THE ROLE OF INFORMAL HOUSING IN ALLEVIATION OF HOUSING PROBLEMS IN KENYA

A CASE STUDY OF KWA RONDA SETTLEMENT, NAKURU TOWN

BY

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DECLARATION

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

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This thesis has been submitted for Examination with the approval as University supervisor.

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ABSTRACT

During the period 1990-2030, the global population will grow by about 3.7 billion. Ninety percent of this increase will be in developing countries, Kenya included, where ninety percent of the population growth will take place in urban areas. In these urban areas, already at present a large part of the population lives in informal settlements, which are usually illegal and therefore largely excluded from basic urban infrastructure and services.

Many governments now accept the fact that these areas provide shelter to an urban population which they cannot reach with formal housing alternatives, and that legalizing and upgrading these areas offers the best solution to improve living conditions of such a large part of the population. One of the constraints faced by governments in initiating this process is the lack of the information that is at the very basis of legalization and improvement.

The state of human settlement development in Africa and their development have aroused increasing concerns in the course of the last decade. The spread of urbanization has not been marched by adequate housing, driving people to occupy whatever land is in informal settlements.

The environmental problems arising therefrom impinge heavily on the vulnerable groups (the poor, women and children) who must pay with chronic ill-health, lower productivity and poor quality of life. This trend needs to be reversed and in order to do so there is need to understand the development and management of their informal settlements.

It is on the basis of the above that this study was designed to examine the urban housing problems, particularly those of the informal settlements. It looks at the effects of National Housing policy among others on these problems and examines alternative modes of action for planners to achieve solutions like the possibilities of incorporating informal housing into the official urban housing stock.
The study draws on a review of the relevant literature, planning documents, a pilot survey of the study area encompasses housing situations, socio-economic characteristics, interviews with planners, builders, local residents and other interested groups in Nakuru town.

Taking Kwa Ronda settlement as a case study data are presented to show that informal housing are characterized by low level of education with most of the inhabitants employed in informal sector activities mainly located near to or in the residential area itself.

The majority of the residents going by the case study can only pay maximum rents not exceeding Ksh. 500 per month.

It is also evidenced by this study that informal housing dwellers consider their housing adequate and are content with living as such dwellings built of non-conventional materials. The basic problem faced here is therefore are of poor health and sanitation (manifested in poor toilet facilities, stagnant dirty water, uncollected garbage, among others) and lack of proper access roads.

The study found that this location is preferred by persons who have their mainstay in the rural areas and whose major purpose is to earn extra money for the rural home. The main interest of this group is to have cheap accommodation in order to maximize remittances to the rural home. It is recognized that this group is not very interested in investing in more permanent and better shelter. However they are interested in better conditions, if this does not affect their budgets. Such upgrading of facilities and services should therefore aim at minimum standards to avoid incurring a lot of costs to the tenants through appreciated rents. This way informal housing can help increase the urban housing stock much faster.

It was also found out that the southern part of Kwa-Ronda is still mainly agricultural and could be better planned for future development as opposed to the already congested northern part lacking all the basic facilities.
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CHAPTER ONE INTRODUCTION

1.1.0 IMPORTANCE OF HOUSING
Shelter is one of the basic necessities of life. The primary importance of housing is the protection from the elements which it affords, but housing also has a much wider significance. It helps to tie people to a place and community and contribute to their identity. The location, quality, size, style, and tenure of housing are key determinants of the quality of life and social status. Housing is therefore a major expense for most people and for the owners it is an, often lucrative, investment.

1.1.1 INFORMAL SETTLEMENTS IN KENYA
Urban population in developing nations continue to grow at an alarming rate. The increase has outstripped governments and private sectors capacity to provide for the needs of the urban population in terms of shelter, education, health and other basic services.

By the end of the 1990's, it is estimated that as many as 90 percent of the poor in Latin America, 45 percent in Asia and 40 percent in Africa will be leaving in urban areas (UNDP 1989). This surge is mainly as a result of rural-urban migration and natural population growth. Consequently there has been a rising need for increased levels of urban infrastructure, including housing.

Urban centres in Kenya have increased and witnessed this trend in growth. Rapid urban growth has resulted in severe shortfalls in the provision of the basic services leading to overcrowding and overwidening gap between the poor and the rich. As a result of this many households live in appalling housing conditions many of which are cramped, unhygienic, unsafe, insanitary and lacking most basic services. The decline of services has been more pronounced in the 1980's following the introduction of Structural Adjustment Policies (SAP). These policies have emphasized education on the role of the state and increase in the role of the private sector and open market in resource allocation.

There are outbreaks of diseases like cholera and the government is forced to spend a lot of money in order to save the lives of these people. The main problem is that people in the low-income group cannot afford to pay for houses that meet the minimum standards specified by local authorities. The
rents or repayment instalment are far beyond their capacity since most of them don't have regular income. Among the many factors cited which have inhibited the provision of low-income housing in Kenya are,

1) National housing policy,
2) Land,
3) Financial resources,
4) Construction costs, and
5) Building standards.

Most urban immigrants are poor and lack marketable skills. They therefore end up unemployed or operate as hawkers, petty traders, casual labourers, semi-skilled and unskilled with no permanent source of income. With the present scenario market forces tend to operate against the majority of the urban residents, where in effect over 40% of Nairobi's residents cannot afford a minimum conventional dwelling unit. Other towns with less resources than Nairobi find up to 80% of their inhabitants marginalized in obtaining access to housing and other services.

While it is true that local authorities and the central government have a weak revenue base arising from both the national and international economic situation, it is equally true that efforts by other agencies or even by the poor themselves to provide access to selected urban services is hampered by public policies. The planning regulations, the building by-laws, monetary and fiscal measures etc are among some of the public regulatory policies that militate against the private sector, NGOs, CBO's or individuals to provide legal affordable housing facilities and services to the vulnerable groups.

These policy instruments have lead to high costs of built environment relative to the income of urban residents, who have increasingly become marginalised.

Those unable to share accommodation often find themselves in unplanned settlements within and around urban areas, being the only type of housing they can afford. This type of accommodation which is generally referred to as informal housing accounts for 60-80% of all housing constructed in urban areas in Kenya in the last decade. These informal construction activities extend beyond the unplanned settlements into the low-cost formal housing projects such as site and service and settlement upgrading projects.
Past attempts to recognize the contribution of informal housing in urban housing development, and therefore incorporate it into the official housing stock, in Kenya are reflected in the existence of an upgrading policy. However, the upgrading process have often resulted in the displacement of the intended target group as the units become, either unaffordable on change hands for monetary gain.

The part informal housing plays in housing especially the urban poor is crucial in understanding affordability and therefore planning for and providing what the people can afford. Despite the apparent significant role of the sector housing and the resultant built environment the urban authorities in Kenya have neither the institutional structure nor sufficient knowledge and policy to deal with non-conventional activities in shelter production. This study attempt to assess the role of the informal sector has played in provision of unplanned settlements specifically in Kwa Ronda area of Nakuru Town. Lastly, the study has established the fact that housing shortage and the development of uncontrolled and unplanned urban developments in Kenya is directly related to the rural-urban migration process and the natural population increase in the country. It was also found out that the "perceived" employment opportunity, good transportation network, high standards of living, good education, Industries, good health facilities etc in most urban centres, have been responsible pull forces on rural-urban migrations.

1.2.0 STATEMENT OF RESEARCH PROBLEM

Since independence of Kenya in 1963, the population of Urban centres has rapidly increased. This trend is likely to continue and by the end of year 2025, it is estimated that 45.7 percent of Kenya's population will be leaving in urban areas, with an annual demographic growth rate of 7.1 to 7.5%, more than 60% of whom live in congested "informal settlements" on 5% of the urban land, with an estimated growth rate of 12% per annum(An inventory of Informal Settlements in Nairobi, 1993). In the latter, that we may call "no known income" housing areas, densities range from minimum of 250 family units(1500-2000)per hectare in Kibera, Mathare, Pumwani, Korogocho, etc to a maximum of the same in the low income areas such as Dandora, Kayole, or Umoja. Infrastructure conditions and maintenance, e.g. water supply, sanitation, access, social services, etc are very poor and generating health hazards and pollution. In contrast, densities range between 25-30 units per hectare in the middle income estates like Tena, Buru Buru, Plainsview, etc and 1-5 units per hectare in higher income areas.
like Runda, Muthaiga, Nyari, etc. Similar situations occur, though at diverse degree of aggravation, in all cities, Towns and other urban areas, Kwa Ronda in Nakuru not an exception in Kenya. Nakuru town has equally experienced a fast population growth since independence from 38,181 to 212,883 in 1996.

Housing development involves not only the provision of the house itself but also the development of full range of facilitative and supportive facilities. These will include items such as, land, water sewerage networks, electricity and so on (Syagga, 1991). Formal housing development is carried out on land that has a title deed. This method has however been unable to meet the rising demand for housing in the growing urban area of the developing countries. Consequently informal housing has been the spontaneous response, mainly by the urban poor, to meet their housing needs.

Thus, informal housing development is the provision of housing outside the formal system. The majority of the countries such development is practiced by the poorer populace often classified as squatters.

"The conventional view of squatting in third world cities involves the illegal occupation of land and self construction of shelter. The settlements so formed are often seem as politically autonomous, under a permanent threat of demolition and outside the legal system, characteristically, the urban poor build their own shelter with anything they could lay their hands on, on land they did not own" (Amis, 1990: 17). This is evident in the urban areas in almost all developing countries.

Development of informal housing is a direct result of the demand - supply imbalance in the provision of housing, both in terms of quality and quantity. This imbalance is the result of various factors acting in concert. Rapid population growth and its pattern of distribution, especially in many developing countries, are perceived to be significant causes of demand-supply imbalance in housing. According to Portes (1985), the emergence of unregulated settlements is not the consequence of the so called excess numbers but a given wage structure. Similarly Weitz (1973) observes that:

"The process of urbanization in the developing countries is to a large extent not the result of economic development. In many cases rural urban migration takes place not because of new
economic opportunities in the city but mainly due to the hope of the migrants for a better and easier life in town. This is the basic differences between the process of urbanization in the developing countries and the developed countries, where urbanization was mainly the result of economic development and new employment opportunities in town".  

A lot of facts seems to support this argument because of the apparent lack of adequate basic infrastructural services in the rural areas. When the economic progress of majority of the developing countries is examined, it becomes evident that the purchasing power of most urban residents has been severely eroded. This is made worse from available evidence which shows that housing consumes 20% or more of household expenditures and is usually a major investment item for low income families (Ondiege, 1993:3-4). With this, the element of affordability of housing is brought into focus.

Most of the low income population is unable to afford the formal housing that is available on the market and they, therefore, resort to the more affordable informal housing. Even with these informal settlements, the demand is so high that there is an element of exploitation of the already disadvantaged urban dwellers both in terms of the rents they pay for the housing as well as the cost and availability of the other facilitative services such as water (Ondiege and Syagga, 1990 and Lee-Smith and Syagga, 1990). They note that in most squatter settlements and slums most residents poor as they are, are mere tenants renting housing that has been constructed by landlords. Seemingly nothing can be done here because of the presumption that these unplanned settlements fall outside the ambit of the law.

Another contributory factor identified as assisting in creating this lopsided demand-supply equation has been the vexing issue of housing standards. Various researchers have found out that the standards that are in place are inhibitory in the sense that they make the housing developed through their use unaffordable to those who most need the housing (Agevi et al, 1993). Most of these standards were adopted during the colonial period in most countries. However, close scrutinying reveals that they in majority of instances, are inappropriate in the circumstances of the countries in question and they have proved to be restrictive to the provision of adequate housing (Syagga, 1987:205-6). Closely linked to these has been the issue of the construction technologies adopted and the affordability of subsequent housing.
The extent to which informal housing development is a provider of housing is a raw indicator of the acuteness of the housing crisis in the country in question. Available statistics show that the housing crisis is bad and getting worse. In 1987, it was estimated that one fifth of the world's population did not have adequate shelter. A further one million did not have any shelter whatsoever, while half a million people, mainly children, died annually because of lack of adequate housing (UN, 1987). With the Advent of the Structural Adjustment Programmes (SAPs) that Advocates for reduced social expenditures by governments who have been the main provider of housing, significant reductions in the resources available for housing especially for the low-income bracket are inevitable.

