



UNIVERSITY OF NAIROBI
DEPARTMENT OF ARCHITECTURE AND BUILDING SCIENCE
SCHOOL OF THE BUILT ENVIROMENT

**STRATEGIES FOR LOW-COST HOUSING
DELIVERY: A CASE OF KAYOLE MIHANG'O
MUUNGANO WOMEN'S GROUP IN NAIROBI.**

BY

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FOR THE REQUIREMENTS OF THE MASTER OF URBAN
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SCHOOL OF THE BUILT ENVIROMENT.**

2009



DECLARATION

I do hereby declare that this Research Project is my original work and has not been presented for a degree in any other University.

Signed.....

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Date.....*27/08/2009*.....

This research project has been submitted for examination with my approval as the University Supervisor.



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DEDICATION

To my father, the late Octavianus Francis Appida Oyoo, whose love for knowledge inspired my pursuit for further education.

ABSTRACT

This Research Project is an appraisal of the initiatives of Community Based Organizations (CBOs) in Kenya. Low-income groups in Kenya lack resources with which to improve their shelter, infrastructural services, community facilities and also for starting small-scale enterprises. The conventional lending institutions impose very stringent lending criteria, which exclude the low-income groups. Given the fact that the Kenyan government has considerably reduced its involvement in housing production, the low-income households have identified Community Based Organisations as one of the ways of realising improved housing and living conditions.

The study analyses the contributions Community Based Organizations have made in availing minimum standard housing to the low-income groups, in tandem with the functional aspects relating to housing such as employment, services, facilities, small-scale enterprises, tenure, social cohesion, etc. Using Kayole Mihang'o Muungano Women's Group as a case study, the study discusses the major initiatives of the group under study, achievements, areas which need further improvement and problems affecting their initiatives in housing development for low-income households. The study also offers recommendations on how the initiatives of the Community Based Organisations can be enhanced.

In order to clearly demonstrate the effects of the group's initiatives on housing and related services, the study compared the provision of the same in the previous settlements of Soweto and Mihang'o, where all the beneficiaries of the housing scheme at Kayole came from, with the developments in the new settlement at Kayole.

The study begins with the evaluation of the social economic characteristics of the group under study, and finds out that, Kayole Mihang'o Muungano Women's Group is made up of young people with the average age being 34 years. Most of the members are married, although a reasonable percentage is single. The number of people who are married with children or not married but have children, and therefore need more rooms, is high. The level of education which has an influence on both employment and income is generally low. The study as a result established that the members of the group under study are low-income households.

The study then assessed the provision of infrastructure, community facilities and availability of loans for small-scale enterprises, and established that, the Community Development Funds have made remarkable contributions towards this end, save for the facilities which require initial high capital investments and maintenance operations, which is beyond the means of the low-income groups.

There also exists some factors which catalyses the activities of the women group, notably the collaboration between the group, local/central government and the national/international agencies as well as the social cohesion developed within the group. The study noted that the activities of the women group have greatly enhanced social cohesion. However, the level of collaboration between the group and other institutions is not very well developed.

It is important to note that, the study established a strong influence the national and international agencies have on the production of housing by the women group, at the same time it is quite encouraging that despite the withdrawal of assistance from national and international agencies, the women group still struggled and produced houses, though at a much more reduced pace.

The most important lesson the women group should learn from their activities in their new settlement at Kayole, is to find ways of being self-sustaining through the development of their own investments.

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LIST OF ACRONYMS

CBO:	Community Based Organisation
UNCHS:	United Nations Centre for Human Settlements
GTZ:	German Technical Corporation
IIED:	International Institute for Environment and Development
NGO:	Non-governmental Organisation
CBO:	Community-based Organisation
K-REP:	Kenya Rural Enterprise Programme
ILO:	International Labour Organisation
UNICEF:	United Nations Children Fund
UN:	United Nations
DANIDA:	Danish International Development Agency
WHO:	World Health Organisation
CSDHA:	Centre for Social Development and Humanitarian Affairs
UNRISD:	United Nations Research Institute for Social Development
NUSG:	Nairobi Urban Study Group
WBUP:	World Bank Urban Project
SIDA:	Swedish International Development Co-operation Agency
UK:	United Kingdom
NACHU:	National Co-operative Housing Union
USAID:	United States Agency for International Development
GOK:	Government of Kenya
ITDG:	Intermediate Technology Development Group
UON:	University of Nairobi

NHC: National Housing Corporation

NCCK: National Christian Council of Kenya

CHAPTER 1: INTRODUCTION

1.0: OVERVIEW

Adequate shelter is recognised by all as one of the basic human necessities. The other basic human needs are food and clothing. The value attached to shelter in the developing countries is clearly shown by the share of Gross Domestic Product (GDP) devoted to shelter and the proportion of households' incomes spent on it. On average, about 4 percent of Kenya's GDP and 15 to 25 percent of her households' total income is spent on new residential development (Oyugi, 2005). This notion has persuaded the international community and governments of the developing countries to provide enabling environment and other forms of assistance to planning, developing and managing human settlements with a view to increasing the availability of adequate standard housing for all. Many governments have reiterated this commitment by appending their signatures in many international declarations and covenants, for instance, "The Universal Declaration of Human Rights of 1948, The International Covenant on Economic, Social and Cultural Rights of 1966, The Istanbul Declaration and Habitat Agenda of 1996, The Declaration on Cities and Other Human Settlements in the New Millennium of 2000, The Vancouver Declaration on Human Settlements of 1976, The Global Strategy for Shelter to the Year 2000, Agenda 21 of 1992, and Habitat Agenda of 1996, as well as in the National Policy Statements and Political Manifestos" (Syagga, 2003). However, adequate shelter has not been achieved in the developing countries, especially in the urban areas, mainly due to rapid urbanisation, resultant from natural growth and rural-urban migration. The other factors contributing to inadequate shelter are; insufficient provision of infrastructure by both central and local governments, low disposable incomes, unsuitable and costly building materials, inappropriate local authorities by-laws, lack of access to funds for shelter development from the conventional finance institutions, limited facilitative legislation, complicated land management system and planning regulations and poor urban environmental management (Oyugi, 2005).

There has been high global urban population growth in the 20th Century. In 1920, the world population was 1.9 billion out of which 360 million or 19 percent lived in urban areas. By 1950, the urban population had increased by 28 percent to 712 million, and by the year 2000, the urban population had increased to 47 percent of the world total. It is anticipated that more than 51 percent of the world population will settle in urban areas by the year 2006, and is projected to

reach 57 percent by the year 2010 (Kasuku, 2001). Whereas the level of urbanisation has been and still continues to be higher in the developed countries than in the developing countries, the average annual population increase as well as the urban population in the developing countries are significantly higher than in developed countries. Accordingly therefore, three quarters of the world's urban population is expected to be found in the developing countries. The rural population is expected to diminish by the year 2020, on the other hand, urban population growth is envisaged to constitute more than 100 percent of the world's population growth (Kasuku, 2001).

The Kenyan urban population has grown considerably since independence. This population growth is normally accompanied with the extension of boundaries of urban areas to include what initially formed the peri-urban areas. In 1969, there were 48 urban centres in Kenya with a total population of 1.08 million, which constituted 10 percent of the total national population. The number of urban centres increased to 91 in 1979 with a population of 2.3 million constituting 15 percent of the total Kenyan population, and this increased to 172 in 1989 with a total population of 4 million which translated to 17.6 percent of the national population. In 1999, the Kenyan urban population was about 10 million. Between 1989 and 1999, the Kenyan urban areas had an annual population growth rate of 16.74 percent. Given the interplay of migration, fertility and mortality, the Kenyan urban population is projected to increase to about 15 million by the year 2010 (1999 census, Syagga and Malombe 1995).

The city of Nairobi, like any other city in the developing world is experiencing a very high population growth. It had a population of 343,500 in 1962 and this increased to about 830,000 in 1979 and by 1999, it had a population of about 2.2 million. It is anticipated that the population of Nairobi will reach 5,552,305 by the year 2020 (Malombe, 1995). It is envisaged that the future growth of urban sector will be determined by the natural population increase GOK Population & Housing Censuses, 1962-1999). With a national population growth rate of 3.5 percent per annum and an urban population growth rate of 7-8% per annum, it would be prudent to link the provision of adequate housing and the related services to population growth and urbanisation.

The central and local governments are not able to provide adequate housing and other services to their populations owing to economic situations worldwide, which has led to considerable reduction in governments' expenditure on housing. United Nations (1993) as cited by Oyugi

(2005), estimates that between mid 1970s and early 1980s, the proportion of GNP expenditure on housing fell by about 18 percent. The decline in expenditure on housing is mainly attributed to the policies adopted to counteract the global macro-economic conditions. These policies include "maintenance of over-valued exchange rates, imposition of import restrictions and tariffs on shelter inputs, public investment cutbacks and reallocations" (Oyugi, 2005), but equally true is the fact that other agencies and even the poor themselves find it very difficult to provide the same due to unfavourable public policies such as planning regulations, the building by-laws, etc., which have highly inflated the building costs (Syagga and Malombe, 1995).

Most urban migrants are poor and lack the necessary skills which can make them be competitive in the labour market. As a result, they end up being unemployed and resort to petty trade, hawking or being employed as casual and unskilled labourers. Some of them also turn to crime and other social evils in order to make ends meet. Since they are not able to afford minimum standard housing, they end up in the unplanned settlements with inadequate sanitation, poor physical infrastructure, sub-standard housing and limited opportunities for economic activities.

Globally, this problem of deteriorating service delivery in the developing countries was a major subject of the United Nations Habitat conference which was held in Vancouver, Canada, in 1976. A lot of effort towards the provision of housing and related services has been put forward by the International Labour Organisation (ILO) and United Nations Children's Fund (UNICEF) (Yeung and McGee, 1986).

In Kenya, there is an ever-widening gap between the supply of and demand for urban services, notably in the areas inhabited by the low-income groups in the urban areas (UNCHS, 2003). The difficulties faced by this category of people have made them to unite around what Battern (1957) calls "felt needs". They have therefore, developed reasonable ingenuity in identifying and developing approaches towards satisfying the felt needs. The felt needs, according to Oyugi (1974), are those things the community need most. They are characterised by healthy living conditions, reliable source of income and security within settlements.

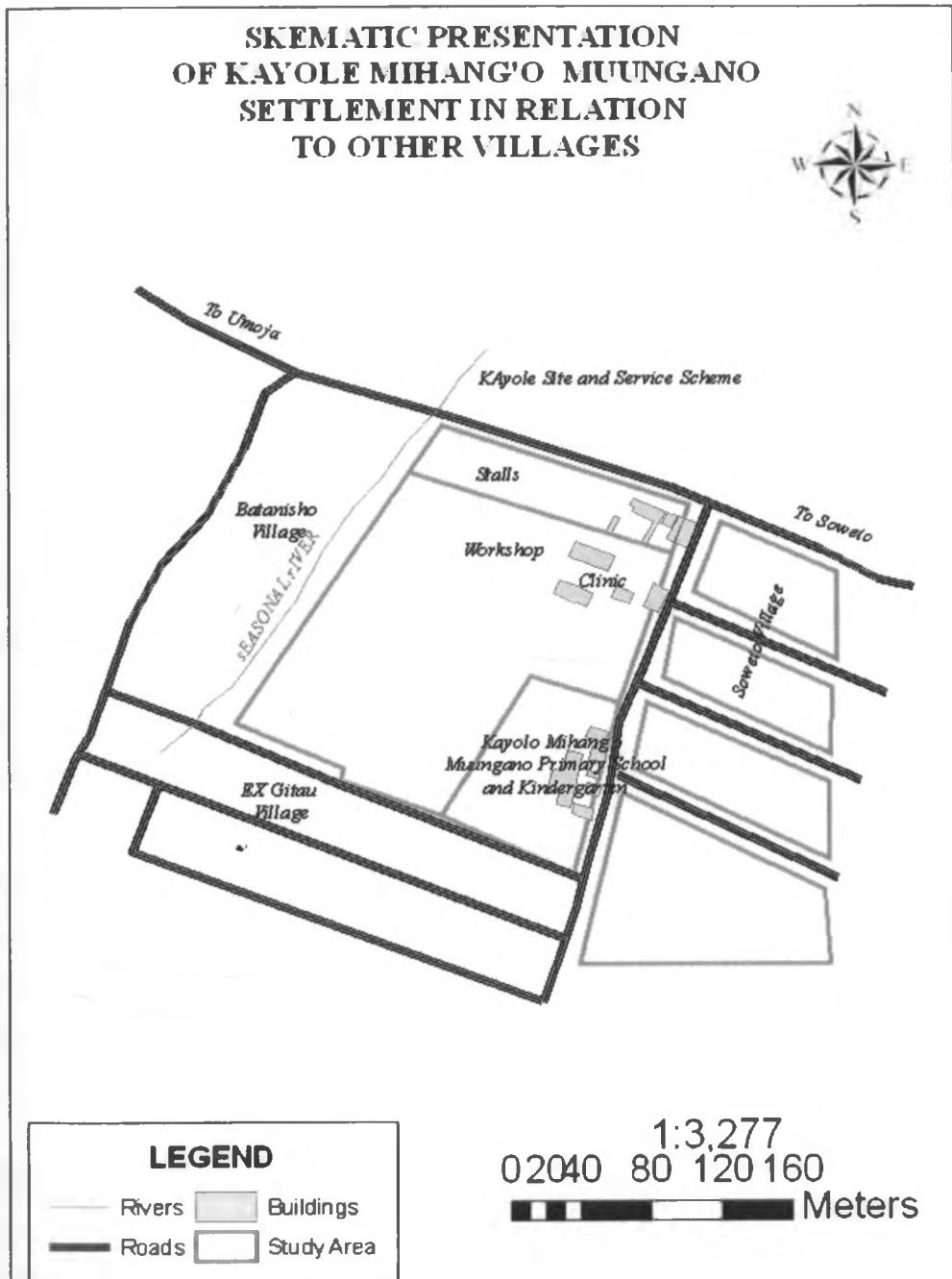
In an endeavour to satisfy the felt needs, the low-income groups in Kenya have organised themselves into some homogeneous groups and mobilised limited resources mainly from within the communities of the low-income groups. They have used these resources to produce healthy,

safe and secure settlements, services, and also enabled some among them to engage in small-scale enterprises. These homogeneous groups have been collectively referred to as Community Based Organizations (CBOs). CBOs which have proved to be very effective in enabling the community organisations to provide the felt needs in a manner that suits the community priorities, but minimise unit costs.

1.1 HISTORICAL DEVELOPMENT OF KAYOLE MIHANG'O MUUNGANO SETTLEMENT

The Study area lies within the extended boundaries of the city to the East. It is located between Kayole site and Service Scheme, to the North, Batanisho village to the West, Ex-Gitau village to the South and Soweto village to the East.

Figure 1: Skematic Presentation of Kayole Mihang'o Muungano Settlement



Source: Physical Planning Department

The history of Kayole Mihang'o Muungano Settlement can be traced to the period before 1988 when a group of squatters invaded the land belonging to the Armed Forces of Kenya at Embakasi and established temporary dwellings. The population of these squatters increased rapidly and soon the armed forces felt that it was becoming unbearable as exercising control over the movement of these squatters in the restricted area was proving to be difficult. As a result, the government decided to relocate the squatters to the adjacent vacant government land between the Armed Forces land and Ngong River. This land was approximately 16.19 hectares.

The whole exercise of relocating these squatters was planned to be done in an organised manner. The following institutions were involved in preparing the Soweto Scheme in readiness for relocations.

1. The Department of Defence in conjunction with the Nairobi City Council did the planning and survey of the scheme.
2. Ministry of Water Development was to provide water in the scheme.
3. Ministry of Works was to construct roads in the scheme.
4. The Provincial Commissioner's office through the District Officer, Chiefs and Assistant Chiefs identified the squatters to be settled (Nairobi City Council, 1988).

The researcher established that apart from the bona-fide squatters, some individuals who were favoured by the provincial administration officials were also settled in the Soweto Scheme. However, despite the nice plan which was made for the scheme, some of the above mentioned would be participants never made any contributions, leading to lack of development control and poor provision of services. The above inadequacies predisposed a lot of disorganisation within the scheme, with the attendant problems of lack of accessibility, poor sanitation, lack of safe water and non-existent health care.

The poor living conditions and lack of services in Soweto and an adjacent informal settlement of Mihang'o persuaded some inhabitants to form women groups with the aim of improving their environment. Ten (10) such women groups were formed in Soweto and Two (2) groups were formed in Mihang'o. The Twelve (12) women groups later found out that they had the same objectives and therefore needed to join hands in order to make them strong. The twelve women

groups agreed to dissolve their smaller groups and established an umbrella group which they named Kayole Mihang'o Muungano Women's group. The group was officially registered in 1989 with the department of social services. At the time of registration, it had a membership of 712. At present the group has 1046 members.

With the assistance of their Member of Parliament and councillors, the women group managed to secure an audience with the retired president Moi, whom they presented their petition of landlessness to. The president sympathised with the situation of the women group and ordered that they be given the eight acre plot at Kayole. The land was planned and surveyed by the Nairobi City Council, but the members were to bear the survey costs. By the time this study was being done, majority of the members had received their allotment letters and were making arrangements with the Commissioner of Lands to get their titles. The few people who had not received their letters of allocation had not paid survey fees.

To be a member of Kayole Mihang'o Muungano Women's group, one had to fulfil the following conditions:

- (a) Be bona-fide resident of Soweto or Mihang'o.
- (b) The group is mainly meant for women, but a few men are allowed so long as they accept to operate under the leadership of women.
- (c) Payment of Kshs.120.00 membership fee and a monthly subscription of Kshs.20.00.

1.2 OBJECTIVES OF THE WOMEN'S GROUP

- (a) To provide affordable housing and support facilities to members.
- (b) To cultivate the spirit of self-help among the members.
- (c) Promoting education within the group.
- (d) Empowering women to contribute adequately towards community development.
- (e) Eradication of poverty by availing funds for small-scale enterprises.

1.2.1 Kayole Mihang'o Muungano Women's Group's Effort in Provision of Housing to its Members

An interview with the group's officials revealed that, when Kayole Mihang'o Muungano Women's Group was formed, they approached Shelter Afrique for funding and the latter agreed. Shelter Afrique then started to channel the funds through African Housing Fund (AHF), an NGO whose Managing Director at that time was Ingrid Munro. This assistance kick-started the community development programme and gave them the momentum to proceed in the direction which suited their objectives. Later, the community learnt that all along AHF had been using the name of the group to get funds from donors but only delivered a small percentage to the group. Consequently, the women group refused to sign some documents presented to them by AHF and from that point they parted ways. Since the time the women group divorced their activities from AHF, they have relied solely on the members' contributions and the group's investments. Nevertheless, the group has managed to build for members' 118 houses.

1.2.2 Reason for Choosing the Study Area

The researcher was interested in doing a study on provision of low-cost housing. After some enquiries on groups which have been able to avail low-cost housing to its members, he was directed to see Jane Weru of Pamoja Trust. The researcher visited the offices of Pamoja Trust, but did not meet Weru. However, the people he met gave him names of a few groups. Among these groups were Kayole Mihang'o Muungano Women's Group, Huruma Self-help Building Group, and Gikomba Housing Co-operative. The researcher made a number of trips to the three areas, but for the last two, even locating the officials was a nightmare. Moreover, in both Huruma Self-help Building Group and Gikomba Housing Co-operative, although the houses built could be seen, there was no sign of any more activity. However, the visit to Kayole Mihang'o Muungano Women's group's settlement at Kayole proved interesting. As one enters the main gate to the settlement, an array of activities apart from housing production meets the eye, for instance, the workshop is directly in front of the gate, the clinic is just adjacent to the gate and the school is further ahead. The researcher therefore thought it would be interesting to study the initiatives of Kayole Mihang'o Muungano Women's group.

1.3 STATEMENT OF THE PROBLEM

The shelter situation in the developing countries is characterized by a demand-supply imbalance in both quantity and quality of housing whereas in the past housing disparities were based on racial lines, at present, the sharp disparities exist along socio-economic considerations (GOK/UNCHS, 2001). High standards, cumbersome planning procedures and lack of finance for the urban poor perpetuate the state of poor living conditions. Standards have been adopted on the basis of desirable quality standards as opposed to standards that are sustainable and achievable considering costs, economic capacity and existing and potential resources. The government (local and central) as well as national and international agencies instituted various strategies geared towards alleviating the problem, for instance settlement upgrading programmes, site and service schemes, core housing schemes, Government and local authorities housing schemes, and tenant purchase housing schemes. But these strategies have not addressed the shelter problems experienced by the low-income households as most of these programmes have ended up benefiting the medium and high income households (Mitlin and Satterthwaite, 1996). These strategies have often neglected the input from low-income households. It would therefore be of great academic interest to examine the strategy Kayole Mihang'o Muungano Women's group adopted, to avail minimum standard housing, which are suited to the members' needs at costs affordable to them.

Whereas basic infrastructure and urban services are often looked at separately, it should be born in mind that a housing scheme constitutes basic infrastructure such as roads, water, sanitation, waste disposal, electricity supply, as well as urban services such as health facilities, schools, markets, community centres, playgrounds and others. In tandem with the above, a housing scheme should incorporate small-scale enterprises which have been described as "the anchoring point of a local economy that supplies the inhabitants of the settlements with a vital source of income" (GOK/UNCHS, 2001).

Lack of resources for improvement of settlements has forced the low-income groups to occupy houses which are below the minimum standards for a decent house. The government of Kenya perceives the minimum standards for a decent house "to be a two habitable roomed house constructed of permanent materials with a separate kitchen and basic sanitary facilities such as a

toilet and shower compartment" (GOK, 1978). Oyugi (2005) on the other hand, perceives adequate housing as:

"adequate privacy, space, physical accessibility, adequate physical security and security of tenure of the housing structure, structural stability and durability, adequate lighting, heating and ventilation, adequate basic infrastructure such as water and energy supply, sanitation and waste management facilities, suitable environmental quality and health related factors, adequate and accessible location with regard to work and basic facilities, all of which should be available at an affordable cost".

It is noteworthy that the above definition varies from country to country as well as from region to region. Unfortunately, the low-income groups in Kenya are not able to afford the units described. They continue to occupy one-roomed apartments within tenements which are usually built of mud and timber, with poor ventilation and natural light. They lack safe and sufficient drinking water, proper sanitation, efficient system of collection of wastes, and access to adequate healthcare. All these are happening against the background of the government and international agencies' commitment to provide piped water and adequate sanitation to everyone by the year 1990. Poorly constructed houses, lack of wholesome water and sanitation, and inefficiency in the collection of wastes increases the susceptibility of the inhabitants to common diseases due to exposure to disease causing vectors and unfavourable weather elements.

A lot of importance has been attached to physical infrastructure in economic development by a number of writers. Devas and Rakodi (1992) have qualified the importance of infrastructure by arguing that infrastructure is necessary for the efficient performance of the key economic operations of urban settlements, a view which has been reinforced by Cadman and Topping (2001), when they stressed that infrastructural services are necessary to support social-economic development. But owing to the high initial and consequential operations costs, it has been quite difficult for low-income groups to access adequate infrastructure in their settlements. This scenario has stunted community development in such settlements.

Small-scale enterprises are very significant in enhancing current and future efforts in dealing with problems associated with poverty and unemployment among the urban poor. Proper responses to shelter needs ought to take into account the need to provide employment to the inhabitants (Oyugi, 2005). The small firms provide avenues through which the poor people in urban areas can

participate as owners and employees in business activities and thus help to generate income. But the low-income groups are not able to start small-scale ventures without substantial subsidies or well organised credit mechanisms as noted by the United States Agency for Internal Development (USAID), 1985, when it observed that "ample credit, supplied through well-managed financial institutions, is a critical factor in business survival and success". However, the lending process should be established on a well-trained, indigenous staff since they can be nurtured to provide appropriate skills suitable for community needs. The necessary credit together with training and extension services require resources which are not readily available to the low-income groups.

Syagga and Malombe (1995), had observed earlier in this write-up that support services are a significant component of a housing scheme. Apart from infrastructural services and small-scale enterprises, urban community services, which include health, educational, religious and recreational facilities, markets and administrative conveniences when integrated into a housing scheme enable the beneficiaries to enjoy utility arising out of these services at close proximity; rather than having to travel long distances to access the same. Urban community services are commonly generated when the efforts of the people themselves are combined with those of governmental authorities. Kapimpira (1973), while underscoring the importance of urban community services, observed that "they improve the social, economic and cultural conditions of the communities, to integrate these communities into the life of the nation and to enable them contribute fully to national progress". However, despite the crucial role these services play in a community, their provision entails high capital investment which the low-income households are not able to afford. It therefore becomes necessary to organize them into homogenous groups, where they can work in concert towards availing these facilities.

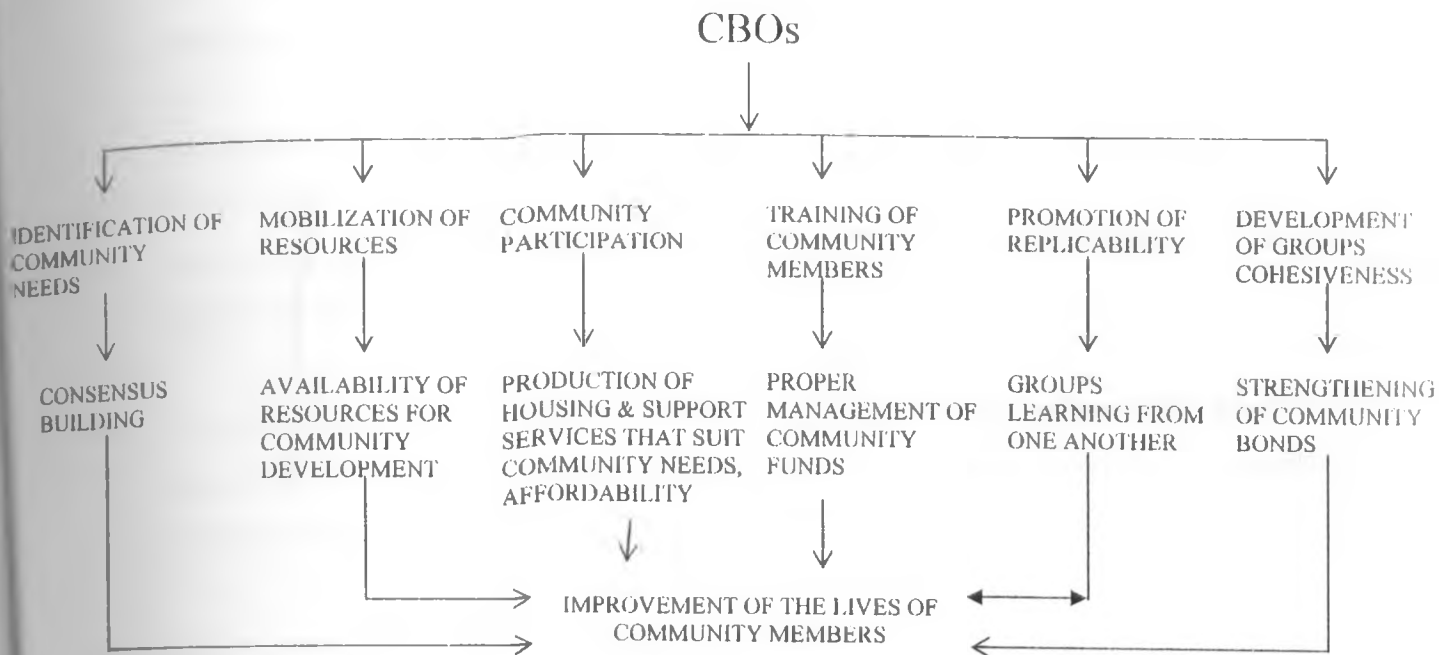
The structural adjustment programmes were introduced in Kenya in the mid 1980s, subsidies on food, controls on basic products, and import controls on basic products were removed. Cost recovery measures were introduced in hospitals, government housing and educational institutions. All these impacted negatively on the urban low-income groups, more than the other sections of the urban dwellers, as the government failed to take adequate measures to cushion the urban low-income earners from the adverse effects of the programmes. These effects will be felt for quite a long time, especially by the low-income communities if some long-lasting remedial action is not preferred. However the most effective action would be the initiatives of the affected people

themselves, which preferably would be in the form of groups for purposes of mobilising funds for lending.

In instances where development assistance has been availed in urban areas, large-scale infrastructural projects for instance, power projects, airports, roads as well as large-scale water and sanitation systems have been favoured at the expense of projects where the low-income groups could derive some utility. Roads in many urban areas in Kenya, especially in Nairobi are established using a lot of resources, but soon they are neglected by municipal and state institutions, and in some cases the roads are only recognised for their nuisance value. Low-income groups rarely benefit from power, water and sanitation projects since they are not connected to the networks of these utilities, owing to complications attributed to land tenure. This has influenced Mitlin and Satterthwaite, (1996) to observe that, "for most such projects, there is little evidence that they have benefited those living and working in lower-income settlements". It is therefore necessary to organise the low-income groups into organisations, which would enable them to initiate development projects which are appropriate to their needs, but for which they have to contribute, to inculcate in themselves some sense of ownership.

The above difficulties faced by the low-income communities therefore calls for funds for community initiatives, but since the conventional credit facilities are not available to the low-income groups, they have strived to find alternative sources in a bid to improve their conditions. They have therefore come up with a number of informal credit arrangements, for instance, within families, kinship, or through moneylenders, which operate relatively simple systems of administering credit. But there also exists a very important category of organisations, which are formal in nature and play a significant role – The Community Based Organizations. There are a number of CBOs in Kenya, for instance, Kayole Mihang'o Muungano Women's group, Embakasi Ranching and Housing Co-operative Society and Kibera Community Self-Help Group.

Fig.2: Illustration of how the activities of CBOs improve the lives of members



Source: Construction by the Researcher (2005)

1.4 OBJECTIVES OF THE STUDY

1.4.1 General Objective

The main objective of the study is to evaluate the contributions Kayole Mihang'o Muungano Women's group has made towards provision of shelter and the associated supportive facilities to its members through mobilisation of small savings into a common pool.

1.4.2 Specific Objectives

The specific objectives include:

- (a) To examine the various initiatives Kayole Mihang'o Muungano Women's group has instituted in its endeavour to provide adequate housing and related services to its members and the factors which have negatively affected these initiatives.
- (b) Assessing the provision of minimum standard housing and the related support services by Kayole Mihang'o Muungano Women's Group.

- (c) To establish possible remedies to factors which hamper Kayole Mihang'o Muungano Women's Group from effectively playing its role of providing housing and support services to its members.

1.5 ASSUMPTIONS OF THE STUDY

The study made the following assumptions:

- (i) Low-income groups in Kenyan urban areas have very limited access to credit and therefore find it difficult to improve their conditions.
- (ii) The activities of a CBO include financing of housing, and other activities which improve the quality of life within human settlements such as small-scale enterprises, community facilities, basic infrastructure, etc.
- (iii) The conventional lending institutions are rigid in their lending criteria. They charge very high interest rates and insist on collateral as a condition of lending, which has kept away the low-income groups from such institutions. The CBO on the other hand, charge interest rates which compare favourably with the conventional lending institutions and rely on group guarantees instead of collateral.
- (iv) The inhabitants of low-income communities have common bonds, for instance, living in a common residential area in a town, having same religious community, having originated from the same rural background, among others. The common bonds are important especially as security for loans as they exert social pressure on loanees. The communities are also homogeneous in terms of their socio-economic problems which make it easier for promotion of dialogue and consensus building on community desire, willingness and commitment to act on needs.
- (v) Once the CBOs have provided their members with adequate housing and enhanced the quality of life within those settlements through the provision of basic infrastructure, community facilities and funds for small scale enterprises, then they can venture into community investments, for instance, in real estate, they can also try to establish a community bank which would be able to disburse long-term loans.

- (vi) Some of the community members who have modest education with some training can effectively manage a Community Based Organizations, upon being appointed or elected. They are capable of propagating democratic principles within a CBO and also creating awareness especially among members who are less literate, so that they are well versed with their rights and obligations as organization members.

1.6 SCOPE OF THE STUDY

In terms of the spatial extent, the study concentrated on the areas which are affected by the activities of Kayole Mihang'o Muungano Women's Group. This includes the 8-acre plot which houses the group's offices, workshop and members' settlements. In terms of material content, the study took stock of the housing at their various levels of development, the level of basic infrastructure such as roads, electricity, water, surface water drainage, solid waste management facilities, street lighting, public telephone booths, and sewerage network. The study also assessed the provision of community facilities such as clinics, schools, markets, sanitary and health facilities, open spaces and playgrounds. The study also looked at the availability of funds for small-scale enterprises within the housing scheme.

Social cohesion within a group is vital for consensus building. Similarly, the ordinary members' attitude towards their elected officials may affect the mobilization of funds. The study assessed social cohesion within the group, and also the level of confidence the ordinary members have towards their elected officials.

Provision of housing and support services depend on the initiatives of the group. The study assessed the productivity of these initiatives and established the problems which inhibited the group from realising the full potential of these initiatives. In tandem with the above, the study also examined the general impediments to adequate housing provision by the group and suggested ways of overcoming such problems.

Lastly, the study made conclusive notes and then offered recommendations on how to strengthen the group and make it effective towards satisfying the housing needs of its members.

1.7 JUSTIFICATION OF THE STUDY

CBOs play a significant role in community development in Kenya as well as in other parts of Africa and other developing countries. In the words of UNCHS (1984), CBOs "mobilise significant funds which not only make an impact on the development of human settlements, but also reach low-income groups which do not have access to credit from conventional institutions". Given the change of government policy in provision of housing, the rigidity of conventional financial institutions in disbursing credit and the rapid urban population growth, then it implies that the provision of housing and support facilities will have to be done by the people themselves with the government doing the facilitative role. However, the people have to organize themselves into homogenous groups so that they can be able to mobilize funds and also to undertake other tasks pertaining to shelter provision on self-help basis. The increased role performed by CBOs would make the study important to individuals, communities and institutions. The study would reveal the level of existing partnership between the local community organization and a range of national and international agencies. Majority of the development agencies are in agreement that partnership initiatives are very relevant to all development activities in that such approaches attract the flow of development assistance aimed at addressing problems relating to poverty as well as problems associated with housing and support services (UNCHS, 1996). Partnership initiatives are new ventures which attempt to harness and direct resources and there is need to use partnership approaches in developing infrastructure and service provision. Mitullah, 1997 adds that "Developing Partnerships with low income groups or urban poor through their organizations with the support of NGOs, and where possible with the private sector is a practical option in the provision and management of services". The study would therefore help to strengthen this partnership in instances where some existed and also awaken the communities to the realities of partnerships where none existed.

With the support of NGOs, the Community Based Organizations are providing and managing a number of development activities within areas inhabited by low-income households. In tandem with providing support for the establishment of shelter, infrastructure and services, they also assist in the area of leadership, organization, building capacity and use of space and related issues. This study will thus enable such NGOs to learn new approaches which the CBO under study has adopted and which they can help to replicate in other CBOs under the same situations to avail minimum standard housing and support facilities. The term replication is used in this context not

to depict wholesale import or export of solutions from one CBO to another, but is used to mean borrowing of concepts. The progressive housing programme conceived in Chile in the 1990s (SIDA 1991) bear a lot of semblance to the core housing plan being implemented by the Soweto Mihang'o Muungano Women's group in Nairobi's Kayole area.

The study represents another step in the realisation of community-based financing mechanism. Community-based lending mechanism, organized by the members themselves can play an effective role in mobilizing the resources of low-income groups and channel them into shelter improvements. The community members base their lending criteria on group guarantee as opposed to the demand of collateral as advocated by the conventional financial institutions. The study would therefore help to strengthen the argument for removal of collateral as a condition of lending, and instead, group guarantee mechanism be promoted.

Majority of the inhabitants of urban areas derive their livelihoods from small-scale enterprises in the low-income settlements. According to UNCHS (1989), these settlements not only serve as place in which to live, but also as income-generating opportunities and entry points into the urban economies. Provision of low-cost housing therefore does not only entail shelter, infrastructure and services. It is also a response to the social and economic needs of a community at a point in time. As such, the study will have a lot of influence in the planning of future housing schemes to include aspects which will stimulate income-generating activities. In this respect, the study will raise the call "for an integrated approach, service and supporting the housing functions as well as the working functions of mixed use settlements" (GOK/UNCHS, 2001).

1.8 RESEARCH METHODOLOGY

This section provides the description of the procedures that have been used to collect, analyse and present data. These procedures were however based on the stated problem together with the general and specific objectives.

Time and financial limitations influenced the researcher's choice of the study area. However, the researcher was able to access enough data on infrastructure, community facilities, housing development, availability of funds for small-scale enterprises as well as inter-relationships between the members themselves and also between the members and their officials which

provided adequate ground for analysis. The group had a membership of 1046, and the sample of 100 members is fairly representative for presentation of an academic argument.

1.8.1 Sources of Data

The study used both primary and secondary data. Primary data was collected using questionnaires with both closed and open-ended responses, field observations, personal interviews which also included closed and open-ended responses, focus group discussions and photography.

