

**A Presentation By
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(NACHU), Kenya**

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**“Advancing Women’s Rights through
Housing Cooperative Model”**

Country Context



■ Population: 38,610,097

Male: 19,192,000

Female: 19,417,000

■ Capital city: *Nairobi*

■ Devolution: *47 Counties*

■ Official Language(s):

English & Kiswahili

■ Currency: *Kenyan Shilling (Kshs)*

■ Economy: *Average growth of 5.3%*



Women Rights & Policy Framework

“....gender equity and equality are matters of fundamental human rights and social justice and the awareness that attention for gender equality is essential for the achievement of development goals and a pre-requisite for sustainable development”
(NACHU Gender Policy)

Sec 43(1b) Every person has the right to accessible and adequate housing, and to reasonable standards of sanitation;
(Kenya Constitution)

Sec 60 (1) Land in Kenya shall be held, used and managed in a manner that is equitable, efficient, productive and sustainable, and in accordance with the following principles:...
(f) elimination of gender in law, customs and practices related to land and property in land;
(Kenya Constitution)



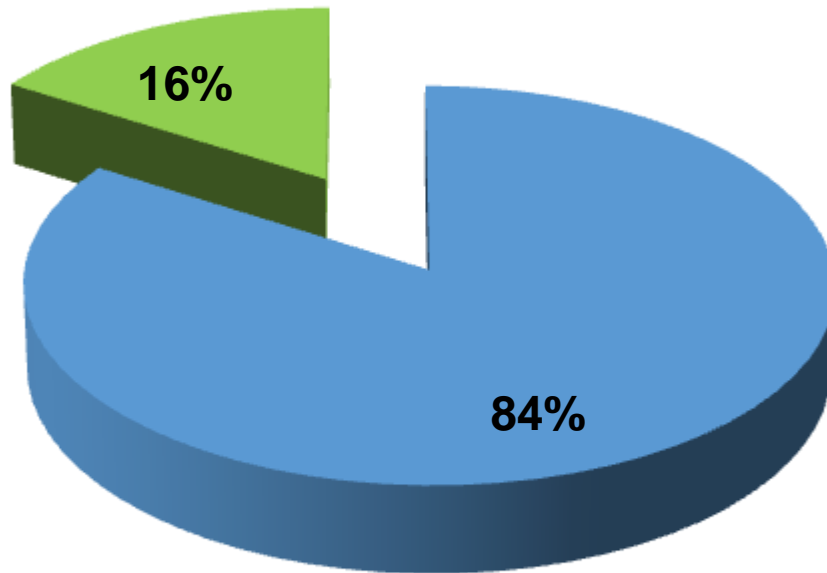
Annual Housing Demand in Kenya



- 200,000 units in Urban areas
- 300,000 units in rural areas
- annual production is 50,000
- 83% demand for low income and lower modest income