Ondiege and Syagga (1990) observe that spending cuts, although they have helped the Government in reducing its current deficit, have led to the postponement of urban projects and increased the backlog of unmet demand for supportive and facilitative urban structure. The responses of governments have been many and have met with varying degree of success. With dwindling resources and limited alternatives, unplanned settlements are here to stay. Many are therefore, endeavoring to bring these informal housing into the formal planning process by various strategies, mainly through squatter upgrading projects.

The Government of Kenya has shown commitment to the human dimensions in the development process through various policy documents since the dawn of independence, Kanu-manifesto, sessional paper No. 10 of 1965 an African Socialism and its application in planning in Kenya, various development plans and sessional paper No 1 of 1986, poverty alleviation and income distribution. All these efforts have not achieved much. Most of the shelter policies and shelter development targeted urban households due to acute shortage of housing. Initially the response to the housing problems in the 1960's and the early 1970's was to develop public housing (Malombe, 1990: 1). However these dwelling turned to be too expensive for the households for which they were intended for, that in turn required such heavy subsidies that were unable to meet more than a small proportion of the total housing demand.

For example the combined effort of the informal public and the private housing sector only managed to provide a total of about 58,820 units between 1977 and 1987 compared to the annual household
formation of about 320,000. This situation is more grim when this production is contrasted with estimated total annual housing need of 60,630 units.

The end result is the mismatch between demand and supply which has led to continuing expansion of squatter settlements and increase in densities in the existing low income area. Towards 1970's the strategy shifted to the development of the site and service projects and the squatter upgrading programmes which emphasized development of infrastructures and other facilities. In the 1980's, these two constituted 60% of the entire urban housing programmes in Kenya. However studies done in 1980's (Malombe 1981, 1991) have indicated that these projects did not actually meet the housing needs of the poor.

In some of the upgrading schemes the work become too costly and difficult due to excessive overcrowding in planned settlements like, Kibera, Kariobangi, Pumwani in Nairobi.

The slowing down of the site and service schemes in the 1980s contributed to the faster growth of squatter settlements which house between 40-60 percent of urban households (NACHU). The ability of these households in squatter settlements is diminishing due to the eroding wages of most urban households.

From the above, one conclusion seems inevitable that there is need to understand and appreciate the contributions made by informal housing in urban housing development. This would possibly lead to policy modifications resulting in the incorporation of such areas within the overall urban housing development. It might also remove the fear inherent in the concept of illegality and hence lead to an encouragement of more investments by residents in these areas to make them better.

Also we know that informal housing areas are so termed because they do no comply with all legal ordinances and generally lack services such as water, roads, electricity, and social amenities, services which cannot be provided by the people themselves. By appreciating the contributions of these areas in urban housing development the government will in effect be acknowledging what the people can provide (housing units) and therefore intervene to provide public facilities beyond people's reach.
1.3.0 OBJECTIVES OF THE STUDY

The primary objective of the study is to examine the contributions of informal housing in urban housing development. The specific objectives of the study are:

1. To examine the national policy on housing and assess the extent to which the Government has played in the provision of low-income housing.
2. To examine the inhibiting factors against the provision of low-income housing such as scarcity of land for residential development in urban centres, finance and constructional costs.
3. To examine the role played by building By-laws, Standards and their effects on the provision of low-income housing.
4. To examine the potential which exists in the informal sector and resources used in construction of buildings.
5. To establish the willingness of people to contribute towards the improvement of their living conditions on self-help or self-financing basis.

To achieve the above objectives, the study through the analysis of the housing conditions, infrastructural facilities, environmental standards in these areas, the socio-economic characteristics of residents and their views about housing will examine:

a) Current housing policies, programmes and strategies to determine the extent to which they have been successful in increasing the housing stock for the lower income groups; and
b) The implication of existing by-laws, standards and existing legislation on the provision of housing for the lower income groups.

1.4.0 THE STUDY ASSUMPTIONS/HYPOTHESES

On the basis of the literature reviewed the following assumptions/hypothesis have been made:

i) That with the high rate of urban population growth - the government will continue to find it hard to satisfy the housing needs for all and the housing problem will therefore continue to escalate.

ii) The conventional low-cost (subsidized) and upgraded housing ends up by being beyond the economic means of the urban poor and the low income groups.

iii) The households and individual development are constrained to invest more time and funds in
iv) That existing housing policies and by-laws do not cater for the lower income groups; they are inappropriate, impertinent and unrealistic as far as the housing need for the lower income groups are concerned.

v) That informal housing is normally the home of the less educated urbanites and are characterized by a high rate of illiteracy

vi) That informal housing provides affordable accommodation to the low income groups, the urban unemployed, and those employed in the informal sector.

vii) That residents of the informal housing have a positive attitude towards their housing and these areas will therefore continue to play a major part in adding to the urban housing stock

1.5.0 JUSTIFICATION OF STUDY

Nakuru town is the headquarters of both the District and Provincial Administration. Besides, this town serves as a major transit, commercial and industrial centre for the surrounding neighborhoods. The existence of industries and commercial activity in this town has in recent years attracted large groups of the people working here, doing business and in search of jobs.

According to the 1989 census a large portion of Nakuru population is attributed to rural-urban migration. The urban area and the land around it is unique in that there is no distinct ancestral clan on land in this town. This is because the area was once reserved by the white farmers as a shopping centre. Many of the people currently settled here come from somewhere else.

The study of Kwa-Ronda area in Nakuru town has been chosen due to the above existing housing scenario in the country and Nakuru's steady growth both as Industrial and commercial centre coupled with population increase.
1.6.0 SCOPE OF THE STUDY

The study will be limited to informal areas of Kwa-Ronda in Nakuru Town. But several aspects of formal housing areas will be covered in an attempt to explore the contributions of these areas in shelter provision in urban centres. Areas of coverage include the housing, social and physical infrastructural facilities, availability and their conditions. This general aspect includes building materials, size of units, occupancy rates, housing tenureship, health and sanitation among others.

The socio-economic characteristics of the residents - age and sex, households sizes, composition, education levels, occupation and incomes, migration into and duration of stay in Kwa-Ronda settlement, rent payment capacities, and the problems faced by the residents.

An analysis of the above aspects by the study will procure essential information which may be considered necessary for the future planning of informal settlements. With such invaluable information a case shall be advanced as to how best these areas can be incorporated into the official urban housing stock.

1.7.0 STUDY METHODOLOGY

The study was conducted in Nakuru Town. The study area was chosen because just like other major urban centres such as Nairobi, Mombasa and Kisumu, it has a high incidence of informal housing development due to large population growth and the prevailing acute housing shortage.

a) Sampling Techniques

Sampling is inevitable in research due to the constraints of time and resources that researchers always encounter. However, for a sample to be useful and meaningful it must be a fair representative of the population from which it is drawn such that its statistics provide adequate knowledge for making inferences about the corresponding population parameters. In this study, the population is the households residing within the slum of Kwa-Ronda of Nakuru Municipal council boundary.

To facilitate data collection and consequent analysis, the residential areas was considered to be stratified into two main zones namely, Northern and southern zone. It is from these two zones that data
was collected from a total of 67 households comprising of tenants and landlords respectively.

b) Source of data

The sources of data were mainly two:

i) Primary sources

Primary data were collected by means of administering questionnaires. There were also interviews with officers concerned with the general physical, economic planning and those concerned with the provision of housing. These included:

- The provincial physical planner
- The District physical planner
- The coordinator of Habitat activities in Nakuru Town
- The housing and social services officer of Nakuru municipal council

Also during the period of research, personal observations were made about the town which may be difficult to obtain formally.

ii) Secondary source

These covered library work of literature review in both published and unpublished works. Data was also gathered from official records of the Municipal council of Nakuru, like annual reports; publication from National Housing Corporation; Central Bureau of Statistics among others.

1.8.0 STUDY LIMITATION

During the period of fieldwork a number of problems arose. First and foremost was the difficulty experienced in interviewing or administering questionnaire to household heads as they were most of the day time at work. The same applied to the case of landlords most of who happen to live elsewhere rather than in the same plot. The second problem experience is the unwillingness on the part of landlords to give information regarding the study. In the case of tenants, it was difficult to get tenants talk about living conditions, as most discussions do not get further than "It's the task of the landlord to provide the services" or we do not know anything about this or we do not want to talk to you".

The third problem experienced was in same areas where language became a barrier as the respondent
could neither communicate in English nor Swahili and we had to resort to translation through a third party.

Lastly, the resources and time available for the research was not sufficient. However, despite the above mentioned problems met during the field survey this did not hinder the amount of input during fieldwork and hence reasonable amount of data collected.

1.9.0 ORGANIZATION OF THE STUDY

The study (thesis) is divided into six chapters:

The first chapter is the introduction and encompasses the role of informal construction activities in shelter provision in Kenya. It further describes problem statement, the aims and objectives of the study, assumptions and hypotheses, justification and scope of the study, the research methodology, the study limitations and the organization of the study.

The second chapter which forms the theoretical background to the study is a presentation of the reviewed literature. It discusses the housing problem from a global perspective narrowing down to the national level and further to regional setting (Nakuru District).

Chapter three discusses the urbanization process in Kenya and its implications on housing, and the housing policy, programmes and strategies in Kenya. It also looks at the National Housing policy and to what extent it has contributed towards the provision of low-cost housing for the disadvantaged Kenyan populace.

Chapter four covers the effects of land, finance and building standards on the provision of low income housing.

Chapter five is a field study report and analysis, it presents data on the socio-economic characteristics of the respondents, Housing structure conditions, Public services and utilities, Community facilities including the respondents views about the study area and the problems experienced.

Chapter six: is a summary of the major findings and the policy recommendations made on the basis of the findings.
2.1.0 INTRODUCTION

It is only too easy to demonstrate the effects of poverty on housing in most less developed countries. Perhaps that is why it represents such an emotive issue in these countries. On any index of service provision, household density, or physical quality, a majority of the urban population is living at standards that are clearly unacceptable when compared to the way most people in the Developed countries do. In India more than half the urban households occupy single room, with an average occupancy per room 4.4 persons (Rosser, 1972). In Nairobi, Kenya 40-60% (an inventory of informal settlements of Nairobi, 1993) percent of households with an average of 250 persons live in one hectare plot. In Ghana room densities range from 2.5 to 3.2 in the cities of Takoradi, Kumasi, and Accra (Hinderink and sterkenbung, 1975).

In terms of service provision, the situation is equally alarming. While it is generally agreed that conditions in the less developed countries is unacceptable in terms of housing, provision of basic facilities, most of the criteria used for judging housing conditions in poor countries are highly subjective and ethnocentric. While the poor of India would no doubt welcome flush toilets in their homes, it is unlikely that they view the lack of such a facility in the same cataclysmic way as would a European. Families unaccustomed to such luxuries often view their real needs differently. For many third world poor, 'standards' adopted are often irrelevant because they have more urgent needs. To a hungry family food is of far greater importance than shelter, especially where the climate is dry and warm. But the needs of the poor, or at least the ordering of their priorities, are frequently misunderstood by professionals.

Judgement about housing conditions must also take into account different cultural, social and environmental conditions within the third world cities. Those who compare conditions in large and small cities need to recognize that the manifestations of poverty differ. In large cities poor housing conditions are likely to be represented in the high proportions of people living in one room and paying high rents.
Jobs and services may be available in the central areas of those cities, but space is at a premium. In small cities the problems may be just the reverse. Regional differences are also important in international comparisons. Similarly standards of physical construction should also be viewed carefully as in most cases a bamboo house is taken to be inferior to one built on bricks; wood inferior to cement. But in reality in hot climate bamboo and wood are entirely adequate construction materials. It is on this note that "makuti" roofs in the coastal region of Kenya would be more appropriate than iron sheets due to climatic conditions though considered inferior by the same critics.

Local factors must also be considered when making comparisons of conditions across the less developed countries. At the same time the positive correlation that exists between the level of national wealth and the quality of housing means that these are higher propositions of poor urban dwellers in Asia or African than in Latin America. In Latin America cities, the poor must wait several years for electricity or running water to be installed, but services normally arrive. By contrast, the poor of most African or Asian cities may never receive services. Such variation are in large part an outcome of differences in the levels of national and urban prosperity. Societal organization is a vital consideration; in terms of service provision if not in terms of living space.

