

**The Participation of Urban Low Income Women in Housing in Nigeria:
Case Study of Hayin Dogo, Samaru-Zaria**

Corresponding Address;

Shaibu B. Garba
King Fahd University of Petroleum and Minerals,
Box 1219, Dhahran 31261
Kingdom of Saudi Arabia

Tel; (966) (3) 860-3275

Fax; (966) (3) 860-3857

The Participation of Urban Low Income Women in Housing in Nigeria: Case Study of Hayin Dogo, Samaru-Zaria

Shaibu B. Garba, Lecturer
Department of Architecture

and

Amina Salihu, Lecturer
Department of Political Science
Ahmadu Bello University
Zaria, Nigeria.

ABSTRACT

Participation in the housing process is both of practical and strategic importance to urban low income women. Participation improves the ability of women to undertake their triple roles of production, reproduction and management, and also serves a means for them to challenge existing asymmetrical structure of gender relations. The paper presents an empirical study into the participation of urban low income women in housing in Hayin Dogo, Samaru-Zaria, Nigeria. The paper found the level of participation of the women to be low in almost all the aspects considered. The paper observed that urban low income women generally appear to fare worst off than most segments of the urban population. It recommends that emphasis in urban development on gender issues relating to women should particularly stress the issue of access to opportunities for urban low income women.

**The Participation of Urban Low Income Women in Housing in Nigeria: Case Study of
Hayin Dogo, Samaru-Zaria**

INTRODUCTION

Housing is traditionally a sector where women face severe constraints in access and participation because of the existing structures of gender relations. Low Income Women in urban areas are particularly acutely affected by their limited access to housing, because they suffer most from the problems of inadequate housing, as they also usually forced to take responsibility for allocating the limited resources of their families (Volbeda 1989;159). Women are constrained in housing access and participation despite the practical and strategic importance of housing to them. Most of the everyday role of women associated with their productive, reproductive, and management activities of both the home and the community are strongly rooted in their housing and settlements. Housing also provides the women with a means to improve their access to income and opportunities, and also to challenge the existing structure of social relations..

With the current increase in awareness on the need to engender urban development, there has been an increase in gender related research. Studies on gender issues relating to women, contributes in the reassessment of their situation, helping to identify factors which hinder their participation in urban development activities and their access to opportunities. Such studies are necessary, if future urban planning and policy directions are to take account of the existing asymmetrical structure of gender relations as a means of improving the situation of women. Housing, because of its importance to women, is a sector where changes aimed at increasing the participation of women has the potential of significantly improving their situation.

The purpose of the paper is to examine the level of Urban low income women's participation in housing in Nigeria. Specifically, the paper hopes to examine their housing condition, assess their level of participation in housing activities and examine their perceptions about the participation of women in housing. Participation in housing within the context of this paper has been defined to include access to and ownership of land and dwelling units, decision making about locational choices and space allocation within the house, access to housing finance and credit, and employment in housing production. Participation is considered in the paper without respect to tenure situation.

Methodology

Hayin Dogo, a Low Income settlement located in the Samaru -Zaria was chosen as the study area. The area was chosen because of the predominance of low income families from diverse ethnic groups. Most of the inhabitants are migrants attracted to this part of the city because of the ready availability of jobs and income earning opportunities due to the location of the settlement close to a university, the Ahmadu Bello University. The area is by nature a spontaneous settlement, being unplanned and growing through the gradual aggregation of more migrants in the area.

A field survey was carried out covering the six major districts of the settlements. Questionnaires were distributed to the sample population by female field assistants. Those who could read were allowed to answer the questionnaires, while those who could not read had the questionnaires administered to them by the field assistants. Two hundred questionnaires were randomly distributed with the limitation of one questionnaire per house, in order to ensure valid responses about the housing conditions in the area. The houses were

randomly selected, with one of every three houses being administered the questionnaires in the selected areas. A total of 168 valid responses were obtained, giving a response rate of 84 percent.

SAMPLE CHARACTERISTIC

Age

A large percentage of the sample population, 65.3%, are below 30 years of age as shown in Table 1. Over 90% of the sampled population are below 50 years of age, indicating the predominance of young women in their child bearing age in the demographic distribution.

