

**International  
Institute of  
Social Studies**

*Erasmus*

**Women's Livelihoods: Socio-Economic  
Implications of 2014 Slum Clearances  
The Case of Namuwongo and Banda Slums, Kampala**

A Research Paper presented by:

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(Uganda)

in partial fulfilment of the requirements for obtaining the degree of  
MASTER OF ARTS IN DEVELOPMENT STUDIES

Major:

**Human Rights, Gender and Conflict Studies: Social Justice  
Perspectives**

(SJP)

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December 2017

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This document represents part of the author's study programme while at the Institute of Social Studies. The views stated therein are those of the author and not necessarily those of the Institute.

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## List of Acronyms

BoU	Bank of Uganda
BRAC Uganda	BRAC Uganda Microfinance Limited
FGD	Focus Group Discussion
GeoGecko	Geo Intelligence Excellence in Uganda and beyond
GoU	Government of Uganda
IEA Kenya	Institute of Economic Affairs Kenya
ISS	International Institute of Social Studies
KCCA	Kampala City Council Authority
KPDP	Kampala Physical Development Plan
MFI	Micro-Finance Institution
MLHUD	Ministry of Lands, Housing, and Urban Development
NGO	Non-Governmental Organization
NPPS	National Physical Planning Standards
RVR	Rift Valley Railways
SACCO	Savings and Credit Co-operatives
SGR	Standard Gauge Railway
UGX	Uganda Shillings
ULC	Uganda Land Commission
UN	United Nations
URA	Uganda Revenue Authority
URC	Uganda Railways Corporation
URN	Uganda Radio Network
USD	United States Dollar
VSLA	Village Savings and Loans Associations

## Acknowledgements

I thank the Almighty God for seeing me through this entire journey, from beginning to end. I also want to express my most sincere gratitude to the Dutch Government, who sponsored my Masters through the Nuffic Fellowship Program. Long may it continue! And to the Dutch Foundation *De Zaaier*, a big thank you for making the difference by awarding me a travel grant to conduct field research in Kampala in the summer of 2017. To my supervisor and second reader, I thank you both for support and guidance, and for suggesting new ways of thinking about the problems of women trying to survive when confronted with slum clearances. Thank you for your guidance during seminars, and for meetings to discuss this work. To my family, thanks to my father and role model Mr. Richard Okello Epilla who guided me, right from the time of application for this Masters. You have been instrumental in my academic journey and I thank you for the insights you gave me about how to succeed on this hard journey. I dedicate this work to my mother Mrs Catherine Epilla, my sisters Christine Apio, Priscilla Auma, Deborah Ayo and my brothers Bonny Okol and George Okello. Special thanks to Paineto Othieno, words cannot express your support and to my friends at ISS and in Uganda, thanks again for all the support!

## **Abstract**

This study examines the lives of some women slum-dwellers in Kampala who have faced threats or actual evictions, notably in 2014 in the slums of Namuwongo and Banda in Kampala, the capital of Uganda. The study suggests that slum women displaced find themselves more than ever unable to improve or maintain their own socio-economic status and livelihoods. Fieldwork, based on almost thirty interviews with a range of stakeholders, revealed the limitations of available formal and informal income-generating activities for displaced slum women. Their livelihood options were confined to charcoal selling, local brewing, vegetable hawking and prostitution, forms of economic activities that do not necessarily offer the women any way out of their economic and livelihood insecurity. This study found that poor socio-economic conditions faced in slum areas worsened for almost all the women, because of the way slum demolitions were handled. Empirical findings of the study suggest no compensation was provided, and there was no rehousing. There are now few prospects for legal or other redress for the women most affected, because they lacked property rights in slum areas. As a result, their indebted situations have worsened and so have the coping strategies. In addition to finding the women have been disempowered in terms of socio-economic status, by the slum demolitions, the study also highlights the government's responsibility in relation to poor women, who should also have a "right to the city".

## **Relevance to Development Studies**

The study explores how demolishing slums has had negative socio-economic implications for the livelihoods of poor women in Kampala, connecting this with wider debates in Development and Urban Studies worldwide about the status of slum dwellers and those living in informal, irregular urban settlements. The study is especially concerned with the poor women, often single-parent household heads, who have been most affected by the slum demolitions in Kampala, and their aftermath.

## **Keywords**

Women, Slum, Slum Dwellers, Livelihoods, Sustainable Livelihoods, Insecurity, Vulnerability, Socio-economic, Social exclusion, Demolition, Employment, Rights.



# **Chapter 1 Introducing the Research Problem: Slum Women's Livelihoods amidst Relocation in Kampala Uganda.**

## **1.0 Introduction: the "Move on" Policy**

According to a 2017 Ministerial Policy Statement, Kampala Capital City Authority (KCCA) confirmed that 617 of what were termed as "shanty and unapproved structures" were "removed or demolished" (KCCA 2017a:51) in parts of Kampala on 28 July 2014 (Daily Monitor Uganda 2014). In their enforcement exercise in an effort to control illegal settlement, these demolitions took place mainly in slums of Namuwongo in Makindye division and Banda in Nakawa division. Shortly before the demolition, on 1<sup>st</sup> July 2014 KCCA ran a 28 days' notice in the newspaper (Daily Monitor Uganda 2014) announcing their intention to remove those 'illegal structures' less than 60 metres from the railway line. The aim of this clearance had been claimed to improve the socio-economic development of the area, a responsibility seen as resting with the government authorities in Kampala, the capital city of Uganda.

This study examines the lives of some of the women facing such threats or actual eviction and suggests that they find themselves disempowered to improve their own socio-economic status, because of limitations of available formal and informal income-generating activities for slum women. The main activities they are involved in, including operating small restaurants, local brewing, prostitution and charcoal selling do not necessarily offer them a way out of their economic and livelihood insecurity. Why women? Socio-economic status of women slum dwellers is low and they get more involved in economic activities to earn money and support the family hoping to make these low conditions better. 52.8% of the working population in Uganda were women by 2009/10 (UBOS 2013:74), some are household heads (Pawar and Mane 2013: 61-62). Women household heads were 4,101 in the central region of Uganda, slightly above 4,024 men in 2009/10 (UBOS 2013:4). Yet "the impact of many development programmes has been particularly negative on women...as development projects appropriate or destroy their basis for sustenance survival" (Escobar 1992:141).

From this perspective, the study examines the prospects for redress for poor women in relation to their lack of property rights in slum areas, their indebted situation and widening their limited choices of livelihood activities as a form of potential empowerment in future. In addition to being disempowered to improve socio-economic status, the study links the position of the local government in relation to the poor women's right to the city.

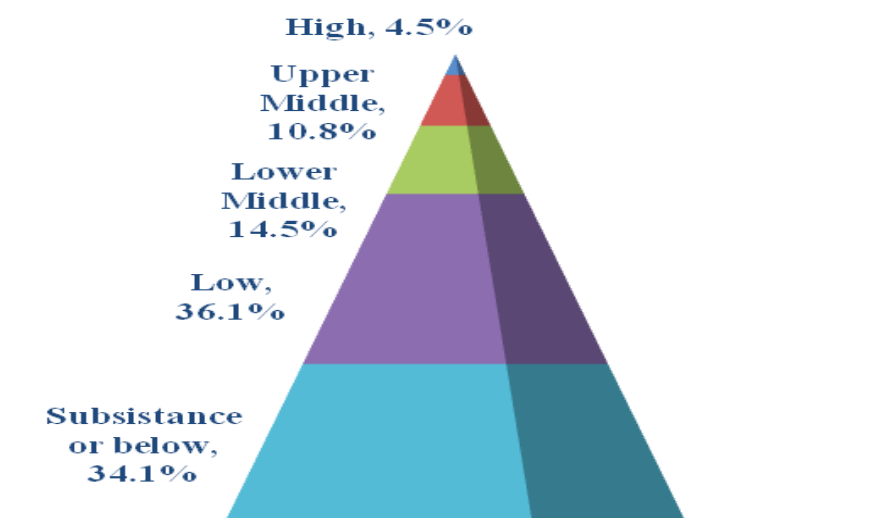
## 1.1 Slums and Socio-Economic Context in Kampala

Whereas in Nigeria a slum is defined as “the informal expansion of indigenous villages that preceded the formally planned city...in India the term slum...refers primarily to densely packed owner-occupied shacks, with a much lower prevalence of rental tenure” (Huchzermeyer 2011:6). In this paper I will define a slum as unexpected and informal settlements which house the urban poor in Uganda.

In 2016 the United Nations Habitat (UN Habitat 2016:78) estimated 53.6% of the urban population in Uganda to be living in slums, with a population of 3,282,000 slum dwellers. Today Kampala hosts the largest population of slum dwellers (KCCA 2012:105). Majority of whom are women, particularly single mothers (Ibid 2012:104). Albeit 70% of the population in Kampala fall in the category of low (poor) or very poor income earners (KCCA 2012:107), which is relatively higher than the 60% representation of the poor in informal settlements in urban areas of Kenya (Habitat for Humanity 2017).

In 2011, socio-economic status estimates in Kampala showed gaps between the high-income earners and low (poor) income earners in terms of access to education and availability of employment opportunity as in Figure 1 below (KCCA 2012:104). This is strongly representative of poor slum dwellers of Namuwongo and Banda and their limited access to employment. These disparities have largely been driven by the high unemployment rate. By implication, most of those in the middle income or high-income categories are salary earners with steady employment of one kind or another. Whereas most of those in the lower income or very poor brackets work in the informal sector with low-paid and irregular jobs (Ibid 2012:104).

**Figure 1: Percentage representation of socio-economic status gaps in terms of access to education and employment**



Source: Kampala Physical Development Plan report (KPDP) by Kampala City Council Authority (2012)

The Kampala Physical Development Plan report projected that by 2011 the estimated living standards in Kampala would be 11,000 USD for all the upper middle-income earners, 4,000 USD for all the low (poor) income earners and 2,000 USD for the very poor income earners (KCCA 2012:175). However, these high margin projections seem to be blind about existing trajectories. Like in Kenya, slum dwellers in Kampala spend vast amounts of money on rent and yet this investment does not give them returns or improve the quality of their living standards. Furthermore, realizing the previously mentioned increases of thousands of dollars in living standards for the poor in Kampala is unlikely as poverty further worsened with the 2014 demolitions. The low living conditions in Kampala slums can be attributed to rent expenses between 8.15 USD to 40.76 USD per month (See Appendix 4).

High margin development projections are difficult to achieve in practice, but certainly, my assumption in this study is that urban development in Kampala should improve or at least not damage the socio-economic status of people and especially poor women who live in the city. Essentially, city authorities should engage with slum dwellers in 'improvement' or demolition programs through reintegrating informal settlements within formal settlements, providing infrastructure and basic services through combined effective systems of planning and design should also be the goal as suggested by UN Habitat Guidelines (UN Habitat 2015:6). In the worst-case scenario, their status should be unaffected; it should certainly not deteriorate. To safeguard this requires elemental factors like planning, facilitating access to infrastructure and implementation of development projects in a way that avoids unintended consequences for the poorest, and in particular for poor women slum dwellers (Majale 2008:273-274). And improvement of slums by reducing the immersion of profit extracting stake holders in slums (Huchzermeyer 2008:32).

In conformity with the above, UN Habitat finds it very essential for governments to create peer learning platforms. Prioritizing primary engagement of slum dwellers promotes knowledge sharing around the challenges they face. Which in turn may help policy makers or government stake holders and others involved to collectively understand the specific challenges of slum dwellers and come up with sustainable and favourable solutions like identifying employment creation that further enhances urban development (UN Habitat 2015:7; Majale 2008:276). Policy makers in Uganda can have discussions locally, nationally and internationally like it was done in The Building in Partnership: Participatory Urban Planning (BIP: PUP) project in Kenya in 2004 where most slum dwellers and NGOs were involved (Majale 2008:277 and 281). These are lofty ideals, difficult to achieve in practice, but certainly the likely implications of ignoring these principles during the 2014 Namuwongo and Banda slum clearances, has been to worsen poverty and create problems for those affected by demolitions.

The study therefore explores how demolishing slums has had socio-economic implications for the livelihoods of women in Kampala, connecting this

with debates in Development and Urban Studies worldwide around the status of slum dwellers and those who live in informal, irregular urban settlements, women in particular. There has been considerable academic interest in the 2000's in how slum dwellers in urban cities earn a living and make their livelihood, with relatively little emphasis on gender for instance, African cities like Kampala (Uganda), Delhi (India) among others (Namiiro 2016; Marx et al. 2013; Arimah and Branch 2011; Dupont 2008). Therefore, my hope is to explore Uganda with the idea that access to sustainable livelihoods is made difficult for poor and marginalized women who live in slum areas.

Evictions in countries like India and Uganda among others have destroyed assets, destroyed the little investments already made and this compromises slum dwellers' efforts to improve their living conditions, limiting their ability to engage in economic activities that can generate income because of the destruction of their assets, their loss of jobs and social capital (social relations) following slum demolitions (Alberts et al. 2016; Ramanath 2016:4; Namiiro 2016:7). Generally, city officials, chiefly concerned with public works, seem to remain blind to some of the hidden costs of urban planning for the poor (Escobar 1992:133), costs that impede women slum dwellers in Kampala from gaining a decent livelihood.

## 1.2 Existing literature on slums

Studies suggest there are large mass evictions by state agents who demolish and destroy slums in the name of development (Marx et al. 2013; Arimah and Branch 2011; De Wit and Berner 2009). Albeit scholars like Braun pointed out that women have fewer influential social contacts outside the slum connections than those in upper income parts of the city (Braun 2016:9). Most slum dwellers leave school early in order to work and earn a living. Some have resorted to informal ways of earning and enhancing their own and their family's livelihoods (Formson and Hilhorst 2016:13) through prostitution and other services (beer, groceries, selling food by the road side, hairdressing, etc.). Moreover, there are limited livelihood opportunities which limit women's choice and may drive them into prostitution and other low-status and illegal occupations (Mwapu, Hilhorst et al. 2016:1) usually in the informal sector and in unregulated or illegal activities (Braun 2016:2).

Other studies in the 21<sup>st</sup> Century on slums and informal settlements have also found out that amidst all the adaptation challenges during and after evictions, there is increasing marketization of slum development which puts land lords at risk of losing out on rent income and the tenants at risk of losing out on where to stay (Huchzermeyer 2008). For instance, in 2004 land lords and tenants in Kenya were persuaded to sell off their land within the slum areas to provide space for expansion programs for Nairobi Housing Market (Ibid 2008:23). Also in the case of Uganda (Namuwongo and Banda slums), the demolitions are threatened by increasing marketization of the railway line. The so-called need for

the government to expand the railway line transports at the expense of slum dwellers with no clear compensation measures and thus ignoring the interests of such vulnerable people.