The differences in housing conditions in different less developed world cities are a function of differing level of per capita income, the distribution of wealth, the rate of urban growth, and the form of societal organization. But they also reflect differences in the responses of the poor in each city. Such responses vary dramatically according to the poor's own expectation of their life chances, their own view, reasonable or untenable, of what kind of housing they want and to the degree to which they are organized to improve their housing situation. It is difficult for the poor to escape their poverty given the economic and social situation in most less developed countries.

Mangin (1967) and Turner (1967, 1969) in their work in Peru, demonstrated that the shanty, which was so often, and of course sometimes rightly, denigrated as the ultimate in penurious living conditions, was frequently the basis of an adequate shelter.

Rather than merely being a shack without services, it was a foundation upon which the more fortunate, better off or more innovative sought a way out of their poverty. Overtime spontaneous
housing tended to improve as inhabitants built outside extra wall, extra rooms, a solid roof, and sometimes a second floor. In favourable circumstances the poor could produce substantial, spacious, and reasonable serviced homes.

Mangin and Turner further demonstrated that the reaction of the poor to poverty was rational and that families recognized the most sensible ways of improving their living conditions. Such an argument was diametrically opposed to the conventional wisdom of the day which owed much to the ideas of Oscar Lewis. Lewis's (1966) concept of a "culture of poverty" had achieved widespread popularity. At its crudest, this view encouraged the idea that the poor are poorer because they are poor. Poor children eat badly, receive a poor education, and receive from their families and cultural peers a training that encourages them to accept their poverty as inevitable. As Portes (1972:269) notes; the concept came to "denote a situation in which people are trapped in a social environment characterized by apathy, fatalism, lack of aspiration, exclusive concern with immediate gratifications and frequent endorsement of delinquent behaviour".

The culture of poverty view of the poor persists to this day among many higher income groups. It persist, perhaps, because it is highly convenient explanation to the wealthy; by implication poverty is the poor own fault. Mangin and Turner showed how the poor responded sensibly and rationally to the choices and opportunities open to them in their housing situation. And while the poor undoubtedly contribute at times to their own poverty, the basic causes of poverty are beyond their control "what they do not have is an opportunity to fulfil their aspirations" - Perlman (1976: 236).

Rejection of myths such as the "culture of poverty" is gradually leading to important changes in housing policy. If the poor are considered to be incapable of helping themselves, then they have to be helped. In a housing context this tend to mean that only governments are capable of building satisfactory housing for the poor.

By contrasts, the major policy recommendations is that governments are best advised to help the poor to help themselves. Such a recommendation has the additional virtue that self-help housing often produces superior shelter to that produced by governments, if only because the poor understand more
clearly the role that housing plays in the lives. Architects by contrast, are too often concerned with their own self image and by their frequently erroneous views of what the poor really want, they believe too strongly in the idea that good housing is an end itself. Shelter should not be judged only in terms of whether it has a good roof and adequate drainage etc. The other criteria which should be considered is whether housing suits the needs of a particular poor families.

Turner argues that good housing should not be designed on the basis of assumptions about what the poor's need ought to be, but should provide the flexibility by which the poor can trade off one need against another. Turner (1972) suggested that all families have three basic needs; security, identity, and opportunity. Each income group within a city tends to make a different trade off between these three needs. In the context of housing the poor value proximity to unskilled jobs (opportunity) much more highly than either ownership (security) or high-quality standards of shelter (identity). By contrast, a middle-income family gives much higher priority to modern standards of shelter and freehold ownership than to proximity. The policy implications of this argument are that the poor's need are usually badly understood by the governments and the kinds of housing provided by them are therefore inadequate.

2.2.0 HOUSING SITUATION IN KENYA

Existing shelter conditions in the urban areas in Kenya are essentially a product of the overall national urban development policy in general and housing policy in particular. In the event that neither has been a masterpiece the existing conditions can not be expected to be ideal. The success or failure of the housing delivery mechanism is seen in terms of how best it provides housing to accommodate the required number of household at affordable costs and in appropriate spatial urban locations.

This section therefore proposes to examine the shelter conditions in urban areas in Kenya using the following four broad indicators.

(a) Housing Tenure,
(b) Housing Affordability,
(c) Housing Quality,
(d) Social Amenities.
With each of these broad areas, specific estimators or variables are used as surrogates for measuring housing conditions. However, given that housing problems are both qualitative and quantitative the measures used here may not tell the whole story and are therefore only indicative.

2.2.1 Housing Tenure

The existence of acute housing shortage in Kenyan towns is characterized by fast growth in demand and rapid urbanization. Inadequate supply of housing has been instrumental in the growth of slums and their related squatter settlement as well as proliferation of sub-standard urban settlement (Syagga, 1989:1). Such settlement are characterized by poor sanitation, insufficient water supply, poor water quality, overcrowding, and inadequate garbage disposal. Estimates indicate that in many Kenyan urban towns, a high proportion of inhabitants (40 to 82 percent are living in slums and informal settlements (Mwaniki Associates, 1997; GOK 1987). Furthermore the recent estimates show that squatter settlement and slums are growing at about 8 percent annually.

The situation in Nairobi gives a picture of the extent of the urban population that occupy the informal settlement. Whereas the land area of the city covered by informal settlement is just over 5 percent of the total area used for residential purposes, about 55 percent of the population of Nairobi live in these settlements (USAID, 1993:1).

Inspite of the stated objective of the provision of decent housing to every family, the majority of the people in urban areas do not own homes as the level of owner-occupancy has been declining. Table 21, shows the housing tenure situation in some selected Kenyan urban district towns, 80 percent of the urban population live in rental housing. This is also true in the case of informal sector housing where studies have found out that a significant proportion of dwellers are actually renters (Syagga and Malombe, 1995).
Table 2.1: Housing Tenure Indicators for Selected Kenyan Urban District Towns

<table>
<thead>
<tr>
<th>Variables</th>
<th>Nairobi</th>
<th>Mombasa</th>
<th>Kisumu</th>
<th>Nakuru</th>
<th>Nyeri</th>
<th>Kakamega</th>
<th>National</th>
</tr>
</thead>
<tbody>
<tr>
<td>Land Registration Coverage (%)</td>
<td>100.00</td>
<td>95.00</td>
<td>90.00</td>
<td>85.00</td>
<td>100.0</td>
<td>100.00</td>
<td>95.00</td>
</tr>
<tr>
<td>Land Concentration (%)</td>
<td>?</td>
<td>12.00</td>
<td>0.00</td>
<td>40.00</td>
<td>28.00</td>
<td>0.05</td>
<td>16.01</td>
</tr>
<tr>
<td>Public Land Ownership (%)</td>
<td>?</td>
<td>30.00</td>
<td>15.00</td>
<td>5.00</td>
<td>6.00</td>
<td>35.00</td>
<td>18.20</td>
</tr>
<tr>
<td>Squatter Settlements (%)</td>
<td>55.00</td>
<td>5.00</td>
<td>0.05</td>
<td>0.00</td>
<td>0.28</td>
<td>0.00</td>
<td>4.72</td>
</tr>
<tr>
<td>Owner Occupation (%)</td>
<td>13.40</td>
<td>23.10</td>
<td>78.00</td>
<td>11.40</td>
<td>17.90</td>
<td>40.00</td>
<td>20.20</td>
</tr>
</tbody>
</table>


Most of the houses developed for low-income groups became private housing after allocation and thereafter operate at the prevailing market prices. It has been shown for instance that 79.8 percent of urban housing was on rental market and that only 20.2 percent was owner-occupied. This is an indication that housing developed either by private or public funds is put on the rental market which means that housing is an investment good that may require no subsidy. Even the site and service project and settlement upgrading schemes which are meant for low-income groups and intended for ownership have become to be primarily rental schemes. A settlement upgrading project, Migosi, funded by the World Bank in Kisumu had 82 percent of the residents as tenants and only 18 percent as owner-occupiers. In Dandora, which was the first World Bank project sponsored in Nairobi, and in Umoja, which was sponsored by USAID, about 75 percent for the household are renters. Thus most of the publicly sponsored housing ends up being rented out for profit.

In the private sector, developers are subjected to a complex web of financial institutions which charge market rates of interest. The developers are also governed by strict building codes and lengthy bureaucratic planning approval. Serviced land may not be available to private developers and the process of land acquisition and registration is cumbersome. In any case public land has virtually
dwindled in towns and very little is available for development. Whatever land that now remains is held by speculators. This has led to prohibitive land prices for housing development. Land concentration factor, for instance, has been used to define the share of vacant land in the urban areas that could be available for future development. Overall only 16% of urban land is vacant.

Whether publicly supported or private development, rental housing in the urban areas of Kenya is occupied by the higher-income groups who can afford the going market rents. The majority of the low-income groups cannot afford market rents in Nairobi, for instance, and will therefore be adversely affected by any withdrawal of subsidies. They are mainly found in the informal sector housing operation outside building codes regulations. In these areas, the infrastructure and the building structures are poor but rents are freely determined and affordable by the majority, yet these places where the majority of the population live are regarded as eyesores by the political elites, professionals and administration because they:

a) do not generally conform to subdivision standards or density zoning;

b) do not receive minimum adequate infrastructure service as stipulated in by-law; and

c) cannot pass conventional building construction tests such as durability, strength, weather soundness and insulation, among others.

The way forward is to agree on requirements as to what constitutes shelter, and thereafter enable households to acquire the same. It is also noteworthy that the given low land concentration in urban areas there is a greater need for densification through rezoning to allow for redevelopment for present low density zones.

This is a phenomenon being witnessed in many parts of Nairobi where maisonettes and apartments are being increasingly developed in areas like Kilimani, Hurlingham, Kileleshwa, Parklands, etc. It is also noteworthy that with the enactment of Sectional properties Act (1987) more properties are coming into the market for sale in form of flats and condominiums. This will to some extent increase accessibility to home ownership than has been hitherto where a house had to be on its own compound.

In conclusion, it has to be realized that housing tenure is greatly influenced by the existing land tenure system including the land ownership pattern, legal right and level of security.
2.2.2 Housing Affordability

It is important to assess the extent to which the dwellings produced are affordable by lower-income households. This can be achieved by analyzing the performance indicators such as the cost per dwelling relative to development plan targets, rents to income ratio, and the ratio of average dwelling cost to the income ratio. It has to be realized that the net result of government control on rents, price of land and building materials is reducing the quantity of housing by developers. The cost implications of shelter delivery are enormous. The high cost of housing has resulted into non-affordability of housing. Most of the low-income population is unable to afford the formal housing that is available on the market and they therefore resort to the more affordable informal housing. This is made worse as the available evidence shows that housing consumes 20 percent or more of household expenditures and is usually a major investment item for low-income families (Ondiege, 1993:3-4). Poverty has been one of the biggest limitations to acquiring decent shelter by most people. It has to be noted that the rapid urban growth is accompanied by a relative increase in the number of urban poor. The critical areas that contribute to poverty which is widespread in slum and squatter settlements in urban areas includes unemployment, underemployment, low rate of employment generation, and limited access to credit facilities by the urban poor. The root causes of poverty are numerous and range from rapid growth in population, poor terms of trade to low economic growth rates. The high rate of population growth has outstripped the available resources, increasing the poverty bracket as most people live below the poverty line. Closely related to the issue of affordability is the question of housing standards. Various researchers have found out that the standards that are currently in place, adopted during the colonial period are inhibitory in the sense that they make the housing developed through their use unaffordable to those who most needs the housing (Agevi et al. 1993: Ondiege, 1993:4 and Syagga, 1991:4).