Annual Housing Demand in Kenya-Urban characteristics



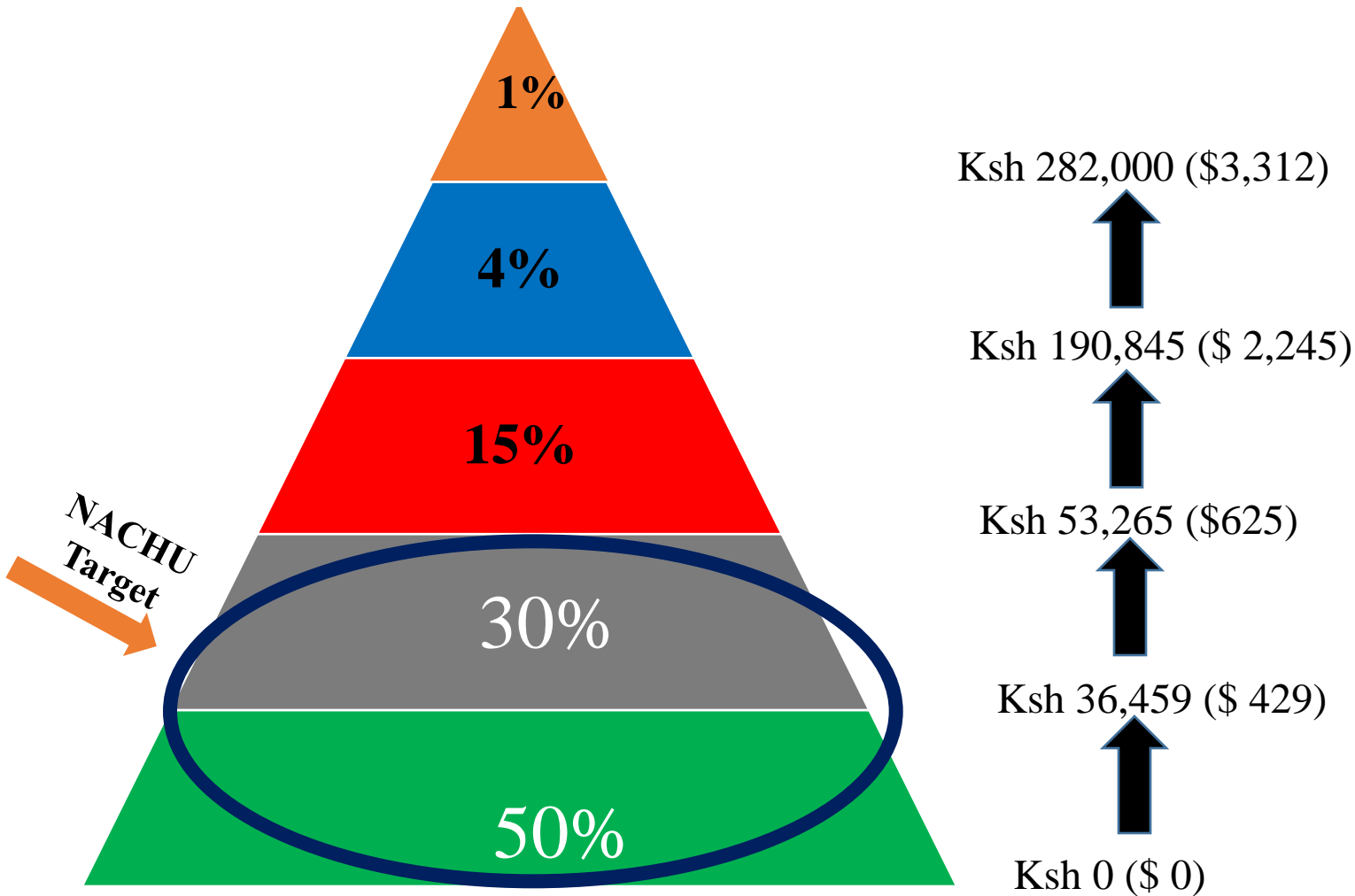
■ Rent ■ Own

- 84% -rental accommodation
- 65% -live in the slums
- 5 to 7 persons share single rooms (often 9-12 m₂)
- Households (many, female-headed) spend more than 30% of the incomes on rental accommodation.



Income Pyramid

Monthly Household Income



About NACHU



- ❑ A registered National Housing Cooperative Union under the Cooperative Societies Act (Cap 490)
- ❑ Provides capacity building, finance and technical services through housing cooperative model.



Motto

“Your Dream House
Partner”