Vulnerability refers to the state of not being able to easily deal with and get acquainted with the risks of undesirable livelihood effects (Formson and Hilhorst 2016). Vulnerability is usually associated with social exclusion (Adaman and Ardic 2008: vi) and social exclusion refers to the “process whereby certain individuals are pushed to the edge of society and prevented from participating fully in social life, by virtue of their poverty, their lack of basic competencies and lifelong learning opportunities, or as a result of discrimination” (Adaman and Ardic 2008:6). In this regard, out of the 108,778 households in the mostly quite wealthy Makindye division where Namuwongo slum is situated, 7,377<sup>1</sup> households still use paraffin lanterns and ‘*tadooba*’<sup>2</sup> (UBOS 2017:82). In Banda slum which is comparable to Namuwongo, and is also in central Kampala, 79%<sup>3</sup> of households still use paraffin lanterns and *tadooba* (UBOS 2017:161). They simply cannot afford to use electricity due to lack of employment, limited earnings, and the pressure on income catering for basic needs like food and shelter. These lamps used by the poor are dangerous since fires are common when they are knocked over, they set fire to clothes or other dry material in the shacks.

Scholars suggest that slum clearances are on the rise since the twenty first century in developing countries and towns like Durban - S. Africa, Delhi – India, Nairobi – Kenya, among others because of urbanization or urban development (Patel 2013; Dupont 2008; Huchzermeyer 2008; Okpala 1999). Because of this social exclusion increases in line with transport exclusion and this situation, combined with the absence of employment opportunities (Alberts et al. 2016:142) calls for rebuilding of poor women’s livelihood strategies in developing countries. Other scholars in South Asia express the fear that upgrading programs do not include all those directly and indirectly affected (Moran et al. 2009; Roy et al. 2004; Bapat and Agarwal 2003; Misra et al. 2001), especially those on low incomes, living on or below subsistence levels. There is a fear of corrupt leaders who organize the slum clearance process (De Wit and Berner 2009). Residents are afraid the benefits (if any) do not reach everyone equally Roy et al. 2004. This raises the possibility of compensation schemes being selective (Huchzermeyer 2008) with likely implications for the livelihoods of women and the poorest.

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<sup>1</sup> Figure has been modified by researcher by adding up figures of 4,346 and 3,031 for paraffin lantern and *tadooba* users respectively.

<sup>2</sup> *Tadooba* is a lamp locally made from a recycled tin and a piece of thread immersed into the tin containing paraffin. A small tip of this thread is left out for lighting.

<sup>3</sup> Percentage has been modified by researcher by adding up figures of 226 + 2,271 for paraffin lantern and *tadooba* users, then dividing the total 2,497 by the total number of households 3,147 multiplied by 100.

## 1.3 Aims, Objectives and Questions

This study sought to understand and contextualize the livelihood strategies of women living in the slum areas of Namuwongo and Banda in Kampala, the capital of Uganda. In the context of slum clearances, the aim was to explain how women in slums, especially those displaced survive amidst halted slum demolition and following slum clearances from inner city areas in the suburbs of Kampala. The focus is on those legal and non-legal means that women adopted to gain a living. Since only very few slum women can be expected to have access to savings and land titles, this means that following evictions and clearances they have few livelihood options. In 2011 only 24.9% of women owned land in Urban areas, significantly lower than 75.1% representation of male ownership of land in Uganda (UBOS 2013:90). The study is in part very practical in that it looks at how those women most affected by slum clearance policies of the local municipality and other authorities continue to handle every day and longer-term impacts of demolition of structures.

The displacement of many who already fled to nearby slums in 2014 has already made many of these women vulnerable to displacement, making it difficult for them to support their families unless they are already in the home village. The study also provides evidence that women whose slum housing have been demolished often return to the demolished areas when the demolition and construction work is halted. They seem to have few other options for making a home and a living. The study also explored how such women were denied basic rights involved in the broader right to development. Their property rights were not acknowledged as legal, and this socially and economically impinged their right to survival and to decent ways to sustain their livelihoods (Goodwin and Maru 2017).

As defined by the authorities involved, (the railway authorities, government and municipality) the women have few rights of compensation. I have some background questions to ask myself. Is this approach justified in developmental and human rights terms? Is it acceptable to ignore the rights of the poor in the informal sector, because they (slum women) lack legal titles or tenancy agreements?

### 1.3.1 Main Research Question

What have been the implications of the Namuwongo and Banda clearances of 2014 on women slum dwellers? How have the affected women tried to sustain their socio-economic well-being through various livelihood strategies?

### 1.3.2 Sub-Questions

- (i) How were the slum clearances managed and justified by the authorities?
- (ii) How did the women slum dwellers affected try to protect their livelihoods during and following eviction/ clearance process?

- (iii) How have Non-Governmental Organizations (NGOs) and Micro-Finance Institutions (MFIs) tried to support the women faced with trying to protect their livelihoods during and following clearance and demolition?

### **1.3.3 Research Objectives**

This study documents the socio-legal and livelihood strategies women slum-dwellers in Kampala have used to seek to protect their livelihoods during and after the 2014 evictions and clearances in Namuwongo and Banda (in Makindye Division). From the time they settled in these slums to the period of study in 2017, the study tried to establish how the women slum dwellers tried to protect their livelihoods and that of their families from the shock of displacement. What were the various considerations that informed the strategies they adopted to protect their livelihoods and that of their families? The study also tried to establish how these women dealt with different challenges in their efforts to protect their livelihoods.

## **1.4 Methodology and Data Collection**

The methodology explains why particular methods and areas of study were preferred (Kombo and Tromp 2006). In this case, the study comprised two so-called slum areas, affected by the 2014 slum clearances – Namuwongo and Banda. This section describes how data on the impacts on the livelihoods of women and their responses to the demolition was collected and analysed in the summer of 2017 (Mugenda and Mugenda 2003:3).

### **1.4.1 Site of the Study**

The study objectives were successfully established by conducting interviews in selected slums of Namuwongo and Banda within the Capital City of Uganda, Kampala. I chose this area because in recent years (2014 to date) the government of Uganda has been evicting people and demolishing structures in the city suburbs of Kampala in the name of development as explained further in the contextual background. Moreover, the numbers of slum dwellers in Kampala are rising. In this regard, Uganda's total population in 2014 was 38,845,000 (UN Habitat 2016:78), remarkably higher than 24,400,000 in 2002 (UBOS 2002). Currently, the population of slum dwellers is 3,282,000 which is 53.6% of the Urban population (6,124,000) living in Urban areas of Uganda (UN Habitat 2016:78).

## 1.4.2 Population Size and Growth in Kampala City (Uganda)

In a city of a total population of 1,507,114 (UBOS 2014:11), a 2014 population census conducted by the Uganda Bureau of Statistics (UBOS) shows that Kampala Capital City urban centre population has increased by 317,972<sup>4</sup> between 2002 to 2014 (ibid 2014:11) which is a sign of significant population growth. What does this mean? Of this population, the Bureau revised its findings in 2017 and specified the total population of 393,008 in Makindye Division where Namuwongo slum is located, of which 53%<sup>5</sup> are females (highly representative of affected women) (UBOS 2017:76). Whereas Banda has a total population of 13,597 people of which 48%<sup>6</sup> are female (Ibid 2017:152). Therefore, with the increasing population influx, those who want to live in Kampala city have to either rent a house or establish settlements in ‘more affordable’ areas like slums. For instance, there has been growth of slums in Namuwongo from 451 structures in 1993 to 2,554 structures by 2016 according to the Geo Intelligence Excellence in Uganda and beyond (GeoGecko) (2016), also (see Appendix 10). However, once the numbers of slum dwellers increase, population figures in slums will also drastically rise which implies that many livelihoods are likely to be affected during and after evictions and demolitions which is descriptive of a vicious circle.

## 1.4.3 Research Design

The study used semi-structured interviews with key informants and a Focus Group Discussion (FGD) to obtain information from the respondents during the process of data collection, analysis, and data interpretation. Three main topics were discussed during the interviews.

- (1) The respondents’ knowledge around evictions, demolitions, and livelihoods options (all respondents).
- (2) The suitability and sustainability of ways to protect livelihoods, work or other forms of earning money (slum dwellers only).
- (3) Challenges and solutions faced in trying to protect livelihoods, and earn money (all respondents).

Each of these main topics had sub-questions that guided the interviews. I recorded some interviews, wrote down notes and kept a daily journal during the

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<sup>4</sup> Figure derived by subtracting the total population in the year 2002 (1,189,142) from the total population in the year 2014 (1,507,114).

<sup>5</sup> Percentage has been modified by researcher by dividing the figure of females (206,640) by the total population 393,008 multiplied by 100.

<sup>6</sup> Percentage has been modified by researcher by dividing the figure of females (6,579) by the total population 13,597 multiplied by 100.



study to achieve intended objectives to better understand the vicious circle of challenges faced by slum dwellers due to demolishing slums repeatedly. The research design consisted of an intended structure and a clear outline used to generate responses to match the research problem (Kothari 2004).

#### **1.4.4 Data Type and Source**

The study employed both primary and secondary data. Primary data was used to get evidence and data through semi structured interviews I administered with key informants (Kothari 2004) and an FGD.

Secondary data heavily relied on information gathered by other researchers (Kothari 2004). I collected information from official records/ literature from Twesigye, Oyuko and Company Advocates and a KCCA report on Kampala Physical Development Plan (KPD), newspapers, academic journals, and internet search information, among others. I reviewed KCCA literature on slum development plans and livelihood strategies, reviewed KCCA land registry documents, and trial documents of Twesigye, Oyuko and Company Advocates (2014a) court case in *The Republic of Uganda in the High Court of Nakawa at Nakawa arising out of Civil Suit No. 312 of 2014 - Suzan Joy Amot Otim and 14 others versus Kampala City Council Authority (KCCA), Uganda Railways Corporation (URC) and Rift Valley Railways (RVR) and Uganda Land Commission (ULC)*.

#### **1.4.5 Data Collection Method**

I drafted questionnaires which consisted of a sequence of questions on topics earlier highlighted. Respondents' views and insights were sought (Kothari 2004:100) with both closed-ended and open-ended questions. The study used direct observation to take notes and record activities and actions. Key informants were selected using purposive sampling and I deliberately made choices of respondents deemed knowledgeable about the issue (Tongco 2007) by first probing whether the person has been living in the area before 2014.

A total of twenty-eight interviews were conducted, 16 with women and 12 with men. Data was collected from two key slums of Namuwongo and Banda with focus on evicted women who have either managed to take the case to court or not. Interviews were obtained from 9 Government Officials (3 women, 6 men), 3 officials from the Ministry of Lands, Housing, and Urban Development (MLHUD), 3 Officials from Kampala City Council Authority (KCCA), 1 official from Standard Gauge Railway (SGR), and 2 officials from Uganda Railway (UR). Government officials were interviewed to establish (1) the back ground of the demolitions, criteria used to select persons that were evicted, management and their official justifications for the slum clearances and demolitions and. (2) How this affected slum dwellers' livelihoods, especially women. Officials from different departments were interviewed, however, to ensure their anonymity the study does not disclose the departments.

I interviewed one female from Twesigye, Oyuko and Company Advocates and one key social worker from an NGO dealing with affected people of Namuwongo Slums (Uganda Hands for Hope). I carried out 17 interviews from formerly evicted persons and those currently staying in the slums of Banda-Nakawa and Namuwongo-Makindye (12 women and 5 men).

Out of the two intended FGDs, one was successfully held in Banda-Nakawa with 3 former slum dwellers, currently staying not far away from the previously demolished place as detailed in Table 1 below. The topic of focus was suitability and sustainability of ways to protect livelihoods, work or other forms of earning money and support given by NGOs and MFIs. I decided to treat this as an FGD since it was a discussion amongst all 4 of us. All 3 informants are victims of double evictions from Nakawa – Naguru.

**Table 1: Shows Informants Interviewed**

Interview	Category of key Informants	Women	Men	Number of Respondents
Semi-Structured	Former (current) slum dwellers	11	3	14
	Ministry of Lands, Housing, and Urban Development (MLHUD)	1	2	3
	Kampala City Council Authority (KCCA) Officers	0	3	3
	Uganda Railway Corporation (URC) Officers	1	1	2
	Standard Gauge Railway (SGR) Officer	1	0	1
	Rift Valley Railways (RVR)	0	0	0
	NGO Representative	0	1	1
	Legal Officer	1	0	1
<b>Sub Total</b>				<b>25</b>
Focus Group Discussion (FGD)	Women and Men Former (current) slum dwellers	1	2	3
<b>Interview from former (current) slum dwellers</b>		11+1 = 12	3+2 = 5	
<b>Overall Total of Interviews</b>				<b>28</b>

Source: fieldnotes from interviews July - August 2017.

#### 1.4.6 Ethical Challenges and Limitations of Field Research

I faced challenges like willingness to accept semi structured interviews. My first appointment with one of the KCCA officers on 31 July 2017 wasn't successful and all efforts to reach him had narrowed until when I contacted a KCCA focal person to re-schedule the interview for 8 August 2017.

In addition, all efforts to meet with officers from Rift Valley Railways (RVR) were futile as they were in the Third week of strike by 8 August 2017. However, I conducted one interview with Standard Gauge Railway (SGR) which is said to be taking over from RVR. It is crucial to mention that RVR is a private business entity and a foreign investment owned by Cairo-based Qalaa Holdings. It was contracted by the Government of Uganda (GoU) to expand the railway line and run the passenger train until 2030. Only until recently, the GoU terminated RVR's concession for running Uganda's meter gauge railway on 8 October 2017 because of financial and managerial problems (Daily Monitor Uganda 2017).

Another limitation was Namuwongo being one of the slums which has been researched a lot prior to and after the 2014 demolitions. I found a group of three people walking through the slum, two of whom were white ladies. I later learnt they were employees at Uganda Hands for Hope. Seeing white people in the area gives community members the perception that something good or money will always result.

A certain white man wanted to help me but the lady he came with was given 200,000 Uganda Shillings and that lady gave me only 50,000 Uganda Shillings (Atuk Grace (real name), interview 9 August 2017 in Namuwongo, Kampala).

This kind of approach sways community members to think and expect that any kind of information they provide must be paid for.

In response to minimise the potential loss of income informants suggested they may face due to being questioned whilst they wish to be working, I decided to interview them at places of work/ vending. Slum dwellers do different kinds of jobs at different locations like '*nyobo moko me kong*' (to mean local alcohol brewing) (Ayot Grace, interview 9 August 2017 in Kampala), operating restaurants as early as 6:00 am and are occupied most of the day, moving from door to door looking for clothes to wash for money, Night Askari (security guard), selling vegetables from small stalls, school cooks like Asamo Anna who is at the school premises from 6:00 am till 6:00 pm then she can leave to sell cooked food by the road side. Therefore, this kind of arrangement could not allow for FGDs, in fact I interviewed Anna from the school kitchen.

Finally, in attempt to overcome the challenge of retaliation from attending FGD because of respondents' demand for money payments, I conducted 8 successful key informant interviews on 10 August 2017. When I returned to conduct FGDs, Atuk Grace said

The ladies who had promised to return for group meeting decided to go to work and they said they do not have time to wait without pay because they are losing business.<sup>7</sup>

The challenge with committing to pay informants for attending FGDs is it “will foster the evolution of...respondents who participate only for the money” (Fern 2001:203). I hold the view that this may easily influence the category of persons who attend the FGD and influence the information I collect.