Due to a host of factors such as the import content of construction, house price appreciation and construction costs a number of programmes adopted by various agencies such as sites and service schemes, settlement upgrading, formal mortgage and public rental housing schemes have failed to meet the needs of the target group.
Table 2.2: Housing Affordability Indicators for Selected Kenyan Urban District Towns

<table>
<thead>
<tr>
<th>Affordability</th>
<th>Nairobi</th>
<th>Mombasa</th>
<th>Kisumu</th>
<th>Nakuru</th>
<th>Nyeri</th>
<th>Kakamega</th>
<th>National</th>
</tr>
</thead>
<tbody>
<tr>
<td>House Price/Income</td>
<td>12.50</td>
<td>11.10</td>
<td>7.60</td>
<td>17.70</td>
<td>15.00</td>
<td>7.00</td>
<td>11.82</td>
</tr>
<tr>
<td>Rent/Income Ratio</td>
<td>1.05</td>
<td>0.25</td>
<td>0.40</td>
<td>0.40</td>
<td>1.40</td>
<td>0.13</td>
<td>0.61</td>
</tr>
<tr>
<td>House Price Appreciation (%)</td>
<td>17.75</td>
<td>20.00</td>
<td>18.00</td>
<td>16.00</td>
<td>19.00</td>
<td>0.00</td>
<td>15.10</td>
</tr>
<tr>
<td>Construction Cost (Kshs/M²)</td>
<td>10,000</td>
<td>3,600</td>
<td>2,600</td>
<td>6,000</td>
<td>8,700</td>
<td>3,152</td>
<td>5,675.30</td>
</tr>
<tr>
<td>Import content of Construction (%)</td>
<td>40.00</td>
<td>15.00</td>
<td>40.00</td>
<td>30.00</td>
<td>25.00</td>
<td>20.00</td>
<td>28.30</td>
</tr>
<tr>
<td>Land Development Multiplier (%)</td>
<td>2.20</td>
<td>1.58</td>
<td>4.50</td>
<td>1.40</td>
<td>1.26</td>
<td>2.50</td>
<td>2.24</td>
</tr>
</tbody>
</table>


For instance public rental housing developed by local authorities in liaison with the National Housing Corporation failed because the housing so developed was beyond the target low-income households in terms of cost (Ondiege, 1993). The same applied to the tenant purchase schemes. Low-income housing problems of cost-recovery contributed to the non-replicability of the schemes. Table 2.2, shows some of the criteria of assessing housing affordability for selected Kenyan urban district towns.

It is evident for instance, that house prices are more than 11 times annual wages, while financial institutions normally lend only 3 times household income for house purchase. Similarly, rents average 65% of the household's income instead of the generally accepted figure of 25%. The land development multiplier on the other hand is the ratio of the land price on a developed plot and the
price of raw undeveloped land in an area currently being developed. This multiplier there has the effect of more than doubling the land price for an existing house and therefore enhancing inaccessibility of potential purchasers.

2.2.3 Housing Quality
The indicators of inadequate supply of housing are the extent of slum and informal settlements, extremely high population densities, room occupancy rates and the nature of construction building materials. The housing problem in urban areas is especially visible in the informal settlements which accommodate roughly a half of urban households and in the high incidence of overcrowding. The rapid growth of squatters and slums is being witnessed on both public and private land, contravening the land use controls and similar laws. Typically, a low-income urban family lives in a room little larger than 10 square metres; and in the two principal towns (Nairobi and Mombasa) about 75 percent of poor families occupy a single room (Mukuria, 1993: 2). A recent research study in Mombasa revealed that on average, one room is occupied by five people either as family members or single people sharing rents (Matrix Development Consultants, 1996:9).

The housing situation in other district towns is no different. An urban survey in 1983 indicated that of Kenya’s estimated total number of housing in urban areas, 41.5 percent were classified as semi-permanent or temporary (Maina, 1991:2-3). In Mombasa, for instance, the majority of structures informal settlements are built of mud and mangrove poles and roofed with either iron sheets or makuti. The housing quality can also be examined and analyzed using the durability of the roofing, walling, and flooring materials as they exist in major district towns in Kenya. In terms of wall durability, for instance more than 50 percent of urban houses are poor (GOK, 1990).

Table 2.3 presents some measures of housing quality in terms of materials used in construction as well as occupancy ratios or degrees of overcrowding. While most of the roofs in urban areas, except Mombasa are made of durable materials most of the walls are made of non-durable materials. This has possible serious health implications arising from wetness or habitat for vermins.
### Table 2.3: Housing Quality Indicators for some selected Kenyan Urban District Towns

<table>
<thead>
<tr>
<th>Housing Quality</th>
<th>Nairobi</th>
<th>Mombasa</th>
<th>Kisumu</th>
<th>Nakuru</th>
<th>Nyeri</th>
<th>Kakamega</th>
<th>National</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unauthorized</td>
<td>75.00</td>
<td>50.00</td>
<td>60.00</td>
<td>35.00</td>
<td>2</td>
<td>17.70</td>
<td>47.54</td>
</tr>
<tr>
<td>Roof Durability (%)</td>
<td>98.10</td>
<td>68.20</td>
<td>88.40</td>
<td>96.70</td>
<td>96.40</td>
<td>90.20</td>
<td>89.20</td>
</tr>
<tr>
<td>Wall Durability (%)</td>
<td>56.10</td>
<td>34.60</td>
<td>31.00</td>
<td>39.80</td>
<td>55.40</td>
<td>52.90</td>
<td>47.10</td>
</tr>
<tr>
<td>Floor Durability (%)</td>
<td>74.40</td>
<td>72.80</td>
<td>68.20</td>
<td>73.80</td>
<td>67.90</td>
<td>64.70</td>
<td>70.80</td>
</tr>
<tr>
<td>Minimum Plot size (M²)</td>
<td>130.40</td>
<td>180.00</td>
<td>216.00</td>
<td>100.0</td>
<td>242.00</td>
<td>136.00</td>
<td>167.30</td>
</tr>
</tbody>
</table>


#### 2.2.4 Social Amenities

A house is not complete without such infrastructure and services as water, sewerage disposal, cooking fuel and lighting. These services make a house habitable and contribute to the general welfare of occupants (GOK 1996: 45).
Table 2.4: Social Amenities indicators for some selected Kenyan urban district towns.

<table>
<thead>
<tr>
<th>Social Amenities</th>
<th>Nairobi</th>
<th>Mombasa</th>
<th>Kisumu</th>
<th>Nakuru</th>
<th>Nyeri</th>
<th>Kakamega</th>
<th>National</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Water Sources</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Piped (%)</td>
<td>96.30</td>
<td>92.30</td>
<td>79.90</td>
<td>88.60</td>
<td>86.60</td>
<td>68.60</td>
<td>84.80</td>
</tr>
<tr>
<td>Well/ Borehole (%)</td>
<td>0.20</td>
<td>1.10</td>
<td>2.00</td>
<td>3.00</td>
<td>0.00</td>
<td>11.80</td>
<td>4.00</td>
</tr>
<tr>
<td>Others</td>
<td>3.50</td>
<td>6.60</td>
<td>18.10</td>
<td>8.40</td>
<td>13.40</td>
<td>19.60</td>
<td>11.20</td>
</tr>
<tr>
<td><strong>Sewerage Disposal</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mains sewer (%)</td>
<td>50.30</td>
<td>10.00</td>
<td>11.90</td>
<td>26.20</td>
<td>31.00</td>
<td>11.50</td>
<td>28.70</td>
</tr>
<tr>
<td>Pit latrine (%)</td>
<td>39.40</td>
<td>68.60</td>
<td>75.30</td>
<td>63.60</td>
<td>51.30</td>
<td>65.40</td>
<td>57.00</td>
</tr>
<tr>
<td>Others (Bush etc)</td>
<td>10.30</td>
<td>21.40</td>
<td>12.80</td>
<td>10.20</td>
<td>17.70</td>
<td>23.10</td>
<td>14.30</td>
</tr>
<tr>
<td><strong>Main lighting fuel</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Electricity (%)</td>
<td>42.50</td>
<td>35.50</td>
<td>14.70</td>
<td>32.30</td>
<td>45.00</td>
<td>16.00</td>
<td>32.20</td>
</tr>
<tr>
<td>Paraffin (%)</td>
<td>54.40</td>
<td>60.70</td>
<td>82.40</td>
<td>63.40</td>
<td>53.10</td>
<td>84.00</td>
<td>64.30</td>
</tr>
<tr>
<td>Fuel wood (%)</td>
<td>0.30</td>
<td>1.00</td>
<td>0.30</td>
<td>0.30</td>
<td>0.00</td>
<td>0.00</td>
<td>0.90</td>
</tr>
<tr>
<td>Others (Candle, solar etc) (%)</td>
<td>2.80</td>
<td>2.80</td>
<td>2.60</td>
<td>4.00</td>
<td>1.90</td>
<td>0.01</td>
<td>2.70</td>
</tr>
<tr>
<td>Journey to work (Minutes)</td>
<td>47.50</td>
<td>27.00</td>
<td>24.00</td>
<td>28.00</td>
<td>26.50</td>
<td>21.00</td>
<td>29.00</td>
</tr>
</tbody>
</table>


The provision of social amenities has got a serious bearing on the quality of the urban shelter. The rapid urban population growth has forced the provision of basic physical infrastructure and services to lag behind mostly in small and intermediate urban centres. There has been a failure to expand water supplies, sanitation system and housing supply to match the growth of urban population.
The provision of the social amenities has largely been constrained by the poor financial state of most local authorities. For instance, access to safe drinking water in low-income and high population density areas is poor. In the case of Mombasa, 63 percent of slum dwellers do not have access to any source of safe drinking water (GOK 1995:9). The situation in other Kenyan urban towns is no different. In terms of sanitation, it is estimated that 94 percent of the population in informal settlements do not have access to adequate sanitation. Generally, pit latrines are shared by approximately 50 people. Lack of sanitary facilities has led to environmental hazards through improper disposal of wastes causing water pollution and other health hazards through improper disposal of waters causing water pollution and other health hazards through improper disposal of wastes causing water pollution and other health hazards. Lighting fuel parameter is an important component of urban shelter.

Table 2.4, shows for instance, that pit latrines rather than sewer is still the dominant mode of human waste disposal, despite the relatively small urban plots. It is also important to note that paraffin rather than electricity is the dominant fuel for lighting.

The implications are that provision of appropriate amenities for housing in the urban areas is lacking and needs improvement. The journey to work parameter is also an important component of urban shelter as it is an indicator of both accessibility and convenience of the work place. Notwithstanding the mode of transport, urban dwellers on average take about 29 minutes to move from their residences to places of work.

2.3.0 ROLE OF HOUSING IN AN ECONOMY

We have seen that to different people housing means something different. To some, housing is a form of social presentation. Housing is also access, a source of income to those who build it and also a capital asset. Housing is a form of savings, and like any capital, can be invested to make more. Real estate companies play the game of housing investment and often make their investors rich.

The building and construction industry, other than contributing to the gross domestic product (GAP), generates employment opportunities thus enabling many people to earn a living. In Kenya for instance, in 1995 recorded a most growth. The improved performance was attributed to a number of factors, among them, the general economic recovery increased commercial bank loans to building and
construction of private enterprises, the significant drop in interest rates during the first half of 1995, the stability of the Kenya shilling against the major world trading currencies and increased government expenditure on road construction activities. However, lack of sufficient funds for public sector building projects, due to inadequate budgetary provisions and increases in fuel prices observed during the year constrained the growth of the sector. Real trends of the sector's major indicators over the last five years, show that the indicators recorded gains in 1995, reflecting improved performance of the sector. Cement consumption, rebounded in 1995 to reach 1,065.0 thousand tonnes, up from 858.5 thousand tonnes in 1994, a growth of 24%.

Data on employment indicates that the modern construction sector in Kenya recorded a modest growth in wage employment. The sector engaged a total of 76,4 thousand people up from 73,1 thousand in the previous year, a rise of 5%. The private sector continued to provide the bulk of employment opportunities engaging a total of 47,000. The public sector engaged a total of 29,000 people. The informal (Jua Kali) sector, reflecting its expansion in the recent past, engaged 31,600 people in building and construction activities a rise of 22% from 26,000 thousand people in 1994. The sector continued to create more additional jobs than modern sector. Other than those in direct employment in the building and construction industry, a lot of manpower is employed in industries linked with construction e.g. materials and construction components such as nails, iron sheets etc.

In recent years, the economic role of housing has been reevaluated and raised:
"There has been a tendency to minimise the contribution of housing to national output and the welfare because of its high capital to output ratio. Such a simplistic approach however may considerably underestimate the importance of housing partly because both "capital" and "output" are ambiguous in this context".

