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STATE POLICY AND URBAN HOUSING IN KENYA:  
THE CASE OF LOW INCOME HOUSING IN NAIROBI

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STATE POLICY AND URBAN HOUSING IN KENYA: the case of  
low income housing in Nairobi

By Winnie V. Mitullah

ABSTRACT

Those interested in urban development recognise that building "low income" housing need not benefit poor or low income groups. Kenya, like many other developing countries often fails to attain the goals and objectives of housing policies and plans geared for low income groups, this is reflected in the mismatch of available housing forms. A substantial percentage of urban residents occupy units that in terms of policy and planning are intended for other groups. Of particular concern are the very poor who often must live in informal areas because middle income groups occupy housing units planned for them.

Several factors contribute to policy failure or success, This proposal contends four major factors determines the failure of stated objectives of housing the urban poor: shortcomings of housing policy at both central and local government levels; the ineffectiveness of the institutions charged with the implementation of policies; the limited role of the private sector; and administrative and financial limitations. The proposal raises questions regarding housing policy in Kenya which can be summarised as follows:-

- : What is housing policy?
- : How is housing policy best established?
- : What are the institutional obstacles towards achieving stated policy goals?
- : What are the socio-economic and political implications of internal and external financing.

The paper describes research in process that will evaluate achievement of policy objectives for Umoja 1, a low income tenant purchase housing scheme in Nairobi. Selected institutions that participated in its implementation as well and other institutions handling low income housing will also be examined.

### 1.1.0 Introduction

Housing as both an economic good and a basic need is one of the most challenging aspects of rapid urbanisation taking place in the developing countries. The need for urban housing is generally a consequence of a number of factors which include; high urban population growth rate due to rural-urban migration, natural increase, a lag in development of infrastructure that support housing development, low purchasing power of the majority of urban households and the lack of appropriate policies, especially those relating to building by-laws and standards for low income housing.

Developing countries have been noted to urbanise at historically unprecedented rates (Todaro, 1985; Habitat, 1986; Rodwin, 1987 and Stren & White (ed.), 1989), and hence the pressure on provision of services which are largely inadequate and/or insufficient. Among the services most affected, housing and related services are the most pressing. Although housing policies exist, they have not been clear, more so, their implementation aspects. In turn, the developing countries experience a situation whereby the gap between the stated policy and policy outcome is very wide. In many cases policies exist on paper but often some important issues relevant to implementation such as distribution are omitted, whereas some are conflicting and hence a barrier to implementation. In a few cases where implementation takes place, a number of distortions occur.

The above factors have contributed to the demand for urban housing often out-pacing the supply and hence a predominant shortfall of required units. Although shortfalls mostly hit the low income groups, it is experienced by the majority of urban residents. This trend is reflected in the predominance of middle income groups occupying housing units planned for the low income groups, as the low income groups resort to unplanned informal areas. On the other hand, the comparatively better off choose between owning their own houses or renting in areas of their choice. Additionally, they can also make a choice to own several units, some of which may remain unused or rented out to tenants. In this case they act as landlords, who view housing as a good form of investment.

The gloomy urban outlook of the developing countries reflect the overall national economic performance. Winsome (1987), points out that this can be explained by the global environment characterised by recession, inflation, protectionism, falling commodity prices and growing debt burden. Whereas this proposal does not intend to delve deep into a discussion of the political economy of development, it is worth noting that the poor economic performance of the developing countries is a product of multiple variables. These include ecological disasters (especially for Africa), colonial background, external and internal factors. Any attempt to explain the problems of the developing countries, using a single variable approach is bound to either fail to capture the real situation or end up with a distorted perception.

Among the developing countries, African countries are worse off economically. Redclift (1987) notes that as Africa approaches the year 2000, it is estimated that no less than 30 of the 51 countries will be unable to feed their population due to the poor economic conditions. The general situation in the urban areas has been dismal, as the number of families who are desperately in need of survival strategies increase. The poor urban economy is reflected in unemployment and/or under employment, lack of and/or provision of services and the proliferation of unplanned settlements, stands out as a clear picture of the deteriorating conditions (Onibukun, 1989; Mitullah, 1990).

Most African governments are concerned about the poor urban housing situation. In turn, there have been several attempts aimed at providing 'decent' housing, especially for the low income groups. The focus has been on the promotion of large scale public housing programmes (site and services and upgrading schemes). Laquian (1983), indicates that these programmes have been based on the assumption that if enough houses are built, there would be no housing shortage but enough have not been built - and the few built have not been accessible to the target group. Evidence from a number of countries ( Habicat, 1986; Rodwin (ed.), 1987 and Shidlo, 1990 ), point out that housing need is far from being met, and hence the need to re-examine the situation, especially the policies and the institutional framework through which policies are implemented.

In Kenya, the gap between demand and supply has been wide. For example, it was estimated that by the end of 1990, all urban areas in Kenya would need a total of 117,652 housing units and that out of these units, 50,454 were needed by the city of Nairobi alone (Kiamba & Syagga, 1988). These official estimates do not take into account the units produced by the informal sector, which often develops more housing units than the formal sector. Thus demonstrating the ineffectiveness of policies aimed at arresting the housing problem. It is in this respect, that this research proposal lays a basis for undertaking an evaluation study on the Kenya Government's stated housing policy objective of housing the low income groups.

#### 1.2.0 Problem Statement

So far it is becoming clear to those interested in urban development, that the mere development of additional housing units in the name of the poor or low income groups does not necessarily lead to the units being accessible to them. In Kenya, it can be pointed out that the goals and objectives of the housing policies and plans geared for low income groups are often not attained. This is reflected in the mismatch of the housing forms available. Often the very poor live in unplanned areas and the middle income groups occupy housing units planned for the poor. A substantial percentage of urban residents occupy units that in terms of policy and planning are intended for other groups. Of particular concern, are the very poor who often live in informal areas because middle income groups occupy housing

units planned for them.

Since the early seventies, the Kenya government has mostly relied on international funds for development of urban housing. Whereas this approach is considered appropriate due to lack of adequate local financial resources, it has not solved the problem of urban housing (Temple & Temple, 1980; Stamp, 1981; Mitullah, 1984; Kiamba & Sygga, 1988). Instead it has negatively influenced the ability of local authorities to mobilise local resources for the development of housing, as they had done before the intervention. The element of International finance, especially that of the World Bank has often been criticised for inability to reach the urban poor (Payer, 1982; Ayres, 1983; Mitullah, 1985; Van De Laar, 1976).

The approach is based majorly on economic determinism and relies on affordability - cost recovery and replicability. The core of the approach is to achieve a full cost recovery or near full cost recovery with hardly any subsidies. Whereas this is an appropriate approach in the absence of required local resources, it has to be supported by other programmes, especially if the interests of the lower income groups are to be met.

While there are a number of factors which contribute to policy failure or success, this proposal contends that the institutional framework through which policies are implemented plays a key role in determining policy outcome. In addition, it acknowledges the



fact that the policy focus in itself (in this case the focus on low income groups) is also important in determining whether objectives are achieved or not. Thus the intention is to examine the policy and the structure and role of existing implementing authorities and their standards with an intention of assessing whether the needs of policy can be met through the existing structures or whether there is need for restructuring and/or extending the existing systems. The investigation will cover the agencies responsible for the establishment, development and application of policy, mechanics for the development of public housing projects, and management of projects after completion. Overlaying all these issues is the role of the bureaucracy which is seen as a key determinant of policy outcome.

