory norms and traditional practices which limit or preclude women’s access to housing, land and property both

generate and sustain the dire circumstances which underlie women's disproportionate susceptibility to HIV infection" (COHRE, 2009, p. 3). This same report also shows that when women are given control over housing, land and property they are better able to address and cope with the impact of the disease. Housing security potentially leads to better financial and social resources with which to mitigate the impacts of HIV/AIDS as well as prevent transmission of the disease due to the greater autonomy which security of tenure in a home may provide (COHRE, 2009, p. 3). The major issues which women face related to housing and land rights and the impact of HIV/AIDS are outlined in the following paragraphs.

As most women access housing through their relationship with others, such as husbands or other male relatives, women are vulnerable when these relationships end and are often unable to find alternative housing for themselves and any dependents they may have. And HIV may be the cause of the relationship breakdown if a woman becomes infected with HIV (COHRE, 2009, p. 4). HIV/AIDS also increases the number of women who are widows which in turn increases the possibility for disinheritance and property-grabbing by a woman's in-laws (COHRE, 2009, p. 4). Divorced or widowed women are often expected to return to their place of birth. However, women, either widowed, divorced or single, living with HIV are often rejected in their original home area and may be prevented from returning by male relatives who are heirs to the original home. With no other options, women often end up in informal settlements in urban areas which, as outlined earlier in the chapter, are unlikely to provide adequate housing (COHRE, 2009, p. 4).

In the event that a woman chooses to turn to the justice system to enforce respect for her rights, she is highly unlikely to be successful. Many justice systems in sub-Saharan Africa are incapable of fairly handling women's claims to housing rights. Legal recourse is

expensive, time-consuming and often filled with corruption and discrimination. In a study undertaken by COHRE, only two women out of 240 interviewed were successful in using the law to regain their property (COHRE, 2009, p. 4). The Kenyan legal system, which blends customary law with British colonial law, disadvantages women. Bride-price or dowry, which is part of customary law, may be seen as a way for men to secure ownership of their bride which means that whatever a woman acquires throughout the course of the marriage belongs to the man (COHRE, 2009, p. 17). Kenya's ethnic diversity also means that different communities handle issues related to women and housing and property rights differently (COHRE, 2009, p. 17). These limitations of the Kenyan legal system have serious implications for women, as security of tenure is crucial for livelihoods for many people.

Land rights are anchored in social relations and are upheld by systems of land ownership characterized by a blend of customary law and inherited colonial law, as mentioned before. Colonial law promotes individual and private ownership of property. This, along with the commodification of land, has meant that acquiring land is difficult for people without resources (COHRE, 2009, p. 23). Customary systems of ownership often exclude women, and women are usually absent from decision-making when it comes to land. The assumption in these types of systems is that women are taken care of within the system, which is often not the case (COHRE, 2009, p. 24). The inability to own land inevitably impacts women's ability to secure housing. For example, in western Kenya, houses are built on communal land belonging to the man's family; this makes it difficult for a woman to claim ownership of her marital home, and if her husband dies it is up to her in-laws to decide if she should retain the house (COHRE, 2009, p. 24). Women with HIV/AIDS also face stigma which limits their ability to protect their land or housing. In some instances, the mere suspicion that a woman has HIV/AIDS will encourage her in-laws to spread rumours about

her status in order to limit her ability to protest if land or housing is taken away (COHRE, 2009, p. 25). Stigma also impacts women's ability to rent from landlords, as they face discrimination from being able to rent even the worst shacks in urban slums (COHRE, 2009, p. 28). If they are able to rent, poor housing conditions create health risks which are especially dangerous for women living with HIV/AIDS (COHRE, 2009, p. 28).

## 2.6 The role of co-operative housing

This chapter has outlined many issues which women face in regards to accessing appropriate housing. The inadequacies of both formal and informal housing in Kenya, especially for women, points to the important role which the co-operative housing sector in Kenya can play. Housing co-operatives are acknowledged as a form of housing which may be beneficial to women, as evidenced by a statement by the Governing Council of the United Nations Human Settlements Program. In a resolution on women's housing and land rights, the Council, "Urge[d] Governments and their development partners to support women's land access trusts, housing cooperatives and other women's organisations, including grassroots organisations, working on land, housing and housing finance" (UN HABITAT Governing Council, qtd. in COHRE, 2008a, p. 10).

Another example can be found in one of the recommendations made by COHRE to African states with regards to HIV/AIDS and the impact on women and housing rights. COHRE recommends that states provide adequate, alternative housing to women and their families who are living with HIV/AIDS through the development and implementation of social housing targeted at this group (COHRE, 2009, p. 32). The international co-operative movement's recognition of the significance of the issue of HIV/AIDS has led to increasing attention and resources available to the co-operative housing sector in Kenya to address this. For example, Rooftops Canada maintains a focus on HIV/AIDS in its work in Kenya by

supporting training initiatives to reduce stigma and discrimination faced by women and facilitating a growing network of African and global organizations focused on housing, gender and HIV/AIDS (Rooftops Canada, nd, np). This also addresses another COHRE recommendation for the implementation of sensitization and education programs (COHRE, 2009, p. 32) The work of Rooftops in this area will be further elaborated in Chapter Four.

The International Co-operative Alliance has identified security of tenure as a major difficulty for people in developing countries when it comes to housing. Security of tenure may be offered in the form of legalising illegal settlements; this, along with the improvement of illegal settlements remains a sensitive political issue (Münkner, 2001, p. 7). Co-operatives may be able to assist with this by acting as intermediaries and acquiring land titles, thereby providing formerly illegal settlers with security of tenure (Münkner, 2001, p. 8). Co-operatives formally own the land on which the co-operative is situated, even if it is ultimately divided between members (Alder and Munene, 2006, p. 78). Thus the co-operative guarantees a degree of legal protection over the land title in the case of a dispute (Alder and Munene, 2006, p. 78).

Generally, housing co-operatives offer economic advantages such as increased affordability because of lower initial payments and a longer mortgage term. Living in co-operative housing remains affordable as members have no incentive to raise monthly costs unless it is absolutely necessary (United Nations Human Settlements Programme [UN-HABITAT], 2010, p. 63). The structure of some types of co-operatives may also make it possible for a person whose income is too low to qualify for a regular mortgage to still be able to secure membership in a housing co-operative. Another important advantage is related to the collective nature of housing co-operatives, as their structure allows them to jointly exert influence to obtain better municipal services. Belonging to a housing co-operative may

also make it easier for members to save than would be the case in other types of housing (UN-HABITAT, 2010, p. 63). In summary, as Keivani and Werna explain in their study on developing countries, co-operatives allow people to join together and combine resources to form a formal organization which may then act on behalf of the members to acquire land, access credit and loans and facilitate the home building process by acquiring materials and contractors to build the homes (Keivani and Werna, 2001, p. 204).

In addition to certain economic advantages, living in co-operative housing offers some significant social advantages, such as the opportunity to control the living environment and to be assured secure tenure as vulnerability to outside landlords is removed (UN-HABITAT, 2010, p. 63). Exposure to diversity is another perceived benefit of living in a co-operative, whether ethnic diversity or diversity of income levels. Finally, individual members are not responsible for maintenance or repairs - these are handled by the co-operative association (UN-HABITAT, 2010, p. 64) - which may be especially important for members who, due to physical limitations or lack of know-how, find maintenance and repairs to property to be expensive or daunting.

The bylaws of the housing co-operative movement make explicit the role which housing co-operatives can play in addressing a number of barriers and insufficiencies which women face when trying to access decent housing. The model bylaw for housing co-operatives is provided by the Ministry of Co-operative Development and Marketing in Kenya and outlines the rules and regulations which housing co-operatives and their members must abide by. This bylaw has as its objective: “To provide for its members living accommodation and livelihood within the area of its operation at a fair and reasonable price together with such ancillary services as roads, drainage, water and light” (Government of the Republic of Kenya [GoK], nd, p. 3). The provision of these ancillary services echoes the

discussion of essential service provision as a major component of adequate housing for women. The commitment of the co-operative housing sector to this component is in stark contrast to that of the private sector, as illuminated earlier in Rukwaro and Olima's discussion of the absence of social amenities in a housing development in Nairobi (Rukwaro and Olima, 2003, p.155; see chapter two).

In Anna Vakil's study of housing co-operatives in Zimbabwe, housing co-operatives were the only real or perceived option for securing housing. After facing discrimination by Zimbabwean municipal bureaucrats, women felt that joining a housing co-operative was the only way that they would be able to access housing (Vakil, 1994, p. 14). The desire for housing was mainly driven by the need and desire to be able to provide for children as well as a source of security in old age. Other reasons included wanting space to grow food for consumption and decreasing commuting time (Vakil, 1994, p. 14-15). Vakil's study also found that housing co-operatives were able to build at costs comparable or lower than those of government or private housing initiatives. This has particular benefits for low-income households trying to secure housing, which are more likely to be female-headed (Vakil, 1994, p. 11). The study further concluded that housing co-operatives were capable of reasonably high savings rates over the long-term. Although the monthly contribution rates to the co-operative for households averaged from one-third to one-half of monthly income, there were very low default rates recorded (Vakil, 1994, p. 11). The research also revealed that a housing co-operative with an active and strong position of leadership held by a woman saw greater participation by other women in the co-operative (Vakil, 1994, p. 13). This points to one aspect of social development for women and the opening up of space for women to act in what may be non-traditional gender roles (Vakil, 1994, p. 15).

The Shelter Women's Housing Co-operative in Nairobi is an example of co-operative housing formed for and by women. It was founded in 1997 by twenty-one members (Alder and Munene, 2006, p. 48). The objectives of this co-operative are to provide low cost housing to its members; provide low cost, quality building materials; identify and develop viable income generating projects for members; start a revolving loan fund, and; train members and affiliated women on project management and related skills (Alder and Munene, 2006, p. 48). These goals reflect a combination of economic and social objectives along with the wider objective of training and education for women members. These objectives also address issues that go beyond the physical structures of housing to include things such as income generating projects and a revolving loan fund, which are indicators of the desire for women to use the housing co-operative as a venue for increasing their income.

There are other benefits which housing co-operatives offer due to their collective nature. Housing co-operatives have the potential to mobilize member savings while at the same time reducing costs associated with housing. Land can be purchased on a block basis, houses can be built through community labour, building materials may be purchased in bulk and loans can be negotiated (Alder and Munene, 2006, p. 66). They may also foster certain social benefits, such as community cohesion, the creation of social facilities and the empowerment of certain marginalised groups (Alder and Munene, 2006, p. 66). They provide opportunities for income generation and although often reliant on donor support<sup>8</sup>, are able to directly alleviate poverty (Alder and Munene, 2006, p. 66). These varied benefits point to the significance of co-operative housing for women. The co-operative housing sector

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<sup>8</sup> The two main co-operative organizations from developed countries providing support to the Kenyan co-operative sector are the Swedish Co-operative Centre (SCC) and Rooftops Canada, which is especially active with NACHU (Alder and Munene, 2006, p. 84).

and its organization, as well as its linkages with the wider international co-operative movement, will be examined subsequently.

## 2.7 Chapter summary

This chapter has traced the evolution of Kenya's housing policy and outlined how factors such as the colonial government's policy approach (see Harris, 2008) and increasing rates of urbanization (Harris, 2008, p. 318) have contributed to the evolution of housing policy in the country. In the post-independence era, Kenya saw the establishment of a public sector body for housing provision. However, this strategy proved to be unsuccessful (Alder and Munene, 2006, p.26). The rise of the sites and services approach followed. This approach contained many disadvantages for women, such as certain formal requirements for formal evidence of income which many women lacked due to the informal nature of their income (Nimpuno-Parente, 1987, p. 74). One important outcome of the eventual decline of the sites and services approach and the decline of the state's involvement more generally, was the rise of NGO involvement in Kenya's housing sector (Schmitt, 2003, p. 71). Kenya's housing sector has also witnessed the rise of private land development companies (Rukwaro and Olima, 2003, p.144), which has had many implications, one of which has been the lack of social facilities and services provided by these companies (Rukwaro and Olima, 2003, p.150). Another characteristic of the housing market in Nairobi is that it is strongly geared towards renting (Society for International Development, 2010, p. 122), suffers from a huge shortfall of affordable housing (Society for International Development, 2010, p. 123) and is witnessing increasing rates of residence in informal settlements (COHRE, 2008b, p. 107). As outlined, these informal settlements have high levels of female-headed households (Alder and Munene, 2006, p. 26-27) and can be challenging and dangerous for women. Despite this, recent policy visions for Nairobi's housing sector reveal a continued neglect of the issue of

ensuring affordable, adequate housing for women (Society for International Development, 2010, p. 122-125) This is a serious oversight as systemic constraints in the housing sector (Society for International Development, 2010, p. 123) pose barriers for women who are already discriminated against due to social attitudes and legal limitations (COHRE, 2008a, p.14). The presence of HIV/AIDS also exacerbates the various other forms of discrimination which women face and increases their vulnerability (COHRE, 2009, p. 3). These factors limit women's involvement in community life and local governance (Buckingham, 2010, p.61), which is detrimental to society as it often means that women's voices and perspectives are excluded and their needs are not properly addressed.

This chapter has also introduced some of the benefits of housing co-operatives for women and the ways in which the housing co-operative model may overcome some of the existing barriers which women face in the housing sector. Some examples include providing affordable housing, allowing women control over their living environments, securing tenure and increasing the ability of residents to advocate for and secure important social services (UN-HABITAT, 2010, p. 63-64). The structure of housing co-operatives and the way they acquire land also allows them to provide security of tenure to members (Münkner, 2001, p. 8). Taking on leadership roles within the co-operative may also be one way in which women can explore and take up potentially unfamiliar gender roles (Vakil, 1994, p. 15). In order to further understand the housing co-operative sector in Kenya and its contribution to the overall housing sector, a more detailed understanding of the co-operative sector is necessary. The following chapter will cover this topic.