Housing may be viewed as a prerequisite for economic growth in developing countries:--
"Of comparatively recent origin is the idea that housing and other social overhead investment generate benefits which may be regarded as either necessary for economic growth or, in a more positive way, as instruments contributing to economic growth through the generation of indirect benefits. The essence of this difference is more than subtle."
The necessary condition or precondition for development involved providing the tangible equipment-service infrastructure, facilities, shelter etc.-necessary to provide for the basic of life for the labour force and the means by which physical resources could be moved, viewed somewhat differently, special overhead investment increased in the pay off of direct investment in the means of production. In this sense good housing, as the immediate example, would contribute to improving the quality of labour, thereby increasing productive efficiency.

Whatever the level of economic development, construction (not only housing) accounts for more than half the gross domestic fixed capital formation of which housing represents 20 to 50 percent and higher percentages can be found in the less developed countries. Thus, construction in economic terms is second only to agriculture in the developing countries and to manufacturing in the industrialized countries.
CHAPTER THREE: URBANIZATION PROCESS IN KENYA

3.1.0 Introduction

The process of urbanization in Kenya is still an evolving phenomenon. However, it has proceeded at a tremendous pace in the last few decades especially after political independence. Thus, whereas in 1948 there was only one Kenyan out of every twenty living in urban centres, by the turn of the century, this is expected to rise overwhelmingly. Out of every three Kenyans, one will be living in the urban centres by the year 2000.

Urbanization as part of Kenya's development process has its roots in the pre-colonial period. A close analysis of this period suggest that certain central places in the form of caravan towns, periodic markets, collection points and ethnic centres which could be described as urban centres by contemporary standards, existed (Obudho, 1975). These centres were, however, weakly organized, ethnic oriented and most certain inexpensively managed. They were scattered all over the territory from Mumias in the lake region to Kikuyubulyu and Kwavi settlements in Mombasa-Kamba area. And it was these centres that acted as nodes from which the colonial authorities established themselves (Obudho, 1982 and 1983).

Although the advent of colonial rule in Kenya saw the activities of these urban centres increase the spatial organization of urban centres in Kenya was in effect determined by the infrastructure development of the inlands. More specifically scholars of Kenya's urbanization process agree that the Mombasa - Kisumu railway "... established the general urbanization pattern in Kenya, fostering the growth of important centres at key points along the route" (Soja, 1968: 29). Hence, Kibwezi become the next resting place before ascending to the highlands. Nairobi's growth as a result was so rapid that in a few years the colonial administrative centre was moved from Mombasa to Machakos then Nairobi. This administrative step was the ".....first official step in Nairobi's emergence as the principal metropolis of all eastern Africa" (Miller, 1971:414). The growth of urbanization in Kenya is certainly reflected by available statistics. Already indicated, at the time of the population census of 1948, only one person out of every twenty people in Kenya lived in the urban areas. There were only 17 urban centres with a population of 276,240 people.

<table>
<thead>
<tr>
<th>Urban centre</th>
<th>1979</th>
<th>1989</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nairobi</td>
<td>827,775</td>
<td>1,346,600</td>
</tr>
<tr>
<td>Mombasa</td>
<td>341,148</td>
<td>465,000</td>
</tr>
<tr>
<td>Kisumu</td>
<td>152,643</td>
<td>185,100</td>
</tr>
<tr>
<td>Nakuru</td>
<td>92,851</td>
<td>162,800</td>
</tr>
<tr>
<td>Machakos</td>
<td>84,320</td>
<td>116,100</td>
</tr>
<tr>
<td>Eldoret</td>
<td>50,503</td>
<td>104,900</td>
</tr>
<tr>
<td>Nyeri</td>
<td>35,753</td>
<td>88,600</td>
</tr>
<tr>
<td>Meru</td>
<td>70,439</td>
<td>78,100</td>
</tr>
<tr>
<td>Thika</td>
<td>41,324</td>
<td>57,100</td>
</tr>
<tr>
<td>Kitale</td>
<td>28,327</td>
<td>53,000</td>
</tr>
<tr>
<td>Kakamega</td>
<td>32,025</td>
<td>47,300</td>
</tr>
<tr>
<td>Kisii</td>
<td>29,661</td>
<td>44,000</td>
</tr>
<tr>
<td>Kericho</td>
<td>29,603</td>
<td>40,000</td>
</tr>
<tr>
<td>Malindi</td>
<td>23,275</td>
<td>35,200</td>
</tr>
</tbody>
</table>


By 1962, the number of urban centres had doubled to 34 with a population of 570,950. This in effect means that out of every one person living in urban area in 1948, there were two people in 1962.

After independence when the African was allowed to migrate into urban areas without any restrictions, the urbanization process in Kenya recorded the highest increase ever.

By 1969, the urban population stood at 1,082,437 people while the number of urban centres totalled 48. By 1979, however, there were 90 urban centres with a population size of 2.3 million people (Table 3.1). Hence, between 1948 and 1979, there was a 430% increase in the number of urban centres.
In Kenya, in the same period, the urban population had increased by two million people. This is in effect means that in the 31 years, there were 200 people either born in the urban centres or migration into the urban centres on daily basis.

The projected growth rate as reflected in Table 3.2, is somewhat similar to the growth rate in the ten years period between 1979 to 1989. During this period, the urban population increased from 2.3 million to 4.3 million people. The urban centres had risen from 90 to 172 between 1979 and 1989 respectively. By 1992 these urban centres were expected to rise to a total of 240 while the urban population is projected at 5.2 million people (table 3.2).

Table 3.2: Projected Urban and Rural Population 1988-1993

<table>
<thead>
<tr>
<th></th>
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<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Urban</td>
<td>4.0</td>
<td>4.3</td>
<td>4.6</td>
<td>4.9</td>
<td>5.2</td>
<td>5.6</td>
</tr>
<tr>
<td>Rural</td>
<td>18.7</td>
<td>19.2</td>
<td>19.8</td>
<td>20.4</td>
<td>21.0</td>
<td>21.6</td>
</tr>
<tr>
<td>Total</td>
<td>22.7</td>
<td>23.5</td>
<td>24.4</td>
<td>25.3</td>
<td>26.2</td>
<td>27.2</td>
</tr>
<tr>
<td>Urban as a % of Total</td>
<td>17.6</td>
<td>18.3</td>
<td>19.4</td>
<td>19.8</td>
<td>20.6</td>
<td></td>
</tr>
</tbody>
</table>


The population is however, expected to increase overwhelming by the turn of the century. Thus, its projected that between 9 to 10 million Kenyans will be living in the urban centres by the year 2000. This represents about 26% to 29% of the total population.

Put in ratios, this means that one out of every Kenyans will be living in the urban areas by the turn of the century. The process of urbanization is therefore proceeding much faster than the country's national planners are sometimes prepared to admit and consequently, seriously plan for. Rather than execute plan, what seems to exist are general government policies and strategies on urbanization.
3.2.0 NATIONAL URBANIZATION STRATEGY AND POLICY

The strategy of urbanization as a central tenent of development planning since independence has its roots in the sessional paper No. 10 of 1965 entitled- African socialism and its applications to planning in Kenya. The basic principles on urbanization found out in this paper are further elaborated in the seven development plans which have come out since independence. Taken together, all the documents yield what can be arguably be termed as a broad official policy or urbanization out of which specific strategies are meant to be developed.

3.2.1 Government of Kenya Policy on Urbanization

GOK policy on urbanization is very broad and can be probably be summarized under four key policy sub themes:

(a) Rural-Urban Balance.
(b) Growth with Distribution.
(c) Enhanced Physical and Sectoral Linkages.
(d) Efficient Management of Urban Growth.

The rural-urban balance theme has been a central tenent of urban planning and development in Kenya from political independence to date. The 1970-74 National Development Plan observed that "rural life cannot be complete without towns any more than towns, can be complete without access to the country-side..." (Kenya 1970:15). Hence, a satisfactory balance between the two is a sine qua non and should be achieved by preventing "economic development being concentrated in the towns at the expense of the rural areas" (Kenya: 1970, 14). The 1979-83 National Development Plan observed that rural areas must be knit closely to urban centres..." because if rural development lags behind, people will migrate to the urban areas in search of better opportunities in such numbers that the urban owners will not be able to accommodate them. If urban development proceeds too slowly, the rural areas will suffer from lack of access to supplies and a weak demand for their products. Hence the interdependence of rural - urban development suggests that the two must proceed together, and that a careful balance be maintained between them". (Kenya, 1979,45). The sessional paper No 1 of 1986 on Economic management for renewed growth, the theme is further reiterated. According to this paper rural-urban balance policy is the key in the development of an urban system that supports the
growth of agriculture. It is also crucial in generating productive employment opportunities for the rural population close to where they live.

The policy of "growth with distribution" is meant to ensure an equitable standard of life and regional growth across the country and is captured as a central theme in almost all official policy of urban development in Kenya. Thus 1970-74 National Development Plan argued that the growth of urban population should be: "distributed over a relatively large number of centres and not mainly concentrated on the two biggest towns of Nairobi and Mombasa" and that "even more important than the need to avoid the negative consequences of concentrating the growth of urban population in one place is the positive need to provide a number of focal points in different parts of the country" (Kenya, 1970:15).

In the past 1978 - National Development Plans, this policy is encapsulated in both the "Growth and Service Centres" strategy and the "Human Settlements" strategy. In 1979-83 National Development Plan identified several small urban centres for special attention under the growth and service centre strategy. The policy of distributing growth across the country is also captured in the 1988-93 National Development Plan under the strategy for human settlements whose twin objective is to increase... the rate of urbanization generally while ensuring that such increases occur in the smaller urban centres rather than in big ones (Kenya, 1988:15).

Enhanced Physical and Sectoral Linkages theme was first mentioned in 1974-78 National Development Plan and has recurred in most official government policy documents. In sessional paper No 1 of 1984, it refers to physical linkages as the development of improvement or a complementary network of communication that either links or improves accessibility between important urban centres must be linked to the rural centres which must in turn be linked to the market and local centres for meaningful industrialization to take place. Sectoral linkages are referred to in the sessional paper No. 1 of 1986 as the creation or improvement of a network of inter sectoral activities. For instance, the informal sector in the small urban centres must be linked to the agricultural sector in rural areas. Such a network is important in that it results in the development of both forward and backward linkages which are indeed integral to the growth of the economy.
To arrest a possible mushrooming of unplanned urban settlements, efficient management of urban growth through improvement of institutions concerned with urban development is crucial. To this end the official policy has been to ensure high level of administrative efficacy in the planning machinery and its subsidiaries, especially in areas of decision making, financing and implementing of certain services.

Perhaps more than any other policy intention this has proved most difficult to implement. Over the years a casual observation of the Kenyan urban scene quickly reveals a picture which is anything but efficiently managed let alone financed.

3.2.2 Government of Kenya Strategies on Urban Development

Since independence, the basic strategies have been:-

a) "Selective dispersal" - "Selective concentration" strategy
b) The "service centres" strategy
c) The growth-centres strategy
d) The rural trade and production centres (RTPCs) strategy

(a) The "Selective - Dispersal" - "Selective concentration" strategy.

"Selective dispersal" also known as limited concentration is based on the principle of hierarchical organization of urban centres in which the smaller centres depend on the large ones, and the large urban centre, in turn depend upon the next level of urban centres for more specialized functions. This strategy basically rural oriented and is meant to achieve twin objectives of "controlling the patterns and scale of urbanization and accelerating rural development (Kiamba et a, 1982: 41).

"Selective concentration" as an approach to urbanization in Kenya seems to be applicable only at local level. This approach is based on the assumption that economic development should be concentrated in certain areas which thereby develop into "growth poles" that are almost invariably urban and industrial in character. Through a "multiplier effect" it is believed that the industrial and economic activities in the "growth poles" will spill over to the surrounding areas and stimulate growth and development on the latter. Unlike selective dispersal, this strategy is urban oriented and perhaps "

33
urban friendly" in that it seeks to develop "growth poles" to such a level that may generate economies of scale. It is also meant "to prevent excessive urbanization in one or two central places and usually leads to a more balance distribution of urban and industrial growth (Kenya, 1987:6b).