Vision

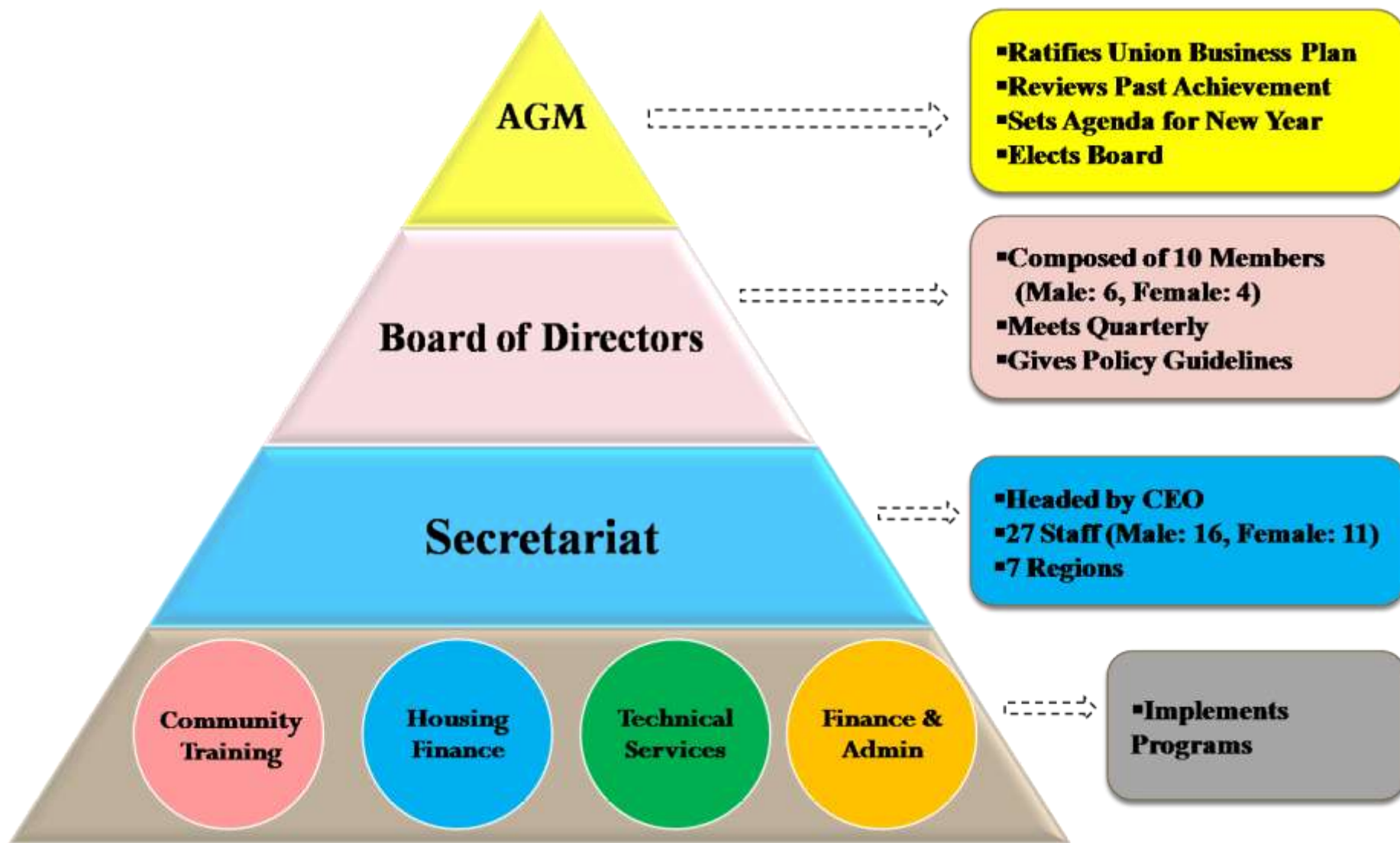
“To be a leader in facilitating
affordable and integrated
shelter solutions in Africa”

Mission

To contribute to improved shelter
and quality of life for modest and
low income communities through
access to capacity development,
technical services and financial
solutions



Governance Structure



NACHU Targets

- Potential Urban slums and Rural communities
- Special Groups e.g. youth, women etc
- Active Housing Co-operative societies
- Other Cooperative like organizations



Target Characteristics

- Urban & Rural
- Homeless
- Inadequate incomes
- Tenants
- Poor infrastructure
- Overcrowded environment
- Lack access to affordable finance
- Are under evictions threats