### **Chapter Three – Housing co-operative environment in Kenya and Nairobi**

In 2010, the Kenyan government's Ministry of Housing announced its support for the development of more housing co-operatives, especially for low-income Kenyans and in informal settlements. The Ministry sees this as a way for the government of Kenya to partner with communities in an attempt to make up the huge shortfall in housing units required each year in Kenya (Karanja, 2010, np). This announcement supports the argument that space is being opened up in the housing environment to consider alternatives to the normally conceived idea of home ownership, and presents an opportunity for the co-operative sector to capitalize on. In order to better understand how this might happen, this chapter outlines the evolution of the co-operative sector in Kenya and its adaptation to the African context. The current structure of the co-operative sector is discussed, the available resources and partnerships are looked at and the purpose of co-operatives and the benefits to members are explained. A specific examination of the housing co-operative sector is included in this chapter, which includes the scope of housing co-operatives in Nairobi along with a discussion of how housing co-operatives secure financing. The aim of this chapter is to explore the structure of the co-operative and housing co-operative movements at the local, national and international levels. After examining the barriers which women face in accessing housing along with a discussion of the role of housing co-operatives in providing adequate housing for women, it is now important to turn to the ways in which the housing co-operative sector functions. In outlining the multi-scalar nature of the housing co-operative movement, this chapter also provides important information on the history of the different levels as well as how they work together to ensure the continuation of the housing co-operative movement in Kenya. This chapter leads into the final chapter of the thesis which looks more specifically at the impact of the gender mainstreaming policies and initiatives on

the international, national and local levels of the housing co-operative movement. It is also important to examine how the model has been adopted and adapted within Kenya, and which types of housing co-operatives are common. From this it may be possible to ascertain the reasons why people join housing co-operatives, with securing home ownership or accessing services as two possible examples.

Co-operatives are usually formed in order to promote the well-being of members. Every co-operative is governed by the seven internationally accepted principles of co-operation (see page five). The Co-operative Societies Act of Kenya provides a further requirement for the registration of a co-operative society, namely the “[p]romotion of the welfare and economic interests of its members” (Alder and Munene, 2006, p. 36). Housing co-operatives in Kenya are encouraged to register with the Ministry of Co-operatives if they wish to be recognized formally as co-operatives. This process involves confirming the co-operatives bylaws – which must include the seven co-operative principles – providing a list of members and paying a registration fee (UN-HABITAT, 2010, p. 27).

### 3.1 History of the Kenyan co-operative movement and the formation of the National Co-operative Housing Union

The co-operative movement in Kenya traces its origins to the beginning of the 20<sup>th</sup> century with the colonial settlers who used co-operatives for agricultural marketing (Alder and Munene, 2006, p. 29). It was 1945 before Africans were allowed to either join or form co-operatives. Since that time, the co-operative sector has grown as well as diversified (Alder and Munene, 2006, p. 29). Although the co-operative model is colonial in origin, it has been adapted and utilized in ways which are locally beneficial. As Brett Fairbairn points out, co-operatives themselves belong to the modern and colonial era due to their fundamental organizational principles. The concept and practice of a co-operative being both an

association and enterprise is based on a specific cultural understanding of these terms, which is in turn dependent on models of state and market (Fairbairn, 2008, p. 199). The principle of open and voluntary membership, crucial to the structure of co-operatives, is based on a model of rational individualism and free choice. The equally crucial principle of democracy within co-operatives reflects Western political theories of state and representative governance which were imposed with colonialism (Fairbairn, 2008, p. 199).

Housing co-operatives began in Kenya much later than other forms of co-operatives, with their establishment dating to the late 1970s (NACHU, 2010a, np) or early 1980s with the formation of the National Co-operative Housing Union (NACHU) (Alder and Munene, 2006, p. 38). The Central Organisation of Trade Unions initiated the establishment of NACHU, as it was looking to improve housing for its members (Alder and Munene, 2006, p. 38). This movement was also supported by American trade unions, the United States Agency for International Development (USAID) and housing co-operative organizations in other countries (Alder and Munene, 2006, p. 38). The role of NACHU is to provide services, including technical advice on construction and programming targeted at low-income groups. This includes projects that allow residents of informal settlements to upgrade their dwellings or to add on to their existing homes in order to create additional space which can be rented out. NACHU's activities are heavily financed by international donors and without this support it would struggle to remain in operation (Alder and Munene, 2006, p. 55).

Most housing co-operatives in Kenya are not sources of viable financial support for NACHU (Alder and Munene, 2006, p. 55). Despite this, NACHU is still legally an entity controlled by its members which are the primary housing co-operatives. Housing co-operatives from each Kenyan province elect one representative to the board of NACHU. Two board members must be female and are elected from the floor during the annual general

meeting (Alder and Munene, 2006, p. 56). This policy was put into place in 1999 after changes to the co-operative legislation and is designed to encourage women's leadership in housing co-operatives (Alder and Munene, 2006, p. 56). While this alone is insufficient, it is a good step towards increasing women's participation and voice within the co-operative housing sector. The board also has three sub-committees: the projects subcommittee, the finance subcommittee and the executive committee (Alder and Munene, 2006, p. 56).

NACHU employs a General Manager as the Chief Executive and has three departments: project development, education and training, and finance and administration (Alder and Munene, 2006, p. 56). The education and training department within NACHU has proved to be very important, as it has been observed that primary housing co-operatives which have received training and education from NACHU are stronger and better organized than other housing co-operatives formed earlier by trade unions (Alder and Munene, 2006, p. 56).

### 3.2 Scope of co-operative sector in Kenya

At the end of 2007, Kenya had 11,635 registered co-operatives, of which 572 were housing co-operatives (Wanyama, 2009, p. 18). However, of this number, it is not possible to know how many are dormant or deregistered (Wanyama, 2009, p. 19). Data from 2008 estimate that sixty-three percent of Kenya's population participates either indirectly or directly in co-operatives, and the Ministry of Co-operative Development and Marketing in Kenya estimates that eighty percent of Kenyans derive income or some form of financial benefit from co-operative activities (Wanyama, 2009, p. 3). The major sectors are financial and agricultural co-operatives (Wanyama, 2009, p. 3). There has also been a significant growth in membership in some types of co-operatives after the economic liberalization which took place in the 1990s. This is attributed to the fact that people now have greater confidence in co-operatives' ability to generate income and view co-operatives more as

organizations for and controlled by people, rather than government institutions (Wanyama, 2009, p. 20). However, since the early 1990s it has become more difficult to start housing co-operatives in Kenya as financial liberalization has accelerated the depreciation of the Kenyan shilling and increased interest rates. This has led to an increase in construction costs and a crisis in the Kenyan construction sector. Things have improved since 1999; however, the recovery of the housing co-operative sector may take some time (Alder and Munene, 2006, p. 46).

Alder and Munene estimate that there are over 400 housing co-operatives in Kenya, compared to Wanyama's estimate of 572 in 2009 (Wanyama, 2009, p. 18), about 300 of which are active and 145 affiliated with NACHU. This corresponds to a membership of about 30,000 people (Alder and Munene, 2006, p. 11). Housing co-operatives in Kenya are almost entirely found in Nairobi and other urban areas (Alder and Munene, 2006, p. 46). The relatively low rate of affiliation with NACHU may be due to the perception of NACHU as an ineffective organization amongst primary housing co-operatives. As was previously mentioned, housing co-operatives are not able to financially support NACHU so low rates of affiliation may also reflect a lack of capacity, both financial and in terms of knowledge about the benefits of belonging to NACHU.

### 3.3 Types of housing co-operatives

Housing co-operatives in Kenya generally follow three forms. Limited housing co-operatives are usually formed to acquire land collectively or in some cases to acquire dwellings. Once this is achieved, the co-operative is dissolved and ownership is transferred to individuals (Alder and Munene, 2006, p. 40). The limited objective co-operative is most common in Kenya, as many housing and settlement co-operatives began as land buying groups with no other objective (Alder and Munene, 2006, p. 40). Another reason for the

frequency of this type is that housing co-operatives which did have the objective to provide housing have not proceeded further than acquiring land because high infrastructure costs and interest rates have made mortgages unaffordable. These co-operatives are forced to become limited housing co-operatives through circumstances rather than choice (Alder and Munene, 2006, p. 40). A second type is that of multiple mortgage co-operatives which consist of each housing unit or member household unit carrying a mortgage. This is usually done as housing finance institutions are reluctant to lend to a co-operative. This model allows members to use their individual title as security towards any further borrowing (Alder and Munene, 2006, p. 40). This type may be less suitable for some women as they start out in a disadvantaged position when the co-operative requires resources to be contributed as a requirement to membership, as women usually have a harder time accessing financial resources through credit or earnings (Mayoux, 1988, p. 11). In the third model, the continuing co-operative, buildings and land are permanently jointly-owned (Alder and Munene, 2006, p. 40). This type is not common in Kenya and those that do exist are mainly in the form of owning buildings to provide income for the co-operative (Alder and Munene, 2006, p. 40).

The objectives of a housing co-operative are dependent on the type of co-operative. However, some common objectives include efficiently planning and developing a housing project; acquiring land and dwellings to benefit members; ensuring that bylaws reflect the aspirations of members; continuous education of members; holding regular meetings of committees and with members, and; constructing houses or purchasing the materials in order to construct houses (Alder and Munene, 2006, p. 41). Housing co-operatives do not pay out dividends as is common with other types of co-operatives. Rather, housing co-operatives invest their surplus towards future land and housing ownership with the housing or land acting as the equivalent to a dividend (Alder and Munene, 2006, p. 54).

### 3.4 Formation of housing co-operatives

As a UN-HABITAT report outlines, housing co-operatives are a specific form of home ownership in which people come together to own shares in the buildings which they inhabit. This entitles members to lease and occupy a certain unit, vote on matters of importance to the co-operative, contribute to paying the expenses of the co-operative and control the co-operative through the mechanism of an elected board of directors (UN-HABITAT, 2010, p. 2). Often housing co-operatives are formed through a number of phases, including the identification of the housing co-operative model as the appropriate response to housing needs by community members and the preliminary organization of a co-operative, establishing contact with the Ministry of Co-operatives in order to meet the legal requirements of setting up a formal co-operative such as the establishment of by-laws, holding elections for the executive positions in the co-operative as well as developing the aims and objectives through member discussion and formally registering the co-operative (UN-HABITAT, 2010, p. 25-27). Initial capital for the co-operative is raised through member's contributions. Regardless of the amount of this contribution, each member retains only one vote in the operations of the co-operative (UN-HABITAT, 2010, p. 28).

### 3.5 Financing of housing co-operatives

How housing co-operatives are financed is an important issue as they often require contributions from a number of different sources, including local resources, such as member savings and loans from various financial institutions (Alder and Munene, 2006, p. 57). In Kenya, the role of international donors is also crucial, as has been discussed elsewhere. Member contributions take the form of an entry fee, along with other contributions for various costs (Alder and Munene, 2006, p. 57). Often members prefer to withhold contributions until they have seen evidence that the housing project is in progress as they are

suspicious that their money may be lost otherwise. This low level of financial trust has tended to delay Kenyan housing projects (Alder and Munene, 2006, p. 57).

An example of a housing co-operative in South Africa, the Masisizane Women's Housing Cooperative, shows that housing can be built on contributions from members alone. One woman challenged neighbours in a slum located between Pretoria and Johannesburg to set aside the equivalent of \$2.77 a week and these funds would be used to purchase building materials. The money was given to a different woman each week and the participants built the majority of the homes themselves to reduce labour costs (Feller, 2006, p. 20). As of 2001, 18 homes had been built independent of government assistance (Feller, 2006, p. 20). The success of this project prompted the government of South Africa to encourage the involvement of civil society organizations in shelter provision. The government worked with the leader of the Masisizane Co-operative to develop similar projects throughout Johannesburg's townships (Feller, 2006, p. 21). Rooftops Canada also became involved with the project to expand its reach. At this time, the housing co-operative had grown to 4800 members and had built over 400 houses (Feller, 2006, p. 21). With Rooftops' and the government's support, the co-operative expanded its operation to build houses for people outside of the co-operative and this construction provided much needed employment (Feller, 2006, p. 21).

Another way to secure financing is through borrowing from financial institutions, some of which are co-operatives themselves. Housing co-operatives which have successfully borrowed may have secured loans through the Co-operative Bank, which loans to co-operatives at a reduced (by two percent) rate (Alder and Munene, 2006, p. 58). The Co-operative Bank only makes short-term loans which means that no financing is available for housing specifically (i.e. no financing for something that resembles a long-term mortgage).

Most loans are for land purchase with repayment required within three years (Alder and Munene, 2006, p. 58). Financing can also be done through savings and credit co-operatives (SACCOs). To access financing through a SACCO, a member must make regular share contributions for at least six months before borrowing and is then entitled to borrow between three and four times the value of shares held at the SACCO (Alder and Munene, 2006, p. 60). SACCOs offer the benefit of interest rates at least half that of banks (Alder and Munene, 2006, p. 60). Some of these benefits are especially important for women who generally face barriers in accessing credit to secure adequate housing.

In recognition of the importance of international donors to the financing of housing co-operatives, NACHU has proposed to its donors the idea of a housing fund. This fund would provide loans to members of housing co-operatives for renovations to existing housing or to build new housing (Alder and Munene, 2006, p. 63). Potential advantages of this fund are that it would be administered by NACHU and dedicated to co-operative housing, as well as allow NACHU to expand its services into housing co-operative development and provide a source of income. It is thought that this would eventually reduce NACHU's dependence on donors (Alder and Munene, 2006, p. 63).

### 3.6 Challenges for housing co-operatives

Housing co-operatives in Kenya face multiple challenges. They exist in a policy environment which favours other types of housing and tenure, most notably that of private ownership. In fact, most members want individual land title as opposed to co-operatively owned housing and land. Furthermore, projects for low-income housing rarely succeed without donor support (Alder and Munene, 2006, p. 66). The first aspect, of members wanting individual land title, reflects the prevalence of the home-ownership ideology and discourse in Kenya as this is seen as the preferred outcome in terms of housing. The second

aspect, dependence on donor support, points to the need to critically examine the power relations in the provision of aid, including in the case of policies such as gender mainstreaming which are often required by donors and impact the local housing co-operative movement.