Secondary data was obtained from the group's records and records from other institutions, maps and also from publications and newspapers. Cartographic data was mainly obtained from Nairobi City Council, and their office at Buru Buru was very helpful in this aspect.

1.8.2 Nature of Data Obtained

Both the primary and secondary data sources were used to obtain variables concerning age, sex, marital status, educational level, employment status, income, housing conditions in previous and current settlements, provision of support services and availability of funds for small-scale enterprises, the relationship between the group and central/local governments, as well as the international agencies, the relationship between the group's members, and also the relationship between the group and their elected leaders who were managing the group affairs. The secondary data included maps and other records from Nairobi City Council, records held by the group's officials, newspapers and publications.

1.8.3 Population Size

The population size was the complete list of the members of Kayole Mihang'o Muungano Women's Group as presented in the register..

1.8.4 Sampling Procedure

The main aim of the study is to analyse the effect the women group has had on the provision of housing for the low-income earners. This effect, which should be seen in terms of either improvement of the housing and support services conditions, is seen more clearly when a comparative analysis is done on the new housing and services in the new settlement at Kayole vis-à-vis the previous settlements where some of the respondents came from.

The sampling procedure is dependent on the characteristics of the population to be interviewed. In this study, three categories of members will be interviewed. Accordingly, the sampling procedure used was stratified random sampling. For household survey, all the members were considered, but to ensure equal representation, half the respondents were picked from those members who have benefited from the housing scheme, and the other half was picked from the members who have not.

For survey concerning housing conditions and the provision of infrastructure and community facilities, the study relied only on the members who have benefited from the housing scheme, since they are the ones who have experienced life both in the previous and current settlements, and therefore, capable of giving objective information which is amenable to comparative analysis.

On the survey concerning the relationships between the members themselves and also between the members and other institutions, as in the case of household survey, half the respondents were picked from the housing scheme beneficiaries and the other half was picked from the members who have not benefited. This was mainly to ensure a balance in responses.

Surveys concerning the financial position of the group loan repayment, holding of meetings, the group's investment and the housing scheme's building records were mainly obtained from the group's records and from the officials.

1.8.5 Sample Size

For all the surveys, the sample size preferred was 100. This is because for the surveys concerning the members who have not benefited from the housing scheme, the particular members were so scattered in the settlements of Soweto and Mihang'o, and accessing a larger sample would have been difficult. Even after employing four personnel from the settlement to help with the interviews, accessing these people still took about two months. Further, 100 people out of a total membership of 1046, is reasonably representative.

The same sample size was used on survey concerning housing conditions and provision of infrastructure and community facilities, to ensure uniformity.

1.8.6 Preparation of Data for Analysis

Information from the main survey questionnaire was collected in coded data format, except for a few open-ended questions. To ensure the production of quality data, the researcher with the assistance of his four field enumerators scrutinised the completed questionnaires. In cases where there were serious doubts, repeated interviews were conducted.

1.8.7 Analysis of Data

All the questionnaires were numbered and made ready for data processing, which consisted of editing, coding of open-ended questions and preparation of data entry screen (designing of the data entry format), after which data cleaning and entry was done.

The main analytical tool, which was used in analysing the data was basic frequency statistics, which included frequency tables, and percentile. Measures of central tendency such as mean, median and mode was used to make the statistics more amenable to comparison. Cross-tabulations and Pearson correlation coefficient was also used to determine the existence of relations between variables.

1.8.8 Data Presentation

The method used in data presentation in this study was tabulation. For purposes of comparing what was happening in the previous settlements and what is currently going on in the current settlement at Kayole, the statistics from both areas on individual items were combined in one table.

1.9 DEFINITION OF OPERATIONAL TERMS

Community: The unit of a society which share some common bonds. These common bonds help to keep the society together, for instance, common cultural values, religion, language and residential area. These bonds are highly valued by the society if they exist, but are missed in their absence.

Adequate Shelter: A Physically secure two habitable roomed house, constructed of permanent materials, with a separate kitchen and basic sanitary facilities, providing physical comfort and

within reach of basic infrastructure such as water and electricity and accessible to place of work and basic facilities such as schools, hospitals, markets, places of recreation and others.

Urban Area: Is any compact and gazetted town with a certain designated population. The designated population differs from country to country, but in Kenya, the accepted population size is two thousand (2,000) inhabitants or more. The Kenyan definition is the one recognised by the United Nations.

Conventional Financial Institutions: The established enterprises which do the business of accepting savings and providing loans to the members of the public on production of collateral. They include commercial banks and building societies. These institutions do not favour low-income groups as they do not measure up to their savings and lending criteria, because they find small savings uneconomical to operate.

Small-scale Enterprises: These are the informal sector businesses which are owned and operated by poor individuals who produce small goods and services outside the formal sector. These goods which are sold in small quantities suit the needs and economic situation of the low-income groups. They employ up to 50 employees. Apart from agriculture and public sector, small-scale enterprises are the next greatest employer, outweighing private sector employment. They are often characterised by limited capital, inadequate access to credit, inappropriate management practices, poor physical infrastructure, lack of protection from manufactured products, poor access to markets for both inputs and finished products and have very limited access to professional services such as insurance and legal services.

Community Based Organization: This is an institution which facilitates the mobilisation of funds by communities, with the aim of using the funds to develop community projects, or to lend to its members for their individual needs. Community Development Funds are very important in situations where conventional forms of credit are not available to low-income groups.

Informal Settlements: These are settlements which are provided outside the formal system, usually on other people's private land, road and rail reserves, riparian reserves, and way-leaves. Most developers comprise poor people who often lack any ownership rights to the spaces they

occupy. Informal settlements are characterised by poor housing and lack of infrastructure and services, congestion and crime.

Apex Body: This is the top-most organisation having jurisdiction over smaller organisations such as NACHU and CDTF in Kenya. An apex body acts as a regulator to the smaller ones which are affiliated to it. They extend assistance to the primary bodies, including providing them with credit and capacity building.

Community Participation: This is the involvement of communities in the conception, planning, implementation, financing and management of projects that affect them. Community participation helps central and local governments in sharing the responsibilities for development projects within the communities, as it broadens the government's resource base in physical, financial and human terms. Community participation enables the government to assist many poor communities despite limited resource base.

Centralised System of Government: This is a system of government inherited from colonialists whereby decision making takes the top-down approach. This type of system is not favourable to community participation, as more often than not, projects which are preferred by the government are prescribed to communities without ascertaining the community needs and their suitability.

1.10 LIMITATIONS OF THE STUDY

Study limitations, refers to some phenomena over which a researcher has no control but may negatively influence the results and hence make generalisation difficult (Mugenda, and Mugenda, 2003). In this particular study, the researcher encountered a number of limitations.

In the questionnaire, the respondents were asked to assess some aspects in their former settlements of Soweto and Mihang'o, so as to enable the researcher analyse the situation then vis-à-vis the situation in the current settlement at Kayole. The study assumed objectivity on the part of the respondents. Any subjective response could negatively influence the result. However, the effects of this obstacle was reduced by the researcher himself touring both settlements and making his own observations and also having focus group discussions with the residents who are still residing

in the former settlements of Soweto and Mihang'o and also the residents who benefited from the new housing scheme.

There are some information which could only be accessed from the group's records, and the officials. It is the hop of this study the information obtained from the officials was not meant only to paint the group with the colours favourable for the interview.

In the initial stages, the respondents were finding it difficult to divulge information concerning their ages, income and marital status. It therefore, forced the researcher to hire the services of four young people from the settlement to help with the interviews. The study assumed that they became freer with the people they knew, and whatever information they gave to the interviewers were accurate. Information concerning the dates of some events was given to the researcher off-head, but could not be corroborated due to lack of documentation.

1.11 ORGANISATION OF THE REPORT

The study is divided into five chapters. Chapter One introduces the study by discussing the demographic changes that have occurred globally and greatly contributed to housing shortage. Chapter One also included a statement of the research problem, objectives of the study, assumptions, justification, research methodology, definition of operational terms, study limitations and organisation of the study.

Chapter two dealt with the review of literature which is relevant to the study and conceptual framework while Chapter three detailed the background information on the study area. This includes the physical characteristics of the area, demographic factors, housing, physical infrastructure, community facilities and the economic factors of the area. The chapter also discusses the various initiatives of the women's group towards affordable minimum standard dwellings.

Chapter four discusses the study findings and analysis of these findings.

Chapter five contains conclusion notes, and recommendations on possible policies, which can be instituted to enable Soweto Mihang'o Muungano Women's Group to be able to satisfy the shelter and support services' needs of its members.

CHAPTER TWO: LITERATURE REVIEW

2.0: INTRODUCTION

This Chapter is solely dedicated to what various authors have written concerning the contributions Community Development Funds have made in the provision of shelter and basic physical and social services. It reviews literature on some of the issues which led to changes in policy in shelter provision and recognition of communities as active participants in this regard as well as various initiatives which have been put in place by communities all over the world in order to satisfy their shelter needs and the obstacles they have faced in their endeavours.

2.1 URBANIZATION AND SHELTER PROVISION

Urbanization accompanied by massive rural-to-urban migration is universally regarded as an inevitable development process for almost all economies (Lewis, 1955; Kuznets, 1966; Cheneray and Syrquin, 1975; Todaro, 2000). It represents a massive movement of population from rural to urban areas. Associated with this phenomenon is the high demand for affordable housing. However, rural migrants in many third world countries comprise poor people who are not able to afford housing at market rates. Their plight is further complicated by the government's inability to provide adequate low-cost housing.

Urbanization in Kenya has increased in the last three decades as a result of reduction in agricultural productivity accompanied by increase of population density in the rural areas, perceived availability of more jobs and higher incomes in urban areas, the link between education and skills and the propensity to migrate, and natural population increase (Bergall, 1995) as well as boundary extensions of towns and reclassification of local authorities (Oyugi, 2005). Rural-urban migration however, has been the major contributor (Yeung and McGee, 1986), although according to Oucho and Gould (1993), the contribution of migration to urbanization is often over-emphasized, nevertheless it is significant. According to them, natural population increase contributes more to urbanization in the developing countries. They argue that migration only contributed massively during the first post-independence decade, but in the recent past, natural increase reinforced by indiscriminate extension of urban boundaries in the developing countries.

This is because natural population increase yields a youthful population which is more prone to migration and as such augments the urban populations. Natural population increases both in urban and rural areas occur due to improvements in medical care and also the improvements in techniques of agricultural production has greatly improved agricultural production. Flows of information, ideas and practices, through sustained rural-urban linkages has ensured that suitable innovation geared towards improvement of lifestyles has permeated all spheres of the developing countries, and this has had the effect of reducing mortality. The rapid urbanization has made it necessary to raise the level of urban infrastructure, which includes housing.

Housing development includes the provision of the house in tandem with the related facilities and services, for instance, roads, water, sewerage, electricity, schools and health facilities, among others. Development of formal housing, which is carried out on commercial basis has not been able to satisfy the rising housing need, especially among low-income households since they are not affordable to them, leading to inadequacy of shelter. According to Oyugi (2005), inadequate shelter is manifested in any of the following forms:

- a) Crowding in residential housing.
- b) Inadequate supply of services such as water, safe disposal of human, domestic, clinical and industrial waste.
- c) Inadequate infrastructural facilities.
- d) Limited efficiency and productivity of enterprises of all magnitudes.

Between 1966 and the year 2000, the housing need in Kenya was as below detailed by Table 2.1.

Table 2.1: Housing Needs in Kenya

YEAR	ANNUAL HOUSING NEED
1966	7,700
Between 1983 and 1988	269,652
Between 1989 and 1990	117,837
Between 1990 and 2000	643,837

Sources: GOK, Sessional Paper No.8 of 1966/67, Housing Policy in Kenya

GOK (1983), Urban Housing Survey, Department of Housing, Ministry of Works, Housing and Physical Planning, Nairobi.

The annual housing need given above includes new housing units, the ones which need improvement and the ones which need to be replaced. Improvement of deteriorating houses and replacement of obsolete ones is based on the definition of building by-laws and Public Health Act (Cap 242) which defines a minimum standard house as a housing unit of suitable materials and having at least two rooms, in addition to its own kitchen and a toilet, with a maximum of five occupants.

2.2 REASONS FOR IMBALANCE IN SUPPLY OF AND DEMAND FOR STANDARD HOUSING

Decent housing and the related physical and social services are in serious short supply in developing countries. This is contributed to a number of factors. The first one is that, the low-income groups who form the majority of the inhabitants of the developing countries' urban areas have a lot of difficulty in accessing adequate funds for developing low-priced housing. The conventional financial institutions in these countries exclude the low-income households by imposing restrictive credit terms (GTZ, 1998). Secondly, the efforts which have been put forward by the government towards providing cheap housing to low-income groups have failed to reach the targeted groups, and instead, such initiatives have ended up benefiting the upper and middle-classes, since the produced units become too expensive for the low-income groups (United Nations, 1978). Thirdly, the irritating issue of housing standards have led to the houses being elaborately designed, which in essence has had the effect of increasing the costs of the produced units. This has put a lot of burden on low-income groups who may only access such units when a lot of subsidies are pumped into the housing projects. These standards do not address the housing and service needs of the low-income households (Syagga and Malombe, 1995).

The various housing projects supported through international assistance are often costly owing to the very detailed and complicated planning and administration. The funding of such projects are also unpredictable and take too long before results are realised. The few projects which are successful are unaffordable by the poor and cannot therefore, be replicated in other low-income communities (UNCHS, 1991). The other contributing factor is the high population growth rate and the manner of its distribution in a number of developing countries. The rate of population growth does not keep pace with the level of production of standard housing. UNCHS (1991) projects that by the year 2025, approximately 60% of the world's population will live in urban

areas. This projected increase of urban population implies an increase in demand for housing and services. The other phenomena which has necessitated the imbalance of supply and demand for standard housing, is the economic crises in the developing countries, which has caused severe budgetary constraints. The structural adjustment policies introduced in the developing countries in mid 1980s have resulted in the yearly decline of resources allocated to human settlements and services. The people who have suffered most from these policies are the low-income households, notably women, the old, children and the physically disadvantaged (UNCHS, 1991).

2.3 PROLIFERATION OF LOW-INCOME SETTLEMENTS

The consequence of housing deficit in the developing countries is the spontaneous emergence of unregulated settlements which are also referred to as informal settlements (Syagga and Malombe, 1995). The resulting urbanisation pressures have led to the concentration of poor families in these informal settlements and worsened the inequalities in wealth and resources, thus creating two different socio-economic structures – the urban poor on one hand and the relatively well-to-do on the other. This dualism in the socio-economic structure in the cities of the developing countries is seen clearly in the difference of their residential areas – “the compact districts of modern structures stand in sharp contrast with the vast areas of slums and squatter settlements, which generally accounts for one-fourth to two-thirds of the population in rapidly urbanising cities” (Turner, 1976).

Most governments in developing countries have tried to use a lot of force in a bid to remove these settlements, but informal settlements is a reality and will continue to feature prominently in the urban life of most developing countries (Yeung and McGee, 1986).

In Kenya, from the time of independence up to 1970s, the official government policy was to demolish informal settlements in the urban areas as they were considered a nuisance. But when it was realised that the demand for housing was far much higher than production, low-income groups who formed the majority in the urban areas could not even afford the minimum standard housing. Towards this end, careful analysis, political intervention and the intervention of some international agencies changed the attitude of policy makers in the late 1970s and acceptance of the existence of slums in urban areas could not be avoided (Matrix Consultants, 1993) for instance, noted that in the city of Nairobi, despite the demolitions which have been carried out by

the government in conjunction with the Nairobi City Council, the informal settlements in Nairobi is still home to approximately 55% of the city's population (Syagga and Malombe, 1995).

2.3.1 Types of Low-income Settlements

According to UNCHS (1991), low-income settlements include:

- (a) Back-to-back housing. These consist of a series of horizontal single rooms and two rental units, which share most of the services e.g. water and sanitation facilities. The inhabitants usually pay rent to the owners of the units.
- (b) Government temporary or emergency housing. This type of housing is provided by government agencies to accommodate people who are displaced as a result of natural calamities, political turmoil or evictions. They are developed in the form of barracks or tented camps.
- (c) Occupational settlements. These are poorly constructed houses built by entrepreneurs for low-income households. This type of settlement may also be provided by labour unions, workers associations, and other activist groups for their members. The salient characteristic of this category of settlement is that they tend to be inhabited by people of the same occupation.
- (d) Titled plots without services. These are cheaply built privately owned houses with very little or no basic infrastructure and services. The settlements are usually planned.
- (e) Urban villages. These are small rural settlements consumed by expanding urban centres. They are usually very deficient of services as compared to the surrounding urban environment. Such villages are common in Indian cities.
- (f) Floating settlements. The best available examples of this type of settlement are in the Boat people in Hong Kong and Bangkok.
- (g) Garbage settlements. These are settlements inhabited by those who live and earn their livelihoods from the garbage dumps.
- (h) Roof dwellers. This type is mainly common in Latin America, notably in Mexico, in densely populated areas. Low-income households rent spaces on the flat roofs of buildings and build shacks. Such people may be influenced by the need of being as close as possible to their places of work.
- (i) Pavement dwellers. These are people who are completely homeless, but live on the streets, which they claim to own. They are common in Bombay, Calcutta and Bogota.

- (i) Converted structures. Some abandoned structures are claimed by low-income groups and converted to dwellings. They are common in Western Asia.
- (k) Squatter settlements. These are settlements which are self-constructed on illegally occupied land using any material the low-income households can lay their hands on.

2.4 SHELTER PROVISION STRATEGIES IN KENYA

During the 1950s and 1960s, the Kenya government shelter programme was completely out of tune with the most urgent needs of the low-income households. The programmes led to the production of houses and services which were insufficient at the same time very expensive for the poor households. These problems relating to shelter are due to “urban population growth rates resulting from urban natural growth, rapid rural-urban migration, a lag in urban infrastructure development to support shelter development, low purchasing power of the majority of the urban households, inappropriate building materials and various local authorities by-laws especially for the low-income shelter in addition to unfocussed shelter policy” (GOK, 1990). Problems faced by low-income households in shelter provision have led to the establishment of 500 illegal dwellings which are completed and occupied every week in the Kenyan urban areas (Yaya et al, 1983). The Kenyan urban areas have witnessed the construction of residential houses without considering the availability of services, yet in actual fact, shelter production should always be accompanied with the provision of services such as public facilities, access to employment and other social services. A realistic response to problems relating to shelter in urban areas should therefore incorporate affordability and employment needs of the inhabitants in tandem with reasonable standards of construction (Oyugi, 2005).

In retrospect, the government of Kenya in 1964 sought the assistance of the United Mission to find out the short and long term housing needs in the country and also to make appropriate recommendations on the strategies to be adopted, (Oyugi, 2005). The investigations culminated in the Bloomberg and Abram’s 1965 report on the housing situation in Kenya (Gatabaki, 1985). This report provided the basis for the drawing up of Sessional Paper No. 5 on housing policy for Kenya (Sessional Paper No. 5 of 1966/1967). The Sessional Paper identified a number of strategies as ways of enabling the low-income households to access minimum standard housing.

2.4.1 Creation of Ministry of Housing and Other Housing Institutions

The Sessional Paper No. 5 of 1966/1967 led to the creation of a ministry specifically to deal with housing issues – Ministry of Housing. The sessional paper also led to the conversion of the Central housing Board to the National Housing Corporation as the main agency for developing low-cost housing utilising government and donor funds. Other developments from the sessional paper included creation of Housing Research Development Unit (H.R.D.U.), the establishment of Housing Finance Company of Kenya (H.F.C.K.), to promote home ownership through mortgage schemes in addition to the then existing East African Building Society which was privately owned (Oyugi, 2005). The sessional paper thus formed the foundation on which all the subsequent plans relating to housing were anchored.

2.4.2 Site and Service Schemes

The concept of site and service schemes was conceived in Kenya in 1960s in order to settle squatters whose informal dwellings were demolished. It was formally adopted as a government policy in Kenya in the 1970-74 Development Plan (Malombe, 1990). It also featured prominently in the 1984-88 Development Plan, which indicated that 30 percent of low-income housing in Kenya was to be provided through site and service schemes and squatter upgrading projects.

Site and service projects entail the provision of serviced land to be developed over time, using material loans granted by a government, a donor agency or organisations. It recognises the input of the low-income households themselves and their ability and willingness to provide their own houses, and in this way, stimulates the involvement of the target group. The approach stresses the incremental housing production instead of spontaneous housing supply with labour being provided either by family unit, communal or hired personnel. The schemes are aimed at providing houses for the lowest income groups whose earnings range from Kshs.300/- to 1,200/- per month (UON, 1982).

2.4.2.1 Programme Administration and Implementation

The site and service programme in Kenya is administered through a department within a ministry, the National Housing Corporation in conjunction with the local authorities. The Ministry of Housing is responsible for issuance of policy guidelines on the development and monitoring of programmes. The corporation deals with the practical, technical and administrative dimensions of

housing, especially those that relate to project implementation. Government documents, especially the development plans are some of the basic means through which national housing policies are communicated to stakeholders. Apart from documented information, information concerning how policies is exchanged through formal meetings between officials of the National Housing Corporation and the stakeholders. The corporation's field staff and the local authorities are responsible for communicating Government policies to the beneficiaries (UON, 1979).

Responsibility for project implementation lies with National Housing Corporation (NHC). The corporation is mandated to give the necessary directions and also to take appropriate action to ensure that projects are implemented according to plans. It is also the responsibility of NHC to assist the beneficiaries to build and consolidate on the serviced plots through the technical assistance provided by the field staff of Site and Services Department. Site and Services Department was established as a result of the recommendation of a study conducted by Dr. Merrill in August, 1975 (UON, 1979).

The eligibility criteria for allocation of a site and service scheme, is the number of years somebody had lived in a town. It was 19½ years in Nairobi, 33 years in Mombasa and 38 years in Nyeri. In other words, somebody must have been very well established in the town (UON, 1979). The NHC floated tenders for construction of core houses for the allottees and thereafter, allottees are allowed to complete their houses through self help. The concept of site and service allows maximum involvement of allottees in completing their structures. Individual building styles could be accommodated so long as they were consistent with the approved house types (UON, 1979).

2.4.2.2 Project Financing

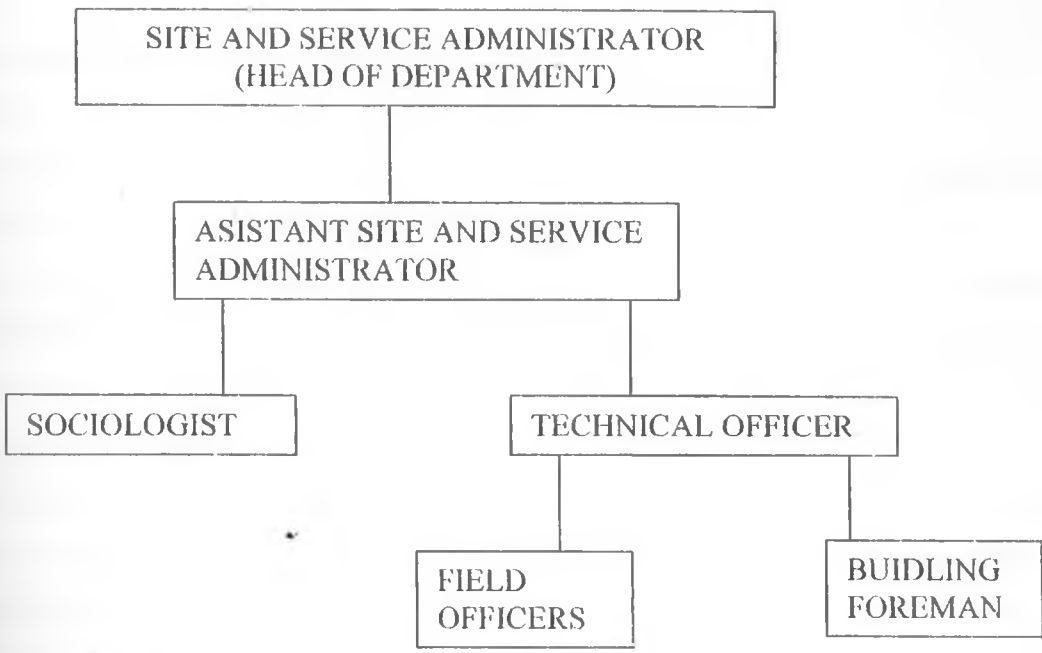
The government contributes land which is one of the most critical resources for the implementation of housing policy and programmes. The public authorities (local and central governments) were to provide public utilities as prescribed by World Bank (1974), and in this respect, the government made provisions through allocation of funds, for instance in the 1970-74 plan period, the government allocated K£3.8 million for site and service programme. In 1974-78 plan period, the allocation was increased by 230 percent to K£34.5 and in the 1979-83 plan period it was further increased to K£37.6 million. The beneficiaries' responsibility was to pay the down

payment in addition to small regular payments plus interest over a given period of time (UON, 1979).

2.4.2.3 Site and Service Schemes in Kenya

National Housing Corporation with the relevant local authority is tasked with the responsibility of implementing site and service schemes in Kenya. The site and service Department, which was created as a result of recommendation of Dr. Merrill (Merrill, 1975) falls within the technical branch of the corporation. The technical branch is headed by the Chief Architect of the Corporation. The structure of the personnel of site and service department is illustrated in the figure below:

Fig. 3: Personnel Structure of Site and Service Department



Source: (Macoloo, 1984)

The operations of this department are organised and coordinated from the head office making the structure to be very bureaucratic, in that decision making is centralised in Nairobi whereas the Municipal Councils are scattered all over Nairobi (Macoloo, 1984).

2.4.2.4. Benefits of Site and Service Schemes

World Bank (1974) stipulates the following as the benefits of site and service schemes:

- (i) It created a big increase in serviced plots within urban areas at costs affordable to the poor;
- (ii) It has increased the scope of self help construction by providing housing at minimum costs;
- (iii) It led to reduction in the proliferation of squatter settlements as a reasonable population of squatters were absorbed in the site and service programme;
- (iv) It promoted security of tenure which is a stimulant to community development and an incentive to improvement of the dwellings;
- (v) The programme significantly improved employment and training opportunities during the period of implementation and replication in other areas;
- (vi) It gives the beneficiaries emotional satisfaction of owning houses.

2.4.2.5 Problems with Site and Service Schemes

According to UON, (1979), site and service schemes faced the following problems:

- (i) Home ownership may prevent a beneficiary from moving from one location to a better one when the house one owns becomes inadequate to the needs of an individual.
- (ii) Site and service schemes were devised to encourage self-help in the provision of shelter and in the process, the allottees would be encouraged to be more inventive and innovative in utilising cheap local building materials (Macoloo, 1984). However, this was never to be the case as the building standards put in place by the local authorities could not allow this.
- (iii) The housing policy and NHC guidelines on site and service schemes clearly specified the target group as those households within the income bracket of Kshs.300/- to Kshs.1,200/- per month. However, political pressures and interferences in the allocation procedures have led to misuse of public resources meant for the poor households.
- (iv) The amount of materials loan to the beneficiaries was far below the prevailing costs of building materials in the specific urban centres at the time. It could not cover the cost of materials for a minimum two-roomed structure, including the wet core (toilet and bathroom) and the kitchen.
- (v) Lack of co-operation and favourable working relationship between the various agencies involved at different stages of the project cycle, that is, the Ministry of Housing, NHC, local authorities, Commissioner of Lands, Department of Physical Planning and the

Treasury has delayed the implementation of site and service programmes. Implementation schedule was further complicated by the time lags between various stages of the projects.

- (vi) Site and service schemes emphasize progressive development of houses. However, the house type-plans which were provided by NHC could not allow building in stages which was consistent with allottees' incomes. Building the houses in one stage put the allottees in financial hardships and resulted in incomplete houses.
- (vii) Both the design and implementation stages did not take into account the use of locally available materials and technologies based on the best use of existing know-how in both skilled and unskilled labour, which could have generated employment and income.

2.4.3 Settlement Upgrading Projects

Malombe, (1992) refer to settlement upgrading as a strategy for providing housing to low-income households that "involves the provision of basic services to existing squatter settlements and improving them over time". Macoloo, (1984) on the other hand looks at settlement upgrading as an essential component of site and service schemes when he stated that "the improvement of unauthorized residential areas has been accepted as an integral part of the serviced site approach to urban shelter". According to Macoloo, upgrading constitutes formalising the hitherto upgrading, the illegal settlements and providing the plots with services to make them suitable for residential purposes. It also involves regularisation of tenure, provision of minimum infrastructure together with basic community services and employment opportunities. GOK, (2005) looks at settlement upgrading involving re-planning and installation of services in existing unplanned settlements.

2.4.3.1 Elements of Settlement Upgrading

2.4.3.1.1 Income generation and employment opportunities

Majority of the population of cities in the developing countries derive income through small-scale enterprises and are housed in the informal settlements. These settlements not only provide a place in which to live, they offer income-generating opportunities and an entry point to the urban economy (UNCHS, 1989). According to GOK, UNCHS, (2001), self-help housing development is the main way through which low-income households will be housed, and as such, the planning of future projects should not only restrict itself to aspects of physical planning and land tenure, but must also include aspects that will stimulate income-generating activities. Upgrading therefore becomes more than simply the provision of shelter and services, but a response to social and

economic needs of the community. It is therefore important that upgrading programmes take into account interventions in the form of credit, marketing, training and assistance to increase the productivity of existing or the development of new enterprises.

2.4.3.1.2 Infrastructure and basic services

The poor are the most disadvantaged in access to infrastructure and services. They are unable to afford infrastructure and services without some form of subsidy as they require huge capital investments. Provision of infrastructure and services is further complicated by concerns on standards, cost recovery, maintenance, community participation and policy (GOK, UNCHS, 2001) slum upgrading programme requires a very clear plan specifying the nature of infrastructure and services, financing mechanism, institutional framework, co-ordination and participation by the beneficiaries in ensuring availability and maintenance of infrastructure and services. The main aim of involving beneficiaries in infrastructure development and service provision is to tap their resources and channel it into relevant development programmes.

2.4.3.1.3 Land

The main problem in the development of formal low cost housing is scarcity of land in the right locations. As a result, about 60 percent of the city's population live in slums and squatter settlements, popularly known as informal settlements. These settlements continue to grow in numbers, sizes and level of densification. Ultimately, most of the land on which shelter and infrastructure will be provided in Kenyan low-income areas, will be provided by the government. In most informal settlements, the low-income households first occupy the land, build on it, install some basic infrastructure, and only after this do they seek to legalise it (Gitau, 1996). The squatters on private land are the worst hit because of evictions. The granting of secure tenure will therefore go a long way in making communities stable, and improve living conditions in the low-income settlements.

2.4.3.1.4 Institutional framework

There are many institutions with varied interests in land that must be included in all stages of planning and implementation. According to GOK, UNCHS, (2001), these interests include;

- tenants;
- resident owners of structures;

- non-resident owners of structures;
- owners of land;
- arms of central government;
- Nairobi City Council;
- civil society organisations;
- business operators;
- professional groups;
- financiers of housing development;
- donors; and
- private sector organizations.

The activities of these actors complement each other, but are not homogeneous and face a number of internal challenges, for instance, in Kenya, donors do not have a clear approach of working within informal settlements as they lack coordination and implement programmes and projects without adequate knowledge of the situation on the ground. The actors also have competitive interests in the upgrading of settlements, but service provision to the poor need collective action by these actors.

2.4.3.1.5 Socio-cultural issues

GOK, UNCHS (2001) is of the view that socio-cultural aspects ought to be considered in slum upgrading programme. The two institutions argue that many strategies aimed at availing shelter to the low-income households have failed because the government and local authorities are yet to find a strategy suitable to the needs of low-income households who come from different social backgrounds. Due to this, the developed houses have proved to be a mismatch of what is planned and what the consumers need. This therefore calls for participation of all beneficiaries without gender prejudice. GOK, UNCHS, (2001) suggest that “to avoid marginalization of women especially in decision making in the squatter upgrading projects, it is important that representatives of the different categories of women in the settlement be given decision-making positions in the committees set up.

2.4.3.2 Sources of finance for the low-income groups

A successful housing programme must be cushioned by adequate finance. However, majority of the Nairobi population have no access to adequate finance because of high interest rates, low income and other condition set by conventional financial institutions. Non-conventional sources have emerged, but this can only take care of a few (GOK, UNCHS, 2001). The non-conventional finance approaches for housing enable the low-income households to qualify and to afford loans for housing. UON (1988) indicates that non-conventional financial institutions undertake some measures to accommodate low-income households which include "lowering of the eligibility criteria, employing flexible payment schedules, re-defining collaterals, offering different forms of mortgage, adopting collection systems to the possibilities of the borrowers and extending credit to informal building groups or similar special mechanisms". Through such arrangements, Huruma Self-help Building Groups were helped to improve their houses. Examples of non-conventional sources of finance are donor funds, National Christian Council of Kenya (NCCCK), African Housing Fund (AHF), NHC, NACHU and others.

Examples of settlement upgrading projects are Kariobangi Community Development project, Bellevue upgrading project, Mathare 4A and Pumwani.

2.4.3.3 Advantages of slum upgrading programmes

GOK, UNCHS (2001), give the following as the advantages slum upgrading has over relocation or resettlement and site and service schemes:

- It ensures that there is minimum physical displacement of people while houses are progressively upgraded. The programme therefore makes full use of the informal settlements, especially their proximity to jobs while upgrading is progressing.
- Upgrading gives a conspicuous visual impression of the upgrading programme and ensures immediate and large difference in the quality of life of the low-income earners. The improvement is seen in terms of improved health resultant from improved environmental and housing aspects.
- Upgrading ensures that the targeted beneficiaries are reached. It reaches the poorest of the population who are the main target of the programme.

- Upgrading promotes investment in locally available public goods. This in effect encourages private investments by the residents which would lead to improvement in employment opportunities and income.

- Settlement upgrading programmes are amenable to replication in other low-income groups in various urban settings.

- It enables external development agencies to work together with a community which has come together as a cohesive unit to improve their shelter.

2.4.3.4 Problems with settlement upgrading programmes

Macoloo (1984), is of the view that upgrading should be done concurrently with site and service approach as embarking on upgrading alone might be politically unacceptable. He indicates that new serviced plots should be made available in the neighbourhood to prevent the spread of slums within the same vicinity. He observes that settlement upgrading and site and service scheme complement each other and none of them should be undertaken without the other.

Malombe (1990), attributes failure of settlement upgrading programmes to "mixed land ownership patterns" which creates inconsistencies during the process of land acquisition. She further argues that upgrading programmes depend on participation of the beneficiaries which has not been achieved. GOK, UNCHS, (2001) fault community participation in settlement upgrading on the premise that the elites and experts normally make the major decisions regarding what is desirable and participation by the beneficiaries is usually seen just as a means of legitimising what had been agreed upon. According to Malombe (1990) community participation is further made difficult by the absentee landlords. She further argues that identification of the real owners of the informal settlements is usually a tall order as many people usually come up to claim the settlements during the process of scrutinising the owners, and even when the owners are identified and services provided in the settlements, this is usually followed by rent hikes which usually drive away low-income earners. According to her, the negative attitude the project implementors have towards squatter settlements make them not to stick to laid down policies governing slum upgrading.

GOK, UNCHS (2001) cite political interference during allocation of sites as one of the impediments to successful settlement upgrading. Moreover, as long as the central government as well as the development agencies do not have faith in the community to manage implementation

of projects, control of project implementation and decision making will still remain in the hands of the centralised authority.

2.4.4 Tenant Purchase Schemes

The available literature on tenant purchase schemes is very old and therefore out of tune with the current arrangements especially concerning civil servants. In order to refine his orientation, the researcher arranged an interview with the Director of Housing in the Ministry of Housing and established the following:

2.4.4.1 Mortgage facilities to civil servants

The government through the Civil Servants Housing Scheme Fund (CSHSF) has put in place arrangements to advance housing loan facilities to civil servants for development or purchase of residential houses. CSHSF appointed Savings and Loans Company Ltd (KCB) and Housing Finance Company of Kenya as the institutions charged with providing mortgage management expertise.

2.4.4.2 Features of the housing loan facility

- Maximum loan available is Kshs.5,000,000/- which is pegged on an individual's capacity to pay.
- Interest rate is 5 percent per annum on a reducing balance.
- Repayment period is upto eighteen (18) years or before one attains sixty years of age whichever is the earlier.
- The applicant or the spouse can only benefit once. The granting of a loan or house to one spouse shall bar the other spouse from benefiting from the fund.
- The housing loan/mortgage finance facility is only available to serving civil servants.

2.4.4.3 Requirements for the CSHSF loan/mortgage finance

- Letter from the CSHSF to confirm one's eligibility for the loan after scrutinising some required documents.
- Opening of a mortgage related account with Savings and Loans Company Limited or Housing Finance Company of Kenya.
- Provision of bank statements for the latest six (6) months.