Forced Evictions

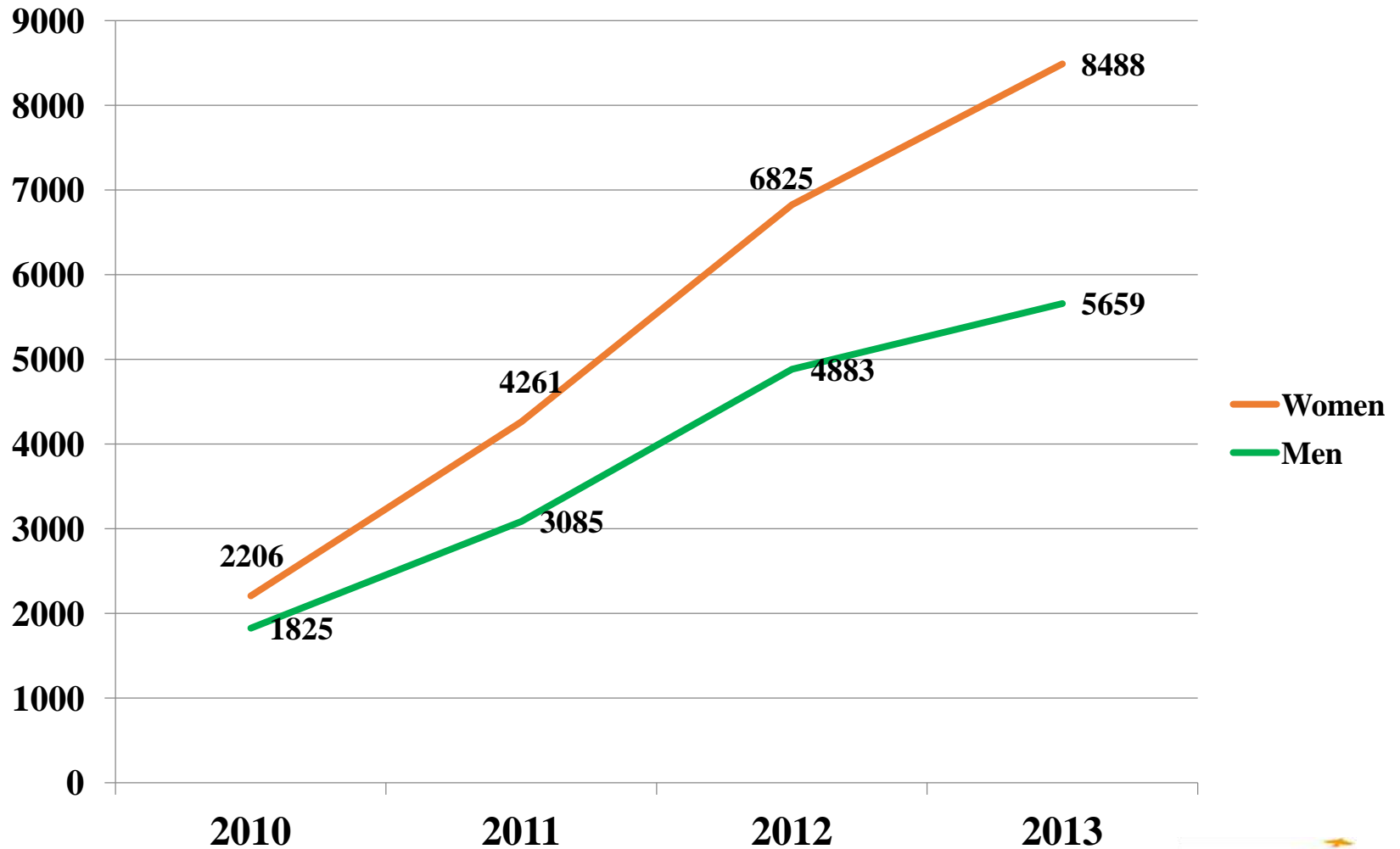


Poor Housing

Total Active Individual Membership

(Men: 40%; Women: 60%,)

55% of Savings by Women



Selected Housing Projects with Women Beneficiaries



Faith Foundation Housing Coop. Project: From Homelessness (IDPs) to Home Ownership



Ngumo Mbega Housing Coop. Project (Women only Membership Coop): Forced Evictions Intervention



Mutindwa Housing: Micro-Enterprises to Home Ownership





A couple from Mutindwa Housing Coop in their previous one roomed structure with a curtain partition. They now own a 3-roomed permanent home



Women Empowerment through access to secure tenure and Decent Homes



Alpha Mwanda Housing Coop Project: Upgraded Infrastructure/Roads and Services including water (Healthy Community living)





A couple from Mwanda Housing Coop(part of AlphaMwanda Project) in their previous mud house structure in Kaptembwa Slums, Nakuru



Royal-Razak Housing Coop: From Slums to Planned Neighborhoods





Gladys of Royal Housing in her one roomed iron sheets house in Mukuru Slums



Case Study

Gladys Mbogo – Semba Tuvike Women Housing Coop

- 57 years old, widowed as result of post election violence
- A mother of 7 children (3 boys and 5 girls)
- With small loans from NACHU of between \$30 - \$50, Gladys managed to rent out a space from the council and connected piped water for sale.
- From the water business, she has managed to raise enough deposit to afford an incremental house.