Other obstacles to a vibrant co-operative housing sector in Kenya are high interest rates, lack of affordability and a problematic land and housing market biased by political concerns (Alder and Munene, 2006, p. 79). Some types of housing co-operatives may reinforce the norm of the nuclear family as these co-operatives are mainly accessible by male workers employed by private sector companies. This approach does not necessarily address the needs of low-income families and does not assist female-headed households or those employed in the informal sector (Vakil, 1994, p. 15). Other challenges include the lack of adequate housing stock, with a recent UN-HABITAT report identifying the need for a progressive national housing strategy (UN-HABITAT, 2010, p. 66). There are also problems with co-operatives themselves such as lack of member participation, financial challenges and mismanagement and corruption (UN-HABITAT, 2010, p. 65).

The co-operative sector faces challenges when it comes to engaging women and ensuring their meaningful participation in the sector. Although Kenyan co-operatives are experiencing growth in membership, men still outnumber women. This is generally attributed to factors such as women's exclusion from property ownership as well as women's lower levels of employment (Wanyama, 2008, p. 97). Women may also have lower levels of participation in co-operatives due to certain cultural or religious norms that may make them hesitant to push for inclusion into leadership positions (UN-HABITAT, 2010, p. 37). Women's ability to participate in co-operatives is also more likely to be restricted because of greater demands on women's time. Higher workloads for women may be related to the

changing nature of small-scale agricultural production and the increasing rates of male migration for paid employment (Mayoux, 1988, p. 9). This increased pressure on women leaves less time for paid activities and is compounded by the difficulties in securing childcare (Mayoux, 1988, p. 9). It is important to think about how these issues may impact women in housing co-operatives specifically and whether housing co-operatives are differently placed to deal with these issues. There may be some benefit to women in that in housing co-operatives it is not necessary to leave home to participate in the co-operative, thus increasing participation levels. However, the larger issues which restrict women's access to membership in housing co-operatives such as barriers to owning property and lower employment levels remain regardless of the type of co-operative.

There is increasing attention being paid to issues of gender in the housing sector. The challenge for the housing co-operative sector is that as women's overall membership in housing co-operatives increases (although it is still less than men's participation) their involvement in positions of leadership continues to lag behind that of men (Alder and Munene, 2006, p. 65). During a 1998 workshop organized by NACHU on increasing gender participation in housing projects a number of recommendations were made. These include: the incorporation of gender training by NACHU into programs for members with a focus on membership, leadership and access to resources; the revision of discriminatory legislation; the inclusion of a gender component to bylaws and; women should receive information on access to credit, human rights and technology (Alder and Munene, 2006, p. 65). This is a multi-level approach to addressing the gendered differences in housing co-operatives. By focusing on revising discriminatory legislation, some of the systemic barriers to women's participation may be lessened, and training on topics important to increasing women's skills and knowledge may lead to progress on a personal or individual level as well.

### 3.7 Bellevue Housing Co-operative: an example

As part of its commitment to document the experiences of primary co-operatives in order to provide better information to partners and other housing co-operatives, NACHU has undertaken case studies of specific housing co-operatives which it supports, including Bellevue Housing Co-operative (NACHU, 2005, p. 1). The example of the Bellevue Housing Co-operative is useful to examine in order to better understand how an existing housing co-operative in Kenya functions, as well as how some of the earlier points about housing co-operatives having specific benefits to women are enacted. This housing co-operative includes space for recreation and a nursery school. Alder and Munene report that this co-operative has been very successful in involving women, with women represented on the management committee, participating in the planning and implementation of the housing co-operative, and given ownership of land (Alder and Munene, 2006, p. 50). The focus which this co-operative gave to providing appropriate social amenities is an example of the important role which co-operatives have to play in providing services necessary for women, in addition to housing, for everyday activities. It also provides a concrete example of how co-operative housing can be used as a means to improve housing opportunities for people and families living in informal settlements. As of 1998, 139 households had been resettled out of a slum and into the housing co-operative. This co-operative is held up as an example that appropriate resettlement of people living in urban slums is possible (Alder and Munene, 2006, p. 50). Bellevue Co-operative also allows for a discussion on some of the challenges which housing co-operatives face in respecting the co-operative values and principles in the face of Nairobi's competitive land and housing market. The example of members selling plots for financial gain or out of necessity show how the legitimacy and strength of housing co-operatives may come under threat. Analysis of the Bellevue example shows many of the

strengths, weaknesses and current challenges facing the housing co-operative sector in Kenya. The difficulties the co-operative faces in balancing the desire of members to use their plots and housing as an investment which they sell for income versus the impact which this has in terms of weakening the organizational structure of the co-operative itself is an important issue. This is especially true when looking at the potential social benefits which membership in a co-operative provides for women, such as the chance to be involved in decision-making processes with regards to housing (see Vakil, 1994).

Bellevue was formed in response to evictions of squatter settlements by Nairobi City Council officials in the early 1990s. In response, those evicted set up another settlement within Nairobi which resulted in further destruction of these homes by City Council. Residents persisted in rebuilding their homes and named the settlement *Mtumba*, which is the Kiswahili word for second-hand, a reference to their being treated as second-class by Nairobi city officials (NACHU, 2005, p. 1-2). NACHU, with the involvement of an international aid organization working in the settlement sector, became involved and the more sustainable solution of a housing co-operative was offered to residents as opposed to the continuation of the cycle of eviction and rebuilding (NACHU, 2005, p. 2). A new parcel of land, previously used by another housing co-operative, was identified for purchase for the new co-operative and with the support of NACHU and the international aid organization, Bellevue was registered in 1994 (NACHU, 2005, p. 2). Capital for the new co-operative was raised through financial support from NACHU as well as member savings (NACHU, 2005, p. 2).

Moving the settlement meant that residents faced the prospect of finding new sources of employment close to their new housing. Existing residents were concerned that a new settlement was being constructed near their homes which resulted in one existing resident claiming part of Bellevue's land and preventing the housing co-operative from settling on

that part of the plot. The resulting court case was still unresolved as of 2005 (NACHU, 2005, p. 2). This situation alludes to some of the difficulties associated with land tenure and rights in Kenya outlined in chapter two, as well as the difficulty in resolving land disputes in a timely manner.

The ownership rights over the land purchased by the co-operative are also complicated. The original agreement was that the land for Bellevue Housing Co-operative would be held as a land trust owned by NACHU, an international aid organization involved in the organization of the co-operative, and the housing co-operative itself. After ten years, individual members would receive a title deed through the co-operative. Therefore, members could not sell their plots until they received individual title. In reality, many plots were sold before this date, with some plots being sold to non-members of the co-operative and some to other members. Most of the re-sold plots were bought by individuals who are now absentee landlords, having developed their plots for rental housing while other plots remain undeveloped (NACHU, 2005, p. 8). Many original members chose to sell their plots because the amount they owed on their loan from NACHU was too high, so they sold in order to clear their debt or to raise money for other expenses, such as school fees. As the value of the plots had increased, members were able to make a reasonable profit. Therefore, being a member of the Bellevue Housing Co-operative has proven to be a good investment, however the re-selling of the plots has diminished the legitimacy of the co-operative. Also, most ownership agreements are informal and unclear, which has the potential to lead to conflict over tenancy rights in the future (NACHU, 2005, p. 8-9). Although housing co-operatives do offer a potential source of secure tenure for individuals as the co-operative ultimately owns the land (see Alder and Munene, 2006, p. 78), this example from Bellevue shows that in practice, this claim is far from clear or certain. It also shows that the debt burden which housing places on

people is a strong motivation for selling their land to non-members, thus diminishing the co-operative's effectiveness both in terms of its ability to offer security of tenure and as a legitimate co-operative operating on the co-operative principles.

The residents of Bellevue can be divided into three categories: people who see their participation in the co-operative and their plot as an economic resource which they often use for rental income; people who see their plot as a family property and place to live and recognize the benefits of living in Bellevue and plan to stay, and; people who use the plot as a home but are unable to develop it in a significant way. They are more likely to sell their plot out of financial need (NACHU, 2005, p. 12). This points to the mixed nature of co-operatives and their attractiveness to people with differing motivations for membership.

The population of Bellevue is estimated at roughly 868 people, although some estimates place it as low as 384 people. The population is hard to determine as it is constantly in flux due to the fact that many houses do not contain the full family, with spouses and children residing in other areas of Kenya and with children residing in boarding schools (NACHU, 2005, p. 7). There also plots which are used for rentals which makes it difficult to gauge accurately the population of the co-operative. At its onset, the settlement possessed virtually no service provision. In 2001, through loaned funds to be repaid by members, toilet and water facilities were constructed (NACHU, 2005, p. 2). However, access to fresh water remains sporadic and the alternative of boreholes are still used, which provide salty water or fresh water sources that are further away from the co-operative. Pit-latrines have been constructed and NACHU has built some public toilets. Some members have been critical of the way in which NACHU approached their involvement with building the toilets, stating that they were not informed of what was happening with the project. This lack

of information and consultation has also been cited as reasons why loan repayment rates for these projects are low (NACHU, 2005, p. 4).

The co-operative has limited road access and is difficult to access by car. There are concerns that the current public space of the housing co-operative is actually plots which may one day be developed, thus nearly eliminating the outside public space available in the housing co-operative. Residents of Bellevue also lack electricity, although there is a power line running through the co-operative from which the co-operative is interested in gaining their power supply (NACHU, 2005, p. 3-4). Land use in the co-operative is varied and includes a church, co-operative office/meeting room and small businesses such as a nursery, bar, food preparation, grocery store, general store, shoe repair, clothing and shoe retail, butcher, tailor, charcoal selling, scrap metal and plastics trading, and water fetching service amongst others (NACHU, 2005, p. 5). This is reflective of the fact that only one person interviewed (of thirty-three) at Bellevue reports having a formal job, with the others dependent on casual work or their own small businesses. Some members' main source of income is from room rental. Average incomes in Bellevue range from 3,000 Ksh to 30,000 Ksh per month (NACHU, 2005, p. 7).

Houses vary widely in terms of quality within the Bellevue Housing Co-operative. Most homes are made of iron, although a few are made of stone. Major differences are reflected in the type of flooring, number of rooms and windows and ventilation (NACHU, 2005, p. 6). The main problem in terms of housing quality is overcrowding, with many members saying they would like to expand their homes but lack sufficient finances to do so (NACHU, 2005, p. 6). The fact that overcrowding is present in housing co-operatives, as well as the fact that poorly constructed housing exists, shows that housing co-operatives do face some of the same constraints and challenges as other forms of housing present in Kenya.

Despite this, one major benefit identified as stemming from the formation of the housing co-operative is improved health, as the facilities available at Bellevue, although limited, promote better hygiene and general levels of health (NACHU, 2005, p. 7). The co-operative is also trying to provide other social and economic benefits to members, such as the proposed creation of the Bellevue Welfare Association, which would provide members with a sort of health insurance. The association would be open to members and tenants, who would contribute 20 Ksh on entry to the association and 50 Ksh per month after that. A separate management committee would decide on how the money is spent (NACHU, 2005, p. 10).

The example of the Bellevue Housing Co-operative is an interesting examination of the benefits and disadvantages of the co-operative structure in securing housing in Nairobi. As it is predicted that the area in which Bellevue is located will continue to grow and develop, the housing and land plots of the co-operative will become more desirable. This may prove to be a big challenge for the co-operative model as more tenants become interested only in the housing or the land and not at all in the co-operative. Some suggestions on how to both maintain the co-operative and increase its vibrancy include improving administration for the registration of plots, as now it is sometimes unclear which name corresponds to which plot, leaving the door open to conflicts over land ownership in the future (NACHU, 2005, p. 13). Other suggestions have to do with encouraging membership and retaining members. The co-operative should encourage people who have purchased plots of land to join the co-operative; the benefits of membership should be highlighted, such as access to NACHU financing or the communal building initiatives, such as the community centre. In addition, the sale of plots to other members, as opposed to non-members, should be favoured. The co-operative should also be more actively involved in issues of land use in the co-operative, for instance keeping open space centrally-located

(NACHU, 2005, p. 13). Other recommendations pertain to NACHU's future work of co-operative housing development, including the necessity of maintaining housing sites which are near areas of economic activity or which provide adequate access to ways for people to make a living. This will be crucial for members who have loans to repay after they secure co-operative housing. Other suggestions include ensuring that a basic structure is built on each plot, which may increase the amount of loans that people will have to pay back, but would promote a more uniform development (NACHU, 2005, p. 13). It may also encourage more people, especially those who lack the money to build a suitable housing structure on their plot, to view the house as a place to live as opposed to just an economic investment which can be easily sold for financial gain.

### 3.8 Tofino Rom Builders Co-operative: a contrasting example

There exist in Nairobi examples of housing co-operatives which demonstrate that the co-operative model is not only relevant for low-income housing development or as alternatives to informal settlements. Tofino Rom Builders, a housing co-operative started by employees of an oil company, builds housing in Nairobi's upscale neighbourhoods such as Lavinton (Olingo, 2010, np). Members boast of the great financial gains to be made with these housing units. As construction costs are lowered, selling the units at market rate provides the possibility for a big profit (Olingo, 2010, np). Overall, there is diversity of housing co-operatives to be found in Kenya, both in terms of style of houses as well as motivation for their existence (i.e. profit versus meeting community needs). However, building co-operative housing with an exclusive profit motive may be stretching the co-operative principles too far. It may also be another indication of the fact that the housing co-operative model is being used increasingly for its economic benefits rather than its social

benefits, especially for higher-income individuals and households, such as those of the Tofina Rom Builders co-operative.

### 3.9 Structure of the co-operative sector

The co-operative sector in Kenya is structured through tiers. Primary co-operatives operate at the grassroots level and are owned and controlled by members (Alder and Munene, 2006, p. 32). These primary co-operatives are run by a management committee, elected by the members, which meets about once a month and delivers a report on the co-operative to the wider membership once a year at an Annual General Meeting (Alder and Munene, 2006, p. 32). Most primary co-operatives have staff, the number of which may vary according to the size and type of the co-operative (Alder and Munene, 2006, p. 32).

Registered co-operatives are governed by a Co-operative Societies Act, the bylaws of each individual co-operative and resolutions from the AGMs (Alder and Munene, 2006, p. 32).

