

\\ THE ROLE OF WOMEN SELF-HELP GROUPS IN URBAN DEVELOPMENT WITH
SPECIAL REFERENCE TO HOUSING DEVELOPMENT:

A case study of Women Self-Help Groups in Embakasi
Division, Nairobi. 11

By

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Declaration

This thesis is my original work and has not been presented for a degree in any other University.

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Dedication

This work is dedicated to:

My son, Eugene, My husband, My late mother,
and all those who may, in one way or another,
have contributed to my success.

Abstract

The call for an enabling role by Government to meet shelter needs has its origins in a number of factors. First, the resource constraints with which most Governments of developing countries are faced with make it difficult for them to implement housing programmes for the poor on the scale required. Secondly, the administrative resources of most Governments are so limited that they cannot cope with large numbers of (especially small) projects. At the same time, current legislation and administrative procedures make it impossible for the poor to take shelter provision into their own hands in a recognised way. Building codes and regulations prohibit the types of structures that the poor can build and afford. It is almost impossible to obtain support from financial institutions for community initiative projects that are not recognised by Government. Land markets place "legal" serviced sites beyond the financial reach of the poor.

The thinking behind enabling policies is that resources of the poor could represent a major contribution towards the improvement of human settlements conditions, if "official" policies can be developed in such a way that they promote the involvement of the poor in their own development.

Apart from direct commercial activities, the vehicles for developing low-cost housing include: co-operatives and self-help schemes. With self-help schemes, in particular, there are opportunities for groups to establish themselves at a very informal level and, subsequently, to develop into formal production or industrial operations. There are women's self-help groups and as interest in promoting women's integration in non-traditional sectors of the economy gains momentum, there is a growing need to identify conditions under which such pioneering activities by women can be made efficient and effective.

The focus of the study has been on "Women's Self-Help Groups", in the light of community participation, and the role that they play in urban development with greater emphasis having been placed on housing development. The study presents experiences of two Women's Self-Help Groups in Embakasi Division, Nairobi.

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CHAPTER ONE: INTRODUCTION

1.1 Housing and Development

The crucial importance of housing as a development issue is far too often neglected or treated in an ameliorated manner in the development policies in most Third World countries. Yet there is no sphere in development which is sustainable when divorced from the housing process. This process, involving the production and consumption, plays a crucial role not only in providing a basis for sustenance and reproduction of labour power and of society, but it is also a source of employment and it provides a basis for income generating activities (ISS-SADCC 1986:60).

Housing is both a social and an economic issue. Socially, the type of housing supplied within a system and the mode of distribution of housing stock between socio-economic groups define the manner in which these roles are fulfilled in any historical period. Housing is also an indicator and an instrument of economic development. The mode of participation of the different segments of the population in its development and the ways such participation meet sector objectives are of critical concerns. The participatory mechanisms generated by housing development influence macro-level objectives, affect the well-being of the participants and influence their access

to housing directly and indirectly. Therefore, the social and economic aspects of housing are closely interrelated. Those whose access to housing is hindered are often forced into a situation where their ability to contribute to development is below their real potential.

Although a substantial portion of developing-country housing is produced through private and informal processes, governmental policies are crucial instruments by which socially equitable, economically viable and structurally efficient housing development can be attained. Housing policies take many different forms, cover a broad range of elements and address themselves to different target groups. Since housing is an integrated concept, including the supply of individual dwellings and related infrastructure, all aspects of settlement formation and development are important factors in its planning. Therefore, policies on housing supply and distribution, on land development, on housing finance, on construction, and on building materials production, as well as institutional and organizational aspects of housing management, all influence the social justice and economic productivity in housing development.

1.2 Women's Role in Urban Development

Women tend to join in formal associations (women's groups) to pursue common goals. In pre-colonial times when social economic responsibilities were clearly demarcated by age and sex, female networks provided mutual assistance especially with arduous labour. Prior to independence in Kenya, churches and the colonial government encouraged the formation of women's clubs as channels of education and modernization. Today's women's continue to fulfil these functions but more importantly provide members with access to income through their engagement in income generating activities.

Joining together for mutual assistance is a long standing tradition of Kenyans and of Kenyan women. The spirit of collective self-help was catalysed by the first President of the Republic of Kenya, Mzee Jomo Kenyatta, who called on the people to join with the government in the task of National Development. Since then, community self-help activities have contributed substantially to the development of the basic needs facilities and service throughout the country. Localities and groups have undertaken projects to meet small-scale community needs for schools, health facilities, cattle dips, social halls, feeder roads, water supply schemes and fish ponds. In the process they have established organizations and committees to assess needs, determine

priorities, generate resources, mobilize participation and manage completed project.

Groups originate sometimes at the initiative of women themselves and sometimes through the efforts of an established organizations such as a local-church, government Ministry or non-governmental body. Groups tend initially to focus on a specific need such as food security, roofing or income. In time, either in response to failures or emerging needs, activities become more diversified. Groups' income originate from a combination of member's contributions, group activities and sometimes outside sources.

The earliest grassroots women in development activities in Kenya were initiated through "Maendeleo ya Wanawake" (KANU/Maendeleo ya Wanawake Organization) in the early 1950s. The activities undertaken under this umbrella organization had a predominantly social-family welfare orientation. "Maendeleo" women were given training in cookery, sewing, child care, simple hygiene among others. Women group activities in the earlier stages of group formation were also social or home improvement oriented. These included the "Mabati" women groups in Central Province and elsewhere, or utensil buying for group members, as well as group supported community welfare projects particularly in the provision of social amenities.

The social, family, welfare orientation has persisted in terms of activity types as well as in terms of the ultimate objective in undertaking the activities. However, women's lack of access to incomes was recognized at the 1975 UN conference for Women as a constraint to family welfare. This has led to the encouragement to women to initiate income generating activities. Donor assistance to women group activities is hinged on the need to promote income generation for women to supplement incomes at the household level. For urban dwellers who are mainly dependent on cash income, the need to provide low cost services plus income generation opportunities has been recognized as a more meaningful development strategy for the urban poor (UNICEF, 1984).

Women's group usually serve significant economic functions. For instance:

- (i) They may give each member periodic access to a lump sum (or the equivalent in purchased materials) for home improvement or family welfare. Although women theoretically could save the same amount individually, most would be unlikely to do so given the limited access to income of a majority of Kenyan Women.
- ii) They may give each member an opportunity to own capital and join a commercial venture. This fairly recent development in the evolution of women's groups is of

extreme importance. Members who otherwise would be able to obtain income only from agricultural production now have an opportunity to participate in an informal enterprise.

Although groups have a considerable number of illiterate members, the average level of literacy within women's groups is higher than in the general female population.

A study carried out by the Women's Bureau on women's group activities in Nairobi in 1990, revealed the following:

- (i) That a majority of groups in the District are involved in the making of handicraft items.
- (ii) That next to handicrafts, real estate has the highest share of income generating activities. When groups in production of construction materials were added, the share was higher. In this category, acquiring plots was the main subactivity followed by construction of rental houses. There were only 3 share holding groups probably because land buying through shares requires payment of large sums deposited at intervals.

- (iii) That women groups in Nairobi were not extensively involved in informal trade, compared to other activities such as handicrafts. In this category, majority of the groups were involved mainly in retailing kiosks, charcoal selling and general sales.
- iv) That contrary to the expectations, a sizeable number of women's groups in Nairobi were involved in Agriculture and livestock production. Compared to other activities however, Agriculture and livestock production constituted a small share of all activities undertaken.
- (v) That women's groups in Nairobi were only minimally involved in the transport sector. This was probably because transport involves huge initial capital outlays which the women groups did not have. Only 2 groups in the District were involved, 1 bus and 1 matatu projects both in Embakasi division.
- (vi) That women's groups in Nairobi were also actively involved in various socio-cultural and welfare activities.
- vii) That a small percentage of the groups in the District were involved in the water activity.

- viii) That financial difficulties and other problems brought about by rapid urbanization have prompted Nairobi dwellers, particularly women, to organize themselves on a self-help basis to improve their standard of living.
- ix) That one of the major ways of which women have organized themselves is through cultural activities like cultural dances.

In broad outline the distribution of activities among various groups and whether they were income generating or not is given in table 1.1.

Table 1.1 : Distribution of Women groups by activities by type of activity

Type of activity	Whether income		Total	% of Individual activities
	Yes	No		
Educational	49	24	71	6.9
Cultural	63	78	148	12.8
Merry-go-round	63	107	170	15.5
Transport	3	0	3	0.3
Real Estate	119	55	174	15.9
Sales and Marketing	96	33	129	11.8
Crop farming	23	9	32	2.9
Livestock farming	23	9	32	2.9
Handicrafts/Informal	285	60	345	31.4
Total	722	375	1097	100

Source: Women's Bureau, 1990

From the above findings, it is clear that women's groups make a substantial contribution to urban development and in particular in Nairobi.

Women's role in urban development is fully recognized by the UN Global strategy for shelter to the year 2000, which was adopted by the United General Assembly in 1988. It laid considerable emphasis on enabling strategies to meet shelter needs. The strategy recognizes that governments are unable to provide for majority of their populations but that they play an important role in providing a framework which enables the private and community sectors to provide housing.

The strategy states, in part that:

" implementation of a shelter strategy will involve the redefinition and redistribution of responsibilities to a variety of actors, ranging from individuals households through co-operative groups and informal and formal private producers to governmental agencies and ministries".

In this light therefore, a gender perspective would help people to understand urban development from women's point of view. By looking at what women are doing (or trying to get done) in their daily lives, it should become possible to imagine, design, plan and manage some better and more practical urban settlements.

1.3 Research Problem

Nairobi has undergone rapid urbanization since independence in 1963, when the population was 342,000. By 1989 it had reached 1.3 million, representing an annual urban growth rate of approximately 7%. As a result of this growth, Nairobi's housing market has a permanent excess of demand over supply. Housing is provided through public agencies such as the National Housing Co-operation (NHC) and the Nairobi City Commission (NCC), by private companies which house their employees and by private sector both formal and informal who build houses for market sale or rental.

The achievement of the above strategies in providing low income housing has been very low mostly due to an absence of high-level political commitment and a lack of appropriate land use and housing policies and guidelines at the local level. As a result, the majority of the urban population is left without housing and, as their numbers have increased, unplanned settlements have proliferated, constructed mostly with temporary materials and lacking essential services. These unauthorized squatter settlements house about 40% of Nairobi's population. Official response to this situation has varied from reluctant toleration to demolition and re-location to the urban fringes, an approach which manifest itself in terms of lack of planning, the unpredictability, chaos and

health risk, and the disintegration which would result if the process were allowed to continue without control.

Sites and services schemes, mostly funded by international agencies, represented an attempt to house the urban poor. This concept grew out of the realization that housing should not be seen as a physical commodity whose quality can be definitely measured and that proposals for solving the housing crisis by simply eradicating substandard dwellings and replacing them with publically funded housing are in fact no solution at all. In sites and services schemes, land, essential services and some in cases community facilities, are provided for people to build the dwellings they want, largely in the forms most appropriate to their cultural requirements. In practice, the schemes are too rigidly controlled by site layout, servicing systems, plot sizes and regulations imposed by the local authorities. Community involvement in the planning state is often minimal and the facilities of community development is given little consideration

Although this strategy seemed promising at first, it was not enough. The provision of 10,000 plus units per year (or equivalent serviced sites) to meet Nairobi housing demand is not within reach of the administration's financial capability. The major sites and services schemes in Nairobi provided only 6000 units after the completion of all phases and that took

eight years.

In countries which are still developing and basically poor, it may be expected that there are strong motivations for rural people to migrate to cities. Indeed in Kenya, Nairobi has proved to be a powerful magnet in this respect and the high influx of migrants over the past 20 years has caused a great demand for houses leading to a boom in rental accommodation and speculative building. A striking feature of Nairobi is the extent of low-cost housing areas and squatter settlements. Inevitably, the demand for housing outstrips the supply, presenting the Government authorities with a formidable challenge.



Plate 1: Typical housing in Mathare Valley, Nairobi.