#### 1.3.0 Objectives Of The Study

This evaluation study aims at assessing the gap between the Kenya government's stated objective of housing the low income groups and the outcome. This will be done by examining a USAID funded tenant purchase scheme in the capital city of Nairobi. This will involve assessing the project itself, the role played by the key implementing agency (Nairobi City Council) as well as other institutions such as government ministries and parastatals. The major concern being an attempt to assess whether the policy focus was appropriate and whether the planned objectives were achieved.

A number of variables as shown in the literature review, do influence policy is achievement. The planned assessment will only

concentrate on issues relating to the Policy and the institutional framework through which the policy objectives were implemented. This will not only entail an evaluation of the application of policy through a case study, as other studies have done, but will also assess whether the stated policy is relevant and consistent with both the national goals and realities on the ground.

There are several factors which contribute to failure or success of any policy. This proposal contends that the failure of stated objectives of housing the urban poor is determined by four major factors. These include the shortcomings of housing policy at both the central and local government levels; the ineffectiveness of the institutions charged with the implementation of the policies; the limited role of the private sector and the subsequent administrative and financial limitations. To link up these issues, the proposal argues that, between policy formation and implementation a number of factors come into play which may obstruct policy implementation, and may explain the failure or achievement of stated objectives. Subsequently, one working hypothesis has been formulated; 'that the gap between stated policy and policy outcome is a product of the socio-economic and political factors which determine policy outcome at any given period'.

In relation to the above, a number of questions regarding housing policy and its implementation in Kenya are raised. These can be summarised as follows:-

- : What is housing policy?
- : How is housing policy best established?
- : What are the institutional obstacles towards achieving stated policy goals?
- : What are the socio-economic and political implications of internal and external financing.

Subsequently five hypotheses are generated to assist in answering these questions; these are, that:-

- H1 housing policies that are not clearly formulated result in inadequate housing for low income groups.
- H2 the success of achieving policy goals of housing depends on the effectiveness of the institutions charged with that task.
- H3 effective involvement of the private sector in housing provision increases the level of achievement.
- H4 the limited accessibility to housing is related to the strict administrative and financial requirements.
- H5 the involvement of International Finance in housing reduces the local capacity of housing development.

#### 1.4.0 Significance of Study

Whereas one may argue that a number of studies have been carried out in the area of housing for low income groups, it is worth noting that scarce materials and knowledge exist in the area of policy and institutional framework through which implementation of such programmes takes place. In Kenya, like many other developing countries, the discrepancy between policy objective of housing the low income groups and outcome is reflected in the growth of unplanned settlements. In this respect, a number of studies have been carried out with an aim of availing relevant information. Most of these studies have concentrated either on policy or implementation, and have made very marginal attempts

to merge the two as a process like this study intends to do. Besides, urban areas are constantly changing and hence the constant need to avail fresh data which is necessary for policy making and/or review as well as planning. Above all, my personal desire to explain some of the persistent housing problems of the urban low income groups, has greatly contributed to the conceptualisation of this study. In Kenya, the continued housing crisis inspite of a number of housing programmes aimed at low income groups, demands that an evaluation of this phenomenon be made.

#### 1.5.0 Scope Of The Study

In as much as there are a number of factors which influence the outcome of policy or lack of it, this study will only limit itself to the policy and the relevant institutional framework through which a project which had been planned and budgeted for was implemented. In this case relevant policy issues such as resource allocation, finance and credit availability, land value and acquisition, construction resources had been sorted out and the only remaining input was to ensure that implementation takes place.

Although institutional framework includes both public and private institutions, this study intends to concentrate on the key public institution which was charged with the implementation of the case study. Other public and private institutions which played any role in implementation of the case study will only be focused on

in as far as they assist in understanding the issues being evaluated. Thus a case study within the capital city of Kenya (Umoja Tenant Purchase Scheme) has been selected. The implementation of this scheme will be evaluated by examining the role of the Nairobi City Commission, which was the key implementing agency. Subsequently, an assessment of both the socio-economic status and level of satisfaction of the residents as far as the implementation of the scheme is concerned will be undertaken.

#### 2.1.0 Literature Review

A number of scholars, (Frank, 1967; Amin, 1974; Wallerstein, 1974; Cohen, 1981; Armstrong and McGee, 1985 ), have contended that the position of urban systems and centres in the developing countries are reflections of the role that the national states play in the international economic system. They are thus determined by the world political economy, a system which subordinates the peripheral capitalist states such as Kenya. Although consensus exists on the urban centres forming institutional and structural link between the developed and the developing countries, there is no consensus on the product of this link. There are those who argue that the link is full of exploitation of the developing countries. For example Amin (1974), sees their role as that of promoting and siphoning out the accumulation of capital. In this case, the urban centres do not have the potential of promoting and developing national capital, which can compete internationally. Roberts (1978), on

the other hand, acknowledges that the urban centres have the potential of developing national capital. He maintains that the link is causing the integration of third world countries, creating rapid independent capitalist development and has set a process for industrialisation.

Roberts' contention belongs to the school of thought that dominated the development arena in the developing countries for many decades. It had an orientation of classical Marxist ideology, which saw the African states moving into an integrated capitalist development, where industries would dominate the economy. This school of thought, contends that the impetus for urban growth is industrialisation as did happen in Western Europe and other parts of the western world. These countries which experienced early industrial development had their capitalist interests extended beyond their national domains by acquiring colonies. Such colonies became sources of cheap raw materials which sustained many of their industries. This is occurrence which developing countries have never had and may never have.

As reflected above, industrialisation, (for example in Britain) realised the development of large scale machine production (Clampman, 1932). This development put off small scale industries, and triggered the exodus from rural to urban areas. Eventually, the production of raw agricultural products shifted from rural areas of Britain to their colonies. This is quite different from the developing countries, where urban areas owe

their origin to the development of capitalism through colonialism. They were basically administrative and/or collection centres for export products, which were mainly raw agricultural or mineral products. It was therefore, not possible during the colonial period to generate any national capital within urban areas through industrialisation. When independence was eventually achieved, the few industries which developed were owned by international capital. Most of such industries retained very little of the capital generated in their countries of operation. This trend still continues through multinational corporations, as well as the unequal terms of trade (Trainer, 1989).

We therefore acknowledge that urbanisation in the developed world was shaped by the availability of job opportunities. Contrary to this, Africa, like other developing countries had a different sequence. In African states, it is currently rare to find people moving to the urban areas due to the demand for labour. Their movement has been based on their anticipation of better economic opportunities, which has been frustrated. This unfulfilled hope has resulted in a large majority resorting to the informal sector of the economy, a sector which provides both services and employment to a large majority of the urban poor. Over the years many governments have tried to house individuals operating within this sector with hardly any success.