(b) The "service-centre" strategy
The primary objective of this strategy is to ensure on optimal use of basic services such as health facilities, markets, sanitation, water, power, and education, among others. Since these facilities are limited, the official strategy has been to concentrate these services in certain centres instead of dispensing them throughout the district. In this way, the most efficient use of capital resources is expected. This strategy is designed to ensure that the provision of services at the grassroots with maximum economic efficiency.

c) The "Growth-Centre" Strategy
In developing "growth-centres" the cook's strategy is to identify potential for "growth functions in a given urban centre with aim of creating favourable opportunities for commercial and industrial development in diverse areas. The strategy further aims at accelerating developing these urban centres which would ultimately induce growth functions in the neighbourhood through a multiplier effect.

The "Growth centre" strategy is also seen as crucial in ensuring a redistribution of the population from the principal urban centres to other small urban centres. It is also assumed that such a strategy would help ..., counteract the present dualistic nature of the economy by tapping development potential in hitherto neglected areas (Kiamba et al 1982, and Obudho 1983).

d) The "Rural Trade and Production centres" strategy
The RTPC's strategy was first adopted by the GOK in the sessional paper No 1 of 1986 on Economic Management for Renewed Growth. According to this policy document, on RTPC is meant to be "... an existing town or village with a 1979 population below 5000 inhabitants, constituted either as an urban centre or simply as a trading centre under the jurisdiction of the country council" (Kenya, 1986:46). The strategy is meant to concentrate resources in a number of urban centres in order to develop the urban infrastructure. The principal idea is to concentrate resources is few rural centres for about
three to four years at which point it is expected that the aggregate impact of individual projects in rural areas would have been maximize with benefits and financial returns to the rural economy would have been enhanced.

The selection of RTPCs is meant to be done in the basis of "following growth rather than trying to lead it". Hence it will be based on the level of economic productivity, market size, infrastructure development, level of income and extent of the local peoples' participation in the day to day economic activities of the area.

Since 1990, the GoK as identified Nakuru, Kisumu, Thika, Eldoret, Kitale, Malindi, Kericho, Machakos, Kisii, Nyeri, Kakamega, Meru, and Embu as the most viable for concentrating and stimulating growth centre activities. Due to limited resources, however, the GoK has emphasized only Nakuru, Kisumu, Thika, Eldoret, Kitale, Kakamega, Meru, Embu and Nyeri as "Growth -centres". The selection of these urban centres has been on the basis of their potential for development, resource endowment, existing infrastructural development and their existing infrastructural development and projected sizes. The service and growth centre strategies have been in force in Kenya from 1960s to date. However, the issue is whether they have been effective in transforming urban growth in the country.

Basically, the two strategies have been instrumental in influencing the urbanization process in Kenya. They have somehow formed the basis on which the emerging thinking on urbanization strategy in Kenya has dialectically developed.

3.3.0 EXPERIENCES IN HOUSING POLICY FORMULATION

A critical component in the formulation of any national housing policy is an undertaking of exactly what is needed in terms of housing accommodation. It is a stated objective that all the world's people will one day enjoy acceptable housing. Meeting this objective must be through an incremental process and must begin with the establishment of realistic housing standards - standards that will be affordable both by housing occupants and by society at large. USAID places affordability in the context of housing standards. The setting of such standards must be based upon the concept of affordability.
Merret (1984), in his study attempted to come up with a contextual basis for policy formulation using the housing consumption requirements. Such requirements are defined by what he calls the "existing scale and nature of housing poverty" and demographic projections. By "housing poverty" Merret means the shortfall in comparison with defined norm i.e, targeted minimum standards. Such minimum standards should be developed in liaison with user (of housing to be offered and now offered) "attitudes and aspirations", providing a use value of the dwelling base on four predicates:-
- Physical character
- Control environment locus
- Relative locus

The degree of "housing poverty" is directly related to the definition of targeted minimum standards:- the higher the standards the higher the number of household suffering "housing poverty".

This leads two further considerations of vital importance:
- Political context and
- Effective demand

The setting of standards is partly technical issue, to be addressed by technical expertise, and partly a political issue, encompassing the different pressures applied to the definition of the standards, first by users, generally seeking higher standards with regard to their general well being, and secondly by the policy maker generally seeking lower standards with regard to resource base. In settling this then, the planner should seek a mean between the two.

Also in formulation of minimum standards regard must be given to effective demand, i.e what people are prepared to pay for any dwelling. If standards are set beyond the willingness or ability of users to pay, then the proposed solutions will prove ineffective. Thus, flexibility is a critical criteria in preparation of targeted minimum standards. No single standard can meet all the needs of all the households in any given country. The strength of Merrets' study is that it is for more accessible to the ultimate beneficiaries with its concern for popular feedback loop in determining targeted minimum standards.
Whereas in the USAID publication, the objective that all the world's people will one day enjoy acceptable housing is well stated. But it does not go further to explain to whom the housing is acceptable. If the assumption is that it should be acceptable to the beneficiaries, then in order to achieve credibility, a definition of need is required that takes into account their preferences and requirements.

In the creation and use of housing there is a multiplicity of ends. Housing is a source of income to the people who built it. It is also a capital asset, access and a form of social presentation.

It is thus important for architects and urban planners to think about all these different ends. There has been a great interest in social presentation, and a somewhat lesser interest in "user needs" for an appropriate place to conduct family life. In the process the professions have made it harder to satisfy the other ends. The people for whom other ends are greater priority than gracious living have a hard time in getting some of their needs met.

The easiest way to identify the problem is to say that there is a conflict between "standards" and "affordability" and that the professionals tend to care more about the quality of housing - standards and hope that the issue of affordability can get worked out somehow.

Other than the issue of standards and affordability, another question which one might ask as regards housing is - who finances housing? Here there seems to be a sharing difference between the industrialized countries and the less developed countries. In the developed countries housing is generally bought via a substantial loan, paid over a period of years and there are large formal institutions - banks and other often with governments support which offer such loans. In the less developed countries (LDCs), formal credit like this is available only to a small section of relatively well-to-do people and others; thus most people pay for their housing by building a bit at a time out of their own savings and help from relatives. To a large extent the lack and inaccessibility to formal credit is a big problem. Where it exists, people are reluctant to borrow because it is expensive and because their income is too uncertain to commit to a monthly repayment. Loans are certainly critical on projects that require people to build to a certain standard by a certain time, but are such really necessary?
When we look at the problems of financing housing, we have to recognize the fact that housing lasts a long time. Financing housing should not be thought of as a single event, but as a continuous process. Financing, then must include the means and the incentives which will keep the housing stock continually regenerating itself.

As noted earlier, about 40-60% of households in cities in developing countries live in slum areas and squatter settlements. But in pursuit of any housing programme, slum clearance should be avoided. It is wasteful to destroy housing in the face of housing shortage, and it is unjust to destroy the property of those who have the least.

Since most housing is built, and even government-financed housing maintained by incremental investments by private individuals, a working housing policy should center around creating incentives to build and maintain affordable housing. This will mean looking at the dynamics of neighbourhoods, not just buildings. The problem of housing in developing countries are such that governments cannot expect satisfactory conditions to be realized on the necessary scale without an active and strategically well chosen role. In order to develop feasible approaches, it is necessary to make a thorough analysis of the problem with all its verifications. Present need and the development of future needs must be known quantitatively as well as qualitatively. System of equations appear to be insoluble, even with standards that are considered as definitely low. Difficult and harsh decision have to be made; for instance concerning the amount of scarce capital that should be invested in housing, where housing has to compete with other urgent investment needs such as for agriculture, infrastructure, industry, health and education. Standards have to be scrutinized and priorities set, which implicitly means the formulation of an answer to the question of who shall be sacrificed for whom, to what extent and for what period.

In past, some rather one sided economist have argued against investment in housing because the payback period on other investment such as agriculture was much shorter, and thus supplied opportunities for a much faster increase in income than investment in housing. This view has been criticized by Abrams, he argues that:-
Economic development cannot go on without social development including housing, and that housing like health and education, is indispensable to the proper balance of development and to the economic activities that require it.

The building of houses is "economic" because houses in the less developed areas are often small production centers for the tailor, dressmaker or storekeeper (informal sector).

Housing plays a major role in stimulating employment direct and indirect. In this respect it can enable the absorption of unemployment, particularly in cities, where there has been an influx of migrants.

A housing programme can also play an important part in developing savings and in releasing productive capital into the economy. People will save for housing, even when they might not save for anything else.

Nevertheless, investment in housing in all developing countries is relatively low. Clearly an increase in such percentages would open possibilities for improvement in the housing sector. However, it is obvious that such an increase in most cases should not be accompanied by a reduction of investment in other vital sectors such as infrastructural works, agriculture and industry. Housing is a complex structure, providing a combination of services that are crucial to national development in terms of both welfare and economics. While first and foremost basic aspect of housing is the shelter offered by dwelling space, the dwelling structure provide in conjunction with the services of land and utilities, a variety of environmental services; water supply, sewerage and solid waste disposal, energy, etc. Further there is a range of locational services available from housing, resulting from the potential a partial links between the house site and employment opportunities, educational facilities, etc. Joint consideration of these various aspects of housing is critical to development of a successful strategy to meet housing.

Housing must be judged from what it does to people, rather than what it is. The strategy must then deliver not just houses or structures, but rather houses as shelter and services, located so that occupants can live productive and satisfying lives.
Housing policy as it is normally formulated and implemented at national level, generally does not address all the aspects of housing shown above. It is important that policy makers and those responsible for policy implementation be aware of the government policy which have an impact of the quality of housing as it is experienced by users.

In general terms, a strategy to meet housing may be characterized as a set of objectives, policies and activities to be applied at each stage of delivery system. The goal of the planner is to find that strategy which, if implemented, would be most likely to foster realization of the nation's housing goals and further, which will have high likelihood of successful implementation. It is this last concern which takes strategy formulation beyond the realm of strictly technical comparison of demand and supply and injects a strong political element.

These will in general be a certain amount of conflict among the points to be addressed by a strategy. For example the desire to provide the highest quality standards is in conflict with the restriction on available resources. The desire to increase housing production is in conflict with the desire to reduce dependence on foreign materials. There are then a number of options which may be considered at each stage of the delivery system to resolve conflicts and respond to identified problems and opportunities. From consideration of such options, three major general strategy alternatives may be identified.

- Laissez-Faire:- Such a strategy implies a policy of no substantial government initiatives being undertaken for intervention in urban housing sector. Under this approach, existing trends in the relationship between supply and demand would be expected to continue.

- Affordable housing:- Such a strategy implies a policy of public sector initiatives direct or indirect - sufficient to supply housing consistent with what households at each income level can afford. This is essentially a no-subsidy approach under which the delivery system is expanded and oriented to serve households at levels not being served under the Laissez-faire conditions.

- Housing to abstract normative standards:- Such a strategy applies standards of what constitutes minimum acceptable conditions rather than what each household can afford as the criteria for housing delivery,
The Laissez-faire alternative is the extreme case of a strategy which is easily implemented but which makes no contribution to achievement of goals of housing improvements. Indeed, it is likely that a completely Laissez-faire strategy in Kenya would foster increased prices and deteriorating overall quality, as the urban population continues to grow faster than the stock of housing. The central concern of a national housing strategy is the housing delivery system. The process of housing delivery consists of several distinct steps which must be taken to produce a dwelling unit and to have one or more households occupy this unit. Overtime as the dwellings, ages, it may be that the dwelling will be renewed or upgraded, thereby extending the effective lifetime, and effectively recycling land and structures through the systems. These steps may be accomplished by public or private sector actions.

Housing to abstract standards is too often undertaken with standards adopted (in many cases with little change) from the more developed countries. Such standards are not only inappropriate to the conditions of developing nations, but are also much too costly to produce. The resultant subsidy becomes a major drain on governments already scarce resources and cannot be maintained for extended period of time.

The affordable housing alternative lies between these extremes. Variations in there of strict affordability generate hybrid strategy options. Limited introduction of subsidies may be used to improve the quality of housing delivered to the lowest income groups without going to overly high standards.

Housing is a consumption activity that for an overwhelming proportion of households occur at a single spatial location during each convention economic period (say one year).