- Sale agreement/draft sale agreement duly signed by both parties and witnessed by a lawyer.
- Availing a copy of title or registration certificate in respect of the property being purchased or developed (for leasehold properties, un-expired term on lease should be at least 30 years).
- Availing certificate of official search in respect of the property.
- Land rent and rates clearance certificates.
- Provision of a copy of PIN certificate.
- Duly completed form of the mortgage provider.
- Valuation report on the property from a registered value.
- Submission of application together with all the items listed above.

2.4.4.4 For construction loans

- Provision of Architectural Building plans duly approved by the relevant local authority (Approvals must be less than 2 years old).
- Submission of bills of quantities from a registered surveyor.
- Provision of the profile of Building Contract Agreement appointing the Architect, Contractor, Engineer and Quantity Surveyor.

When all the above are fulfilled, the loanee or mortgagor is required to bear some standard responsibilities on the loan.

2.4.5 The Global shelter strategy to the year 2000

By mid 1980s it was clear that settlement upgrading projects and tenant purchase schemes were not solving the housing problems in Kenya and especially in low-income households. The site and service schemes were only benefiting the higher income groups and not the targeted category.

The subsidies given to site and service schemes made it difficult for the schemes to be replicated in other areas since they could not pay for themselves. Upgrading of the schemes increased the land values and rents and also led to the marginalization of the intended group (the poor) from the redeveloped houses. In effect, the much hope that was out in these schemes were fast waning.

Due to the poor results of public sector direct involvement in shelter and services provision, UNCHS (Habitat) through the Global Strategy for Shelter in the Year 2000, suggested a different approach in government involvement in this sector (UNCHS, 1991). The approaches include:

- (i) Governments playing facilitative role rather than being providers of housing
- (ii) Encouraging co-operative approach to housing production
- (iii) Promoting integrated, participatory approaches among communities in shelter provision. Integrating income-generating activities in housing schemes to alleviate poverty and others.

The main goal of the Global Strategy for Shelter to the Year 2000 is to encourage governments to move away from being the provider of housing and services and instead play the role of facilitator in the provision of the same. The Global Strategy also recognises a co-operative approach to housing and service provision in which all actors (government, the private sector, non-governmental organisations and communities) participate. In advocating for global strategy, UNCHS (Habitat) was of the opinion that governments in developing countries lack the financial and administrative resources to adequately address the housing and settlement needs of the low-income groups. On the other hand, experience has shown that involvement of the low-income groups themselves in their communities present the highest likelihood of satisfying their housing and services needs (UNCHS, 1991).

The idea of involving communities in shaping their own housing and living conditions was mooted at Habitat United Nations Conference on Human Settlements which was held in Vancouver, Canada in 1976. Recommendation at the Conference reads:

"Public participation should be an indispensable element in human settlements, especially in planning strategies and in formulation, implementation and management; it should influence all levels of government in decision making process to further the political, social and economic growth of human settlements" (UNCHS, 1991).

The above recommendation recognised the significance of the community input in the conception, planning, implementation and management of their own settlements. It gives cognisance to the ability and potential of the low-income groups to generate solutions to their shelter problems. The aspects of the global strategy for shelter to the year 2000 can thus be summarised as here below:

- (a) Targeting the provision of shelter for all categories of people by the year 2000.
- (b) Advocating for the government to gradually remove itself from direct involvement in shelter provision, and instead play the facilitative role by introducing flexibility in securing

security of tenure and other legal requirements on land, putting in place an appropriate building code, availing finance for housing on softer terms as well as availing low-cost building materials.

- (c) Promoting self-help activities so that the communities could contribute their energies and skills.

UNCHS (Habitat) was encouraged by the Global Strategy to develop a special programme aimed at helping governments in developing proper strategies for community participation in improving human settlements. Danish International Development Agency (DANIDA) then came in and financed the training programmes. This training was mainly based in Bolivia, Sri Lanka and Zambia. However, the World bank in conjunction with UNCHS undertook strategy development programmes in Kenya, Zimbabwe, Barbados and Jamaica (UNCHS, 1990). The strategy development programme mainly focused on governments creating suitable conditions under which the private sector (formal and informal), individual families, businesses, non-governmental organizations and community groups can contribute more effectively to production of shelter. The donors provided substantial help in the form of short-term technical assistance, but the programme did not succeed in Kenya partly due to time pressure and also due to lack of political support (UNCHS, 1990).

2.5 SELF-HELP AS A STRATEGY FOR HUMAN SETTLEMENTS DEVELOPMENT

The concept of self-help is not new. It is as old as stone-age (Ward, 1982, and Erkelens, 1991). Grosser and Poplin (1979) approached the concept of self-help from the community development point of view. He observed that:

"the purpose of activity in community organisations is to engage the poor in decision-making process of the community, both to overcome apathy and estrangement and to realize the power resources of the community by creating their problems and goals, and negotiate on their behalf".

Wandera (1982) on the other hand views self-help groups as:

"a collection of people whose members cooperate in identifying their own problems and then planning how to overcome them in view of the resources internal to them".

Marshall (1970) defines self-help as:

"the improvement of a person or group by his or its own contributions and efforts and largely for his or its own benefit".

He observes that self-help should be accompanied by the spirit of community participation, so as to inculcate in the group members the sense of ownership and sponsorship of any project that they undertake as a group.

According to Perlman (1986), self-help building enables communities to have control on the design, pace of the building process and choice of materials to be used. In her view, self-help does not necessarily entail physical participation, but the element of control of the process and resources is more important. Her views are echoed by Turner, (1976) who views self-help as "the user's control over the housing process from its inception, design, to management".

Perotti (1996) looks at self-help as "a well-established means to obtain people's involvement in their own welfare". From the above argument, it can be concluded that the definitions of both Perotti (1996) and Perlman (1986) concur on the fact that self-help involves the control of both the resources and the process of housing development. Depending on a particular self-help group, some communities engage in actual construction work as was the case with Kariobangi cooperative (Gatabaki, 1985). But involvement in construction work may not be a viable strategy as absenteeism might impact negatively on the work. A number of self-help groups depend on the mobilized funds which is then used to hire labour, and any member willing to offer his/her labour is paid like any other labourer. This would help to minimize problems associated with absenteeism.

In Europe, self-help can be traced to the period during the industrial society (Perotti, 1996). The forces of capitalism had created classes in the society, with the owners of the means of production becoming richer and on the other hand those who did not own any means of production provided cheap labour. This disparity encouraged such scholars as Samuel Smiles to come up with the concept of self-help to encourage people to provide for their own welfare since the state had failed to do so. Self-help was therefore used as a means of attaining social change (Harrison, 1984, and Perotti, 1996).

Smiles (1959), apart from being one of the originators of self-help in Europe, postulated that:

"The spirit of self-help is the root of all genuine growth in the individual, and, exhibited in the lives of many, it constitutes the source of national vigour and strength".

Smiles believed that, apart from self-help contributing to material well-being of the low-income groups, it also developed them morally, physically and psychologically by inculcating in them a sense of self-esteem. Having watched people rise from poverty to positions of influence in the society through self-help, Smiles concluded that self-help is the only way to defeat poverty and that self-help can transform poverty from being a misfortune into a blessing.

In Africa, self-help is regarded as an old concept which has been part of African culture since time immemorial, and is believed to be part of the driving force behind the development process of both the rural and urban inhabitants (Wandera, 1982). In the traditional African society, communities assumed joint responsibility for many activities that affected them, for instance, establishing a grass thatched house for a member of a community, mobilising community resources to pay dowry on behalf of their sons who were getting married, etc. (Kisuke, 1972). Karuga (1972) adds that a typical traditional African society:

"has been living together and doing most of their activities communally; there has not been any individualism, each individual belonged to a village in every aspect".

The activities, which were done communally included burials, traditional dances, harvesting of crops and helping each other during periods of natural disasters and any others. Doing these activities together induced into community members the spirit of togetherness, thereby ensuring cohesiveness in the society. However, the mode of self-help in the traditional African setting mainly strived to ameliorate the existing state of affairs and as such could not be used as an effective instrument of development since the existing self-help groups were not brought together at national levels.

On attainment of independence, there was a widespread feeling among the low-income groups of what Wandera (1982) refers to as "felt relative deprivation". This feeling arose out of the disappointment people experienced when those things which were promised during the struggle for independence, for instance, better welfare amenities and free social services were not realised.

The disadvantaged groups, which mainly constituted the low-income households, therefore though of ways through which they could improve their conditions without solely relying on the state, and settled on harnessing their efforts in the form of self-help.

The post-independence leaders boosted the efforts of the communities recognising self-help activities at national levels. In Kenya, Mzee Jomo Kenyatta, the then new Prime Minister of the independent Kenya, coined the name "Harambee" (which simply meant pulling together) for self-help. While expressing his views about self-help, he said:

"we shall build one nation in which every group will make its contributions to the creation of our Kenya identity..... Only by creating a sense of national unity shall we be able to harness the efforts of all our people to make success of our independence..... We must demonstrate that we are a united nation.....differences must be subordinated in the task of nation building..... We shall need the hard work of everyone if we are to succeed" (Daily Nation, 1963).

This speech by the Prime Minister was a call to the people of Kenya to come together and identify common problems and work hard towards formulating the best approaches to solve them instead of waiting like in the colonial era for the colonialists to derive solutions for them. The speech encouraged the Kenyan citizens that they are capable of meeting their common needs through their own effort.

In Tanzania, self-help was given the title "ujamaa", which according to Karuga (1972), means "people living together, working together and owning the means of production together". In Uganda, the spirit of self-help has been referred to as "Bulungi Mwansi" which simply means "for the good of the country" (Wandera, 1982).

There are a number of categories of self-help groups. However, Wandera (1982), categorises them into two:

"The first category comprises of the secondary groups which are very large with very little interpersonal contact between members whose relationship is contractual, formal, and

rational, and which is sometimes promoted by means of memos. This type of secondary groups can take the form of organisations like trade unions”.

The above category of self-help group is quite complex in their mode of formation and operations, and is therefore irrelevant to this study.

The other category was referred to as “primary groups” by Wandera (1982). This category is usually small in size, with members enjoying face-to-face interaction, which gives them the opportunity to care for each other in a bid to improve everyone’s welfare.

This study is more interested in the latter category, as the former is quite complex in their mode of formation and operations and is therefore irrelevant to this study. According to Wandera (1982), the functions of the primary self-help groups include:

- (i) Enabling the low-income groups to effectively use the available local resources, for instance, labour and materials produced by the members.
- (ii) Using the activities of the self-help groups to improve the general welfare of the group members and their families.
- (iii) Ensuring that the self-help activities yield general development to the community concerned.

The government of Kenya promotes the construction of houses on self-help basis, both in the urban and rural areas. This commitment is well presented in the Development Plan for 1984-1988 enunciating the government’s plan “to promote self-help housing construction both in urban and rural areas so as to increase housing stock at reduced construction cost”. It also mentions sites and service and settlement upgrading schemes in which the beneficiaries are assisted to improve their housing and healthy living environment through self-help. The subsequent National Development Plans of 1989-1993, 1994-1996 and 1997-2001 only mentioned the housing situation in Kenya without articulating the policy issues aimed at helping the low-income groups to develop shelter and support services. However, the Development Plan of 2002-2008 rightly brought up the issues concerning the participation of community organisations in shelter provision. In this regard the Development Plan of 2002-2008 can be viewed as a major contributor to the National Housing Policy for Kenya as what the government set out to do in the plan as regards enabling the low-

income groups to acquire their own housing has been replicated in the National Housing Policy for Kenya of July 2004. The relevant objectives in the National Housing Policy that would favourably influence community efforts are as follows:

- a) To facilitate progressive realisation of the right to adequate housing by all;
- b) To promote the development and ownership of housing that is functional, healthy, aesthetically pleasant and environmentally friendly;
- c) To earmark and set aside land for public housing in urban areas;
- d) To facilitate access to land and security of tenure for all social-economic groups;
- e) To eliminate legal and customary barriers where they exist, to women's equal access and control of land and finance;
- f) To facilitate greater access to funds from the domestic markets by housing developers and to promote innovative ways of mobilising finances by the vulnerable groups;
- g) To assist the low-income earners and economically vulnerable groups in housing improvement and production;
- h) To encourage research and popularise the use of appropriate building materials that are locally available and low cost building technologies to reduce the cost of housing;
- i) To contribute in the alleviation of poverty by creating employment among the poor through building material production and construction processes as well as promote income-generating activities within the built environment;
- j) To provide and improve infrastructural facilities in both the rural and urban areas so as to improve human settlements and living environments;
- k) To mobilise resources and strengthen capacity building in order to facilitate increased investment in the housing sector;
- l) To streamline the legal and institutional framework to promote housing development;
- m) To promote inclusive participation of the private sector, public sector, community-based organisations, non-governmental organisations, co-operatives, communities and other development partners in planning, development and management of housing programmes” (Ministry of Lands and Housing, 2004).

From what the government intends to do in the National Housing Policy document, it is hoped that it will play its facilitative role effectively so as to enable low and middle-income groups to access housing and better living environment.

Successful self-help approach to provision of low-cost housing, according to GTZ (1998), has to incorporate community participation, resource mobilization, guaranteeing of proper fund management, assessment of community needs, institutional development and replicability.

2.5.1 Community Participation

Community participation in the provision of housing and support services is the voluntary and democratic involvement of beneficiaries in the conception, planning, implementation and management of the projects and also sharing the benefits arising from the same (UNCHS, 1985).

Habitat United Nations Conference on Human Settlements which was held in Vancouver, Canada in 1976, formed the genesis of community participation as "the cornerstone of the national and local strategies for human settlements development" (UNCHS, 1991).

The governments of the developing countries have had poor record in the development of human settlements through the conventional methods. They have therefore, been convinced that the financial and administrative resources at their disposal are inadequate and cannot enable them to provide shelter as well as physical and social services for the rapidly growing number of low-income households (UNCHS, 1991). While some governments are still reluctant to embrace community participation in shelter provision, a good number of governments, as well as national and international agencies are in agreement that Global Strategy for Shelter to the Year 2000 will adequately address the shelter problem in the developing countries and in the words of UNCHS (1991), the governments are;

"recognising the necessity of fostering and complementing the efforts and investments that poor families themselves are making to meet their basic needs. They are moving towards the recognition that community participation not only can improve the chances of project success, but is a human right – an end in itself – the right and responsibility of people to take charge of their own lives and participate in the planning, implementation and management of projects which affect them".

Research in behavioural sciences has revealed that when target groups are treated merely as recipients of welfare, they feel excluded from the processes that identify their problems and the strategies aimed at solving them. They would therefore, feel that they do not own the process and

may resort to neglecting, misusing or abusing the projects intended for them (UNCHS, 1984). On the other hand, giving communities the opportunity to participate in the conception, planning, implementation and management of projects that affect them provides them with the impetus to give out their best, the way they have performed in the production of slums and squatter settlements, where they have applied a considerable amount of ingenuity and efficiency to produce impressive quantities of shelter which suit their needs.

2.5.1.1 Actors in Community Participation in Human Settlements

The main actors in community participation in the development of human settlements according to UNCHS (1991), are as follows:

(a) **Community-based Organisations:** These are the main actors at the grass-roots level. The mushrooming of locally initiated and self-managed community-based organisations is healthy for local level participation as advocated by the Global strategy for Shelter to the Year 2000, which gives a lot of prominence to women's organisations, not merely as beneficiaries of services, but as full participants in the conception, planning, implementation and management of projects. UNCHS (Habitat) advocates that women should be the principle actors in the development of shelter in the low-income communities after realising that;

"women are often the best entry-point of community action. It is also increasingly evident that when women participate in and benefit from the development process, their children benefit as well; very often it is because of the success women have achieved in improving the home and family living that men have also become involved in community action" (UNCHS, 1991).

It is therefore important that the community strategies discard the old stereotyped conviction of accepting women only as wives and mothers and excluding them from important decisions concerning human settlements.

(b) **Non-Governmental Organisations (NGOs):** Most funds run by NGOs were established to enable the low-income urban dwellers access financial services. They have managed to accomplish this by building micro-finance services in order to create economic opportunities to the low-income earners in the urban areas as a strategy of poverty alleviation. The NGOs have

also embarked on vigorous education campaigns in order to inculcate in the individuals the importance of micro-finance services. An important example in this category in Kenya is the K-REP Development Agency (KDA), which is an NGO that specialises in research, creation of new products and availing low-income housing (UNCHS, 2003).

KDA has been able to implement the following projects:

- Financial Associations or village banks which are owned and operated by the communities and also financed through mobilisation of funds from the communities.
- Healthcare projects which have enabled communities to access healthcare insurance schemes.
- Savings and credit schemes for the adolescent boys and girls. These schemes provide a framework for savings, disbursement of credit as well as the monitoring and repayment of credit.
- Schemes that provide economic opportunities to HIV/AIDS infected and affected persons.
- Schemes that provide affordable high quality residential and business housing, through the provision of credit and appropriate housing technologies.

(c) **International Institutions and Agencies:** The international and regional funding institutions, for instance, the World Bank, the Asian Development Bank, and the African Development Bank have done a lot in influencing governments' policies to favour participatory approaches in the development of human settlements.

The International Agencies, such as the United Nations Children's Fund (UNICEF), the World Health Organisation (WHO), the International Labour Organisation (ILO), the Centre for Social Development and Humanitarian Affairs (CSDHA) and the United Nations Research Institute for Social Development (UNRISD) have advocated community, public or popular participation as important strategies in development (UNCHS, 1987).

(d) **Central and Local Governments:** The governments of developing countries, by virtue of the Global Strategy for Shelter to the Year 2000, have been urged to institute national enabling strategies in the provision of shelter and services. These strategies include enabling communities to access land, finance and building materials. It also includes government's support in making the building code and development control more flexible, support for the development of community organisations, partnerships with non-governmental organisations and voluntary

agencies in the field of human settlements. In some developing countries, governments have set up special ministries or departments through which community participation can be promoted. Such national institutions support projects started by communities by providing them with technical and organisational advice, access to finance and other resources (UNCHS, 1987).

(e) **Universities and Technical Institutes:** These institutions have played important roles in propagating and encouraging community participation in human settlements. This they have done through their research work, consultancy, functions sponsored by governments and their advocacy through the media, especially newspapers and magazines (UNCHS, 1987).

2.5.2 Resource Mobilisation

Resources for self-help housing are tapped from formal as well as informal sources. The most important informal source is the members' own savings as the viability of any self-help institution depends on it. To attract reasonable amount of savings, the institution must be founded on confidence and trust, since growth in membership is largely influenced by these parameters (UNCHS, 1984).

The formal sources include central and local government's assistance as well as assistance from national and international organisations. In New South Wales State in Australia, the Housing of the Unemployed Trust in 1934 boosted self-help activities by enabling communities to access building materials, and later in the 1950s, when building materials such as clay bricks, cement and roofing tiles were in short supply, the commonwealth government extended duty concessions on a wide range of building materials which helped to reduce prices and improved the communities' savings (Dingle, 1998). Turner (1976), on the other hand, advocated governments' provision of those facilities which communities usually find more expensive to provide, for instance, infrastructure and the elements of housing development process such as the laws, land, building materials, tools, credit, know-how, and land tenure. In Kenya, Danida, World Bank, European Union, etc. are some international organisations, which have contributed in housing development, whereas on the national scene, some NGOs, for instance, Community Development Trust Fund (CDTF) and Undugu Society have made significant contributions (interview).

2.5.3 Guaranteeing of Proper Fund Management

Self-help institutions must ensure that their funds are managed by competent and trustworthy staff, so as to enjoy both public and member confidence (GTZ 1998). To achieve this, the self-help institutions should do a number of things, which include:

- a) Electing capable and honest members as officers and directors. Capability may not necessarily be pegged on academic qualifications, but demonstrable ability elsewhere may be of importance.
- b) Policies, by-laws, proper records maintenance, etc. should be put in place to minimise losses and misappropriation of funds.
- c) Employees directly involved in the management of funds, for instance, the treasurer, should be bonded to act as a deterrent in funds mismanagement.
- d) The institutions to arrange for regular inspections and audits either by the institution itself or by the government.
- e) The savings programmes should be tailored to meet members' needs. The savings mechanism should cater for small regular savings which the conventional lending institutions find uneconomical to operate (UNCHS 1989).

2.5.4 Assessment of Community Needs

The aim of organising a community into a unit which can pursue certain interests is to identify their needs, as needs often act as a unifying factor within communities. Perhaps, that is the reason why most studies on community development have tended to emphasise the importance of "felt needs" (Battern, 1957). Most writers have stressed that development projects planned for a community should be designed to satisfy the "felt needs" of a community. The importance of such emphasis resides in the kind of development programmes that should be undertaken in their communities. United Nations (1971) adds that, the felt needs of a community "are the products of its culture, social and economic structure and environmental conditions".

According to GTZ (1998), community needs can be assessed using the following tools:

- (a) Organising community meetings. The community members should be served with notice at least a month before the meeting date. The notice should contain the agenda of the meeting, which should be clear and simple to all community members.

- (b) Preparation of a check-list, which is a prepared schedule for recording issues observed that requires attention in order to improve the quality of life within communities.
- (d) There is a necessity to carry out community needs survey within a defined area. This is done through visual observation by appointed individuals who either walk or drive through the communities or by conducting rapid opinion surveys within the communities.

2.5.5 Institutional Development

For self-help groups to function efficiently, it is necessary to identify institutions within them to facilitate particular functions, for instance, La Mansaamo Kpee Fund in Ghana has finance, investment and loan committees whose functions are well spelt out in the memorandum or the Articles of Association (GTZ 1998). Such committees are critical to the success of a fund and any group should build and support such institutions within them. Satterthwaite (2002) suggests that such committees can be developed through:

- a) "Regular exchanges between communities and professionals;
- b) Training events and other related programmes and projects; and
- c) Publications of reports about innovative projects and successful strategies within different funds.

Together with institutional development, the ordinary members of the funds should be sensitised so as to enhance their capacities to perceive such concepts as democracy, community participation, low-cost housing, etc. (UNCHS, 2003).

2.5.6 Replicability

Replicability can be defined as "the potential for models, structures and strategies to be adopted and developed by other projects and programmes" (Satterthwaite, 2002).

One of the elements of justification for this study is that, this programme in the study area can be replicated in other urban areas, which are in similar circumstances. Although some scholars have disputed the homogeneity of problems within low-income households (Oyugi, 1974), replicability does not imply that solutions which work in one area can be transferred wholesale to another: The terminology has been used to signify the possibility of mutual learning of concepts which can be used in similar situations. In the words of Scatterthwaite (2002),

"One of the most effective mechanisms for the strengthening of local organisations is a community exchange programme between more experienced settlements and new settlements – or settlements with little experience in initiating and managing community initiatives. This allows the residents of new settlements to quickly understand a new direction and directly address their concerns and questions. It also strengthens the more experienced community through encouraging them to acknowledge what they have learnt and what they can pass on".

2.5.7 Advantages of Self-Help Approach

TUE (1984) as cited by Erkelens (1991) observes that the main advantage of self-help is that its effects reach the poorest groups in urban areas. The democratic approach to their operations ensures that all individuals' interests are taken care of.

Self-help has also been seen as a way of equitably redistributing resources. Ramirez (1988) as cited by Erkelens (1991) observes that, "in a state-assisted self-help projects, the poor could use their bargaining power to enforce a transfer of resources towards them". However, this is subject to debate as its effectiveness would depend on the latitude the state gives to such kind of bargaining. In some countries the poor are not afforded such a forum, or they are so much preoccupied with survival mechanisms, that they rarely think of mobilising themselves for such a cause.

Self-help projects can be adjusted according to the prevailing conditions. They permit households to be flexible enough to match expenditure on construction with fluctuating incomes. This is because self-help allows progressive construction, so that one can start even with one room and develop the other rooms at one's own pace which is mainly dictated by income. This argument is supported by Rensburg (et al), 2003, who when evaluating Turner's work observed that "the most positive message promulgated by Turner was that if left to themselves, low-income settlements improve gradually but progressively over time". This observation shows that despite poverty being beyond their control, the reaction of poor people to income fluctuations is rational.

The self-help projects are always designed according to the affordability of the beneficiaries (Erkelens, 1991). Turner (1976), concurs with this observation when he observed that "if you give

individual families greater choice regarding the location and design of their houses, their houses will match their needs more closely". When beneficiaries are allowed to control major decisions concerning the design, construction and management of their dwellings, their self-esteem is stimulated, and would strive to keep the houses in good condition and even improve on them.

Laquian (1993) as cited by Erkelens, 1991, found from his research in Senegal that the dwellings produced from self-help activities are considerably cheaper than contractor-built housing. This is because of lower wage levels given to the labourers, absence of constant project costs arising from payment of constructors, and cost cutting due to participation in construction work by the beneficiaries.

2.5.8 Criticisms of Self-help Approach

Self-help however, has certain weaknesses. Harms (1982) as cited by Erkelens, 1991, has advanced the following arguments against self-help; The first argument is that the governments in the developing countries have embraced the concept of self-help as a way of avoiding the distribution of the surplus value. Under normal conditions, the surplus value would be devoted to the most pressing needs, for instance, providing housing to low-income groups. Instead, the governments may argue that the low-income groups no longer need grants for housing owing to self-help activities and so the resources would be reallocated to the provision of facilities enjoyed by the middle and high income groups,

Secondly, Harms argues that, the governments of the developing countries appear liberal at the face value because they are not repressing individual initiatives, but are actually facilitating their operations. This gives a wrong impression of the actual status-quo as most governments are not liberal.

Thirdly, Harms observes that self-help provides cheap housing, and therefore, the governments might stop altogether subsidising housing and instead divert resources to the provision of facilities, which are not related to housing. Self-help devalues the cost of labour. Harms argues that by offering cheap labour in self-help operations, the beneficiaries increase the supply of labour, and given the forces of supply and demand, the price of labour drops. Burgess (1982) as cited by Erkelens (1991), notes that self-help may lead to "laissez faire" attitude by the

governments, as they will always assume that the housing problem is already taken care of through self-help.

2.6 ESTABLISHMENT OF A COMMUNITY BASED ORGANIZATION (CBO)

The establishment of a Community Development Fund is preceded by fulfilling specific requirements in order to give the institutions chances of being successful. These requirements are assembled in such a way that they are neither fixed nor rigid systems, but should be flexible enough to accommodate the diverse interests of members.

The first requirement is that, there should be an urgent need to start group action (UNCHS, 1984). CDFs should be established as a result of a gradual reaction to actual and pressing collective community needs. The response should not be spontaneous, otherwise it might be met with resistance from the community. Secondly, there should be a clear method of identifying target groups. These groups should have common interest in securing and improving their shelter and services needs.

Thirdly, the target groups should be well informed on the intended projects, including the relevant characteristics of the intended projects, for instance, aims and proceedings of the project, the financial implications and property regulations, structure of organisation and administration, etc. Each item should be extensively discussed and consensus arrived at (UNCHS, 1984). The establishment of a CDF should involve community participation. The participatory approach recognises the contribution of every member of the target group which should culminate in a consensus. However, there is need for an external agent to provide advice to the target group (UNCHS, 1987).

There ought to be a socially active and accepted local leader within the target group. Such a leader is necessary to rally the community around a particular project. The leader should be a prominent personality with good reputation and be preferably in a position which could be beneficial to the intended project of the community, and have the necessary skills which the proposed project can borrow from (UNCHS, 1984).

Adequate measures should be put in place to train the management team. The promotion of management skills through training is a necessity for any organisation as it is an important tool in financial management, decision making, personnel management, motivating the target group, mediating between conflicting parties within the target group (Cabannes, 1987).

A well-established financing system is necessary for efficient operations of a CBO. Although the target group is low-income earners, their small contributions are necessary to kick-start the fund and also as a show of commitment and readiness to participate from the members. The socio-economic groups targeted include those without any income, those employed in the informal sector and also those in wage employment (UNCHS, 1984).

Establishment of a CBO also requires adequate institutional support. In a project conceived with the aim of participation like a CDF, the community (target group) plays a dual role of being both the object and subject of the project, that is, the community is an object, but is also the project's main resource. In order to derive advantage from itself as a resource, the community should organise itself into institutional structures, each institution charged with particular responsibilities, for instance, finance and personnel departments (UNCHS, 1984).

2.7 COMMUNITY BASED ORGANIZATIONS IN KENYA

Community Based Organizations in Kenya exist in the form of savings and credit societies, housing co-operatives, and a number of informal arrangements providing very small loans, for example, the merry-go-round (UNCHS, 1984).

2.7.1 Savings and Credit Societies

Savings and credit societies are referred to as credit unions in other countries. In Kenya, savings and credit society is a new concept with the first two societies being registered in 1964 and 1965. Majority of the early societies were formed on the basis of locality, but only a few survived. This prompted the government in 1969 to enact regulations "limiting new registrations to those societies in which the members had a strong common bond" (UNCHS, 1984). This restriction was however removed in 1975.

Savings and credit societies have grown rapidly as explained by the Table below.

Table 2.2: Growth of Co-operative Savings and Credit Societies (1972-1982)

	1972	1975	1978	1981/2	% Average Annual Growth
Number of Societies	101	120	509	716	22
Membership (in thousands)	36	101	199	403	27
Borrowers (in thousands)	15	61	106	181	28
Total Savings (Kshs.Million)	16	118	289	1500	58
Total Loans (Kshs.Million)	10	87	274	940	57
Average Members per Society	356	842	390	562	5
Average Savings per Member (KShs)	444	1168	1454	3064	21
Average Loan per Borrower (KShs)	654	1426	2597	5172	23

Source: Community-Based Finance institutions, UNCHS (1984), Page 25

The Table shows that total membership grew at the rate of 27 percent per year during the period 1972-1982 whereas savings grew at the rate of 58 percent. These societies offer opportunities to low-income savers, which are not offered in the conventional lending institutions which usually insist on minimum deposits of KShs.500-30,000/-.

By 1992, 45 percent of savings and credit societies were located in Nairobi, constituting a share capital of about 60 percent. However, a number of societies are also distributed in other towns. The main reason for concentrating in Nairobi is because of its administrative, commercial and industrial role.

Loans are generally given at an interest rate of 1% per month on the declining balance of the loan. In most work places, loan repayments are deducted directly from their salaries. Majority of the loans disbursed are for short periods which range from 24 to 36 months. Membership of such societies is mainly drawn from low and medium income bracket, since they have no other sources of credit.

The profit from invested funds is normally distributed to members in the form of annual dividends, and it depends on a member's share capital.

2.7.2 Housing Co-operatives

Urban areas in Kenya face serious housing shortage. Housing co-operatives, though having high potential in Kenya, to-date have not made any significant contribution in alleviating the shortage of housing in urban areas (GOK, 1981).

There were only 29 registered housing co-operatives in 1977, but recently some growth has been experienced, which UNCHS (1984), attributes to the following:

- Many low-income earners believe that co-operatives would enable them to acquire land, purchase materials, negotiate with the relevant authorities and also to obtain finance.
- The promotional efforts initiated by various housing co-operatives have induced many individuals to register with them.

Many housing co-operatives exhibit the characteristics of savings and credit societies, for instance, in their lending programmes and the purposes of the loans.

"While housing co-operatives are relatively small in number at present, they do form the basis of a significant area of resource mobilisation and economic and social organisation in human settlements" (UNCHS, 1992). Many housing co-operatives are based upon employees who have already organised themselves into savings and credit societies. Nevertheless, some housing co-operatives have their foundation on neighbourhoods, ethnic groups, squatter groups or slum residents.

Most housing co-operatives are formed and then registered, after which savings programme for the members begin. The main source of finance for these co-operatives is the mobilisation of small savings from members.

GOK (1991) adds that successful housing co-operative programmes have provided the following to their members:

- The organisational element of the co-operatives. Housing co-operatives have educated their members, provided leadership and also established the societies' by-laws.

- Housing co-operatives have initiated planning for members' housing, by first of all ascertaining housing requirements among the members and also determining whether the costs of housing, source of finance and repayment terms are favourable to the implementation of plans.
- Housing co-operatives help their members with preparation of site and house plans. Since they know the financial capability of their members, they do the plans to conform to their financial ability. The co-operatives also help to organise self-help and mutual help among the members.
- The societies assist their members by playing the intermediary role. They locate and acquire land on behalf of the members, provide development capital, engage a building contractor, and also obtain the necessary approvals from the local authorities.
- The societies provide estate and financial management to their members. The financial management include maintaining of books of accounts, monthly repayment from members, auditing, maintaining of savings schemes.

2.8 COMMUNITY INITIATIVES IN SHELTER PROVISION

Providing shelter to the poor has been one of the emotional problems facing the governments of the developing countries. Many of these governments, when faced with high housing demand as a result of natural population increase and rural-urban migration, tried to copy the post-war housing programmes of the developed countries. They started various low-cost housing programmes such as site and service schemes, slum-upgrading projects and core-housing schemes, but all these efforts never solved the housing problems faced by the low-income households (UNCHS, 1984).

In order to satisfy the ever-increasing demand for housing, the government adopted the Global Strategy for Shelter towards the year 2000. They brought on board the communities who are the beneficiaries so as to make the cost of providing shelter bearable to the governments. The governments then gradually withdrew from direct provision of housing and started playing the facilitative role. On the other hand, community participation in shelter provision has been enhanced. Community initiatives have included self-help projects, progressive housing programme, improvement of squatter settlements, integrating income generating activities in the schemes by providing loans for small-scale enterprises and also providing community facilities and basic infrastructure within the schemes.

2.8.1 The Need for Community Initiatives

Towards the end of the 1980s, there was need to address the housing needs of low-income urban households all over the world because of a number of reasons. Many governments of the developing countries embraced the Global Strategy for Shelter to the Year 2000, and as a result, withdrew public support for the government housing programmes. This led to serious decline in the output of government housing against the background of increasing urban population. Secondly, the 1980s witnessed an upsurge in the growth of urban poverty, which has been attributed to the introduction of Structural Adjustment Programmes without adequate measures being taken to cushion the poor from their negative effects. Thirdly, there was a realisation that the local authorities' financial and administrative resources was not adequate to address the need for services. There was therefore an urgent need to support the municipal authorities in providing municipal services such as piped water, sanitation, drainage and other basic needs. Lastly, there was also need to support democratisation process both at municipal levels as well as at national levels (SIDA, 1997).

2.8.2 Achievements of Community Initiatives in the Provision of Shelter and Services

There are many community initiatives in various parts of the world which champion the community priorities and interests and receive international funding to help them achieve their goals, for instance, UK Department for International Development has funded community initiatives in Zambia and Uganda. The Swedish International Development Co-operation Agency (SIDA) has funded a number of community initiatives in Central America. All the initiatives in these countries:

"recognise the need to make funding available through institutions located in each city, that can respond rapidly, can fund community organisations directly and can fund a large and diverse range of initiatives, including those requiring very small grants or credit"
(Scatterthwaite, 2002).

These initiatives, together with many others all over the world have achieved a lot in terms of making life better for members of their communities.

The projects undertaken by Community Development Funds are initiated by the community themselves. Such projects are adopted to the needs and resources of the low-income households. Turner (1976), adds that

“unless the user is in control of the design, construction and maintenance of his shelter, and is free to build according to his real and perceived needs and priorities, the dwelling environment becomes a barrier to personal fulfilment and a burden on the economy”.

It therefore behoves the governments of the developing countries to appreciate the contribution of the communities in the development of their own settlements. In Costa Rica and Chile, the community initiatives changed the government policy towards the development of shelter for low-income households. The initiatives made the states to recognise the needs and priorities of low-income groups. The central and local governments have ceased to view the low-income groups merely as recipients of benefits, but as people whose competencies and capacities enable them to contribute adequately towards the development of their own shelter and therefore should not be excluded from the conception of the projects that affect them (Debra and Nicci, 2002).

Community initiatives have ensured community participation in all the processes of shelter development that affect the low-income groups. Community participation in the planning, implementation and management of projects which affect the lives of the low-income groups lead to the realisation of communities' desired results. When the beneficiaries of projects participate in the same through the contribution of skills and other un-exploited resources, the capacity of the projects to be efficiently implemented is enhanced. An example of a housing project which owes its success to participation of the community, is the Mathare 4A Development Programme, which was established with the main aim of improving the general living conditions of the residents of Mathare 4A, through the improvement of housing, accessibility, sanitation and security in the area.

In the words of Grace Kambo, General Manager, Amani Housing Trust:

“The success of Mathare 4A project largely depends on acceptance and support of the project by the local leaders and decision makers at various levels, political commitment to change the illegal nature of slums and the ability of the target group to fully participate in the project implementation” (UNCHS, 2003).

Community initiatives have fostered the spirit of self-help. Raymond (1974) argues that self-help is a necessity for community development and goes a head to assert that "self-help is the motto of every community development organisation. The self-help spirit within a community promotes the joint search for solutions to community problems from within the community itself and reduction of reliance on help from outside the community which has the potential of promoting hard work and innovativeness". In the construction of housing and related infrastructure and facilities, if the community offer the labour component, this would translate into considerable reduction in costs of the projects. Self-help construction also has some inherent positive side effects, as the community members would have the opportunity to improve their skills and thus enhance their competitiveness in the labour market. Furthermore, by pooling their labour and financial resources together in order to realise their community needs, households help strengthen community cohesiveness in their settlements. However, critics of self-help argue that although the low-income groups are justified in trying to improve their conditions through self-help, they end up performing some tasks which are in the government agenda for development, and resources which had hitherto been set aside for such tasks are then allocated to the development of middle and high income earners. This, according to critics, is a form of exploitation of the poor by the rich (UNCHS, 1984). This method of housing development was used by Gikomba Housing Co-operative Society when they were constructing houses for their members between 1965 and 1966.