## **1.5 Positionality of the Researcher**

During this study, I reflected on practical experiences of slum dwellers as I am welcomed into the site of Banda, Kinawataka, and Kirinya (railway line) slum daily as I travel to Kampala City centre. I live in Kirinya, a town in Kampala and it came to my notice that slum dwellers are faced with several challenges in generating income. I see them vending on the streets at night, women with little children by their side, others crying, others playing or sleeping on a folded piece of cloth as their mothers wait for customers. This can be very exhausting for these women. Being exposed to such experiences made me develop a keen interest in understanding the challenges they face. Indeed, each of the women I interviewed had unique experiences of how they try to protect their livelihoods during and following the evictions.

## **1.6 Organization of the Paper**

This paper comprises five chapters. This Chapter introduced the research problem, aims, objectives, questions, and methodological approach of the study. The next Chapter 2, comprises the conceptual and analytical framework, whilst Chapter 3 presents empirical findings based on mainly field findings and some secondary sources. Chapter 4 further analyses the clearance/displacement process, the displaced livelihoods while looking at how the slum clearances have impacted on having enough resources and access to food and money to afford basic needs. This chapter draws attention to the conceptual and analytical framework earlier mentioned and also analyses the operation of MFIs and their support on the socio-economic status of slum dwellers. Chapter 5 Concludes with suggestions for improvement.

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<sup>7</sup> Sarah Opio asked if I will give her money to come back the following day for a focus group discussion and I responded by saying ‘I am only a student doing research for study purposes without any form of monetary reward for people I will interview. However, my study may be used to inform policy making especially now that the slum risks re-demolition anytime.’

# Chapter 2 Conceptual and Analytical Framework

## 2.0 Introduction

Inspired by authors like Chambers and Conway, this chapter explains the livelihood framework and demonstrates how it relates with insecurities like social and economic insecurities slum dwellers are faced with in relation to Namuwongo and Banda slum 2014 clearances. It explores how livelihoods can be analyzed in line with choices made, possession of and access to material or no material resources and skills. I give an overview of the implication of social and economic insecurity on employment and livelihoods adopted. And I question whether women who have lived in slums, also have a right to the city.

## 2.1 The Livelihood Framework

A livelihood may be defined as having enough sources of, and access to food and money to afford basic needs (WCED 1987:3). Often, poor, and very poor urban families are considerably particularly vulnerable in terms of access to sustainable livelihoods, given their lack of access to sell grown food on a substantial scale (Hossain 2005:46). Elsewhere, Chambers and Conway (1992:6) suggest that

A livelihood comprises the capabilities, assets (stores, resources, claims and access) and capabilities required for a means of living: a livelihood is sustainable which can cope with and recover from stress and shocks, maintain, or enhance its capabilities and assets, and provide sustainable livelihoods opportunities for the next generation; and which contributes net benefits to other livelihoods at the local and global levels and in the short and long term.

Following the 2014 slum clearances, slum dwellers in Namuwongo and Banda involuntarily take on all kinds of available survival strategies in the hope of advancing their own wellbeing, and that of their families. For instance, they may try to mobilize resources from group savings, borrow money from friends, family, savings groups, or private financial institutions, including money-lenders. Here an enabling factor is the extent and intensity of their social networks (Hossain 2005:46). Slum dwellers in informal settlements gamble on any chance available for sustaining their livelihood depending on the changing environment in which they live. Access to income is the key determining factor as to which economic activity women will engage in amidst the displacements.

When referring to the livelihoods approach it is important to look at asset resources, it could be material or non-material, possession of skills, health, friends, and family. Therefore, women slum dwellers need to be given the op-

portunity to practice their agency to negotiate livelihood strategies, to be empowered to take difficult decisions on accessing resources (Alberts et al. 2016:142; Goodwin and Maru 2017:157).

The aftermath of the shocks of the 2014 demolitions and destruction of several assets in Namuwongo and Banda in Kampala Uganda saw slum dwellers in dire need for legal and non-legal strategies with hope that this will protect their livelihood opportunities and that these strategies would empower them (Akter and Rahman 2016:1). Slum dwellers engage in a wide range of activities within the slum areas and nearby, to make a living e.g. alcohol brewing and selling, starting up small hotels, prostitution among others. Because of the increased need for “women to engage in paid work rather than to stay at home” (Benería, Berik and Floro 2015:34), one’s ability to get access to these livelihoods will greatly depend on the physical capital like income, social capital like community and savings groups, and human capital “knowledges, skills, creativity and adaptive strategies” (Tao and Wall 2009:143) that they have access to.

Each person’s livelihood comprises of entitlements, activities and copying mechanisms expected to be achieved in a short time while adopting strategies with the hope that they last for long in time of crisis (Tao and Wall 2009:143). Even “individual investments in health, education and nutrition, investments that determine people’s capacity to work and the return for their labour” (Moser 2007:29) are not straight forward. These investments can be in schools and hospitals to keep the population educated and healthy. However, “there are gender differences in educational attainment...job trainings for men and women” (Benería, Berik and Floro 2015:35). Therefore women slum dwellers capacity to work is hindered by limited resources allocated towards such investments. These resources also determine which expenses one can afford or not. This can be seen on the value women slum dwellers of Namuwongo and Banda have to see their children go to school, yet with limited available resources and access to using social services like medical care and health services (Hossain 2005:49).

### **2.1.1 Social Capital**

In relation to social capital, this can be defined as “the rules, norms, obligations, reciprocity and trust embedded in social relations, social structures, and society’s institutional arrangements, which enable the members to achieve their individual community objectives” (Hossain 2005:47). Women slum dwellers collectively organize themselves into groups to achieve collective benefits from each other to continue to protect their livelihoods. For instance, in Namuwongo slum most of the women are in Savings and Credit Co-operatives (SACCOs)<sup>8</sup>. Because of limited inflow of income slum dwellers will go an extra mile and borrow from

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<sup>8</sup> During the interview informants often referred to SACCOs as a means of saving and borrowing money for starting business and buying basic needs. However, this has been a mistaken term to mean Village Savings and Loans Association groups (VSLA). VSLA refers to a group of people who save together and take small loans and take small loans from these groups. The activity runs for a year and at the end of the year profits are shared.

networks of friends, family, and savings groups to meet other needs like paying rent (Schorr 1966:1). However, many women slum dwellers do not borrow from banks because “acquiring capital and dealing with financial institutions is particularly difficult for women business owners” than men (Coleman 2000:38). Their businesses are slightly small and less attractive.

Such a scheme involves both financial and social capital, and trust. Yet “contribution of women’s unpaid work to social reproduction...in addition to providing a source of cheap female labor” is ignored (Benería, Berik and Floro 2015:37). The degree of social capital may break down due to insecurities, displacements and mobility caused by the demolitions of informal slum settlements. Social networks play a big role also in the savings groups. A point in case where respondents confirmed that one cannot be lent money if they are not a member of the community and one’s collateral is the community that knows them because most of the women slum dwellers do not have land titles. Yet financial institutions have a fall-back position of taking collateral (Coleman 2000:40).

## **2.2 Insecurity**

It is important to know the difference between security and insecurity. Security refers “to secure ownership of, or access to, resources and income earning activities, including reserves and assets to offset risk, ease shocks and meet contingencies” (WCED 1987:3). Insecurity on the other hand is a state of being open to danger or lack of protection in the case of evicted women the study questions whether legislation can curb the dangers faced in coping up with numerous livelihoods enhancing aspects like economic development, social insecurity, employment insecurity with almost no new access to job opportunities in their new areas of residence among others (Ramanath 2016:2; Alberts et al. 2016:143; De Wit and Berner 2009; Fevre 2007). Considering that the slum dwellers do not have permanent contract jobs and walk long distances to the previous jobs, with destruction of structure where they were formerly working, (Fevre 2007) they feel insecure and unprotected.

Other insecurities include human insecurity for instance where David Roberts looks at it through the lense of death where for instance civilians die due to several reasons usually linked to the failure of the state in providing security or basic needs (Roberts 2008:66). Like the case of a lady who fell and drowned in a drainage when she was chased by KCCA for illegal trading (Kasumba Paul (real name), 10August 2017 in Namuwongo, Kampala).

## **2.3 Do slum women have a “right to the city”?**

Insecurity may be avoided only if the right to the city is respected, however this is affected by several barriers. Why? Recently several slum women faced with 2014 eviction and demolition were not in position to seek remedy through the

courts, because of costs they cannot afford, and outcomes are not always positive in addition to the law being perceived as “an abstraction, or a threat, but not something they can use to exercise their basic rights” (Goodwin and Maru 2017:158). Therefore, due to such perceptions and fears, women are left with no option but to drown in several challenges and look for ways of surviving and recovering from destructions like the 2014 slum evictions and clearances.

Drawing on parallels with the 2014 situation following the slum evictions in Namuwongo and Banda, some common perceptions legitimise such city evictions. They all echo with perceptions grounded by “perverted understanding of rights. Firstly, there is the assumption that cities have a right to modernise and that the poor are an obstacle to realising this right” (Huchzermeyer 2011:89). For this, slum clearances are justified by responsible government authorities with reasons like the need for development. Secondly, “there is a questioning of the right of the poor to occupy urban land” in the city (Ibid 2011:89) especially with slum settlements being termed as illegal in the case of Uganda. This is critical of the provisions of the constitution of the Republic of Uganda in Chapter Four, Article 26 (2) (b) which caters for “protection from deprivation of property...no person shall be compulsorily deprived of property or any interest in or right over property except when prompt payment of fair and adequate compensation is done” (GoU 1995).

The “right to the city” is a term that has been coined by scholars like Henri Lefebvre and implies the right all citizens have to take part in changing and re-inventing the city, should they wish to (Harvey 2012). This means that through collective participation, consideration should be given to the right to access resources that the city provides for individuals and groups. The city should also be a space that allows for the collective right to make changes and decisions about where, how, and what kind of urbanisation should take place (UN Habitat 2015:6; Harvey 2012; Huchzermeyer 2008:33). If this right is respected, then livelihoods of poor women slum dwellers could be enhanced and not undermined by slum improvement programs. Instead, there is a perception that informal settlements are “messy”, and associated with crime. These images create little room for constructive improvement and should be replaced by more rights-based approaches to ending poverty in the city (Huchzermeyer 2011:89).

Slum dwellers’ struggles for the right to the city has three dimensions:

- (a) right to long term living in the city,
- (b) right to involvement and participation in fundamental decision making;
- (c) right of innovative planning for public spaces in the city.

These three rights are inter-related therefore must be collectively achieved (Huchzermeyer 2011:245). However, the pressure on urban land in Kampala and growing need for development undermines these rights to the city especially with the argument that “land is too valuable to be used for low income accommodation” (Huchzermeyer 2011:89). Ideally, the city authorities should “ensure equitable land management approaches” (UN Habitat 2015:6) within the city that



leave room for compromise with those whose settlement may not be legally recognised, by allowing for both formal and informal ways of earning livelihoods and generating income. In this way, amicable socio-economic conditions can be created even for slum dwellers without land title or secure tenure.

On the contrary, slums are perceived as never-ending problems and therefore governments like that of Uganda, Kenya, South Africa take action and remove them (Huchzermeyer 2011). However, slum dwellers should be treated like all other urban dwellers, considering the tax they contribute to the economy. In fact, the 1995 Constitution of the Republic of Uganda (GoU 1995) on the right to development provides that, “the State shall take all necessary steps to involve the people in the formulation and implementation of development plans and programmes which affect them” (GoU 1995). Their rights to access infrastructure and services should also be recognized, on the basis of their residence in Kampala (UN Habitat 2015:6).

The study may suggest that the right to the city is a right luxuriated by a selected category of actors entangled in reproducing. For instance, it might show that only powerful government entities like KCCA, URC, MLHUD, SGR and private entities like RVR are involved in the recent 2014 planning and demolitions of selected slums. The people may have been left out altogether. In light of the above, wealthy business tycoons in private entities like RVR were granted a concession to negotiate and ‘reshape’ parts of the city to make it favourable for what they call development (Daily Monitor Uganda 2017).

In reality, the right to the city is constrained because all procedures greatly depend on who gets to define this right. The study established that some government agencies and development officials claim they have every right to develop the city.

Government is coming up with a new land bill and as long as government has interest on any land the owner has to comply if not they will find their compensation in court (anonymous KCCA male officer, interview 27 July 2017 in Kampala).

Albeit, the state may have the right to regulate development of public space (Harvey 2012:163). As in the Constitution of the Republic of Uganda, “in order to facilitate rapid and equitable development, the state shall encourage private initiative and self-reliance” (GoU 1995). However, the public in Uganda has a shared right to this public space. Therefore, the state has an obligation to “give the highest priority to the enactment of legislation establishing measures that protect and enhance the right of the people to equal opportunities in development” as provided for in the role of the state in development (Ibid 1995).

# Chapter 3 From Demolition to Displacement

## 3.0 Introduction

In this chapter, the findings of interviews and focus groups carried out in the summer of 2017 will be described. I have called it a thick description chapter because “it presents detail, context, emotion, and...it establishes the significance of an experience, or the sequence of events” as cited by (Denzin in Ponterotto 2006:540). This chapter draws focus on the findings in line with four key areas; (a) the demolition process putting emphasis on four key concerns; (i) who is responsible for the evictions? (ii) Why the evictions and demolitions, and slum dwellers evicted, (iii) implications of management of evictions and demolitions, and (iv) selection criteria for evictions (b) Insecurity Implication of the demolition (c) Displaced livelihoods following the demolition. And (d) Support of NGOs and private entities following the clearance and demolition.

## 3.1 The Demolition Process: An overview of Key Findings

### 3.1.1 Who is responsible for the evictions and demolitions?

Responsibility of evictions provides evidence of mixed suggestions (1) it is entirely the call of KCCA and (2) it is usually a joint operation between government, Uganda Railways Corporation which is supervised by Ministry of Works and Transport to clear up the railway line corridors for construction of SGR (anonymous KCCA male officer, interview 25 July 2017 in Kampala). Also, some law enforcement officers and police are used in the actual implementation following the inter-agency meetings and consultations. The study also established that KCCA issues short notices about demolitions and government remains legally responsible to its citizens.

In the case of Namuwongo and Banda, all 17 slum dwellers interviewed stressed that KCCA is responsible for demolition of informal settlements which RVR called for. “Musisi<sup>9</sup> is the one who demolished houses here” (Layet Jessica and Asamo Anna (both real names), interview 10 August 2017 in Namuwongo, Kampala). Other informants made consultations with RVR who claimed KCCA was responsible (Okumu Patrick (real name), interview 29 July 2017 in Banda, Kampala). This could imply there is a planning gap in the demolition process that led to displacement.