A reasonable percentage of programmes aimed at arresting the problem of urban housing, especially that of low income groups,

have failed in most parts of the developing countries (Grimes, 1976; Laquian, 1983; Habitat, 1986; Dhanpaul (1988); Shidlo, (ed) 1990; and Shefer (1990). Dhanpaul in his work covering Asia and Africa indicates that in most of the countries, housing policies have failed. He gives reasons as bureaucratisation, adoption of irrelevant standards, a naive understanding of the nature and extent of urban poverty and an architectural and engineering bias in the planning process.

Awotona (1990) in discussing the case of Nigeria notes that among the major factors responsible for the ineffectiveness of housing public policy and programmes, two are key; these include, lack of incentives for the private sector to participate actively in housing sector and the inadequacy of mortgage institutions in Nigeria. Inameti's (1988) work also has similar contention. She argues that the policies have not made impact on the problems they were intended to solve due to inadequate resources, unsatisfactory analysis and ineffective arrangements for implementation.

#### 2.2.0 Urban Housing: Policy Context

Housing has been a key development issue both during the colonial and post colonial eras. It is therefore necessary to understand both the housing situation and the policies that sustain it. This is done mainly in reference to the capital city (Nairobi), which has been the national focus as far as housing policy formulation and implementation is concerned. At the same time, the city has



serious housing problems and the field survey for this proposal will focus on it. This review is therefore aimed at placing housing within the context of the city's present development.

In almost all developing countries, rapid urbanisation has been basically a product of colonial development and most current policies owe their origin to colonial policies which restricted movement to urban areas. In Nairobi, the policy did not require any non railway/government employee within the town and were therefore not officially catered for in planning. This restrictive' planning was seen more in housing, where the Africans were disadvantaged. A number of them had moved into town 'illegally' and without any employment and had to fend for themselves. They thus opted to settle in their own way (unplanned), either on the boundaries of the town if there were reserves near enough to accommodate them, or in the town itself (Parker, 1948).

What the above implies is that the colonial administrators' settlement and residential policies, were segregative and depended on zoning approaches which basically ignored the existence of the group referred to as 'natives', on grounds that they did not belong to towns. Despite this negligence, 'native' numbers increased on a continuous basis, posing a problem to the administrators. The 'native' position symbolised the origin of poor state and/or lack of urban housing; condition which has continued despite numerous efforts to abate it. The position of

the disadvantaged, who at that time were the non-employed Africans but who today form the group referred to as the low income or the urban poor, did not improve with independence.

Post colonial housing policies can mainly be categorised into two eras; from Independence to about 1972 and the period after. Immediately after Independence, a UN mission to Kenya led by Bloomberg and Abrams (1964) was commissioned to conduct a short and long term housing needs survey and make recommendations. This report reiterated the position of other colonial reports of the 1950s which showed that housing for Africans was inadequate and insufficient, hence extreme overcrowding. In view of the pressing problems, the mission recommended the establishment of a housing authority within a new Ministry of Housing. This led to the establishment of the National Housing Corporation (NHC), replacing the colonial Central Housing Board. It was mainly charged with the development and initiation of Local Authorities housing programmes. Through it, the production of large scale low cost housing was to be ensured; role which the corporation plays to-date, despite the fact that a large majority still remain poorly housed. Subsequently, in 1967, the Housing Finance Company of Kenya (HFCK) was established with the objective of making loan funds available to people wishing to acquire their own houses in the main urban centres.

The above restructuring were made with the overall desire of ensuring that every family in Kenya would live in a decent home,

whether privately built or State sponsored. The expectation was that the housing units should provide at least the basic standards of health, privacy and security' (Republic Of Kenya, 1974). Despite this desire, the 1965 Sessional Paper on housing remained the only policy guideline, (although it had been overtaken by events) until 1986 when the Kenya government had major changes on economic management. This begun with a key Sessional Paper on Economic Management For Renewed Growth (Republic Of Kenya, 1986); a paper which displayed a departure from previous practice of relying on the public sector, for provision of services and economic growth. In the area of housing, this paper acknowledges the importance of the informal sector and gives directions on sale, rental of housing, housing plots, and to the leasing of government lands in urban areas. Its position was that the charges for the above items should be raised, partly because;

'The stated objective of subsidising the urban poor is rarely achieved and partly because the equity goal can be achieved effectively by charging market prices to the few who currently benefit in order to expand provision to the many more who are still in need (p.50)'

The above paper was followed by the 1987 declared year of Shelter For the Homeless which realised concerted efforts on the government performance towards reviewing her policies. A policy document entitled 'National Housing Strategy For Kenya' was prepared by the Housing Department, for presentation to the UN. In this document, the government refers to its new directions which aim at shifting its role from 'one of direct developer' of housing for low income households involving moderate subsidies

to one of working with and facilitating the development of housing by private entities charging market prices. This is consistent with the aims of the Sessional Paper of 1986 and has recently been accelerated by the preparation of a housing policy document (Republic Of Kenya 1990), which is currently awaiting parliamentary approval. Besides these key documents there have also been other studies commissioned to look into the by-laws and general issues relevant for policy review. These include studies by Yahya & associates (1981), Struyk & Nankman (1986) and Agevi (1989). At the same time, the ruling one party has been reviewing its 1965 manifesto, which is not yet available to the public but may bear some policy directions. More so, with the introduction of multi-party politics one expects a number of changes ones elections are held.

Although one may argue that Development Plans are intentions, supported by convictions justified by statistics, the Kenya Government Development Plans have remained key reference documents for anyone interested in policy studies. There has hardly been any specific housing policy passed through parliament, except for the above mentioned Sessional paper of 1965. Housing issues such as those relating to land and planning have been handled in piece meal approaches whenever deemed necessary. In this respect, it is appropriate to reflect on aspects of the development Plans related to housing.

The first independent Kenya Government Development Plan (1966/70) showed the government's desire to provide 'decent' housing through both the public and the private sector. This plan came almost at the same time as the above mentioned sessional paper of 1965, which enunciated the housing problems facing the country and how the government planned to deal with them. One negative aspect of this paper was that it also ratified demolition of slums, which eventually became a consistent ugly feature in the housing policy of the independent state. By this time Nairobi had several unplanned housing areas and the policy was used as a tool for bulldozing unplanned settlements; move which led to the government knocking down more homes than it built. Chana & Morrison (1973) note that, by 1972 housing units in squatter settlements in Nairobi had grown to 22,000 and by 1979 the units had increased to 110,000 housing; about 40% of the city's population (Amis, 1984). Currently it is estimated that about 240,000 households of the city's population reside in unplanned housing (NACHU, 1990)

The development of informal housing in Kenya between the mid sixties and mid seventies was full of demolition. Haldane (1971) note that the Nairobi City Council (NCC), continued reducing the number of housing units available by demolition. Despite this, more structures came up. This was a clear demonstration of the housing need, but it took the authorities too long to recognise the efforts of the informal housing sector. By 1970 the rationale of the policy for demolition was being questioned. In any case,

it was based on the premise that the government would manage to reduce rural/urban migration by enhancing rural development and at the same time would manage to provide adequate urban housing. These desires remain unfulfilled to-date as unplanned areas continue expanding.