During the period of construction of houses:

"The members worked 5 hours per day from Monday to Saturday. Members who could not participate, because of either permanent jobs or had small businesses which they could not leave unattended, paid workers KShs.100/= per month to work on their behalf. Women who were too old to work baby-sat for younger mothers at the building site. If a member failed to attend without a valid reason like illness, he/she had to pay a fine of KShs.10/= per day missed" (Gatabaki, 1985).

Using the above method, Gikomba Housing Co-operative Society managed to construct two (2) six-roomed houses within 8 months.

Community initiatives have created linkages between community organisations and enabled them to support and learn from each other, for instance, sharing experiences on initiatives that has been tried, but failed to work or achieved less than expected. In Fortaleza, a Brazilian city, the success of community initiatives attracted countries like France and Colombia, who expressed interest in exchanging ideas concerning new housing and creation of jobs through giving of loans for small-

scale enterprises. Various universities from Europe and Latin America have expressed interest in educational exchange programmes, so that they can be able to research on the Mutirão principle used by poor communities in Fortaleza city (Cabannes, 1997).

Community initiatives have provided avenues through which international agencies can help projects initiated by communities. One main problem facing international agencies is how to give assistance to community-based initiatives, especially those that require some help but are not able to access the central offices of these agencies due to distance. Most international agencies understand the need for supporting community initiatives in the developing countries owing to the weak, ineffective or corrupt local government structures. They have appreciated the fact that community-based initiatives are cost-effective in meeting basic needs and also in reducing poverty. Through these avenues, international agencies like SIDA, UK Department for International Development, the CarVajal Foundation, and others, have assisted the local communities to build homes, infrastructure and provided services in most cities of low and medium-income, channelling funds through the local institutions. This has proved to be an attractive way of helping community-based initiatives as it shifts the process of decision making and the bulk of administrative burden to the communities and minimises the need to hire expensive expatriate staff and hence reduce projects' costs (Satterthwaite, 2002).

Community initiatives strengthen representative structures and federations of the urban poor and reinforce their capacity to negotiate with local authorities. They provide the poor with forums through which they can talk and make demands from the local authorities. CBOs enable communities to become more sensitised and enhance their access to information and technical know-how, which arms them to adequately negotiate with local authorities. This could include negotiating with local authorities to support savings and credit schemes of urban groups which is the foundation of their strength, for instance, the Casa Mehlor Programme in Brazil was a community fund established to provide loans, subsidies and technical support to poor households which lived in low-income settlements. The programme marked the first time in Brazil that a local authority gave out loans to an organised group living in informal settlements without having to produce title deeds (Cabannes, 1997).

Community initiatives through CBOs have helped to change the perception of the low-income households from that of receiver of help to that which recognise and appreciate their own competencies and capacities. This change of perception has led to their recognition by both the central and local governments, and thus a change in the relationship between the institutions representing the poor and the government agencies. This change in relationship includes modification of the existing institutions so that they support more effectively the initiatives of the community funds. In Nicaragua, the change of government perception towards the low-income groups, led to the former, in conjunction with the Swedish government starting a local development programme (PRODEL) which was aimed at mitigating the effects of the Structural Adjustment Programmes among the poor. The programme included the improvement, repair and expansion of basic infrastructure and services in areas inhabited by the low-income groups, provision of loans for housing improvement and micro-enterprise and institutional development and technical assistance. These initiatives by the Nicaraguan and Swedish governments culminated in a credit bank down-scaling its operations and creating many branches which could provide very small loans to the poor households, without availing collateral and at interest rates which were very favourable to them (SIDA, 1997).

Community funds help to augment the efforts of local authorities. Community Based Organizations have forged partnerships between community organisations and local government agencies, which has considerably strengthened some local authorities. Some community funds have gone further and supported the initiatives of the local authorities. In Embu Municipality, Plan International intervened to support the shelter initiative of a local community group, which lived in the Shauri slums. The programme of providing housing to these people was organised in such a way that, during the process of housing construction, the prospective beneficiaries were responsible for the purchase and utilisation of building materials. The Clerk of Works only provided the guiding role. An important dimension to this programme was the community's acknowledgement and realisation of their immense potential to reduce poverty through improved use of available local resources and the un-exploited capacities within the community. When the partnership between the communities and the local authority grew so strong, the communities even demanded representation in committees of government and local authority so as to participate in planning, monitoring and supervision of projects. The civil elected representatives

acknowledged that the level of awareness was so high that they were cautious not to make any mistake (Mukui, et al 2002).

Low-income groups in developing countries have very limited access to credit which they could use to improve human settlements, that is, housing, infrastructural services, community facilities, upgrading of housing schemes and also promotion of small-scale enterprises (UNCHS, 1984). The conventional financial institutions shun the low-income groups as they do not measure up to their lending criteria. However, the low-income households have heavily relied on CBOs for their credit needs. CBOs are able to mobilise the small savings of the low-income groups into common pools, from which they advance small short-term loans. The conventional financial institutions require the availability of collateral and their interest rates are beyond the means of low-income groups. CBOs on the other hand have relatively favourable conditions of advancing loans to their members. They do not require collateral but rely on group guarantees to secure members' loans and resort to social sanctions to punish errant members (GTZ, 1998). CBOs generally charge interest on loans at the rate of 1% per month on the declining balance (UNCHS, 1984), which is relatively affordable to the low-income groups. But in as much as the group guarantees is favourable to low-income groups, relying on social sanctions alone is not enough, some drastic legal measures for recovering loans should be put in place to deter defaulters.

Community initiatives have enabled low-income groups to make use of the available local resources. The main local resources available within the low-income settlements are the physical contributions from the inhabitants and the small savings they make which can be harnessed into a central pool. Making use of the available resources, for instance, labour and local finance is cost effective as sourcing for these resources outside the community would be very expensive (Kiyaga et al, 2001).

Various initiatives propagated from within the community have given equal opportunity to both gender in their contributions to the improvement of living conditions within low-income settlements. CBOs recognise the central role women, youth and the disadvantaged groups play in this regard. It is therefore, important that all the groups are given equal chances to realise their potential in the community initiatives. However, there are some instances where women have

been favoured in line with the adoption of the affirmative action and also due to their effectiveness in organising community activities as observed by UNCHS (1991):

"planners generally lack awareness of women's effectiveness as community organisers and prefer to negotiate with men when planning and implementing human settlements projects in a community. Yet it is demonstrably the full involvement of women in the process from decision-making to implementation and maintenance that will help make a project sustainable over time".

In Chile, in recognition of the important role played by the vulnerable groups, women and single parents were given greater opportunity to participation in shelter improvement (SIDA, 1997).

Community initiatives have contributed to capacity building and the strengthening of community organisations. Community organisations such as CBOs, in a bid to realise desired results, have strengthened community organisations and human capacities through training, exchange of ideas and information and also through forging partnerships between the communities and the private sector, and civil society organisations (Kiyaga et al, 2001).

Community initiatives strengthen sustainable local governance. An important characteristic of community development is the creation of a favourable environment for participation and ownership by all community members. This has the effect of introducing into the community activities, the fundamentals of good governance such as democracy, accountability, transparency and responsiveness to local demands. The key to eradication of poverty in the developing countries is good governance (Kiyaga et al, 2001).

Funds for community initiatives are known for their replicability and flexibility. These funds have developed workable mechanisms, which are capable of being replicated in other municipalities experiencing the same problems. These mechanisms have been tailored in such a way that they are able to change with different circumstances, for instance, funds meant for a particular need can always be relocated depending on the urgency of the alternative need. The Progressive Housing Programme conceived in Chile in 1990 is quite similar to the core housing plan being implemented by the Soweto Mihang'o Muungano Women Group in Nairobi's Kayole area.

Community initiatives have enabled low-income groups to undertake development projects using capital, which is favourable to their level of income and at a pace which suits them. The concept of progressive housing programme in Chile succeeded because it required a relatively smaller amount of savings and loans as compared to other housing programmes and the pace of housing development also suited the low-income groups, as the programme gave households opportunity to gradually do the necessary extensions to their core houses (SIDA, 1991).

2.8.3 Challenges Facing Community Initiatives

Community initiatives are very significant in the improvement of the living conditions of the low-income households as well as alleviation of poverty. However, these well-intentioned programmes have faced a number of problems.

Community initiatives have made too much emphasis on community participation as well as the spirit of self-help. In most of the projects funded by external agencies, the participation of the beneficiaries has been reduced to merely digging trenches for foundations. Construction companies usually find it difficult to integrate the beneficiaries into their workforce because of differences in skills and pace of performing tasks (SIDA, 1991).

In the developing countries, community initiatives in shelter development has included improvement in housing, together with basic infrastructure, services and support for job or income generation by starting small-scale enterprises. This requires that the beneficiaries make regular savings, which may not be forthcoming as some communities' incomes enable them only to survive with very little to save. Accordingly, therefore, community initiatives have required huge subsidies or help from international agencies for them to realise the fruits of their initiatives (SIDA, 1991).

Communities are encouraged to form partnerships with the central and local governments and also international agencies, so as to give the community projects higher chances of success. But attempts by communities in developing countries to work closely with political leaders have often resulted in temptations to trade programmes for votes (Cabannes, 1997).

Community funds work well where the community members comprising the urban poor groups are allowed to participate in the conception, planning, implementation and management of community projects and where local governments are supportive of the community initiatives. But this is not the case in some community projects, as some community initiatives do not owe allegiance to the "bottom-up" approach, and instead favour the undemocratic centralised system which do not give sufficient consideration to a particular community's needs or human and financial capacities (UNCHS, 1991). The local authorities in the developing countries are not supportive either, due to budgetary constraints, and also their building and development control regulations are of high standards that may not be achieved by the low-income households.

Local funds in developing countries lack appropriate institutional arrangements, especially those ones that support community-based organisations, for instance, savings and credit groups run by women, which have been hailed as the key to the improvement of the welfare of the urban poor. The institutional arrangements are particularly lacking in the management of credit system, for instance, loans recovery, administration, accounting procedures, analysis of credit, etc. (Satterthwaite, 2002).

Majority of the members of the community-based organisations, especially those ones residing in the informal settlements have very low literacy levels, and as such, have very low capacity of perception of such concepts like democracy, participation, low-cost building technology, etc. A lot of resources is therefore needed to train these people so as to bring them on board (UNCHS, 2003).

In many community initiatives, there are difficulties in managing expectations and maintaining trust within the members, especially in the period of infancy. Many members are attracted to community initiatives with expectations of faster and dramatic change in their livelihoods. But since such initiatives take time to produce any substantial change, members get disillusioned, and some even terminate their membership (Satterthwaite, 2002). Maintaining trust among the poor people who have been downtrodden for a long time is difficult, as they view all leaders as exploiters who have come to make their condition even worse (UNCHS, 1991).

Rondinelli (1990) has given the tasks of an urban government as follows:

1. "Providing infrastructure essential to the efficient operation of cities;
2. Providing services that develop human resources, improve productivity, and raise the standard of living of urban residents;
3. Regulating private activities that affect community welfare and the health and safety of the urban population; and
4. Providing services and facilities that support productive activities and allow private enterprise to operate efficiently in urban areas".

From the above, it is clear that the responsibility of urban authorities include provision of housing, physical and social services as well as poverty alleviation through creation of income generating opportunities. However, communities came in to partner the urban authorities after realising the limited financial and administrative capacities of the urban authorities. But there is the fear of communities plunging so much into the provision of these facilities and services to the extent that the funds so formed become substitutes for what local governments were created to perform. In such situations, there would be no justification for the existence of urban authorities, at the same time, the local funds could suffer a lot of fatigue and may even disintegrate (Satterthwaite, 2002).

Some community initiatives have not survived because the set monthly contributions could be beyond the resources available to low-income households. In Fortaleza city in Brazil, a community fund, which was locally referred to as Casa Mehlor was established to help the low-income group develop their settlements. However, the level of savings set before a member could be considered for a loan was so high, that it discouraged some members and therefore had to be revised (Cabannes, 1997).

In a number of instances, the demand for finance within the community-based organisations has always exceeded supply. Consequently, these organisations have thought of forging links with international agencies who could help them to beef up their financial base (UNCHS, 1984). But since most community-based organisations comprise largely of illiterate individuals, they are unable to link up with the prospective donors on their own, unless they are assisted by the local NGOs. For communities, which are not able to secure the services of a local NGO to act as a link, their prospects of improving their financial base have remained quite uncertain (UNCHS, 1987).

Community initiatives have been hinged on the political will of the ruling elite. Political will has been described as the most important element in the implementation of development projects initiated by communities (Payne and Majale, 2004). The developing countries usually witness very high turnover of political leaders, some of whom would not favour projects initiated by communities during the reign of their political enemies.

A number of scholars have been persuaded to believe that problems facing low-income households are homogeneous. This is disputed by Oyugi (1974), who argues that community problems are not entirely the same. This, according to Oyugi would make it difficult to apply the same solutions to community problems, and by extension, replicability of projects would also be difficult. Replicability would also be inhibited by variations in resource endowment and organisational capacities of different community groups.

A number of CBOs lack apex bodies, which can unify the various categories and offer some benefits such as training to the primary organisations. A good example in this regard is National Co-operative Housing Union (NACHU) which has done a lot in terms of offering training opportunities, promoting savings for housing development and small-scale enterprises, lobbying the government and other institutions to adopt regulatory reforms and policies geared towards availing decent settlements, campaigning for democracy, literacy, gender, equality, empowerment of women and youth within the CBOs (UNCHS, 2003). All these services offered by NACHU have translated into a lot of benefits to the members of CBOs as efficiency is injected into them as far as assessment of community needs, loan disbursement, monitoring of loans use and recovery of loans are concerned (GOK, 1981). However, NACHU only caters for CBOs involved in housing development. Other CBOs, for instance, savings and credit societies and other community-based institutions lack such apex bodies.

2.9 CONCEPTUAL FRAMEWORK

The housing strategies adopted by the government to ensure every family in Kenya lived in a decent home followed the publication of the United Nations sponsored Bloomberg and Abrams Report in 1965 on Kenya's housing needs especially the needs in respect of the low-income households (Bloomberg and Abrams, 1965). This report led to the Sessional Paper No. 5 of 1966/67 which stipulated the major housing policies. The development plans that followed from

1965 to 1983 identified site and service programmes and settlement upgrading schemes as the most pragmatic approach to the low-cost housing problem. The construction of permanent houses under these programmes was to be carried out on self-help basis. However, the programmes were soon fraught with so many problems which made the application of the concept of self-help difficult.

The activities of CBOs relating to housing provision recognise self-help housing development as the main strategy through which low-income households will be housed (GOK, UNCHS, 2001). This strategy embraces the following:

- (a) Identification of community needs through the process of consensus building. This is accomplished through meetings where all individuals are democratically given opportunity to contribute. Drawing a checklist and doing a physical survey are also other ways of identifying needs (GTZ, 1998).
- (b) Mobilization of resources with which to finance housing and support services, as well as starting small-scale enterprises. Resources are mainly mobilised from the members' savings, but CBOs can also reach out to the central and local governments, and also national and international agencies for assistance.
- (c) Planning of future projects should not emphasize only physical and land-tenure aspects but must recognise income-generating activities as "the developed settlements not only provide a place in which to live, they offer income-generating opportunities and an entry point to the urban economy" (UNCHS, 1989).
- (d) Encouraging the involvement of all members in the conception, planning, financing, implementation and management of all the projects. Roundtable (2000) has stated that evidence exists that point to the fact that successful self-help strategies in housing development is realised with the involvement of the target groups. Real participation according to Roundtable does not mean only participating in meetings, but is about giving them the voice and capacity in participating in decision making processes. ITDG, (1999) proposes the use of the World Vision approach in Namelock Health and Development project which involved a number of visits "to meet community members, to learn about their situation, listen to their problems and their plans on how to solve them.

It should include finding out what human and material resources are available in the community.

- (e) The successful provision of infrastructure in low-income settlements depends, to some considerable extent on the partnership among the various actors. Consensus-building among the various actors determine progress in infrastructure provision. It is becoming evident that public resources alone are not sufficient in infrastructure services. The private sector has therefore, to be persuaded to contribute to the provision of public services. UNCHS (1996), notes that partnerships are important in offering some solutions to challenges and requirements of realising sustainable human development as they offer encouragement and unused talent. Mitullah (1997), observes that developing partnerships between the urban poor through their organisations, NGOs and the private sector is a realistic option in the provision and management of urban services.
- (f) Promoting replicability, not through wholesale export and import from one CBO to another, but through borrowing of concepts. However, partnerships, whether they are public or those organised by target groups need to have structures and capacity which can provide lessons to other planned activities.
- (g) Putting in place the necessary machinery to ensure proper management of community funds in order to build member's confidence. This calls for the development of all the institutions directly involved in fund management through training, publications and exchange of ideas among the CBOs. The ordinary members should also be adequately sensitised to make them appreciate certain concepts, for instance, community participation and the ideals of cohesiveness.
- (h) The self-help approach to shelter provision includes progressive improvement of dwellings. The incremental house construction process requires the development of programmes that will stimulate gradual process of construction. This type of construction is characterised by a long wait which is endured by families to obtain minimum standard housing but involves small annual investments. Incremental housing process can be strengthened through appropriate technical and financial support (Greene and Rojas, 2008). However, government assistance is necessary in coordinating the delivery of subsidies, technical assistance and provision of micro credit as such, the

whole process would require the cooperation of public utility companies, central and local governments, financial institutions, civil society and the target groups.

CHAPTER THREE: BACKGROUND INFORMATION ON THE STUDY AREA AND THE INITIATIVES INSTITUTED BY KAYOLE MIHANG'O MUUNGANO WOMEN'S GROUP

3.0 INTRODUCTION

This chapter will be dedicated to discussing:

Historical development of Nairobi and study area

- Physical characteristics of the area
- Physical infrastructure
- Social infrastructure
- Initiatives of the women group towards provision of adequate housing

1.1 HISTORICAL DEVELOPMENT OF NAIROBI

3.1.1 PHYSICAL FACTORS

3.1.2 Regional Location

The City of Nairobi lies almost at the middle distance of the railway highway which extends from Mombasa to Kisumu. It is situated on the 40 to 60Km ecological corridor between the Mua Hills and Aberdare Ranges, and is bounded to the South-east by the Athi Plains; to the South by the outer limits of Nairobi National Park; to the East by Athi River; to the West by Kikuyu Plateau, which is the Southern tip of Aberdare Range. The City is bordered to the South-west by the Southern tip of the Ngong Forest, and Kiambu Ridges forms the northern boundary.

The desire of the British Government to open up Uganda culminated in the decision to build a railway from the Kenyan Coast to Uganda. The British foreign office promised to finance the building of the railway, and so the survey of the route was commissioned in 1891 (Etherton, 1971).

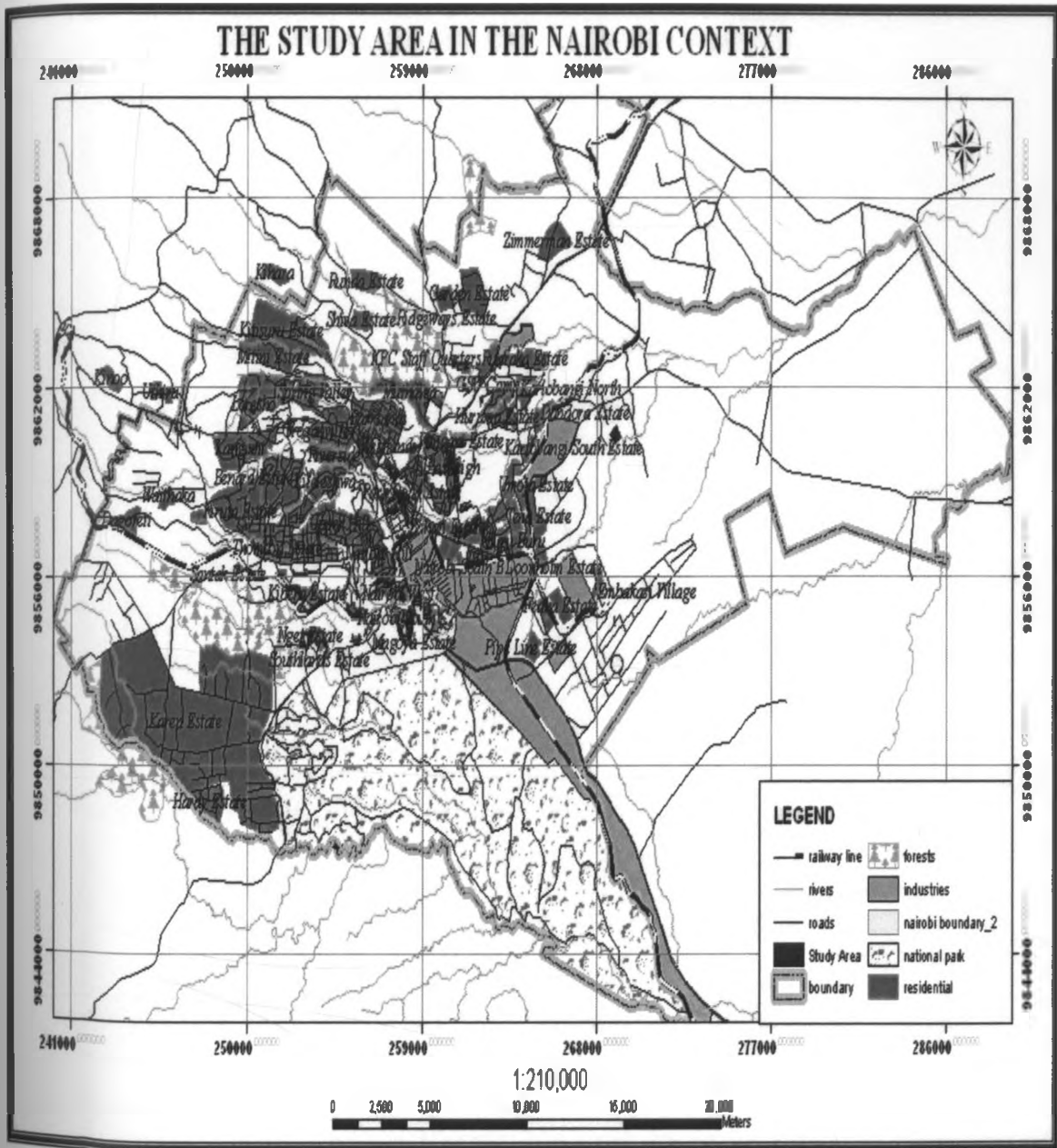
As the construction of the railway to Uganda proceeded, it became necessary to locate a mid-way point for the construction of a railway depot. After careful consideration, the site on which the City of Nairobi now stands was chosen. The railway company then moved its headquarters from Mombasa to Nairobi in 1899, and in the same year, the provincial administration of Ukambani province also moved its office from Machakos to Nairobi (Kingoriah, 1980).

By 1906, what started as a railway depot had grown to a town of 11,000 people, with Europeans preferring to live on the wooded ridges of fertile red soil to the North and West of the railway centre. The other housing areas started as Indian workers' huts (coolies landhies), the washermen's (dhobie) quarters, and houses associated with the bazaar. These settlements together with the European business centre provided the genesis for the current Central Business District (Etherton, 1971).

In the words of Kingoriah (1980), "within the Bazaar area, a slum developed in which damp, dark, unventilated, over-crowded buildings on filth-soaked and rubbish-strewn ground housed hundreds of people". These conditions led to repeated plague outbreak within the Bazaar, which influenced the colonial government to set up the Simpson Commission. In its report to the colonial government, the Simpson Commission recommended "well defined and separate quarters for Europeans, Asiatics and Africans" (Etherton, 1971). Although the British Government pretended to abhor this suggestion of racial segregation by issuing the famous Command Paper No. 1922 of 1923, (Etherton, 1971), it may well be appreciated that the Simpson Commission's recommendation set the pace for the current separate quarters in Nairobi, whereby upper Nairobi remains an expensive area which is mainly occupied by European expatriates, as well as some wealthy Indians and Africans. Parklands, Pangani and Ngara areas remain the residential areas for average Indians whereas the more prosperous ones live in Nairobi South and West. Eastlands was designated the official housing area for Africans and Nairobi's expansion has been witnessed more in this direction.

The first boundary change for Nairobi occurred in 1928, and by the time of independence, the city had a total area of 690 Km², which included the peri-urban settlements and other areas like Nairobi National Park, Embakasi Airport and the ranching land to the East. The aim of the boundary extension was to equip the city with enough reserve land for future use (Kasuku, 2001).

Figure 3.1: Location of the Study Area in Nairobi



Source: Physical Planning Department

Figure 3.2: Position of Nairobi on the African Continent



3.1.2 Location of the Study Area

The Kayole Mihang'o Muungano settlement is an Eight-acre plot which houses the group's settlement, offices, workshops, stalls, clinic and nursery school. The Western limit of this settlement is at a radial distance of about eleven kilometres from the City centre. The study area is bounded to the North by Kayole Estate and are separated by a 20m road which runs eastwards to Soweto (Fig. 3.2). To the East it is bounded by Soweto, where almost all the members of Kayole Mihang'o Muungano Women Group come from. Soweto and the study area are separated by a 12m road, which runs southwards. To the South, the study area is bounded by Ex-Gitau Village and to the West it borders Batanisho Village with a seasonal river separating the two.

3.2 PHYSICAL CHARACTERISTICS

3.2.1 Physical Features

A prominent feature of the study area is that it is generally lower than the surrounding areas. The ground is predominantly plain, but tapers gently westwards towards the valley which forms the water course of the seasonal river. It is the only area in the neighbourhood without storey buildings, as Kayole and Ex-Gitau Estates and some parts of Soweto have storey buildings. The study area thus forms an island of bungalows. Ngong River which passes several metres to the South of the study area, is a significant feature.

3.2.2 Geology and Soils

The study area lies in an area referred to as the Athi Plains. Geologically, Athi Plains consist of two rock strata; the top layer is made up of Nairobi phonolites whereas the lower layer is mainly pyroclastic rock (Athi tuffs and Lake beds). The lower layer is partially decomposed with basalt (igneous hard rock), intruding into the overlaying strata (Nairobi City Council, 1980).

The area is covered by black cotton soil, which goes to a depth of about two metres in some places. The depth of black cotton soil is attributed to the fact that the black cotton soil excavated from Umoja II and Kayole Estate construction sites were deposited in this place. Beyond the black cotton soil, there is murram, decomposed rock, hard rock and then water bearing rocks. The study area has very poor soakage and therefore not suitable for putting up pit latrines and septic tanks with soakage pits. Much of the area is not suitable for building construction as

foundations are expensive to excavate. Construction of roads on this type of soil is relatively expensive as it would involve the removal of top soil first, and so is the construction of foul sewerage and surface drains (Nairobi City Council, 1980).

3.2.3 Surface Water

The study area is mainly drained by a seasonal river whose water course forms the boundary between the study area and Batanisho Village. However, the Ngong River, which passes some metres from the study area can have some influence depending on its chemical and physical characteristics.

The seasonal river usually brings havoc to the residents through floods and also interferes with transport during peak flows as it overflows the culverts and submerges the tarmacked road. It is extremely difficult to generate statistics on this river since it usually exists for a short time only.

Ngong River on the other hand is a permanent river, but it has no regular gauging station to monitor the daily flows and pollution levels. From the face value and given that it passes through industrial area, the river has very poor quality and is thought to contain harmful heavy metals, for instance, chromium. A chat with a few people who were doing construction work at the sight revealed that the water from Ngong River is not even used in construction.

3.2.4 Ground Water

Given that the City Council water is unreliable during the dry season, and the river water in the study area cannot be used either for domestic purposes or in construction work, it would be prudent to explore the possibility of using ground water, ostensibly to supplement Nairobi City Council water during scarcity periods, like during water rationing.

Statistics taken from four bore-holes around the study area show that first water struck level is averagely 43 metres. The average chemical characteristics of water in the study area are as follows:

CHEMICAL PRESENT	ACCEPTABLE LEVEL OF CHEMICAL	ACTUAL LEVEL OF CHEMICAL PRESENT
Chloride	250mg/L	30mg/L
Total alkalinity	400mg/L	280mg/L
Total iron	0.3mg/L	0.04mg/L
Total hardness	500mg/L	45mg/L
Flouride	2.5mg/L	6.4mg/L
Potassium	50mg/L	35.6mg/L
Sodium	400mg/L	110.3mg/L
Calcium	200mg/L	14.0mg/L
Magnesium	<150mg/L	2.4mg/L

Source: Ministry of Water & Irrigation, Davis and Shirtliff

3.2.5 Climate Factors

Adequate knowledge of climatic conditions of a prospective settlement area is significant as a guide for the production of climate-responsive buildings. The increasing demand for comfort and higher standard of living requires the orientation of building design, construction and materials to conform to the prevailing climate. Disregard of the climatic factors often results into unhealthy, overheated or cold shelters (Gut and Ackerknecht, 1993).

3.2.5.1 Rainfall

As far as buildings are concerned, it is irrelevant to look at rainfall in terms of the amount of water which falls during a particular year, rather the frequency, duration and intensity of the storms are the most significant, as they determine the design and materials used in the construction of gutters, down-pipes, channels, gullies and drains (Burberry, 1970). High rainfall, which averages 1800mm is experienced in the months of may and November, whereas least rainfall is experienced from June to October. The relative humidity is about 40 percent in February, but rises to 60 percent in October (U.O.N., 1981).

Wind

3.2.5.2

Winds vary greatly in velocity and direction depending on the place and time, and is normally influenced by local topographical features, for instance, the wind close to the ground is slowed down. The velocity of wind usually increases with height above the ground. For buildings like those found in the study area, the main effect of wind is to create differences in pressure around the buildings, which often affects the ventilation system. The prevailing wind direction in the study area is predominantly westerly with some variations.

Day-lighting

3.2.5.3

Sunlight is very important in building design as it is a source of natural lighting, and the heat coming from it can be used to relieve discomfort resulting from cold. Day-lighting considerations therefore, regulate the depth, shape and spacing of buildings (Burberry, 1970). The study area experiences averagely 2,550 hours of sunshine in a year, with least sunshine in the months of June, July and August (UON, 1981).

Temperature

3.2.5.4

Consideration of heat in buildings present complex phenomena since it has to be balanced with the other climatic factors like rainfall, wind, and humidity. The correct balance is determined by the human body's requirement for thermal comfort. Heat is constantly generated by the processes taking place in the body, and must be removed in order to maintain the correct body temperature. However, the rate of heat-loss from the body depends on the surrounding environmental conditions such as air temperature, rate of air movement, relative humidity and evaporation (Burberry, 1970). The temperature of the study area ranges from 10°C to 25°C, with the least temperature usually recorded in July, when temperatures may go below 10°C (UON, 1981).

3.2.6 Environmental Condition

Rapid urbanisation and population increase in the developing countries has led to increase in consumption of natural resources and generation of wastes. In the City of Nairobi, the Nairobi City Council is the only public body charged with the management of waste. However, it has failed to cope with the collection, treatment and disposal of wastes.

Nairobi City residents generate approximately 100 tonnes per day of solid waste but out of this, only 20 percent is collected and deposited at the appropriate dumping sites (GOK, 2004). In the study area, there is no central designated point for disposal of solid wastes. Families deposit these wastes in containers adjacent to their houses or on the communal spaces. The whole scheme is strewn with plastics resulting from poor solid waste disposal as well as careless disposal of the same from the small scale enterprises which surround the study area.

3.2.6.1 Air and Water Pollution

Air is very important to life and as such, should be kept as clean as possible. There is a strong relationship between air quality and the social and economic well-being of a society. Studies have shown that there is high presence of sulphur, nitrogen, carbon monoxide, particulates, hydrogen sulphide and several organic gaseous pollutants in the atmosphere, which have contributed to respiratory infections in human population. Water pollution has also caused many diseases to both humans and animals, apart from posing danger to the vegetation on which man depends (GOK, 2004).

3.2.6.1.1 Sanitary pollution

The study area is not served by sewerage network. The sewerage network serving Kayole Estate is only 30 metres away, but to reach it would mean digging across a tarmacked road, which would seriously inflate the cost of sewerage connection. The members of the group have therefore resorted to construction of septic tanks and pit latrines. However, due to poor soakage around this place, the pit latrines and soakage pits fill very fast, and forces the residents to use them the way they are at times. This exposes human beings to their wastes which increases the possibility of disease outbreak.

3.2.6.1.2 Noise pollution

The study area is located along the 20m road which separates Kayole and Soweto, making the settlement to be susceptible to traffic noise, both from the vehicles and touts. Noise is also generated owing to the stalls and kiosks which surround the study area. The study area is also adjacent to three schools and one which is within the settlement of the women group, together with a newly built church nearby, contribute to the noise pollution. The women group are also

engaged in commercial concrete block production, and the noise from the concrete mixer also contributes a great deal to noise pollution.

3.2.6.1.3 Motor pollution

The 20m road, which separates Kayole from Soweto forms the point of entry and exit into Kayole Estate. The volume of traffic along this road and the attendant air pollution is high, and this affects the study area as much as the adjacent part of Kayole. The vehicles, which deliver foodstuffs to the stalls and kiosks around the study area adds to the air pollution.

3.3 SOCIAL-ECONOMIC CHARACTERISTICS

3.3.1 Population of the Study Area

Field investigations indicate that the total population of the study area is about 1,300. There are about 118 households with an average household size of 11 members. The large household size is attributed to the fact that the members' older children who are jobless either marry (in the case of men) and stay with their spouses in the parents' two rooms or get children (in the case of girls) while still in their parents' houses.

3.3.2 Employment and Income

Majority of the group members are unemployed. There is no member who is permanently employed either in the civil service or in the private sector. About 2½ percent of the members are engaged in the small-scale enterprises, where they earn an average of KShs.100.00 per day. Field Survey revealed that majority of the people earn their livelihoods through casual employment in the informal sector which is itself very erratic.

3.3.3 Resource Mobilization by the Women's Group

3.3.3.1 Financial Aspects

Kayole Mihang'o Muungano Women's group derive its finance for housing development from the members' monthly contributions, membership fees and group's investments. The membership fee is Kshs.120/- and the monthly contribution is Kshs.20/-. The money from the group's investments varies from month to month since they supply building materials and fertilizer on order due to diminished market. The fees and money from the investments are paid to the treasurer who enters them in a book. The sources of the money they pay as fees include;

- Wages for those people who are employed in the informal sector
- Savings from petty trade
- Money paid to labourers working on construction sites
- Borrowing from friends and family members.
- Contribution in kind in the form of labour when a member offers his labour in the group's projects.

The yearly income from monthly contributions is averagely Kshs.190,560/-. The annual income from the group's investments is averagely Kshs.300,000/-.

The group is very flexible with monthly contributions. In situations when members feel broke, the members meet and suspend monthly contributions for a few months to allow them gain some strength. The money the group collects is used for:

- Extending loans to small-scale entrepreneurs.
- Buying building materials that they cannot produce locally.
- Payment of hired skilled labourers.
- Purchasing stationary used by the officials.

The criteria used to prioritise the erection of houses to the member is based on how current somebody makes monthly contributions and attends meetings. As a result, many members strive to be upto date with monthly contributions and also attend meetings. The group only build a core house to a member, that is, two rooms, a kitchen, a bathroom and a toilet. The member then uses his own resources to complete the rooms.

Because of their low capital base, loans are advanced strictly for small-scale enterprises and not for extending the core house. Discussions with the officials revealed that loans disbursed range from Kshs.5,000/- to 15,000/-. The officials described the trend of repayment of loans as very efficient. The group has put in place some mechanism which compel the members to repay any loan granted, for instance, denying anybody who has not completed loan repayment any more loan, converting a defaulter's monthly contributions to the payment of loan and mentioning the names of defaulters at the annual general meeting.

The only source of external assistance used to be from African Housing Fund (AHF). But when the group fell out with the NGO in 1992, no funding has ever come their way. They have written many proposals to various NGOs, but none has responded positively. Nevertheless they are still trying.

3.3.2 Other resources

Some members who offered skilled and unskilled labour during the construction of houses, manufacturing of building materials for sale and also manufacture of fertilizers had their contributions valued in cash and converted to monthly payments and the balance paid to them in cash. Members who supplied materials for the same processes also had their contributions converted to monthly payments and the balance paid to them in cash.

3.4 PHYSICAL INFRASTRUCTURE

3.4.1 Residential Housing

An interview with the group's management revealed that, when Kayole Mihang'o Muungano Women's Group was formed, they approached Shelter Afrique for funding and the latter agreed. However, after sometime, the members found themselves being handed over to African Housing Fund (AHF), an NGO whose Managing Director at that time was Ingrid Munro, with the members unaware of what transpired between Shelter Afrique and AHF. But since they were in need, they accepted the situation as it was. The assistance of AHF kick-started the community development programme and gave them the momentum to proceed in the direction which suited their objectives. Later, the community came to learn that all along AHF had been using the name of the group to get funds from the donors but only delivered a small percentage to the group. Consequently, the women group refused to sign some documents presented to them by AHF and from that point they parted ways.