Shelter is a basic need for all and thus the participation of both women and men in development is both desirable and necessary. Yet, the organizational, financial and labour resources women bring into development have, hitherto, been taken for granted and/or ignored. The contribution to the sustenance and reproduction of labour and to the production of a substantial portion of a country's goods and services are overlooked. Their role in production and maintenance of housing and infrastructure is also unrecognized.

Despite the increasing participation by women in formal and informal employment and in autonomous migration from rural to urban areas, the perception of women as housewives and as secondary labour has rendered investment in housing, transport, industry, education and other areas insensitive to the changing roles of women. Such policies have not been able to define nor to respond to the needs and potential contributions of women in rural and urban settlements.

1.4 Study Objectives

The broad framework of the study was based on the following objectives:

- (i) To examine the role of women groups in urban development,
- (ii) To examine the past housing policies and programmes with a view to high-lighting the major dimension of the housing problems and efforts that have been made to solve them,
- (iii) To identify the activities, achievements and the shortcomings of the women's groups under study, and
- (iv) To formulate policy proposals and recommendations based on the study findings.

1.5 Study Hypothesis

Null hypothesis: Women's group's in Nairobi contribute substantially to housing development.

1.6 Research Methodology

The study made use of both primary and secondary sources of data. Secondary data was based on the available data on records on women programmes. This data was collected from libraries and public offices such as the women's bureau and Ministry of Culture and Social Services. More information was gathered from Kenya Government publications in order to find out the strategies and policies it has on women and development in its Development Plans. Data on the historical development of the Nairobi City was also obtained from secondary sources.

Primary data was gathered in the field through

- (i) informal interviews
- (ii) simple observation
- (iii) administration of questionnaires.

Informal interviews involved identifying key informants who included the officers dealing with women programmes. Simple observations involved visits to the sites of projects on which women are engaged. The main reason being to verify the information gathered from interviews and the available data.

The questionnaire was designed to cover the following:

- (i) aims and objectives of the women's groups in question.
- (ii) their functions and activities.
- (iii) their achievements.
- (iv) their shortcomings.
- (v) quality of leadership.

A collection of photographs representing situations relevant and familiar to the respondents was also employed.

1.7 Scope of the Study

The study covers the general activities of women's groups in urban areas and particular in Nairobi. The main emphasis has been placed on their contribution to housing development.

In this regard, the study presents the experiences of two women's self-help groups in Embakasi Division, Nairobi. Namely:

- (i) The Humama women group and
- (ii) The Muungano women group.

Both groups have been registered by the Ministry of Culture and Social Services as self-help groups and are mainly engaged in the production of sisal-cement roofing tiles and building blocks for housing construction.

The study also covers the housing situation in Nairobi, National Policy on housing and the role the government has played in the provision of housing for the low income group.

Since the activities of the study groups may be seen as being synonymous to community participation, policy recommendations have been formulated in the light of community participation in housing development.

1.8 Justification of the study

According to Mbithi, J.N(1994), women activities and contribution in general development cannot be overlooked, but the framework for the understanding their participation need to be related to the conditions and workload of the women. It has been clear as evidenced in the past Kenya development plans that most of the women's contribution to development remain undocumented. This can be said to be one of the development issues which need to be addressed if proper utilization of human resource is to be realized. This creates the need to appreciate the increasing efforts in putting women's development activities on record.

The backlog of the unmet demand for housing is increasing in developing countries, but the governmental capacity to meet it is limited. There is a growing awareness of the need to enhance the capacity of people to help themselves to meet this demand. In this regard, the necessity of using the contribution's of women to shelter development in an effective manner is likely to be felt. Shelter issues were brought to the attention of women's movement and of member states of the United Nation in 1985, when the world conference to review and Appraise the Achievements of the United Nations Decade for Women; Equality, Development, peace adopted the Nairobi Forward-looking strategies for the Advancement of Women.

These called on governments to:

"integrate women in the formulation of policies, programmes and projects for the provision of basic shelter and infrastructure. To this end, the enrolment of women in architectural, engineering, and related fields should be encouraged, and qualified women graduates in these fields should be assigned to professional, policy-making and decision-making positions. The shelter and infrastructural needs of women should be assessed and specifically incorporated in housing, community development, and slum and squatter projects.

Women and women's groups should be participants in and equal beneficiaries of housing and infrastructure construction projects. They should be consulted in the choice of design and technology of construction and should be involved in the management and maintenance, and management skills and should be included in related training and educational programmes." (Report of the World Conference to Review and Appraise the Achievements of the United Nations Decade for Women: Equality, Development and peace, Nairobi, 15-26 July 1985).

While the promotion of the participation of women in non-traditional areas of activity and in mainstream development sectors has been advocated, little has been done to enhance their participation in the development of human settlements and in the construction, management and upkeep of the built environment. Because investment in settlement has a large multiplier effect on other sectors and provides employment, identification of the ways and the means for effective participation of women is particularly important.

Ensuring the participation of women in the construction sector, as policy-and decision-makers, as planners and professionals and as workers, is only one aspect of the incorporation of women into shelter development. Because there are concrete and identifiable implication of all human settlements policies for women, whether they deal with land, finance, building materials, construction technologies or design of dwellings, communities and settlements, all aspects of shelter development require specific consideration of the role of women. This is especially needed in tackling the enormous challenge posed by urbanization in developing countries.

This study is an attempt to examine the role of women's groups in urban development with some special reference to the development of human settlements. Although the participation of women in human settlements takes many forms and covers a wide spectrum of shelter and infrastructure activities, the focus has been placed on production of low cost building materials.

1.9 Study Limitations

The study was carried out in a situation of limited funds and hence the author had to do most of the field work single handedly. As such the study could not be carried out on an extensive basis as time was also not on the author's side.

Gaining access to one of the umbrella women group was not an easy task either. The author had to seek authority from women's programme officer, Nairobi area and had to be accompanied by the Divisional Social Development Officer.

CHAPTER TWO : LITERATURE REVIEW

2.1 Introduction

People are being drawn to cities by the prospect of finding a job and improving their life. However, in towns, they find themselves facing a host of obstacles that effectively deny them shelter with such basic amenities as water, lighting, sanitation and waste disposal. Many of the urban poor move to squatter colonies and build some kind of temporary shelter for themselves. In 1981, two out of five residents of the cities of developing countries lived in squatter colonies. In shanty towns urban poor find themselves living in constant insecurity, under the fear of eviction from which they see razed to the ground. UNCHS(Habitat) goes ahead to note that, unless a change of policies and perceptions occurs, 62% of urban dwellers will be living in such colonies by the year 2000.

The problems of inadequate housing are universal. It is common to urban and rural areas in both industrialized and developing countries. In the industrialized countries, conditions of shelter and basic services for a smaller but increasing number of people are deteriorating. In the United States of America, the number of homeless is estimated at any where from 500,000 to 3 million and growing; in Canada, 20,000

to 400,000 people are said to live on the streets; the plight of inner cities of the United Kingdom is now a national issue (UNCHS, Habitat, 1986). Thus, through out the industrialized countries, a number of people still live in inadequate housing, and the number of homeless seems to be growing. In developing countries, shelter upgrading is needed for up to 50% of the population.

The Kenyan situation is that there has been a fairly rapid growth in urbanization during the last thirty years. Whereas in 1969 the urban population was 1.08 million, constituting only 10% of the total population, by 1990 the urban population had reached an estimated 4.17 million constituting 18.3% of the total population. According to estimates by the Office of the Vice President and Ministry of Planning and National Development, the urban population will continue to rise from 5.12 million in 1994 to 5.65 million in 1996, constituting 19.9% and 20.8% of the total population respectively. The urban population is however expected to grow more rapidly (at a rate of 4.9% per annum) than the rural population which is projected to grow at 2.3% per annum between 1994 and 1996. This would lead into a great demand for houses especially in urban areas where effective means of acquiring decent and affordable shelter would need to be seen as a priority (National Development Plan, 1994-1996).

Various approaches to housing development in Kenya, have tended to yield mixed results. The approaches have included site and service schemes, public and tenant purchase housing, shelter upgrading and financing of private housing. However, the experience gained through the implementation of the above mentioned housing development schemes indicate that the rationale for low cost housing based on the principle of "housing needs" rather than the ability to afford a house has resulted in a situation where high income groups and not the target population have acquired ownership.

A critical problem facing many nations today is that of meeting the need for new housing. It has been estimated that the demand for additional housing, worldwide, would necessitate the construction of 53,000 new houses per day to bridge the gap between supply and demand (Handi, 1991, p4). This situation has far-reaching implications for many countries, given the fact that to provide conventional, formal sector housing on this scale would consume 20-50% of the gross national product of most countries in the world today (UNCHS (Habitat), 1992). To meet this, methods for providing affordable, adequate housing need to be developed. An integral part of this process entails defining not only the needs of the population but determining minimum building standards for the different regions of the world experiencing increased growth.

In current thinking on ways to address human settlements issues in developing countries, increasing emphasis is placed on the need for governments to develop "enabling" policies: Policies that ;

- (i) are used as a guiding and stimulating mechanism that creates an environment in which the resources of the poor are given their full potential to develop,
- (ii) open avenues for development by providing basic resources such as land, materials, credit and service, rather than inhibit them as a result of bureaucratic procedures, and
- (iii) recognize Government's fundamental responsibility for shelter as a basic right, while taking into account all available resources and possible approaches.

An important element in the search for alternative solutions to the shelter crisis has been the realization that conventional approaches and resources cannot satisfy demand and that additional factors must be brought into play. The most obvious is the energy and resources of the very people who need to be housed. The poor tend to build and improve their houses on a step-by-step basis, according to what they can afford and depending on how secure they feel in the area that they have selected. In many cases they form small community based organizations or groups that serve as a framework for mutual help, or they manage to get assistance of a Non-Governmental organization which helps with community

organization, technical advice and in some cases, financial supply.

All these millions of self-builders, with their limitless and resourcefulness, the sum of the small individual savings that go into shelter improvement and the Non-Governmental Organisations that support these efforts, clearly represent an enormous resource for national shelter improvement efforts; a resource that one can longer afford to overlook. The question is how to match it with the policies and programmes of Governments, to find a combination between the affordable and the acceptable in such a way that full use is made of the potential of the poor.

2.2 Housing policy in Kenya

2.2.1 Introduction

UNCHS (Habitat,1984) has recognised that human settlement policies and programmes are an essential element in promoting overall societal development, especially when they address key basic needs such as shelter, infrastructure and community services. Such policies and programmes are essential if the needs of urban and rural residents - affordable housing, social services, infrastructure, security, transportation and so forth- are to be dealt with in a comprehensive manner. Furthermore, mechanisms must be devised for the formulation of policy, provision of funding, implementation by appropriate institutions and evaluation of policies, if low-income groups are to alleviate their housing needs.

Housing planning and policy are essential components for national development policy. Like any other policy, housing policy is future-oriented. Guidelines are established and decisions are made in order to reduce the gap between the actual condition of housing and its desired conditions as outlined by housing objectives. Certain objectives may be seen as being crucial to any national housing policy. They may include the following:

- (i) that priority need be given to housing production for the lower income families,
- (ii) that low income families need have an opportunity to own houses,
- (iii) that the housing programme should offer reasonable choice of environment,
- (iv) that a sound financing policy as well as encouragement of savings is essential,
- (v) that an effective building industry striving towards a reduction of construction costs need be established,
- (vi) that a reasonable programme for prevention as well as rehousing of squatters need be set up, and
- (vii) that there should be affordable rent controls or their repeal.

2.2.2 The Evolution of Housing Policy in Kenya

The necessity of a realistic policy on housing development becomes increasingly more important as the problem of uncontrolled settlements attains greater proportions. Housing policy in fact constitutes such a critical parameter in any housing situation that a country must inevitably formulate and implement one if it is to avoid a housing crisis (Ciana,1983). Thus in Kenya several policies, strategies and programmes were made following Independence in 1963, and officially documented.

The advent of Independence found an already existing housing problem in Kenya. Recognising the exigency of the problem, the New Government commissioned a United Nations Mission in 1965 to evaluate the housing situation, with a view to preparing guidelines upon which a comprehensive housing policy could be drawn up within the framework of social and economic development plans. The recommendations of the report included the establishment of a National Housing Authority which was to be delegated greater powers than the already existing Central Housing Board, and the implementation and co-ordination of housing programmes by Local Authorities.