<INSERT FIGURE 1>

Marital and Family Status

Married women accounted for the largest proportion of the sampled population with 91.1%. The remaining 8.9% were unmarried. Out of the sample, 49% had more than 5 children, with 34% having between 5 and 7, and 15% having more than 8. Only 15% of the women surveyed were engaged in any form of family planning. Out of those that were not practicing family planning, 61.5% were not practicing it for religious reasons, 12.3% because of their husbands refusal, 10% because they have not had enough children, and 16.2% for other reasons.

Educational status

Majority of those sampled have had some form of education as shown in Figure 1. Those with secondary school education, 28.1%, accounted for the largest share of the educated. A fairly large segment of the sampled, 42.5%, have not, however, had any form of western

education. The high literacy rate in the sampled population may be associated with the location of the settlement near the university, creating awareness about the benefits of education and, also easy access the educational programs of the university.

<INSERT FIGURE 2>

Occupational Distribution

Informal trading in the form of buying and selling is the single largest occupation of the women interviewed, with 58.3% of the sample population engaging in it as shown in Table 1. This is followed by self employed in other informal activities. Formal employment in the form of unskilled and semi skilled employment, mostly in the university and its associated institutions account for 16%. Only 3.9% of the women are engaged in agricultural employment for income.

<INSERT TABLE 1>

Housing Condition

The predominant durable housing material among medium and low income households in Nigeria is of cement sand sandcrete block wall structure, with corrugated zinc roofing sheets. In the Survey, the houses in general display a wide variety of material combination, probably displaying the disposition of low income households to engage in brick by brick capitalization. The predominant material of construction is mud for the wall structure with corrugated zinc as roofing material, which accounts for 49.4% as shown in Table 2. More than 90% of the houses have mud walls as part of their structure. Only 8.6% of houses are

made of the predominant building materials used by low income households, cement sand block walls and zinc roofing.

<INSERT TABLE 2>

While some services are available in the area, performance is generally poor. Electricity though available in majority of the houses is characterized by disruption in supply. There is a complete lack of electricity connection in 27.9% of the houses. The supply of piped water does not also cover the entire settlement. A significant 88% of the houses rely on raw water from wells for their water supply. Asked about the most pressing problems in their settlement, 80% of the respondents cited the lack of portable piped water, lack of good roads and the constant seizure of electricity. In addition to the lack of water, there was also the added health risk associated with the location of wells near pit latrines. About 80% of the sampled houses rely on pit latrines for solid waste treatment. In about 34% of the houses, the use of pit latrines was combined with the use of wells as the main source of water. Refuse in the settlement is collected in dumps and burnt; a common system of disposal still practiced even within higher income settlements in the city. More than 75% of the sampled population indicated that they disposed of their refuse by dumping in refuse dumps close to their residences.

THE IMPORTANCE OF HOUSING PARTICIPATION TO WOMEN

The practical and strategic importance of housing to women is an issue that is generally acknowledged in the research literature (Moser, 1991; Varley, 1991; Moser, 1985; Labeodan, 1992; UN 1991). The practical importance of housing relates to its ability to satisfy needs arising from the day to day activities and roles of women. This everyday roles of women

revolve around their the productive, reproductive and management activities. The strategic importance of housing to women on the other hand, relates to fact that participation is capable of improving their access to opportunities and also enables them to challenge existing asymmetrical structure of gender relations. Increased participation also has the capacity to free women from a position of dependency enabling them to take control of their lives and resources.

Participation can be in the form of improved access to, and ownership of land and housing. Adequate housing is of practical importance to women, because it provides them with the security to undertake their roles in society, while inadequate housing increases the burden and responsibilities of women (Wesemael-Smit, 1990: 53; Todes, 1995: 330). Housing also enables women to earn income. Reports by Varley (1995:175), Rakodi (1995:485) Tipple (1994:374), Strassman (1986) and Gilbert (1988) all point to women earning income from housing in the form of either rent or home based production activities. This income is important for women because it is usually used to meet the basic needs of their families and to improve the performance of their roles. Kanji and Jazsdowska (1995:142) reporting on urban Zimbabwe point out that women's income was undoubtedly important as "It was directed towards basic household needs such as food, kitchen utensil, children clothing and savings for emergencies." Todes (1995:332) also reporting on Durban South Africa also points out that "men tend to prioritize electronic gadgets above equipment associated with reducing the burden of domestic labor work, while women tend to invest more of their income to household managing facilities such as cooking facilities.