Case Study

Gladys Mbogo – Semba Tuvike Women Housing Coop



Gladys in her one roomed structure surrounded by heaps of garbage and poor sanitation



In her new residence with safe neighborhood

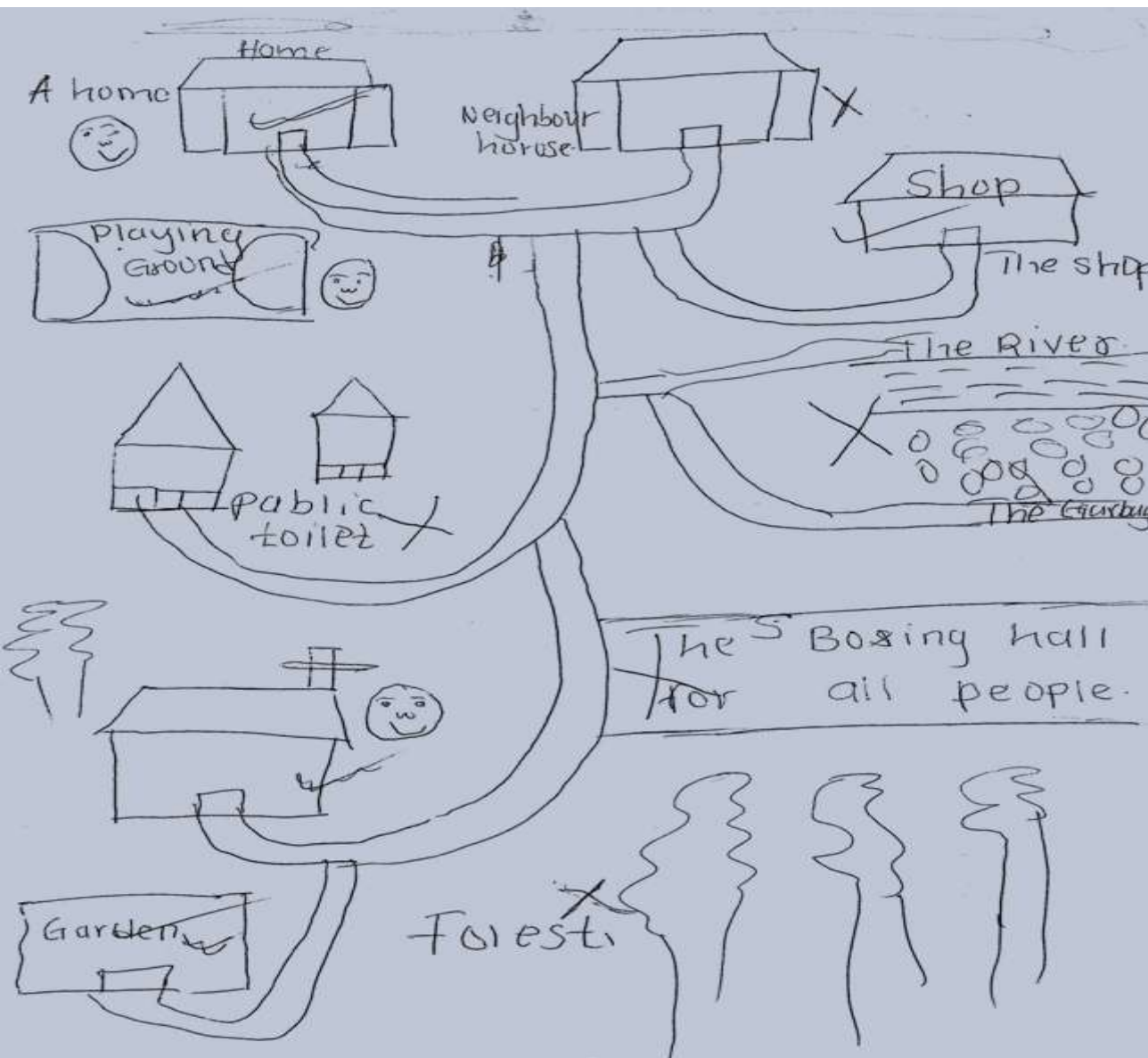
Other Key Lessons and Best practices so far captured