Subsequent to the publication of the United Nations on housing requirements in Kenya with special reference to those in the urban areas, Sessional Paper Number 5 of 1966/1967 entitled "Housing Policy for Kenya" which placed a very high premium on the improvement of the housing situation, was published. It pronounced that the Government would adopt an urban policy of organizing in collaboration with Local Authorities, aimed at developing housing projects which would provide essential housing and a healthy environment to urban dwellers at the least possible cost to occupants. Also endorsed were recommendations to the effect that a National Housing Authority be established to co-ordinate housing programmes and especially in those relating to Local Authorities.

In 1966, the Government created a Ministry of Housing and in the following year, in accordance with the recommendations of Sessional Paper Number 5, the National Housing Corporation (NHC) was established. Also founded were the Housing Finance Company of Kenya (HFCK) and the Rent Restriction Tribunal (RRT).

2.2.3 Policy Strategies and Programmes in the National Development Plans

In the first National Development Plan for Kenya (1964 - 1970), no priorities in the matter of urban housing were detailed therein. The focus on the issues of population movement from rural, agrarian centres and the inability of the majority of the urban population to secure housing of reasonable quality and quantity was indicative of the Government's concern with the urban housing problem, which was being brought about by in-migration into urban centres. However, despite the Government's cognizance of the financial limitations of the low income groups in urban areas, it discouraged any form of subsidy in housing development. Site and service schemes, which were considered to be a pragmatic and inexpensive approach to the housing problem of the low income groups in urban areas, were, however, recommended as a major element in housing policy.

The prime objective of Government policy in housing was brought into light in the second Kenyan National Development Plan (1970-1974). It stated in part that:

"The prime objective of Government policy in housing is to move towards a situation in Kenya where every family will live in a decent home, whether private built or state sponsored, which provides at least the basic

standards of health, privacy and security".

The plan recognized, however, that decent housing would be difficult to achieve for many urban dwellers as a result of the monetary constraints they were faced with. The plan's principle objective with regard to housing development was nevertheless to increase the urban housing stock.

The third National Development Plan (1974-1978) also highlighted Government policy on housing and affirmed the Government's intention to streamline the design and construction of housing through the all adoption of Government determined standards. The Plan also advocated the spread of squatter settlements in urban areas and, in addition to prescribing slum clearance through resettlement, further recommended the improvement of sub-standard urban housing.

In the fourth National Development Plan (1979-1983), no new policy programmes in the matter of housing development were introduced and hence the objectives of Government policy on housing remained the same. The Government was to, however, balance urban and rural development which, it was anticipated, would moderate rural-urban migration and consequently alleviate, to an extent, the urban housing problem.

Specific housing policies and objectives were pronounced in the fifth National Development Plan (1984-1988). They took into consideration problems previously experienced by the Government in its endeavour to deliver adequate housing as well as the need for mobilization of domestic resources for equitable development and included the following:

- (i) To formulate and adopt realistic and performance orientated building standards especially in the area of low-cost housing,
- (ii) To encourage tenants and landlords protection by strengthening and publicizing the role played by the rent tribunals,
- (iii) To promote self-help in housing construction both in urban and rural areas so as to increase housing stock at reduced construction cost,
- (iv) To intensify research on and use of local building materials and construction techniques,
- (v) To provide development of flats for sale through legislation for the registration of titles to individual flats, and
- (vi) To explore the feasibility of instituting a housing levy whereby employers contribute towards a consolidated fund.

Government recognition of the role of autonomy in the housing development is a salient aspect of the housing policy contained in the 1984-1988 National Development Plan. Self-help efforts can make a considerable contribution to the existing housing stock as they obviate the need for contractor-built type of construction and in so doing overcome constraints, especially monetary ones, experienced when the latter method is employed in housing provision. Indeed, the most significant resource a country has at its disposal is the human resource, and if properly deployed this resource can make a major contribution to national development.

According to the sixth National Development Plan (1989-1993), the momentum gained from previous housing programmes was to be maintained with appropriate modifications. The real challenge that faced the nation was that of finding mechanisms for the mobilization of financial resources for the housing development programme. Hence the main housing policy was that of mobilization of more funds. A general review of the laws and regulations was to be undertaken so as to bring them in line with the high demand for housing in urban areas. In addition, existing rent policies which had tended to discourage housing development in the past were to be reviewed.

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The role of women in the provision of housing and has been recognised by the seventh National Development plan (1994-1996). It has been documented in the plan that, since 1987, there has been a gradual increase in building costs. This has chiefly contributed to the observed overall insignificant increase in housing units completed by both the public and private developers. Over the same period, the private sector contributed over 80% of the total number of new residential buildings reported annually. It is also noted in the plan that high demand for residential units in main towns, against a slow increase in housing units has had the effect of raising housing rents to abnormally high levels. This has been attributed to the fact that both Government and private sector expenditure on housing dropped significantly since 1988 (Economic Survey, 1993).

Noted constraints to increasing the supply of low-cost housing include -lack of credit facilities, difficulties in access to land, building regulations and standards that are outdated and lack of information on innovative building technologies for cheap and affordable housing. It is also documented in the Plan that the above mentioned constraints are especially much more binding for women members of the communities.

It is on this regard, therefore, that the Government has made some progress in recent years to mobilise women in both rural and urban areas to provide for their housing needs on self-help basis. The government holds it that such initiatives can be replicated elsewhere in the country. The government in both short and long-term policy intends to undertake to strengthen the role of women in the provision of housing and shelter.

2.3 The Building Industry

Although unrealistic housing policies and inappropriate housing standards are the major deterrents to the adequate provision of low cost housing, other imperfections also affect the supply of housing. One of these, and which is strong enough to warrant some consideration is the nature and capacity of the building industry.

An efficient building industry is a prerequisite for an efficient implementation of the housing programme. In turn, the efficiency with which the housing programme can be implemented will have a positive impact on the development of the building materials and construction industry. Its performance will have a vital effect on the degree to which the projections of any Development Plan will be realized.

The industry may be associated with certain characteristics:

- (i) It plays a key role in the implementation of the economic and social objectives of a country. Hardly any industries offer such a wide scope for different production techniques as the building industry,
- (ii) The inability of the building industry to meet the planned output produces many social distortions which affect force Government expenditure for housing in the long run. Each squatter settlement implies an urgent call

upon Government resources for increased public health facilities and perhaps eventually for removal and relocation,

(iii) Housing construction also plays an important part in the nation's economy by creating more job opportunities, both in the building trades and in the material industries, and

(iv) The demand for building industry is a function of the economic and social development of a country. At a low level of development when the economy is still largely rural, -the demand for shelter is usually satisfied by individuals or groups of individuals building for themselves; or by some simple kind of division of labour -with certain individuals developing specific skills and exchanging these skills.

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2.4 The Building Materials Industry

The building materials industry plays a very important role in the development of building and housing in a country. The achievement of low costs in building construction greatly depends upon the efficiency of the building materials industry. However efficient, the building contractors might be, endeavour to produce low cost housing units will be frustrated if the bulk of the materials used are either being imported or locally processed at high costs.

Building materials are the main input to the construction industry which in turn is an important contributor to capital formation. The UNCHS (Habitat) has recognised that the leading role of the construction sector, if effectively incorporated in the process, can contribute substantially to attaining the 25 per cent target of industrial growth set by the Lima Declaration in 1976 within a reasonable time period. Perhaps the most important contribution that the construction sector can make to industrial growth is through its consumption of intermediate inputs, notably, building materials.

Building materials, as the single largest input in construction activities, represent at the same time the main bottleneck in the construction industry in many developing

countries. The latter issue is due to the fact that the availability of basic building materials has often been dependent on imports, using up foreign exchange while there is vast yet undeveloped potential to produce adequate supplies of building materials from abundant indigenous resources. In terms of shelter and basic infrastructure for the rural and urban poor, building materials, at times, are thus both the only input and drawback to self-help and community participation approaches in construction.

So far, a large proportion of building materials used for the construction of shelter by the lower-income groups which constitute approximately 70 per cent of the total population in developing countries, have been produced in small-scale units, both in rural and urban settlements, often using indigenous resources. In character, building materials produced in this manner, are largely informal when related to conventional process. However, in spite of the informality, they have made a meaningful contribution to national economic development in several ways. Apart from the fact that a bulk of housing for the low-income population will remain dependent solely on this system of building materials output, there is evidence of high employment and skill generation, as well as useful economic multiplier effects through backward and forward linkages to other sectors of economy.

In spite of some encouraging trends, the building materials industry is still unable to meet the demands made on it, and it is yet to maximize its contribution to development. This is due to the fact that indigenous building materials, which can lead to self-sufficiency and import substitution, have not been adopted on a wide scale.

The use of indigenous materials, produced by appropriate technologies, can lower construction prices to a level which low-income people can afford. Also, production in small units, located close to markets, offers savings on transport and facilitate easy access. The production of building materials in small-scale industries also requires less machinery and capital than in large-scale counterparts, and the reductions of the total price can enhance the access of the poor to such products as consumers.

UNCHS(Habitat) recognizes the importance of the building materials industry, especially because of its linkages with other sectors of the economy, its ability to stimulate industrial growth, its potential to generate income-earning opportunities and its technological flexibility in terms of sensitivity to labour-capital substitution. In particular, within its field of competence and as the focal agency for the International Year of Shelter for the Homeless(1987), UNCHS(Habitat) is concerned with measures which will not only

increase the industrial output of the building materials sector, but, in addition, lead to a significant improvement in shelter and related facilities for the least advantaged in society.

2.5 Women in Shelter Development

Women assume multiple responsibilities for building and maintaining shelter throughout the world. They participate in the informal and formal construction sector labour force as workers, professionals, entrepreneurs and in other capacities (Ross-Frankson, 1987). They also play a key role in the upgrading and improvement of their communities and bear the greatest burden in the provision of low-cost infrastructure (Costa, 1987; UNCHS(Habitat)). Their contributions to labour-intensive infrastructure construction projects and low-cost shelter projects are also well documented (Kudat, 1981). However, their existing contributions to settlement development and management have been ignored and their potential contributions have been hindered. The net result is the inability of countries to mobilise available human resources fully and effectively to meet the ever increasing demand for decent shelter and infrastructure.

Basically, traditional attitudes and stereotyping have been the root causes of this denial (UNCHS (Habitat, 1988)). There are, however, several specific reasons relating both to the nature of the participation of women in construction activity itself.

They include:

- (i) The contributions by women to development of shelter channelled primarily through the family or the community and is concentrated in the informal sector. Such contributions are more visible in rural areas and low-income urban communities. As such, it is unrecognized and unremunerated. In addition, it is falsely assumed that these contributions do not include technical and managerial skills worthy of upgrading,

- (ii) There is great deal of cultural variation in the involvement of women in the development of shelter and infrastructure. Where cultural constraints on the social activities of women outside the home dominate, their contribution is often confined to improvement of the family shelter unit and of the infrastructure in the immediate neighbourhood. Where cultural norms do not prohibit their participation in outside activities, women provide important contributions to the development and maintenance of shelter and infrastructure as designers, builders, skilled and unskilled workers and entrepreneurs, and

(iii) The participation of women in the formal construction sector is amazingly low, particularly in developing countries. While some infiltration of women to the ranks of the professionals in the sector is observed as engineers and architects, women constitute a minority among all ranks and levels of employment within the formal sector. Indeed, female participation ratios in the construction industry are far below their averages in other industries. The relative absence of women in the formal construction labour force, diverts attention from improving the status of women in the informal construction industries.

A local response to women's housing allows the development of appropriate shelter and facilitates the participation of women in the process. It has been argued that involvement in housing decisions, both production and management, not only empowers individuals, but the exclusion from the process threatens personal fulfilment (Turner, 1976). The self-build process of housing occurs for many reasons according to John Turner, a proponent of self-help housing. He characterises two types of self-builders; bridge headers, or those who need mobility to maximize employment opportunities and consolidators, who place greater emphasis on stability of tenure to meet increasing expectations of the future.

Additionally, Turner articulates several advantages of self-built housing such as physical and financial flexibility, greater dependence of choices of location and the stimulation of social development. The announcement of social development underscores the importance to women of participation in the housing production process.