Apart from meeting their income needs, housing ,also provides women, especially those who are female household heads, with security. (Moser 1991:93) points out that "for women,

tenure rights are a strategic gender needs which ensures protection for themselves and their children.” Rakodi (1995:457), commenting on the same issues with regards to women headed households in Zimbabwe points out that “they attach considerable importance to home ownership, sacrificing other consumption in favor of investment in housing, and using the house as a basis for earning income and subsistence.....Once security of tenure is achieved, it is not relinquished except as a last resort, because there are few alternatives and because house is a source of security in old age and something to hand on to ones children.” Housing is also a means to capital accumulation for women. Housing contributes between 15% to 27% of gross fixed capital formation in most countries (Tipple 1994:371). Land and housing ownership thus improves the capital base of women, and improves their access to more capital and to other productive sectors of the economy. Access to finance is a critical requirement for improving access to housing, because of the huge capital outlay inherent in housing participation.

Location as an issue in housing participation is also of practical and strategic importance to women. Location determines access to services and employment, thus influencing the availability of opportunities to women. Todes (1995:330) and Volbeda (1989:189) have both reported on the constraints women face resulting from location away from income earning opportunities. Todes (1995:300) observes that Low income settlements in Durban are located on the periphery of the city. According to her, “those areas are far from places of employment. While commuting time is problematic for both men and women, women’s responsibilities for domestic work places additional pressures on their time and makes the different time-space demands related to their reproductive role difficult to negotiate. Studies elsewhere have pointed to similar problems under comparable conditions.” On the importance of this to the strategic needs of women, She further points out that “... work

distances problems limits the access of low income women to opportunities and therefore their ability to improve their strategic needs.” Location is also a factor in the participation of women in community based activities.

Housing building is generally of importance in most countries because of its contribution to physical and economic investment, and because also of its employment generation. Tipple (1994:371) points out that housing represent more investment than any other single use in urban areas. The value of a country’s housing stock, according to him, “normally exceeds its annual Gross Domestic Product. In terms of annual flows, investment in housing typically comprise from 2% to 8% of GDP and from 15% to 27% of Gross Fixed Capital Formation.” The construction industry is therefore an important source of income, and is particularly important for absorbing unskilled labor and giving work to the lowest income sector in the economy (Tipple, 1994:373). Participation in housing construction provides a means for women to earn income, acquire skills and also challenge existing society stereotypes.

The ability of women to influence space allocation decision either in the design or in the allocation of usable space is also of both practical and strategic importance to them. It is of practical importance to them because of their better perceptions of the housing needs of their families (Wesemael-Smith, 1990:53). Unfavorable gender biased allocation may result in the women undertaking their triple role and spending most of their time in a constrained physical environment (Huq-Hussain, 1986:101). Space allocation has a strategic dimension in its importance to women because an ability to influence space distribution in the house provides women a means of influencing decisions which directly concerns them and thus, enabling them to challenge existing the bias in the structure of social relations.

RESULT OF THE STUDY

The result of the study is presented in this section. Observations in the academic literature are presented on each of the aspects of participation considered, along with the findings from the survey.

Ownership of land and housing

Despite the importance of housing to women, low income women face several difficulties in their bid to acquire housing. Apart from the limitation of income associated with their low income status, they are also subject to gender discrimination and bias in existing policies, regulations and practices. Todes (1995:330), for example, points out that in Durban South Africa, Gender bias rules means that women headed households experience greater difficulty in acquiring housing than do those by headed by men. Furthermore, She points out that the tendency in development projects to register sites in the name of husbands puts women at a disadvantage, and also contributes to skewing power relations within the households (Todes 1995:332).