The second tier consists of secondary co-operatives, which are organizations or unions owned and controlled by the primary co-operatives. These secondary co-operatives generally encompass a wider geographic area and are usually district-based (Alder and Munene, 2006, p. 33). The third tier is the national level organizations, which in the case of Kenyan housing co-operatives, is represented by NACHU (Alder and Munene, 2006, p. 34). NACHU's services to primary co-operatives include promotion, planning and implementation of housing co-operative projects along with lobbying and advocacy work on behalf of the housing co-operative sector (Wanyama, 2009, p. 15). NACHU also works with other civil society and international organizations committed to shelter and housing issues (Wanyama, 2009, p. 15). National organizations, such as NACHU, are owned by members either through primary or secondary co-operatives (Alder and Munene, 2006, p. 34). Kenya also has an apex organization which represents the national co-operative sector as a whole, the Kenya

National Federation of Co-operatives (KNFC). KNFC has links to international co-operative bodies such as the International Co-operative Alliance (ICA) (Alder and Munene, 2006, p. 35).

### 3.10 The international linkages between co-operatives: being part of a movement

As stated earlier, co-operatives are guided by seven internationally recognized principles. The principles, as well as their specific application to the housing model are described below. Open and voluntary membership means that the housing co-operative should be open to anyone who can use the services and is able to participate as member. However, housing co-operatives may provide preferential accommodation to address disadvantage (Münkner, 2001, p. 12). Democratic control by members means that ownership rests with those who use the services of the co-operative and that control of the co-operative should be exercised on a democratic basis (Münkner, 2001, p. 13). Members' economic participation means that members contribute to the capital of their housing co-operative, and with surplus used to further development of the co-operative (Münkner, 2001, p. 13). Autonomy and independence means that housing co-operatives are independent organizations and should enter into agreements with other agencies in a way that retains their independence (Münkner, 2001, p. 13). Education, training and information means that housing co-operatives should provide members and the broader community with information related to their responsibilities to the co-operative as well as the benefits of the model (Münkner, 2001, p. 13). Co-operation amongst co-operatives is enacted through local, regional, national and international linkages as well as inter-sectoral co-operation with other types of co-operatives (Münkner, 2001, p. 14). For housing co-operatives, this is commonly in the form of linkages with financial co-operatives. Concern for community reflects a commitment to sustainability in terms of housing design, construction and operation as well

as a wider commitment to improving quality of life in the surrounding neighbourhood. Housing co-operatives should also operate by social justice principles (Münkner, 2001, p. 14). In addition, the International Co-operative Alliance has compiled a list of best practices for housing co-operatives, based on case studies from around the world. From this list, the importance of seeing housing co-operatives as contributing to people's lives in a multi-faceted and integrated way is apparent. This means focusing on housing, but also employment, skills and access to new knowledge as important components to a successful co-operative project (Münkner, 2001, p. 17). Other best practices include a long-term commitment with a focus on local resources and engagement, including local, low cost building materials; a commitment to include women and other groups and to ensure open and voluntary membership; a focus on flexible planning and adapted solutions; designing housing policy to meet the needs of low income groups, including specially designed programs, and; long term lease of land from a trust fund with individual ownership over the house only for co-operative members (Münkner, 2001, p. 17-19).

Co-operation amongst co-operatives is enacted through international development efforts in the housing co-operative sector, amongst others. Some reasons for international co-operation include solidarity, compensation for colonialism, stabilisation from war or other social unrest, emergency aid for natural disasters, and a reaction to social and economic changes caused by globalization (Münkner, 2001, p. 10). This support is provided through international or bilateral aid or donor arrangements by either establishing an organization or office in the country or initiating partnerships with local organizations (Münkner, 2001, p. 11). The international component of the co-operative movement is an example of transnational linkages between places. One manifestation of these linkages is the international development work which the international co-operative movement undertakes.

This aspect is particularly significant for the housing co-operative sector in Kenya because, as was mentioned earlier, NACHU is heavily reliant on donor funding for its existence (Alder and Munene, 2006, pp. 55). This is also significant for women specifically because of the rise of gender mainstreaming within the international development field. It is reasonable to expect that the gender mainstreaming component required of most international development work does have an impact on women; however what that impact may be in different contexts may be difficult to determine. The following chapter will examine the role of gender mainstreaming in the international development work of a Canadian co-operative organization, Rooftops Canada, which works in partnership with NACHU in Kenya.

This chapter has outlined the structure of the co-operative movement in Kenya, focusing on the housing co-operative. It has traced the evolution of the co-operative movement, including the establishment of NACHU in the late 1970s (NACHU, 2010a, np) or early 1980s (Alder and Munene, 2006, p. 38) and the role of the organization. Of relevance to the topic of women in housing co-operatives is the fact that NACHU has a stipulation that at least two of its board positions are held by women (Alder and Munene, 2006, p. 56), evidence of at least a minimal commitment to ensuring women's involvement in the housing co-operative sector. As can be seen from this chapter, housing co-operatives in Kenya take on many forms with different conceptions of ownership and purpose (Alder and Munene, 2006, p. 40-41). It is here that the tendency for housing co-operatives to represent a means of home ownership is revealed, as the limited objective co-operative is the most common type of housing co-operative in Kenya and in this model ownership becomes the right of the individual (Alder and Munene, 2006, p. 40). This chapter also provided an overview of how housing co-operatives are formed and financed. This general overview is important in order to situate the discussion of housing co-operatives and their potential for

women. As this chapter also discussed, housing co-operatives face challenges, including that of how to engage women members, not only in terms of their participation in housing co-operatives, but also as leaders within the co-operative movement (Alder and Munene, 2006, p. 65). The case study of the Bellevue Housing Co-operative was included in order to provide some insight into the reality of an actual housing co-operative as well as to highlight some of the successes which it has achieved in terms of engaging and involving women in various ways. It also highlights some of the issues raised in the literature such as ambiguous claims to legal ownership of land, the ability to offer service provision to members, the enactment of housing as an investment in terms of renting out rooms or selling a plot once it becomes more valuable, as well as challenges to keeping the co-operative vibrant and relevant to its members (NACHU, 2005, p. 1-13). The larger structure of the co-operative sector has been examined by outlining the three tiers (Alder and Munene, 2006, p. 32-35) as well as the connections to the international co-operative movement.

Given the statement by the Ministry of Housing in Kenya that it is supportive of the development of more co-operatives as a solution to the shortfall of housing units (Karanja, 2010, np), it is important for the Kenyan housing co-operative sector to take stock of its operations and the resources and partnerships at its disposal. There are questions to be raised about the effectiveness of certain aspects of the housing co-operative sector. This is seen in the example of the Bellevue Housing Co-operative and members' dissatisfaction with NACHU's building of toilets (NACHU, 2005, p. 4). NACHU's approach to this issue indicates a certain element of imposition on primary co-operatives that appears to contravene the objective of member participation and control over housing co-operatives. This is just one issue, however other similar examples arise out of the Bellevue example. The partnerships between primary co-operatives and the national organization are important and

offer a crucial avenue for mutual assistance and support. If the housing co-operative sector in Kenya looks to expand and grow, this is one area that deserves attention and focus in order to maintain some of the distinct and advantageous characteristics of housing co-operatives over other forms of housing.

### 3.11 Chapter summary

This chapter has also shown that some of the shortcomings and challenges faced by the housing co-operative sector in Kenya may not be reflective of the weaknesses of the co-operative model per se but may be due to other limiting legislative, political or social factors in this national context. Obstacles like high interest rates or unclear and permeable land regulations contribute to the challenges which housing co-operatives face (Alder and Munene, 2006, p. 79). Despite this, however, there are failures of the model that also weaken the efficacy of housing co-operatives and these issues should be taken seriously and examined by NACHU. NACHU's main role is to provide advisory services and capacity-building to primary co-operatives, with its training and education section one of the most important facets of the organization (Alder and Munene, 2006, p. 56). Given that training and education form a significant portion of NACHU's work, perhaps (more) education and training to members focused on the co-operative model could be beneficial and encourage further local adaptations of the model to increase relevance. The situation in the Bellevue co-operative where members sell their plots to individuals not interested or involved in the housing co-operative, points to a serious challenge to the larger objectives of the co-operative model (NACHU, 2005, p. 12-13) and to ensuring that co-operatives maintain their social objectives along with their economic ones.

Relatedly, as gender mainstreaming activities do form an important component to NACHU's training and education strategy, it is useful to examine how these strategies are

formulated and implemented. This relationship is the focus of the last chapter, as it deals with an examination of the use of gender mainstreaming practices and initiatives in Kenya by a Canadian-based NGO, Rooftops Canada, which supports the housing co-operative sector through a partnership with NACHU.

## **Chapter Four – Gender mainstreaming’s influence in the housing co-operative sector**

This thesis has already outlined the housing environment in Nairobi, the barriers which women face in accessing housing in the city, the potential which housing co-operatives offer to women and the way in which the housing co-operative sector in Kenya functions as well as its limitations and challenges. Also, as the Kenyan state has withdrawn more and more from housing provision, the responsibility falls on non-governmental organizations working in this field in Kenya (Schmitt, 2003, p. 71). This final chapter aims to bring these topics together through a case study of a Canadian NGO’s work in the housing co-operative sector in Kenya, namely Rooftops Canada’s. The case study will look at the approach to gender mainstreaming used in the Kenyan housing co-operative sector. It will also examine other activities carried out through Rooftops’ international development work that aim to support other facets of development in the housing co-operative sector. This examination is especially important given the international principles which guide co-operatives throughout the world. One of these principles is that of co-operation amongst co-operatives, which expresses the importance that the co-operative movement puts on co-operatives working together at various levels, including internationally. This chapter therefore focuses on this particular aspect of the co-operative movement, specifically through the international co-operative movements use of gender mainstreaming tools and initiatives in the co-operative development work carried out in Kenya.

Questions abound about the impact and effectiveness of the mechanisms of gender mainstreaming. It is generally agreed that gender mainstreaming has transformative potential, but the extent of the realization of that potential, either through transforming decision-making processes at the state level or gender relations themselves, is up for debate (Paterson, 2010, p. 396). This chapter outlines the introduction and the evolution of gender

mainstreaming ideologies and practices within the international co-operative movement as well as the international development sector generally. By focusing on the ways in which gender mainstreaming has been taken up both in Canada and in Kenya, the shortcomings and benefits of this policy approach and subsequent activities can be debated.

The argument that international development work is gendered and favours men can be made; thus the adoption by the international community of policies that aim explicitly at redressing this and changing gender relations (Baines, 2010, p. 126). The Canadian International Development Agency (CIDA)'s policy on gender reflects this with its focus on more equal participation of women in decision-making while shaping the sustainable development of their societies; the ability for women and girls to realize their human rights; and reduced inequalities between women and men in accessing and controlling resources as well as the benefits of development (Bazinet, Sequeira and Delahanty, 2006, p. 104-105). Two out of the three focus points deal specifically with the disparities which women face as compared to men in development efforts. Currently, most international development agencies use a set of policies known as gender mainstreaming (Baines, 2010, p. 126). These policies are meant to make "visible the gendered nature of assumptions, processes, and outcomes" (Walby, 2005, p. 321).

Gender mainstreaming gained prominence in the international arena in 1995 at the UN Conference on Women, with the Beijing Platform for Action and the commitment of government's around the world to gender equality (Moser and Moser, 2005, p. 11). The Government of Canada made a formal commitment to gender mainstreaming in 1995 through its *Setting the Stage for the Next Century: The Federal Plan for Gender Equality (1995-2000)* which was prepared for the Beijing Conference by Status of Women Canada (Hankivsky, 2005, p. 981). This document, along with the more recent *Agenda for Equality*

(2000) outlines the federal government's commitment to include a gender analysis (when appropriate) in future legislation and policy (Hankivsky, 2005, p. 981).

Within the international arena, the rhetoric of gender equality is established; rather quickly, policy makers have adopted gender equality as an international norm (Zalewski, 2010, p. 13). This indicates the institutionalization of feminism and the “governance ‘make-over’” to gender mainstreaming which makes feminism “palatable for contemporary use” (Zalewski, 2010, p. 25). As Zalewski states, “The result is the production of a respectable version of feminism, a ‘faux-feminism’ made appealing for local and global governance” (Zalewski, 2010, p. 26).

This “faux-feminism” (Zalewski, 2010, p. 26) is indicative of the larger process of reduction of concepts and analysis which gender mainstreaming may represent. Another facet of this is the discussion around the use of the word gender as opposed to woman or women. It has been noted that at the Beijing Conference, it was mainly women from the Third World who opposed the concept of gender because it could be used as rationale to reduce programs aimed specifically at women (Palmary and Nunez, 2009, p. 70). A further example of the over-simplification risked by gender mainstreaming is provided by Palmary and Nunez. In a donor discussion about gender in Africa it was stated, by male participants, that African women have more power than men. This statement ignored the fact that women's activities are rhetorically given high status and are therefore seen as representative of the power of women, but do not necessarily result in material gains. It also shows how “understandings of power and inequality were recast in extremely simplistic and apolitical ways” (Palmary and Nunez, 2009, p. 70). The authors were able to challenge that statement through the conceptual use of intersectionality, but inserting complex ideas of how power works into gender mainstreaming initiatives does not always work. This is reflected in the

tendency of organizations to continue to focus on the production of sex disaggregated data, while at the same time resisting further analyses of social and political factors to identify inequality (Palmary and Nunez, 2009, p. 70).