As women are usually unable to gain high-level formal sector employment, they turn to the informal sector. The informal construction and real estate sector forms an important part of human settlements activity in most developing countries. Small-scale contractors, craftsmen, apprentices, unskilled labourers, building materials producers and suppliers, real estate agents, and landlords contribute to the human settlements sector considerably.

The literature on women in development makes little reference to the employment of women in the construction sector. The focus has been on the agricultural, manufacturing and trade sectors in which women workers concentrate. The consequent lack of quantitative and qualitative data on women workers in the construction sector hinders the identification of problems, of constraints to and of potential for their employment.

Very little systematic knowledge exists on the roles and participation of women in the production of building materials. On the whole, such participation appears to be stronger in rural areas and more marginal in urban areas. In countries where traditional attitudes severely restrict the participation of women in employment in the construction sector, their role as owners, managers, technicians and workers of building materials industries is also restricted.

CHAPTER THREE: BACKGROUND INFORMATION

3.1 Location of the study area

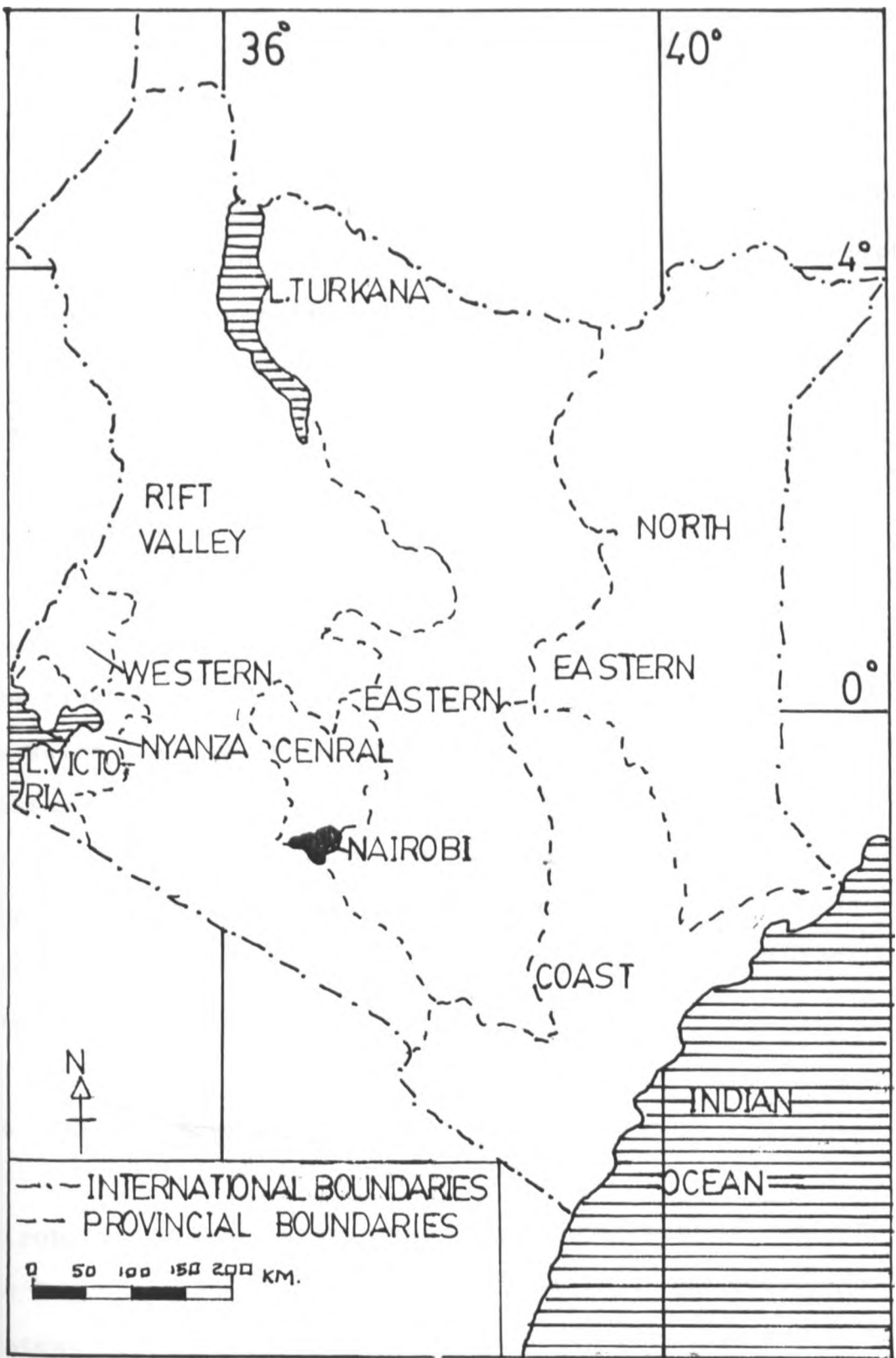
The study area is located within the capital city of Kenya, Nairobi. The city is situated 150 Km South of the Equator and at an altitude of about 1700M above sea level and some 500Km inland from the East coast of Kenya. Administratively, Nairobi is divided into 8 Divisions. Namely: Dagoretti, Kibera, Central, Westlands, Pumwani, Makadara, Embakasi and Kasarani. The study area is Komarock and Kayole areas in Embakasi Division.

3.2 Climatic conditions

Nairobi experiences a continental tropical climate which is characterized by the following:

- (i) A very small seasonal change in temperature,
- (ii) a rainfall dependent on the sun's declination tending to be erratic and, in its incidence seasonal, sudden and sometimes torrential,
- (iii) a considerable daily range of humidity.

The average annual rainfall in Nairobi is about 40 inches. It can vary from 60 inches to 20 inches in succeeding years. There are two well defined seasons: on average, from March to



MAP 1 LOCATION OF NAIROBI IN KENYA

SOURCE: DEVELOPMENT PLAN, 1994-1996

May, the "long rains" and another from October to December, the "short rains".

From the climatic point of view, decent and affordable housing, other than slum settlements, is necessary for Nairobi residents. Slum settlements can easily be destroyed by adverse weather conditions and especially when drastic changes in weather occurs.

3.3 Geology

The Athi plains phenolites have weathered into black cotton like substance of two to three feet in depth. At the foot of the Nairobi Hills there is a wedge of pisolitic Tronstone (marram) which stretches in a thin layer North-West wards. As the slope rise, yellowish to pinkish, and later red, soils supervene. The soil is formed by the weathering in situ of porous trachytes and tuffs down to a depth of 50 feet and more.

3.4 Physiography of Nairobi

Nairobi is placed in an area which forms a small segment of the Eastern ramp of the Kenya rift valley, and comprises the plateau slopping up to its edge and its step-faulted flank.

The topography of Nairobi is marked by two features:

- (i) It is on the division of the Athi plains and foothills of the Aberdare mountains,
- (ii) the deep valley cut by the Nairobi, Mathare, Rwaraka and Gitathuru rivers.

3.5 Vegetation

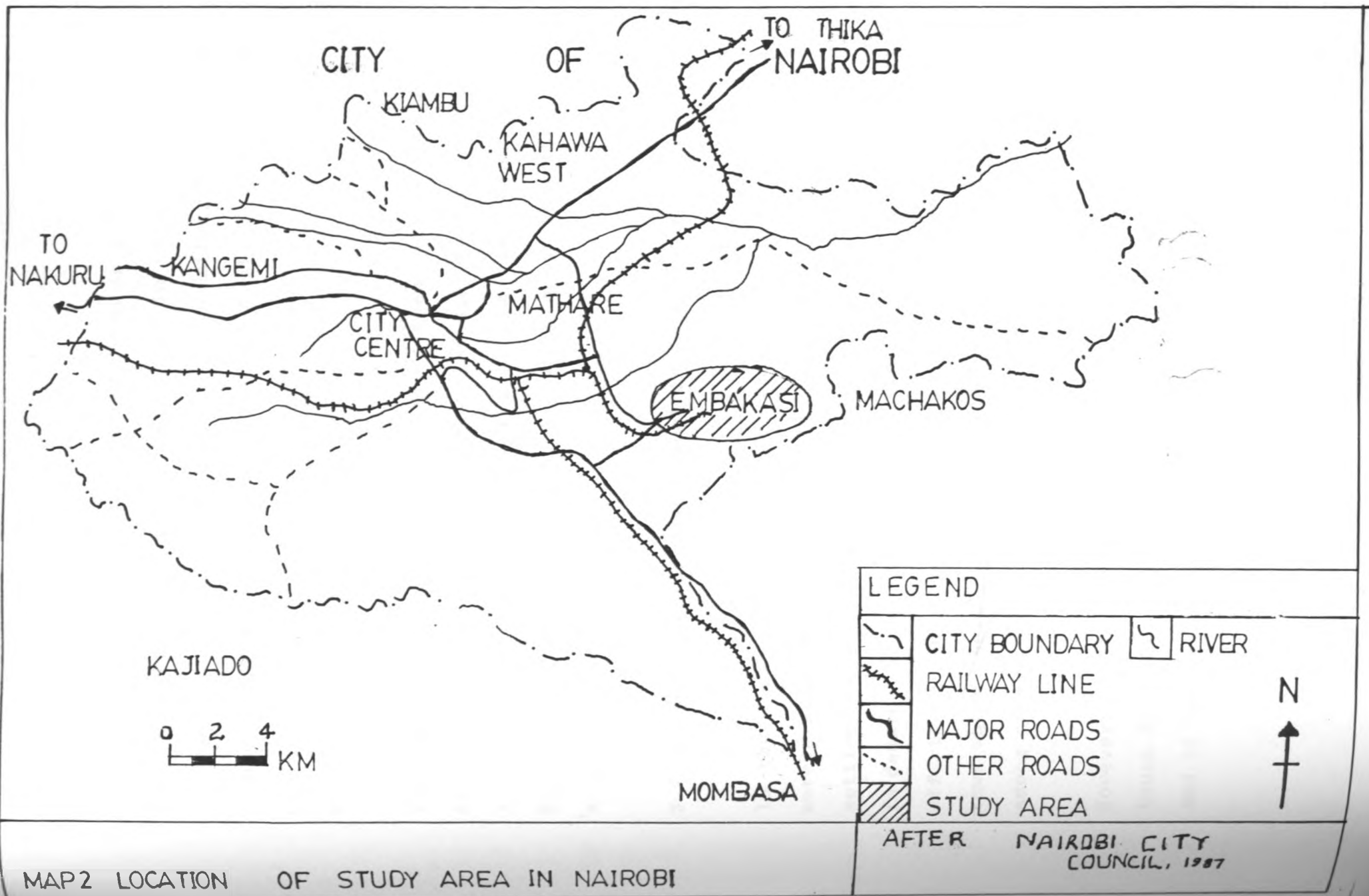
Since the Nairobi Region has a great diversity of the ecological conditions, there are many different types of volcanic rock, soil topography, altitude, and rainfall. The different combinations of ecological elements, result in a variety of local ecosystem with a great diversity of flora and fauna over the region. But within the city area, with an exception of Athi plains section, very few stretches of natural vegetation are visible because most of it has been cleared to give way to urban and agriculture activities.

3.6 Historical Development of Nairobi

The commitment of the British Government to colonization of East Africa was marked by the decision to connect Uganda with the coast by rail. The site on which the city of Nairobi has grown in 90 years was chosen for its suitability as a railway depot situated roughly half way between Mombasa and the final destination of the railway Kisumu, 220 miles further inland.

The railway company moved its Headquarters from Mombasa to Nairobi in 1899 and was joined in the same year by the Government Administration of Ukambani Province which until then had its offices in Machakos. By 1906 the original railway depot and camp had mushroomed to a town of 11,000 people living and working in five distinct areas within a 1.5 mile radius of the government offices. The layout which formed inside this first Municipal boundary was to dictate the subsequent growth of the city.

From the onset European housing and coffee estates have occupied the wooded ridges of fertile red soil to the North and West of the railway centre. For reasons of gradient, the depot and buildings were sited on the flat "black cotton" soils which covers the South and Eastern parts of the town. The other quite separate housing areas originated as Indian worker's hut ('Coolies landhies'), the washer mens' (Dhobie') quarters, and housing associated with the Indian Bazaar. This together with the European business centre, set the pattern for the future city centre. There were relatively few Africans working on the construction of the railway and there is no mention of their accommodation in the town at that time.