Despite the difficulties in housing participation experienced by low income women, they still engage in various activities to acquire housing either for themselves or for their families because of the importance of housing to them. Varley (1995:169) has reported on women participating as agents and landlords in illegal development of land on the periphery of Mexican cities. Varley (1995:172) also reports on women playing a critical role in motivating their families to acquire a plot of land on which to build. She points out that they do so because the greatest achievement they aspire to, in fulfilling their marital obligation, is to build something to leave to their children. Some of these women have been pointed out to back their campaign of suggestions by saving money without their husbands knowledge so

that the lack of a deposit cannot be presented as an obstacle. In addition, women often take up paid employment or other income generating activities on a temporary basis with the specific intention of funding the purchase of land and materials. Other than illegal invasion, Market participation and inheritance appear to be the common routes to land and housing acquisition for women. Varley (1995:175) points out in the case of three Mexican cities, that inheritance appears to have been the most common route to land lordism, but it was often the children of the form owner who were now the new owners. This trend has been shown to obtain in the case of Durban, where Todes (1995:332) points out that Changes in rules which have traditional discriminated against women in the 1980s meant that some daughters have been able to acquire housing through inheritance. Market participation is dependent on the access of women to income and the necessary subsidies to afford land and housing.

From the survey, all the respondents agreed that it was necessary for a woman to own a house. Out of the sample, however, only 23.2% (39) were found to own land. Eighteen percent (7) of these respondents inherited their land, while the remainder obtained them from the open market. Among those owning land, 20.3% (8) have houses built on their land. Inheritance accounted for 37.5% (3) of those owning houses, while the remainder obtained theirs from market participation. No respondent was found to own more than one house. Out of those with neither land or housing, 86.8% attributed it to a lack of resources. Thirty nine percent of them indicated, however, that they are already saving towards it, while the remaining indicated that they hope to start acting towards it when their economic situation improves. None of the respondents had obtained land or housing from government sources, despite the fact that land has been nationalized in Nigeria since 1978 with the objective of ensuring access to it for all Nigerians. Asked about public low cost housing schemes, 55% of the respondents replied they were too expensive for them

Access to credit and finance

Reports from the research literature tends to show that low income households in general, and women in particular usually have poor access to credit facilities. Moser (1995:228) has pointed out that studies have identified unequal access to credit because of lack of collateral as a gender-related constraint in the informal sector. Lack of control over savings has also been shown by her to contribute to preventing enterprise expansion. Todes (1995:334) also points out that in Durban, analysis of loans to small businesses by the small business development corporation in Natal indicated that as a whole, only 6% of monies go to women. The lack of access of women limits their participation in productive activities. Rukodi (1995:455) reports that partly because of lack of credit in Zimbabwe, women are engaged in activities which have relatively low start up cost, and involves only limited risk, but these are activities with low returns, so that there is little reinvestment and scaling up.

In Nigeria reports also tends to indicate that women have a poor access to credit. In the agricultural sector, for example, they have been reported to obtain only 10 percent of total credit available despite contributing to almost 70% of food production in the country (New Nigeria 1993:11). Some of the problems hindering women from obtaining credit include: the inflexible criteria for credit extension; complex legal terms involved in credit extension; difficult terms of repayment and high interest rates; and the need for collateral especially in obtaining loans from private financial institutions. The issue of collateral is particularly severe in hindering the access of low income women to finance. None of the women in the sample had benefited from formal credit facilities either for housing or other purposes. The lack of collateral was the main reason for not obtaining credit from commercial banks for 30% of respondents. Fear of legal action arising from a lack of understanding of lending

terms and lack of trust in the financial system also inhibited a significant proportion of the respondents, 25%, from attempting to secure credit. This fear is vividly captured by the exclamation of one respondent; " Ah! I no want (bank) wahala! ," (translated it means 'I don't want any problem with banks). Religion is also a reason for the lack of interest in credits by a segment of the respondent population. Interest payment is contrary to Islamic injunctions, and 9% of the respondents indicated a lack of interest in credit because of this. Although the Peoples Bank, a special bank established to help small scale informal economic activities, does not demand collateral, loans cannot be given individually despite the fact they are small. This means that women have to form co-operatives. In the survey only 35% of women belonged to co-operatives.