Among all the Development Plans, the 1970/74 one had numerous housing policy directives. It postponed slum clearance until the housing shortage would be substantially reduced. Apart from this key step the Plan noted that;

'The government housing policy is to utilise all resources available in a manner to achieve the maximum possible improvement in the quality of housing over the plan period. This will be done by expanding and introducing a number of programmes for promoting housing: loans to municipalities and other local Authorities for housing, direct construction of housing where local authorities cannot do it, pilot schemes in rural and urban areas, participation in the financing of private housing by business enterprises and by individuals, assistance to companies which undertake employee housing projects..... research into housing markets and constraints of supply, especially in finance, contracting and building industry as well as in building codes'

This Plan provided the first tentative steps towards what might be called a housing policy examination. However, as can be deduced from the above, the policy was vague and was a non-starter. It was to be achieved through both the NHC and the HFCK in liaison with relevant organisations. By the time the third development Plan (1974/78) came out, the government agreed that a more realistic housing policy should be pursued. In this respect, demolition of slum/squatter settlements was not only postponed but stopped. In cases where it was unavoidable, it

would not be undertaken without providing the concerned households with alternatives. The plan also outlined Slum Improvement as an alternative to demolition. This was a departure from the governments' housing policy of 1965, and the 1970/74 Development Plan which backed the demolition of slums. At the same time, it recognised the futility of slum demolition, an approach which had its origins in colonial development and did not take the interest of the majority into consideration. The approach was self defeating and could not be sustained. Whereas the move to stop demolition of slums was a good policy, it has partially resulted in speculative moves by those who have learnt to invest in such areas. This trend is not negative as such, but contributes to proliferation of unplanned areas and the escalation of rent. It has also partly played a role in the prevalence of more tenants than owner occupiers in such areas.

Both the Fourth and Fifth Development Plans (1979/83 and 1984/88), reiterated the governments commitment to increase housing stock, meet shortfall, and ensure that the produced stock benefits the low income families. However, there was no specification as to how they would benefit. In particular, the 1979/83 Plan indicated that of the existing 440,000 urban households, only about 30% have sufficient incomes to afford minimum cost of conventional housing. The current Development Plan (1989/93) dedicates a very small portion to housing but gives directions relating to regulations and building codes. It points out that the government intends to review a number of

regulations and building codes under Town Planning, Land and Housing Laws, the Public Health Act and the Local Government Adoptive By-Laws, which are obstacles to rapid housing development. These aspects have been a problem to housing development and should have been reviewed immediately after Independence. However, the government has tended to postpone their review, partly due to lack of financial resources but mainly due to lack of political and bureaucratic commitment of leaders who themselves have an uncompromising view of a modern city, and are luxuriously housed.

Having the above policy directions as a basis, Kenya has attempted to implement a number of housing programmes aimed at housing the urban residents. Such programmes have mainly been dominated by both the World Bank's funded sites and services and upgrading schemes and USAIDS tenant purchase schemes. These programmes have been geared for low income urban households but have not ended up being occupied by them. This has mainly been due to lack of access.

Accessibility is a complex matter. It is linked to affordability, income and preference of any given household. Since the beginning of the 1970s, when the World Bank started the promotion of the policies of sites and services and upgrading schemes, affordability has been a key issue. This is because affordability is taken to be the bedrock of cost recovery and the subsequent expected replicability. The affordability stance assumes that



low-to-moderate income households can spend between 15 to 25 percent of their income on shelter and related services ( Mayo, 1985 ). However, Mayo (1987), refers to such assumptions as 'rule of thumb' which is used regardless of a country's income level and regardless of the relative income level of target population within a country. It has thus contributed to lack of access, and Mayo notes further that only households above approximately the 80th percentile of income distribution can afford to house themselves without subsidies.

A large percentage of the urban population do not have easily quantifiable incomes and bunching them into such groups merely distorts the approaches to be applied. Fisk (1975), Hicks (1966), and Sundrum (1990) elaborately discuss the problems of income as a variable. Sundrum in particular has elaborated the difficulties entailed in tabulating income in the developing countries. Fisk gives two main reasons: that a number of sources of income are not monetarized but are in kind and at the same time accounts are also not well kept and when available are problematic. Hicks waters down the concept by referring to it as a concept which the positive theoretical economist only employs in his arguments at his peril. What all these points imply is the problematic nature of a concept, which has been used as a key criteria for assessing the types of housing each household should access. Despite the issue of income, access to housing has been found to be problematic even in cases where the issue of income has been sorted out. One problem area as relates to low income housing has

been the problem of bureaucratic procedures and requirements; which in many cases limits access for the low income groups.

### 2.3.0 Bureaucracy

To a large extent the lack of success in the area of low income housing can also be attributed to the ineffective arrangements for implementation. This is associated with the nature of public administration which is reflected in the bureaucracy; administrative apparatus charged with the task of implementing the laws and regulations and related development programmes. An ideal type is often characterised with written rules, precedence, predicability, consistency, equity, routine, efficiency and technique.

Whereas the above values may be appropriate depending on the environment within which the system operates, they have been noted to be rarely operational, especially in the developing countries. Albrow (1970), points out that it is at times meant to be administrative inefficiency; position which to some extent is due to the fact that Weber, who came up with the concept, never defined it but only specified the features as pointed above. In Kenya, like other developing countries, the highly structured efficiency-oriented model of administration was adopted from the colonial powers and in many cases is not suitable. It does not permit greater initiative and discretion at operating levels or greater involvement of clients in shaping programmes of action that accommodate the objectives of

government to client needs. Hence the administrator is the teacher, experimenter, negotiator and technician whereas the recipient is basically a subject. More so, local experience of effective public participation in development planning indicates that it is difficult, time consuming and expensive. In many cases the disadvantaged and unorganised groups such as the urban poor who operate within the informal sector and the less articulate rural residents are hardly integrated in development planning.

Hyden (1983), notes that the problems facing the attempts to establish development administration in Africa has not been the persistence but the disappearance of bureaucratic norms and principles. This is fact which can be authenticated when most bureaucracies in Africa are examined. Most of these countries inherited administrative systems which were mainly concerned with law and order and were seen by the Africans as extensively authoritarian. For example, in Kenya, just before independence, the British introduced parliamentary rule, an impartial judiciary and a welfare and development minded administration. In as much as such introductions were appreciated, it should be noted that the institutions were alien to the African context. This is because they did not take into consideration the traditional cultural norms, African political thought, equality and voluntarism in social and political action as aspects which were inherent in society. Kenya thus started off at independence with a system of public administration which was not clearly understood. Subsequently most citizens did not identify with it

and viewed it more as a source of order and regulations and in some instances as a channel of accessing free welfare and development services. A perception which led to the erosion of peoples capacity to plan, implement and manage relevant programmes.

A World Bank publication (1983) notes that the Bureaucracy plays a key role in setting of public policy agenda and in the formulation of policy, even when the actual decision lies elsewhere. Despite this most bureaucracies have been associated with all sorts of negative connotations which can be summarised with the concept dysfunctions. A concept applied by Hicks & Gullett (1981) to mean the opposite of functions. Whereas, the bureaucracy should be characterised by specialisation, structure, predicability and stability, rationality and democracy; it has been characterised by unintended consequences such as rigidity, impersonality, displacement of objectives, limitations of categorisation, self perpetuation and empire building, cost of controls and anxiety.