Since the time the women group divorced their activities from AHF, they have relied solely on the members' contributions and the group's investments. Nevertheless, the group has managed to build for members 118 houses.

Figure 3.3: Standard two-roomed house built for members



Source: Researcher Field Survey (2008)

The planning, sub-division and survey of the 8 acres plot was done by Nairobi City Council. The plots measure 25x26 square feet. The layout of the plan did not follow a particular design, but the main aim was to accommodate as many members as possible. The group builds two rooms of 10x10 square feet and a toilet for the members. There is no type plan, but field observation has revealed that the plan which, has been adopted by all the members who have built so far, is that one of the first building on the scheme. The plots within the scheme which have been developed show that the rooms are not congested as compared to the rooms in the previous settlements. The average occupancy per room is about 1.61 persons, and when compared with the National Housing Corporation standards of not more than two persons per room, reflects the level of congestion within the scheme.

3.4.2 Roads

The scheme plan for the 8 acres plot provide for roads of access. However, none has been constructed due to lack of funds. Members are supposed to develop the road network within the scheme according to the frontage of the road enjoyed by each member. At present, areas within the scheme are accessed using foot-paths.

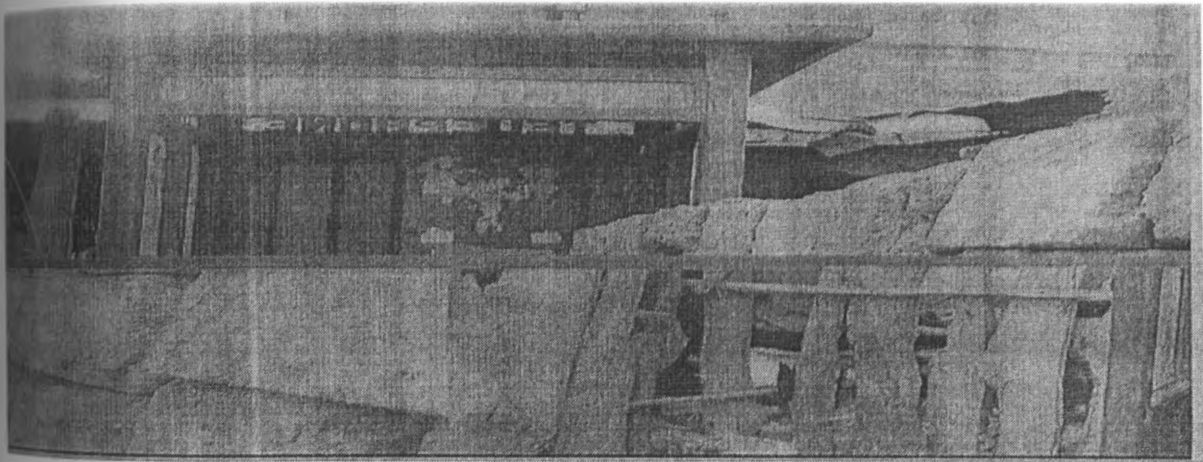
3.4.3 Electricity

The main line of electricity to the scheme was funded by the women group. But distribution to members' houses is done by the members themselves. So far, only 5% of the occupied houses have electricity. The low level of electricity connection is due to the raising of deposit by Kenya Power and Lighting from about KShs.17,000/- to KShs.35,000/-.

3.4.4 Telephone

The women group liaised with Telcom Kenya and acquired the services of a public telephone booth. But soon the booth was vandalised and what remains now is a mere representation of what used to be an operational telephone booth. Accusing fingers were directed at the owners of telephone bureaus around the settlement.

Figure 3.4: The vandalised telephone booth



Source: Researcher Field Photography (2008)

3.4.5 Sewer line

Personal interviews with the members have indicated that the problem of sewer connection has been the greatest obstacle to development in the neighbourhood. The sewer-line is only about 30 metres away, but the group has not mobilized enough funds with which to dig across the tarmacked road. Meanwhile, the sanitation system is so dismal owing to the poor soakage in this area which makes the use of pit latrines and soakage pits cumbersome.

3.4.6 Waste and Storm Water Drains

Normally, waste and storm water drainages are provided along the road reserves. But in this scheme, only minor trenches have been dug to drain storm water. The inhabitants take advantage of the fact that the land slants gently westwards towards the valley which forms the natural course of the seasonal river. So the storm water ends up in this valley. However, given the fact that the clay soil in this place goes to a depth of 2m, construction of drains is bound to attract heavy initial costs.

4.4.7 Street Lighting

Streets within the scheme have not been constructed due to limited funds. It would be difficult to put street lights before the streets are in place, even if they had the funds for the lights. The Kayole Mihang'o settlement is therefore, generally dark at night given that only a few houses have electricity connection. The 20m road separating Kayole Mihang'o settlement from Kayole Estate has not been lined with street lights, and the City Council of Nairobi was not ready to give an explanation as to why it has not provided street lights there.

3.5 SOCIAL INFRASTRUCTURE

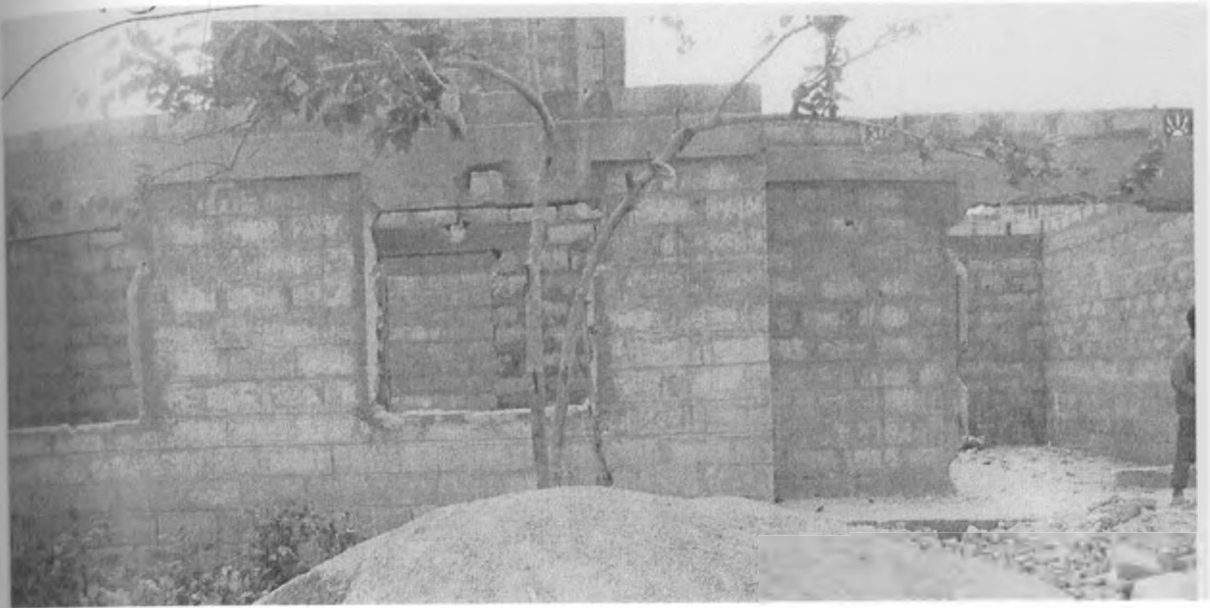
Urban community facilities, which include health, educational, religious, recreational, solid waste collection points, sanitary facilities and markets, are important ingredients of community development; in fact, they are some of the indicators of development in a given urban area. Urban community facilities are normally produced when the efforts of the communities are combined with those of central and local governments. In the study area, the NGO, African Housing Fund (AHF) which helped the women group to develop their residential houses, also helped them to establish a clinic and a school.

3.5.1 Health Facilities

Field investigation revealed that Kayole Mihang'o Muungano Women Group combined efforts with a donor through an NGO (AHF) and established a clinic within the settlement for the treatment of common diseases prevalent in this area notably colds, flus, malaria, skin diseases and diseases which affect the alimentary canal. However, when the group disagreed with the NGO in 1995 and it withdrew its assistance, the group found it increasingly difficult to procure drugs and other materials needed in a clinic, as well as paying a nurse to be permanently

stationed at the clinic. As a result, the clinic is now a pale shadow of what it used to be, and requires the injection of funds to restore it to its original state.

Figure 3.5: Community Clinic (Under renovation)



Source: Researcher (2008)

Table 3.1: Nairobi City Council Planning Standards

Population Catchment	Facility
10	Parking area
20	Play area
150	Market stall
200	Telephone
1,000	Playground, bar
2,500	Nursery school
5,000	Local shopping centre, play field, local market, primary school
10,000	Sub-post office, dispensary, clinic
12-15,000	Secondary school
20,000	Health centre, social centre, major market, park
20-30,000	Light industrial area
50,000	Police station
80,000	Branch library
100,000	Major shopping centre, fire station, major sports centre, swimming pool, Assembly-hall, restaurant, cinema
200,000	Area administrative officer
250,000	Bus station, hotel, further education, education, secondary commercial centre

Source: Town Planning Department, Nairobi City Council, Town Planning Hand Book (1971)

Other groups have recommended standards on locational criteria as follows;

Table 3.2: Other Groups Recommended Planning Standards

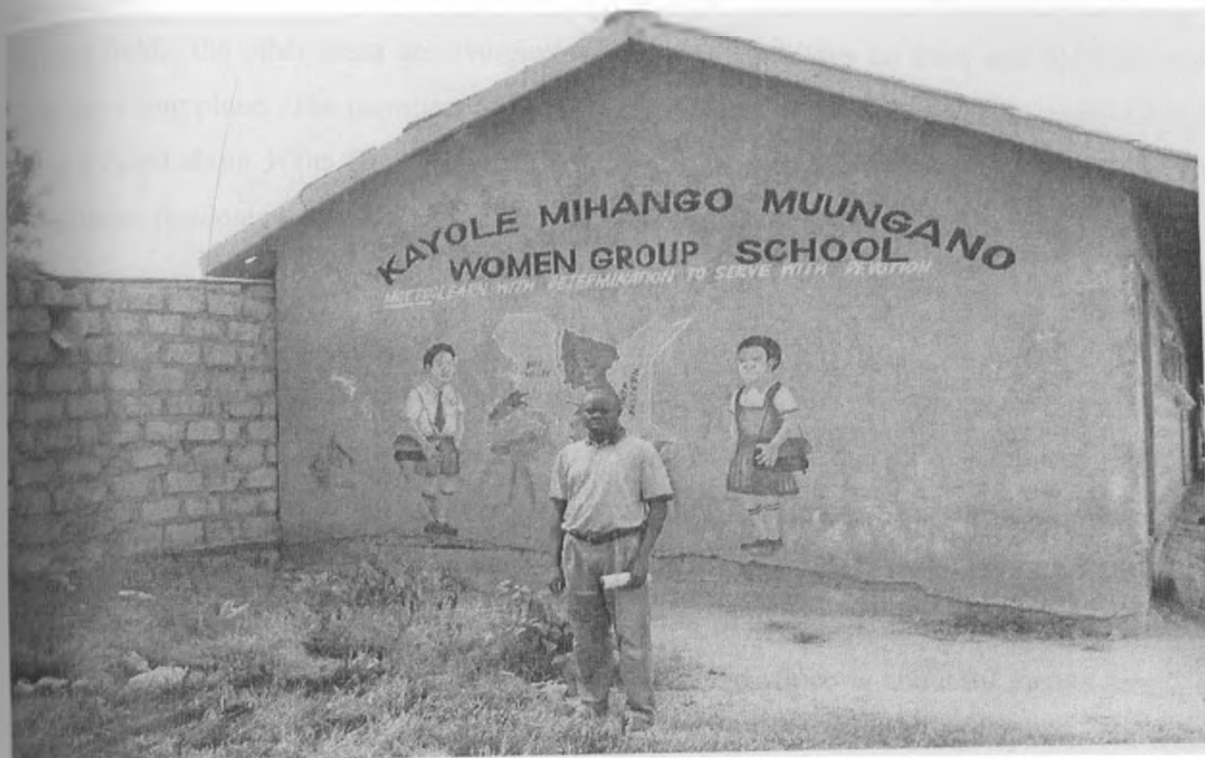
Facility	Locational Criteria
Nursery school	Within 10 minutes walking distance, close to primary school and road safety
Primary school	Within 15-25 minutes walking distance
Secondary school	Not more than 5Km from the house
Shopping centre	Easy access; nearness to house, security
Community centre	Accessible day and night
Health centres	Good access and close to other facilities
Outdoor recreation	Immediate access to children's play areas
Telephone	Within walking distance of dwellings

Source: Kimani, W.N. (1987), Provision of Community Facilities: A Case Study of Bahati Estate in Nairobi. B.A. (Land Economics Project Paper).

3.5.2 Educational Facilities

The same donor who financed the development of the clinic through the NGO (AHF), developed a primary school with a Kindergarten as well. The primary school was developed up to standard eight and had actually done KCPE four times when the women group fell out with the NGO. The pupils used to pay KShs.300.00 per term to enable the members pay for materials used in school and also to pay Kindergarten teachers. However, this arrangement was spoilt when the government declared primary education free. All the pupils ran away from Kayole Mihang'o Muungano primary school to other schools where no fee is charged. At present, the primary side has no pupils, but the infrastructure is intact. The Kindergarten side is still functioning since it was not affected by the free primary education declaration.

Figure 3.6: Kayole Mihang'o Muungano Women Group primary school and kindergarten



Source: Researcher (2008)

3.5.3 Religious Facilities

The scheme plan for Kayole Mihang'o Muungano settlement has no provision for a church. However, around the settlement, there are so many churches, including one of the biggest churches in Kayole which is almost sharing a fence around the group's settlement. Some of the kiosks around the settlement are converted into churches during the weekend.

3.5.4 Solid Waste Collection Points

No central waste disposal site was provided for in the plan, but each household collects its own waste in containers. The wastes arising from foodstuffs are usually collected from every household by the group for processing into fertiliser, which they then sell to farmers. However, this venture has been seriously hit by lack of market and has become low key. Otherwise other wastes like polythene bags are strewn all over the scheme.

3.5.5 Recreational Facilities

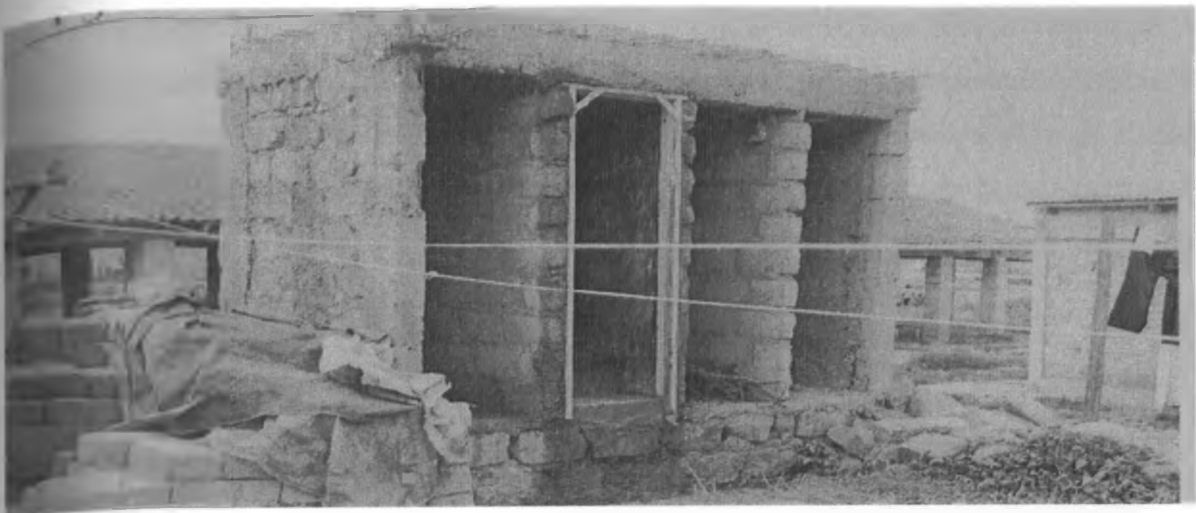
The exclusion of recreational facilities from the planning of the scheme was quite unfortunate, given the size of the population. The children are using the undeveloped plots as play grounds. But the adults are forced to use the shades provided by their houses as resting places since open spaces adopted to such functions are non-existent. Apart from the spaces children have adopted as playing fields, the other areas are overgrown with grass and have no trees and therefore not suitable as resting place. The members of this group usually visit the Soweto Community Centre which is located about 100m from the study area. But the community centre is too small even for the Soweto residents alone, Kayole Mihang'o Muungano members aside.

3.5.6 Sanitary Facilities

Kayole Mihang'o Muungano Women's Group built for members two rooms, a toilet and a bathroom. The toilets are either pit latrines or flash toilets with soakage pits. As stated earlier in this write-up, the soakage of soil in this place is so poor that the toilets and septic tanks are always filled with water. This makes the use of pit latrines or septic tanks very expensive, as they require constant emptying, otherwise the situation of toilets in this area is pathetic. It therefore calls for urgent connection to the sewerage system which is about 30 metres across a tarmac road. The group had made arrangements to connect to the sewerage system but their effort was brought to naught when the murrum road they expected to cross easily was tarmacked, thereby raising the cost of excavating across the road.

The conditions of the bathrooms are a bit better save for the wastewater from the bathrooms, which are not directed into any channel.

Figure 3.7: Typical toilet and bathroom built for members

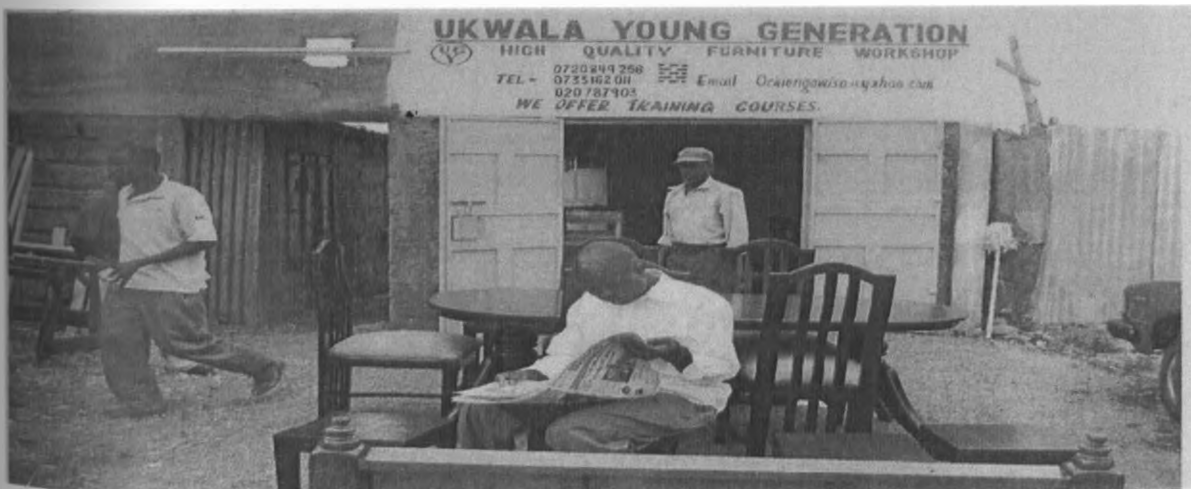


Source: Researcher (2008)

3.5.7 Markets

A market was not provided for in the scheme plan. But the group has a plan to construct 400 stalls at the perimeter of the scheme. Out of these 400 planned stalls, ten are complete and operational and provide the services, which a market could offer.

Figure 3.8: Prototype of stalls built for members

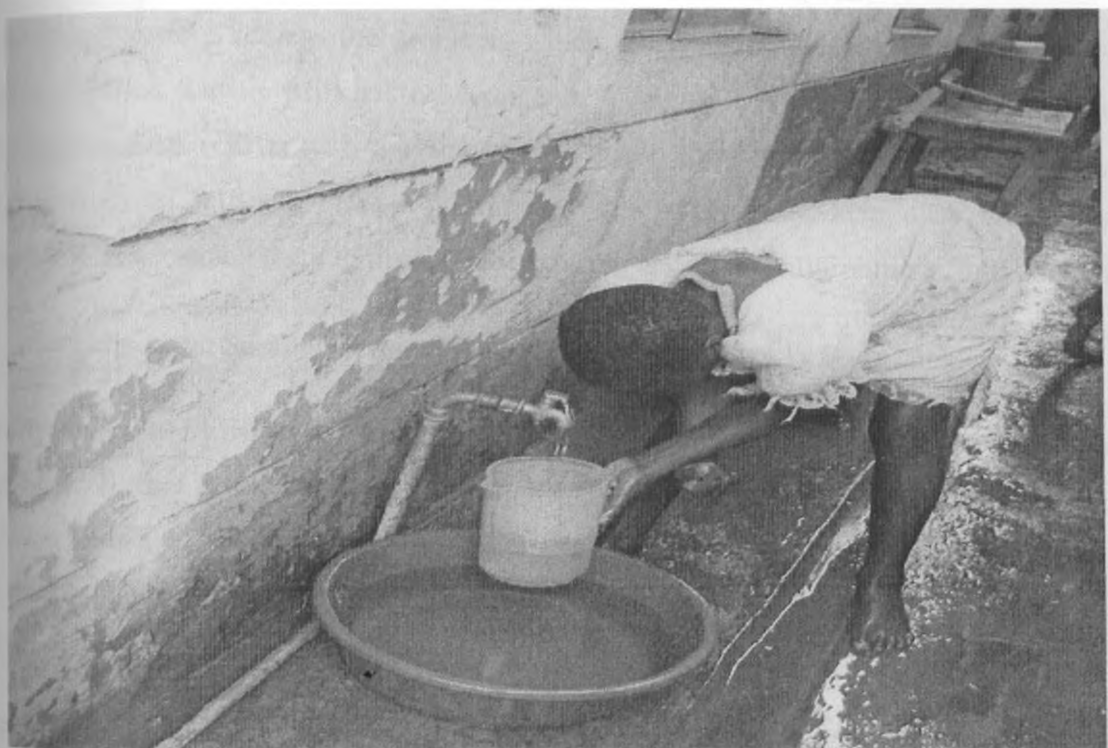


Source: (Researcher, 2008)

3.5.8 Domestic Water Supply

Kayole Mihang'o Muungano settlement inhabitants get their water from Nairobi City Council. The group liaised with the City Council and paid for the water supply infrastructure up to the scheme. Individual members are then supposed to shoulder the distribution of water to their individual plots. Water is supplied to each plot by way of stand pipes, which the members prefer as they argue that it ensures economy in the use of water. In flash toilets, members carry water in buckets for cleaning the same after use.

Figure 3.9: The mode of water provision is through stand pipe



Source: (Researcher, 2008)

The City Council water in this area is quite unreliable as water may run out for many days and the situation worsens during dry seasons. It therefore calls for search for alternative sources of water, especially ground water.

3.6 DEVELOPMENT CONTROL

The City Council of Nairobi planned and surveyed Kayole Mihang'o Muungano settlement. However, since the developments started, the City Council has never bothered to monitor the implementation of the plan. By coincidence, the group build one type of house to the members, and the plan of the first house which was built on the scheme has been adopted as the type-plan. Otherwise, there is no approval of the building plan by the City Council. With the absence of the wing of Nairobi City Council officials charged with monitoring of housing developments, to ensure conformity with planning regulations, the members may be influenced to construct whatever they like.

3.7 INITIATIVES INSTITUTED BY THE WOMEN GROUP

In order to adequately address the problems which faced their members both in Soweto and Mihang'o villages, Kayole Mihaang'o Muungano Women's Group established a Community Based Organizations (CBO) with the aim of availing to their members standard housing and support services on self-help basis. Within the framework of self-help, they initiated some approaches which enabled them to improve the housing and living environment for themselves.

3.7.7 Merging of the Smaller Women Groups into one Umbrella Body

Originally, Kayole Mihaang'o Muungano Women's Group comprised twelve (12) women groups, ten (10) from Soweto and two (2) from Mihang'o villages. However, having realised the importance of operating as one large group, they merged these groups into one umbrella body which they called Kayole Mihaang'o Muungano Women's Group. The merging of these groups brought a difference to them in a number of areas.

Mobilisation of funds in order to finance their projects is one of the most important aspects of the women groups. However, mobilising resources as individual groups could have achieved very little given the incomes of these groups. Merging these groups has enabled them to mobilise reasonable resources, taking into account the fact that every member produced only Kshs.20.00 a month into the common pool.

Merging of the groups has also enabled them to speak with one voice when looking for help from the donors. When small groups approach donors individually, the latter may end up sponsoring many projects within an area, some of which might merely be duplications, for

instance, a bore-hole can serve all the twelve groups, as opposed to sinking twelve bore-holes for individual groups. Projects such as sewer-line, electricity and water connections need to be very well co-ordinated in order to avoid duplications which may prove costly.

It is through mergers that individual organisations would be better served by “apex organisations in the form of technical support and training, and benefit from inter-cooperative finance programmes” (UNCHS, 1984). When the groups are fragmented, it may be very costly on the part of the apex organisation to extend certain types of support.

3.7.8 The Rise of Kayole Mihaang’o Muungano Women’s Group above their Disadvantaged Position

In developing countries, cultural practices and some outdated legislation have excluded women from actively participating in the provision of shelter. The insubordination of women exists mainly because of the inequalities that exist between men and women in accessing and controlling of critical resources such as land, money, modern technical skills and formal employment, as well as male dominance of community and government establishments (Kalabamu, 2005). The male power resides in the authority and privileges they enjoy within the family and community and also from the control of resources.

Women are responsible for child bearing and rearing and together with the above, they also spend better part of the day performing domestic chores and as such, have very little time to engage in income generating activities. The lack of economic power has placed them in insubordinate positions relative to men (UNCHS, 1986).

Some rules established by both the government as well as national and international agencies have worked against women. A number of housing schemes in the developing countries had put in place very stringent eligibility criteria which technically excluded majority of women in the developing countries, for instance, in the Dandora Sites-and-Service project in Nairobi and a housing scheme in Lobatsa (Botswana), women were excluded on account of having too low income and not being household heads (Kalabamu, 2005). However, despite all these bottlenecks, it is encouraging to note that women have gallantly resisted their disadvantaged positions within the structures of male power and in many instances, have some things to show.

Discussion with the management of the women group revealed that at the inception of Kayole Mihaang'o Muungano Women's Group, men seriously opposed the whole idea, which they thought was engineered towards luring their wives into anti-social activities. But when they started seeing the fruits of the women's activities, they embraced it and some men even expressed the wish to join the group. However, noting that male leadership have always insubordinated women and has also led to collapse of many organisations, the women accepted male membership, but on condition that they do not seek any elective post and would perpetually exist under female leadership. This condition has given the women a lot of power over the few male members and has also contributed to the stability of the group. The few men who are bent on introducing controversies are hastily shown the door. The researcher confirmed that all the office bearers were women.

3.7.9 Acquisition of Security of Tenure

Security of tenure is very critical in housing development. It is a stimulant to the investment in housing improvement, and is also important as it enables the use of a title deed as collateral in securing a loan. In the developing countries, rights to land are often preserved for men, owing to the held assumption that men are the heads of households, despite empirical evidence that in some families, women bear the sole responsibility. In some countries, legislations do not allow women to own property. According to UNCHS (1986), the idea of denying women the right to own land is disadvantageous to the women in many respects.

First, land ownership provides opportunity for saving, as the value of land is assumed to always appreciate over time. If women are not allowed to own land, it makes them to rely perpetually on men, which may turn disastrous for them on the event of divorce. Giving men the sole rights to own land at the expense of women would encourage them to opt for divorce without butting an eye, in-case disagreements creep into their marriages.

Secondly, giving only men the right to land ownership is a recipe to the exclusion of women in decisions concerning design, improvement and organisation of the house. But this would downplay the crucial role women play in the development of settlements. Being the primary users of housing and infrastructural facilities in settlements, women always show more commitment to the success of housing projects. The exclusion of women in settlement projects would therefore

negatively affect the projects' success, whereas their inclusion would ensure the responsiveness of a project to the needs and priorities of women in new settlements.

Thirdly, in many developing countries, the access of women to credit is quite limited because of the imposed lending criteria. Denying women land ownership rights would worsen the situation as this would totally close them out of credit consideration due to lack of a title deed to be used as a collateral.

Syagga, (et al) (1989), are of the view that discrimination is not the main factor that militate against the inclusion of women in housing projects. According to them, women do not have;

“Prerequisite qualifications which include formal education/informal training, well paying jobs, adequate incomes and property titles.....a relatively low level of formal education, informal training, low paying jobs and low incomes are variables which reinforce each other to make women less eligible for housing projects where income is normally the main criterion for selection”.

However, they agree that cultural practices among different ethnic groups in Kenya where women do not inherit land from their parents, compound the problems of women's rights to land ownership.

Perusal of the group's documents revealed that the Kayole Mihaang'o Muungano Women's Group, having realised the problems concerning land ownership they had hitherto the formation of their group, ensured that immediately they acquired the parcel where their settlement is located, they set in motion the necessary machinery for acquiring land ownership rights. Their efforts paid off when they were issued with letters of allotments, after which they liaised with Nairobi City Council to survey the scheme. At this moment, they are in the process of registering their interests on the scheme with the Commissioner of Lands office.

3.7.10 Collaboration with Central and Local Governments

Government's involvement in shelter provision is well spelt out in the Global Strategy for Shelter to the Year 2000. The most critical principle of the Global Strategy for Shelter to the Year 2000 is the “enabling” principle, which encourages national governments to mobilise the resources at the disposal of both governments and non-governmental actors in the provision of

human settlements. The enabling role include provision of security of tenure and other legal requirements of land, establishment of appropriate building code, availing finance on softer terms, availing low-cost building materials, promoting self-help activities among the communities and guaranteeing political will. Political will is widely recognised as the most important factor in the implementation of important projects in any country (UNCHS, 1991).

Collaboration between grass roots groups and the Brazilian government led to the establishment of *comunidades* programme which supported and financed development of new homes and income generating activities for low-income groups in a Brazilian city of Fortaleza (Cabannes, 1997). In this programme:

- (a) The government gave grass roots groups land on which to establish settlements.
- (b) The grass roots groups were encouraged by the government to actively participate in the projects.
- (c) The programme was meant to build houses together with community facilities e.g. shops, kindergarten and leisure areas.
- (d) The programme integrated income generating components within the scheme.

In Botswana, according to Kalabamu (2005), the government, in its effort to support self-help housing, established Self-help Housing Agency (SHHA) to receive and process applications relating to new housing, provide technical assistance to plot developers, issue loans for purchase of building materials and also to collect levies in return for provision of services. The government also allocated plots to individuals for development of self-help schemes.

Discussion with the management of the women's group, has revealed that in the Kayole Mihang'o Muungano Women's Scheme, the Kenya government did not provide the incentives as happened in Fortaleza (Brazil) or Lobatse (Botswana), but provided the group with some assistance which went a long way in kick-starting the scheme. The government allocated the group eight acres of land in Kayole where the scheme now stands and also fifteen acres in Thika Municipality. The government also recognised the legality of the group by registering them with the Department of Social Services and issued it with a certificate of registration in the year 1989.

The City Council of Nairobi helped to plan the scheme and also did the survey work. In the open market, the planning and survey would cost a colossal amount of money. The members also liaised with the City Council and brought water to the scheme and are collaborating on the suitable approach to extend sewer network to the scheme.

3.7.11 Collaboration with National and International Organisations

National and international agencies have played critical roles in influencing government policies and programmes, especially in the urban areas to enable the participation of low-income groups in development of their settlements. Discussions with the officials of the women group revealed that they have written many proposals to these agencies but they have not received any favourable response. Given that the mean level of education is 2.75 with a standard deviation of 0.9031 (see appendix) the scenario can be attributed to the inability of the women group to present an attractive proposal owing to their level of education. These agencies can be categorised as follows:

- (a) Bilateral Funding Agencies, which include the World Bank, The African Development Bank, Danish International Development Agency (DANIDA), German Technical Corporation (GTZ), United States Agency for International Development (USAID), Swedish International Development Co-operation Agency (SIDA), etc.
- (b) Non-governmental organisations that operate internationally, such as Save the Children Fund, OXFAM, etc.
- (c) United Nations specialised agencies, for instance, United Nations Children's Fund (UNICEF), The World Health Organisation (WHO), International Labour Organisation (ILO), the United Nations Centre for human Settlements (UNICEF), etc.
- (d) National institutions which include National Housing Corporation (NHC), National Co-operative Housing Union (NACHU) and a range of local non-governmental organisations that help to mobilise communities to undertake activities aimed at improving their settlements (UNCHS, 1987).

The national and international agencies have realised that programmes aimed at improving settlements of the low-income groups would be more effective when they are planned and executed with the participation of the beneficiaries. This has made it a little bit easier for communities to reach out for the international agencies for help. However, one big problem

facing international agencies is how to reach communities which are located far away from their central offices. Communities in Kenya have often reached the international agencies for assistance through the local non-governmental organisations and the community-based organisations (UNCHS, 1991).

Researcher's discussions with the elected leaders revealed that after acquiring land from the government, Kayole Mihang'o Muungano Women's Group realised that the amount of money they had mobilised from members' monthly contributions could not be enough to kick-start development of housing on the scheme. They therefore approached Shelter Afrique for funding, which was agreeable to the latter. However, through mutual agreement between Shelter Afrique and an NGO by the name African Housing Fund (AHF), the women group was handed over to AHF, which was a local NGO that connected the women group to an international agency whose name the women can remember with the acronym PARRY in England. The funding through AHF had a substantial effect on the scheme development as it stocked the community clinic, developed the primary school and kindergarten and kick-started the residential housing development. This kind of arrangement is favourable to both the donors and the recipients in that the international organizations offering help to poor communities in the developing countries are often cautious to do this through the government structures, which as earlier discussed in this paper are perceived to be weak, do not reach the intended beneficiaries and are riddled with corruption. On the other hand, collaboration between the poor communities and the local and international agencies is more participatory and therefore ensures transparency and accountability. Satterthwaite (2002) observes that through this arrangement, international agencies such as SIDA, UK Department for International Development and others have extended valuable assistance to the low-income group in the developing countries. Collaboration between local and international agencies is therefore healthy for CBOs, especially during periods of infancy, as it helps to augment the meagre savings from members.

3.7.12 Reaching out to Low-income Households

One of the main criticisms labelled against the normal housing programmes, such as sites and services, core-housing and slum upgrading schemes is that the "projects have often been over-designed and expensive and have required massive subsidies" (UNCHS, 1991). These housing

programmes have therefore not benefited the intended beneficiaries, and instead have only addressed the housing needs of the middle and high-income households.

It is with the above in mind that the women group restricted their membership. The main eligibility criteria is being a former inhabitant of Soweto and Mihang'o, whereby the common characteristic is low income. This common feature would later help the group to fix the requisite payments in the group for instance, membership fees and monthly contribution without complaints from other members.

Restriction of membership eligibility to former Soweto and Mihang'o inhabitants, besides helping to select people of low incomes, also ensures that people who have already developed common bonds are brought together, so that the remaining task is to strengthen the existing bonds among the low-income households.

Kayole Mihang'o Muungano women thus succeeded in excluding the middle and high income households, and remained with the category of people suitable for what the group set out to do.

3.7.13 Progressive Improvement of Shelter

Researcher's observation has shown that Kayole Mihang'o Muungano Women's Group combined the concepts of progressive housing programme with that of self-help, as a way of helping low-income households to develop standard housing.

Just like in Chile, where the concept of progressive housing was conceived in 1990 (SIDA, 1997), for the women group, the concept helped to strengthen the low-income households' capacity to self-help. The core-houses of two rooms, a toilet, bathroom and a kitchen is built through self-help basis, and the additional rooms are added at the owner's expense. The group chose this mode of housing because it requires relatively smaller amount of savings and loans compared to other housing programmes, which makes it more affordable by the low-income households.

Yeh, 1987; Botes, 1999, as cited by Van Rensburg (et al), 2003, supports this incremental (progressive) approach to housing delivery used by Kayole Mihang'o Muungano Women's

Group by stressing that, the approach encourages participation among the beneficiaries as compared to conventional housing strategies which neglect the power of people's self-development.

The total number of core houses which have been produced by the group to date is 118. The first house was completed in 1990. Between 1990 and 1995 when the group was getting help from African Housing Fund, 81 houses were produced. But since the group disengaged from African Housing Fund in 1995 up to now, 37 houses have been produced, which translates to 3.7 houses per year. The low production of housing since 1995 is attributed to the reduced ability to deposit fund discussed above and lack of market for the produced building materials and locally produced fertiliser.