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<sup>9</sup> Musisi (Dr. Jennifer Semakula Musisi) is the Executive Director of Kampala City Council Authority (KCCA). The study established that any demolition done by KCCA she is referred to as the one who did it

### 3.1.2 Why the evictions and demolitions.

Several reasons are given for demolishing structures. The government of Uganda is in advanced stages of constructing a railway infrastructure corridor that extends the railway line from Kenya into Uganda. In line with this there have been various developments and demolitions which aim to clear “corridors” so that infrastructure development can take place. RVR a contracted entity called for the 2014 evictions of people along the railway reserve area adjacent to the railway line, because of the plans to develop a Standard Gauge Railway (SGR) through Kampala.

Many structures along the railway line were termed illegal by KCCA officials, the same authority that demolished them. “Most of the slum dwellers were there illegally, others were there legally but on the Uganda Railway Corporation’s land” (anonymous SGR officer, interview 23 August 2017 in Kampala). However, illicitly targeting housing of the very poorest to justify demolition for infrastructure projects reflects muddled thinking. As earlier highlighted, action plans that followed the demolition did not take into consideration the more intense vulnerability that resulted from it.

For some, KCCA demolitions are justified by the need to plan and develop the city according to KCCA’s wishes and capacities (anonymous KCCA officer, interview 27 July 2017 in Kampala). This view is quite ideological, since it seems more or less blind to the ‘rights of citizens’. These ideologies infringe on the security of slum dwellers, especially women because when their business structures are destroyed during demolitions, this subjects them to harsh and long term negative implications for their livelihoods.

There were no demystifying reasons given by RVR or KCCA for the 2014 demolitions (Nyeko Jeff John, Ayot Lillian Rose and Okumu Patrick, interview 29 July 2017 in Banda, Kampala). The reasons given included clearing borders of the railway reserve to expand and build a new railway line direct to Port Bell (a port on Lake Victoria connecting Uganda to other countries) and to build a road connecting to Port Bell. In the same regard, “Musisi said the area belongs to the railway company and people must leave the place” (Layet Jessica (real name), interview on 10 August 2017 in Namuwongo, Kampala). However, forcefully sending people away violates the UN Habitat principle suggesting that national government must provide enabling grounds and an environment which operationalizes favourable policies for any activities geared towards slum development while acknowledging the challenges slum dwellers face and must ensure no unlawful or forced eviction of slum dwellers within the targeted neighbourhoods of development (UN Habitat 2016:22).

However, much as through “good planning in setting objectives and allocating resources...a great deal can be done to improve the economic policies to meet...ascertained social requirements” (Escobar 1992:135) of slum dwellers. Planning is not properly done and it is blind to the lack of choices for slum

dweller. Therefore, they will continue living in hardships of coping with unsustainable livelihoods. For instance, anticipated plans to expand the rail network in Kampala Uganda should have involved solid reasons and provided alternatives to demolition of properties and displacement of people. As an anonymous KCCA male officer (interview 25 July 2017 in Kampala) said,

The demolition process was unfair considering the time and grace period given for the affected people was very small, there was no compensation for the affected people

This lack of clarity was coupled with no clear structures on the ground and poor planning. As an anonymous MLHUD male officer (interview 27 July 2017 in Kampala) confirmed:

There is no policy on slum evictions. There are policies on slum upgrading and in the process of upgrading we are opening proper access roads. Upgrading process can result in demolitions. But the policy on slum upgrading is not well established.

Moreover, the study established that there is a government policy on slum upgrading however, it is not well established especially on how to manage slum evictions and demolitions as confirmed by five government officials I interviewed. As opposed to the well written model responses to slums in Uganda's slum upgrading policy which include (i) provision of basic infrastructure to the community, (ii) tenure security and (iii) comprehensive upgrading (MLHUD 2008:25). The study established that attempts to upgrade and develop slums in Kampala in 2014 adopted a fourth model response of forced evictions

...whose basic ideology is slum clearance enforced through violent forced evictions and large scale slum demolition, without the offering of any alternatives or choice to the populations displaced (Ibid 2008:24).

Therefore, without well-established policies then development projects will be implemented as long as it is deemed convenient and it is likely that certain vulnerable categories like women will be affected as they try to protect their livelihoods.

### **3.1.3 Why are people evicted and structures demolished?**

The study established that some evictions are done without proper notice.

Prior consultations were made with slum dwellers by some two people, one Ugandan and the other Kenyan who claimed they wanted to identify those on the railway and compensate them but only days later, there was a newspaper notice for people to vacate the place (anonymous local leader, interview 10 August 2017 Namuwongo, Kampala).

Immediately after 28 days of notice dwellers who remained were evicted forcefully. Considering that all along the railway line were framed as illegal squatters by government authorities as confirmed by majority of study participants who said houses were demolish at night, and morning hours at 3:00 am when

people were inside. However, even if KCCA focuses on evicting people from areas where they are conducting activities that are not permitted for instance, road reserves, trading premises, market place and yet women are mainly involved in such business, it is also important to put into consideration that these people have a right to basic services and ways of livelihood that are tampered with.

### **3.1.4 Selection criteria evictions and demolitions.**

Criteria used to select persons to be evicted followed an order from government to revert the passenger railway service and develop a light rail transport system and this order was passed to RVR through KCCA who was the central planning system. Selecting persons to be evicted is also based on whether they are operating or trading illegally, parks, mainly business, trading premises, and housing.

Evictions were carried out on people who were said to be either on road reserve or were in government land for other activities in Namuwongo and Banda (anonymous KCCA male officer, interview 25 July 2017 in Kampala). Moreover, the demolished settlements were considered to be illegal. In light of the above, MLHUD's plan currently includes the provision to cancel over 1200 titles this year (2017) (anonymous MLHUD male officer, interview 27 July 2017 in Kampala). The study established that some people who got certificates for settling in the wetlands had their titles cancelled and, yet these very titles were approved by the same government that is going to cancel them.

Far reaching, Standard Gauge Railway (SGR) is recently on board with plans to construct a standard rail. The criteria for selecting persons to be evicted will depend on where the planned railway will pass (anonymous SGR female officer, interview 23 August 2017 in Kampala). However, what are the likely implications for those that shall be affected? For instance, I observed a new structure being erected so close to the railway line and the locals told me an individual was contracted to build platforms for passengers. It is again questionable why a private individual is involved and what likely future implications are there for such a business contract?

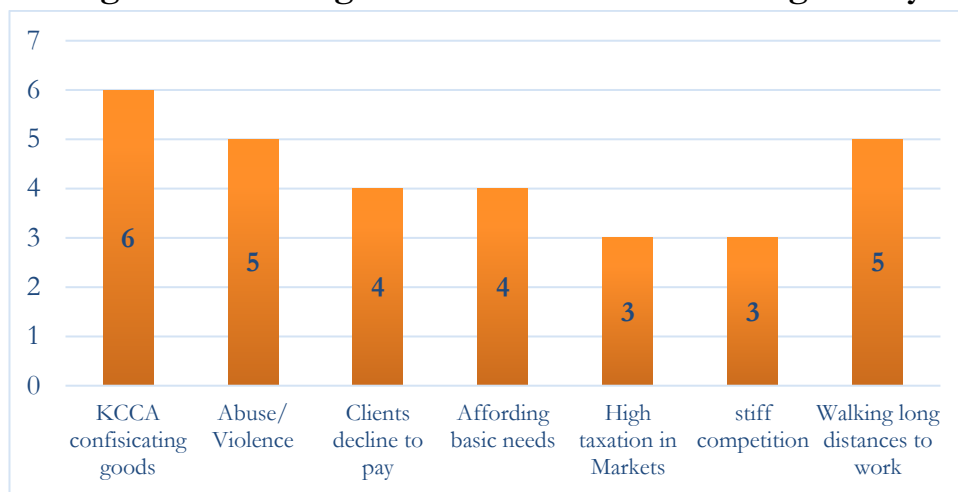
## **3.2 Insecurity Implications**

The study established key livelihood insecurities; (1) KCCA confiscating goods because majority of slum dwellers don't have license, considered to be trading illegally yet with no permanent place to settle. This jeopardises one's effort to try to earn money, even worse when they are taken to Luzira prison, yet they do not have money to bail themselves (anonymous male slum dweller, interview 29 July 2017 in Banda, Kampala). Coupled with destruction of their previous ways of

earning money, with no compensation or alternative solutions and are now forging new ways of surviving<sup>10</sup>. (2) Abuse/ violence towards women doing cleaning services and prostitution (anonymous female lawyer, interview 21 August 2017 in Kampala).

In addition, women involved in prostitution, hotel business and operating small shops face a challenge of stiff competition<sup>11</sup>, clients declining to make payments, and high taxation in markets. These insecurities make it even harder for them to afford basic needs like health, shelter, and food.

**Figure 2: Showing insecurities faced in earning money<sup>12</sup>**



**Source: Researcher’s summer (July – August 2017) field findings in Kampala Uganda**

Some people are vulnerable because those who have mightier power have control over safe land, governments and political institutions determine the position of the poor people through several justifications they give for everything that they do like the 2014 slum clearances. For the women living in slums of Namuwongo and Banda state benefits like income are lacking and these contribute to human insecurity for such vulnerable categories of people. Human security needs have to be met by the responsible institutions for avoidance of human insecurity because such institutions are the cause of human insecurity.

<sup>10</sup> I witnessed one woman in Namuwongo slum carrying a heavy sack of ‘*mustafar*’ (to mean guanabana fruit) going to the market to vend while carrying a child on her back on 10 August 2017. She fell terribly on the ground and strained her back. She couldn’t walk. Was supported to get up.

<sup>11</sup> I observed one women had a problem with her employees who lost a list of food ordered from a factory they serve lunch. Therefore, the process of serving food would be delayed and these factory men would place their order in another restaurant (9 August 2017).

<sup>12</sup> More than one answer was possible for the categories by respondents (only 17 slum dwellers were interviewed this question).

It is broadly accepted that because of differing levels of access to essential development necessities, different regional influences and different life experiences (among other things), the state has some responsibility to protect its vulnerable citizens (Roberts 2008:73).

However, the interconnections between urban development strategies and the insecurity of slum dwelling women can be used to theorize the connection sandwiched between political stability and potential economic development to the extent that such intricate relationships trickle down to human security if they are parallel causing a lot of vulnerability to citizens (Roberts 2008:105). Uncoordinated or sandwiched relationship between politicians, the government and business tycoons in Uganda, have consequently had slums cleared to fulfil the interests of business entities like RVR at the expense of livelihood of the residents in Namuwongo and Banda hence causing a lot of human insecurity to such vulnerable people.

Also, there are clashes between the citizens and government for failing to provide adequate health coverage in the government hospitals like shortage of medicine as an extremely enraged Nyawinyo Monica (real name) said,

When it comes to health, one can go to Mulago Government Hospital or KCCA hospital but if you don't have money to give the nurses, you are not worked on. They prescribe for you medicine to buy from pharmacies. They can help you and give you pain killers (interview 10 August 2017 in Namuwongo, Kampala).

In light of the above, people living in slums of Namuwongo and Banda drown in a dearth insecurity. Their little earnings leak out to cater for health considering that only 8 slum dwellers interviewed had their medical/ health care met from the government hospital (See Appendix 8) yet cumbered with a load of unreliable income security. Moreover, "economic risks associated with illness are partly the risks of loss of earnings....and partly the risk of large out of pocket health care cost" (Osberg 1998:11) and the study establishes that in selected slums of Kampala, Uganda 9 out of the 17 slum dwellers interviewed said their expenses are spent on rent<sup>13</sup>. And yet these women slum dwellers have low earnings ranging between 0.27 cents to 5.43 USD daily and between 13.58 USD to 16.30 USD weekly (See Appendix 1). Majority spend long hours working as they start work as early as 6:00 am and end work late in the night (from around 9:00 pm on wards) (Ayot Grace, interview 9 August 2017 in Namuwongo, Kampala). Yet on average 7.0 hours are spent on doing unpaid care work by monogamously married women in Uganda, 6.1 hours by polygamously married women and 4.9 hours by divorced women (UBOS 2013:85).

Strongly related to the above, women are faced with high levels of economic burden given that 8 out of 12 women slum dwellers interviewed have debts. Debts ranging from 13.58 USD to 271.65 USD (See Table 2 below) which puts

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<sup>13</sup> Figure derived from responses of slum dwellers during the summer (July – August) field research in Kampala Uganda.

these women under a lot of pressure. Social ties and networks are broken because of such debts coupled with increased worries of homelessness because of rent arrears<sup>14</sup>. These debts are worsened by the operation of Micro-Finance Institutions (MFIs).

**Table 2: Showing amount of money in debts**

Amount of money in debts	
UGX	USD
50,000	13.58
60,000	16.29
70,000	19.01
80,000	21.73
200,000	54.33
230,000	62.47
350,000	95.07
1,000,000	271.65

**Source: Researcher's summer (July – August 2017) field findings in Kampala Uganda**

“I have just completed paying off my loan of 1,000,000 Uganda Shillings from BRAC with 10% interest” (Namubiru Aisha, interview 3 August 2017 in Banda, Kampala). In this regard, MFIs like BRAC Uganda Microfinance Limited (BRAC Uganda), are approved by the government to operate all over the country and these serve to exploit the poor and marginalized through high interests. “Higher interest rates are associated with smaller loans and females” (Coleman 2000:49). Women in Namuwongo and Banda slums continue to get loans with high interest rates due to the shortage of money to start business and afford extra bills (Kasumba Paul (real name), interview 10 August 2017 in Namuwongo, Kampala). Yet MFIs have continued to cause human insecurity because;

Its predatory character necessarily invokes winners and losers, and the asymmetrical power and opportunity advantages enjoyed by institutional policy-makers, public and private, and state leaders to varying degrees, ensure shifting hierarchies of identities that generate great and moderate riches for some (Roberts 2008:118).

The study established that women slum dwellers borrow a lot more than what they earn. To start business, they also get loans from (i) Savings and Credit Co-operatives (SACCO's), (ii) get money from family members and relatives, and (iii) have very strong social networks willing to help (See Appendix 2). Money borrowed from savings groups and other MFIs to start business ranges

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<sup>14</sup> During the demolitions Sarah's house was demolished and since then they are renting but her debts are rent arrears of 5 months of 350,000 Uganda Shillings (interview 9 August 2017 in Namuwongo, Kampala).



from 27.17 USD to the highest of 679.36 USD which may potentially have a negative impact on livelihoods (See Appendix 3).

In dire need to afford extra bills and meet other basic needs, money is mainly borrowed from personal business and savings groups (See Appendix 8). Money borrowed from savings groups ranges from 2.71 USD to 54.33 USD (See Table 3 below).

**Table 3: Showing money borrowed from SACCOs to meet basic needs**

Amount borrowed	
UGX	USD
10,000	2.71
20,000	5.43
100,000	27.16
200,000	54.33

**Source: Researcher’s summer (July – August 2017) field findings in Kampala Uganda**

With the above, many affected women in Kampala slums are facing employment insecurity challenges that the 2014 demolitions and forced evictions brought to their work and ways of earning money. In light of this, work insecurity and unemployment are key attributing factors of economic insecurity which are very evident in their low-income earnings. Consequently, insecurities created by losing work take in instant and unavoidable costs of unemployment (Osberg 1998:14) for instance, 94% of interviewed slum dwellers interviewed confirmed their work would not last (See Appendix 5).