In Kenya, the debates surrounding gender mainstreaming are very relevant as women's rights activists are disdained as being 'Beijing women' and references are made to the difficulties that arose in the women's movement after the Beijing conference. These challenges were a product of the emergence of activists who challenged and shifted the discourse on women's rights which in Kenya was previously dominated by nationalist women's organizations (Okech, 2009, p. 225). Awino Okech's examination of the Kenyan feminist movement discusses the depoliticisation of gender due to the packaging of gender as a development result which has led to a lack of awareness of the broader feminist movement. As Okech states, "Most activists would rather adopt gender activist as a safer label, for it is seen to reflect certain levels of inclusion that feminism as an ideology and a movement is seen to disregard. Those that name themselves as feminists are seen as too radical and considered pariahs at best" (Okech, 2009, p. 225). It is clear from Okech's work that African organizations may be hesitant to label themselves as feminist for fear of appearing to bring in international concepts which are not necessarily seen as applicable or accepted within the local context. There also seems to be an understanding of a feminist organization as one which only works on women's issues (Okech, 2009, p. 226). Additionally, a focus on practical gender needs has also contributed to the de-politicization of gender, a process which has been shaped by many development institutions such as the World Bank and the United Nations (Okech, 2009, p. 227). Most organizations do not see advocacy work or work designed to change structural deficiencies as part of their mandate and those that do are pressured through donor demand to instead do work that is "fundable". These demands

diminish the amount of work being done which may result in structural change (Okech, 2009, p. 227).

Following the opening of the Kenyan political system to multi-party politics in 2002, a more vibrant women's movement in Kenya has emerged (African Development Bank, 2007, p. 3). Previously, the co-optation of the ruling party of the national women's organization Maendeleo ya Wanawake (MYWO) limited the emergence of other, possibly more progressive women's organizations (African Development Bank, 2007, p. 3). The increased autonomy of women's organizations since 2002 has allowed the women's movement to challenge the political status quo. This was also aided by the increase in the number of urban, non-governmental organizations working on issues of relevance to women, such as legal reform for inheritance laws, sexual harassment or rape (Tripp, 1996, p. 287-289). There is a vital women's movement in Kenya, with an expansion of the number of informal women's groups at the grassroots level (African Development Bank, 2007, p. 8). Non-governmental organizations (NGOs) also play a large role in Kenya and because the state-level machinery is weak, this sector is mainly responsible for the implementation of gender policies and strategies (African Development Bank, 2007, p. 8). However, many NGOs are unable to implement programs due to limited funding for gender initiatives as well as limitations associated with the funding which does exist, such as a lack of capacity to fulfil requirements related to paperwork or other project duties (African Development Bank, 2007, p. 8).

#### 4.1 National level implementation of gender mainstreaming – Canada and Kenya

Questions about the levels (i.e., international institutions versus local housing co-operatives) at which gender mainstreaming has been successful are important to consider. Moser and Moser suggest that progress in gender mainstreaming can be measured in three stages: adoption of terminology of gender mainstreaming and equality, implementation of a gender mainstreaming policy and implementation of gender mainstreaming itself (Moser and Moser, 2005, p. 11). Within international institutions, the adoption of the terminology of gender mainstreaming reflected the institutionalization of gender within these institutions (Moser and Moser, 2005, p. 12). Subsequently, gender mainstreaming policies were widely adopted by these institutions. A comparison among such organizations shows the components emphasized in gender mainstreaming policies are: enacting gender mainstreaming throughout along with specific actions aimed at achieving gender equality, conducting gender analysis, ensuring all staff are responsible for gender with the added complement of gender specialists, conducting gender training, offering support for decision-making by women and ensuring processes of monitoring and evaluation (Moser and Moser, 2005, p. 12).

In Canada after the 1995 Beijing Conference, responsibility for gender-based analysis (or gender mainstreaming) was assigned to Status of Women Canada which was responsible for organizing the Canadian government's gender priorities in each department or agency (Paterson, 2010, p. 397). As a result, as of September 2010, ten Canadian government departments and agencies had their own gender-based analysis units, including the Canadian International Development Agency (CIDA) (Paterson, 2010, p. 397). This is significant as it shows that international development is one sector where the Canadian government has committed efforts to gender mainstreaming. This means that countries which receive

development assistance from the Canadian government are subjected to attempts at social engineering of gender relations directed by policies of the Canadian government. The results of this are not necessarily negative; however, it does raise the question of how differences in approach or desired outcome of gender mainstreaming or gender equality between Canada and aid recipient countries are negotiated throughout international development projects, if differences do exist. One may also question how Canadian policies affect the impact of initiatives and the viability of changes to gender relations if/when ownership of strategies and projects is not felt locally. It is also possible that gender mainstreaming as a donor requirement may lead to gender mainstreaming being seen as an end rather than a process leading to beneficial social change (Palmary and Nunez, 2009, p. 75). Given the requirements of the Canadian government with regards to gender, any gender mainstreaming documents which are developed by recipient organizations need to explicitly advertise the gender sensitivity of these organizations in order to justify additional funding (Palmary and Nunez, 2009, p. 75). There is a belief that gender mainstreaming is a donor priority and therefore undertaking gender mainstreaming is a requirement for funding. The fact that this is quite true has led to the situation where the approach to gender mainstreaming is strongly influenced by donors in contexts where donor funding is a source of status and much needed income (Palmary and Nunez, 2009, p. 76). In the context of the housing co-operative sector in Kenya, not only is donor funding a potential source of status and income, it is also necessary for the sector's survival.

Kenya has 'high level' mechanisms to promote and ensure gender mainstreaming through its government ministry responsible for gender. The Ministry of Gender, Children and Social Development, in its current form, was established in 2008. The purpose of the ministry is to promote gender mainstreaming in national development efforts (GoK, 2009, p.

5). The ministry has identified five key strategies in the process of gender mainstreaming: develop gender standards including a handbook to be used to conduct gender analysis as well as specific indicators to measure progress; create an inventory of available gender specialists to act as advisors; undertake capacity building focused on building knowledge and skills on how to incorporate gender equality into work being done; compile sex and age disaggregated data, and; build partnerships with United Nations agencies, NGOs and other governments and relevant actors (GoK, 2009, p. 8-9). Kenya also has a National Policy for Gender and Development (2000) and a National Commission for Gender and Development (2004) (African Development Bank, 2007, p. v). The national level infrastructure that does exist is quite ineffective with little ability to enact influence on other government ministries. It also suffers from resource and skill deficiencies (African Development Bank, 2007, p. 51).

In Kenya, the history of women's activism is related to the drive for political reform and the association of greater national political democratization with greater democratization in Kenyan households and women's increased participation in the public sphere (Tripp, 1996, p. 286). In Kenya, women's activism was not always associated with conventional forms of political activism due to the alternative form it sometimes takes (Tripp, 1996, p. 286). Women's activism was focused on transforming women's lives and communities in ways which impacted their everyday experiences due to the lack of assistance from the state and in the face of few employment options (Tripp, 1996, p. 288). As Aili Mari Tripp outlines in her article on urban women's movements in East Africa, women formed small, multi-purpose associations which melded elements of the self-help model with newer adaptations such as a constitution, registration and creating executive positions within the group such as president or treasurer (Tripp, 1996, p. 288). This is significant as this form described by Tripp has many similarities to the basic structures of co-operatives which also require bylaws

(similar in intention to a constitution), registration as a co-operative and executive positions which guide the operations of the co-operative. In this way it is possible to see how joining or forming a co-operative may represent a form of activism for Kenyan women with the purpose of improving their everyday circumstances.

Another component to the implementation of gender mainstreaming in Kenya is the prevalence of its ties to development in the country. As Tripp discusses, the emphasis on development by governments, donors and NGOs has, some would argue, served to redirect Kenyan women from participating in their national government through political leadership or influencing government policy (Tripp, 1996, p. 296). An example provided by Tripp is that of a quote by Nicolas Biwott, the former minister for energy who congratulated the women's movement for encouraging women "towards implementing development projects and steering them clear of politics" (Maina qtd. in Tripp, 1996, p. 296). This again points to the important and contested role of gender mainstreaming or gender equality work within international development projects and its impact on national politics or women's movements. Given this, it is important to now turn attention to some of the general issues related to implementation of gender mainstreaming in order to gain a better understanding of how gender mainstreaming is put into practice.

#### 4.2 Implementation

At the level of implementation of gender mainstreaming initiatives it is clear that challenges remain as most initiatives remain inconsistent and are not coherent or integrated (Moser and Moser, 2005, p. 15). This is often due to "policy evaporation" during the planning and implementation processes of organizations (Moser and Moser, 2005, p. 15). This may be due to factors such as a lack of staff capacity or staff simplification of gender issues, a resistant organizational culture, treatment of gender equality as an isolated issue,

and lack of ownership over the policy (Moser and Moser, 2005, p. 15). In response to these limitations, Hankivsky cites the importance of allocating adequate resources and prioritizing gender issues in order for gender mainstreaming to be carried out successfully. Gender mainstreaming also needs to be well integrated throughout all policy work (Hankivsky, 2005, p. 982). Diverse methodologies and tools are needed to carry out gender mainstreaming through a more bottom-up approach, including substantive consultation with local women's organizations and through contextual analysis (Hankivsky, 2005, p. 982).

Moser and Moser's work has identified a number of constraints at the institutional level which impact the ability of organizations to implement gender mainstreaming. These include the fact that most organizations which have had success in gender mainstreaming rely on the commitment and skills of a few key individuals. Amongst British NGOs, those with dedicated gender specialists have made the most progress (Moser and Moser, 2005, p. 16). Successful gender equality programming is also intrinsically linked with organizational culture. Gender inequality may be perpetuated through the work-family split and job requirements, such as extensive travel and long work hours which are difficult for women with children or in an environment of male-dominated senior and leadership positions that lack an explicit gender commitment (Moser and Moser, 2005, p. 16-17). Resistance on the part of senior management or cultural resistance from partner organizations are also barriers to implementation (Moser and Moser, 2005, p. 17). One possible way to combat this resistance is through gender training, which needs to be ongoing as opposed to a one-time event. Training which is geared towards programming and which demonstrates the relevance of gender mainstreaming to the work of the organization is the ideal (Moser and Moser, 2005, p. 17). Resistance on the part of partners may also be indicative of a gender mainstreaming program which is not appropriate or relevant in the local context. An

approach to the implementation of gender mainstreaming advocated by Elsey, Kilonzo, Tolhurst and Molyneux is to strategically frame gender issues to reflect the everyday experience of local community members. When gender issues are discussed using certain types of language, such as that of donors, it is unlikely to have an impact on local stakeholders. By using local, everyday experience to discuss gender issues, a more relevant, “home-grown” response to gender is possible (Elsey, et al., 2005, p. 155).

Another hindrance to the effective implementation of gender mainstreaming projects may not be opposition to gender equality itself but the prioritization of some other development goal which may have indirect detrimental consequences for gender equality. One example used by Walby is that of economic competitiveness, a goal which may take precedence over gender equality and which endorses low-paid work often undertaken by women instead of addressing the issue of women working for inadequately low wages (Walby, 2005, p. 322-323). An issue like this is particularly relevant in a country like Kenya with high unemployment rates and widespread poverty. However, the argument that it is more important to address issues of poverty before moving on to other arenas of social change, such as gender relations, reflects a lack of understanding and appreciation of the intersectional nature of these issues. This underscores the necessity of integrating an intersectional lens in international development projects and programs.

#### 4.3 Monitoring and Evaluation

There are shortcomings within organizations when it comes to revealing the impact or outcomes of gender mainstreaming activities. This is most often due to lack of appropriate monitoring and evaluation which makes it difficult to know the true impact of certain initiatives (Moser and Moser, 2005, p. 18). The monitoring and evaluation frameworks commonly used value performance as opposed to developing an understanding of why some

activities worked and what the larger impact of certain activities is (Batliwala and Pittman, 2010, p. 9). Such a utilitarian approach often leads to project managers checking boxes on assessment forms rather than engaging with the larger questions of the usefulness of gender mainstreaming activities or the social change or upheaval brought about by such activities. The ways in which such activities challenge existing power structures, or fail to challenge such structures, is often overlooked or ignored in order to focus on the narrower objective of whether or not a certain project outcome has been met.

Within the international development sector measurement, which is the purpose of monitoring and evaluation, has become “a power unto itself” with the creation of a range of tools to measure almost everything (Batliwala and Pittman, 2010, p. 3). This approach has entered the field of international development with the assumption that processes, outcomes and impacts of strategies should and can be assessed. There is an assumption that the instruments used are sufficient and that measuring social change can lead to or improve social change (Batliwala and Pittman, 2010, p. 3). It is important to interrogate the concept and tools of measurement because of the increase in demand from international donors for increasingly elaborate monitoring and evaluation frameworks (Batliwala and Pittman, 2010, p. 3). In practice, much monitoring and evaluation work is done in order to fulfil donor requirements, to keep or increase funding and to promote successful models or approaches during public fundraising attempts or for advocacy work (Batliwala and Pittman, 2010, p. 8).

The difficulties inherent in monitoring and evaluation for international development projects also have implications for project type. For instance, donor support for certain kinds of gender equality work has decreased because this type of work is seen as too slow or intangible. This has led to an increased focus on certain types of initiatives, such as microfinance or political representation of women, because the results of these initiatives are

easier to measure (Batliwala and Pittman, 2010, p. 7). In recognition of the importance and wide-ranging impact of monitoring and evaluation in international development work, particularly that work geared towards gender equality, the Association for Women's Rights in Development (AWID) reviewed a wide range of monitoring and evaluation frameworks with a focus on those used by women's organizations. The review found that few frameworks allow for an understanding of "how change happens or how gender relations have been altered" (Batliwala and Pittman, 2010, p. 9). Commonly used frameworks measure performance against predetermined goals and activities and thereby measure the achievement of pre-determined, specific goals. This approach measures performance but not necessarily impact or change (Batliwala and Pittman, 2010, p. 9). There is also the issue of short-term change versus long-term, sustainable change. There may appear to be change while the likelihood of deeper transformation and shifts in the status quo are harder to measure (Batliwala and Pittman, 2010, p. 10). Also, the changes which conventional measurement is trying to track may not be visible within the assessment timeframes (Batliwala and Pittman, 2010, p. 14). In addition, linear tools such as the Logical Framework have been problematic as this framework is based on the idea "that x intervention led to y effect, which led to z change" (Batliwala and Pittman, 2010, p. 11). This neat formula greatly simplifies processes of change (Batliwala and Pittman, 2010, p. 11). Another suggestion of AWID's report is the development of a tool to track negative change or backlash which is especially important in the context of women's rights work as challenges to power structures often prompt negative reactions or setbacks which may be evidence that the change process was working and therefore opposed by those representing the status quo (Batliwala and Pittman, 2010, p. 12).