There are a number of variables which contribute to the poor performance of bureaucracy in Kenya. The basic ones being inappropriate policies and lack of adequate required resources. Whereas the former generally retards and frustrates focused development, the latter contributes to a number of related inefficiencies. These include; lack of effective financial accounting system which is often accompanied by poor planning,

misappropriation and embezzlement. In a number of cases this is reflected in the annual reports of the Auditor General. At the same time the high level man power is not correlated with assignment, which essentially implies that the planning system is wrong. Other variables which influence the poor performance of the bureaucracy include; socio-cultural and political circumstances and conditions under which the bureaucracy operates, low morale arising from absence of incentives, hence laxity and inefficiency, corruption and use of public office for personal gain. The end scenario being efficiency undermined and meagre resources depleted.

Of all the problems (poor policy focus, planning, implementation and management, misappropriation, embezzlement of funds and lack of adequate resources), facing the bureaucracy in Kenya, poor policy focus coupled with poor management, largely due to limited resources seem to be key. These have an influence on the other variables. In many cases, programmes can only be run effectively for about six months after the annual budget allocation, which most programmes come to a halt except those run on donor funds under donor surveillance.

If one looks at housing which for many years was viewed as a welfare service, the situation is even dismal. The inefficiency of the bureaucracy has largely contributed to the problem of housing. In many Local Authorities the money collected as rent is never recouped into housing but used by the bureaucracy to

supplement other budgetary needs. In many cases the housing estates owned by the local authority are never managed in any way and the level of deterioration has been pathetic. Some analysts have tended to link this situation with the fair rents charged. However, when one analyses the bureaucracy rationally, such aspects should be counted as inefficiencies and not credit. The very fact that most of the Local Authorities, led by the City Commission Of Nairobi (which has some of the worst housing problems), have failed to review the rents testifies to the level of inefficiencies. The same note goes to the inability to review restrictive by-laws, building regulations and imported concepts of town planning.

The above restrictions are often in contradiction to the priorities, values and approaches which the ordinary urban resident holds and utilises. One credit of their approach is that it exposes the discrepancy between what policy makers and bureaucrats plan and what is on the ground. An examination of how low income groups conceptualise housing, which in many cases is never done, may give some direction. For example, what aspects of housing and tenures are considered important and hence worth spending on? Subsequently, what determines their importance? Are the number of rooms or people in a room a concern to the urban residents? How about the type of building materials and services, are they a priority or not? Knowledge of such aspects of housing are relevant in setting appropriate laws and regulations as well as for mobilising resources for housing development and yet it

is often absent during policy consideration.

Mehta (1989) in his assessment of the Indian bureaucracy notes that actual achievement of any given programme greatly depends on the general development strategy and related policies as well as the functioning of the administration. Since policy is formulated as a guideline without going into implementation details, it remains the role of the bureaucrats to translate it into an implementable programme. In most economies, the bureaucracy plays such a central role to the extent that development performance has become synonymous with it. However, as Mehta notes in the case of India, most bureaucracies are neither 'goal-directed' nor 'action-oriented'. To a large extent the Kenyan bureaucracy bears a lot of similarity to that of India and this proposal hopes to assess its potential in translating policy into action and what influences its action or inaction at any given period.

#### 2.4.0 Policy Re-Examined

In Kenya, a number of studies, for example Kabagambe & Moughtin (1983); Lee Smith et al (1988); Hoek-Smit (1989); Malombe, (1981, 1990) have focused on various problems relating to housing for low income groups. Malombe (1981), points out four factors which limit the success of public policies relating to housing. They include; unrealistic and vague policies, disparity between planning and implementation, unrealistic housing standards and lack of specified policy on finances for low income housing. Lee

Smith et al (1988), note problems related to institutional framework which include; lack of morale, inability to deliver public services, lack of sufficient qualified and committed staff and inadequate budget and financial controls. Some of these aspects are also mentioned in the evaluation study by Hoek-Smit (1989).

Implementability is one test of a good plan and therefore an important aspect of any policy. Giandomenico (1989). notes that it is possible to plan well but to implement the plan stupidly. He further notes that it is difficult to separate policy from administration and that legislative mandates are often vague, ambiguous, or contradictory. There are also no clear standards for administrators and experts to apply and therefore their values inevitably do count a great deal. Subsequently, a situation exists whereby good policy objectives and goals exist on paper but hardly any effective implementation take place is realised.

The availability of a State guideline (policy), as to how to approach a particular development issue is a prerequisite if any tangible achievements are to be realised. Pugh (1990) in his discussion of housing policy in India points out that lack of housing for low income groups can be attributed to mass poverty, weak flows of new (formal sector) housing supply and the absence of any really effective policies for low income housing. In Kenya, it is difficult to find defined and well outlined policy



relating to low income housing. The most tricky aspect is whether to adopt what exists on paper or on ground. The situation can at times be even more confusing by a prevalence of official decrees, which in many occasions have to be implemented haphazardly. On the other hand, some policy areas, housing being one, do remain unattended and without any reviews for long periods. Despite this, housing is not exempted from the three factors which often determine state resource allocation to any sector. These include social objectives at the national level, the state's political objectives and economic objectives at the national level.

In Kenya, the discrepancy between the state policy objective of housing the low income groups and its outcome is reflected in the growth of unplanned areas. The determination of 'planned' or 'unplanned' urban settlements is based on housing standards and regulations. Unfortunately, the regulations which date back to colonial period and have hardly been reviewed, have very high stringent standards. This has a negative impact on housing the urban dwellers especially, the urban poor who can not afford what is officially referred to as 'an acceptable housing unit.' Mabogunje et al (1978) have indicated that the notion of 'adequate' house is based on standards which represent aspirations, rather than a realisable goal, often totally inappropriate. Such aspirations are often the product of the policy process, where both the policy makers and the implementing agencies play a key role. Rakodi (1986), in support of the above contention, points out that to define housing need in terms of

normative planning standards unrelated to the cost of housing means non achievement.

A Kenyan housing economist (Noormohammed, 1988) has argued that the policy norm in Kenya as relates to low income housing seems to be inaction. Subsequently he raises the question of whether Kenya has a housing policy or inaction? He argues that the government has not applied itself in housing as it has done in other sectors such as education, health or infrastructure. He gives reasons to be both neglect and lack of follow up. These two explanations infer that stated policy on housing has remained mere paper work, a contention which may be representative if policy objectives are correlated with policy outcome or actual programmes on the ground. Whereas this contention is appropriate, it is worth noting that policy should be perceived as both action and/or inaction. In Kenya's case, one cannot argue that there has been totally no action as Noormohammed contends, the problem seems to be lack of accessibility for particular groups to existing units

### 3.1.0 Conceptual & Theoretical Framework

#### 3.1.1 Conceptual

Urban housing in this proposal, constitutes all structures within any urban setting of Kenya, which are used as habitat by urban households. This excludes all housing used purely as business premises, offices and for other functions. In this case, urban

housing is essentially the residential domain of the urban workers, who are employed in the formal and informal sectors. In a number of cases some residential areas play double or triple functions, but their basic function for being set up is first and foremost residential.