The first boundary of Nairobi was defined as 1.5 square miles from the office of the sub-commissioner in 1900. There were subsequent changes in 1919, 9.8 square miles, 1948, 32.4 square miles and 1963, 266 miles which still remains the official boundary of the city (Tsmael and Emig, 1980; Gathoni and Patel, 1973; Kenya, 1964 -89)

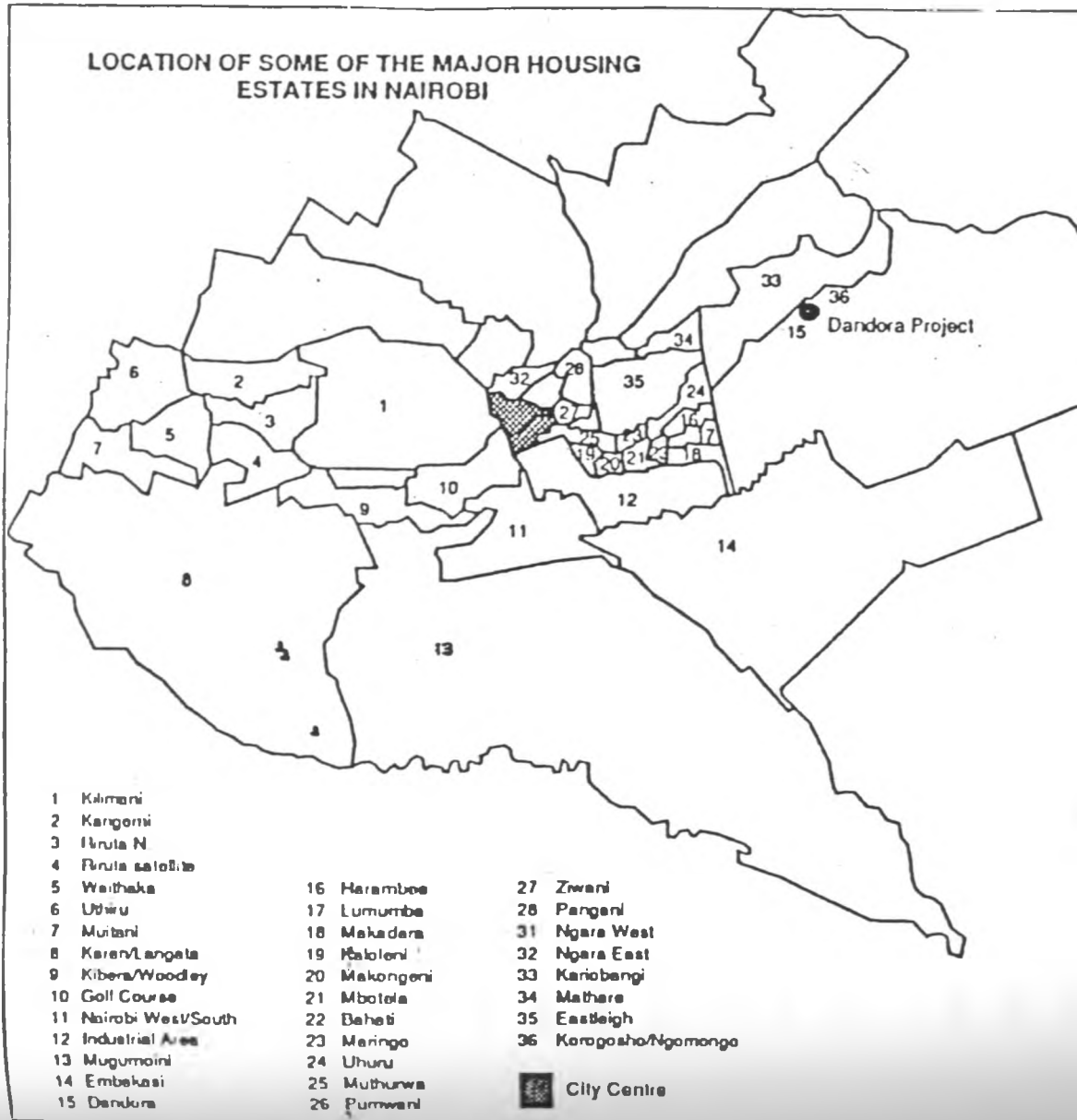
The population of the town increased tremendously with many agricultural and commercial activities such that by 1962, the African population in Nairobi was 7.4 times that of the Europeans. This increase in population meant that there was a need for more houses.

3.7 Housing problem development in Nairobi

In the first 20 years of the century, Africans lived in unregulated settlements. With the demolition of these settlements, both landlords and tenants were obliged to live in demarcated native location. The colonial rulers in their efforts to house the Africans, came up with locations in the town which included Pumwani in 1922, Kibera and Shauri Moyo among others.

However, in the 1960s the efforts of the colonial rulers to house Africans could not cope with the increasing population and it became quite clear that conventional housing schemes

LOCATION OF SOME OF THE MAJOR HOUSING
ESTATES IN NAIROBI



- | | | |
|-----------------------|--------------|-----------------------|
| 1 Kilimani | 16 Harambee | 27 Zwani |
| 2 Kangoni | 17 Lumumba | 28 Pangani |
| 3 Uruta N | 18 Makadara | 31 Ngara West |
| 4 Uruta satellite | 19 Maloleni | 32 Ngara East |
| 5 Westhaka | 20 Makongeni | 33 Kariobangi |
| 6 Uhuru | 21 Mbotela | 34 Mathare |
| 7 Mutani | 22 Bahari | 35 Eastleigh |
| 8 Karen/Langata | 23 Meringo | 36 Korogasho/Ngomongo |
| 9 Kibera/Woodley | 24 Uhuru | |
| 10 Golf Course | 25 Muthurwa | |
| 11 Nairobi West/South | 26 Pumwani | |

were no longer adequate to satisfy housing needs of urban population. Thus the development of squatter settlements resulting in slums was inevitable and this problem has been persistent. The Unauthorized shelters which do not meet the standards required by the local authorities are too many in our urban centres and especially in Nairobi.

3.8 Trends in the Population of Nairobi

The current housing problem in urban areas has been brought about by the inability of the conventional housing supply mechanisms to meet the demand which has arisen as a result of the rapid process of urbanization in Kenya. This has been accompanied by an accelerated growth of urban population caused not only by natural increase, but also the unprecedented movements of people from rural to urban areas and boundary extensions.

Immediately after the expansion of the boundary the population migrating to Nairobi increased from 8000 in 1901 to 11,976 by 1948. At the time of independence, the population had grown to 350,000 persons. From then on the number has rapidly increased at a rate of 7-9 percent per annum reaching 835,000 people by 1979. By 1989 the population of Nairobi stood at 1,324,570 with a growth rate of 5 percent. The current population of Nairobi is about 1,500,000. The Nairobi

Metropolitan Growth Strategy Report of 1973 projected a population figure for Nairobi between 3 and 4 million by the year 2000.

3.9 Functions of Nairobi

At present, Nairobi, the capital city is a centre of economic, administrative, social and cultural functions. It is also the major industrial and financial centre supported by an extensive transport and communication network which connects it to all parts of the country. Nairobi is also linked to the rest of the world by airlines through Jomo Kenyatta International Airport. The function of Nairobi as a city have attracted a large proportion of the Kenyan population looking for employment and the social cultural amenities it provides.

3.10 Women self-help groups in Kenya

3.10.1 Introduction

Women in Kenya have a long history of organizing themselves to try and overcome the various problems they face as women. Though such activities are often working against many obstacles, women have helped each other to meet family and/or group welfare needs, and they have given moral support, advice and information to each other (DANIDA, 1989). This concept of

self-help is not new in Kenya but it gained momentum after political independence in 1963. The projects started on this basis mainly relied on local initiatives to satisfy immediate localized needs, used essentially locally mobilized resources, had local leadership and used indigenous reciprocal and communal assistance principle.

Women groups can be divided into seven main categories: self-help women's groups which are estimated to number over 23,000 countrywide, women's non-governmental organizations, women's development committees, women's co-operatives, special purpose women's groups and professional women organizations.

Table 3.1 Women's groups in Kenya

Province	No. of groups	Members
Coast	1,357	42,094
Eastern	5,077	201,658
N.Eastern	225	5,173
Central	3,783	186,918
Nairobi	568	29,793
Rift Valley	4,568	187,904
Nyanza	5,120	199,586
Western	2,916	115,815
Total	23,614	968,941

Source: Women's Bureau Census, 1991

The self-help women's groups, concentrated in rural areas, normally form on the basis of women's own initiative and desire to solve common problems that cannot be solved individually. They start by focusing on welfare oriented activities and moral and material support to members at times of need. They have to rely mainly on their own resources before they can expect help from outside. Some of these primary "welfare" groups have ventured into small income earning activities generally with limited success.

The mobilization of women in Kenya can be traced back as far as in the first half of the 20th century. This was so in the late 1940s when women's clubs appeared as formalized structure and they were among the first to be registered in 1951 under National Women's organization "Maendeleo Ya Wanawake". The basis for the rapid expansion of these groups in self-help ideology formulated shortly before and after independence. A major expansion of the groups was accrued around 1970-1975 due to the stimulating efforts of the central government. This was based on experimentation of Integrated Rural Development in some of the districts in Kenya.

Over the last 15 years , the Kenyan government has pursued a policy to stimulate the participation of women in the process of development. The so called women self-help groups have been the main focus of government policies in this regard. These groups are seen as important in the economic and social development in Kenya. Many of these groups are based on traditional form of co-operation created in response to the common position of women in division of labour. These women self-help groups have been formed in response to national and international development policies. National governments, donor agencies and international agencies consider these groups to be an important means of getting women to participate in the process of National Development as well as means to improve the local living standards.

The government's effort to promote rural transformation was faced with financial crisis and in order to meet these problems, the government elaborated a system of registration of self-help groups and developed a simple method for physical and planning projects. This was facilitated through the formation of women's Bureau formed in 1975 which was charged with responsibility of integrating women in development process. The responsibilities of this Bureau was to see that programmes are formulated, designed, and that socio-economic activities and productive community welfare responsibilities are less burden some and more rewarding.

The creation of a data bank in the Women's Bureau has especially been a significant milestone in ensuring the availability of gender-based statistics for policy and planning in Kenya. One of the main areas of statistical information that has been lacking was on the development and status of women's groups in Kenya. Available information shows that the number of women groups as well as membership has grown greatly since 1975, as indicated in table 3.2 below.

Table 3.2: No. of women groups in Kenya, 1975-1982

Year	No. of groups	No. of members
1975-1978	4,256	199,388
1978-1981	11,588	483,583
1981-1982	14,377	561,940

Source: Kibua T.N, 1985

After North Eastern province, Nairobi ranks second as a province with the lowest number of women's self-groups.

The implication of this may be that groups' formation is a fairly recent development in Nairobi. This may not be surprising as most Nairobi residents are from different backgrounds and would therefore take time to team up for mutual responsibilities. (See table 3.3)

Table 3.3 : Distribution of women's groups by province

Province	No. of groups	Membership	
		Males	Females
Nairobi	568	1694	28099
Central	3783	12598	174320
Eastern	5105	15421	212945
Coast	1357	1594	40500
N. Eastern	225	127	5045
Rift valley	4249	6677	166337
Nyanza	4960	33252	166334
Western	2916	18585	97230
Total	23163	89948	890704

Source: UNICEF/GOK, 1992.

3.10.2 Women's groups in Nairobi

The development of women's groups in Nairobi is mainly Historical. The first and only women's group in the District was recorded between 1951 and 1955 in Makadara Division.