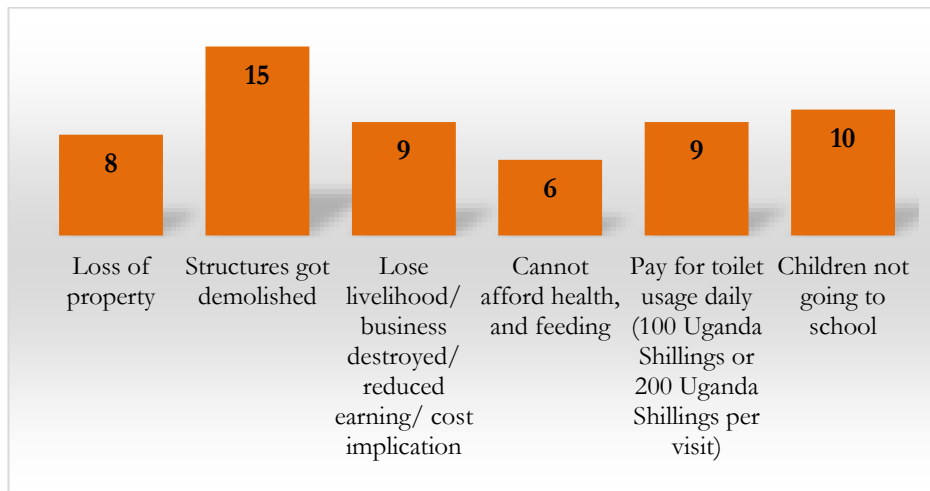
### 3.3 Displaced Livelihoods following Demolition

The study established that women in Namuwongo and Banda perceive coping strategy as the ability to earn a living/ money, take care of the family and not worry about where to sleep. The work women do after the 2014 eviction and demolition to earn money mainly include; selling vegetables on make shift structures (21 out of 28 informants confirmed this) (See Appendix 9). Other ways of earning money include hawking on the streets of Kampala. “*Abakazi batembeya butambala mu kibuga*” (to mean women sell handkerchiefs on the streets) (Kasumba Paul (real name), interview 10 August 2017 in Namuwongo, Kampala). In addition some women start up and operate small hotels (at least 16 informants confirmed this) , and some end up in prostitution. Musoke Alfred (not real name) during an interview 10 August 2017 in Namuwong, Kampala used the term: ‘*abatunda amaliba*’ (to mean prostitution). In the same regard, an anonymous URC male officer (interview 22 August 2017 Kampala) said,

There is what they call urban prostitution and you will never know that. They just sit in the shop and when they fail to pay rent they sleep with anyone who can pay the rent.

Some of the displaced livelihoods mentioned included those in Figure 3 below.<sup>15</sup>

**Figure 3: Illustrating displaced livelihoods**



**Source: Researcher’s summer (July – August 2017) field findings in Kampala Uganda**

Other forms of work less often reported include; sorting beans, rice, and selling foodstuffs in Nakawa market. On average, these occupations are paid just 3000 Uganda shillings (about 0.81 Euro cents)<sup>16</sup> per day for sorting a bag of 100 Kilograms, among others.

The study established that women slum dwellers have small businesses where they earn very small profits but operate in fear of untimely re-demolition as Asamo Anna confirmed (interview 10 August 2017 in Kampala).

We are living in fear that any time structures will be put down. It is cheaper to rent here and you can earn some little profits but other places all the money is spent on rent. Once the railways people demolish structures again we will not have ways of earning money.

Despite of the above, several costs are met with the low earnings, however four of them were frequently mentioned; buying food as confirmed by 13 informants, paying rent, meeting medical expenses, and then paying school fees respectively. Other expenses include paying taxes, buying charcoal, among others. With rent expenses ranging from 8.15 US Dollars to 40.76 US Dollars and school fees expenses ranging from 13.58 US Dollars to 54.34 US Dollars (See Appendix 4), most if not all these expenses are catered for single handily by women. Only a few women own houses in a very poor state as in the photograph 1 below. In relation to the Photograph, one of my interviewees reported: “This

<sup>15</sup> More than one answer was possible for the categories by the respondents (based on sample size 17 – the total number of slum dwellers interviewed).

<sup>16</sup> One female slum dwellers said women are paid 3,000 Uganda Shillings for sorting beans which is an equivalent of 0.81 cents (Interview 29 July 2017 in Banda, Kampala).

is where I stay, my son built it for me but when it rains water enters my house” (Angom Anjulina, interview 10 August 2017 in Namuwongo, Kampala).

**Photograph 1: Housing in the Slum Area of Namuwongo (researcher’s photo)**



Following the above discussions, manifest implications of low earnings, high expenses and borrowing a lot more than what is earned limits 53% of slum dwellers from saving money in Namuwongo and Banda (See Appendix 7). Those who are able to save, very little amount of money is saved weekly (between 0.54 cents to 7.60 USD) (See Table 4 below). Hence, a very low unsustainable economic position.

**Table 4: Showing Amount of money saved**

Amount saved	
UGX	USD
2,000 (weekly)	0.54
2,500 (weekly)	0.67
5,000 (weekly)	1.35
7,000 (weekly)	1.90
28,000 (weekly)	7.60
35,000 (monthly)	9.50
50,000 (monthly)	13.58

**Source: Researcher’s summer field findings in Kampala (2017)**

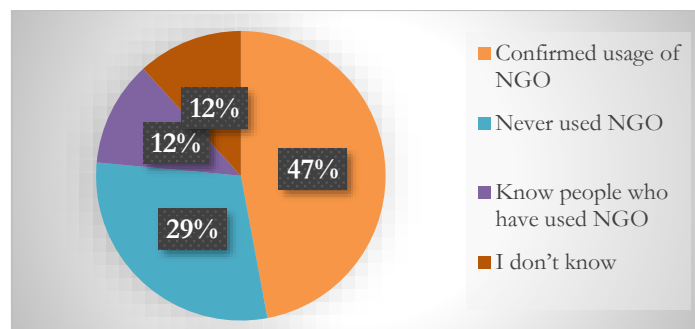
Livelihoods of women are unsustainable because of lack of capital for stock and ways of earning money are very seasonal. “Jobs like selling vegetables are unreliable and they are not sustainable enough. Such work can’t even pay school fees up to secondary school. Maybe primary school” (Solomon Oloya (real name), interview 9 August 2017 in Kampala). Only 2 women slum dwellers I interviewed have had their children go to university (See Appendix 6).

### 3.3 Support from NGOs and MFIs

In 2014, private companies like Crest Group Limited Uganda (2015) profiled 100 families in Namuwongo that were severely affected by the demolition majority of whom were widows, single mothers among others. It raised funds of 300,000 Uganda Shillings equivalent to 81.26 USD for 3 months' rent after the eviction/ clearance to support these families. And small amounts of 100,000 Uganda Shillings equivalent to 27.08 USD start-up capital for businesses (Crest Group Limited Uganda 2015). From the study, it became clear that this is not sustainable enough. Findings indicate that there is a clear indicator of ever growing livelihood challenges for the women slum dwellers of Namuwongo and Banda.

Few NGOs have supported the women faced with trying to protect their livelihoods. Only 47 % slum dwellers interviewed have been able to use the NGOs (See Figure 4 below).

**Figure 4: Showing NGO usage in Namuwongo and Banda slums**



**Source: Researcher's summer (July – August 2017) field findings in Kampala Uganda (based on responses from sample size 17 (number of slum dwellers interviewed))**

NGOs and private entities used by affected women include; Uganda Hands for hope, Reach Out Mbuya, BRAC Uganda, Ray of Hope and Twesigye, Oyuko and Company Advocates law firm. Women in Namuwongo have been supported by Uganda Hands for Hope through education for their children, feeding, health care, and empowering parents with skills and resources like start-up capital to take up productive livelihoods. An anonymous employee of Uganda Hands for Hope (interview 10 August 2017 in Namuwongo, Kampala) said,

We try to educate and provide meals for children from families that are not in position to afford at least a meal a day. On average a parent has 2 children in the school project.

The study established that Uganda Hands for Hope is an NGO which focuses on most vulnerable children and families living in Namuwongo slum and only works with the poorest of the poor at the lowest level of the community (Uganda Hands for Hope 2017). Several factors are considered for enrolment of children like nutrition, level of income of parents, among others. The organization helps between 150 – 200 parents in Namuwongo slum. Over 350 children

in Namuwongo slum are now being supported through the different programmes run by the organization and four of the slum dwellers interviewed had their children in the organisation. Uganda Hands for Hope (2017) subsidizes fees and provides all the necessary school requirements like uniforms among others.

In 2014, the organization issued out interest free loans to individuals to start-up business (anonymous employee, interview 10 August 2017 in Namuwongo, Kampala). Also, in the same year it built public toilets, and organized women in Namuwongo slum to clean up the water channels to solve the problem of water channel blockage but the slum dwellers still dump rubbish in them.

In Banda-Nakawa, Reach Out Mbuya is the Organization that is providing economic strengthening initiatives to the slum dwellers. Reach Out Mbuya (2015) is a community development initiative which provides vocational training skills to women as well as orphans and vulnerable children. It also provides training in saving and helps in the formation of Village Savings and Loans Association groups (VSLA) among others (Reach Out Mbuya 2015). The organization is reported to be very influential in Banda slum through the formation of VSLA groups, as often referred to as SACCOS where women are able to save money (during the interviews). In addition, “the organization sends teachers to the community to balance SACCO books” (Fatuma Amir, interview 3 August 2017 in Kampala).

Other NGOs like Ray of Hope pay rent for some slum dwellers, they provide food, and start-up capital for business (with no interest)<sup>17</sup>. One woman I interviewed is currently employed by the NGO. Also, three women interviewed have been supported by BRAC Uganda through lending loans to start business after the 2014 slum demolitions and clearances. BRAC Uganda is an MFI that gives loans to poor Ugandan women (BRAC Uganda 2016). This private entity also provides education scholarships. Much as BRAC assisted to enrol 613 scholars from 50 districts into secondary school in 2013, none of the slum dwellers interviewed benefited from this.

In 2014, Twesigye, Oyuko and Company Advocates (2014b) defended Suzan Joy Amot Otim and 14 other slum dwellers from Namuwongo in a court case that I mentioned earlier in the methodology section. The law firm drafted and presented written witness statements of plaintiffs to the High Court (I visited the law firm on 21 August 2017 and looked at the written witness statements of plaintiffs). However, the study focuses more on the socio-economic implications rather than legal implications.

The study established that support given by NGOs is not adequate enough which is seconded by only a handful of NGOs operating in these slums. The likely implication is that vulnerable women slum dwellers will continue to live at

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<sup>17</sup> Information retrieved from Ray of Hope Website Accessed 28 October 2017 <https://10eighteen.wordpress.com/category/ray-of-hope/>

the mercy of NGO's rather than the government coming up with more sustainable solutions. Even worse when this is triggered by government's palatable move of awarding business deals to foreign investors like RVR at the cost of citizen's expenses. As an anonymous slum dweller (interview 9 August 2017 in Kampala) said,

Uganda hands for Hope helped my child with education but they stopped. They only offer education support for primary school and after that your child seats home with no money to continue with secondary education.

With affected informants only mentioning support from NGO's could also mean that responsible government authorities have not amicably played a role in providing alternative support to its citizens in the aftermath of the demolitions, otherwise it would have been mentioned. "There was no follow up made to see how these slum dwellers are surviving or what livelihoods they are adopting" (anonymous KCCA officer, interview 25 July 2017 in Kampala).

### **3.4 Conclusion**

The clearance process manifestly suggests collective responsibility of different institutions like RVR, KCCA, URC and other government institutions with several justifications. However, without suggesting that only the government is responsible, in the next chapter the study asks whether the Ugandan government legal and municipal institutions have properly played their part according to the Constitution and due legal process (Goodwin and Maru 2017), in the process of evicting women from two slums - Namuwongo and Banda. The position of the municipal government (KCCA), which favoured evictions in the interest of 'urban development' is contrasted with the views of women themselves, NGOs like Uganda Hands for Hope, and other private actors like Twesigye, Oyuko and Company Advocates, Local leader of Namuwongo and Banda among others.

Because coping strategies of evicted slum dwellers are not straight forward, some of the evicted women and men are faced with livelihood displacement (Ramanath 2016:4). Several livelihoods were destroyed which lead to a cost implication of reducing earnings, not affording basic needs, children not going to school. Following the displaced livelihoods after the 2014 slum demolitions, slum dwellers adopted unsustainable economic activities. Mainly selling vegetables, hawking on the streets of Kampala, starting up small hotels and prostitution. However, starting up these economic activities required capital which many did not have and therefore, majority borrowed from savings groups and a few from family members (See Appendix 2). Coupled with high taxes, money borrowed from savings groups and MFIs out weighs women slum dwellers's earnings and therefore inevitably subjecting them to borrowing money to afford extra bills.

## **Chapter 4 Synthesis: Slum Women's Displaced Livelihoods**

### **4.0 Introduction**

This chapter provides an in-depth analysis of the demolition process, the socio-economic implications of displaced livelihoods on women and the position of external economic factors towards providing sustainable livelihoods alternatives will be highlighted through analysing involvement of private entities like Micro-Finance Institutions (MFIs) and NGOs. The chapter draws attention to the analysis of how the slum clearances have impacted on having enough resources and access to food and money to afford basic needs. It will also look at the level of vulnerability and sustainability of livelihoods on women's life. Comparisons will be made in relation to some countries which have had slum clearances and demolitions.

### **4.1 The demolition process and key actors involved**

15 out of the 28 informants interviewed confirmed that slum dwellers structures were demolished, and key demolished structures included homes, business stalls, and toilets among others (See Figure 3 in chapter 3). Some of the insecurities like not owning toilets compels slum dwellers to pay for toilet usage. Basic needs like toilets are very essential in every society, however with such needs lacking then the community is unsheltered from health insecurities due to perverted and presumptuous understandings of government officials and economic investors that cities have more right to modernization and "the poor are an obstacle to realising this right" (Huchzermeyer 2011:89). Such preconditioned development ideologies ignore slum dwellers right of innovative planning for public spaces in the city. As Angom Anjulina (interviewed 10 August 2017 in Namuwongo, Kampala) said,

All toilets here were demolished in 2014 and since then some organizations like Uganda Hands for Hope constructed public toilets. But we make payments per visit and we cannot afford to build our own the second time.

Demolitions of toilets without providing alternatives immediately pushes slum dwellers to the edge because they are excluded from "exercising citizenship rights" (Adaman and Ardic 2008:43) and ultimately creates a burden on the informal ways of earning livelihoods.