Among the residential structures, the unplanned informal structures seem to be of worse quality when compared to the planned ones. The former often are of two types. First are structures made of scraps of metal, cardboard and/or polythene and the floors are neither cemented nor hardened with mud. Secondly, structures built of mud walls, iron sheet roofs and the floors are either cemented or hardened with mud. This latter type of structure is an apparent improvement from the former.

The two types of structures are often located in areas which have not been set aside as residential by the urban authorities. Most of these areas rarely have water borne sanitation. Kabagambe & Moughtin (1983), argue that in the majority of cases the occupants are squatters owning the meagre structure they occupy or more often renting it from slumlords, who themselves have no title to the land but nevertheless build accommodation for renting. The planned structures are made of concrete walls, screeded cement floors as well as appropriate roofing materials and the standards are approved by the urban governments.

Urban housing should not be viewed in isolation from its various types of infrastructure. The above three categories of housing exist in different locations with varying degrees of infrastructure. Often the availability of infrastructure is linked to the ability to pay for it, either by the consumer or through some kind of subsidy. In this case, almost all unplanned structures lack relevant infrastructure, such as all weather accessible roads, health and educational facilities. Residents of such areas normally rely on services located in neighbouring planned areas. In turn, services in these areas are inefficient due to over-use and congestion.

Although provision of urban housing had been seen at Independence to be the domain of the government, the situation has since changed. Currently the provision of urban housing in Kenya is done by a number of institutions and/or private developers who act as individuals or companies. The informal units (unplanned sector) are in many cases developed by individuals who are desperate for shelter but have no resources for renting 'acceptable' units. In most cases they live in the units they have built. Some individuals and/or groups participate in this task purely on a commercial basis. In such cases, the developers may not necessarily live in the units, instead they rent them out. On the other hand, formal housing units (planned sector) are often developed by both public and private institutions, cooperatives, private developers as well as individuals. The public institutions mainly include local authorities, government

ministries and parastatals. On the other hand, the private institutions include mostly private employers and registered individual and/or group developers.

Essentially the unplanned settlements which house over half of urban population of the developing countries fall within the informal sector of the economy. This sector should not be seen in isolation from the formal sector. A neo-marxist perception which views the informal sector purely as a petty commodity production mode seem appropriate. Veechibala (1984), points out that, like the dominant mode of production the petty commodity mode is a form of market exchange in which surplus value of production, regardless of economic significance is created and appropriated by private enterprises. He further notes that petty commodity production responds to gaps in the demand and supply of goods from the dominant mode, and thus the situation is created due to:-

- : difficult access to the goods of the dominant mode of production, which may be as a result of long distance, high level costs, and other inconveniences;
- : high or unaffordable costs of goods from the dominant mode of production;
- : scarcity of goods.

The above factors clearly demonstrate what leads a high percentage of the urban dwellers to resort to the informal sector for accessing housing as well as other basic needs. In Kenya, most of the low income urban dwellers cannot afford what is produced by 'big capital', even when subsidised by the state.

Thus they have to rely on the informal sector. It is therefore, not ironical but creditable that, besides the failure of Kenya government, like other African governments, to formulate and implement appropriate urban policies, the urban dwellers, -especially the poor still survive. This survival is based purely on their disillusionment with the official system, which has resulted in their ability to create their own system (Informal Sector), which is able to cater for their needs.

Burgess (1978), classified housing by mode and form of production, into the dominant capitalist mode of production which produces the industrialised form of production and the dependent petty commodity form of production which produces manufactured and self built forms of housing. He argues that the dominant capitalist mode produces industrialised, highly structured buildings which have elaborate building materials, sophisticated technology and the market determines production. Often the end product is beyond the purchasing power of the low income groups. Whereas this contention is true, there are some exception as relates to allocation and consumption. Drakakis-Smith (1979), indicates that public housing is not allocated in accordance with the market criteria. While its production is industrialised, consumption is affected by other forces other than the market.

Johnson (1984). maintains that housing types and their production, should be viewed as continua and the focus should be on the relationship between the capitalist and other sectors

and particularly, the way in which the future development of petty and quasi-capitalist forms is dependent on and determined by their relationships with the capitalist mode. Moser (1982), also takes the same view and indicates that the economic activities should be seen in the complexity of linkages between production and with the capitalist production sector dominating the petty commodity production mode.

Bassey and Short (1980) and Rakodi (1986), present four factors which Marxist political economy view as key in housing in relation to capitalist development, they include;

- : housing being a commodity and a source of surplus value for certain forms of capital;
- : housing as part of the necessary consumption of workers and as such an aspect of the reproduction of labour power;
- : the forms of housing provision are linked with reproduction of social relations of capitalism;
- : the housing system is likely to be an area for social class conflicts and a focus for state intervention.

The petty commodity sector which produces housing for the low income groups in Kenya depends on the formal sector for a number of resources and one can not completely isolate the two. Amis (1986) discussing the case of East Africa, argues that the limits of capitalist proletarianization are important in explaining survival strategies and ultimately political responses. Subsequently, this study contends that, a reasonable number of cities in Africa, especially those which fall within countries classified by the World Bank as low income economies, are being maintained by the informal sector. This should be understood in

a broad sense. Informal sector has been a logical and necessary development of peripheral capitalism, whereby the national bourgeoisie, is not formed but struggles to develop. At the same time they are unable to sustain their international economic networks; which are essentially unfavourable to them and to their national economies. As this goes on, cities are rapidly deteriorating, as larger numbers of people resort to the informal sector for accessing services.

The survival syndrome of the urban masses in the developing countries has been exhaustively discussed by Hernando de Soto (1989), using the case of Peru in Latin America. He points out that, the sector is the spontaneous and creative response to the states incapacity to provide the basic needs of the impoverished masses. The situation is not different in Africa, where the personal aggrandisement and perpetuation of the international economic networks overshadows the need to formulate appropriate urban policies. Most African governments, formulate policies which ostracise the urban masses. In cases where appropriate policies are formulated they hardly go beyond paper work. Overall, policies which favour international economic networks and the local elites are often preferred. This is clearly demonstrated in the World Bank founded Structural Adjustment Programme (SAPs) policies; most of them implemented since the mid eighties.



Besides the above, over control without subsequent provision of services, employment opportunities, general development and protection, which is required of governments, has continuously kept a great majority out of main stream participation and access to resources. The alternative has thus been the informal sector. In some countries it has realised more growth than the formal sector. The potential of the informal sector in Africa was acknowledged as early as the beginning of the 1970s (ILO, 1972; Hart, 1973; Mcgee, 1971). Despite this, most governments did not exploit it, on the basis that it was illegal. This position has been rapidly changing due to the economic constraints which many African governments have had to face and the subsequent push by both the World Bank & IMF for the adoption of SAPs. This move has witnessed the preference of working through the private sector as well as the Non Governmental Organisations (NGOs) and the community groups they support.

Until the late seventies, the development agenda in Africa was the prerogative of the government and to some extent the formal international private sector. However, in the face of the growing African economic crisis, natural calamities, famine and the deteriorating environment, what has acquired the name 'big government' has found it increasingly difficult to meet the development needs of the people. Hence the recognition and incorporation of other development agencies. In view of this, it suffices to understand the role of the state in this upcoming combined effort towards development.