3.7.14 Integration of Small-scale Enterprises into the Scheme

Field observation and Nairobi City Council records show that Kayole Mihang'o Muungano Women's Group included in their settlement plan, small-scale enterprises alongside residential housing development. They have so far developed ten (10) stalls on permanent materials, and all of them are operational. This indeed, is in consonance with the bulk of international literature on low-income housing development, which illustrate that, low-income settlements such as sites and service, slum upgrading and core housing schemes are always identified with lack of formal employment opportunities. Very small percentage of the inhabitants, if any, obtain employment in the public or formal private sectors. The bulk of these people, especially women, seek employment and income from the informal sector, which include small-scale businesses and home-based micro-enterprises (UNCHS, 1991).

Ondiege (1989), while supporting the inclusion of small-scale businesses in settlement plans for low-income groups argues that small-scale enterprises (SSEs) provide avenues to low-income individuals to exploit their talents and energies, since they are not able to access the larger firms where they could equally prove their worth. He stresses that SSEs;

Provide a seedbed for entrepreneurial talent and a test up place for new industries. They supply dynamism contribution to competition within the economy and they also promote community stability. SSEs may stimulate personal savings, promote agro-industrial

linkages, improve rural welfare, and generally raise the level of popular participation in the economy".

According to Ondiege (1989), SSEs enables the low-income individual to participate in their own small capacities in the contribution to Gross Domestic Product. The savings and community components of the SSEs are some of the main aims of the establishment of the CDFs. The mainstay of CDFs is their own savings, which in Ondiege's view, may be adequately provided by SSEs. The SSEs initiative is in line with the Sessional paper No. 1 of 1986, Sessional Paper No. 2 of 1992 and 7th National Development Plan (1994-1996).

The group produces a range of building materials which include concrete building blocks, roofing tiles, floor tiles, vent pipes, blocks for lining the walls of underground tanks and pit latrine slabs. The group is also engaged in the production of organic fertiliser from the remains of foodstuffs. The total income from the group investments average KShs.25,000.00 per month. However, the investments are highly affected by lack of market.

3.7.15 The Group's Involvement in Commercial Activities and Employment Creation

Kayole Mihang'o Muungano Women's Group realised that their monthly contributions of KShs.20/= per member could not be enough to finance their activities in the settlement. Field observation has shown that they started some commercial activities for producing some building materials and fertiliser. These products include:

- (a) Concrete building blocks, which is made from ballast chips, cement and sand. It is sold commercially and also locally used within the settlement to build members' houses.
- (b) Roofing tiles, which are made from sand, cement and sisal fibre. In the settlement, it has been used on the workshop, clinic and the school. The group has avoided using the roofing tiles on the residential houses to avoid being spoilt by children who throw stones anyhow.
- (c) Floor tiles, are made from sand, cement and sisal fibre. These are produced specifically for sale.
- (d) Vent pipes, are made from cement and sand. They are produced for sale and local use.

- (e) Blocks for lining the walls of underground tanks, are made from ordinary cement, water-proof cement, ballast chips and sand. They are produced for sale.
- (f) Pit latrine slabs, are made from cement, sand, metal and ballast. They are made for local use and for sale.
- (g) Fertiliser is made from the wastes collected from the households. It is mainly produced for sale.

Figure 3.10: The workshop where the building materials and fertilizer are produced



Source: (Researcher 2008)

This initiative, apart from augmenting the small contributions from members was also meant to generate employment within the settlement. Members of the group provide skilled and unskilled labour and are paid from the proceeds of selling the products. The initiative tallies effectively with the UNCHS (Habitat) Expert Group meeting on Developing a strategy for integrating income and employment-generating activities in Human Settlements which was held on November, 1989 in Nairobi. The meeting identified the required skills and organisational issues required to incorporate income and employment creation in human settlement programmes (UNCHS, 1991). The women's initiative was also favoured by the Fifth Development Plan (1984-1988), which sought to establish a division within the Ministry of Commerce and Industry to administer small-scale development programmes and also to provide extension service in industrial development.

3.7.16 Capacity Building

Kayole Mihang'o Muungano Women's Group recognised the fact that human settlements project staff members are usually hindered in their effectiveness by limited knowledge in the skills of community participation. Discussions with the group's management informed the researcher that, they initiated some training programmes aimed at strengthening their capacities at facilitating community action at the grassroots level and also the promotion of commercial activities. The fields in which the women group were trained include:

- (a) Block making at Kahuhi in Kitui
- (b) Leadership skills and book-keeping at United College in Nairobi
- (c) Tie and dye skills was taught by some resource persons from Nairobi's Industrial Area
- (d) African Housing Fund (AHF) sponsored their training locally within their workshop on carpentry and building technology

Although issues concerning human settlements are complex and need a wide spectrum of training aimed at inculcating technical skills to meet all settlement needs, Kayole Mihang'o Muungano Women's Group initiative is well intentioned and within the scope of the 6th Development Plan (1989-1993), which encouraged institutions both in public and private sectors to improve their efforts in training, advising and counselling entrepreneurs in formulation, implementation, operation, monitoring and evaluation of the projects they help to initiate.

3.7.17 Inclusion of the Vulnerable Groups – Women and Single Parents

In Kayole Mihang'o Muungano settlement, the majority are married women and single parents. This is because the group understands the difficulties women have undergone through in trying to secure shelter in the conventional schemes such as sites and services, slum upgrading and core housing schemes. In Dandora's site and service scheme, women and single parents households were excluded from the programme, yet they are the ones who are often left with the children to bear the brunt of homelessness. Towards this end, the women group under study sought to be gender biased towards women, perhaps to right the wrongs which had afflicted women in the conventional schemes. This initiative is one of the new initiatives that seek to reach the vulnerable groups in the urban areas, and has been undertaken in many developing countries. According to SIDA (1997), such an initiative was carried out in Nicaragua under the local development programme (PRODEL). The programme ensured that a lot of attention was given

to women and single parent households, which are mainly headed by women, by taking into consideration the difficulty of such households to combine income-earning, child rearing and household management with meeting self-help and mutual aid requirements.

3.7.18 Manageable Monthly and Membership Contributions

Financing of projects on self-help basis is one of the most intricate activities, since it requires financial contributions from members for a number of years. For such contributions to be sustainable, members must decide on the amount which is not strenuous to members, given the low income of the beneficiaries. Society documents reveal that the women group under study fixed the membership fee at KShs.120.00 and monthly contributions at KShs.20.00. These payments were considered fair enough to allow even the single parents who combine the role of child rearing with that of self-help. The members were to tread carefully on the issue of payments, since if it is put too high, the prospective members could abandon the whole thing altogether and as such, the payments must be put as light as possible as observed by UNCHS, 1984;

"Financial arrangements between the beneficiaries and the project should, therefore be kept as simple and as flexible as possible so that they can easily be adapted to the wishes, needs and resources of the people they are intended for".

When the payments are not conducive to the beneficiaries, they have the temerity of withdrawing from such groups, which may sound the death knell of a prospective group.

According to the officials of Kayole Mihang'o Muungano Women's Group, the records held by them show that currently the members' ability to deposit funds with the group is low. They attribute this to the fact that some of the members who have been provided with the core houses are either making arrangements for extending them or are already in the process of extending them, and as such have diverted reasonable proportion of their income towards this end. These extensions have become expensive due to the escalation of the prices of the building materials. As seen earlier in this paper. The sizes of the households have become bigger and this has increased the number of family obligations.

To relieve members of financial burden, the group sometimes agrees to suspend monthly contributions and other self-help obligations to allow members to recuperate, after which the contributions and other obligations are reintroduced. The officials gauge the current financial strength as moderate.

3.7.19 Exchange of Ideas

Discussion with the management revealed that immediately Kayole Mihang'o Muungano Women's Group was formed, they opened their doors for flow of ideas. A number of institutions and societies have come to their settlement for consultations in a bid to exchange ideas. The group has also visited other societies in order to learn some new activities from similar groups.

The group under study have been sharing their skills in building technology with the technicians from Nairobi City Council's Housing Department. The technicians from the City Council have been visiting the group's workshop to learn more about concrete block making, as well as making of roofing tiles, floor tiles, and vent pipes. The other groups which have benefited substantially from the group under study are Bidii Jua Kali group from Nairobi, Mwingi Women Group, and a group from Tanzania. In all the cases, the groups visited their Kayole counterparts within the aim of replicating in their areas whatever attracted them in Kayole. Unfortunately, the women group of Kayole never made any follow-up visits to ascertain whether the visitors were actually implementing what they saw. This initiative is believed to reinforce capacity building and strengthening organisations' learning and exchange. Satterthwaite (2002), supports the initiative by observing that for the community groups to realise their desires, they have to strengthen community organisation and human capacities, which according to him, is better accomplished through exchange of ideas and information and also through effective partnerships between the communities and the private sector, as well as civil society organisations. The same initiative, in Australia, was effectively promoted by the press. The press offered the communities "encouragement, information and advice through their columns" (Dingle, 1998), on matters relating to shelter development through self-help.

3.7.20 Group Participation in the Conception, Planning, Implementation and Management of Projects within the Settlement

The virtues of community participation in shelter development have been very well discussed earlier in this paper. However, it is important to add here that, the group under study created a favourable environment that encouraged the members to participate and own the projects within the settlements. Focus group discussions revealed that an annual general meeting is held every year where new officials are democratically elected or the old officials are endorsed to continue in the office. Officials of the twelve groups which formed Kayole Mihang'o Muungano Women's Group regularly return to the grassroots every month to explain to the members the progress of the development projects and also to seek their views on the progress made and what projects they would like to be included in the group's plans. During the meetings, each item mooted for discussion is extensively looked into, and the contentious issues are realistically adjusted to accommodate the conceptions of all the members.

The above initiative, apart from encouraging active participation and ownership of projects by members, according to Nsubuga (et al) (2002), also cultivates the fundamentals of good governance, that is, democracy, accountability, transparency and responsiveness to the group's needs. Good governance has been touted in a number of academic literature as the key to eradication of urban poverty.

3.7.21 Election of Leaders with managerial Qualities

Before deciding through the ballot on the management team to run the affairs of a group, it is important to ascertain their managerial capabilities. This is because management is a critical tool in realising the desired aims of any institution (UNCHS, 1984). It is therefore important for the management team to have the ability of making responsible decisions on matters relating to finance, motivating the group members and also the expertise of striking compromises in times of conflict.

Table 4.34 shows that the majority of the members have confidence in the current leadership, due to what members indicated in various discussion sessions as demonstrated ability at managing the affairs of the group, which include calling annual general meetings every year and ensuring that monthly meetings take place at the grassroots, the financial reports and accounts at

every annual general meeting, co-ordinating the activities of the fund within the group and maintaining links with the relevant external agencies, ensuring all shades of opinion are expressed during the meetings before decisions are taken, and also ensuring effective management of all the investments undertaken by the group..

3.7.22 Eligibility for Provision of Core Housing by the Group

In a sizeable group like Kayole Mihang'o Muungano Women's Group, it would be very difficult to build for all members in concert as it takes time to mobilise the resources for housing development. Accordingly therefore, it is necessary to put in place some criteria on which the provision of housing for all members would be based. Quite often, a number of groups have based their method of giving priority to members on the regularity of payment. However, UNCHS (1989), differs with this method, as it argues that willingness to pay alone is not an adequate measure of priority a household attaches to the improvement of housing and living environment.

A meeting with the group's officials revealed that the group prioritise the provision of housing to members according to what they refer to as "members' commitment". According to them, member's commitment is demonstrated by among other things, regular payment, meetings attendance, participation in the seminars or trainings organised by the group and observance of the group's articles of association. It actually amounts to rewarding the members the group considers committed. Nevertheless, such action reinforces members' faithfulness to a group, if it is exercised without any form of prejudice.

3.7.23 Flexibility in Monthly Contributions

As indicated earlier in this write-up, financing community activities is one of the most challenging issues in the management of funds for community initiative. This is because the activities should be financed from the members' contributions. This therefore, calls for sustainability of members' monthly contributions. However, for a group comprising members of low income like this one, at times sustaining the monthly contributions of KShs.20.00 becomes difficult. In their quest to make the monthly contributions sustainable, the management should not force the members to strain in order to meet their monthly contributions.

Like any other group involving low-income household. Focus group discussions has shown that Kayole Mihang'o Muungano Women's Group at times experiences serious cash flow problems. But the management has learnt to deal with this aspect, by temporarily suspending the monthly contributions. Satterthwaite (2002), observes that with respect to community organisations;

"many of the most successful programmes are those that have been prepared to work slowly, especially during the early years. Considerable flexibility is often needed as responsive external agencies seek to work with the needs and ideas of local residents. When circumstances change, different responses may be required, with funding originally allocated for one activity transferred to another".

The above observation urges funds for community initiatives to be sensitive to the members' ability to contribute to the funds in different circumstances. Rigidity with groups' policies may strain members, and may affect their focus towards the fund.

CHAPTER FOUR: EVALUATION OF PROVISION OF MINIMUM STANDARD HOUSING AND SUPPORT FACILITIES, AND THE RELATIONSHIPS BETWEEN THE GROUP AND OTHER INSTITUTIONS AND ALSO BETWEEN THE GROUP MEMBERS

4.0 INTRODUCTION

This Chapter examines the benefits Kayole Mihang'o Muungano Women's Group members derive from improved housing conditions and support services, arising from the initiatives of the group. It also explores the existence of some relationships between the group and other institutions such as central/local governments, as well as national and international agencies, and the relationships between the group members and their elected officials and also between the members themselves and the effects of such relationships on the group activities. The Chapter further examines the effect of community initiatives on the existing social bonds between the community members.

The aim of establishing Kayole Mihang'o Muungano Women's Group was to enable the group to mobilize resources so as to avail to the members, better housing and living environment than was found in their former settlements in Soweto and Mihang'o. The members joined the group with high hopes of owning better houses, enjoying improved services, improving their economic situations through small-scale enterprises and also to further strengthen the social bonds that had hitherto existed between the members. The housing conditions in the former settlements and the related facilities have therefore been compared with the current settlement to clearly bring out the benefits so far achieved through the housing scheme.

Although only about 10 percent of the members have benefited from the housing scheme so far, it is a pointer to what members should expect when the scheme is finally completed. The contributions of central/local governments and national/international agencies to the success achieved so far is very valuable, given the fact that the members of the group are poor people who seriously need contributions from outside the group to augment their meagre savings.

The success of such a self-help group depends to a great extent on the dynamism of the leadership as well as social cohesion thriving within the group. Against this background

therefore, it would be necessary to examine the members' assessment of their own leaders and also how the members relate with each other.

4.1 THE SOCIO-ECONOMIC CHARACTERISTICS OF KAYOLE MIHANG'O MUUNGANO WOMEN'S GROUP

The variables to be examined in this section include age, gender, marital status, occupation and income. The socio-economic characteristics would help to discern some salient features about the group members, which may help in arriving at some reasonable conclusion for instance, some of these characteristics would reveal whether the members are actually in the low-income bracket.

Tables 4.1 and 4.2 relate to the socio-economic characteristics of the group.

Table 4.1: Social-economic Characteristics of Kayole Mihang'o Muungano Womens Group

VARIABLE	MEMBERS' FREQUENCY	PERCENT
AGE:		
<20	4	4.0
20-29	45	45.0
30-39	30	30.0
40-49	14	14.0
50-51	7	7.0
>52	0	0.0
Total	100	100.0
SEX:		
Male	8	8.0
Female	92	92.0
Total	100	100.0
MARITAL STATUS:		
Single	33	33.0
Married	60	60.0
Divorced	3	3.0
Widowed	4	4.0
Total	100	100.0
LEVEL OF EDUCATION:		
None	8	8.0
Std 1-4	32	32.0
Std 5-8	37	37.0
Form 1-4	23	23.0
Form 5-6	0	0
University	0	0
Total	100	100.0
EMPLOYMENT STATUS:		
Self-employed	47	47.0
Employed (formal)	1	1.0
Employed (informal)	19	19.0
Unemployed	33	33.0
Total	100	100.0

Source: (Field survey, 2008)

Table 4.2: Members' Incomes Per Month Before and After Joining the Women Group

Incomes Before Joining the Women Group			Incomes After Joining the Women Group	
Income Per month	Frequency	Percent	Frequency	Percent
0	33	33.0	33	33.0
500-1500	12	12.0	0	0
1501-2000	6	6.0	2	2.0
2001-3000	23	23.0	9	9.0
3001-4000	18	18.0	30	30.0
4001-5000	5	5.0	17	17.0
5001-6000	1	1.0	6	6.0
6001-7000	2	2.0	0	0
>7000	0	0	3	3.0
Total	100	100.0	100	100.0

Source: (Field Survey, 2008)

4.1.1 Age Distribution

According to Obudho (1987), Nairobi is dominated by a youthful population, with over half of the total male population being below 24 years. Over 75 percent of the male population are below 35 years old and close to 90 percent were 44 years or below. He further stated that 56.37 percent of the total female population was 19 years old or less, about 80 percent was below the age of 29 and slightly above 90 percent of the female population in Nairobi was below the age of 39.

The survey revealed that the respondents were between the ages of 19-51 years. The average age was 34. The age bracket with the highest number of respondents was 20-29. The age group below 20 years constituted only 4 percent whereas 7 percent of the respondents were in the age bracket of 50-51. The age bracket of 30-39 years constitutes 30 percent of the respondents. Half of the respondents were 29 years and below, which reveals a relatively youthful population. This youthfulness may be attributed to the fact that the children of the older members join the

group once they become independent and also poverty which is prevalent within the informal settlements force many youths to drop out of school early and start fending for themselves. However, an important attribute to such a youthful population is that it is very vibrant, and therefore useful, especially where physical contributions to tasks are required, like in building members' houses. According to ILO, the working age population falls within the age bracket of 15-64 (World bank, 1980). The youthful population also ensures continuity of the group's initiatives, so that as the older people get tired and exit or die, the young people easily fill their positions and continue with the activities of the group.

4.1.2 Gender

The gender distribution of the respondents does not reflect the structure of population of the study area. This is because the restrictions imposed on male membership ensures that male applicants undergo a lot of filtering process so that the potential members the women consider to be undesirable are weeded out at the outset. Moreover, male membership is allowed only when such an applicant accepts to operate under women leadership. 92 percent of the respondents were female and only 8 percent were male.

4.1.3 Marital Status

The marital status of a member is a pointer to the housing requirements of households. Married people need more privacy and therefore more rooms as compared to single individuals. Single parents with grown up children also require some level of privacy. In a housing scheme involving self-help like Kayole Mihnag'o Muungano settlement, marital status acquires a different dimension. This is so especially for single female parents who have to divide their time between performing household chores, working elsewhere to provide food for the family and also contributing labour or finance in self-help activities.

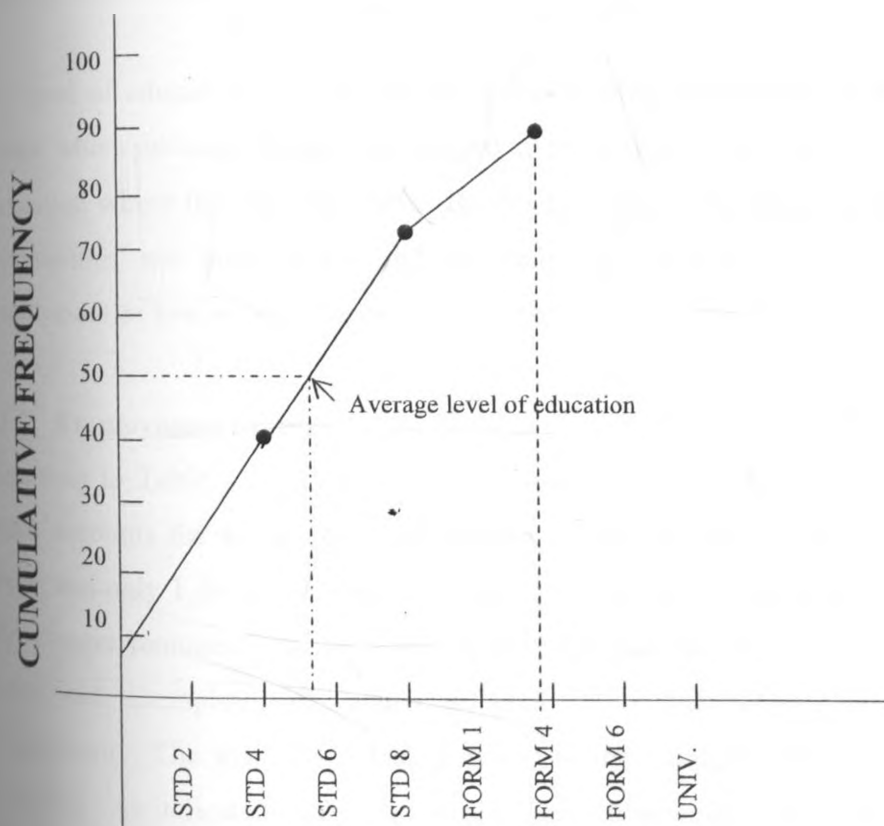
During the survey, the subject of marital status was found to be a bit intricate as some of the single ladies, especially the single parents were shying from indicating that they were single. Nevertheless, the survey revealed that single members, which consisted of ladies, constituted 33 percent, married members were 60 percent, divorced members were 3 percent and widowed were 4 percent. Within the single households, 66 percent had children which implies that when the

percentage of married members is added to that of single parents with children, then it means that 82 percent of the respondents need more space in order to provide privacy.

The number of respondents who need more space is further inflated by 3 percent and 4 percent of divorced and widowed members respectively. On the other hand, the single parents who constitute 22 percent, the divorced members who are 3 percent and the widowed members who constitute 4 percent represent the category of households who combine child rearing together with the group activities which might prove to be strenuous on the members, and might jeopardise their ability to meet the monthly contributions.

4.1.4 Education Status of the Respondents

Figure 4.1: Level of Education



The education level of the respondents has been summarised in Table 4.1 and figure 4.2. Both the graph and table reveal that 8 percent of the respondents have no education. 77 percent of the respondents have education levels ranging from standard 1-8. Only 23 percent of the

respondents had secondary education. It is important to note that no respondent had post secondary education. The average educational level in the group is standard Five, which is generally low and can be attributed to many factors. The inhabitants of the informal settlements are generally poor people who in most cases had problems in paying fees, which had previously been charged in primary schools as well as the fees being paid in secondary schools. The negative influences within the informal settlements such as crime, drug addiction, drinking of illicit brews, prostitution, etc. have often acted as negative catalysts towards the development of education. Similarly, as the Table indicates, 92 percent of the respondents were women, and it has been established that the girl child has been the most disadvantaged in terms of accessing education, but even the ones who manage to access education are still bogged down with domestic chores when they are away from school. This scenario is a product of the cultural practices in the traditional African society, which favours the education of the male child at the expense of the girl child.

The level of education is very critical in determining the income of individuals, especially in Kenya, where job opportunities are pegged on the levels of education. It therefore follows that in a situation where the education level is very low like in the group under study, reasonable job opportunities are nonexistent, and the only opportunities open to them are either self-employment or low paying jobs in the informal sector.

4.1.5 Employment Status

According to Table 4.1, majority of the respondents are self-employed in the informal sector, which accounts for 47 percent. 19 percent of the respondents are employed in the informal sector, and only 1 percent is employed in the formal sector, but does menial duties which yield very meagre remuneration. The survey revealed that the biggest problem facing the group is widespread unemployment, which affected $\frac{1}{3}$ of the respondents without any form of employment. The main contributing factor to the widespread unemployment is the level of education. As indicated above, the level of education among the members of this group is very low, but the employers in Kenya often relate the required expertise with the level of education. It is therefore not surprising that the members of this group have no reasonable jobs. The level of unemployment could also be attributed to the distance between the settlement and the town centre which attracts a one way fare of KShs.40.00 during peak hours. Most of the relatively

better paying jobs which are commensurate with the members' level of education are found at the town centre and its environs. Otherwise around the study area, casual jobs are mainly found at the construction sites, but they are very unreliable.

The nature of employment is an important determinant of the level of income. Since majority of the group members are either self-employed or employed in the informal sector, and given the level of development of the Kenyan informal sector, the rewards from the sector has been minimal. In addition to poor rewards from the informal sector engagements, the percentage of the unemployed respondents at 33 percent is quite high, meaning that the members who are married but unemployed, depend entirely on their spouses for monthly contributions, whereas the members who are single have no option but to default in payment at times. Default in payment of the monthly contributions may be disastrous to members as qualification for a house from the group is pegged on what the officials term "how active a members is", which according to them does not only include attending regular meetings and participating in other self-help activities, but also regular monthly contributions.

4.1.6 Income Distribution

This is the most important variable to this study, as the problem statement is based on it. It is the low-income level which compelled the members to form the group, with a view to harnessing their small contributions. According to Table 4.2, 12 percent of the respondents earn KShs.500-1500, whereas 6 percent earn KShs1500-2000. 23 percent of the respondents earn KShs.2000-3000 and 18 percent earn KShs.3000-4000 per month. From the foregoing, it is clear that 59 percent of the respondents earn KShs.500-4000. It is noteworthy that 33 percent of the respondents have no monthly income, and only 8 percent of the respondents earn KShs.4000-7000. None of the respondents earned more than KShs.7000.00 before joining the group, but thereafter, 3 percent of the respondents now earn above KShs.7,000.00 per month.

The respondents' average income before joining the women group was KShs.1,840.00 per month, but this improved to KShs.2,640 per month after joining the women group. The Table therefore shows that the respondents are enjoying a higher average income than before joining the women group.

Following a welfare monitoring survey which was carried out in 1997, it was estimated that the absolute poverty line in the urban areas was KShs.2,648.00 per person per month (GOK, 2001). This is an indication that the average income of the group falls short of the absolute poverty line in the urban areas. When other household members of the women group are taken into account, then the mean income per person per month diminishes even further. Kayole Mihang'o Muungano Women's Group members therefore deserve to be classified as very poor people.

4.2 SETTLEMENTS WHERE THE MEMBERS ORIGINATED FROM

Information concerning the settlements where members originated is important in determining the migratory patterns of town dwellers so as to make it easier in planning for housing and support facilities

Table 4.3: Settlements where the Members Originated From

Former Settlement	Frequency	Percent
Soweto	81	81.0
Mihang'o	19	19.0
Total	100	100.0

Source: (Field survey, 2008)

Table 4.3 shows that majority of the respondents came from Soweto and only a few of them came from Mihang'o. This may be a pointer to the fact that the Soweto inhabitants have a higher affinity for improved housing and support facilities than the Mihang'o people. However, the two groups do not migrate very far away from their former settlements. Accordingly therefore, future planning should be able to accommodate such a phenomenon.

4.3 HOUSING CONDITIONS IN PREVIOUS AND CURRENT SETTLEMENTS

In the survey concerning housing, infrastructure and services, the study mainly targeted the members who have benefited from the housing scheme initiated by Kayole Mihang'o Muungano Women's Group. This is because these are the people who have experienced life in the former settlements of Soweto and Mihang'o as well as in the new settlement in Kayole. Basing the

sample on this category would give a better comparative analysis between the conditions in the former settlements and the current one.

4.3.1 Ownership of Previous and Current Houses

Studies in behavioural sciences have revealed that when individuals own the houses in which they live, they usually do their best in maintaining and improving them, including the environment surrounding those houses (UNCHS, 1984). On the local scene, this observation has been proved to be true as the level of maintenance varies a great deal between owner occupied and privately rented houses.

Owning a house in an urban area constitutes enormous savings in that the resources, which could be used in paying house rent is directed towards other productive activities. Moreover, if the same house is rented out at the market rate, it could be a source of regular income to the owner. Socially, owning a house is a source of pride as it enhances an individual's social standing in the society.

Table 4.4: Ownership of Houses in the Previous Settlements of Soweto and Mihang'o and in the Current Settlement in Kayole by the Group Members

Response	Previous Settlements		Current Settlement	
	Frequency	Percent	Frequency	Percent
Yes	23	23.0	100	100.0
No	77	77.0	0	0
Total	100	100.0	100	100.0

Source: (Field survey, 2008)

According to Table 4.4, only 23 percent of the respondents owned the dwellings in which they lived in the informal settlements of Soweto and Mihang'o villages. This means that majority of the respondents lived in rented dwellings when they were residing in the two villages. This could have worked against their impetus to maintain and improve the structures in which they lived. Given that these people are low-income earners, it meant that a reasonable proportion of their incomes was being spent on payment of rent, which perhaps explains why majority of the

members have so far not benefited from the group's housing scheme, since they were remaining with very little resources to contribute to the groups housing scheme. On the other hand, the survey revealed that all the houses within Kayole Mihang'o settlement are owned by the members, which indicates a big improvement from the previous situation.

4.3.2 Materials Used in Constructing Houses in Previous and Current Settlements

Materials used in the construction of houses is a very important aspect of housing. The durability of a house, the level of comfort and the aesthetic standard of a house depend on the materials used in its construction. The Building Code (1986) and the Public Health Act (Cap.242), emphasise construction of a minimum standard house with permanent materials.

Table 4.5: Materials used in the Construction of Houses Inhabited by the Group in the Previous and Current Settlements

Material Used	Previous Settlement		Current Settlement	
	Frequency	Percent	Frequency	Percent
Timber and cartons	14	14.0	0	0
Timber and iron sheets	29	29.0	0	0
Timber, iron sheets and mud	57	57.0	0	0
Permanent materials	0	0	100	100.0
Total	100	100.0	100	100.0

Source: (Field survey, 2008)

Table 4.5 shows that in the former two settlements of Soweto and Mihang'o, 14 percent of the respondents lived in houses constructed from timber and cartons, 29 percent lived in houses constructed from timber and iron sheets, 57 percent lived in houses constructed from iron sheets, timber and mud, and none of the respondents lived in a permanent house. These houses were constructed from temporary materials and therefore were not durable and needed constant repairs to put them in usable conditions. Furthermore, houses constructed of temporary materials expose their inhabitants to weather elements which predispose diseases or the houses themselves provide favourable environments for disease causing vectors. According to the same Table, all

the houses in the new settlement in Kayole are constructed from permanent materials which are durable, provide comfort, are aesthetically appealing and above all, the materials used are in conformity with the government's definition of minimum standard housing.

4.3.3 The Number of Rooms in the Previous and Current Houses

The number of rooms in a house is a critical indicator of space available, especially when it is related to the household size. The United Nations Centre for Human Settlements (HABITAT) has stated that the minimum standard housing which consists of two rooms, a kitchen, bathroom and a toilet should be occupied by not more than five dwellers. This is to guard against over-crowding. According to UNCHS (HABITAT), over-crowding curtails comfort, free circulation of air, and may predispose airborne diseases.

Table 4.6: The Number of Rooms in the Previous and Current Houses

Number of Rooms	Previous Houses		Current House	
	Frequency	Percent	Frequency	Percent
1	57	57.0	0	0
2	41	41.0	52	52.0
3	2	2.0	35	35.0
4	0	0	13	13.0
Total	100	100.0	100	100.0

Source: (Field survey, 2008)

Table 4.6 shows that the average number of rooms the respondents occupied in Soweto and Mihang'o villages was 1.45, whereas the average number of rooms currently occupied by the respondents in their new settlement is 2.59, which is an indication that the provision of these new houses in Kayole has created more space.

Although the sizes of the households in the new settlement became bigger than they were in the old settlements, the increase in the average number of rooms in the new settlement ensured that the average occupancy per room in the new settlement which is 1.61 persons per room is lower than the average occupancy per room when the respondents were in the former settlements,

which was 2.71 persons per room. The household sizes are indicated in Table 4.7. The average occupancy per room in the group's new settlement in Kayole is thus within the requirement of UNCHS (HABITAT) occupation of minimum standard housing.

Table 4.7: Household Sizes in the Previous and Current Settlements

Household Size	Previous Settlement		Current Settlement	
	Frequency	Percent	Frequency	Percent
1	15	15.0	10	10.0
2	12	12.0	16	16.0
3	21	21.0	7	7.0
4	16	16.0	17	17.0
5	13	13.0	16	16.0
6	10	10.0	15	15.0
7	6	6.0	12	12.0
8	3	3.0	3	3.0
9	4	4.0	3	3.0
10	0	0	1	1.0
Total	100	100.0	100	100.0

Source: (Field survey, 2008)

4.3.4 Level of Satisfaction with the Materials Used by the Group in the Construction of Previous and Current Houses

As mentioned above, the material used in house construction determines the durability of a house, the level of comfort and its aesthetic value. However, an individual's satisfaction with these materials depend on whether the developed house is constructed from temporary or permanent materials. Even within these two categories of materials, an individual's preference would depend on one's value judgement. Nevertheless, Table 4.8 shows how the group responded when asked about the level of satisfaction.

Table 4.8:

Level of Satisfaction with the Building Materials used in Housing Construction in the Previous and Current Settlements

Response	Previous Settlement		Current Settlement	
	Frequency	Percent	Frequency	Percent
Very satisfied	0	0.0	13	13.0
Satisfied	0	0.0	83	83.0
Unsure	3	3.0	1	1.0
Dissatisfied	71	71.0	3	3.0
Very Dissatisfied	26	26.0		
Total	100	100.0	100	100.0

Source: (Field survey 2008)

Table 4.8 shows that no respondent was satisfied with the materials used in constructing houses in the former settlements of Soweto and Mihang'o, which were mainly, timber and cartons, lumber and iron sheets, and, timber, iron sheets and mud. 97 percent of the respondents expressed dissatisfaction with these materials due to low durability, comfort or aesthetic value.

Table 4.8 further indicates that 96 percent of the respondents are satisfied with the materials used in constructing houses in the new settlement at Kayole. The materials used are mainly concrete blocks, cement (both ordinary and water proof), sand, G.C.I. sheets, timber, glazing, steel casement, steel reinforcement, ballast and hardcore. The respondents' reaction was influenced by the durability, comfort and aesthetic value inherent in the final product, which adequately conformed to their expectations.

Table 4.8 also shows that 3 percent of the respondents were unsure of their level of satisfaction with the materials used in housing construction in the former settlement, whereas only one percent was unsure of the materials used in the new settlement. The respondents who were unsure of their satisfaction had set their expectations so high when they left their former settlements of Soweto and Mihang'o. Discussions with some of them revealed that they expected such materials as roofing tiles, floor tiles, ceiling boards, etc. to be used in their new houses, more so due to the fact that most of these materials are made by the members. However,

the low-cost model housing which is being built does not include some of the materials some members feel should have been included.

4.3.5 Level of Satisfaction with the Sizes of the Houses (rooms) in the Previous and Current Settlements

One of the aspects which received a lot of attention in the research is the extent to which more space has been made available in the new settlement in Kayole. The creation of more space is important in the low-income housing due to the high population in such settlements.

Table 4.9 Level of Satisfaction with the Sizes of the Houses (rooms)

Response	Previous Settlement		Current Settlement	
	Frequency	Percent	Frequency	Percent
Very satisfied	0	0.0	9	9.0
Satisfied	0	0.0	56	56.0
Unsure	4	4.0	13	13.0
Dissatisfied	85	85.0	22	22.0
Very dissatisfied	11	11.0	0	0
Total	100	100.0	100	100.0

Source: (Field survey, 2008)

Table 4.9 shows that 96 percent of the respondents were dissatisfied with the sizes of the houses or rooms in their former settlements of Soweto and Mihang'o. Most of the rooms in the former settlements measured 10x10 square feet, against the high population associated with low-income settlements. The situation was worsened by the fact that 57 percent of the respondents occupied single rooms when they were in their former settlements and 41 percent occupied two rooms (see Table 4.6). Only 2 percent of the respondents occupied three rooms in the former settlements. So the dissatisfaction expressed by the respondents can be attributed to the small spaces in the rooms vis-à-vis the large sizes of the households.

Table 4.9 further indicates that 56 percent of the respondents are satisfied with the sizes of their new houses in Kayole, whereas 22 percent are dissatisfied. From the Table, it is evident that the level of dissatisfaction with the sizes of the houses or rooms is much lower in the new settlement

at Kayole as compared to the situation in the previous settlement. This is due to the fact that all the respondents had two rooms and more in the new settlement, although the rooms in the new settlement measure 10x10 square feet, just like in the previous settlements of Soweto and Mihang'o. But since the houses in the new Kayole Settlement have more rooms than in the previous settlements, the new settlement has created more space. The women group builds two rooms, a kitchen, a bathroom and a toilet for their members, and additional rooms are constructed at the individual member's expenses. Based on this arrangement, 48 percent of the respondents have added one or two more rooms to their core houses, which have contributed to the increase in space.

The Table also indicates that 22 percent of the respondents are dissatisfied with the sizes of the houses in the new settlement. This is attributable to the fact that the cumulative percentage of households with six members or more is 34. On the other hand, only 13 percent of households currently occupy more than 3 rooms, which is an indication that 60 percent of the respondents with household sizes of six or more do not have adequate space in their current settlement in Kayole, which is the genesis of the demonstrated dissatisfaction.

It is notable that the number of respondents who are unsure of their level of satisfaction with the sizes of the houses or rooms in the old settlement is 4 percent and in the new settlement is 13 percent. This is because the sizes of the rooms were 10ft x 10ft (100 sq. ft) in both the previous and new settlements, so some of the respondents merely looked at the sizes of the rooms without looking at the number of the rooms and the quality of those rooms. This is mainly common with households which have large families.