Manifestly, in the name of 'development' procedures and criteria given by the central government for evicting and demolishing structures, are indeed without proper planning attributing to no sufficient relocation measures or steps for the affected slum dwellers. Hence, a paradigm of right to housing denial. Devel-

opment may be “a process through which people’s physical/ material, social/organizational and motivational/attitudinal vulnerabilities or capacities are reduced or increased” (Moser 1998:23). However, critical development steps imply that responsible government authorities did not establish the difference between capability and vulnerability to understand likely development outcome. There is a risk of forgetting that slum dwellers are capable of embracing new challenges and opportunities to mitigate their livelihood challenges because they are vulnerable by virtue of external factors that damage their chances and means of survival.

The destruction of structures/ homes imperils efforts of slum dwellers to improve their conditions (Namiro 2016; Dupont 2008) not only in India but in other parts of the world like Uganda as well. For instance, in Banda 4,508<sup>18</sup> households have temporary structures (UBOS 2017:160). In my view slum dwellers inevitably construct temporary structures due to lack of enough resources and money to afford basic needs (WCED 1987:3). This situation is worsened by framing slums as never-ending problems which must be cleared (Huchzermeyer 2011).

Imperatively, when foreign investors in private entities are behind the reason for evictions in the name of doing business, this jeopardizes rights of citizens. Echoing in dismay, Nyawinyo Monica (interview 10 August 2017 in Namuwongo, Kampala) said,

The Indian who owns Transam factory near us connived with KCCA to have us removed and one morning there was heavy deployment of police and KCCA demolished almost every house. Very many businesses were destroyed that day.

This is a precondition for affected slum dwellers to move to places which are more vulnerable and will be eventually evicted. Notwithstanding, with justifications that divisions like that of Namuwongo do not have enough money to compensate people or relocate them if they do not have land rights. This is contrary to protecting rights of citizens as a mandate of the government.

Complementary to the above, one can pause the question how come they were approved in the first place? Although people along the railway corridor were said not to be approved (an anonymous MLHUD officer, interview 27 July 2017 Kampala). Granting all this, there is still a problem with land management like double titling, duplicate titles leasing of land in a very improper manner which can be double checked and avoided. In the early times Uganda had analogue system where it was very likely that the same names are issued, and two people have the same title which almost looked genuine<sup>19</sup>.

Immensely, government officers say residents are given a warning letter and are even called for meetings to vacate the slums prior to demolition. However,

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<sup>18</sup> Figure modified by researcher by adding figures of temporary structures (1,874 + 114 + 2,520 = 4,508).

<sup>19</sup> During my work with women in Lira, they made remarks of land titles being owned by two different people yet having same names.



it can be singled out that it is not worthwhile to give people only warning letters without providing solutions and options of relocation especially for vulnerable people without enough sources of, and access to money to afford basic needs with unsustainable livelihoods (Hossain 2005:46; Chambers and Conway 1992).

Much as Standard Gauge Railway (SGR) observed that once their project begins its implementation, compensation will be for lawful owners of land and that they will buy land from people for expansion, this is only a prospective ideology. It is likely that the plight of 2014 demolitions shall re-occur if no proper measures are taken. Yet it is imperative that under the 1995 Constitution of the Republic of Uganda the state is obliged to "...regulate the acquisition, ownership, use and disposition of land and other property in accordance with the constitution" to safeguard basic rights, including rights of women (GoU 1995).

The thinking to re-plan and redevelop while not providing economic opportunities leaves a missing link. "Government forgets that people who live in slums provide a service" (an anonymous MLHUD male officer, interview 28 July 2017 in Kampala). "Planning as a way of dealing with the problems of growing industrial cities" (Escobar 1992:132) should not only focus on increasing government intervention in the name of uplifting well-being of people without factoring in other socio-economic aspects that impede slum dwellers livelihoods.

Authorities like KCCA, URC, SGR, have good structures on ground however, some are not operating as expected. Structures on ground include administration and human resource units, finance departments, physical planning and management departments among others (KCCA 2017b). URC for example has employed persons, managers, among others but, most railway lines are not working. An anonymous KCCA officer (interview 8 August 2017) said,

We only have structures, people are not implementing. Agencies and ministries of construction are not working. There isn't something in practice. We write good laws but there are not support systems. There is a land act to protect citizens. There is no support system to implement laws.

In 2010, the government came up with the Physical Planning Act which declared the entire country a planning area irrespective of who owns which land as its states in Act 8 "a land use plan, general or subject specific, developed to cover Uganda as a whole" (GoU 2010:9). However, government's weakness is that it lets people occupy reserves. And plans to make the laws in favour of taking public and private land and compensate later, is a dangerous step.

This new policy of the government of taking over people's property and paying later won't work. They tell lies. They said they will break homes in Banda and only compensate iron sheets but this did not happen (Anonymous female slum dweller, interview 3 August 2017 in Banda, Kampala).

In the same regard, MLHUD drafted the National Physical Planning Standards (NPPS) guidelines whose planning standards affect allocation of scarce land and financial resources and trade-offs may be necessary where need be (MLHUD 2011:1). The challenge is that insecurity may be worsened especially

if no financial trade-off or compensation is given to slum dwellers, even worse when many cannot go to court because of poverty (Hintjens, Maguru et al. 2015). Government authorities have many strengths like financing good lawyers. However, it is not obvious for slum dwellers to seek the formal justice system for redress because they don't have access to source of money to support the process and which is likely to take longer than expected. And the claim of rights to land depended on legal knowledge individuals had and according to (Deininger et al. 2008:15). For instance, the 2014 case on the eviction and demolition (earlier mentioned in the methodology section) is still open.

In addition, the formal justice system may not always work in favour of the poor marginalised group because of fear that the law is assumed not to always work in their favour. Their rights will continue to be infringed on as long as stringent measures have not been made by the responsible authorities in Uganda.

The problem is if someone takes the case to court against KCCA, then they will pay and win the case. Not everyone can go to court, in Uganda everything is about money. If you don't have money, then you cannot defend yourself. (Kasumba Paul, interview 10 August 2017 in Namuwongo, Kampala).

Related to the above, Sarah Opio said,

If you must report, every step requires money which I don't have, you go to police you pay, to court you pay. You go to court against a rich person who will pay money and you lose the case (interview 9 August 2017 in Kampala).

## 4.2 Analysis of Displacement of Livelihoods

Slum dwellers adopting livelihoods like selling vegetables may serve to save the situation of worrying to go hungry or without having extra human capital. But temporarily saving a situation is not sustainable enough. Insecurities like seasonality of raw materials are inevitable. Coming from the Northern part of Uganda, I have seen how crops wilt and are eaten by pests. I worked with women farmer groups who registered this as a major challenge seasonally. Women slum dwellers generally have limited ability in coping with seasonal shocks in markets for food products, and this exacerbates their insecure livelihoods and insufficient means of survival.

Repercussions like borrowing money to start business are a threat to livelihood survival of slum dwellers. The micro credit taken by women instead of household men increases women's non-land assets and doubles their expenditure than if the credit was given to the husband (IEA Kenya 2008:32). From my experience working with women who have not had the chance to attain high levels of education in the villages of Lira District Uganda<sup>20</sup>, they tend to invest in buying clothing or having new looks (plaiting hair). Nonetheless, individual

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<sup>20</sup> I worked as a gender and development officer with Development Training and Research Center. I mainly worked with women groups in the rural areas of Lira Uganda.

goals can be achieved in society through different institutions, well established structures and social relations among others. Except with external intervention through entrepreneurial skills training institutions, women will have good use for money borrowed.

Hitherto, negative implications like low levels of education and limited skills among children may limit possibilities of providing sustainable livelihoods options for the next generations. Only 12% of slum dwellers interviewed in Banda and Namuwongo have seen their children go to University (See Appendix 6). This is well below the average in comparison to 47% of the total population in Kampala who fall in the category of highest level of education completed (upper secondary and above)<sup>21</sup>. At lower secondary level of education, without any vocational skills one may have a lot of challenges getting even sustainable informal employment<sup>22</sup>. It is imperative to note that women slum dwellers have higher access to informal jobs than formal (Razavi 2012:426). Informal sector jobs are mostly very poorly paid and unfunded. This socially excludes slum dwellers because of no access to social security (Adaman and Ardic 2008: vi). In 2009/10, only 13.8% of women were paid employees in Uganda (UBOS 2013:75). Only formal sector employment may earn one access to social security especially through pension. People with pension entitlements are those with formal jobs and through National Social Security Fund (NSSF 2017) a quasi-government entity, 'qualified' registered employers pay contributions to the Fund for their employees every salary month.

In the foregoing discussion, the study attempted to outline several lines of evidence suggesting that unsustainable livelihoods are likely to proliferate negative implications on social capital. Without strong social networks, employment insecurity is very likely to increase (Ramanath 2016:2; Adaman and Ardic 2008: iv). Most women will stay in the confines of unpaid care work (Alberts et al. 2016:144) after displacement because social networks are broken. Married women in Uganda spend 10 times longer (7.0 hours) doing unpaid care work than men (0.7 hours) (UBOS 2013:85) (Figure 5 below). In my view displacement automatically excludes one from groups. In so doing, such a person remains vulnerable and excluded from having access to secure ownership of income generating activities/ unemployment (Osberg 1998:14). However, one would think of alternative options like moving into another community but "Socially there is a problem of integrating into the new community, people don't

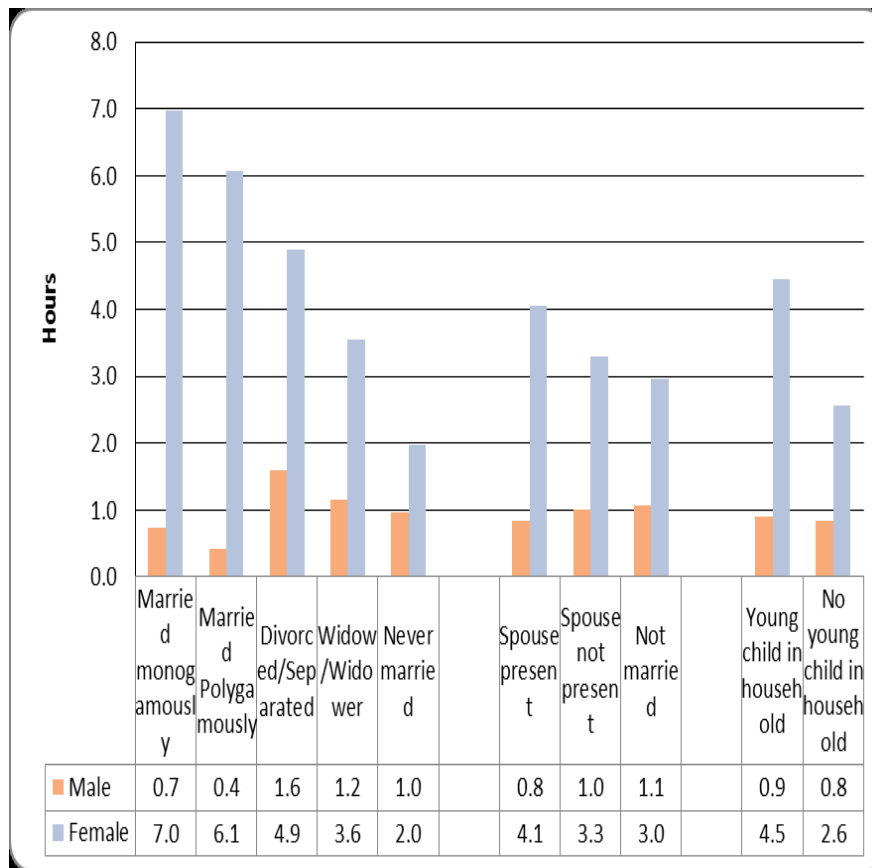
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<sup>21</sup> I modified the percentage by the total number of people in Kampala who have reached the highest level of education (secondary and above= 711,739) (UBOS 2017:77) divided by the total population of in Kampala = 1,507,114 (UBOS 2014:11), multiplied by 100.

<sup>22</sup> In Uganda the minimum levels of education for formal job requirements are usually university level or an equivalent in this case being vocational, post graduate or institute level training, usually acquired after finishing upper secondary school. Most slum dwellers have only managed to finish lower secondary level.

know, so trusting you will be difficult” (anonymous KCCA officer, interview 25 July 2017 in Kampala).

**Figure 5: Mean time spent on unpaid domestic work by marital status, presence of spouse, and presence of young children (5 years and above)**



**Source: Uganda Bureau of Statistics (UBOS) ‘Facts and Figures 2013**

Furthermore, women may be forced into adopting survival sex (Mwapu, Hilhorst et al. 2016:1) to “mitigate food insecurity” (Formson and Hilhorst 2016:4). Or as a means of keeping employment or because socio-economic structures have forced them to become entirely responsible for their households (Ibid 2016:12). In my opinion, it is likely that prostitution will increase since one may not require starting capital for this livelihood option. Albeit, with such means of survival women carry on with high risks of health insecurity and vulnerable to economic exploitation. Simultaneously, such women are easily exposed to aggression by men. They become defenceless against violence, given their limited alternative livelihood opportunities.

### **4.3 Economic implications of demolishing slums and involvement of private entities.**

Notwithstanding the above implications, I hold the view that demolishing instantly creates an image that affected persons need ‘help’ to survive. Help may

play a dual-purpose role; one beneficial and the other exploitative. From a strategic level, immediate action to check the latter is imperative through a well-established policy. Help given by private entities like Micro-Finance Institutions (MFI) like BRAC Uganda may be positive through women's access loans and starting business (BRAC Uganda 2016). However, there is likely implication of their operation on socio-economic security. In Uganda, more than 50% of women have access to credit and like in Kenya, although 50% of women have access to credit, most are from informal savings (IEA Kenya 2008:44). Few slum dwellers have access to MFIs because acquiring their loans entails a very selective criteria. As an anonymous male slum dweller said,

Any woman who wants to get a loan from BRAC must have business. If you don't have you can't be given a loan. Those who do not have sometimes take pictures of their friends' business if they are trusted (interview 10 August 2017 Kampala).

Access to the loans requires one to have at least a well-established business or land as collateral. However, in 2010/11 only 44.1% women owned businesses in Uganda (UBOS 2011:36). Therefore, slum dwellers who lack viable requirements like land and well-established business for loan taking are excluded. Consequently, majority become "non-participants" (Munene et al. 2005:105). This gives a broader interpretation, for the few slum dwellers who partake these loans, their participation, is accelerated by two things, (1) clearing of already established structures (homes and business) and (2) government's regulation of operations of MFIs which has increased their involvement in slums. Considering the enormous profit margins of these institutions, a lot of collateral is lost hence increasing livelihood insecurity. Additionally, most of these institutions don't assist women to expand beyond micro-level because most business women in slums lack financial training and entrepreneurial skills.

Consequently, the dependency of slum dwellers on private entities may increase after demolitions. Like MFIs, NGOs try to provide support through either education, income generating activities among others as explained in chapter three however, this is a "single theme approach" (De Wit and Berner 2009:936). One where a few beneficiaries are selected and majority are excluded as evidenced in a 2009 survey by FinScope Uganda which indicated that 31% of women were financially excluded (UBOS 2013:78). This does not solve the underlying problem. As an anonymous Uganda Hands for Hope employee (interview 10 August 2017 in Namuwongo, Kampala) said,

We only identify families that are in a very poor state and cannot afford almost all basic needs and have them enrol their children in our school. Not everyone is taken. We consider several factors to take children, like nutrition, level of income of parents, number of children the income has to cater for, condition of the house they are renting.