Housing does not posses either the portability of the typical commodity or the variety of sites at which sequences of consumptions may take place. For most households consumption of housing services takes place at a single site, where selected combination of components of the housing package exists. It therefore serves as an achieving function "placing" a household at a particular spatial location. It is this localization that creates the concept of residential neighbourhood. Housing is by far the most durable capital incorporated in consumer goods. Durability means more than simply the continued
physical existence of a structure. It means that a structure does not ineradicably lose its current marketability just because of growing age. An older unit remains a good substitute in the market for units just built, even at advanced age.

Housing markets are heterogenous. This heterogeneity has some special features for urban housing. First, households differ substantially in their taste of housing. They differ in the importance they ascribe to alternatives on each dimension of the package and on the relative importance of the different dimension. Also households behave as though differences matter a great deal. They engage in substantial search in order to find an especially appropriate package. The great diversity of housing packages in the market means they are not all perfect or even near perfect substitutes for one another. They are likely to exhibit a whole spectrum of substitutibe relationships from very close to nearly non-existent. The presence of this spectrum of substitutibility means that the urban housing market is not one market but a complex of differentially related sub-markets. Each sub-market is a cluster of units widely considered as close substitutes.

3.4.0 HOUSING POLICY, PROGRAMMES AND STRATEGIES IN KENYA

3.4.1 POLICY ISSUES

The long term objective of the government housing policy in Kenya is to move towards a situation where every family in Kenya will live in a decent home, whether privately built or state-sponsored, which provides at least the basic standards of health, privacy and security. These are the sentiments exposed in the sessional paper No. 5 of 1965/66 on housing policy. It is stated in this paper that the government's housing policy is to organize, in collaboration with local authorities, a programme which seeks to develop housing projects which provide essential housing and healthy environment to the urban dweller at the lowest possible cost to the occupant.

Despite notable progress made by the Government of Kenya (GOK) in most fields of national development programmes since independence, housing seems to remain an elusive subject. From the first National Development Plan of 1964-1970 to the sixth National Development Plan of 1989-1993, it has been a primary objective of GOK to provide decent housing for every family. The adequacy for this housing would be determined not only by the shelter and contiguous facilities it provides but also
by the entire system of supportive and facilitative infrastructure and services, including accessibility to workplaces and social facilities and amenities. As a first step in this direction, the government concentrated on the development and strengthening of housing institutions. Thus in 1964, the support of the U.N. was enlisted in conducting a study of housing needs out of which a national housing policy was issued. The sessional paper No. 5 on housing policy declared, interalia, that the GOK's objective was to "provide essential housing and healthy environment to the urban dwellers at the lowest possible cost to the occupants". The emphasis has been from the beginning, therefore, on urban housing leaving rural housing to initiative of individual families.

Within the policy framework, the Government created the National Housing Corporation (NHC) to replace the Central Housing Board which had been established in 1953 during the colonial period. NHC was to be the GOK's chief agency through which public funds intended for low-cost housing would be channelled to the local authorities, housing cooperatives and other housing development organizations. Indeed NHC was expected to maintain direct contact with local authorities and close links with Non-Governmental Organizations (NGOs) with a view to fostering and encouraging housing development in the private sector of the economy. From inception, NHC embarked on building and managing estates and assisting local authorities by providing funds and technical assistance in housing programmes throughout the country. The overall results is that between 1965 and 1989, only a dismal 42,343 housing units in the form of mortgage, tenant purchase, rental and site and service schemes had been provided in the urban areas by NHC leaving unmet needs of some 290,000 housing units. Although NHC was also expected to finance housing estates in support of industry or agriculture, or encourage housing development in private sector, there is very little evidence to support any positive actions in this direction. The NHC assumed more the role of developer rather than facilitator of housing developer with the result that many resources remained untapped outside the public sector. Housing Finance Of Kenya (HFCK) was established in 1967 to avail the funds for middle and high income mortgage housing whether developed by NHC or other private developers.

The second development aspect of the housing policy was the establishment of the Rent Tribunal under the Rent Restriction Act (Cap. 296) to deal with complaints by tenants and landlords. Before its
inception in 1960, complaints had been dealt with by courts. But under the policy only appeals were heard by courts from decisions of the Tribunals. The purpose of the Act was and still remains keeping rent under review for residential properties so as to prevent exploitation of citizens through unjustified evictions and extortionate charges. However, rent restriction only applied to houses with low rents, revised to cover houses let for Ksh 2,500 per month or less as of 1 January, 1981. Any houses let above this figure fall outside the Tribunal’s jurisdiction. In Kenya, very few cases ever appear before the Rent Tribunal for assessment, and in many cases it is a sellers’ market on account of acute housing shortage in urban areas, so that landlords use threats to those who are reluctant to pay increased rents.

It can also therefore be safely concluded in the Kenyan context that rent control has not helped the urban poor, and that it has also not played any role in holding back housing construction in any given town. However, a task force has been formed by the Government to review the legislation governing landlord and tenant relationship in the country.

The third aspect of housing policy aimed at institutional development was the establishment of Housing Research and Development Unit (HRDU) at the University of Nairobi (UON). It was the conviction of the Government that to get the greatest number of houses built at the cheapest cost possible, research into building techniques and construction cost is of the utmost importance. The research should examine the comparative cost of materials and skills and how these can be lowered. HRDU since its inception in 1967 has carried out fundamental research work on the use of low-cost technologies and building materials. HRDU’s research on economic, social and technical aspects of housing and human settlements has led to the publication of a wide range of reports from the overall policy issues to specific technical studies. The research findings have, however, not been widely applied, and have therefore not helped in reducing the cost of housing to the urban dweller, largely because of the uncompromising building regulations. Since the regulations are based on materials specifications rather than performance specification, any new materials, however satisfactory are frowned upon by the urban authorities.

Therefore, although Kenyans had a well set out housing policy since the mid-sixties, the plight of the low-income population in the urban areas has remained acute. While it was estimated that only 7,600
housing units per year were required in the urban areas between 1962 and 1970, in 1987 alone an average of 60,000 housing units were needed in the urban areas (GOK, 1987). It is true that Kenya's urban population has been growing at an unprecedented rate of 7.3 percent per annum, so that the number of urban centres with more than 2,000 people rose from 17 to 90 between 1948 and 1979. Such centres are now estimated to be 125. At the current trends the urban population estimated at 10 percent of the total population or 4.03 million people in 1990 will reach 11.2 or 26 percent of the total population by the year 2010 (GOK, 1995).

While this is one major cause of the inability to provide adequate housing to the urban population, the other causes for the slow rate of housing production have to do with the institutional arrangements in the holding delivery mechanism through successive national development plans.

3.4.2 National Development Plan since Independence

National Development Plan 1964-1970

This was the first development plan prepared, where expanded housing programme was given high priority with special emphasis on production of low-cost housing and home-ownership schemes to reach as many beneficiaries as possible. The plan did not make any mention of what role the private sector would play and the programme only gave an indication of the funds that would come from the GOK. The emphasis was also laid on the delivery of completed housing units in conventional building materials. The main actors in the process was NHC which became responsible for carrying out an assessment of housing needs and demands in all local authorities and assist in implementing their housing programmes. Housing was at that time seen in Kenya as a welfare good and this could only be provided by the public sector.

The capacity of NHC to carry out these tasks was not well-appraised, while the Ministry of Housing itself was in its infancy. Whereas, NHC could help assess the housing requirements and make the funds available, it was not able to provide technical assistance to all urban centres. NHC did not have control over urban land, nor did the Ministry of housing.
Thus, the process of setting land aside for housing, surveying the land, and preparing of titles belonged to other GOK departments which had other priorities. Off-site infrastructure was also not readily available and so land for housing development was not always available. When a review was taken at the end of plan period, it was noted that the public sector had produced a total of only 9,500 units against an estimated requirement of 7,600 units per year over the plan period.

The majority of the units were, however, rental and tenant purchase housing for the middle and high income groups. The rate of house production was therefore only 25 percent of the requirements leaving 75 percent unsatisfied.

**National Development Plan 1970-74**

This plan period, laid down the minimum acceptable dwelling unit for low-income groups as having a floor area of 38.5m², consisting of two rooms with separate kitchen, toilet and a shower, and that the occupancy rate for such a unit should be 5 occupants. It was also required that NHC spends 85 percent of public funds on developing low-cost housing, while HFCK would fund high cost units.

While the low-cost units were estimated to cost less than Ksh. 24,000 per unit, the actual average cost per unit was Ksh. 36,640, which was 53 percent more than the planned target cost. At the end of the plan period, only 25,000 units, or 50 percent of the total planned 50,000 units were built. It became obvious that conventional housing could not be afforded by low-income groups. While supply was falling behind demand, the government continued with a policy of slum clearance, particularly in Nairobi, where for instance in 1970 alone 39,000 people were rendered homeless when 6,733 shanty dwellings were demolished.

**National Development Plan 1974-78**

During the third National Development Plan, the unplanned or squatter settlements (Informal) came to be accepted in Kenya. This mainly due to careful analysis, political sensitivity and intervention of international aid agencies such as the World Bank. It was stated that they would not be demolished without providing alternative accommodation. At this time the urban housing need had been assessed at 160,000 units, including 50,000 due to accumulated shortfall from previous years.
The GOK during this plan period made a shift from providing completed buildings to providing incremental site and services (SS) and settlement upgrading programmes (SU). Out of the total planned 57,000 units, only 12,000 would be conventional middle and high-income units, while the remaining 45,000 or 79 percent, would be serviced plots. It was during this plan period that the government entered into agreement with World Bank to develop 6,000 serviced plots in Dandora in Nairobi to accommodate 36,000 people. From then site and service and settlement upgrading became accepted modes for housing delivery in Kenya.

The third National Development Plan can be considered a turning point in the history of housing development in Kenya. First, the government recognized the futility of demolishing squatter settlements. In many cases, the settlements came up almost as soon as the old ones were demolished since the displaced persons did not abandon life in town but merely moved to new sites. In effect, the squatter settlement grew up at an alarming rate in Nairobi from 500 units in 1952, 22,000 units in 1972, rising to 110,000 units in 1979 representing approximately 40 percent of Nairobi’s population. Most of these units were constructed in whatever material that came to hand. The areas were devoid of infrastructural services and community facilities.

However, their growth was a sign that the housing demand for the low-income groups was not being met within the laid down housing policy. The second aspect for the shift in policy was the acceptance of the development of SS and SU schemes utilizing a considerable amount of self-help thereby reducing the financial burden by the GOK. The third shift in the policy was allowing the Nairobi city council (NCC) and other councils to enter into direct negotiations with World Bank as the implementing agency and the Government as guarantor to the loans, rather than using the NHC. Within the council itself, a separate department was established outside existing departments to implement the project. Approval procedures for the allottees were made easier, and the project implementation employed community development personnel to work with residents at the neighborhood level giving support and advice on self-help construction and access to bureaucracy.
The fourth shift in the policy was that World Bank funded projects would be on the basis of full cost recovery with little or no subsidy. Thus, those who fell below 35 income percentile were excluded from the target beneficiaries because they would not be able to afford to pay back the loan and at the same time construct additional rooms. In effect, the programme completely excluded those most needy at the bottom of the income scale. This trend was continued in other urban areas in the country.

At the end of plan period, a total of 11,566 units were provided in the public sector including 3,000 serviced plots. The housing situation, however, continued to deteriorate as this number represented only 7.2 percent of the total requirements. Acute shortage, overcrowding and unauthorized construction devoid of essential services continued to characterize urban housing in Kenya, so that by 1983, it was estimated that 35 percent of all urban households lived in informal settlements. It was also recognized that 30 percent of urban households had sufficient income to afford minimum cost conventional housing, besides the lack of purchasing power. It was also recognized that local authorities had a weak financial base and could therefore not provide the required infrastructural services and amenities at the rate expected.

National Development Plan 1978-83

By 1978-83 plan period, the urban housing needs had risen from 160,000 to 290,000 units. The shortfall had accumulated from 50,000 units in 1974 to 140,000 units in 1978. It was further emphasized that 90 percent of all urban development funds allocated for housing through NHC should be used to finance site and services projects and other forms of low-cost housing.
Table 3.3: Recorded production of dwellings by public and private sectors compared with the formation of new households in the urban areas for the period 1976-1982.