4.3.6 Level of Satisfaction with the Quality of Workmanship on Houses in the Previous and Current Settlements

The quality of the work done does not necessarily refer to the actual quality of the structure, rather the quality as perceived and experienced by the beneficiary, and especially when they compare with their previous settlement of Soweto and Mihang'o. The quality of work done on a building also has a direct relationship with the durability, comfort as well as the aesthetic value of the structure.

Table 4.10 summarises the respondents' reaction to questions relating to the quality of work done on houses in the previous settlements of Soweto and Mihang'o and the current one in Kayole.

Table 4.10: Level of Satisfaction with the Quality of Work Done on Houses

Response	Previous Settlement		Current Settlement	
	Frequency	Percent	Frequency	Percent
Very satisfied	0	0.0	21	21.0
Satisfied	9	9.0	69	69.0
Unsure	0	0.0	2	2.0
Dissatisfied	74	74.0	8	8.0
Very dissatisfied	17	17.0	0	0
Total	100	100.0	100	100.0

Source: (Field survey, 2008)

Table 4.10 shows that in the previous settlement of Soweto and Mihang'o, 91 percent of the respondents were dissatisfied with the quality of the work done. Given the fact that the land on which these structures were built have no security of tenure, the owners have no impetus to provide quality structures, but are more concerned with the monthly rents they derive out of those structures. Table 4.10 further indicates that 9 percent of the respondents were satisfied with the quality of work done on the houses in Soweto and Mihang'o. The 9 percent respondents are believed to be the people who own houses in Soweto and Mihang'o, who do not want to disown the quality of work which they themselves did. On the other hand, 90 percent of the respondents are satisfied with the quality of work done on houses in the current settlement as it is a tremendous improvement when compared to what they occupied before. 8 percent of the respondents were not happy with the quality of the work done, and when interviewed further, they were particularly not happy with the absence of ablution blocks and the fact that the septic tanks were not constructed with the poor soakage of the soil in mind. Moreover, detaching the toilets and bathrooms from the house did not please some people. Only 2 percent of the respondents were not sure of how they felt about the quality of the work done.

4.3.7 Concentration of Families within the Previous and Current Settlement

The response relating to the concentration of families in the previous settlements of Soweto and Mihang'o and the new settlement in Kayole is presented in Table 4.11. According to the Table, 55 percent of the respondents indicated that the previous settlement was very congested and 43 percent indicated it was congested. On the other hand, 6 percent of the respondents indicated that the new settlement is very congested whereas 28 percent indicated that it was congested and 66 percent indicated that the new settlement is not congested. From the Table, it is evident that the respondents appreciate the fact that the new settlement in Kayole is less congested as compared to the previous settlements of Soweto and Mihang'o.

Table 4.11: How the Respondents Gauged the Concentration of Families in the Current and Former Settlements

Level of Concentration	Previous Settlement		Current Settlement	
	Frequency	Percent	Frequency	Percent
Very congested	55	55.0	6	6.0
Congested	43	43.0	28	28.0
Not congested	2	2.0	66	66.0
Total	100	100.0	100	100.0

Source: (Field survey, 2008)

As explained earlier in this paper, shelter involves not just a roof, but include among other things, adequate infrastructure, sanitation, and waste management. It would therefore, be easier to provide infrastructure, and services relating to housing in the current settlement at Kayole which is less congested, than in the previous settlements of Soweto and Mihang'o which are more congested.

4.3.8 Participation in the Conception, Planning, Implementation and Management of Housing Projects in the Previous and Current Settlements

One of the greatest advocates of participation by beneficiaries in housing projects that affect them is John Turner, who strongly believed that individuals should be given the necessary latitude to make decisions concerning their own housing. He believed that problems relating to

housing are better addressed when the beneficiaries are involved in the decisions concerning planning, construction and management of the houses.

Table 4.12 shows the respondents' reaction to questions relating to their participation in the conception, planning, implementation and management of the housing projects that affect them.

Table 4.12: Participation in the Conception, Planning, Implementation, and Management of Housing Projects in the Previous and Current Settlements

Response	Previous Settlement		Current Settlement	
	Frequency	Percent	Frequency	Percent
Yes	8	8.0	87	87.0
No	92	92.0	13	13.0
Total	100	100.0	100	100.0

Source: (Field survey, 2008)

Table 4.12 shows that 8 percent of the respondents took part in the conception, planning, implementation, and management of housing in the former settlements of Soweto and Mihang'o, whereas 92 percent of the respondents did not. Discussions with the group officials, the group's documents and documents held by Nairobi City Council revealed that the conception and planning of the Soweto village was done by the government through the Department of Defence, Provincial Administration and the Nairobi City Council. The 8 percent of the respondents who indicated that they took part in the exercise are the pioneers in the settlement, who strongly feel that by virtue of owning some structures there and being among the first people in the settlement, they participated in the conception, planning, implementation and management of the projects within those settlements. Otherwise the high percentage of respondents who indicated that they did not take part in the whole process is a pointer to the fact that the values propagated by the proponents of participation by beneficiaries of housing such as John Turner, was not realised in Soweto and Mihang'o.

The respondents indicated that 87 percent of them participated in the conception, planning, implementation and management of the housing projects in their new settlement in Kayole. 13

percent of the respondents indicated that they did not take part in the process in their new settlement, but on checking with their leaders, it was revealed that these people have poor meeting attendance record and their co-operation in other self-help activities such as building of the school, clinic, workshop, etc. is also questionable. The group holds annual general meetings every year, but the individual groups which merged to form the umbrella body, regularly return to the grassroots every month to collect the views of the members for onward transmission to the umbrella body. During the meetings, people are given equal chances to express their opinion and therefore those who miss chances of voicing their opinions are those people who seldom attend meetings and do not seek audience with the management of the group. The high level of participation indicated signifies that the developed houses suit the needs of the members and are within their resources.

4.3.9 Land Ownership Rights in the Previous and Current Settlement

Security of tenure is a very important aspect in housing development. UNCHS (1986) corroborates this fact by stressing that security of tenure stimulates the developers to invest in housing improvement. Konyimbi (1995) argues that;

"Individualised titles were perceived to lead to security of land rights in possession so that holders to such titles would be encouraged to invest their labour and capital in long-term developments, at times, financed from credit secured by the same land".

Security of tenure therefore encourages developers to put more into the development of their parcels, and also aid them in acquisition of loans from the financial institutions for the development of the same.

Table 4.13 shows how the members responded to the issue of ownership rights in the previous and current settlements.

Table 4.13: Land Ownership Rights in the Previous and Current Settlements

Response	Previous Settlement		Current Settlement	
	Frequency	Percent	Frequency	Percent
Yes	0	0	88	88.0
No	100	100.0	12	12.0
Total	100	100.0	100	100.0

Source: (Field survey, 2008)

According to Table 4.13, no respondent had any land ownership rights in the former settlement. This justifies why the housing and the living environment in Soweto and Mihang'o are still very deplorable. There is no drive to put investments into such property as one is not sure about future ownership. Furthermore, the inhabitants of Soweto and Mihang'o cannot use their titles to secure loans with which to develop the houses.

Table 4.13 further reveals that 88 percent of the respondents have documents to prove ownership rights in the new settlement at Kayole. These documents are in the form of letters of allotment. 12 percent of the respondents have not received letters of allotment owing to reasons ranging from non-payment of survey fees to delay in processing the allotment letters.

4.4 PROVISION OF INFRASTRUCTURE, COMMUNITY FACILITIES AND FUNDS FOR SMALL-SCALE ENTERPRISES IN THE PREVIOUS AND CURRENT SETTLEMENTS

4.4.1 Provision of Open Spaces and Playgrounds

4.4.1.1 Open spaces

Open spaces are important especially in densely populated areas as they provide free circulation of air, resting places for adults, playing areas for children, future areas of development and also give the inhabitants of a settlement an assurance that some land is still available for them. Open spaces therefore enhances the aesthetics of a residential area (Kimani, 1987).

Table 4.14 shows the respondents level of satisfaction with the provision of open spaces both in the former settlements in Soweto and Mihang'o and also in the new settlement in Kayole.

Table 4.14: Provision of Open Spaces

Response	Former Settlement		Current Settlement	
	Frequency	Percent	Frequency	Percent
No open space	87	87.0	66	66.0
Unsatisfied	13	13.0	30	30.0
Satisfied	0	0	4	4.0
Total	100	100.0	100	100.0

Source: (Field Survey, 2008)

Table 4.14 shows that 87 percent of the respondents have not recognised the presence of any open space in the former settlement of Soweto and Mihang'o. 66 percent of the respondents have indicated the absence of open spaces in the new settlement of Kayole. Majority of the respondents have thus indicated that in both settlements no open space has been provided. However, 30 percent of the respondents have indicated that they are not satisfied with the provision of open spaces in the new settlement, whereas 13 percent have expressed their dissatisfaction with the provision of open spaces in the previous settlements.

4.4.1.2 Playgrounds

Holme, A. and Massie, P. (1972), have underscored the need for children to play by saying that "The importance of play in children's physical, intellectual and emotional development is now undisputed". Ledermann, A. (1968) also supports this assertion by observing that playing is very significant in the psychological development and maturing of a human being. He further observes that psychological deviations of character such as "poor imagination, nervousness, irritability of children, waste of spare time and craving for entertainment" are manifestations of lack of active and creative play. But Ledermann does not restrict play to children alone. He observes that rationalisation of work and automation leads to creation of more spare time, for instance, weekends and early retirement, which has given rise to the need for creative activity and beneficial use of spare time. He therefore suggests that recreation and play grounds should be included into our organically developed cities, playgrounds, as espoused by the above writers, are thus important for both children and adults. Planning requirements for playgrounds has been discussed earlier in this paper.

Table 4.15 shows the response concerning the provision of playgrounds.

Table 4.15: Provision of Playgrounds

Provision	Previous Settlement		Current Settlement	
	Frequency	Percent	Frequency	Percent
No playgrounds	84	84.0	61	61.0
Unsatisfied	14	14.0	33	33.0
Satisfied	2	2.0	6	6.0
Total	100	100.0	100	100.0

Source: (Field Survey, 2008)

Table 4.15 shows that 84 percent of the respondents have indicated that no playground was provided in the previous settlement of Soweto and Mihang'o and 61 percent were of the opinion that no playground has been provided in the new settlement of Kayole. 14 percent of the respondents are unsatisfied with the provision of playgrounds in the previous settlements whereas 33 percent are unsatisfied with the provision of the same in the new settlement.

The reaction of the respondents concerning the provision of open spaces and playgrounds are almost similar because at times open spaces and playgrounds are used interchangeably in the low-income settlements. But it is noteworthy that some small percentage of the respondents, feel unsatisfied with the provision of open spaces and playgrounds in the previous settlements. In Soweto and Mihang'o, children play in any small available space including walkways, and the small spaces around the houses provide alternative to planned open spaces.

Sixty-four percent of the respondents are unsatisfied with the provision of open spaces and playgrounds in the new settlement at Kayole. According to these people, open spaces and playgrounds seem to be available, but they are inadequate. The planning of the new settlement created a lot of spaces, especially between buildings which are being used appropriately by both adults and children as open spaces and playgrounds. The presence of these facilities is further exaggerated by the fact that no road has been developed within the settlement and some inhabitants see all these as open spaces and playgrounds.

Nevertheless, majority of the respondents have recognised the absence of open spaces and playgrounds in both the previous and current settlements.

4.4.2 Provision of Water

Provision of water has dominated global debates in areas relating to “environmental sustainability, poverty alleviation and popular participation in development” (UNDP – World Bank, 1994). Water and sanitation decade was launched in 1981, and after that, a lot of resources and efforts have been committed towards the provision of water. Despite this, the rate of urbanisation and population growth has outstripped the rate of water provision, and the problem is more acute in the low-income settlements.

In Nairobi, 93 percent of households have access to safe drinking water. The 7 percent who lack access to safe drinking water are mainly concentrated in the low-income settlements (GOK, 2000).

Table 4.16 shows the respondents’ reaction to the question relating to the provision of water in the previous and current settlement.

Table 4.16: Provision of Water

Response	Previous Settlement		Current Settlement	
	Frequency	Percent	Frequency	Percent
No water provided	48	48.0	4	4.0
Unsatisfied	43	43.0	25	25.0
Satisfied	9	9.0	71	71.0
	100	100.0	100	100.0

Source: (Field Survey, 2008)

According to Table 4.16, 48 percent of the respondents were not connected to water supply in the previous settlement, 43 percent were unsatisfied and 9 percent were satisfied. The Table shows that accessing safe water in the previous settlement posed a lot of problems.

The Table also reveals that 71 percent of the respondents in the new settlement are satisfied with water provision, 25 percent are unsatisfied and 4 percent have not been connected. Focus group discussions with some of the members revealed that a number of members are not happy with the fact that at times water disappears for days and those who do not store enough run into problems. Others are not happy with the fact that the mode of distribution is through stand pipe as the core house has no provision for conveyance of water into the house, including the bathroom and toilet. Whoever wants to visit the toilet or bathe has to carry water from the stand pipe. The officials argue that the design of the house that limits the water use to only a stand pipe ensures economy in the use of water. The people who are not connected have not paid the Nairobi City Council connection fees and are therefore getting water from their neighbours. Otherwise, the group liaised with the Nairobi City Council and brought the trunk water infrastructure up to the settlement.

From the Table, there has been a great improvement in water provision when the new settlement is viewed vis-à-vis the old one.

4.4.3 Provision of Electricity

Electricity is very significant in the domestic economy. It is second only to petroleum-based fuels as a source of energy. It is widely consumed in commercial and industrial establishments and also in the institutions and households. According to GOK (2003), the overall demand for electricity has increased tremendously to 3,742.0 million KWH in the year 2002. The demand for domestic consumers and petty traders also increased to 1,262.9 million KWH in the year 2002. Although Kenya Power and Lighting Company has tried to meet this demand, their connection fee has put off many potential customers, especially from the low-income settlements.

Table 4.17 shows the respondents' assessment of provision of electricity in the previous and current settlements.

Table 4.17: Provision of Electricity

Response	Previous Settlement		Current Settlement	
	Frequency	Percentage	Frequency	Percentage
No electricity connection	86	86.0	90	90.0
Unsatisfied	11	11.0	0	0
Satisfied	3	3.0	10	10.0
Total	100	100.0	100	100.0

Source: (Field Survey, 2008)

According to Table 4.17, 86 percent of the respondents were not connected to electricity in the previous settlement but 90 percent of the respondents are currently not connected to electricity in the new settlement at Kayole. This is an indication that more people were connected in the previous settlements than the current one. This is because in the current settlement, the Kenya Power and Lighting Company was charging KShs.17,000.00 as connection fees initially. However, by the year 2004, they increased this fee to KShs.35,000.00 which has highly discouraged potential customers. By the time the fees were revised upwards, only a few people had electricity connection. However, since the revision, no member has been able to raise the requisite fees. Table 4.17 further shows that 11 percent of the respondents who were connected in the previous settlement were unsatisfied with the provision due to the fact that the use was restricted to lighting only and some conveniences like the toilets had no electricity. No respondent in the new settlement is unsatisfied. The Table also indicates that 10 percent of the respondents are satisfied in the new settlement, whereas only 3 percent was satisfied in the previous settlement. Despite the low connection in the current settlement as compared to the previous one, the respondents indicated that the few people who are connected in the new settlement enjoy more satisfaction than when they were in the previous settlement.

4.4.4 Provision of Surface Water Drainage

Surface water drainage is significant in a settlement as it conveys storm water and thus helps to control floods. It also helps to convey wastewater and ensures healthy sanitary conditions. From the engineering perspective, surface water drainage helps to drain water which collects on the road surface, and in the process leads to the increase of the road's lifespan.

Table 4.18 shows the respondents reaction to the question relating to surface drainage in the previous and current settlements.

Table 4.18: Provision of Surface Water Drainage

Response	Previous Settlement		Current Settlement	
	Frequency	Percent	Frequency	Percent
No surface water drainage	87	87.0	73	73.0
Unsatisfied	13	13.0	27	27.0
Total	100	100.0	100	100.0

Source: (Field Survey, 2008)

According to Table 4.18, 87 percent of the respondents did not recognise any surface water drainage in the previous settlements of Soweto and Mihang'o, and in the new settlement at Kayole, 73 percent of the respondents did not. This is a manifestation that the two settlements have not been provided with a well-planned surface water drainage system.

Table 4.18 also reveals that 27 percent of the respondents were unsatisfied with the provision of surface water drainage in the new settlement and 13 percent in the previous settlement. In both settlements, some residents made trenches merely to lead water away from their residences without caring where that water would go. In most cases, such trenches are poorly maintained and are often clogged with all manner of wastes ranging from polythene bags to bluish-grey, saturated waste water.

In the new settlement at Kayole, storm water drainage is aided by the fact that the land tapers gently from East to West, and the storm water usually ends up in the seasonal river that forms the Western boundary between the new settlement and Batanisho village.

4.4.5 Solid Waste Management

Urban solid waste management is the responsibility of local authorities, and consumes between 20 percent and 50 percent of Municipal budgets in the developing countries. The task of solid waste management is quite complex and requires the co-operation between households,

communities, private enterprises and Municipal authorities in order to find the most appropriate strategy to collect, transport, recycle or dispose off the wastes. Waste management is a critical service in an urban area since it has important consequences on public health and well-being, the quality and sustainability of an urban environment as well as the efficiency and productivity of the urban economy. In most developing countries, solid waste management is inadequate, and as such, a reasonable portion of the urban population has no access to waste collection service. Only a small fraction of the generated waste, especially in the low-income settlements, is actually collected (Schubeler, 1996).

Table 4.19 shows how the respondents reacted to the question relating to solid waste management.

Table 4.19: Management of Solid Waste

Response	Previous Settlement		Current Settlement	
	Frequency	Percent	Frequency	Percent
No solid waste management	83	83.0	37	37.0
Unsatisfied	17	17.0	54	54.0
Satisfied	0	0	9	9.0
Total	100	100.0	100	100.0

Source: (Field Survey, 2008)

According to Table 4.19, 83 percent of the respondents indicated the absence of solid waste management in the former settlements of Soweto and Mihang'o, and 37 percent indicated its absence in the new settlement at Kayole. 17 percent of the respondents were unsatisfied in the previous settlements, whereas 54 percent of the respondents are not satisfied in the new settlement at Kayole. Nobody was satisfied with solid waste management in the previous settlements as compared to 9 percent of the respondents who are satisfied with the management the same in the new settlement.

Table 4.19 reveals that the level of solid waste management is very low in the new settlement at Kayole and much lower in the former settlements of Soweto and Mihang'o. In their new settlement at Kayole, the group collects mainly the remnants of foodstuffs in containers, which they later collect and use to make fertiliser for sale. This activity has helped a great deal to reduce solid waste especially those arising from the foodstuffs. Otherwise the mode of managing other solid wastes in both settlements, for instance, polythene bags and papers is by burning, which also contributes to air pollution.

Management of solid waste in the former settlements of Soweto and Mihang'o as well as the new settlement at Kayole is poor. However, the recycling of solid waste in the new settlement has relatively relieved it of waste when compared with the previous settlements.

4.4.6 Provision of Street Lighting

Street lighting has become very important, especially in the residential areas of urban centres. This is because security concern is no longer the exclusive preserve of the rich, but all classes of people have become very conscious of their security.

Provision of street lighting is the responsibility of local authorities who are supposed to install street lights along the roads developed by them or roads developed by private individuals to adoptive standards. However, local authorities in developing countries have found it increasingly difficult to provide and maintain street lights due to the current economic situation and poor revenue bases. This has forced them to partner with private institutions and communities.

Table 4.20 indicates the respondents' reaction as to whether they are satisfied with the provision of street lighting.

Table 4.20: Provision of Street Lighting

Response	Previous Settlement		Current Settlement	
	Frequency	Percent	Frequency	Percent
No street lighting	100	100.00	100	100.00
Unsatisfied	0	0	0	0
Satisfied	0	0	0	0
Total	100	100.0	100	100.0

Source: (Sample Survey Data, 2008)

According to Table 4.20, all the respondents are of the view that in both settlements no street lighting has been provided. Field observations corroborated the views of the respondents. In the three settlements of Soweto and Mihang'o on one hand and the new settlement at Koyole on the other, there is no sign of street light. Some of the members interviewed confirmed that despite the presence of Soweto Polic Post nearby, security is still a big problem at night, partly due to the absence of street lights.

4.4.7 Provision of Access Roads

Girardent (1992) once observed that adequate shelter does not only mean a roof over one's head. It means among other things, accessibility to the developed shelter vis-à-vis the basic facilities. Accessibility to basic facilities such as waste management, market, shops, schools, means of transport, etc. is made possible through roads of access, which in urban areas is the responsibility of both central and local governments. But, since both the central and local governments in the developing countries are providing roads of access only in settlements initiated by them, private individuals who develop their own shelter make their own roads of access to the standards required by local authorities for adoption later on. However, the low-income households find it difficult to develop their roads to adoptive standards, save for intervention from donors. This helps to explain why many low-income settlements do not have paved roads.

Table 4.21 shows the respondents' assessment of the provision of roads of access in the previous settlements of Soweto and Mihang'o and also in the new settlement at Kayole.

Table 4.21: Provision of Access Roads

Response	Previous Settlement		Current Settlement	
	Frequency	Percent	Frequency	Percent
No of access roads	51	51.0	74	74.0
Unsatisfied	44	44.0	22	22.0
Satisfied	5	5.0	4	4.0
Total	100	100.0	100	100.0

Source: (Sample Survey Data, 2008)

According to Table 4.21, 51 percent of the respondents were of the opinion that there were no roads of access in the former settlements of Soweto and Mihang'o, whereas 74 percent of the respondents have indicated that there are no roads of access in the new settlement at Kayole. 44 percent of the respondents were unsatisfied with the provision of roads of access in the previous settlements, and on the other hand, 22 percent are unsatisfied with the provision of access roads in the current settlement. 5 percent of the respondents are satisfied with the provision of roads of access in the previous settlement, and in the new settlement, only 4 percent of the respondents are satisfied.

In Soweto and Mihang'o, at least the government made some few narrow earth roads when the squatters newly moved to these areas. But the part of Soweto adjacent to Kayole is fairly served with roads of access.

In the new settlement at Kayole, the ring road which runs parallel to the fence of the new settlement and the tarmacked road that forms the boundary between the settlement and Kayole are the only roads. Within the settlement itself, there are just indications where roads are supposed to pass, otherwise, footpaths which violate the general layout of the scheme are used to access the houses. Nevertheless, the members with houses next to the tarmacked road generally enjoy more accessibility than those who have houses in the interior of the scheme.

4.4.8 Provision of Sanitary Facilities

Sanitary facilities are those facilities which aid in the promotion of healthy (hygienic) living environment. They include; toilets, bathrooms, ablution blocks, septic tanks, exhausters, sewerage networks and sewerage treatment plants. Sewerage networks and sewerage treatment plants are major sanitary infrastructures which need to be discussed individually. However, sewerage treatment plants are too expensive to establish, even for national governments. The provision of sewerage network will be discussed later in this paper.

The main purpose of installing sanitary facilities is to reduce the spread of pathogens which usually affect the alimentary canal. The adverse public health effects arising from lack of provision of these facilities can be extremely grave, and in many developing countries, the effects limit socio-economic development through mortality and sicknesses which immobilise urban dwellers.

The high initial and the consequential maintenance costs of the sanitary facilities has prevented the governments of the developing countries from providing these facilities adequately. The worst hit are the settlements inhabited by low-income households, who have gone to the extreme of using unorthodox methods of disposing of wastes, such as flying toilets.

Table 4.22 shows the respondents' assessment of the provision of sanitary facilities in the previous and current settlements.

Table 4.22: Provision of Sanitary Facilities

Response	Previous Settlement		Current Settlement	
	Frequency	Percent	Frequency	Percent
No sanitary facility	37	37.0	0	0
Unsatisfied	61	61.0	88	88.0
Satisfied	2	2.0	12	12.0
Total	100	100.0	100	100.0

Source: (Field Survey, 2008)

Table 4.22 shows that 37 percent of the respondents feel that no sanitary facility has been provided in Soweto and Mihang'o settlements, and in Kayole no respondent has indicated the absence of sanitary facilities. In both settlements, the respondents have indicated high levels of dissatisfaction with the provision of sanitary facilities. 61 percent of the respondents registered dissatisfaction with the facilities in the previous settlements of Soweto and Mihang'o, whereas 84 percent are dissatisfied with the facilities in the current settlement at Kayole. Soweto and Mihang'o villages are mainly served by pit latrines which in many cases are in sorry conditions, for instance, the respondents indicated that most of them are full and a number of them had mud walls with many gaping holes which offered no privacy. In the new settlement at Kayole, the major problem is the soil soakage which is very poor, making the septic tanks to fill so fast. The other problem with sanitation in the new settlement is that water is not conveyed into the toilet, so one has to carry water from the stand pipe into the toilets and bathrooms. 12 percent of the respondents are satisfied with the provision of sanitary facilities in the new settlement and 2 percent were satisfied with the situation in the previous settlements.

The Table demonstrates that despite the problems experienced in the new settlement, the members are happier than when they were in the previous settlement.

4.4.9 Provision of Health Facilities

Good health is both a basic human right and a necessary condition for rapid socio-economic development. The governments of the developing countries recognise this fact, and as a result, have heavily invested in the expansion of health infrastructure and personnel, both in the urban and rural areas.

In urban areas where there is high concentration of population, the provision of health facilities has not kept pace with the urban population growth. Among the urban dwellers, the category most affected by the low provision of health facilities is the low-income households. Despite intervention by the NGOs, the number of health facilities in the low-income settlements is not sufficient.

Table 4.23 gives the respondents' assessment of the provision of health facilities in the previous and current settlements.

Table 4.23 Provision of Health Facilities

Response	Previous Settlement		Current Settlement	
	Frequency	Percent	Frequency	Percent
No health facility	58	58.0	0	0
Unsatisfied	38	38.0	69	69.0
Satisfied	4	4.05	31	31.0
Total	100	100.0	100	100.0

Source: (Field Survey, 2008)

Table 4.23 shows that 58 percent of the respondents are of the view that there were no health facilities in Soweto and Mihang'o, and no respondents indicate the absence of health facilities in the new settlement at Kayole. However, 38 percent of the respondents were unsatisfied with the provision of the facilities in the previous settlement, whereas 69 percent are unsatisfied with the provision of the same in the current settlement. In both cases, the respondents have cited persistent lack of drugs as their source of dissatisfaction. The public health facilities found in these settlements mainly deal with light cases like communicable diseases, for instance, malaria, diarrhoea, typhoid, coughs, colds, flues, etc.

In the new settlement at Kayole, the group with the help from African Housing Fund (AHF) built a clinic, which used to be very well stocked during the time when the group was still in good terms with the NGO (AHF). However, when AHF withdrew, the clinic has been having serious problems, especially concerning securing of drugs and payment of the nurse serving at the clinic. Otherwise the clinic brought a lot of relief to the group, and there has been no congestion since it mainly attends to members and their families.

4 percent of the respondents were satisfied with the provision of health facilities in the previous settlements, whereas 31 percent of the respondents were happy with the provision of the facilities in the new settlement.

4.4.10 Availability of Markets

Markets are very important in the economy of any country. In urban areas, markets are particularly significant as they are a big source of local authority revenue, they provide a favourable environment for buying and selling of goods and services, they provide employment, and socially they are important meeting places where people socialise and exchange ideas and experiences. From economics' perspective, a market is any situation where a buyer and a seller are brought into close contact.

In Kenyan urban areas, the establishment and operations of markets are the domain of local authorities. But in many urban areas and notably in areas inhabited by low-income households, some markets have sprung up spontaneously without proper infrastructure being put in place, especially along the roads.

Table 4.24 shows the respondents' assessment of the availability of markets.

Table 4.24: Availability of Markets

Response	Previous Settlement		Current Settlement	
	Frequency	Percent	Frequency	Percent
No market available	18	18.0	6	6.0
Unsatisfied	47	47.0	14	14.0
Satisfied	35	35.0	80	80.0
Total	100	100.0	100	100.0

Source: (Field Survey, 2008)

Table 4.24 shows that 18 percent of the respondents have indicated that previous settlements of Mkweto and Mihang'o had no markets and 6 percent of the respondents indicated that there are no markets in the new settlement.

Table 4.24 also reveals that 47 percent of the respondents were unsatisfied with the availability of markets in the former settlement, whereas 14 percent are dissatisfied with the availability of markets in the new settlement at Kayole. The source of dissatisfaction is due to the fact that

these markets are mainly found along the roads and some buyers are located far from them and are not happy with the distances. Secondly, these markets are not protected against the elements of weather and as such, are susceptible to rainfall, hot sun and wind blown dust which spoil the foodstuffs being sold as well as other wares like clothing.

The Table further reveals that 35 percent of the respondents are satisfied with the availability of markets in the previous settlements, whereas 80 percent of the respondents are satisfied with the availability of markets in the new settlement. In the new settlement at Kayole, the ten stalls built by the members of Kayole Mihang'o Muungano Women's Group are already operational and many other traders have also invaded the area around these stalls, which has actually made the area along the tarmacked road dividing the new settlement and Kayole site and service scheme, to be a beehive of activity. The interior of the settlement itself is a market where the building materials made by the group are sold. The new settlement at Kayole therefore, enjoys more access to markets than in the previous settlement.

4.4.11 Provision of Public Telephone Booths

Public telephone booths are still important in areas inhabited by low-income households, since they relatively cost less to use. Majority of the low-income households have no access to mobile telephones, save for the community phones which are also relatively expensive to use.

Table 4.25 shows the respondents assessment of the availability of public telephone booths in the previous and current settlements.

Table 4.25: Provision of Public telephone Booths

Response	Previous Settlement		Current Settlement	
	Frequency	Percent	Frequency	Percent
No public telephone booth	77	77.0	10	10.0
Unsatisfied	23	23.0	82	82.0
Satisfied	0	0	8	8.0
Total-	100	100.0	100	100.0

source: (Field Survey, 2008)

Table 4.25 shows that 77 percent of the respondents feel that there are no public telephone booths in the former settlements of Soweto and Mihang'o, and 10 percent feel the new settlement at Kayole does not have a public telephone booth. 23 percent of the respondents were not satisfied with the provision of public telephone booths in the previous settlements, whereas 82 percent of the respondents are not satisfied with the provision of the same in the new settlement. No respondent was satisfied with the provision of public telephone booths in the previous settlement, and 8 percent of the respondents are satisfied in the new settlement.

In the previous settlement of Soweto, field observations only revealed public telephone booths at Soweto Community Centre, which is very far from other households which may not even be aware of their existence. In the former settlement of Mihang'o, field observation did not notice any public telephone booth, but they can easily cross to Kayole site and service scheme in order to access service.

In the new settlement at Kayole, the group liaised with Telkom Kenya and provided one public telephone booth in the scheme. But a few months ago, some people sneaked into the settlement and vandalised it. The members are pointing accusing fingers at those who are operating telephone bureaus. Nevertheless, in case the Telkom Kenya people can fix the missing parts, the group will continue enjoying the services, taking into account the fact that few people can afford to operate mobile phones.

4.4.12 Provision of Sewerage Network

Sewerage systems offer the most feasible option for off-site disposal of wastes in urban areas. However, the initial and operation costs of a conventional sewer system is so high for developing countries. It is estimated that only 60 percent of the urban population in Kenya have connection to sewer (GOK, 1996). The rest use other systems of waste disposal. The low-income settlements are the most disadvantaged with sewerage system coverage.

Table 4.26 shows the respondents' assessment of sewerage coverage in the previous and current settlements.

Table 4.26: Provision of Sewerage network

Response	Previous Settlement		Current Settlement	
	Frequency	Percent	Frequency	Percent
No Sewerage Network	100	100.0	100	100.0
Unsatisfied	0	0	0	0
Satisfied	0	0	0	0
Total	100	100.0	100	100.0

Source: (Field Survey, 2008)

Table 4.26 shows that in all the settlements of Soweto, Mihang'o, as well as the new settlement at Kayole, all the respondents have indicated the absence of sewerage network.

In the new settlement at Kayole, the group members at first thought that they would be comfortable with septic tanks. But soon they discovered that the soakage of the black cotton soil in that area is so poor, and the built septic tanks get filled up very fast. They then mobilised the members to contribute towards connection to the sewerage network which is about thirty metres on the side of Kayole site and service scheme. However, the tarmacking of the road which separates the settlement from Kayole site and service scheme by Nairobi City Council seriously discouraged the group, as they feared that the cost would be prohibitive. Recently, the area member of parliament visited the settlement and promised to help them to connect to the sewerage network.

4.4.13 Availability of Funds for Small-scale enterprises

According to Ondiege (1995), small-scale enterprises, whose main participants are the low-income households, plays a critical role in production, distribution, finance, and employment creation in the economies of the developing countries. However, despite this important role, small-scale enterprises face a number of constraints which, according to Ondiege (1995), include "lack of capital, poor management practices, inadequate access to credit, poor infrastructure and lack of protection, among others". Studies done by other scholars have therefore suggested legal and institutional adjustments that would stimulate the growth of the sector.

Table 4.27 indicates the respondents' assessment of the availability of funds for small-scale enterprises, both in the previous and current settlements.

Table 4.27: Availability of Funds for Small-scale Enterprises

Response	Previous Settlement		Current Settlement	
	Frequency	Percent	Frequency	Percent
No funds	66	66.0	7	7.0
Unsatisfied	29	29.0	45	45.0
Satisfied	5	5.0	48	48.0
Total	100	100.0	100	100.0

Source: (Field Survey, 2008)

Table 4.27 shows that 66 percent of the respondents are of the view that there were no funds for small-scale enterprises in the previous settlement, whereas 7 percent of the respondents indicated that there are no funds for small-scale enterprises in the new settlement. This signifies that funds for small-scale enterprises are more available in the new settlement at Kayole than was in the previous settlement. 45 percent of the respondents are unsatisfied with the availability of the funds in the new settlement at Kayole, and 29 percent are unsatisfied with its availability in the previous settlements. 48 percent of the respondents are satisfied with the availability of funds for small-scale enterprises in the new settlement, and only 5 percent were happy with its availability in the previous settlement. It is important to note that the new settlement at Kayole enjoys a higher level of funds availability and satisfaction as compared to the previous settlement.

4.4.14 Provision of Schools

Education has played a significant role in equipping human capital with the necessary skills, knowledge, attitudes and values in order to enable labour-force to contribute adequately towards the socio-economic development. Governments in the developing countries have dedicated a large proportion of their budgets to the development of education. But despite the government's effort, educational facilities have been inadequate, especially in the settlements in the urban areas inhabited by low-income groups.

Table 4.28 gives the respondents' assessment of the provision of schools in the previous settlements of Soweto and Mihang'o and also in the new settlement at Kayole.

Table 4.28: Provision of Schools

Response	Previous Settlement		Current Settlement	
	Frequency	Percent	Frequency	Percent
No schools	57	57.0	0	0
Unsatisfied	39	39.0	89	89.0
Satisfied	4	4.0	11	11.0
Total	100	100.0	100	100.0

Source: (Field Survey, 2008)

According to Table 4.28, 57 percent of the respondents indicated that there were no schools in the previous settlements of Soweto and Mihang'o, and no respondent indicated the absence of schools in the new settlement at Kayole. In the former settlements of Soweto and Mihang'o, schools meant for these villages are very few against a very large population. Some of the inhabitants whose dwellings are located very far from the schools built in the villages, are inclined to feel that the schools are not meant for them, and therefore, take their children across to schools in either Embakasi or Kayole site and service scheme. 39 percent of the respondents were not satisfied with the provision of schools in the previous settlement, whereas 89 percent of the respondents are not satisfied with the provision of schools in the current settlement. Reasons for dissatisfaction with provision of schools in the previous settlement include distance from schools, lack of facilities, materials needed in schools, etc.

In the new settlement at Kayole, the group combined efforts with the African Housing Fund (AHF) and built a good primary school which goes up to standard eight, with a kindergarten. However, the group agreed to charge KShs.300.00 per term to enable them buy materials needed in school, for instance, books. But after sometime, the group found it difficult to pay this money, and when the free primary education programme was declared, all the parents withdrew their children and took them to public schools. Right now it is only the kindergarten which has pupils. Some classes for the primary school are now used for private tuition during schools holidays.

From the table, it is clear that the new settlement at Kayole enjoys more availability of educational infrastructure than the previous settlement of Soweto and Mihang'o, and the distance to school conforms to the planning requirements discussed earlier in this paper.

4.4.15 Level of Collaboration between the Group Members, local and Central Government, and National/International Agencies

Satterthwaite and Mitlin (2002), as cited earlier in this write-up, have articulated the need to ensure that collaboration exists between local community organisations and a range of national and international agencies. This is mainly to attract the flow of development assistance geared towards addressing problems relating to poverty as well as problems associated with housing and support services. This collaboration is very necessary owing to the impacts of the structural adjustment programmes which have led to reduction in government employment, economic recession and the decline in the provision of government services, whose effects have adversely affected the low-income households.

Table 4.29 shows the respondents' assessment of the collaboration that existed in the previous and current settlements.