In light of the above critiques, uncoordinated economic development through sandwiched interconnections between urban development strategies

and the insecurity of slum dwelling women may arise. Partnership between GoU and private entities like RVR are indispensable for economic development. However, development attempts arising from such partnerships may serve to be complicit and blind to slum dweller's investments and right to property through the 2014 demolishing of structures. In 2006 GoU signed a concession for Rift Valley Railways (RVR) to take over with operations of Uganda Railway Corporation (URC) and URC continued to own the railway line assets (URN 2006). Livelihoods destroyed in favour of uplifting interests of private business entities like RVR in Uganda leave slum dwellers vulnerable (Roberts 2008:105) to external insecurities like relying on support from MFIs.

External implications like KCCA confiscating goods due to lack of trading licenses are due to unfavourable market policies like high taxes (See Appendix 4) which are regulated by government economic institutions (Brock et al. 2004:52) like Uganda Revenue Authority (URA) and Bank of Uganda (BoU). From my point of view, high taxes are an economic insecurity/ work insecurity (Osberg 1998:12) to the slum dwellers moreover drafting market policies like taxation excludes women because it is a top down approach (Brock et al. 2004:137). Which worsen social exclusion because of the non-inclusive nature of regulatory framework governing market policies (Arimah and Branch 2011:1).

Like in Tanzania, Ugandans have limited access to the legal economy (De Soto 2008:158). For instance, slum dwellers (very poor income earners) a bid by the law and pay huge taxes which limit their economic competition with middle income earners living in Kampala City. These people have built their own social model of operation whereby trade is within the same neighbourhood (De Soto 2008:157). Slum dwellers generally cannot afford to explore trading in other neighbourhoods because of very unfavourable competition to operate outside the slum vicinities. Therefore, government may create employment opportunities by revising the "civil service reforms and new public management measures" (Razavi 2012:427) to ensure favourable market policies for all categories of people and livelihoods.

However, without favourable policies in place, women in slums will continue to operate under low cost earnings and bear the burden of economic exclusions. "We sleep on loans, eat on loans and any money got goes immediately to pay off the loan" (Sarah Opio, interview 9 August 2017 in Namuwongo, Kampala). This is worsened by the glaring consideration by government officials for slum dwellers not to have property rights, money or even time to enter into the legal economy as De Soto called it "extralegality" in (De Soto 2008:156). It can thus be argued that this is a dreadful approach to building a modern economy while excluding certain categories of the country's economic growth contributors. Henceforth, we cannot build castles in the air hoping that poverty in such areas will reduce by clearing slums, when majority of the citizens in these areas are not in possession of legal tools to create wealth (De Soto 2008:157).

## 4.4 Conclusion

It is clear the demolitions brought numerous outcomes, both intended and unintended. Regardless of the above critiques, change is inevitable. However, if Uganda is to have a liveable capital city, palatable procedures must be followed. As explained in slum dwellers own words,

It is not bad for development to happen but the procedure and steps taken are important. We are only trying to establish ourselves and survive (Nyeko Jeff John, interview 29 July 2017 in Banda, Kampala).

This is a critical stumbling block that forced evictions do not solve the underlying issues of sufficient shelter for the poor (Dupont 2008:85) but rather destroys the little investment that was already made. The possibility of temporary structures increasing cannot be plainly solved by demolishing them. Otherwise, this instead jeopardizes efforts of slum dweller to improve their conditions. Contrarily, clearing them would affect 11%<sup>23</sup> of the households that have temporary structures in Namuwongo in Makindye division (UBOS 2017:81), women inclusive.

The slum demolition and eviction programs involved are not influenced by the rights of the women involved, nor by considerations of whether they have opportunities for a decent livelihood. Wider families' well-being being are not seriously considered, including for children. Instead the 'Move On' policy is inspired mainly by economic and revenue considerations (Dupont 2008:81), and justified through calculations around the need to compensate only those who have legal title, an obvious way to reduce the responsibility of the authorities for compensation for those who do not have formal titles.

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<sup>23</sup> Percentage modified by researcher by adding up total number of temporary structures (6,265 + 691 + 5,506 = 12,462) and dividing the total by number of households (108,778), then multiplying by 100.

# Chapter 5 Conclusions and Modest Suggestions

## 5.0 Overall Findings

The study answered the main research question around women (former) slum-dwellers in Kampala and the strategies they adopted in order to try to protect their livelihoods following evictions in Namuwongo and Banda in 2014. Three sub-questions guided the analysis and interviews. These sub-questions included:

- 1) How were the slum clearances managed and justified by the authorities?
- 2) How did the women slum dwellers affected try to protect their livelihoods during and following the eviction and demolition processes?
- 3) How have Non-Governmental Organizations (NGOs) and Micro-Finance Institutions (MFIs) tried to support the women trying to protect their livelihoods during and following clearance and demolition?

The study concluded that the slum clearances were carried out in an improper manner, not in accordance with regulations and requirements. This subjected the women slum dwellers to damage to their livelihoods, leaving them at risk of social and economic insecurities like unemployment and low-status informal jobs like local brewing, making a living in ways that make them vulnerable and are not sustainable. There is a gap in the development system of Uganda to the extent that government is not developing sustainably, but rather developing as if Uganda has plenty of surplus land, which is evidently not the case. Uganda can have better slum upgrading programs without necessarily removing those who live in slums, by enhancing their daily lives and providing them with affordable property elsewhere, which they can maintain.

Based on the findings, taking away the slum dwellers' homes without providing any alternative, leads the women (former) slum dwellers to adopt livelihoods that barely provide a living, such as selling vegetables like tomatoes and onions from make-shift structures like stalls, hawking on the streets of Kampala, among others. With such livelihoods, insecurities like low earnings and sharp competition reduce women's incomes. Moreover, some livelihoods like prostitution subject them to exploitation and risks of ill-health and violence. Livelihood challenges are progressively anticipated for these poor urban women provided the evictions and demolitions do not provide alternative options for resettlement and secure, affordable housing. In absence of this, women simply move on from one slum area to another, and continue trying to provide for themselves and their families as best they can – they will go on hustling, under tougher conditions. With displaced housing come displaced livelihoods (Ramathan 2016:4) and as this study demonstrated, the coping strategies employed by evicted women are neither secure nor straightforward.

Ultimately, women have been exposed to dependency and debts. The continuous operation of Micro-Finance Institutions (MFIs) also poses a threat to



the livelihoods of these women (former) slum dwellers because they in turn increase the level of vulnerability of the women to debt and default. Especially when they are obliged to borrow money at high rates of interest, just to meet their daily expenses of survival, rather than for investment purposes.

## 5.1 Some modest suggestions

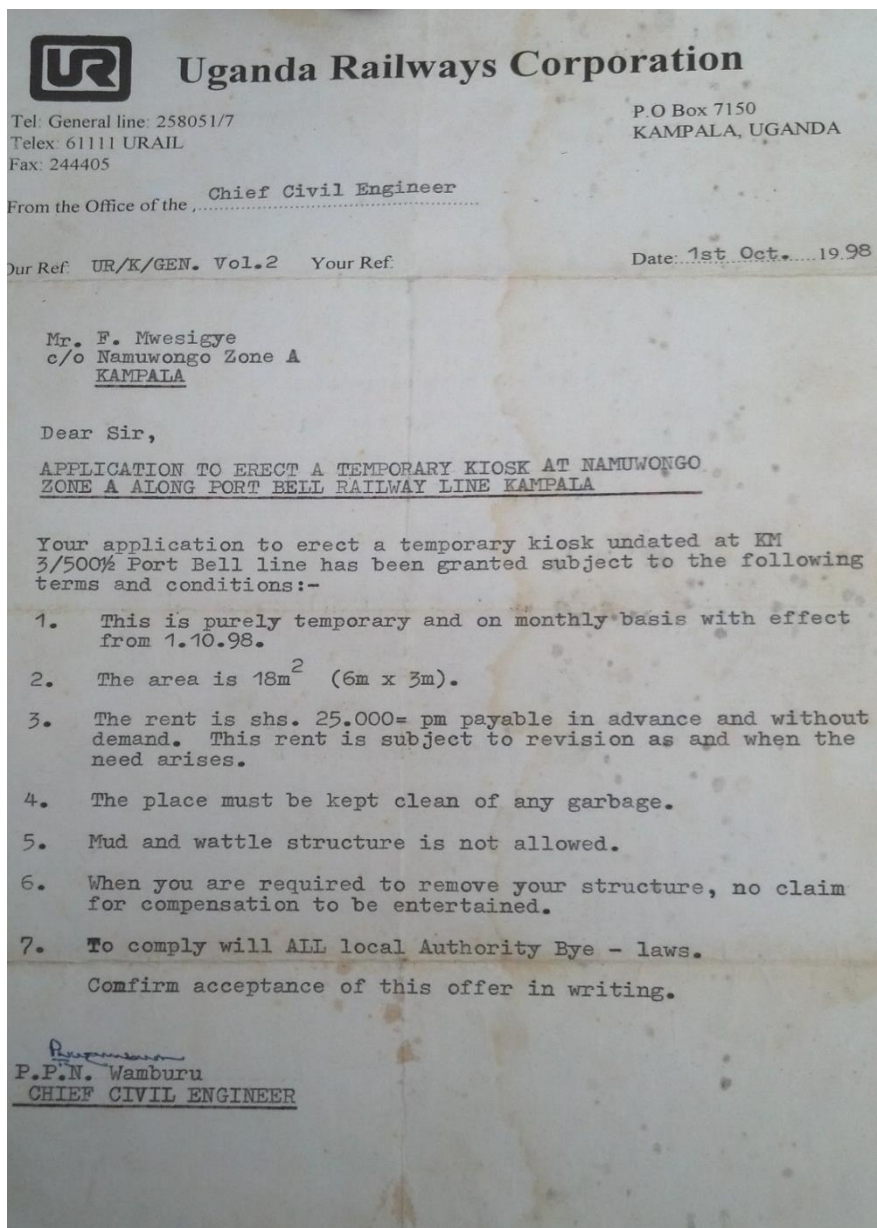
Clearly large mass evictions like those of 2014, where government agents order the demolitions and destruction of slum housing, in the name of development and infrastructure, are here to stay, not only in the city of Kampala (Marx et al. 2013; Arimah and Branch 2011; De Wit and Berner 2009). However, the situation in Kampala is constantly evolving, as the government of Uganda is evicting people in the name of development at a rapid pace. In the city a lot of slum dwellers are trapped in unending livelihood challenges as mentioned in the previous chapters. Lack of government response to support slum dwellers continues to disadvantage women like those living in Namuwongo or Banda slums.

In general, government authorities should take responsibility for demolishing structures instead of overseeing acts of demolition without adequate provision for those who live in the slums affected. “We KCCA are not the ones that demolished structures, but people did it themselves” (anonymous female slum dweller, interview 9 August 2017 in Kampala). As the study suggests, connivance within the government institutions may hinder rather than providing sustainable livelihoods solutions to affected slum dwellers. There is some evidence that they take with one hand land which is declared to be illegal for housing construction, only to give it away to business entities and private interests. “Government should come up with a knowledge sharing kind of thing so that people do not settle illegally when development comes” (anonymous MLHUD female officer, interview 28 July 2017 in Kampala). Amicably, local governments should not allow people to establish themselves in illegal or slum land in the first place (See Photograph 2 below). Remarkably, increasing livelihoods problems are manifested in the increasing number of slum settlements.

This therefore is a call for the government to devise a smart and fair system to enable slum women (and men) to exercise their ‘right to the city’ in Kampala. This should make it possible to move people without forced evictions, and to replace their illegal structures, without any demolition whilst they still need a place to live in. Unless there is compensation, there should be no demolitions, and urban citizens’ basic rights should be observed and respected. As said by one of the slum dwellers, “government needs us and we need them. Foreigners are taking over more than we. Government should revise its ways and handle us as citizens” (Nyeko Jeff John, interview 29 July 2017 in Banda, Kampala).

On the whole, women continue coping economically as they find ways of creating new social networks that will further improve their wellbeing. The hurdles of losing livelihood around the time of demolition in 2014 left women slum dwellers with few options besides borrowing money, in an effort to restart small businesses elsewhere.

**Photograph 2: Agreement between a slum dweller and URC to settle next to the railway line (researcher's photo)**



In light of the above, since women are particularly dependent on small loans, they can easily get in trouble with repayments, since much of the money they borrow is used to pay essential costs of the family, including rent. Given this, it is especially important to address existing policies by introducing changes in the planning process, and requiring appropriate compensation with proper follow-up by the responsible government authorities. The aim should be to ensure that women are coping, especially considering that they have gone to a different locality. Slum dwellers may be present illegally, but they have at one point paid money to settle in as in Photograph 2 above. Therefore, they should be explicitly compensated for any displacement.

Uganda has well established legislations and laws, it is only important that they be implemented. Development initiatives should be informed by opinions and consultations with those who shall be affected. Obtaining information partaking the different likely livelihoods implications while providing alternatives is paramount. This indeed upholds the development principle of understanding what people go through and the inconveniences the evictees get (UN Habitat 2015:6).

## 5.2 Conclusion

This study explored the socio-economic implications of the 2014 slum clearances on women's livelihood. It provided considerable evidence on controversy surrounding the clearance, seconded with general agreement that threats of eviction and actual evictions do not empower women to improve their own socio-economic status. Concerns have arisen in the way management of the demolition resting with government authorities has narrowed women's already limited choices of livelihood activities. There is dearth of evidence about government compensation for affected women, leading to the conclusion that compensation was minimal and highly selective.

The study demystifies evidence on the limitations of available informal and formal income generating activities for slum women. Several livelihood insecurities like destruction of business premises and homes, unsustainable livelihood options like selling vegetables, operating small hotels, prostitution among others have been demonstrated. In conformity with the above, if prospects for redress for poor women has not been addressed by responsible government authorities in slum areas as suggested in the paper, these problems may not be solved in the near future.

Looking at the implications of all these on women's livelihoods, the study has conclusively demonstrated that women need to be given opportunity to practice their agency to negotiate livelihood strategies that support better coping strategies. It can be through empowerment and making available favourable and competitive trading by government institutions like Uganda Revenue Authority (URA), Bank of Uganda (BoU), and Kampala City Council Authority (KCCA). Some other researchers have adopted a similar position (see for example Goodwin and Maru 2017). This way women can potentially be empowered to handle multifaceted decisions on accessing resources and money instead of being chased away from the streets and simply displaced to somewhere else (Alberts et al. 2016; Goodwin and Maru 2017). As pointed out earlier, instead of slum settlements disappearing from Kampala, because they 'must', the city authorities should find a way to recognize informal settlements. This would address the problem of lack of property rights in slum areas. It would also ensure that women's specific livelihood and non-livelihood problems as slum dwellers could be locally addressed, without this implying their removal, or any violation of their fundamental human rights as discussed in the paper.