More Gender Perspective: Children Safety and Housing



Children Voices through Drawings



Most children (especially the girl child) prefer safe neighborhood than safe homes

Children's description of safe and unsafe places

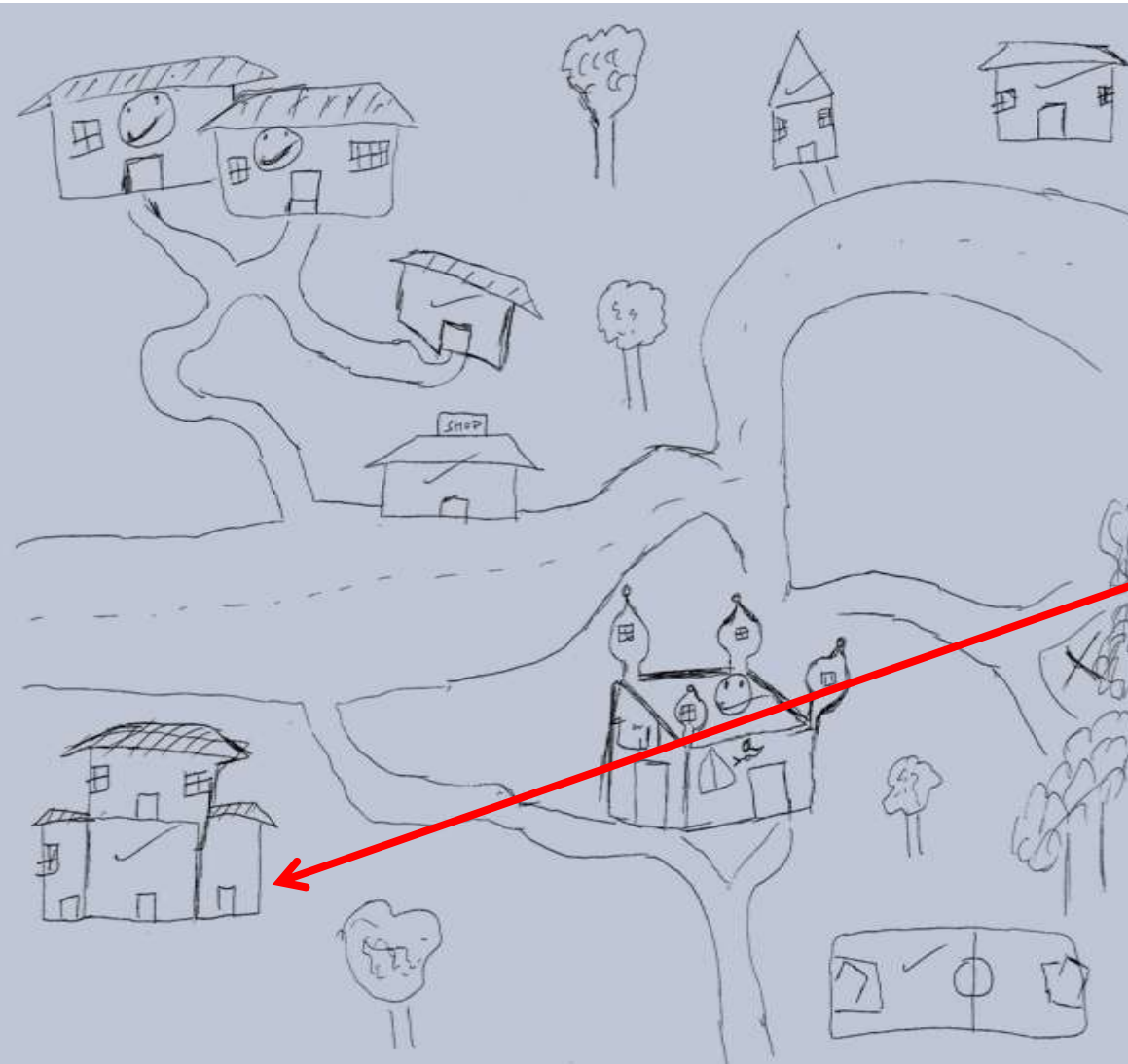
✓ - Safe places

X - Unsafe Places

The girl child is at higher risk in the informal settlements including early pregnancy and rape



Children Voices through Drawings Contd'



Other than showing that a safe neighborhood is key, the children went ahead to show their house designs preferences

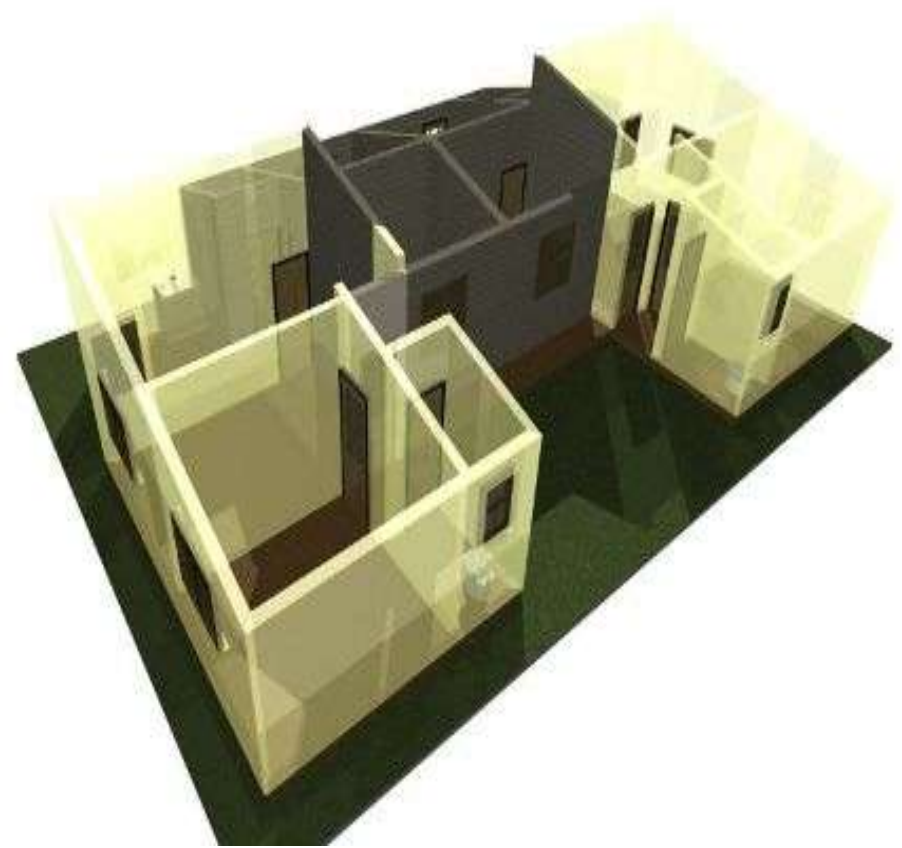
Children are a tremendous resource in feeding back their feelings about housing and neighborhoods and should be considered at design stage



Standardizing house designs (Product approach) has improved NACHU's knowledge translating to cost and delivery efficiency



Front Perspective



Back Perspective



Community led housing development approaches can be a basis for developing urban areas master plans that ensure women participation in all development stages



Incremental housing projects have immediate value to beneficiaries (especially women due to affordability) which is a catalyst for replicability and scaling up



Community led housing development result to high value asset and ensures appropriate mechanisms are put in place to protect the target group (especially women) against down-raiding and flipping of the asset





**Bridging the Gender Divide through Housing
Cooperatives Model**

Asante Sana

Long Live NACHU & Partners

Your Dream-House Partner





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