Table 4.29: Collaboration Between the Group Members and other Institutions

Response	Previous Settlement		Current Settlement	
	Frequency	Percent	Frequency	Percent
Non-existent	32	32.0	4	4.0
Low	47	47.0	22	22.0
Moderate	21	21.0	63	63.0
High	0	0	11	11.0
Total	100	100.0	100	100.0

Source: (Field Survey, 2008)

Table 4.29 shows that 32 percent of the respondents felt that there was no collaboration between the group and local and central governments, and national/international agencies in the previous settlements of Soweto and Mihang'o. 47 percent of the respondents agree that there existed

some collaboration in the previous settlements, but it was low, and 21 percent of the respondents are of the opinion that the level of collaboration between the group and the other institutions in the previous settlement was moderate.

Table 4.29 further indicates that 4 percent of the respondents are of the opinion that there was no collaboration between the group and local and central governments, as well as national/international agencies in the current settlement. 22 percent of the respondents aver that there exists some collaboration but it is low. 63 percent view the existing collaboration in the current settlement as being moderate and 11 percent of the respondents are satisfied with the level of collaboration. Majority of the respondents (79 percent) feel that the level of collaboration in the previous settlement range from non-existent to low, whereas only 26 percent of the respondents feel that the level of collaboration in the current settlement range from non-existent to low. Only 21 percent of the respondents felt that the level of collaboration in the previous settlement was moderate with no respondent being satisfied. However, 74 percent of the respondents feel that the level of collaboration between the group and the above mentioned institutions in the current settlement range from moderate to high, an indication that the group members in the current settlement have relatively enjoyed a higher level of benefits arising from collaboration between itself, the local/central governments and the national/international agencies. The benefits can be seen in the form of houses, clinic and the schools.

4.5 SOCIAL COHESION WITHIN THE GROUP

One of the factors, which influenced the women to start the group was the social bonds that existed between them. The social bonds within a group are believed to generate unity, which is crucial for the achievement of a group's objectives. The variables to be examined here are the level of satisfaction with the group's leadership, members' knowledge about each other and the occurrence or absence of petty squabbles within the group.

4.5.1 The Level of Satisfaction with the Group's Leadership

The group leadership include chairperson, secretary, treasurer, their assistants and committee members. They are elected at the annual general meetings, which are held every year. The leaders ensure that the operations and activities of the group are carried out in a regulated and

orderly manner, in order to realise the objectives of the group effectively, efficiently and in an economic manner.

Table 4.30 shows the group's level of satisfaction with their leaders.

Table 4.30: The Group's View of their Leaders

Response	Frequency	Percent	Cumulative Percent
Yes – satisfied	88	88.0	88.0
No – not satisfied	12	12.0	100.0
Total	100	100.0	

Source: (Field Survey, 2008)

Table 4.30 indicates that 88 percent of the respondents are satisfied with the group's leadership. This means that overwhelming majority of the respondents feel that the way the leaders have performed their roles i.e. planning the activities, organising the members and their activities, mobilising members and resources, controlling and co-ordinating the group, members, materials and resources, are effective and efficient. On the other hand 12 percent of the respondents are dissatisfied with the group leadership. Discussions with the group members revealed that the members who are dissatisfied with the group leadership constitute a group which has tried on several occasions to unseat the incumbent officials, but on each occasion have been soundly trounced, and have therefore, resorted to inciting members against the leadership.

From the Table above, it is clear that the group members are satisfied with the leadership of their officials.

4.5.2 Members Knowledge of each other at the Time of Registration

Table 4.31 below indicates the members' knowledge of each other at the time they were registering with the group.

Table 4.31: Members' Knowledge of Each Other at the Time of Registration

Response	Frequency	Percent	Cumulative Percent
Yes – familiar	79	79.0	79.0
No – not familiar	21	21.0	100.0
Total	100	100.0	

Source: (Field Survey, 2008)

Table 4.31 shows that at the point of registration, 79 percent of the respondents were familiar with each other, whereas 21 percent had no knowledge about the other members. Discussions with both the members and the officials revealed that very few members from Soweto and Mihang'o knew each other prior to registration with the umbrella body. The continuous recruitment of members also introduced into membership people who had no knowledge of each other.

4.5.3 Members' Knowledge of Each Other at the Time of the Survey

Table 4.32 shows the members' assessment of knowledge about each other at the time this survey was carried out.

Table 4.32: Knowledge of Each Other at the Time of the Survey

Response	Frequency	Percent	Cumulative Percent
Yes – familiar	96	96.0	96.0
No – not familiar	4	4.0	100.0
Total	100	100.0	

Source: (Sample Survey Data, 2008)

The above Table shows that at the point of this survey, 96 percent of the respondents were familiar with each other, whereas only 4 percent had no knowledge of each other. This is an indication that between the time of registration and survey, the level of familiarity had improved, and thus has the effect of strengthening the social bonds within the group.

4.5.4 Harmony within the Group

A social group formed with the aim of realising certain objectives is supposed to share the same feelings, interests, opinions, etc. When this occurs, then it can be concluded that there is harmony within that group, and it is expected to be devoid of squabbles, or disagreements. But in a group where squabbles are the order of the day, harmony lacks.

Table 4.33 represents the respondents' answers to the question inquiring whether the members have quarrelled among themselves at any one particular time.

Table 4.33: Members Reaction as to whether they have Disagreed among Themselves

Response	Frequency	Percent	Cumulative Percent
Yes - disagreed	12	12.0	12.0
No - no disagreement	88	88.0	100.0
Total	100	100.0	

Source: (Field survey, 2008)

Table 4.33 shows that, 88 percent of the respondents have not been involved in any disagreement within the group. This is an indication that generally people concur in interests, feelings, opinions, etc., which has the effect of propagating harmony within the group. However, 12 percent of the respondents have been involved in disagreements within the group. Discussions revealed that the main source of disagreements was the manner of arranging how the houses were to be provided to the members. Priority is given to members who the officials refer to as 'active'.

4.5.5 Harmony Between the Members and Officials of the Group

Table 4.34 indicates the members response to the question concerning whether they had any disagreements with the officials.

Table 4.34: Disagreements Between the Members and the Officials

Response	Frequency	Percent	Cumulative Percent
Yes - disagreed	14	14.0	14.0
No - no disagreement	86	86.0	100.0
Total	100	100.0	

Source: (Field survey, 2008)

Table 4.34 shows that 86 percent of the respondents have not been involved in any quarrels with the group officials, which is an indication that the members have generally co-existed in harmony with the officials. 14 percent of the respondents have quarrelled with the group officials. The source of disagreements between the members and the officials ranges from what happened during the elections to the activities within the group, for instance, allocation of houses, kiosks, availability of funds for small-scale enterprises, social sanctions imposed on members who default in loan payment, etc.

4.6 PROBLEMS FACED BY THE GROUP

The members of Kayole Mihang'o Muungano Women's Group face a number of problems. Members who are defeated during the annual general meetings try to incite some members against the officials. This has led to some members expressing dissatisfaction with the leadership of the group as seen earlier in this paper.

The management team tries to be as fair as possible in allocation of houses. They base their mode of allocation on regular payments, attendance of meetings and participation in other self-help obligations. However, there are some members who demand to be given priority despite falling short of some requirements. This often brings disagreements between the officials and some members.

The members' ability to pay the monthly contributions and to contribute to other self-help obligations, is seriously affected by low-incomes. As seen from the previous discussions, majority of the members earn between 0 to KShs.4,000.00 a month, with about 33 percent without any income. The management team understands their members very well. They know

that majority of them would like to meet their financial obligations but are limited by income. But they feel morally bound not to do away with them, as off-loading them would go counter their original objectives.

The disagreement between the group and African Housing Fund (AHF) seriously affected the production of houses by the group. After the withdrawal of AHF, the group has written a number of proposals to various national and international agencies, but none has responded positively. They are still trying their luck with others.

When the group started the production of building materials, a lot of construction work was going on around the settlement. But by the time this survey was done, the market had diminished so much that the group resorted to producing the materials and organic fertiliser on order.

Sanitation problems have plagued the new settlement of Kayole since its establishment. The settlement is not connected to sewerage network, and so the inhabitants use septic tanks which are highly affected by the poor soakage. This has made the septic tanks to fill quite often. The lasting solution lies with connection to the sewerage network, which is only 30 metres away, but a tarmacked road has to be excavated to reach it.

Kayole Mihang'o Muungano Women's Group, with the help of African Housing Fund invested very heavily on the primary school. However, when the free primary education came into operation, almost all the parents withdrew their children because of payment of KShs.300.00 per term. The classes are now empty and are only used for tuition during school holidays.

The issue of land has been a very big headache to the group. The parcel of land where the current settlement lies is only 8 acres, which was given to the group by the government. The total number of group members is 1046, and all of them cannot be accommodated on the 8-acre piece of land. The government wanted to help them to acquire some land within Nairobi, but could not access any vacant land, and so they were given 15 acres in Thika which they are saying is a bit far from Nairobi. They have not made any attempt to acquire private land owing to lack

of resources. The management team has tried to solve the problem of lack of space by allocating stalls to members who miss plots, but even the stalls are not enough.

4.7 SUMMARY OF THE FINDINGS

4.7.1 Household Characteristics

The study observed that the average age of Kayole Mihang'o Muungano Women's Group is 34 years, and the age bracket of 30-39 years constitute 30 percent of the members. This represents a youthful population which is very favourable to the activities of the group. Majority of the members are married, although a reasonable number are single, of which single parents form the majority. The number of married members, single parents, divorced, with children and widowed constitute the category which need more privacy and therefore more rooms.

The level of education is very low, with majority of the members (69 percent) possessing level of education between standard 1 to 8, whereas 8 percent of the members have not attended school. Level of education is important in determining employment status which also influences an individual's income. 33 percent of the members are unemployed and 66 percent of them earn their living from the informal sector which is not very well developed in Kenya, and as such the returns from it are not adequate. This is manifested in the income distribution of the group, which shows that 33 percent of the members earn nothing per month, whereas 59 percent of them earn between KShs.500.00 and KShs.4,000.00. The average income of the group is KShs.2,640.00 which is below the absolute poverty line in Kenya. It is therefore, reasonable to conclude that the members of Kayole Mihang'o Muungano Women Group are very poor people.

4.7.2 Housing Conditions in the Previous and Current Settlements

Kayole Mihang'o Muungano Women's Group, despite their limited resources, have made important steps in providing their members with better housing and living environment. In order to be able to clearly bring out the impact of the group's effort, the study made comparison between the current housing conditions at Kayole and the conditions of the houses when the members were still living in Soweto and Mihang'o.

The efforts of the group have led to improvement in house ownership by the group members in the new settlement at Kayole. In the previous settlement of Soweto and Mihang'o, only 23

percent of the members owned their dwellings. Currently in the new settlement, all the inhabitants own the houses in which they live.

An aspect which received a lot of attention during the study was that of determining the extent to which the size of the houses/rooms improved in the new settlement at Kayole when compared to the previous settlements. The average number of rooms improved from 1.45 in the previous settlements of Soweto and Mihang'o to 2.59 in the new settlement at Kayole, which actually improved the average occupancy per room in the previous settlement from 2.71 persons per room to 1.61 persons per room in the new settlement. The initiatives of the group have thus created more space and led to less concentration of families in the new settlement than in the previous ones.

The initiatives of the group members have also led to housing satisfaction in the new settlement at Kayole when viewed against the level of satisfaction the respondents had at Soweto and Mihang'o. The level of satisfaction was measured in terms of the sizes of the houses or rooms, the materials used in housing construction and the quality of the work done.

The women group enabled the members to participate in the conception, planning, implementation and management of housing projects, which increased the members' satisfaction with the houses produced. This brings to mind what Turner said about participation in housing projects, when he argued that households that are in control of certain aspects of their housing will be far more satisfied than in cases where ready houses are availed to them.

The women group has also helped its members to acquire land ownership rights on the parcels on which their houses stand, a situation which was not existing in the previous settlements.

4.7.3 Provision of Infrastructure, Community Facilities and Funds for Small-scale Enterprises

The study observed that, although in some instances the women group failed to satisfy the members' needs in terms of infrastructure and community facilities, in most cases their initiatives yielded more satisfaction in the new settlement at Kayole than when they were in their previous settlements of Soweto and Mihang'o. The women group helped to avail more services

in terms of water, solid waste management, sanitary facilities, markets, health facilities, public telephone booths and schools. They also helped to avail more funds for small-scale enterprises and raised the level of collaboration between the group members, local/central governments and local/international agencies. However, the areas where the women group still have a lot of work to do include provision of playgrounds, open spaces, electricity supply, surface water drainage, street lighting, roads of access and connection to sewerage network, which they have not managed due to limited resources.

4.7.4 Relationships Between Group Members

Before the formation of Kayole Mihang'o Muungano Women's Group, there existed some loose bonds between the women who shared so many things in common. However, the establishment of the group strengthened these bonds and brought about social cohesion within the group. This has been manifested in the level of satisfaction with the group's familiarity among the members, and the high level of prevailing harmony within the group.

4.7.5 The Group's Activities and Problems Faced

The study observed that the members' monthly contributions have been seriously affected by their low incomes, coupled with many domestic obligations they have. Given the fact that housing production currently depends entirely on members' savings and income from their investments after the withdrawal of African housing Fund, low monthly contributions and lack of outlets for the produced building materials has slowed down the rate of housing production which is now averagely 3.7 houses per year as compared to the days of AHF when it stood at 16.2 houses per year. Nevertheless, it is encouraging to note that the repayment of loans for small-scale enterprises has been efficient because of the mechanisms put in place by the group officials. The activities of the group has however, been curtailed by a number of problems which include, disagreements arising from elections and allocation of houses, low-incomes, lack of market for products from the group's investments, poor soil soakage interferes with provision of sanitation, exodus of pupils from the primary school and the issue of acquisition of land.

CHAPTER FIVE: CONCLUSIONS AND RECOMMENDATIONS

5.0 CONCLUSION

There is enough evidence to demonstrate that the initiatives of Community Based Organisations (CBOs) have reached low-income households in urban areas with improved housing and living conditions, in a manner that can reach more people than the conventional low-cost housing. Kayole Mihang'o Muungano Women's Group has helped its members to acquire house ownership, and to this end, about 10 percent of the members have benefited. The houses so far produced by the group are more spacious as compared to their previous houses in Soweto and Mihang'o, and their owners are satisfied in terms of space created, materials used and quality of the work done. The group has also enabled its members to participate in the conception, planning, implementation and management of housing projects, an idea which has been so central in Turner's contributions in housing development. Apart from the above-mentioned contributions, the initiatives of the women group improved the availability of infrastructure and community facilities, an area where their initiatives helped to augment the efforts of Nairobi City Council.

However, the group could not adequately avail some infrastructural facilities which require very high capital investment such as roads of access, electricity, surface water drainage, street lighting and sewerage network, owing to low-income of the group members.

The women group has also availed funds for small-scale enterprises, and also helped the members to acquire security of tenure. The coming together of 12 women groups to form one umbrella body strengthened the existing social bonds, which helped to enhance cohesion within the group.

Planning regulations have not been enforced in this settlement in Kayole, but when finally it is connected to sewerage network, the plot owners may be tempted to put up vertical extension, which might interfere with the original plan of the settlement.

Kayole Mihang'o Muungano Women's Group presents a unique case study in Kenya. Twelve (12) women groups which were hitherto coming together as one body, were operating as

different entities with different articles of association. Their coming together enabled them to pool all their resources together as was advocated by SIDA (1977) in Costa Rica, Chile and Nicaragua. They realised that operating as different groups would not yield much in terms of their objectives. In the Kenyan society which is replete with intrigue and bigotry, striking a consensus among different groups who have come together would be a daunting task. Most self-help groups could have gone under when the donor withdrew, but this group continued to mobilize resources and are still availing standard housing to their members long after the donor withdrew.

Their experiences have greatly broadened our understanding of the concept of self reliance. Moreover, Kayole Mihang'o Muungano Women's Group consisted of people with very low education and it would have been very difficult for them to conceptualize the ingredients of a housing scheme. However, they integrated small-scale enterprises, physical infrastructure and social infrastructure into the housing scheme which is very much in agreement with the sentiments of Syagga and Malombe (1995) and also Turner (1976), all of who believed that a housing scheme is not complete without support services. It is also in consonance with Comunidades programme in a Brazilian city of Fortaleza (Cabannes, 1997), which encouraged the building of houses together with community facilities and physical infrastructure and also involved the integration of income generating components into the scheme. The activities of Kayole Mihang'o Muungano Women's Group helped to develop workable mechanisms which are amenable to replicability in other urban areas.

5.1 RECOMMENDATIONS

Most developing countries have experienced huge shortfall in housing provision, arising from rapid urban growth rates and decline in expenditure on public housing. The governments' housing programmes of 1950s and 1960s produced houses and services which were insufficient in amounts, very expensive to the poor and were not in conformity with the needs of low-income households. Due to the public sector's poor performance in shelter and services, UNCHS (Habitat) through the Global Strategy for Shelter to the Year 2000, urged the developing countries to adopt a different approach towards the provision of shelter and services. Global Strategy for Shelter to the Year 2000 encouraged governments to gradually move away from direct involvement in shelter and services production, but instead, should play the facilitative

role. One of the positive aspects of the Global Strategy for Shelter to the Year 2000, is that it encourages the co-operative approach to shelter and housing provision, especially for low-income households. Recent analysis of low-income housing has demonstrated that, the bulk of it will be produced through individual effort of people who are desirous to develop their own shelter. Community Based Organisations have thus been established by the low-income households to enable them access minimum standard housing and support services on self-help basis. However, the CBOs have been seriously constrained by among others, availability of land, infrastructure, finance, etc. Despite facing such constraints, the efforts of CBOs through self-help have emerged as the alternative form of housing development and need to be strengthened through the following appropriate strategies.

5.1.1 Availing development loans to Kayole Mihang'o Muungano Women's Group

through non-conventional approaches: A realistic housing programme should be founded on adequate finance. This is the elusive factor to Kayole Mihang'o Muungano Women's Group. The non-conventional finance approaches for housing development would enable the group to qualify and afford loans for housing. However, the approaches should include lowering of the eligibility criteria for loans, employing flexible payment schedules, using group guarantee as opposed to demanding collateral, offering a variety of mortgage schemes, lowering interest rates, offering long grace periods. Non-conventional finance is available through NCKK, African Housing Fund, NHC, NACHU, and others.

5.1.2 Loans for Housing Development and improvement: The government of Kenya should establish a credit bank, specifically to offer loans to low-income individuals who have formed Community Development Funds with the aim of providing their members with improved housing and services. The loans should be provided at interest rates which compare favourably with the conventional financial institutions, and should not be based on the production of a collateral as this will exclude the low-income households. Instead, group guarantees should be preferred to collaterals. Such loans were offered by the government of Nicaragua under the Local Development Programme (PRODEL) and greatly helped the low-income earners to develop and improve their shelter and services.

5.1.3 Infrastructure and basic services provision in the study area: In the government strategy paper for poverty reduction (GOK, 2001), the government sought closer working relations with NGOs, religious organisations and the private sector. This was a deliberate attempt to involve the private sector in the plight of the low-income households. Infrastructure and services most urgently required in Kayole Mihang'o Muungano settlement are water supply, sanitation, drainage, refuse collection, access roads, energy supply, health and education facilities. The case of this settlement calls for a joint action of the government, donors, the NGOs, the religious organisations and the private sector. The government should perform the coordination role to avoid wastage of resources. The NGOs such as AMREF, Undugu Society of Kenya, Action Aid, Care Kenya, World Vision and Africa Network for Prevention and Protection Against Child Abuse and Neglect in collaboration with the other actors can help to alleviate the infrastructure and services problems in Kayole Mihang'o Muungano settlement. In Botswana, infrastructure and services in the low-income housing schemes were provided by the various actors with the Department of Lands and Housing, which is a department within the Ministry of Local Government, doing the coordination role (Kerr and Kwete, 1999).

5.1.4 Community Infrastructure and Services: Provision of infrastructure and services is very expensive and low-income households are not able to afford them. It is therefore, necessary for the communities, local authorities and central government to combine efforts in order to expand, improve and repair basic infrastructure and services. The government of Kenya should come up with a policy whereby local authorities and beneficiary communities are helped by the government to avail infrastructure and services so long as they can contribute to half the cost of those projects through labour, machinery, funds and other contributions in kind. In this way, communities will be able to acquire infrastructure that conform to their needs at costs affordable to them. Infrastructure and services in several Nicaraguan cities were acquired using this strategy.

5.1.5 Strengthening of employment facilities and income generating activities: Kayole Mihang'o Muungano Women's Group ought to seek the assistance of Kenya Industrial Estates, the National Construction Corporation, National Christian Council of Kenya, and the Maendeleo wa Wanawake to advise them on how to strengthen the employment facilities and income generating activities within the settlement. The employment facilities include small-scale

industries, workshops, markets and shops. These institutions should also provide the women group with some insight into market analysis for the building materials and fertilizer produced within the settlement so that they can be able to produce their goods continuously and not only on demand as is the case presently.

5.1.6 Integration of Work, Training and Development in Community Projects: Turner (1976) once argued that the functional aspects that play critical roles in housing include provision of employment, services, facilities and tenure. There should therefore, be a close and well coordinated planning and construction in order to accommodate these aspects. This type of coordination was done in a Brazilian city of Fortaleza and led to job creation, improvement in income and large-scale training which benefited the community as whole. The training aspect would force the universities, technical schools and other training institutions to come to reality with the situation and open up to society. In the settlements inhabited by low-income households, this strategy would improve their incomes, improve their skills and also enhance their marketability in the labour market.

5.1.7 Assistance to Kayole Mihang'o Muungano Women's Group in the form of technical, community development and administrative arrangements: The study established that the education level in Kayole Mihang'o Muungano Women's Group is very low, and therefore professional pretensions is very scarce in this settlement. The group should establish some technical cooperation with Nairobi City Council in order to upgrade their technical skills in construction. The Women's group should intensify their cooperation with the department of Social Services so that they benefit from in-depth training in community development and administration.

5.1.8 Strengthening of Community Based Organisations: Community Based Organisations should be strengthened to enable them realise their full potential and also to work well with government institutions. The Kenya government should establish institutions specifically charged with facilitating organisational and democratic processes in organised communities. The government should be able to do this by organising training courses for community leaders on issues relating to elementary accounting, administration, democratic relations, project management, etc.

5.1.9 Kayole Mihang'o Muungano Women's Group need to intensify exchange visits with other CBOs: The number of training and exchange visits undertaken by Kayole Mihang'o Muungano Women's Group are too few. The group should organise more exchange visits and should not limit this to Kenya, but also extend to other countries like Tanzania and Uganda for more visual impression. The women's group and other CBOs can form an umbrella body to make follow-ups on exchange visits to audit whether the demonstrations are having any effect. The umbrella body formed in this respect can also perform the role of monitoring and evaluation as a way of ensuring that CBOs like Kayole Mihang'o Muungano Women's Group modify their policies and plans where necessary.

5.1.10 Strengthening of Exchange Programmes: Demonstration effects have been known to have significant impression on learners. The government of Kenya should support the formation of an umbrella body to coordinate exchange programmes between CBOs. This would enable them to learn from each other, with a view to replicating whatever they have learnt. Right now, there exists some exchange, but they are quite haphazard without any follow-up to monitor any process of replication.

5.1.11 Decentralise Local Government: Currently, the Local Government Act (CAP.265) vests too much power on the Minister for Local Government and local authorities have to get the Minister's approval before engaging in certain projects. But when some of these powers are transferred to the local authorities, the support the local authorities will receive from the provincial administration and communities will enable them to make quick decisions which are appropriate to the beneficiaries of community-built housing and services. In the comunidades programme in Brazil, the closeness of the local authorities to the residents, and their familiarity with the prevailing conditions in the low-income settlements, greatly facilitated the process of community building.

5.1.12 Kayole Mihang'o Muungano Women's Group should make the relationship between it and other actors official: Kayole Mihang'o Muungano Women's Group needs to officially engage the other actors so that apart from material benefit in the form of finance, infrastructure or services, the women's group can also share in the results of research done by the

other actors or dissemination of information. The other actors include the government, consulting firms, NGOs and international development corporation agencies. The women's group can engage these actors as a consultative working group on shelter provision.

5.1.13 Formalise the Relationships Between the Various Actors Involved in Community-

Building: The study had established that collaboration between the group under study and the central/local governments, as well as national/international agencies is moderate. More efforts should be made to improve the level of this collaboration. One of the ways is to formalise the relationships between the various actors in community building, which include a CBO, local authority, central government, NGO and universities. In any community housing programme, the relationships between the actors should be formalised by means of a contract, which spells out clearly the commitments, rights and duties of each actor. The Brazilian city of Casa Melhor benefited a lot from such an arrangement.

5.1.14 The Building Code to be Revised to Include Techniques Appropriate to

Community-Building: The techniques appropriate to community building are those techniques that facilitate the use of locally available materials or the materials produced by the communities themselves. Currently, the conventional house requires skilled technology which is often capital intensive. This kind of technology, apart from discouraging the use of locally available materials, is too capital-intensive and as such, is not suitable for low-income households. Furthermore, it discourages job creation which is one of the objectives of the CBOs.

5.1.15 Availing land to Kayole Mihang'o Muungano Women's Group: One of the biggest impediments to shelter provision by the women's group is the availability of land for development. The 8-acre plot cannot accommodate all the members. The group should sell the land allocated to them in Thika and use the funds to buy more land in Nairobi for its members. They can also seek funds from donors with which to buy land. The group should also employ the strategy they used in acquiring the 8-acre plot and persuade the government or Nairobi City Council to allocate to them more land. On the extreme side, the women's group can squat on public land and fight for formalization.

5.1.16 Availability of Land to the Low-income Earners: Acquisition of land is one of the biggest problems facing the low-income households. To solve this problem, the government can acquire compulsorily all the idle land in urban areas and make them available to low-income groups at subsidised rates, so long as they approach the government as a registered group. The government can also buy land from private individuals on willing buyer, willing seller basis and store it in a land bank which can be accessed by all people including the low-income groups. The government can then use price discrimination to dispose off the land, say, sell expensively to private individuals or cheaply to groups made up of low-income individuals.

5.1.17 Implementation of Yahya and Associates Recommendations: The building standards set by local authorities in Kenya are too high, and therefore too expensive for the low-income earners, and therefore, there is necessity to adopt building standards which are responsive to local situations and which can be affordable to the low-income households. Yahya and Associates were commissioned by the government to study the building standards, and came up with those standards appropriate for low-income groups. The study has come up with recommendations, which among others, allow the use of locally produced materials.

5.1.18 Shortening the Process of Title Preparation by the Commissioner of Lands: The process of acquiring title deeds/land certificates from the Commissioner of Lands office is too long and expensive especially for low-income households. Yet the document is necessary for ascertaining ownership rights, and also used for acquiring development loans from the conventional financial institutions. Surveys for issuance of title deeds should be standardised under Registered Land Act (Cap.300), as the cadastral survey done under Registration of Titles Act (Cap.281) is too expensive for low-income households. The process of title preparation should be made to be as simple and as inexpensive as possible.

12 Area for Further Research

When collaboration between African Housing Fund (AHF) and Kayole Mihang'o Muungano Women's Group ceased in 1995, the production of housing went down from 16.2 houses per year to 3.7 houses per year. The fact that the housing scheme did not collapse with the withdrawal of AHF is a pointer to the positive change in the perception of the poor, from that of receiver of help to that which appreciate their abilities and potentials, and that they can also use

their ingenuity to provide shelter to themselves and improve their living environment. The group members have been kept afloat by their small contributions and investments in building materials production and fertiliser production. The Community Based Organisations must therefore, learn to be self-sustainable and stop relying on national and international agencies for assistance. Just as Kayole Mihang'o Muungano Women's Group has done, CBOs will have to rely more on their own investments. However, more studies will have to be done to find ways of enhancing the productivity of Community Development Funds investments in order to realise more returns from their investments.

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APPENDICES

APPENDIX 1

**UNIVERSITY OF NAIROBI
FACULTY OF ARCHITECTURE, DESIGN AND DEVELOPMENT
HOUSING AND BUILDING RESEARCH INSTITUTE**

QUESTIONNAIRE FOR MEMBERS OF KAYOLE MIHANG'O MUUNGANO WOMEN GROUP

Questionnaire No.

ABOUT THE RESEARCHER – My name is Protas Otieno Appida. I am a student at the University of Nairobi, housing and Building Research Institute, Faculty of Architecture, Design and Development. I am pursuing a Master of Urban Management Degree. All the information that will be provided via this questionnaire will be treated with utmost confidence and will be used for academic purposes only.

SECTION A: PERSONAL DETAILS OF RESPONDENT

1.

AGE	SEX	MARITAL STATUS	EDUCATIONAL LEVEL	EMPLOYMENT STATUS	INCOME
	Male <input type="checkbox"/>	a) Single <input type="checkbox"/>	a) None <input type="checkbox"/>	a) Self-employed (informal) <input type="checkbox"/>	a) Income per month before joining the women group..... ...
	Female <input type="checkbox"/>	b) Married <input type="checkbox"/>	b) Std. 1-4 <input type="checkbox"/>	b) Employed (formal) <input type="checkbox"/>	b) Current income per month..... ...
		c) Divorced <input type="checkbox"/>	c) Std. 5-8 <input type="checkbox"/>	c) Employed (informal) <input type="checkbox"/>	
		d) Widowed <input type="checkbox"/>	d) Form 1-4 <input type="checkbox"/>	d) Unemployed <input type="checkbox"/>	
			e) Form 5-6 <input type="checkbox"/>		
			f) College <input type="checkbox"/>		
			g) University <input type="checkbox"/>		

SECTION B:

HOUSING CONDITIONS IN PREVIOUS AND CURRENT SETTLEMENTS

2. (a) **What was your place of residence before moving to current settlement?**

.....

(b)

PREVIOUS HOUSE	CURRENT HOUSE
1. Did you own your previous house? <input type="checkbox"/> Yes <input type="checkbox"/> No	1. Do you own your current house? <input type="checkbox"/> Yes <input type="checkbox"/> No
2. The house you moved from was constructed using: <input type="checkbox"/> Timber and cartons <input type="checkbox"/> Timber and Iron sheets <input type="checkbox"/> Timber, iron sheets and mud <input type="checkbox"/> Permanent materials	2. Your current house is constructed using: <input type="checkbox"/> Timber and cartons <input type="checkbox"/> Timber and Iron sheets <input type="checkbox"/> Timber, iron sheets and mud <input type="checkbox"/> Permanent materials
3. How many rooms did the previous house have?.....	3. How many rooms does your current house have?.....
4. How many people were you living with? Adults..... Children.....	4. How many people are you living with now? Adults..... Children.....
5. How would you gauge the concentration of families in your former settlement? <input type="checkbox"/> Very congested <input type="checkbox"/> Congested <input type="checkbox"/> Not congested	5. How would you gauge the concentration of families in your current settlement? <input type="checkbox"/> Very congested <input type="checkbox"/> Congested <input type="checkbox"/> Not congested

<p>6. Did you take part in the conception, planning, implementation & management of your previous settlement?</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p>6. Are you taking part in the conception, planning, implementation & management of your current settlement?</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>
<p>7. Did you take part in the housing construction of your previous settlement in the spirit of self help?</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p>7. Are you taking part in the housing construction of your current settlement in the spirit of self help?</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>
<p>8. Did you have land ownership rights in your previous settlement?</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p>8. Do you have land ownership rights in your current settlement?</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>

3. In your opinion, what was the level of collaboration between the local community and central/local governments and international agencies in your previous settlements?

Non-existent Low Moderate High

4. In your opinion, what was the level of collaboration between the local community and central/local governments and international agencies in your current settlement?

Non-existent Low Moderate High

5. The society used to view low-income groups merely as receiver of help. After what you have demonstrated, what do you think is the society's new perception?

Changed positively Remained the same Became more negative

C. **SOCIAL COHESION WITHIN THE GROUP**

6. Have you ever quarrelled with any other members of the group?

Yes No

7. Have you ever quarrelled with any official?

Yes No

8. Did you know all the members of the group when you were joining the group?

Yes No

9. Do you know all the members of the group now?

Yes No

10. Are you satisfied with the current leadership?

Yes No

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Questionnaire No.

ABOUT THE RESEARCHER – My name is Protas Otieno Appida. I am a student at the University of Nairobi, housing and Building Research Institute, Faculty of Architecture, Design and Development. I am pursuing a Master of Urban Management Degree. All the information that will be provided via this questionnaire will be treated with utmost confidence and will be used for academic purposes only.

A. PROVISION OF INFRASTRUCTURE, COMMUNITY FACILITIES AND FUNDS FOR SMALL-SCALE ENTERPRISES IN THE PREVIOUS AND CURRENT SETTLEMENTS

I. Please indicate with a tick (✓) whether you were/are satisfied with the provision of the following:

FACILITY/SERVICE/ FUNDS	LEVEL OF SATISFACTION		
	NO FACILITY/ SERVICE/FUNDS	UNSATISFIED	SATISFIED
1. OPEN SPACES			
(i) Previous settlement			
(ii) Current settlement			
2. PLAY GROUNDS			
(i) Previous settlement			
(ii) Current settlement			
3. WATER			
(i) Previous settlement			
(ii) Current settlement			
4. ELECTRICITY			
(i) Previous settlement			
(ii) Current settlement			

FACILITY/SERVICE/ FUNDS	LEVEL OF SATISFACTION		
	NO FACILITY/ SERVICE/FUNDS	UNSATISFIED	SATISFIED
5. SURFACE WATER DRAINAGE			
(i) Previous settlement			
(ii) Current settlement			
6. REFUSE/GARBAGE COLLECTION			
(i) Previous settlement			
(ii) Current settlement			
7. STREET & SECURITY LIGHTING			
(i) Previous settlement			
(ii) Current settlement			
8. ROADS OF ACCESS			
(i) Previous settlement			
(ii) Current settlement			
9. SANITARY FACILITIES			
(i) Previous settlement			
(ii) Current settlement			
10. HEALTH FACILITIES			
(i) Previous settlement			
(ii) Current settlement			
11. MARKETS			
(i) Previous settlement			
(ii) Current settlement			
12. POSTAL PUBLIC TELEPHONE BOOTHS			
(i) Previous settlement			
(ii) Current settlement			
13. SEWERAGE NETWORK			
(i) Previous settlement			
(ii) Current settlement			
14. AVAILABILITY OF FUNDS FOR SMALL SCALE ENTERPRISES			
(i) Previous settlement			
(ii) Current settlement			
15. SCHOOLS			
(i) Previous Settlement			
(ii) Current Settlement			

If you are not satisfied with the provision of all or some of the facilities and services, suggest ways through which the provision could be improved.....

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HOUSING AND BUILDING RESEARCH INSTITUTE**

**QUESTIONNAIRE FOR THE MANAGEMENT OF KAYOLE MIHANG'O MUUNGANO
WOMEN GROUP**

Questionnaire No.

ABOUT THE RESEARCHER – My name is Protas Otieno Appida. I am a student at the University of Nairobi, housing and Building Research Institute, Faculty of Architecture, Design and Development. I am pursuing a Master of Urban Management Degree. All the information that will be provided vide this questionnaire will be treated with utmost confidence and will be used for academic purposes only.

1. (a) How would you describe the current members' ability to deposit funds with the group? (Tick where appropriate)

- No deposits
- Very low
- Low
- Moderate
- High
- Very high

(b) If low, what would you attribute it to?.....
.....
.....
.....

(c) What could be done to improve members' ability to deposit funds?.....
.....
.....
.....
.....
.....

2. (a) How would you describe the current trend of loan repayment? (Tick where appropriate)

- Very poor
- Poor
- Moderate
- Efficient
- Very efficient

(b) If poor, what can you attribute it to?.....
.....
.....
.....

3. How would you describe the financial strength of the group? (Tick where appropriate)

- Very poor
- Poor
- Moderate
- Healthy
- Very healthy

4. (a) What problems have you faced as the management team of the group?.....
.....
.....
.....

(b) What are the possible solutions to the above problems?.....
.....
.....
.....

5. (a) Do you have linkages with other community organisations?

Yes No

(b) If yes, which are these linkages?.....
.....
.....
.....

6. (a) Has any international agency provided your group with any help?

Yes No

(b) If yes, which are these agencies and what was the nature of the assistance?
.....
.....
.....
.....

(c) If no, what prevented your group from reaching out to any international agency for help?.....

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

7. How have the activities of your group augmented the efforts of the central and local governments in the provision of shelter and support services?.....

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

8. How has your group contributed to capacity building within your organisation?.....

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

9. (a) Has any group in Kenya borrowed your ideas and established similar funds?

Yes No

(b) If yes, which are these organisations?.....

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

10. What is the estimate of your monthly income from the sale of building materials and fertilisers?.....
.....
.....
.....
.....

11. When was the first building completed in your scheme?.....
.....
.....
.....
.....

12. How many buildings had you completed by the time AHF withdrew?.....
.....
.....
.....

13. How has your group contributed to capacity building within your organisation?.....
.....
.....
.....

14. How often do you hold general meetings?.....
.....
.....
.....

15. Do you hold any other meetings between the general meetings?.....

.....

.....

.....

.....