Table 3.4: No. of women's groups in Nairobi by Division and the year the group started

	No.	DIVISIONS							
		1	2	3	4	5	6	7	8
1951-1955	1	0	0	0	0	0	1	0	0
1956-1960	7	3	2	0	0	1	0	0	1
1961-1965	8	0	3	0	0	3	0	0	2
1966-1970	0	0	0	0	0	0	0	0	0
1971-1975	18	4	4	0	1	1	2	0	6
1976-1980	65	15	4	6	2	4	13	3	18
1981-1985	158	31	13	7	12	25	20	18	32
1986-1990	305	33	36	43	27	21	36	59	50
not mentioned	6	1	0	1	0	1	0	1	2
Total	568	87	62	57	42	56	72	81	111

Source: Women's Bureau, 1990

Divisions

1-Dagoretti

3-Central

5-Pumwani

7-Embakasi

2-Kibera

4-Westlands

6-Makadara

8-Kasarani

3.10.3 Women's groups in shelter Development in Nairobi

Available statistics on the Nairobi housing situation indicate that the majority of Nairobi residents within low income communities do not own the houses they live in. This includes those living in site and service schemes meant for purchase by low income earners. In the slum and squatter settlements such as those found in Kibera, Kawangware, Kangemi and Waithaka in Dagoretti division, and Korogocho in Kasarani division, the majority of the residents rent their accommodation. Several of these areas have less than 20 % owner occupier residency, with the exception of Dagoretti division with about 62 % owner occupiers residency (Socio-Economic Profile, UNICEF/ GOK,1990).

In such a situation, women's groups in Nairobi have found a niche in an activity that assures them of incomes in the short and long term, particularly in the construction of rental housing and business premises.

Table 3.5: Status of income generating in real estate and construction

Activity	No. of activities		
	IG	Not IG	Total
plots	62	50	112
shareholders	2	1	3
rental houses	55	4	59
construction	9	7	16
stone work	8	1	9
block making	2	2	4
roofing materials	3	0	3
sand selling	1	0	1

Source: Women's Bureau, 1990

IG-Income Generating

In the past few years, four women self-help groups have been producing low-cost building materials in Nairobi. They have been producing, in particular, sisal-cement roofing tiles, stabilized-soil building blocks and concrete building blocks using appropriate technology. Two groups are based in Embakasi Division and form the basis of the case study in this study. Of the remaining two, one is based in Kasarani Division-the Dandora Women Group and the other in Dagorreti Division-the Kabiro Women Group.

Although the four women's projects are donor funded, the technical knowhow was provided for by the Housing Research Unit (HRDU) at the University of Nairobi.

The Housing and Building Research Institute (HABRI) formally Housing Research and Development Unit (HRDU) was established in 1967 as a project unit within the Department of Architecture in the Faculty of Architecture, Design and Development. This was in line with the 1966-1970 National Development Plan, which was geared to institution building. The Government of Kenya established the HRDU at the University to undertake research on various aspects of low-cost housing and community planning in both rural and urban areas.

The main objectives of the unit include the following:

- (i) To explore social, technical and economic problems of housing and community planning and to help establish appropriate policy guidelines.
- (ii) To build up a body of knowledge in preparation for advanced research and training in the fields of management and building science.
- (iii) To produce prototype designs, to test building systems and to assist in the construction of experimental housing projects including community facilities in co-operation with public or semi-public bodies.
- (iv) To participate in the teaching of subjects concerned with housing, building science, planning and urban management

at the University.

- (v) To disseminate information to the public and researches on various aspects in which the institute has the competence.

The HRDU has demonstrated the use of stabilized soil-cement blocks, corrugated sisal-cement roofing sheets, and local community participation in the construction of a health clinic in Nairobi and teachers houses in Hakati and Mbita Divisions in Western Kenya. The site selected for the urban based demonstration of the technology has been at Kabiro Village within Kawangware area of Nairobi and about 10 kilometres West of the city centre.

CHAPTER FOUR : AN EVALUATION STUDY OF THE HUMAMA AND MUUNGANO
WOMEN'S SELF-HELP GROUPS

4.1 Introduction

Groups consist of two or more interacting persons who share common goals, have a stable relationship, are somehow interdependent, and perceive they are in fact part of a group (Paulus, 1989). A group is associated with the following characteristics:

- (i) persons must interact,
- (ii) persons must be interdependent,
- (iii) relationship must be relatively stable,
- (iv) individuals involved must share at least some goals that they all seek to attain,
- (v) the interaction must be structured, in some manner, so that, for example, each performs the same or similar functions each time they meet, and
- (vi) persons involved must perceive themselves as members of a group - they must recognize the existence of a lasting relationship between them. People tend to join groups for various reasons. For example;
 - (i) to satisfy important psychological or social needs for example those of belonging or for receiving attention or affection,
 - (ii) to achieve various goals that one could not attain

individually, and

(iii) membership also contributes to establishment of a positive social identity.

4.2 The Humama Women Group

4.2.1 The History of the group

The Humama Women Group came into being after the merging of four different women groups which were originally based in the slums of Mathare Valley, Nairobi. The four women's groups included; Upendo, Heri, Machuma and Makao. The first two groups were initiated by the Catholic church through the Undugu Society of Kenya in 1983. Their main objective was centred on income generation through the sale of handcraft items produced by the women themselves. Some of the group activities involved doll making and patch work mainly for the tourism industry. The last two groups were initiated by the members themselves in 1987. Their main objectives were:

- (i) income generation through involvement in community based activities, and
- (ii) development of better shelter from savings obtained from the sale of the products produced by the groups.



Plate 2: Main entrance to the Group's working area.

In its efforts to alleviate poverty, the African Housing Fund (AHF) identified the four women's groups and assisted them in merging into an umbrella group - The Humama Women Group-made up of 238 members in 1988. The AHF had grown out of the international Year of Shelter for the Homeless (1987) and had the following overall objectives for the 1990s:

- (i) To harness the talent, skills and group efforts of the people in the provision of housing and basic infrastructure,
- (ii) To focus on the poorest and most vulnerable among the

poor, and

- (iii) To integrate the AHF efforts as an effective component in the overall poverty alleviation programme in each country.

The strategies for the organization's operations included working in partnership with the poor. The AHF had been set out in recognition that:

"the poor have the talents - the leadership skills, the determination and the will to improve their own lives. What they need is credit, land and training. What they do not need are experts running their project and taking their daily decisions for them".

The umbrella group aimed at achieving the following objectives:

- (i) To generate income from employment linked to housing construction, and
- (ii) To acquire better shelter through use of the savings from the income generated.

To achieve the above objectives the AHF assisted the group to get into some contract with the Kenya Building Society (KBS) which had just started working on a low-cost housing scheme in Komarock area of Nairobi, off Kangundo Road.

The availability of shelter finance to all income groups - but particularly the poor- is an essential part of a systematic response to shelter demand at a scale sufficient to impact national needs. In this response, the AHF provided the group with capital resources mainly in a soft loan arrangement. An allowance for a grace period of five years was granted to enable the group establish itself.

In addition, the AHF also assisted the group to have access to some working area which had a temporary factory and a warehouse, located next to the Komarock Housing Project.



Plate 3: Group's temporary factory.



Plate 4: Group's warehouse

Five members were then selected to attend a short course in soil selection and various aspects of production of stabilized soil blocks and sisal-cement roofing tiles. These kinds of skills were obtained from the Kabiro Women Group based in the village of Kabiro, within Kawangware area, Dagoretti Division, Nairobi.

The Kabiro Women Group had been producing stabilized soil blocks and roofing tiles using simple technology since 1979 and hence would have been resourceful in terms of skills in that field. The women had in turn acquired the skills through contact with the Housing Research and Development Unit (HRDU), University of Nairobi in 1979 using a "Bre-Pak" machine donated to HRDU for evaluation by the Building Research Establishment (BRE) of the United Kingdom.

Later, the then selected five members of the Humama Women group returned to instruct the other members of the group in the use of the machinery and in sisal-cement roofing sheets and stabilized soil blocks.

Fully equipped with the necessary machinery, raw materials and necessary skills, the Humama Women Group took off in the production of sisal-cement roofing tiles. From these products, the Komarock Housing Project took a pace while at the same time, some semi-permanent houses were constructed for

the group members, working in the factory. With the accommodation of a few members of the group within the factory, little time would be wasted while commuting to and from Mathare Valley.



Plate 5: Semi-permanent houses built for those members working in the factory

The group intended to handle its financial resources in the following manner:

- (i) Some were to go back to the African Housing Fund in form of loan repayment per month after a grace period of five years,
- (ii) Some were to be used as wages to the members working in the factory,
- (iii) Some were to be used in purchasing of raw materials,

(iv) While the rest were to be banked as savings for future decent housing development for the group members.

4.2.2 Situation of the Group

Since 1993, production of roofing tiles has been intermittent due to limited market. This has resulted from the breach of contract by the Kenya Building Society which was the main outlet for the group's products. This phenomenon has almost paralysed the production of roofing tiles since it came at a time when the group was still building itself and had not established itself to the extent that it could get alternative markets immediately.

Due to the low level of production of the roofing tiles with consequent decline in incomes generated, the group can no longer sustain itself. It is not surprising then that most members who used to work in the factory have gone back to the slums to seek a livelihood. This move has also been accelerated by fear of eviction from the factory area due to insecurity of tenure.

Back in the slums of the Mathare Valley, life is no better. There is fear of eviction since the land in the area is privately owned, while at the same time frequent fire breakouts are a common phenomenon. The Women's dream of acquiring decent shelter through own efforts is almost shattered at the moment unless some action is taken.



Plate 6: Results of a recent fire breakout in the slums of Mathare Valley where new buildings are constructed by owners of such plots after such calamities. (see background)

4.2.3 Constraints to the development of the group's activities

(i) Uncertain Tenure

The group is not entitled to security of tenure on the land on which it has been carrying out its operations. As such, permanent structures cannot be put on the ground. Members fear eviction which is due any time.

(ii) Limited Funds

The income generated from the intermittent roofing tiles production is low and unreliable and hence cannot sustain the group's activities. For large scale production which of course would be associated with high profit margins, huge financial resources are necessary in that;

- (a) they would be used to purchase raw materials in bulk which would consequently lower the costs of production by reducing the frequency of purchases. There would also be reductions in transport cost since few trips would be made, and
- (b) more clients are likely to be attracted through effective advertising which would involve a lot of financial resources. More clients would mean a higher demand for the products and hence a great incentive for continuous production.

(iii) Competition

The group has been facing competition from such large scale industrial producers as the Eagle tile makers located just a few metres from the Group's factory. Such established industrial manufactures are sometimes able to lower their production costs through economics of scale with subsequent reduction of the prices of their products. This would in turn tend to attract more clients since there is also a believe that such products are more superior over those produced from use of simple technology.



Plate 7: Eagle tile making industry located just a few metres from the Group's factory

(iv) Limited Market

Only those within the vicinity of the Group's factory are aware of the Group's products. This may be attributed to the issue of limited funds. To improve the marketing channels through efficient advertising, would involve a lot of funds which are not available to the group.

4.2.4 Group's Achievements

During the five years that the group had a contract to produce roofing tiles for the Komarock Housing Project, members could see their dream as being closely to come true. A market for their products was both available and accessible. This motivated the women to work so hard that the first three sectors, consisting of 1860 housing units, of Phase one of Komarock Estate were completed using the group's roofing tiles.



Plate 8: Komarock Housing Estate (phase 1) where the group's sisal-cement roofing tiles were used.

Most group members were able to meet their basic needs without any difficulty during the five years and for those residing within the factory area there was access to free shelter and water. so for sometime, the group's standards of living had improved.

Also within the same period, the group was able to construct two nursery schools. One within the factory area and another in the slums of the Mathare Valley on a plot availed by the St. Teresa's Catholic Church, Eastleigh. Five members of the group have been given the responsibility of running the two nursery schools. A proposal is also under way to start an adult education programme so as to improve the group's level of knowledge.



Plate 9: A nursery school constructed through group's efforts.

4.3 The Muungano Women Group

4.3.1 The History of the Group

Translated, "Muungano" means a coming together. Muungano Women group is the result of a merger of 12 women groups based in Soweto Village in Kayole, Embakasi division, Nairobi. The group was originally made up of 712 members.

The merging of the groups took place in 1989 after identification by the African Housing Fund (AHF) as target groups in its efforts to assist the poor in improving their own lives. The objective of the merger was to involve women in groups in the lucrative market of making and sale of low-cost building materials. On merging, most groups abandoned their previous activities so as to concentrate most of their efforts on building materials production.

