

# Can remittances influence the tenure and quality of housing in Uganda ?

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Policies and policy makers have not progressed on how to improve housing tenure and quality using remittances, because of varied and conflicting conclusions drawn by different authors in literature. This thesis argues that it is possible to create incentives for the targeted use of remittances for advancement of tenure and quality of housing. From a pooled-cross section analysis on sample survey data from the Uganda National Household Survey 2005/2006 (UNHS III) and 2009/2010 (UNHS IV), results show that due to significant positive correlations between remittances and the attributes of housing tenure (own and rent) and housing quality (access to utilities and physical condition of housing), remittances can be conditioned. Cross-tabulation and correlation matrices confirm the independence of remittances and their influence as an explanatory variable for the changes in housing tenure and quality. The logistic regression results place higher odds on households receiving remittances to advance their housing tenure and finance improvements in housing quality for both utilities and physical conditions than those that do not receive remittances. The conclusions are: (1) whereas remittances are ideal for financing housing tenure and improvements in quality, the cash values remitted to households in Uganda are too low to support outright purchase of housing, but if their value and volume increases, they could become visible in financing housing as gradual enablers for tenure and quality of housing. (2) Households that receive remittances, have a more advanced status of housing tenure and quality than those that do not receive remittances. (3) Even if migrants and their households made housing their number one option for investment, the housing sector is not adequately organized to manage or tap into the potential that remittances represent. (4) Remittances as a share of household income are not the only determinants of housing tenure and quality and therefore their current role cannot be overstated. However with potential to increase, a prudent policy maker should begin to take steps in understanding how remittances aid households to improve their housing tenure and quality.