Most tools for monitoring and evaluation are developed by specialists or experts and may require high levels of training to be used effectively. Many of these tools contain the assumption of universal conceptual underpinnings when in fact there may be context-specific understandings of change and how to measure it (Batliwala and Pittman, 2010, p. 14). Other restrictions with current methods relate directly to the relationship between donor and recipient. This includes a perceived lack of room for negotiation around monitoring and evaluation tools with tools being used rigidly. Recipients may also worry that if the tools used are inappropriate and the data generated is unflattering, funding will be reduced (Batliwala and Pittman, 2010, p. 15). All of the above challenges have led to an environment where monitoring and evaluation is not seen as an opportunity for learning or revising strategies but rather as a donor-driven requirement. Relatedly, donors often do not invest in monitoring and evaluation sufficiently with the expectation that proper assessment can be undertaken by recipient organizations without any additional resources or training (Batliwala and Pittman, 2010, p. 16).

An important component to proper monitoring and evaluation is the development of useful indicators. In most cases, the focus is on measuring the number or proportion of women who benefit from the activity or project, rather than longer term or systemic changes (Moser and Moser, 2005, p. 18). Other factors may be difficult to measure, such as changes in power or status (Moser and Moser, 2005, p. 18). Much of the difficulty also lies in the complexity of measuring across multiple dimensions, such as economic, socio-cultural, familial, legal, political and psychological, and the need to measure each of these dimensions at various levels (i.e. household, community, national) (Moser and Moser, 2005, p. 18). An example of the difficulties in relying on the simplistic measurement of the number of women participating in a project, or trying to measure women's participation in projects

more generally, is provided by Mkenda-Mugituu. In a study of gender mainstreaming in a Tanzanian dairy project supported by the government of Switzerland, some of the problems encountered when trying to increase women's participation in the project were that women, even if they were given the contractual rights to a dairy cow, were still reliant on male relatives to access the necessary resources to utilize the cow, such as land for feed or materials for shelter for the cow (Mkenda-Mugituu, 2003, p. 461). There is a parallel here to women's access to housing in Kenya and control over resources. Even if women can access and participate fully in housing co-operatives or other types of housing, they may still lack the ability to legally own their home or the land on which it is built. Therefore, simply measuring the participation of women in gender mainstreaming activities within a co-operative or an international development project focused on housing for women must be accompanied by an examination of the larger systemic barriers which participation alone may not overcome. Additionally, factors such as whether a woman is employed and where or how she is employed, level of formal education and marital status have been shown to be significant factors in how women respond to or participate in certain projects (Mkenda-Mugituu, 2003, p. 462). Gaining a baseline understanding of gender dynamics in a project area is important in providing the foundation for appropriate and effective monitoring and evaluation to take place (Mkenda-Mugituu, 2003, p. 463). It is also important to go beyond the mere inclusion of words or phrases like gender-sensitive to address concrete strategies and activities which have the potential to lead to gender equality, such as increasing income, easing women's workload burden, or the legal ability to own and access certain assets (Mkenda-Mugituu, 2003, p. 466-467).

This overview of some of the issues related to gender mainstreaming's implementation and monitoring and evaluation, as well as the specific context and

environment for such initiatives in Kenya and Canada, is important in order to situate the following case study. The rise in gender mainstreaming discussed earlier and the importance of its inclusion in development projects make this an important topic to examine in the overall context of women in housing co-operatives in Kenya, as much of the housing co-operative sector in Kenya is supported through international donors. The ways in which gender mainstreaming has been adopted in both Canada and Kenya also has implications for Canadian-based international development organizations which undertake projects in Kenya in the housing co-operative sector.

#### 4.4 Case Study: Rooftops Canada and the National Co-operative Housing Union (NACHU)

Started in 1984, Rooftops Canada is an international development program supported by the co-operative and social housing movements in Canada. Rooftops Canada has programs in Africa, Asia, Latin America, the Caribbean and Eastern Europe. According to its mission statement, “Rooftops Canada works with the Canadian housing sector and overseas partners to improve housing conditions, build sustainable communities and develop a shared vision of equitable global development” (Rooftops Canada, 2011, np). In Kenya, Rooftops Canada has a partnership with the National Co-operative Housing Union (NACHU), a partnership which was formed in 1984 and was Rooftops Canada’s first overseas partnership (Rooftops Canada, 2011, np). NACHU as an organization was formed in response to the need for affordable and decent housing for low-income Kenyans. It is a membership-based organization made up of registered primary housing co-operatives (National Co-operative Housing Union [NACHU], 2010a, np). NACHU is committed to facilitating access for members to decent and affordable housing through appropriate financing and lobbying and advocacy work (NACHU, 2010a, np). NACHU’s programming is guided by five themes: community empowerment and good governance, capital formation and wealth creation,

increased housing, lobbying and policy reforms, and mainstreaming cross-cutting issues, including gender (NACHU 2010a, np).

NACHU carries out its work along with a large number of partners, both local and international. Local partners include other co-operative organizations working in Kenya, as well as other civil society organizations working on issues of relevance to NACHU such as the Mazingira Institute and Shelter Forum. International partners include Western donor agencies such as CIDA through its funding of Rooftops Canada, as well as donors from Norway, Sweden, Switzerland, the United Kingdom and Netherlands. African organizations also partner with NACHU, including organizations based in Tanzania, Uganda, Zimbabwe and South Africa (NACHU, 2010a, np). NACHU also partners with international organizations working on similar issues, such as Homeless International and UN-HABITAT (NACHU, 2010a, np). The services which NACHU provides to its members can be placed in five broad categories: community mobilization and training services, financial services, technical services, real estate development and management, and lobbying and advocacy (NACHU, 2010a, np). Examples of services range from capacity-building services such as gender training to offering housing loans to feasibility studies to advocacy on housing legislation in Kenya (NACHU, 2010a, np).

Until March 2011, Rooftops Canada's partnership with NACHU fell under the five-year Urban Poverty, Housing and HIV/AIDS program approved by CIDA in 2006. The goal of this project is "to reduce poverty and improve quality of life of urban local communities by delivering sustainable housing and human settlements through civil society organizations" (Rooftops Canada, 2010, p. 1). The objectives of this program are to support the capacity of non-governmental and cooperative partner organizations to support the improvement of housing conditions amongst low-income communities and to increase the capacity of

organizations, both in Canada and internationally, to create enabling conditions to support community based housing (Rooftops Canada, 2010, p. 1). The impact of this program is to lead to more sustainable housing available to low-income households (Rooftops Canada, 2010, p. 1). NACHU aims to develop 2,400 housing units in Kenya by 2014 (NACHU, 2010b, p. 9).

An analysis of Rooftops Canada's gender mainstreaming activities with NACHU and the co-operative housing sector in Kenya reveals an approach to gender mainstreaming which has both positive and negative impacts. Reflecting some of the problematic aspects of gender mainstreaming which are raised in the academic literature, Rooftops Canada operates within an environment that privileges a focus on measurement through the use of a monitoring and evaluation framework. This can be seen in Rooftops use of specific outputs in a document discussing equality between women and men (Rooftops Canada, nd, np). Some of these outputs will be easy to measure, such as including more women and youth in decision-making positions, while others such as "improved collaboration on gender equality experiences and good practices by regional networks" (Rooftops Canada, nd, np) are much more difficult to accurately measure. The inclusion of activities which are difficult to measure does not mean that they are not important or that they are without impact. However, there is potential that activities which fall outside of the easily measurable realm will be seen as less 'fundable' and therefore less important given that they may not produce change or impact which is easy to categorize (see Batliwala and Pittman, 2010; Moser and Moser, 2005). Additionally, Rooftops' focus on microfinance and housing may be reflective of the fact that this is one of the topics identified by Batliwala and Pittman which allows for better measurement of change (Batliwala and Pittman, 2010, p. 7). This suggests that Rooftops' work may be more likely to focus on the kinds of activities which are easier to measure and

which produce the sorts of results required by CIDA to be deemed effective. There does not seem to be evidence of Rooftops using tools to examine how change happens or the changes which take place in gender relations, a gap identified by Batliwala and Pittman in their review of monitoring and evaluation frameworks (Batliwala and Pittman, 2010, p. 9).

As for positive impacts, in relation to the earlier discussion on implementation of gender mainstreaming work, Rooftops has shown a commitment to ensuring the implementation of gender mainstreaming initiatives in its work with NACHU. One of the processes identified as aiding implementation is gender training (Moser and Moser, 2005, p. 17), which is something Rooftops and NACHU are committed to and this is reflected in NACHU's Strategic Plan for 2010-2014, with a target of forty-five gender training sessions (NACHU, 2010b, p. 50). Rooftops' work also shows a commitment to diversity by including initiatives that recognize age and disability. This is evidenced by a number of activities aimed at increasing youth involvement in housing co-operatives, as well as the presence of a policy framework for engaging and increasing participation amongst people with disabilities (Rooftops, 2010, p. 16). Rooftops and NACHU's work in Kenya contains a lobbying and advocacy component, as well as a commitment to building networks with organizations that work on related topics. This is reflected in NACHU's planned activities of reviewing and developing a strategy related to lobbying and advocacy, holding training sessions on lobbying and advocacy and conducting shelter stakeholder meetings (NACHU, 2010b, p. 51-52). This overall strategy related to lobbying and advocacy points to a commitment to working towards systemic change, in this case related to housing issues in Kenya.

A better understanding of the types of work, as well as the impact of the work which Rooftops does in Kenya with regards to gender is limited due to the types of documents

analyzed<sup>9</sup>. A better understanding of the power relations between Rooftops and its partner NACHU in terms of designing and implementing gender strategies is also difficult to capture from these documents. These reports and work plans are used to fulfil requirements to CIDA and are therefore quite general explorations of the work which Rooftops does. However, analyzing these reports does two things. It provides an overview or a basic understanding of the initiatives which Rooftops carries out with regards to gender and points to the types of initiatives which are perceived to be pertinent and beneficial for Rooftops to include in reports to CIDA. As mentioned earlier, this is important as donors greatly influence the gender mainstreaming agenda and what it ultimately looks like on the ground. By analyzing these documents, it is possible to get an understanding of both what general types of activities are carried out and how success is measured. It is also possible to see the outline of the gender strategy used by NACHU through an examination of NACHU's logical framework's list of activities. Those related to addressing the gender gap include finalizing a gender policy, conducting training sessions, networking with women's groups or organizations and lobbying for funds earmarked for women's use (NACHU, 2010c, p. 11).

Rooftops Canada's work shows evidence of the internalization and enactment of strategies to specifically address issues of diversity within the housing co-operative sector. For instance, Rooftops identifies outputs related to youth, gender and disability (Rooftops Canada, 2010, p. 10). Each of these outputs will be carried out through a number of activities or inputs. For youth, this includes the development of a youth policy for NACHU, conducting awareness and training sessions, the promotion of the formation of youth groups or housing co-operatives, and establishing partnerships with other youth-serving

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<sup>9</sup> I was given access to reporting documents to CIDA, background and information documents on general aspects of Rooftops' work, workplans, strategic plans of NACHU and training guides, amongst others.

organizations (Rooftops Canada, 2010, p. 16). For gender, it includes the finalization of the gender policy for NACHU, conducting training sessions on gender and increasing partnerships with women's organizations (Rooftops Canada, 2010, p. 16). For disability, plans focus on the development of a policy framework for engaging people with disabilities as well as methods to increase the participation of people with disabilities within NACHU (Rooftops Canada, 2010, p. 16). This multi-faceted approach is useful in addressing points raised earlier about how women face multiple barriers to accessing adequate housing, including age. However, it should be noted that the documents analyzed for this thesis did not contain gender disaggregated information, nor did they mention an explicit undertaking to incorporate gender within the work on disability or youth. Therefore, while the argument can be made that Rooftops employs an intersectional framework within its larger program and project planning, it seems to lack an intersectional analysis within each category of analysis. Put another way, while gender, age, HIV/AIDS and disability form an important component in the overall program focused on housing, there does not appear to be any attempt to overlay these categories with each other by, for instance, capturing data on young women in housing co-operatives or older women with disabilities.

This discussion is a practical reflection on the theoretical literature which exists on the topic of diversity mainstreaming. As a proponent of diversity mainstreaming as an improvement to gender mainstreaming, Olena Hankivsky proposes this new framework based on Iris Marion Young's concept of seriality and Kimberlé Crenshaw's work on intersectionalities. This framework for diversity mainstreaming retains the category of gender but incorporates other forms of oppression and examines how they mutually reinforce each other (Hankivsky, 2005, p. 979). Hankivsky proposes a shift to diversity mainstreaming which draws heavily on the concept of intersectionality which highlights that numerous

systems of subordination “overlap and cross”, creating “complex intersections” (Hankivsky, 2005, p. 993). Intersectionality avoids seeing these facets as parallel (Hankivsky, 2005, p. 993). Diversity mainstreaming based on this conceptualization allows for the understanding of gender in relationship with other structures of inequality as well as an understanding of the compound effects of discrimination (Hankivsky, 2005, p. 994).

In addition, Hankivsky’s conceptualization of diversity mainstreaming does not dismiss the category of gender, it instead relies on Young’s concept of serial collectivity in order to reconceptualize gender as a non-essentializing category (Hankivsky, 2005, p. 990). Drawing on Young, Hankivsky states, “serial collectivity provides a way of thinking about women without having to rely on identity or self-identity. In a serial collectivity, Young maintains that members are unified *passively* by the objects around which their actions are oriented, limited and constrained, or by the objectified results of the material effects of the actions of others” (Hankivsky, 2005, p. 991). Also, gender structures do not define individuals because each relates to them differently and in different contexts (Hankivsky, 2005, p. 991-992). However, because there are “universal gender inequalities” does not mean the prioritization of gender oppression over other forms such as racism, classism, heterosexism or ethnocentrism (Hankivsky, 2005, p. 992).