A few women were selected and trained in business skills as well as in technology used for the production of sisal roofing tiles and building blocks. These skills were obtained from the Humama Women Group based in Komarock area of Nairobi which was busy producing sisal roofing tiles for the construction of the Komarock housing project. The few women went back and in turn trained the other members of the group.

Through the sale of the materials made, the women were to earn a salary and acquire materials for construction of own housing since they were originally putting up in a slum settlement - the Soweto slums. The funding was provided through a loaning system developed and provided by the African Housing Fund (AHF).

4.3.2 The situation of the Group

The group's activities have been paralysed for the last one year due to leadership wrangles. This has been coupled by mismanagement of funds where proper records are non-existent. The leadership wrangles and poor management has brought about divisions among the group members and hence impairing the group's activities.

Among the 4 women's groups involved in production of low-cost building materials in Nairobi, the Muungano Women Group seem to have had a brighter future ahead. The group has adequate land at its disposal for both development of own housing and expansion of its activities. The land has been made available by the Kenyan government through coalition with the African Housing Fund. The group also has a truck at its disposal which has been obtained through a loan arrangement with the AHF. This implies that there is room for the group's progress towards a desired end - that of acquiring own, decent housing

and sustainable income generation, if only, members can work together and forget their differences in an environment where there is transparency and accountability.



Plate 10: Some of the houses (in the background) constructed for members through group's efforts.

Insecurity of tenure and lack of transport means has been singled out as two main factors hindering the development (progress) of similar women entrepreneur groups as the Muungano Women group. For example:

- (i) the Kabiro Women group in Dagoretti division, Nairobi whose progress is being hindered by insufficient land with uncertain tenure. The group is also lacking some transport means which would enhance commercial production.

(ii) the Dandora Women group in Kasarani Division, Nairobi whose progression is being hindered by insufficient land with tenure and lack of transport means.

(iii) the Humama Women group in Embakasi division, Nairobi whose activities are constrained by insecurity of tenure and lack of transport means.

While more efforts and resources may be needed to address the constraints to production of low-cost building materials by the other 3 women groups in Nairobi, the case of the Muungano Women Group is that better management is most crucial and need be a priority.

4.3.3 Group's Achievements

Before the leadership wrangles set in, the group had achieved a lot in terms of; possession of own decent housing, income generation and hence general improvement of own welfare. Out of the 712 members of the group, 478 have been able, through group's efforts, to acquire own decent housing. The houses consist of units of two rooms, a kitchen, a bathroom and a toilet where a soft loan repayment of 560 KSh.per unit per month is made to the African Housing Fund.



Plate 11: Site where the Group intended to set up a food cafeteria.

The group seem to have been very ambitious on taking off with the production of low cost building materials. Among the plans that the group had in mind was to start a food cafeteria within their working environment for some extra source of income. To this effect a foundation was layed down which is still at the ground level.



Plate 12: Concrete gravel, brought in for sale at one time.

The group also intended to take into carpentry as an additional means of income generation. To this effect, more funds were borrowed from the African Housing Fund and are yet to be utilized. Other income generating activities that were being undertaken by the group at one time included;- chicken wire making, sisal basket weaving and the selling of concrete

gravel. At one point in time, the group may have served as a good model on how poor women can improve their living standards, given an enabling environment.



Plate 13: Due to security of tenure, the group has been able to construct a permanent factory as can be seen above.

Using the group's products, a nursery school, a health clinic and an office together with a permanent working place have been put on the ground.



Plate 14: Group's nursery school constructed through combined efforts of the members.



Plate 15: Group's health clinic and office

4.4 General characteristics of the study groups

Majority of the members in the two groups are women making up 81%. There is a high incidence of single motherhood among the two groups of about 65%. The average household size of the groups in question is 6.

Table 4.1: Groups' household sizes

Household size	Percentage
1	2.3
2	14.0
3	11.6
4	9.3
5	14.0
6	16.3
7	9.3
8	7.0
9	4.7
10	7.0
12	2.3
20	2.3

Source: Field Survey, 1994

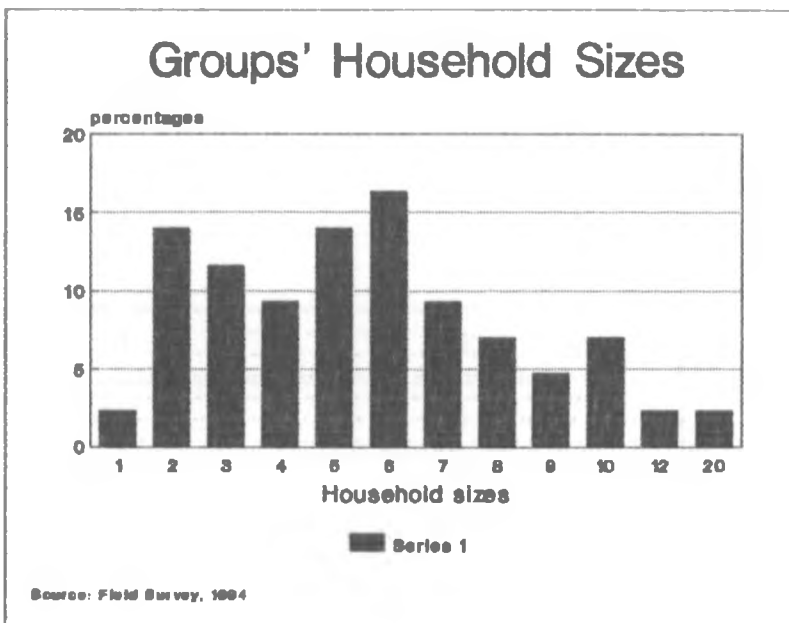


Figure 1

Age

Most of the members are aged between 40 to 50 years where as the groups' average age is 45 years. At this age there is likely to be a high dependency ratio among the various households and hence forcing the women to venture into possible means of earning incomes.

Table 4.2: Groups' age categories

Age range in Years	Percentage
0-20	0.0
21-30	14.4
31-40	23.9
41-50	35.7
51-60	19.2
61-70	4.8
71 and above	2.0

Source: Field Survey, 1994

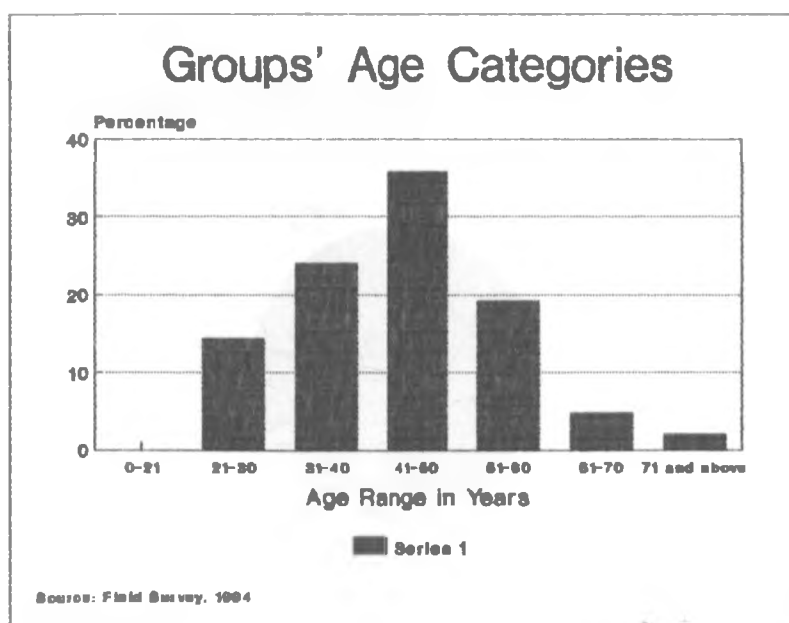


Figure 2

Educational Level

The general level of formal education of the study groups is low with the majority not having gone beyond primary school level.

Table 4.3: Groups' educational levels

Educational level	Percentage
primary	60.5
secondary	16.3
university	0.0
no formal education	23.2

Source: Field Survey, 1994

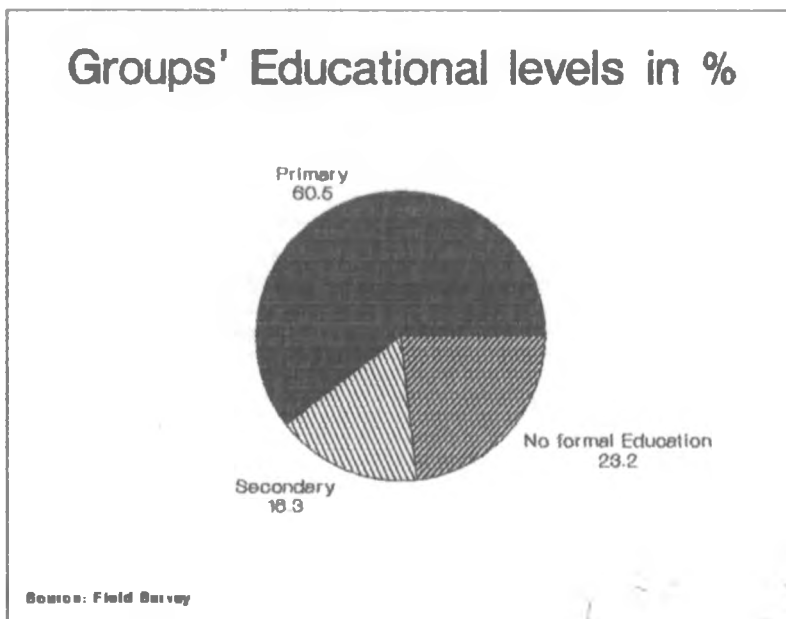


Figure 3

The low levels of education may have hindered the women's employment in the formal sector. This may in turn explain the reason why they had few sources of earning income before joining together for collective responsibilities. The level of education of a given society has implications on development. In case of self-help groups, educational level has an implication on the type of activities to be carried.

Income Levels

Only a small fraction of the members in the study groups earn more than 2000 Ksh. on monthly basis mainly from small scale businesses.

Table 4.4 : Groups' average income levels

Average monthly income in Ksh	Percentage
Below 1000	25.2
1001-1500	28.2
1501-2000	30.8
2001 and above	15.8

Source: Field Survey, 1994

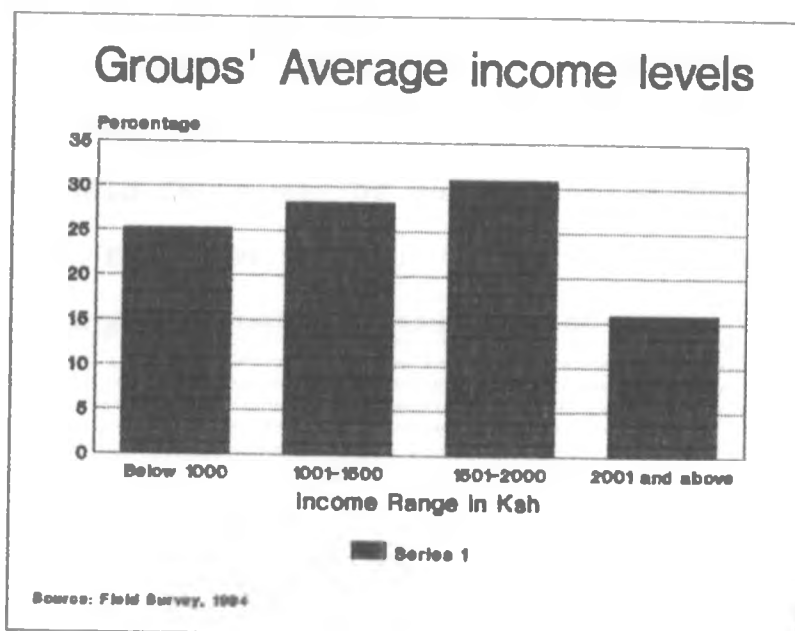


Figure 4

It is the ability to develop from a self-help group working rather informally, to a regular competitive production group working along normal business or commercial lines, which will determine the future ability of the Groups to reach a stage where they can fully support their members. It will be obvious that the change from one type of group to another type, for example, a co-operative evolving from a self-help group, will involve a change in commitment in terms of time and comfort from the members.

Although in the current situation, lack of income was a motivating factor for the women engaging in production of building materials and other goods, it was apparent that the income could in no way be sufficient to sustain a family and that, by the same token, there was not enough income to provide any reasonable measure of economic independence.