At independence, most governments in Africa attempted to be the sole providers of services to their citizens. Herbst (1990), notes that through this approach, they were able to provide a variety of resources and jobs, low prices for basic goods, preferential access to government projects which favoured particular constituencies. The result was the growth and over extension of the state (Abernethy, 1988;). It undertook commitments and responsibilities that it could not fulfil and increasingly could not afford to fund. In the area of policy, this was reflected in its inability to effectively implement stated policy objectives. With the implementation of the World Bank SAPs, most governments have been pushed into changing their development approaches. This has involved eliminating, or at least significantly curtailing governments' ability to offer services and advantages to their constituencies, as they had partially done.

Herbst (1990) has criticised the World Bank for pushing the African states to adopt SAPs, without coming up with a clear position of what the role of the state should be. He points out that without the understanding of the economic role of the state, it is impossible to set the parameters of its political functioning in the future and in particular how it will relate to important constituencies.

If changes that are taking place in Africa are to be understood and the urban economy premised within context, then it warrants

to adopt a corporatist theory of the state. This theory contends that the state has ceased to be a domineering agent of capitalism due to the changing and expanding phase of capitalism. It is therefore able to incorporate other agencies into development as the Economic Commission for Africa (ECA, 1983), has noted;

what is required of African governments is to make it possible for the population to interrelate positively with all the development variables: natural and financial resources, development institutions, local and foreign technologies (p. 97)

The role of the state has been noted to be key in understanding differential access to housing and other services. As much as the state is expected to be neutral and serve the national interest, as some scholars (Kafandaris, 1980; Turner, 1977), have pointed out, this has not been realised. The state, be it in a capitalist society or a peripheral capitalist society, represents different interests drawn from the society at large. Each of these interests has its own motives which it tries to influence the state to pursue through policy interventions at any given time. Thus the focus of policy and the subsequent changes if any, mainly reflect the dynamics of different interests within the state. As the state tries to satisfy conflicting interests, its statements, actions and policies adopted may be contradictory. In the case of housing, it would be out of step to expect the interests of the low income groups to be catered for, at the expense of other more influential groups.

Burgess (1978) and Peattie (1975), give three factors which lead to state intervention in housing, namely; reproduction of labour

power, valorisation of land and capital and legitimisation and the maintenance of social order. In his later work Burgess (1985), notes that in order to understand production and supply of housing, it is necessary to appreciate the 'social processes of its production, exchange and consumption and ... the many class based interests tied to commodity cycle'. The three factors listed by both Burgess and Peattie that seem to be aimed at conserving the prevailing conditions of capital production. Rakodi (1986), indicates that the role of the state is considered to be continually to reproduce the conditions within which capitalist accumulation can take place, by both direct intervention in production and ensuring the reproduction of labour force and of the relations of production.

It is the above perspective which this study intends to adopt in assessing the gap between policy objective and policy outcome. This implies that, as much as the private sector should be let to provide housing, there should be some form of state intervention. This should be in the form of enabling the agencies which provide housing perform more effectively.

In this respect, although proposal appreciates the role of both the informal and the formal housing provision, it will only focus on the formal housing planned for low income groups. This position is borne out of the fact that it is not possible to evaluate policy using an unplanned settlement. This is because to policy makers, planners and administrators, such settlements are deviations from the norm. However, to this study they form

an important ingredient of option for filling the policy gap. An aspect which is important in presenting policy recommendations.

### 3.1.2 Theoretical

There have been several approaches applied in studying housing. They mainly include; economic determinism, socio-cultural, ecological/environmental, basic needs and political economy approaches. This study contends that, whereas each of these approaches has its own strength and weakness, the political economy approach tends to accommodate most of the strengths of the other approaches. In this case, this study will adopt a neo-marxist political economy approach as a bedrock in examining provision of urban housing in Kenya. Within this bedrock, the dynamics of housing provision which mainly include an interplay of the formal dominant mode of production and the informal petty commodity mode of production will be discussed. Inherent in this, will be a discussion of the role of the state.

In order to be able to discuss the intricate issues entailed in provision of urban housing in Kenya, one has to understand the overall socio-economic and political context within which it occurs. In this respect, a clear perception of the development ideology on which the economic system is embedded is relevant. Kenya's economy, like many other developing countries is based on peripheral capitalism, which is still evolving to achieve a full capitalist state. In this respect, one finds aspects which are typical of capitalist development and some which are not.

The concept of 'development' has been noted to be subjective and extensively depends on the values the analyst holds and the subsequent yardstick. The concept has been defined differently by respective scholars. Development as economic growth is the dominant school of thought, where development is perceived as growth of economy, measured mainly in terms of changes in GNP. This proposal does not wholly object to this mode of thought, but concurs with the opposite school of thought which perceives development as a multidimensional process. Scholars such as Dudley (1972), Barkan (1984), and Todaro (1985) among others, fall in this school. The multidimensional approach is emphatic on viewing development from various perspective and disciplines: it underscores the importance of basic needs (food, shelter, clothing, health, education,) and individual development, economic growth, and political realisation.

Barkan (1984), for instance, notes that 'development is an inherently ethical phenomenon, a set of value judgements about what constitutes a good society and about the institutions and processes through which the good society can be achieved'. In reflecting on the same issue Nyasani (1988), in his discussion of "a philosophical justification for planning a city" argues that 'disorder is a mere state of mind unreconciled with the object of apparent disorder'. This position is reflected in the Kenya government contradictory views of development as opposed to views of those whom the state purports to advocate for. It is therefore important to adopt a multidimensional approach on

account of its values.

Todaro (1985) presents the multidimensional aspect of development and is of the view that although economic progress is an essential component, it is not the only component of development which determines development but;

'development should therefore be perceived as a multidimensional process involving the reorganisation and reorientation of the entire economic and social systems. In addition to improvements in income and output, it typically involves radical changes in institutional, social, and administrative structures as well as in popular attitudes and, in many cases, even customs and beliefs' (p.61).

This contention is relevant in analysing development in the developing countries. It has been noted from the literature that most of these countries had economic growth during the 1950s, 1960s and a bit of 1970s but there was no tangible improvement of life for citizens. Dudley (1969) in support of this, argues that the relevant aspects of development one should examine are the 'levels of poverty, unemployment and inequality and where these aspects have improved one can argue that development has taken place but where they have deteriorated, even if the per capita income has improved, it would be strange to call the result development'. Such perspective has had economic development in the developing countries being redefined in terms of the reduction or elimination of poverty, inequality, and unemployment within the context of a growing economy, tasks which to date pose a major problem to these countries.

In most of the developing countries, including Kenya, development was defined by colonialists. Often the emphasis was placed on economic growth determined by Gross National Product with expectation that the macro-approach would have effect and trickle-down to raise the general standards of living. Whereas this concept of development is relevant to development economists, it has not resulted into benefits of economic growth penetrating all the required societal structures. More so the disadvantaged rural and urban poor. To such groups, the definition of development is often different. To them, it is that process which involves promotion of their well-being through active participation; a dynamic process geared towards maximum utilisation of resources within their reach. Such type of development is expected to strengthen peoples' ability to move from one quality of existence to another higher level of life. It is this definition that those who develop and/or stay in the informal settlements conceptualize as they struggle to house themselves. Whether such a process brings quantifiable national gain (which is statistically quantifiable by economists), seems not to be the concern of the vulnerable groups.