Location and space allocation decisions

Report on location in the literature indicates the difficulties women face when located away from income earning opportunities and in poorly serviced areas. Todes (1995:330) and Volbeda (1989:189) have both reported on the constraints women face resulting from location away from income earning opportunities. Todes (1995:330) observes that Low income settlements in Durban located on the periphery of the city far away from places of employment creates additional burden on women as they try to negotiate their time-space demands. One of the constraints low income women face is their inability to influence their families location within the context of their family income status. Thus, despite the importance of housing to women, reports indicate that most women's migration is in contrast to that of men, more commonly upon marriage rather than for employment as in the case of Urban Zimbabwe reported by Rakodi 1995:452. In Hayin Dogo, the male biased pattern of location is evident from the result of the survey. Eighty two Percent of the women are in the settlement because of reasons relating to their husbands choice of location as is seen in Table

3. Thirty eight percent are located in the settlement because it is close to their husbands place of work, while 44 percent are located there because it is where their husbands chose to live.

<INSERT TABLE 3>

In space allocation too, the sampled women do not appear to have much influence in decision making. It is the husband's income in case of renters or the husband in case of owner-occupiers who determine the amount and allocation of space and the spatial configuration of activities. Space allocations is generally made to women in line with their traditional role as housewives. Most of the respondent, 70%, felt they were occupying space that was inadequate them. Most of them felt they could do with either more space for their own activities, or more rooms. Many of the respondents expressed dissatisfaction with predominantly female activity areas such as kitchens. Only 84.1% of the houses actually had well defined kitchen areas. One of the major factors in the demand for more rooms is the large family size characterizing the sample. forty nine percent of the sampled women had over five children.

Employment in housing production industry

Reports in the academic literature show women participating in housing production either for income, or as a means to facilitating own housing. Reports from several countries have shown women to be active participants in the house building. Labeodan (1992) reports from his study of Lagos and Ibadan that women actively participate in such activities as block laying, carpentry, plumbing and block making. Huq-Hussain (1996) also reports that Low-income Urban women in Dhaka actively participate in several aspects of home building.

Volbeda (1995:172) reports that women undertake major part of the construction process in Mexican cities, even where as is often the case, men report that they built their houses unaided. Most of the activities of women in the house building industry tends to be limited to less skilled activities (Varley, 1995:172; Todes, 1995:333).

Women face several problems in their bid to participate in housing construction. Among these problems include society's stereotype, gender bias, and the lack of training and opportunities. Chant (114) reports that "the type of work women do are in turn heavily mediated by their age, marital status, position within the household and by direct and indirect involvement of hidden kin group and neighbors in attributing meaning to individual women's particular job." Labeodan (1992) points out that society's stereotype restricts the participation of women in housing production in Lagos and Ibadan. Gender, according to Moser (1995:228), was frequently used with intense competition, as an essential element in the division of labor forcing women into less lucrative areas. In Zimbabwe, Rukodi (1995:452) points out that "formal sector wage employment opportunities for women have been limited by both black and white cultural attitudes and lack of access to education and training opportunities for black women. Women's role have been defined as those of mothers and house wives..."

From the survey, only 6% of the respondents had participated in the housing Construction industry. Participation was principally for income, and was in unskilled works. Out of the 6%, 4% were involved in clay carriage and 2% in water ferrying. Responding to a question on participation in housing construction, 12% of respondents replied they do not because it was not their traditional role. In general, commenting on how best the women think that the government can improve the situation of poor women, a large proportion of the sample, 55%,

indicated that only a strengthening of agriculture and the improvement of industrial employment will improve their situation.

SUMMARY AND CONCLUSIONS

The paper carried out an empirical study of the participation of urban low income women in housing in Nigeria, using Hayin Dogo, Samaru-Zaria as a case study. Issues considered include access to land and housing, access to housing finance, participation in location and housing space allocation decisions, and employment in housing production.