CHAPTER FIVE: RECOMMENDATIONS AND CONCLUSION

4.1 Overview

This study has shown how Kenya's urban population has been soaring and how this rate of increase is destined to accelerate in the near future. It has also shown how this phenomenon, has, is and will continue to affect the urban housing situation. This study has also sought to show how Kenyan authorities in recognition to the housing upheavals this population increase is bound to cause have expressed their desire to channel to greater portion towards the accommodation of the low income families - whose number is the majority.

But it has also been shown that when it comes, to actual performance, this noble commitment has not been reflected. The fact that the majority of Kenyan urban households cannot afford the currently produced low-cost housing, and the mushrooming of shanties, slums and squatter settlements in urban areas all bear testimony to one truth: failure in the provision of suitable and adequate low-cost urban housing.

Many, if not all, of the factors which have, so far brought about this undesirable situation will certainly, persist in the

near future - rapid growth of urban population, very low incomes of the urban poor and increases in building costs - resulting in small annual increases in low cost conventional houses.

It is apparent from the study that, the Kenyan government has now recognized that, human settlement programmes without the support and participation of the people affected cannot succeed. It has therefore made some progress in recent years in mobilization of women in both rural and urban areas to provide for their housing needs on self-help basis. The government's current intentions in both its short and long-term policy to undertake to strengthen the role of women in the provision of housing and shelter, may thus be viewed as a move towards procedures which allow target communities to be involved in programme planning and execution.

4.2 In search for a Solution:

Both the characteristics of the women's groups, who represent a low income group, under study and the "environment" surrounding low-cost housing provision, viz-a-viz the existing policy framework, the institutional constraints, the nature and capacity of the building material industry have already been discussed. What remains to be done and what is the theme of this section is to highlight, in summary form, the observations made in the study together with their interpretation and practical implications on the provision of housing for the low income group especially in urban areas. For it is through such concrete understanding of the facts that realistic national goals, objectives and strategies for housing this group can be formulated and implemented.

The following points therefore have been observed in the findings of this study and have been taken into account by the author in the formulation of the alternative solution.

1. The numbers involved in this group whose housing solution is being sought is so large that a deep and genuine commitment is necessary. Such concern has adequately been registered in the government policy pronouncements, but has only been reflected sparingly in the practical

endeavours.

2. From the observations made in this study, it is clear that the minimum standards prescribed in Kenyan housing policy can never be practically realized as well as meet the demand in housing. As such, meeting housing needs as officially stipulated is a goal that cannot be practically achieved and which can only be pursued at the detriment of the ill-housed, and indirectly at the peril of all Kenyans.
3. Any solution that does not give priority to the financial ability (affordability) of the occupiers is not worth implementing. Any viable solution must consider the capacity to pay of the ill-housed families as most important. Efforts to apply regulatory measures without due consideration of affordability have the overall effect of precluding the low income group, not only from conventional housing, but also from the provision of urban services.
4. Considering the large numbers of the low income group and the appalling conditions in which they now live, the current debate regarding "lowering the standards" so as to reach the low income families must be critically reviewed. For these people, unable to meet the regulation of housing standards prescribed, live in

structures which bear no resemblance to the specified standards - where only laws of survival and desire to be sheltered from the elements govern.

5. Most past housing policies in Kenya have always tended to neglect the building materials industry. Yet, the constraints within the building materials industry often have serious negative effects on housing production. Bottlenecks in supply delay shelter programme implementation and increase costs. Price escalation, because of supply imperfections, raise the cost of shelter to all income groups. Inappropriate building standards, which fail to acknowledge alternative lower - cost building materials (often locally produced) or force the inefficient use of scarce building materials, also contribute to shortages, high prices, and constraints on production.

4.3 Policy Recommendations

So as to increase the supply of low-cost housing through such initiatives as those of the groups under study, certain considerations are worth making;

1. The minimum standards for materials, zoning, and building design should be more realistic, though standards should remain consistent with the health and safety of occupants. Sites-and-services programmes have sometimes proved effective in providing homes for the poor in Kenya, but could be even be more successful through greater reliance on the private sector and low cost building materials especially those produced on self-help basis by the poor.

2. Since the workers in the informal sector are already experienced, as for instance the women's groups under study, in the manufacture and use of domestic materials and construction of low-cost housing, any programme to improve the housing conditions of the poor would profit by their inclusions.

This might mean the following:-

- (i) augmenting sources of low-interest seed capital, working

capital, and loans for expansion,

- (ii) allocating low-rent plots for informal enterprises in sites - and - services projects,
- (iii) finding more effective ways to disseminate technical assistance, managerial training to entrepreneurs in the informal sector,
- (iv) urging informal producers to organize themselves would give them bargaining power to obtain lower prices for their inputs, and
- (v) reforming governmental systems for distributing raw materials could keep these from discriminating against informal producers.

3. A shortage of skilled managers, engineers, and other professionals in the construction and building materials sectors will make it worthwhile to encourage the development of small-scale enterprises, since these require fewer skilled workers and less capital than large-scale forms. The failure of the public sector to be productive and efficient has led policy makers to place their hopes in the private sector, with the government acting as facilitator for this section's operations. In this capacity the government will need to strengthen its institutional support of the construction industry and especially the one on small-scale production

of low-cost building material.

4.4 Conclusion

The focus of this analysis has been on the shift of shelter policies from a concern with shelter inputs. In making such a shift there needs to be a concern that the needs of the low-income groups are not forgotten. There can be little doubt that the needs of low-income groups will not be served unless the public sector provides the correct environment and incentives to the private sector to respond.

The problems of poor urban housing and inadequate urban infrastructure has been recorded throughout history. What most distinguishes the current urban problems is their scale and intensity. The severity of the problems reflects primarily the rapidity of overall population growth and the acute shortage of resources with which to house the additions to urban population.

It is certain that not all funds wanted for housing can be made available at any given time, as housing competes with all other sectors of the economy for budget funds. But there is a way in which whatever funds are made available can be allocated in order to derive maximum benefit. For, despite

the scarcity of resources, the magnitude of the problem of housing the low-income group as it presents itself today is a clear indication that this level of housing has not received the sufficient attention it deserves. Perhaps the attention necessary is not in terms of more funds but more planning and a clear housing policy.

It is in search for this optimum utilization of the available funds that this study has stretched its imagination towards methods aimed at releasing the skills, energies and capacities for incorporation of the ill-housed themselves.

The author recognizes the fact that to be effective, housing policies and programmes have to be tailored to a country's income level and the household's capacity to pay. Policies that favour small-scale production, and institutional mechanisms that support such policies, will not only promote the social and economic welfare of the poor but also generate growth and employment in nearly all sectors of a developing nation like Kenya.

While it is not possible in a few recommendations to encompass every aspect implied in this study, it is hoped that the specific suggestions made will be functionally useful and that they will help in alleviating the housing problems of the low income group.

But if one thing must be emphasized, it is the fact that if housing is to be made effective on the scale required to reach the mass of the people, especially the urban poor, the government need demonstrate its concern for shelter for low-income groups by creating the environment whereby low income people can shelter themselves. This involves ensuring the sustained supply of urbanized land within minimal infrastructure available to low-income groups at affordable prices, access to credit, and the stimulation of the building materials industries that cater to the needs of the low income groups and the small-scale contractors required in building informal sector shelter at the scale needed.

A well-planned, well-organized self-help housing programme which utilizes the potential skills and unused time of poorly housed families in the construction of their own houses, not only helps them to improve their living conditions but contributes to the economic wealth of their country. While an aided self-help programme is not a cure - all for the housing problem of newly developing countries like Kenya, it is an effective method of which many low and middle income families, who cannot afford to have housing built for them by professional builders, can become home-owners at a cost within their income.

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APPENDIX

Household Questionnaire

Name of the respondent.....
Questionnaire Number.....

A: General Characteristics

1. Age
2. Sex :1.male....
 2.female...
3. Marital status :
 1. single.....
 2. married....
 3. widowed....
 4. separated....
 5. divorced....
4. Household size.....
5. Educational level of the respondent
 1. primary....
 2. secondary...
 3. postsecondary...
 4. non of the above...

B: Socio- Economic Aspects

6. What is your occupation ?
.....
- 7.If employed, state the terms of employment
 1. permanent....
 2. temporary....
 3. Not applicable...
8. Do you have secondary sources of income ?
 - 1.yes....
 - 2.no....
9. If yes, state them
.....
.....
.....
- 10.What is your average monthly income in Ksh ?
 1. below 1000....
 2. 1001-1500....
 3. 1501-2000....
 4. 2001 and above....
- 11.How much do you spend on the following in Ksh ?
 1. Education...../year
 2. Health...../year
 3. Transport...../month
 4. Food...../month
 5. Fuel...../month

- 6. Housing...../month
- 7. Water...../month
- 8.Others.....,specify.....

C: Group Characteristics

- 12. Name of the group.....
- 12. Year started.....
- 14. If registered
 - 1. yes....
 - 2. No....
- 15. If no, give reasons
.....
.....
.....
- 16. What were the main reasons for forming the group?
.....
.....
.....
- 17. What activities do you engage in ?
.....
.....
.....
- 18. Why did you prefer the above activities ?
.....
.....
.....
- 19. Please give the advantages of each activity
.....
.....
.....
- 20. Who was responsible for the formation of the group
 - 1. Women themselves....
 - 2. Area administrative leaders....
 - 3. Community Development Assistants.....
 - 4. NGOS
 - 5. Others specify.....
 - 6. Not aware.....
- 21. When did you join this group?.....
- 22. Why did you join the group?
.....
.....
.....

3 3

23. What role do you play in the group?

- 1. ordinary member....
- 2. committee member....
- 3. chairperson....
- 4. treasurer....
- 5. secretary....

24. If you are an official, for how long have you been holding that position ?

- 1. less than a year....
- 2. a year....
- 3. more than a year....

25. How do you change your leadership ?

- 1. once a year...
- 2. twice a year...
- 3. not at all...
- 4. Any other, (specify).....

26. How often do you meet the members ?

- 1. weekly...
- 2. monthly...
- 3. any other, specify.....

27. How many members does your group have in total....

28. Since the group was formed has the number increased ?

- 1. yes...
- 2. no...

29. (a) If the answer above is yes, give reasons

.....
.....
.....
.....

(b) If no, give reasons

.....
.....
.....
.....

30. Since you joined the group have you and your family benefited

- 1. Yes...
- 2. no...

31. If yes, say how ?

.....
.....
.....
.....

32. Do you have any problems facing your group ?

- 1. yes...
- 2. no...

33. If yes, please list them

.....
.....
.....
.....

34. What do you think can be done to solve the above problems ?

.....
.....
.....

35. Whom do you consult in times of problems ?

1. Community Development Assistant..
2. area administrative leaders...
3. any other, specify.....

D: Resource mobilization

36. Do you wish to expand your projects?

1. yes...
2. no...

37.(a) If yes, how do you intend to do it ?

.....
.....
.....

(b) If no, why ?

.....
.....
.....

38. Does the Government give support in your projects ?

1. yes...
2. no...

39.(a) If yes, what is its contribution

.....
.....
.....
.....

(b) Who else supports your activities and how ?

.....
.....
.....

40. Did you require any support when starting your projects?

1. yes...
2. no...

41. If yes, what was the nature of support

1. money...
2. material...
3. labour.....
4. ideas....
5. others (specify).....

42. Where did the support come from ?

1. Government...
2. NGOS....
3. Both...
4. others (specify).....

43. Do you still get the support ?
 1. yes...
 2. no...
44. If yes, from where
 1. Government....
 2. NGOS....
 3. Both....
 4. others (specify).....
45. Does your group sell any products ?
 1. yes...
 2. no...
46. If yes, which ones and at how much?

47. Who are the clients ?

48. What do you do with the sales revenues?

49. Is the profit shared among the members ?
 1. yes...
 2. no...
50. Are there any problems you experience when selling your products?
 1. yes...
 2. no...
51. If yes, which ones

52. What do you think can be done to solve these problems?.....

53. How do you contribute to your group ?
 1. money...
 2. materials...
 3. labour....
54. others(specify).....