Kenya's official perspective in the area of housing development has often contradicted the peoples' view. The official trend is a requirement of planned development based on standards coupled with building regulations. Any development contrary to this, is viewed as against required regulations and hence given marginal recognition. This stand has largely been influenced by the



ideology and development conception of the government, which is based on peripheral capitalism. Stren (1984) in his discussion of "urban policy in Kenya and Tanzania" indicates that the capital city of Kenya, Nairobi, had an emphasis on 'prestige development'. This contention is supported by the type of urban policies pursued by the Kenya Government before 1974, a period which did not recognise the role of the informal sector.

Nonetheless, Wallman (1977) and Matthew (1977), have shown how people's development goals may be very different from those of planners or official thinking. Fantu (1989) also notes that choices for development are not self-evident nor do they involve a peaceful and effective process. Webster (1984), in the same context, notes that, planned social change should include peoples' perception of development. Further, it is in view of the problematic nature of development, that Barkan (1984), comparing the meaning of development in Kenya and Tanzania, observes that what Tanzania viewed as development, was viewed as underdevelopment in Kenya. To compromise the contradiction, Barkan (1984) adds that the relevant questions of development should be 'of how and under what conditions, one may devise policies which are more effective for realising the particular concept of development'.

The above observations infers a clear understanding by policy makers, planners and administrators of what the people who need housing view as development in this sector. Without such

consideration, development can be negative and even dangerous as Dudley (1972) maintains in his discussion on the meaning of development. There is need, therefore, to understand the conception of development as it relates to housing and as far as different interest groups (Central and Local government officials; the private - formal and informal sector; landlords and tenants) are concerned. The lack of understanding and integration of peoples' development perception has in a number of cases led to an interference in their efforts to house themselves. What is required of the planners, administrators and policy makers is the need to integrate conceptions of such individuals in the planning endeavour; a task which until the era of the IMF/World Bank SAPs, was difficult to conservative officials with development models which are often not linked to the local context.

#### 4.0.1 Research Design & Methodology

##### 4.1.1 Data Sources & Collection

The planned investigation intends to rely both on secondary and primary data. Primary data will be gathered mainly from the case study, and the public institution (Nairobi City Commission) which was charged with the implementation of the case study. Additional primary data will be gathered from relevant government ministries and parastatals. Secondary data will mainly include recorded data which comprises comprehensive review of project documents and reports, government papers and works done on the area.

#### 1.1.2 Research Instruments

The main instrument of survey will be questionnaires which will be both structured and unstructured. Structured questionnaires will mainly be used for interviewing residents of the case study. The kinds of questions which are of interest to this study as far as the residents of the case study area are concerned, is the extent of their satisfaction with the project as relates to services, rent, their relationship with both the City authorities and their landlords (in the case of tenants) as well as their views on the general development of the case study since project completion. Both structured and unstructured questions will be administered to the officials of the Nairobi City Council and other relevant government ministries, parastatals and financial institutions. Discussions will also be held with individuals who are conversant with the issues of concern to this study, but may not necessarily belong to the case study or the institutions covered. These includes those who had worked in the institutions being covered in the survey but have since retired or left among others.

#### 4.1.3 Sampling

Samples for analysis will mainly be drawn from the case study (Umoja Tenant Purchase Scheme) and the key implementing agency (Nairobi City Commission). Other back up samples will be drawn from the relevant government ministries (Lands & Housing; Local Government; Planning & National Development) and two parastatals (National Housing Cooperation and Housing Finance Company of

Kenya). In the case study, the survey aims at getting basic socio-economic data on status of the residents, tenant/landlord relationship as well as their general views and level of satisfaction with the housing project.

Basically, the first stage sampling of the case study will be based on plots. Subsequently households to be interviewed within each sampled plot will be based on duration of residence within the area. That is, in cases whereby a plot has more than one household, only the one with the highest score of years will be sampled for interview. On the other hand, sampling of the Nairobi City Commission officials and that of government ministries and the parastatal will be selective. The relevant questions will only be directed to bureaucrats who directly play a role in decisions relating to the issues to be covered in the survey.

A sample size of 10% will be taken from the 3,084 plots within the case study. Thus, in total the survey intends to administer a total of 308 questionnaires. As for the City Commission, government ministries and the parastatal, selective interviews and/or discussions will be undertaken. The actual bureaucrats to be interviewed will only be isolated after a pilot survey of the institutional framework through which the case study was implemented.

#### 4.1.4 Study Area

This study will concentrate on the capital city of Kenya,

Nairobi. It is worth clarifying why the case study has been chosen from the capital city and not any other urban centre. There are three reasons; first the capital city is the only urban centre which has benefited from all the three major urban development programmes which have been aimed at improving housing and related services; secondly, the city has serious housing problems with about 45% of the population living in unplanned areas. Finally it has been chosen for operational convenience during research. This is because all the ministries and the parastatals as well as other relevant actors such as private institutions and NGOs have their headquarters within the capital city. Therefore, if another urban centre was to be chosen the survey would be difficult to administer and not financially feasible.

Nairobi is the capital city of Kenya and has the highest concentration of urban population. Currently, it is estimated to have a population of about 1.5 million. Of these population about 45% are said to be accommodated within the unplanned settlements. The City Commission of Nairobi<sup>1</sup> has had a lot of problems related to management of the city. In many cases it cannot cope with provision of services even within the planned areas. Basically, the dismissal of elected councillors and their replacement with central government nominated commissioners was intended to improve the management situation but this still

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<sup>1</sup>Untill March 1983, the City Commission was called Nairobi City Council, however it was dissolved due to mismanagement, especially as relates to land and housing allocation.

remains to be realised after eight years without elected public representatives.

Umoja One site and service scheme is one of the schemes which benefited from bilateral loan agreement aimed at housing low income households during the seventies and was implemented by the then City Council of Nairobi. It had originally 3,084 planned units, but since its occupation in 1976, it has realised transformation. This includes both the completion of the 3,084 core units provided in the initial plan as well as the construction of additional units by plot owners, which the urban authorities refers to as 'unplanned'.

There are a number of reasons for selecting Umoja One. The main one being that it is a planned settlement where the government had a clear objective of housing the low income groups but failed. Secondly, the project is over ten years old and therefore an evaluation of the policy can be done on a comprehensive basis as opposed to a project which is on going or just completed. Thirdly, the scheme was funded by USAID and not the World Bank as has been common with most schemes. Most studies have focused on the World Bank funded schemes, and have ended up contending that the Banks' approach is not appropriate for housing the low income groups. It will thus be appropriate to find out whether there are major deviations in a case not funded by the World Bank. Besides the above points, the scheme is currently occupied by comparatively well off urban residents, who pay rents which

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are unaffordable to a large majority who are likely to be found in unplanned settlements.

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