Housing was found to important to the women surveyed and, just as it has been observed in the research literature, most of the women appear willing to take extra steps to improve their access to housing. Participation levels was generally found to be low in almost all the aspects considered. Few women owned land and houses, and the few that owned land or housing got them either from market participation or inheritance, reflecting observations about low income women participation in the research literature. Ownership level of land is low among the women despite the public ownership of land in the country. Lack of ownership of land or housing was associate with lack of resources to participate in the market. No case of credit utilizatio was reported in the survey, rather attitudes tends not to favor the use of formal finance sources either for social reasons or for fear of persecution by the credit issuing agencies. Locational decisions were found to be mostly influenced by males rather than by women. A significant percentage of the sample population were located in the settlement because it is near to the source of husbands employment or because he choose to build his house there. The influence of the women in space allocation was also found to also be negligible with households who are renting having their space allocation decisions mediated by the market and for house owners by the husband. Employment in housing production

reported is very low, and in similar fashion with reports in the literature, is mostly in poor paying and less skillful activities..

In general, the survey found trends which are similar to what has been reported in the research literature; poor housing conditions, along with poor access and participation in housing activities. Though speculative, it is probable that low income urban women generally fare worst off than most segments of the urban population in terms of participation in development activities and access to opportunities. There is a need, therefor, in current attempts at improving the situation of women, such as in the Urban Management Program, to focus not just on creating access and opportunities for women, but particular on creating access and opportunities for urban low income women because of their existing condition.

REFERENCE

- Chant S., "Gender and Development in the 1990s: Introduction," *Third World Planning Review*, **17**(2), 1995, 111-116.
- Huq-Hussain S., "Female Migrants in an Urban Setting- the dimension of spatial/physical adaptation; the case of Dhaka," *Habitat International*, **20**(1), 1996, 93-107.
- Kainji N. and Jazdowska N., "Gender, Structural Adjustment and Employment in Urban Zimbabwe," *Third World Planning Review*, **17**(2), 1995, 133-154
- Labeodan O. A., "Women in Informal House Building Industry in Nigeria," *Habitat International*, **16**(1), 1992, 17-24
- Moser C. O. N., "Gender and Planning in the Third World: Meeting Practical and Strategic Needs," in *Gender and International Relations*, R. Grant and K. Newlan (eds), Open University Press, Buckingham, 1991, 83-121
- Moser C. O. N., "Women, Gender and Urban development Policy; Challenges for current and future research," *Third World Planning Review*, **17**(2) 1995, 223-235
- Rukodi C., "The Household Strategies of the Urban Poor; Coping with Poverty and Recession in Gweru, Zimbabwe," *Habitat International*, **19** (4), 1995, 447-471
- Tipple G., "Employment for Housing: a Resource for Rapidly Growing Urban Populations," *Cities*, **11**(6) 1994, 372-376
- Todes A., "Gender in Metropolitan Development Strategies: the case of Durban," *Cities*, **12**(5), 1995, 327-326
- van Wesemael-Smit L., "Women's role in creating the Urban Habitat," *Habitat International*, **14**(4), 1990, 51-63
- Varley A. "Gender and Housing; the Provision of Accommodation for Young Adults in three Mexican Cities," *Habitat International*, **17**(4), 1993, 13-30

- Varley A., Neither Victims nor Heroines; Women, Land and Housing in Mexico City,” *Third World Planning Review*, **17**(2) 1995, 169-182.
- Volbeda C., “Housing and Survival Strategies of Women in Metropolitan Slum Areas in Brazil,” *Habitat International*, **13**(3) 1989, 151-171.
- Werna E., “The management of Urban Development or the Development of Urban Management? Problems and Premises of an elusive concept,” *Cities*, **12**(5), 1995, 353-359.
- New Nigerian (NN) (1993) Feminine Focus, *New Nigerian on Sunday*, June 13th, 1993, 11
- United Nations Center for Human Settlement (Habitat) *Global Strategy for Shelter to the Year 2000: Implementation of the First Phase*,: UNCHS (Habitat), Nairobi, 1993
- Strassman W. P., “Types of Neighborhood and Home Based Enterprise: Evidence from Lima, Peru,” *Urban Studies*, **23**, 1986, 485-500
- Gilbert A. G., “Home Based Enterprise in Poor Urban Settlements: Constraints, Potentials, and Policy Options,” *Regional Development Dialogue*, 9(4), 1988, 21-27