While Rooftops Canada’s work does integrate a diversity mainstreaming framework to a certain extent, for instance by looking at the impact of HIV/AIDs and age in addition to gender, more work in this important area could be done. For example it would be useful for Rooftops to broaden the language in its documentation from referring only to women and men in order to acknowledge a wider field of diversity, including differences among women based on income-levels or ethnicity, amongst others. In addition to identifying the social categories of difference, it is also important that the work of Rooftops aims for a larger

examination of why these categories exist and the power relations which shape them. For instance, Rooftops could expand the notion of poverty beyond deprivation of access to and delivery of services (such as housing) to also consider the ways in which people can be supported in order to better negotiate access to these services on their own terms and by changing the larger social and power relations which contribute to their poverty in the first place (Jarvis, Kantor and Cloke, 2009, p. 249).

Hankivsky's approach to diversity mainstreaming would also focus on the connections between the global and the local (Hankivsky, 2005, p. 994). This important aspect is reflected in the work which Rooftops Canada does that aims to build capacity and support networks amongst organizations working on housing co-operatives and human settlements at the local, regional and global level in order to increase advocacy initiatives at each level (Rooftops Canada, 2010, p. 26-28). In Kenya, local level initiatives include the production and dissemination of newsletters by Operation Firimbi, as well as the coordination of study visits for urban agriculture and support for Kenyan staff working on urban agriculture issues through the Mazingira Institute (Rooftops Canada, 2010, p. 28). Regional initiatives include a regional workshop, while the global initiatives include attendance at various international meetings which focus on housing and related topics (Rooftops Canada, 2010, p. 29). In addition, as part of its strategy of engagement with Canadians, Rooftops is committed to strengthening partnership amongst Canadian organizations that support its work such as some provincial non-profit housing associations (Rooftops Canada, 2010, p. 31). Part of Rooftops Canada's mandate directly applies to the co-operative principle of co-operation amongst co-operatives. Rooftops has a Canadian-based global education program which aims to maintain and increase the political, financial and volunteer engagement of members of the Canadian social and co-operative housing

sector to support Rooftops' international programming and to raise awareness on housing issues in the global South as well as international development policy in general (Rooftops Canada, 2010, p. 5). This is evidence of the transnational linkages so important to the politics of place and to the co-operative movement, which values the connections between local and global manifestations of the co-operative movement (Carruthers, et al., 2009, p.87).

Within this context, it is now important to turn to a more in-depth examination of some of Rooftops Canada's programming activities and approaches, especially those related to women. Rooftops Canada focuses its partnership with NACHU on housing support and microfinance, mainstreaming housing responses to HIV/AIDS and urban food security (Rooftops Canada, nd, np). Within each of these three areas, Rooftops Canada has documented gender concerns and the differential access or impact on women and men is briefly outlined. One major area of focus within Rooftops Canada is on housing microfinance (HMF). Rooftops Canada identifies HMF as a key component for women in order to secure land, access basic services and build or improve housing (Rooftops Canada, nd, np). This component of Rooftops programming seeks to address the inequality faced by women when trying to secure credit. Women often have difficulty accessing credit because they generally own less property than men and have a lower income which by the standards of commercial banks makes them risky and unattractive borrowers (Westendorp, 2007, p. 68-69). Women may also lack information about options or the process for securing credit (Westendorp, 2007, p. 69). Rooftops Canada plans to support the emerging HMF sector in Kenya through the use of technical assistance, staff support and funding, as well as commercial finance (Rooftops Canada, 2010, p. 2). It also aims to increase the capacity and skills of its partners with regards to financial and loan management and reporting and planning (Rooftops Canada, 2010, p. 2).

In Kenya, 1,608 women (compared to 1,507 men) have savings and 87 women (as compared to 111 men) have received loans under Rooftops' project (Rooftops Canada, nd, np). Disaggregating statistics such as these based on gender does provide some information; however, it does not reveal the extent to which women can access financial products beyond savings and loans, the quality of the products which women can access or the monetary amount of savings and loans that women have (Mayoux, 2010, p. 583). Also, as Mayoux points out, the statistics which show that women have loans and savings do not reveal actual access, nor can they be used as proxy indicators to measure women's progress (Mayoux, 2010, p. 584). Repayment of loans may disproportionately burden women by forcing them to forgo other areas of consumption, and women may be pressured to access outside loans by relatives or family members (Mayoux, 2010, p. 584). Rooftops' statistics also do not indicate which categories of women have savings or have received loans under the project. If Rooftops were to disaggregate the statistics for women further, to consider other categories such as income-level, ethnicity or age, perhaps an interesting picture of which women benefit from their programming would emerge.

To address the discrimination which women face in terms of securing financing for homes, as well as access to land and other required components for secure housing, Rooftops focuses on working with partners to encourage the practice of legal title of land or housing in the name of both women and men to complement the training on this topic which is already delivered. A component of this is intervening upon the death of a spouse when a woman's right to land or housing is not respected (Rooftops Canada, nd, np). Rooftops' work in this area also focuses on preventing evictions as well as undertaking a more systematic examination of constraints, political, legal or attitudinal, which limit women's ability to own land or housing (Rooftops Canada, nd, np).

Rooftops specifically identifies the impact which HIV/AIDS has on women's tenure security in housing, as well as the role which insecure housing tenure has in exacerbating poverty rates and the spread of HIV/AIDS (Rooftops Canada, nd, np). Rooftops supports its partners in training initiatives aimed at reducing stigma and discrimination faced by women with HIV/AIDS, as well as facilitating a growing network of African and global organizations focused on housing, gender and HIV/AIDS (Rooftops Canada, nd, np). As was previously discussed, HIV/AIDS is a topic of great importance to the housing sector in Kenya and a more successful approach may be to include HIV/AIDS within a diversity mainstreaming framework. By considering factors beyond gender, such as region specific patterns of transmission and prevalence rates of HIV and AIDS, access to health care and medication and different norms and attitudes towards sexual behaviour (Hankivsky, 2005, p. 995), a better understanding of the impact of the disease as well as the best ways to address it is more likely. This type of analysis would include all of these factors in addition to gender and reflect the reality that all aspects of HIV/AIDS are influenced by multiple contexts (Hankivsky, 2005, p. 995).

Rooftops Canada also helps to strengthen and promote organizational capacity to undertake gender mainstreaming initiatives as well as representation of women in leadership positions within co-operatives in Kenya. As Rooftops Canada and its Canadian partner organizations have high levels of representation of women on boards and staff, Rooftops Canada uses study visits by its partners to introduce best practices as well as the challenges associated with integrating gender concerns into housing (Rooftops Canada, nd, np). The past fifteen years have shown improvement in the ability of Rooftops Canada's partners to carry out gender analyses, as well as an increase in the number of women in leadership positions in various housing co-operative organizations. In addition, Rooftops has identified

the need to improve planning, monitoring and evaluation of gender initiatives of partners, which includes updated training on women's participation within co-operatives, as well as in leadership roles within their organizations (Rooftops Canada, nd, np).

Another important aspect of Rooftops Canada's programming in Kenya is its support for advocacy work in the country. Rooftops Canada works with Operation Firimbi to produce two bulletins a year which are related to the issues of land grabbing and the anti-corruption struggle in Kenya (Rooftops Canada, 2010, p. 4). As part of its commitment to advocacy work, Rooftops aims to undertake activities such as improving the lobbying and advocacy strategy for NACHU and housing co-operatives, developing partnership guidelines and principles for coordination and collaboration on this issue, undertaking research on existing housing and co-operative policy and bylaws and participating in local, national and international forums (Rooftops Canada, 2010, p. 17).

The importance which Rooftops places on gender is in part reflected in NACHU's Strategic Plan for 2010-2014. In this plan, NACHU identifies the need to address the gender gap amongst its members in order to ensure "equal opportunities, capacity, security and empowerment within NACHU target groups" (NACHU, 2010b, p. 50). This will be accomplished by finalizing NACHU's gender policy, conducting gender training sessions, networking with other Kenyan women's organizations and lobbying for women's funds (NACHU, 2010b, p. 50). Training on gender issues will also be given to members of NACHU's board of directors and staff (NACHU, 2010b, p. 47). NACHU is also committed to disaggregating statistics on the number of borrowers and savers (using NACHU's products) and number of loans by gender (NACHU, 2010b, p. 38-41). This overall approach to gender mainstreaming activities shows both a narrow focus on counting women (i.e., disaggregating statistics) combined with a larger focus on systemic factors which impact

women's lives (i.e., networking and lobbying work). Suggestions for how Rooftops could improve its gender mainstreaming work, as well as a more general discussion of the future direction for gender mainstreaming work follows.

#### 4.5 Future directions for gender mainstreaming

Within the context of gender mainstreaming approaches adopted by international development organizations, it needs to be acknowledged that organizations themselves have embedded power dynamics and that the design and implementation of gender mainstreaming activities on behalf of an organization are shaped by the frameworks, resources and practices of that organization (Piálek, 2008, p. 291). To mitigate these power dynamics, organizations can practice reflexive framing, which is an approach that requires reflection on the concepts and ideas which guide analysis and design and interrogation of the underlying assumptions which shape these concepts (Paterson, 2010, p. 410). Reflexive framing would attempt to identify systemic factors and broader discourses that shape gender mainstreaming policies (Paterson, 2010, p. 410). Also useful to consider is the critical frame analysis, which is an approach that understands policies as discursive constructs and examines the ways that frames “open or close discursive space” (Paterson, 2010, p. 410). This approach also focuses on what is absent from policy texts and emphasizes assumptions that either reduce or expand space for change (Paterson, 2010, p. 411). As Paterson states, “It thus ‘organizes attention’ to the ways in which our attention has been constructed, exposing the hidden biases, presumptions and assumptions, and illuminates the constructions and ‘lived effects’ generated by policy texts” (Paterson, 2010, p. 411). By evaluating the larger questions that arise from the assumptions and terms used in gender mainstreaming policy, as opposed to focusing on the number of women or men involved in a certain activity, this approach offers hope to the transformative potential of gender mainstreaming (Paterson, 2010, p. 411). Being

mindful of the way in which their gender mainstreaming work is framed could be useful for Rooftops Canada in order to encourage a deeper examination of the gender mainstreaming activities which it carries out, along with a better understanding of the gendered implications of some of the organization's strategies. One such example is Rooftops Canada's focus on housing microfinance in its programming. While access to microfinance does offer benefits to women, it also has limitations. One important limitation to consider is that women have widely varied experiences with microfinance due to differences in class, race or age. This illuminates the shortcoming of microfinance to systemically alter inequalities (Dworkin and Blankenship, 2009, p. 465). As outlined by Dworkin and Blankenship, there have been research studies which show increased rates of domestic violence after women's participation in microfinance projects due to the great pressure put on women to repay the loans that increase household conflict (Dworkin and Blankenship, 2009, p. 465). Microfinance impacts social relations in other ways as well. As Mayoux discusses, the subjective perception which women have of increased power and influence in their homes may not be reflected in actual changes to household gender relations (Mayoux, 2010, 585). Men may withdraw a portion of their income from the household in order to spend more on their own activities. Women may also suffer under increased workloads and stress and increased workloads may lead to girl children being withdrawn from school in order to assist with this work, thus perpetuating gender inequalities (Mayoux, 2010, p. 585).

This discussion is not meant to suggest that microfinance is not in some cases a useful tool to assist women in accessing housing. However, it may be possible for Rooftops to consider some of the larger implications of this strategy on the lives of women by examining in particular the differences which exist amongst women with respect to their ability to use microfinance, as well as the larger relational implications of using

microfinance. It may be useful for Rooftops to keep track of more specific demographic characteristics (such as age, ethnicity, income levels) when it comes to which women have savings and loans as this may clarify who exactly accesses these services. It may also be beneficial for Rooftops to examine the issue of increased household conflict which results from women's greater access to resources and by offering training to women and men on how to deal with this as well as ensuring that women can access domestic violence resources and help if necessary.

Another suggestion for the way forward for gender mainstreaming comes from Nicholas Piálek, whose chapter *Is this really the End of the Road for Gender Mainstreaming? Getting to Grips with Gender and Institutional Change* evaluates the gender mainstreaming project within Oxfam GB, a large and well-known international development NGO. Piálek argues for the need to put “feminism back into gender mainstreaming”, meaning that organizations need to go beyond including a gender perspective to focus also on the rearrangement of organizations (Piálek, 2008, p. 292). As Piálek writes, “To understand how an organization's work can create change among men and women and alter current gender relations in a community, the organization must first reflect upon itself and understand its own embedded power dynamics” (Piálek, 2008, p. 291). This is necessary, as gender mainstreaming initiatives aim to transform gender relations in society by encouraging values of equality among people. This value change needs to apply to both development practitioner and the development participant (Piálek, 2008, p. 293). As Piálek notes, currently, gender mainstreaming can be seen as trying to be incorporated into inappropriate organizational discourses and structures (Piálek, 2008, p. 293). A shift in terminology from mainstreaming to institutionalization may help to address this problem, as it implies that an organization changes and adapts itself to the priorities and requirements of the larger GAD

framework (Piálek, 20008, p. 293). In this way, organizations can support both the “technical process of norm change and the political process of value change” necessary for significant social change (Piálek, 2008, p. 295). Relatedly, in current gender mainstreaming approaches, it is possible to see a focus on the idea that the solution to gender inequality lies in increasing the number of women in leadership or consultant/expert roles, as well as ensuring gender balance in terms of number of men versus number of women staff (Baines, 2010, p. 141). This approach also assumes that once women have gained more prominent roles or have been hired in greater numbers, no further work needs to be done in terms of organizational accommodation (Baines, 2010, p. 141). Rooftops Canada could be more self-reflexive in the gender work which it carries out by also examining gender issues within its own organization and by broadening the definition of appropriate gender representation beyond the statement that women are well-represented in the co-operative housing sector on boards and in employment. In other words, Rooftops Canada could attempt to better understand how its own gender dynamics, along with those associated with class, race and other axes, impact its work on gender mainstreaming in other countries.