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## Appendix

### Appendix 1: Shows the amount of money earned daily

Amount of money earned daily	
UGX	USD
1,000	0.27
1,500	0.40
3,000	0.81
5,000	1.35
8,000	2.17
10,000	2.71
15,000	4.07
20,000	5.43
30,000 (monthly)	8.15
50,000 (weekly)	13.58
60,000 (weekly)	16.30
160,000 (monthly)	43.47
250,000 (monthly)	67.93

**Source: Researcher's summer (July – August 2017) field findings in Kampala Uganda**

### Appendix 2: Shows source of Income to Start up Business

Source of income	No of responses
No follow up by KCCA to find out how they get the money	1
Borrow money from friends	2
Get food staffs on loan and after selling pay back	3
Money lending institution (BRAC Uganda)	4
Borrow money from (SACCO)	13
Get from previous savings	3
From family members and relatives	5
Friends and Family providing shelter	1
Women sell themselves to get the start-up capital	1
Given as gifts/ friendly remittances	3
Very strong social networks willing to help	5

Beg money from the streets	1
Dubious way	1
From male partners/ men	2
I don't know	6 government officers and 1 dweller
<b>Total Number of responses</b>	<b>51<sup>24</sup></b>

Source: Researcher's summer (July – August 2017) field findings in Kampala Uganda

### Appendix 3: Shows amount of money borrowed to start business

Amount borrowed from friends & family		Amount borrowed from Savings Group and other MFIs	
UGX	USD	UGX	USD
10,000	2.71	100,000	27.17
20,000	5.43	180,000	48.91
50,000	13.58	300,000	81.52
250,500	68.07	400,000	108.69
500,000	135.87	2,500,000	679.366

Source: Researcher's summer (July – August 2017) field findings in Kampala Uganda

### Appendix 4: Shows expenditures on rent, health, school fees, tax, and revenue

Expenditure on Rent		Expenditure on Health		Expenditure on school fees		Expenditure on Tax and Revenue annually	
UGX	USD	UGX	USD	UGX	USD	UGX	USD
30,000	8.15	10,000	2.71	50,000	13.58	Revenue-150,000	40.76
50,000	13.58	20,000	5.43	65,000	17.66	KCCA - 150,000	40.76
60,000	16.30	60,000	16.30	200,000	54.34	KCCA 80,000	21.73

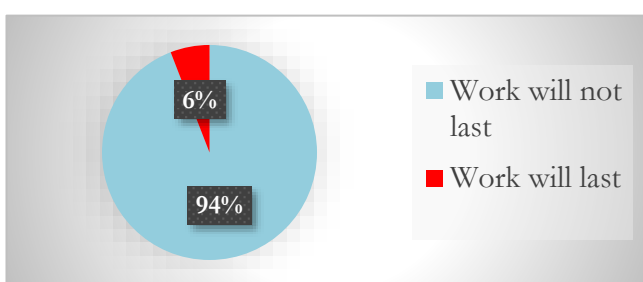
<sup>24</sup> More than one answer was possible for the categories by the respondents (all 28 respondents were interviewed this question)

70,000	19.02		TIN Number	40.76
140,000	38.04		150,000	
150,000	40.76			

Source: Researcher's summer (July – August 2017) field findings in Kampala Uganda

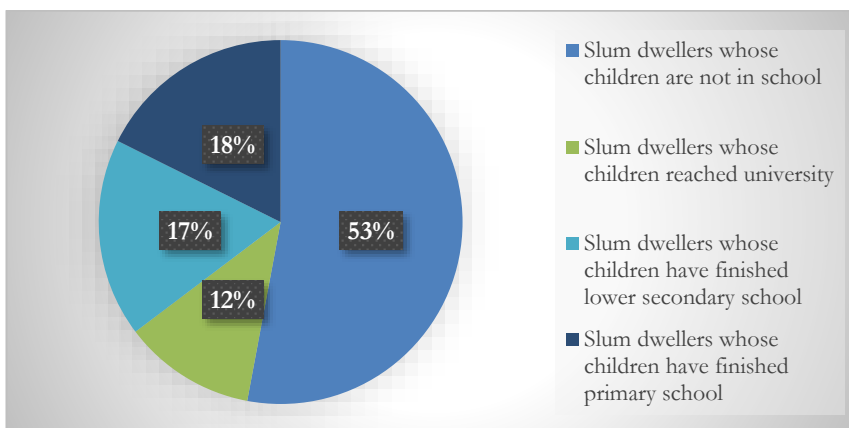
### Appendix 5: Chart showing Suitability/ Sustainability of Work

25



Source: Researcher's summer (July – August 2017) field findings in Kampala Uganda

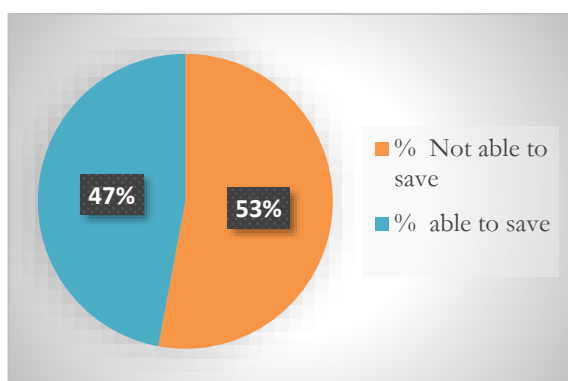
### Appendix 6: Chart showing the schooling status of children of slum dwellers interviewed



Source: Researcher's summer (July – August 2017) field findings in Kampala Uganda

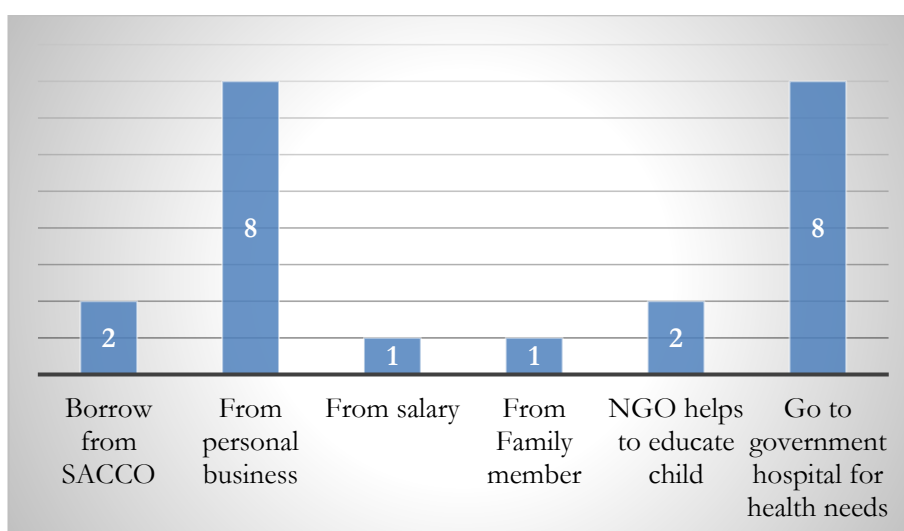
<sup>25</sup> Percentage derived by researcher from the total number of slum dwellers who said work will not last (16), divided by the total number of slum dwellers asked this question (17) (to be found in Table 1), multiplied by 100.

**Appendix 7: Chart showing level of capability to save money<sup>26</sup>**



**Source: Researcher's summer (July – August 2017) field findings in Kampala Uganda**

**Appendix 8: Chart showing the source of income for basic needs<sup>27</sup>**

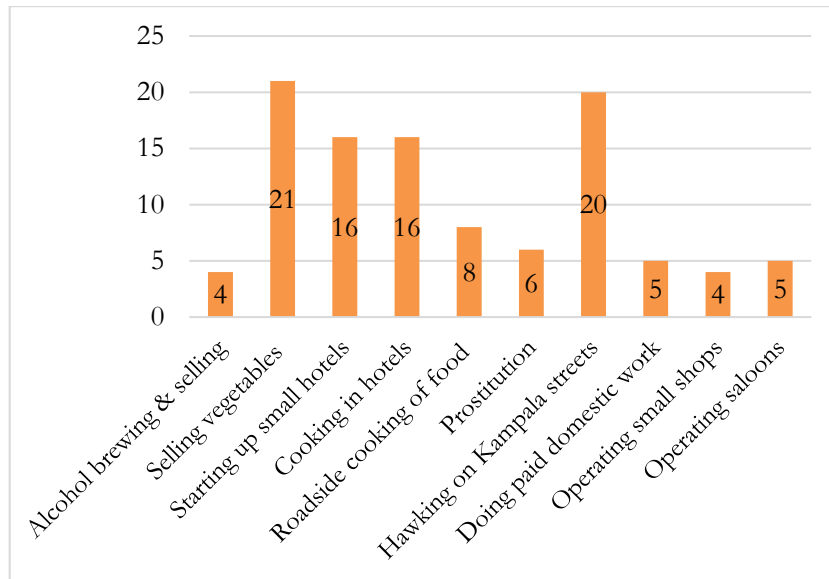


**Source: Researcher's summer (July – August 2017) field findings in Kampala Uganda**

<sup>26</sup> Percentage derived by researcher from the total number of slum dwellers who said they are not able to save money (9), divided by the total number of slum dwellers asked this question (17) (to be found in Table 1), multiplied by 100.

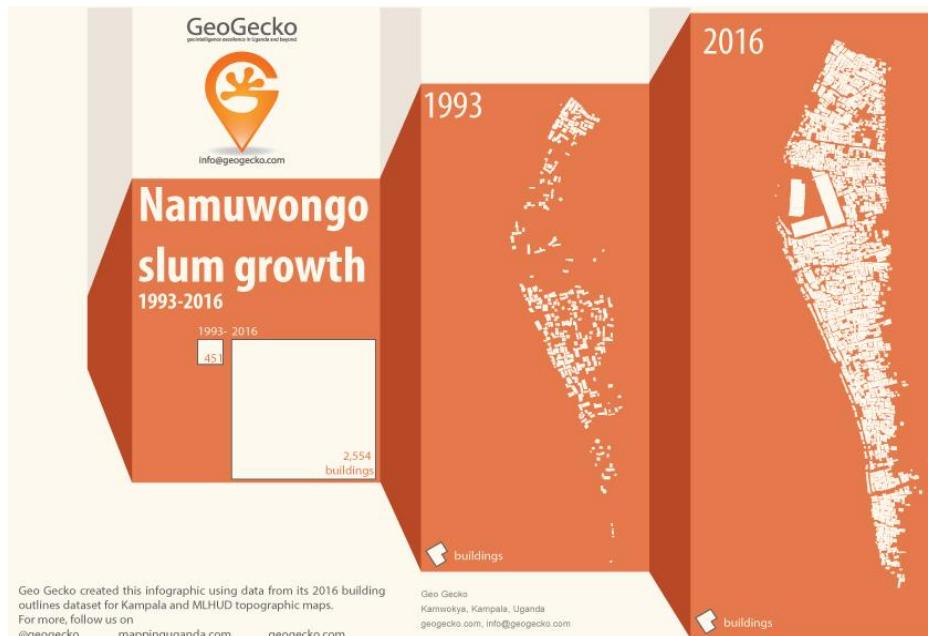
<sup>27</sup> More than one answer was possible for the categories by respondents (only 17 slum dwellers were interviewed this question)

**Appendix 9: Chart showing Main Economic Activities currently done<sup>28</sup>**



**Source: Researcher’s summer (July – August 2017) field findings in Kampala Uganda**

**Appendix 10: Chart showing the growth of Namuwongo slum**



**Source: GeoGecko – Geo Intelligence Excellence in Uganda and beyond 2016**

<sup>28</sup> More than one answer was possible for the categories by the respondents (all 28 respondents in the sample size were interviewed this question)

## Appendix 11: Questionnaire

### Field study on socio-economic implications of 2014 slum clearances on women's livelihoods in Kampala (July – August 2017)

#### A. How did women slum dwellers try to protect their livelihoods during and after the eviction process?

##### Knowledge on eviction and livelihoods

- 1) How are people evicted? (All respondents)
- 2) Who is responsible for the evictions? (All respondents)
- 3) What reason does the institution you have mentioned give for evicting people and demolishing slums? (All respondents)
- 4) What criteria is used to select persons that should be evicted? (Ask government officials only)
- 5) What is the government policy regarding slum evictions and clearances? (Ask government officials only)
- 6) What do you think about the process of evicting and demolishing? (All respondents)
- 7) How do the reasons given affect your ways of earning money? (women and men)
- 8) What work do you/ women do after the eviction/ slum clearance – how do they try to earn money? (women and men)
- 9) Where did you/ women get the money to start up the business/ work? (women and men)
- 10) What do you think about what you do to earn money? (women and men)
- 11) What daily costs do you/ women meet from your earnings? (women and men)
- 12) Do you know anyone who has used the court to prevent their ways of earning money from being affected by the evictions and slum clearances? (women and men)
- 13) Have you/ women used the court to report the evictions/ slum clearance? (women and men)
- 14) Have you/ women used NGO's, Civil Society Organisations, or Community groups to look for ways of earning money? (women and men)
- 15) Do you know anyone who has used NGO's, Civil Society Organisations or Community groups to look for ways of earning money? (women and men)

#### B. How have different factors affected adoption of strategies to protect livelihoods?

##### Suitability of ways to protect work/ forms of earning money

- 1) Do you think the work you/ women do mentioned in (A) (8) will last? (If yes why, if no why?) (women and men)
- 2) How long do you think the work you/ women do mentioned in (A) (8) will last? (women and men)
- 3) Are your/ women's children going to school? (women and men)
- 4) How do you/ women take care of sickness/ health, school fees of your family, children, and rent? (women and men)
- 5) Does the money you/ women get support the family's food, children's dressing and school uniform, health, and rent? (women and men)
- 6) What problem has the demolitions and evictions brought to your/ women's work and ways of earning money? (women and men)
- 7) What problems do you/ women face in earning money at your work place? (women and men)
- 8) Are you/ women able to save some money for unexpected emergencies or even for business? (women and men)

**C. Challenges and solutions faced in trying to earn money at work**

- 1) Do you have any debt like school fees, medical costs, food, rent etc? if yes how much is it? (women and men)
- 2) What works for you/ women in trying to earn money and pay back the debts? (women and men)
- 3) What do you / women sell if you are caught up in debt? (women and men)
- 4) What does not work for you/ women in trying to earn money and pay back the debts? (women and men)
- 5) What do you/ women do to continue paying school fees, taking care of health, rent, and feeding family even with all these problems you have mentioned? (women and men)
- 6) What do you think and feel about these challenges of earning money and maintaining the family? (women and men)
- 7) What do you think government should do to make sure the process of evicting does not affect the work people do and the way they earn money? (All respondents)
- 8) Who do you think should protect rights of people trying to earn money to support their family financially? (All respondents)