FIGURE 1: Age Distribution of Sample Population (%)

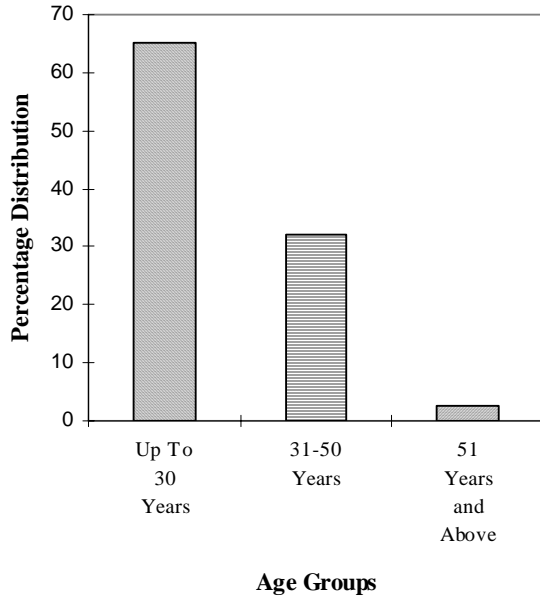


FIGURE 2: Educational Qualification of Sample Population (%)

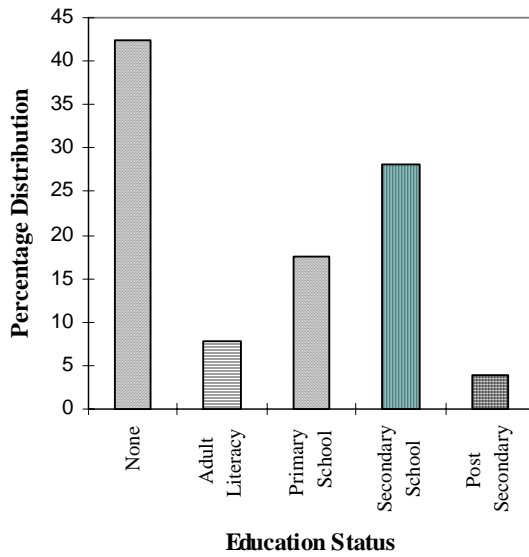


TABLE 1: Occupational Distribution of Respondents. (Percentage)

| OCCUPATION | PERCENTAGE |
|---------------------------|-------------------|
| Buying and Selling | 58.3 |
| Other Self Employment | 22.3 |
| Employment in Agriculture | 3.9 |
| Formal Employment | 16 |
| TOTAL | 100 |

Authors field work

TABLE 2: House Construction Materials in Haying Dogo (Percentage)

| MATERIAL COMBINATION | PERCENTAGE |
|---|-------------------|
| Mud with thatched roof. | 18.5 |
| Cement block with thatched roof. | 4.9 |
| Mud with zinc or other industrially produced roofing material. | 49.4 |
| mud\ cement blocks combination with thatched roof. | 8.1 |
| cement with zinc or other industrially produced material. | 8.6 |
| Mud\cement combination with zinc or other industrial roofing material | 10.5 |

Authors field work

TABLE 3: Reason for living in Hayin Dogo (Percentage)

| REASON FOR LIVING IN HAYIN DOGO | PERCENTAGE |
|--|-------------------|
| Because of proximity to husband's place of work | 38 |
| Because it is where their husbands chose to live | 44 |
| Because they were born there. | 10.5 |
| other Reasons | 7.4 |
| TOTAL | 100 |

Authors field Work

Acknowledgement:

Research for this paper was supported under the Canadian International Development Agency sponsored Joint Ahmadu Bello University- McGill University Nigerian Indigenous Building Material Research Project. The Authors would like to acknowledge the support of Professors Pieter Sijpkes and Jeffery Davidson of McGill University.