#### 4.6 Chapter summary

In summary, this chapter has provided an overview of the rise of gender mainstreaming in the international development field with a specific focus on Canada and Kenya’s enactment of these policies. A discussion of some of the shortcomings of the current conceptualization of gender mainstreaming was included. Additionally, an examination of the concerns and limitations of how gender mainstreaming work is implemented, monitored and evaluated was conducted (see Batliwala and Pittman, 2010). The analysis provided a lens through which to discuss the case study of Rooftops’ work in Kenya. The case study provided evidence of some of the points raised in the literature on gender mainstreaming,

namely that a focus on measurement is evident in Rooftops' work. However, Rooftops' work also hints at a commitment to and understanding of the intersectional nature of the issues facing members in the housing co-operative sector. This is seen through its focus on HIV/AIDS and age in its programming in Kenya, in addition to gender (Rooftops Canada, 2010, p. 10; Rooftops Canada, nd, np). The case study also provided an examination of actual strategies and programming initiatives used by an NGO involved in gender mainstreaming work in the Kenyan housing co-operative sector. However, as Rooftops' role is mainly in terms of capacity-building and focused on activities such as training sessions and learning exchanges, it is not necessarily straightforward or easy to get a sense of what gender issues actually exist or the state of gender relations and how they have changed due to Rooftops' work 'on the ground' in primary co-operatives in Kenya. The documents used in this analysis further limit the ability to ascertain this type of information. Also, as very little literature exists on the housing co-operative sector in Kenya, especially with a gender focus, it is difficult to draw conclusions or comparisons between housing co-operatives supported by Rooftops and NACHU and those that are not supported. Likewise, an examination of the relationship of NACHU with other donors and their gender mainstreaming initiatives is also beyond the scope of this particular thesis, although would make for interesting comparative work.

Finally, the case study on Rooftops has also provided an example of the enactment of the co-operative principle of co-operation amongst co-operatives, which is a key concern of this thesis. What is again more difficult to uncover are the actual power relations between NACHU and Rooftops related to the recipient-donor dynamic. It can be reasonably assumed that some power differential is present, given the reliance of NACHU on international donors for its survival. However, as I was not able to speak with anyone from NACHU about the

organization's relationship with Rooftops or to anyone from a primary co-operative about their relationship with NACHU, this important aspect has not been as fully explored or explained as I would have liked. Again, there is much potential here for future research that would explore whether differences in power relations exist in the donor-recipient relationship between organizations based on the co-operative model and organizations without such a basis.

## **Conclusion**

The original research question I have posed, what is the potential of housing co-operatives to suit the needs of women for adequate housing, requires an answer that is complex and ambiguous, as I have shown in my thesis. An overview of the housing situation in Nairobi, along with a discussion on the historical evolution of housing policy in Kenya show that the current state of access to housing is not accidental but is the result of planned policies. These policies have, for the most part, failed to adequately provide housing which is affordable, allows for access to important services such as roads or water and which gives women control over their housing. Co-operative housing does provide many benefits for women, including affordability, control over and decision-making power about their housing, as well as tenure security.

However, the ability for co-operative housing in Kenya to reach its full potential is hampered by two main factors related to the above points. One is the lack of an enabling environment for housing co-operatives in Kenya. This systemic and large-scale factor means that housing co-operatives are, at best, considered a niche alternative housing arrangement. This prevents housing co-operatives from accessing the resources necessary to become an acceptable and well-functioning mainstream housing option that women can access. The second factor is the lack of individual buy-in or belief in the co-operative model and its social benefits. There is evidence, particularly from the Bellevue Housing Co-operative case study, that shows that members are more interested in getting affordable, decent housing that they can then sell for a profit, rather than investing their time and energy into becoming a good member of a housing co-operative that reflects the co-operative principles and structure. This points to the need for greater education by the co-operative movement, both nationally and internationally, focused on the benefits that co-operatives offer. The much

touted 'co-operative difference' of the co-operative movement needs to be re-affirmed and its benefits with regards to housing made clear to people.

As a model which is collective and, in some instances, provides an example of housing outside of the dominant housing norm, it is possible to see how housing co-operatives could be used by women to shape and own their local contexts and housing experiences. Given the nature of housing co-operatives and the inherent structure of democratic member control, it is assumed that women have the ability to influence the direction of their housing and the co-operative as a whole. While it is possible to draw these conclusions based on existing literature (see UN-HABITAT, 2010), it is more difficult to see concrete examples of this in the case study presented in this thesis. Given that the documents analyzed focused on general training objectives for gender mainstreaming, it is not possible to know whether or in what ways Rooftops' work in Kenya actually contributes to the co-operative model's seeming potential for women as it relates to women's ability to democratically control their living environment or to changes in gender relations more generally. This points to the limitations of the measurement tools used by Rooftops in its program evaluation; tools which clearly do not work perfectly for Rooftops either in fully assessing the impact of their projects. However, the tools do focus on the areas seen to be more important to capture and evaluate, which in a sense reveals a reason for international organizations to undertake gender mainstreaming in the first place and is reflective of the critiques of gender mainstreaming as a donor-driven end (Palmary and Nunez, 2009, p. 75).

The fact that co-operatives are collective and may function as a "meeting place" (Massey, 1994, p.154) or as a site of "encounter" (Kohn, 2003, p.66) suggests ways in which membership in a co-operative may provide a forum for discussion as well as action on issues related to women's experiences of housing and any desire that they may have for change.

Rooftops and NACHU do have a component of their work that focuses on networking and partnership building amongst organizations working in shelter in Kenya, showing how co-operative organizations may facilitate dialogue and action at an organizational level.

However, it is not clear how this is translated amongst individual members of co-operatives as this, too, is a neglected area of study, both within the academic literature and within the evaluation or plans of Rooftops' project in Kenya. While the contention is made that Kenyan housing co-operatives attract a diversity of people and that this is beneficial (Develtere and Pollet, 2008, p.59; UN-HABITAT, 2010, p. 63-64), little work exists on what this means in terms of changes to gender or wider social relations among members of the co-operative. This is particularly interesting in Kenya, a country with an estimated forty-two ethnic groups (Barkan and Matua, 2010, np) and a history of ethnic tensions.

Housing co-operatives also open space in the debate about home ownership. This is done by challenging the dichotomy between owner and non-owner and how these definitions are decided. This thesis has already suggested that legally defined ownership may not be enough for women to assert their ownership in the face of material or relational claims (Butcher and Oldfield, 2009, p. 46-47). Additionally, housing co-operatives may promote a sense of ownership which is broader than a strictly property-oriented definition. Housing co-operatives may also challenge the norm of how one becomes a home owner. Although most Kenyan housing co-operatives are limited objective co-operatives which work to collectively acquire buildings or land and then transfer ownership to individuals (Alder and Munene, 2006, p. 40), they at least allow many Kenyans who individually would not be able to secure the financing, to attain home owner status through the pooling of resources in a co-operative. Furthermore, in the continuing co-operative model, buildings and land remain collectively owned (Alder and Munene, 2006, p. 40), thus challenging the idea of individualized home

ownership. This type of ownership arrangement is not common in Kenya, but it should not be assumed that it is not common merely because people are not interested in it. As this thesis argues, home ownership policies and ideologies work to stigmatize other forms of tenure as abnormal (Gurney, 1999, p. 165), not to mention that the norm is deliberately brought about and supported through policy and legislation (Kern, 2010, p. 60). It is acknowledged that housing co-operatives require a legislative environment that adequately recognizes the character of housing co-operatives (Münkner, 2001, p. 3). It is outside of the focus of this thesis to examine what policy action is necessary to make the legislative environment more friendly and supportive or whether real support exists for this proposition, although some recent evidence does suggest that housing co-operatives are seen favourably (see Karanja, 2010, np). It is important to point out, as Keivani and Werna do, that the predominance of a market-based housing strategy tends to limit the exploration of housing alternatives (Keivani and Werna, 2001, p. 203) such as housing co-operatives. Evidence of Kenya's turn towards a market-based housing strategy can be seen in the research conducted by Rukwaro and Olima on the rise of land-buying companies in Nairobi (Rukwaro and Olima, 2003). This thesis has also provided evidence of the use of Kenyan housing policy as an important tool for national economic growth (GoK, 2008, p. 24). Given this overarching approach to housing policy and legislation, it is not difficult to imagine that housing co-operatives in Kenya exist in a marginal space and their full potential may not be adequately realized. The evolution of housing policy in Kenya has also seen a withdrawal of service provision by the state, which has led to a higher degree of involvement of NGOs in the housing sector (Schmitt, 2003, p. 71). Given this situation, it is increasingly important to look at the ways in which these NGOs are working in the housing sector in Kenya and the

approaches they are utilizing. The use in this thesis of the Rooftops case study contributes to this examination.

As this thesis has shown, the current housing climate in Kenya poses specific challenges to women looking to secure adequate housing. The high rates of rental tenure (Society for International Development, 2010, p. 122), particularly for women-headed households (Society for International Development, 2010, p. 122), as well as increased prevalence of informal settlements (Gatabaki-Kamau and Karirah-Gitau, 2004, p.161), are two dominant characteristics of the housing sector in Kenya for women. In informal settlements, women are faced with poor sanitation, threats to personal safety and coercion by landlords, among other challenges (COHRE, 2008b, p. 116-117). More generally, women face systemic constraints such as the lack of adequate and affordable housing stock as well as limited financing arrangements to allow for the purchase of homes (Society for International Development, 2010, p. 123). Social and legal discrimination also exist, especially in the context of sexist attitudes towards women's ability to handle property, manage housing (COHRE, 2008a, p.14) and participate in public discussions over their urban environments (Buckingham, 2010, p.61). Women's exclusion from this participation has an impact and can often mean that provisions for items such as safe public space, good street lighting or access to child care and schools is overlooked (COHRE, 2008b, p. 125). As this thesis has shown, these issues, along with others mentioned through the chapters, can potentially be addressed by co-operative housing. Housing co-operatives offer affordability as well as leverage, due to higher numbers, in advocating for better services (UN-HABITAT, 2010, p. 63). Social advantages also exist, such as the ability to have control over housing (UN-HABITAT, 2010, p. 63-64) and housing co-operatives in their bylaws affirm a commitment to service provision, such as roads and lighting (GoK, nd, p. 3). Co-operatives also offer a medium

through which members can negotiate financing for homes as well as allow for bulk purchasing of items which then reduces the cost (Alder and Munene, 2006, p. 66). Anna Vakil's study shows evidence of increased rates of participation by women in co-operatives which have women in leadership positions (Vakil, 1994, p. 13). NACHU has a commitment to including women in positions of leadership with its policy that two board members must be women (Alder and Munene, 2006, p. 56). Other initiatives to encourage women's participation in housing co-operatives are also being enacted, such as revising discriminatory legislation and offering gender training (Alder and Munene, 2006, p. 65). This aspect of housing co-operatives, namely the social advantages for women possible through gaining leadership skills and the subsequent potential to challenge and change gender roles, is an important area which deserves further study. Given the practical limitations of this thesis, this issue is not addressed to the extent that I would have liked. However, it remains a topic with great potential, not only for the housing co-operative sector but for the co-operative movement as a whole. An important aspect to this larger question would be to examine the ways in which access to and participation in housing co-operatives differs for Kenyan women based on intersecting factors, such as income levels or ethnicity. It would also be useful to examine whether the current policies and approaches work to reinforce existing inequalities among women in the co-operative.

Another vital component of the overall argument about the potential for co-operative housing for women has to do with the role of gender mainstreaming initiatives and their enactment in the housing co-operative sector. Given the above ways in which housing access is gendered, gender mainstreaming initiatives may act as one way in which to redress these inequalities and other contributing discriminatory practices. In light of this thesis' focus on housing co-operatives, gender mainstreaming is particularly important because the housing

co-operative sector in Kenya is heavily reliant on donor funding. Therefore, policies such as gender mainstreaming which are a part of donor requirements have a direct impact on the housing co-operative sector. It is also worth reflecting on how this situation would differ if housing co-operatives in Kenya existed in a more favourable environment in terms of legislation and policy, as discussed earlier, and in terms of funding or financing from sources other than international donors (i.e. the Kenyan state or contributions by primary co-operatives). This sort of imagining is beyond the expense of this thesis; however, this thesis does add an element to this question, that of the co-operative principle of co-operation amongst co-operatives, which is one of the seven internationally recognized co-operative principles. As this thesis has explored, the power dynamics present in a relationship that is based on co-operation amongst co-operatives, but also donor-recipient are interesting to examine. The co-operative sector is committed to international relationships which provide support to housing co-operatives through aid arrangements (Münkner, 2001, p. 10-11). With regards to this subject, some questions that deserve further consideration pertain to the broader social impacts of gender mainstreaming initiatives, some of which may be negative (i.e., community or household conflict for the individual woman). Do international organizations that engage in this type of work by providing training and tools have any kind of obligation to address these potential problems?

Furthermore, this thesis has shown how gender mainstreaming policies exist to redress inequality but have limitations. The shortcomings are often related to the instrumental approach used in gender mainstreaming, including a focus on measurable results (i.e. the production of sex disaggregated data) as opposed to larger social analysis of changes or challenges to power structures (Palmary and Nunez, 2009, p. 70). Of particular importance to the case study on Rooftops Canada is the varying applicability of some

concepts and ideas in different circumstances and country contexts. For instance, how can Rooftops be sure that the tools and terms used in their gender mainstreaming approach are the most effective or relevant to the context in Kenya? Another important consideration is to include recognition that factors other than, and in addition to, gender contribute to housing inaccessibility. These factors include income, age, ability, ethnicity and others. Rooftops' work in Kenya does acknowledge the presence of factors other than gender which impact women's ability to access housing and to participate in the co-operative housing sector, particularly HIV/AIDS and age (see Rooftops, 2010; Rooftops, nd). This is perhaps one of the most encouraging examples from Rooftops' work, given the importance of using an intersectional analysis and expanding gender mainstreaming to incorporate more of the principles of diversity mainstreaming, as conceived by Hankivsky (see Hankivsky, 2005).

The housing co-operative model holds promise for women and their ability to access adequate housing. Through a unique structure, co-operatives can provide benefits to women and address barriers and forms of discrimination which other forms of housing fail to overcome. The international co-operative movement is capable of supporting the greater inclusion of women in the housing co-operative sector as well as promoting a model which benefits women. While some components of this current work are promising, the fact remains that the international co-operative movement perpetuates some of the shortcomings of the larger gender mainstreaming framework in Kenya, a framework which is likely incapable of capturing substantive changes in gender relations or properly enacting the potential which the housing co-operative model holds for women.

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