<table>
<thead>
<tr>
<th>Year</th>
<th>Conventional Housing NHC</th>
<th>Site &amp; Service NHC</th>
<th>Government Housing</th>
<th>Other Public Sector</th>
<th>Private Sector</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1976</td>
<td>317</td>
<td>1,128</td>
<td>254</td>
<td>1,068</td>
<td>791</td>
<td>3,558</td>
</tr>
<tr>
<td>1977</td>
<td>916</td>
<td>355</td>
<td>106</td>
<td>193</td>
<td>742</td>
<td>2,312</td>
</tr>
<tr>
<td>1978</td>
<td>1,544</td>
<td>1,077</td>
<td>359</td>
<td>257</td>
<td>835</td>
<td>4,072</td>
</tr>
<tr>
<td>1979</td>
<td>4,085</td>
<td>2,389</td>
<td>156</td>
<td>221</td>
<td>2,716</td>
<td>9,567</td>
</tr>
<tr>
<td>1980</td>
<td>3,527</td>
<td>2,454</td>
<td>428</td>
<td>481</td>
<td>2,065</td>
<td>9,009</td>
</tr>
<tr>
<td>1981</td>
<td>2,755</td>
<td>2,719</td>
<td>471</td>
<td>206</td>
<td>1,918</td>
<td>8,069</td>
</tr>
<tr>
<td>1982</td>
<td>2,928</td>
<td>2,550</td>
<td>49</td>
<td>443</td>
<td>2,083</td>
<td>8,053</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Year</th>
<th>% Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1976</td>
<td>36.0</td>
</tr>
<tr>
<td>1977</td>
<td>28.0</td>
</tr>
<tr>
<td>1978</td>
<td>4.2</td>
</tr>
<tr>
<td>1979</td>
<td>6.4</td>
</tr>
<tr>
<td>1980</td>
<td>25.0</td>
</tr>
<tr>
<td>1981</td>
<td>20.5</td>
</tr>
<tr>
<td>1982</td>
<td>100.0</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Year</th>
<th>Estimated No. of new households</th>
<th>New dwelling units as % of new household</th>
</tr>
</thead>
<tbody>
<tr>
<td>1976</td>
<td>23,700</td>
<td>15.0</td>
</tr>
<tr>
<td>1977</td>
<td>25,600</td>
<td>9.0</td>
</tr>
<tr>
<td>1978</td>
<td>27,600</td>
<td>14.7</td>
</tr>
<tr>
<td>1979</td>
<td>29,800</td>
<td>32.1</td>
</tr>
<tr>
<td>1980</td>
<td>32,100</td>
<td>28.0</td>
</tr>
<tr>
<td>1981</td>
<td>34,700</td>
<td>23.3</td>
</tr>
<tr>
<td>1982</td>
<td>34,700</td>
<td>21.5</td>
</tr>
</tbody>
</table>


This was because in the previous periods NHC spent only 30-40 percent of its total urban housing resources on low-income groups so that most of the funds went to high and middle income housing.

From the survey of the national development programmes it is evident that housing provision in urban areas has lagged behind requirements. Information on the production of urban dwellings by the public and private sectors and of new urban households is indicated in the table 3.3.
For the period 1976 to 1982, the number of dwellings produced represented only 20.5 percent of the new households, not taking into account the accumulated deficit. It is also evident that most of the housing (75 percent) was produced by public sector while the private sector contributed 25 percent. In terms of direct housing production, table 3.3 shows that NHC was responsible for 64.4 percent of the total units produced, while housing by central government accounted for 4.2 percent and other public institutions such as local authorities and parastatals organizations accounted for another 6.4 percent. This was the period when housing was largely viewed as a public sector responsibility not withstanding its capacity to deliver the same

National Development Plan 1984-88
During the fifth NDP, the GOK recognized the adverse effect of the unreasonably high building standards advocate in the building code. The plan therefore recommended the adoption of realistic and performance-oriented building standards, studies were commissioned to examine the country's by-laws and recommend appropriate changes some of which have since been published for adoption.

National Development Plan 1989-93
During this plan period, the GOK proposed strategies and seek solutions to problems that have hitherto inhibited housing development. These strategies were to conform to the global trends including Global Shelter strategy and Habitat II Agenda that called for promotion of enabling strategies in shelter provision.

National Development Plan 1994 upto 2001
In 1995, the GOK prepared a plan of action with the objective of putting in place strategies and programmes necessary for meeting the two goals of adequate shelter for all and sustainable human settlements in urbanizing Kenya. The Plan of action was prepared in consultation with the local authorities, private sector, NGO's, CBO's and other stakeholders in the shelter and human settlement sector. It incorporates support programmes of capacity building, enhanced participation of communities and civic engagement.

The combined impact of the implementation of these measures will improve incentives for the private sector to mobilize resources and to invest in the housing sector. The GOK, emphasizes the need to
create secondary markets for mortgages and re-organize the NSSF into a pension fund that will enable and encourage the provision of funds to employers for the construction of low-cost housing for their employees.

3.4.3 LOW COST URBAN HOUSING PROGRAMME

In 1974-78 development plan, the government increasingly realized that more emphasis needs to be given to houses for people in low income category. Hence the emphasis on the self-help aided site and service scheme programme. These were conceived as a realistic way to provide decent housing for low income people and to encourage private home ownership for this group whereas the government will continue to devote the greater part of its resources to low cost housing, the need for medium and high cost housing is also recognized. The government through National Housing Corporation continues to provide tenant purchase housing subject to availability of funds.

The government has also been encouraging the private sector and individual initiative to continue playing a significant role in housing development. Participation of the private sector in the development of housing is being facilitated through:

- Injection of long term finances into the mortgage market by such agencies as Housing Finance Company of Kenya, Savings and Loans Company of Kenya, several building societies (eg. EABS),
- NSSF and others.
- Improvement in the lending terms of mortgage institutions, and
- Provision of serviced sites.

The government's long term objective of providing decent housing to every family is still strongly emphasized in the 1989-93 Development Plan. All along various strategies and programmes eg tenant purchase schemes, site and service schemes, rental accommodation, etc have been adopted by the government with a view to alleviating shortage of housing in urban areas. Efforts have been put towards elimination of constraints to housing development including availability of land, cost of building materials and construction finance, inadequate financing mechanisms, inappropriate building by-laws and standards, rapid population growth, etc. For instance, the government is committed in
making land in urban areas easily accessible for urban expansion and in having ministries and local authorities adopt more appropriate engineering standards for construction of infrastructure and buildings.

As already stated, the current provision of housing in urban areas still fall far short of requirements. Due to rapid urban growth, approximately 38,000 new households are added to in the urban areas each year surging the demand for housing to over 60,000 units per annum. At this rate, it is unlikely that close to the million people will be seeking decent housing, the absence of which will increase the number of unplanned slum settlements. Experience gained through the implementation of housing development schemes mentioned above indicate that the rationale for low cost housing based on the principle of "housing needs" rather than ability to afford a house has resulted in a situation where higher income groups and not the target population have acquired ownership.

It has been recognized in the 1989-93 Development Plan, that the most obvious constraints to housing development throughout the nation has been shortage of and more particularly inaccessibility to funding for the middle and low income groups. To ensure more housing development funds are mobilized, the government hopes to:-

(a) Restrict government borrowing from the financial system, thus releasing an increased pool of funds for housing finance institutions - some of which will be committed to housing development.

b) The government will allow such institutions gain easier access to pension funds mainly from National Social Security Fund and Post Office Saving Bank.

c) The role of cooperative savings and credit schemes and cooperative housing societies will be further strengthened to give greater access to funds for housing development.

As regards land in urban areas, through consideration was to be given to the following aspects of land policy.

a) Means by which local authorities in urban areas of all sizes can obtain land expeditiously for needed expansion especially to accommodate small scale manufacturing and service industries.
b) The appropriate infrastructure to utilize land allocated for public facilities to promote rural-urban balance.

In the rural-urban balance strategy, the urban centres have been recognized as an important in facilitating linkages that will stimulate the growth of both the centres and the rural areas. These many linkages can be fostered through investment in infrastructure, financial and managerial support for local authorities and measures to stimulate small scale, often informal, manufacturing sector. The first strategy in the Rural-Urban balance is infrastructure to promote the further expansion of small cities serving rural areas.

Yet evidence in recent past shows that the provision of basic physical infrastructure has been lagging behind the increase in urban population. Providing this greatly increased level of funding from both public and private sources presents a challenge. This will necessitate the government to pursue several policies.

1) Ministries and local authorities will be required to adopt and follow more appropriate engineering standards for the construction of infrastructure such as roads, water supplies, and sewerage systems. The revised standards will reflect the relative scarcity of capital.

2) In order to maximize returns on public investments on urban development government agencies will be urged to charge market prices for the services and facilities they provide. This applies especially to the sale and renting of housing and housing plots and to the leasing of government land and urban areas. These and their charges must be raised in part because the stated objective of subsidizing the urban poor is rarely achieved.

In both 1994-96 and 1997-2000 Development Plans the government realized that the shelter and housing remains a thorny issue as housing is both a consumption and an investment good whose production, management and distribution require dual participation of government and private sectors.

In this respect the government takes a look at wider issues related to housing provision in the country such as, Housing development in Kenya, Finance, Land administration and land use planning, Building materials, technology and construction industry, monitoring and evaluation addressing their performance in order to improve upon their weaknesses.
Shelter incorporates both housing and the entire environment within which housing must function. Adequate shelter is that which provides protection from the elements as well as security, privacy and space for socio-economic activities for the advancement of the quality of life.

From an industrialization stand, housing is important for employment creation in the construction industry, for providing a market for industrial products, such as, cement, sheet glass, steel, for enabling lower costs of production through reduced housing costs (and thus) labour costs as well as providing agglomeration economies since the spatial distribution of the population is the same extent determined by the provision of housing.

According to housing survey in 1993 only 24.7% of housing had durable floors and 21% durable walls; barely 10% of houses had access to flush toilets while 16.8% had no access to sanitation facilities; only 14.4% had piped water while less than 40% had access to clean water. Furthermore, hardly 10% of houses had electric lighting while 43% of household had more than two people living room, indicating chronic overcrowding.

These overall statistics mask wide variations between urban and rural areas. Furthermore, the 1993 data reveal a worsening trend compared to surveys carried out in 1983. To reverse this trend there is a need for a new initiatives in the housing sector by all that housing demand is expected to rise in urban areas from 96,000 in 1997 to 123,200 in 2001 and in rural areas from 234,000 to 255,500 annually over the same period. Table 3.5 shows the projected demand and the expected costs of meeting that demands.

In the current Development Plan, the government further reiterates that the formal sector resources are unlikely to be able to cater for even the 60% of urban housing that is projected for formal sector financing. Financing is thus a major constraint to the sector. Other constraint include:-

- Local authority by-laws, outdated building code regulations and zoning laws that make housing very expensive and encourage non-adherence to regulation;
- Lack of adequate infrastructure to facilitate private sector involvement especially roads, water and electricity;

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Lack of suitable land, especially serviced land. This is mainly due to the slow procedure of issuing title deeds for land converted from agricultural to residential use;

- Lack of a comprehensive land use and housing policy as well as limited community participation in planning; and

- Limited institutional capacity in both central government ministries and local authorities; inadequate co-ordination of actors often lead to duplication of efforts.

To address the above mentioned problems, the government prepared a plan of action in 1995. The action plan was prepared with the objective of putting in place strategies and programmes necessary for meeting the two goals of adequate shelter for all and sustainable human settlement in urbanizing Kenya. This plan constituted Kenya's contribution to the 1996 second United Nations's conference on Human Settlements held in Instanbul, Turkey. The plan of action was prepared on consultation with local authorities, the private sector, NGOs, Community Based Organization (CBO) and other stakeholders in the shelter and human settlement sector. It incorporates support programmes for capacity building, enhanced participation of communities and civic engagement. The plan of action will provide the basis for tackling shelter related issues.

3.4.4 NATIONAL HOUSING STRATEGY TO THE YEAR 2000

Since independence, the national population has more than doubled, the number of urban residents tripled while the share of the national resources available for housing has declined and the general quality of the dwelling environment of the Kenyan people has deteriorated.

The structural adjustment programmes of fiscal and monetary policy measures, which was put in effect in early 1980's has resulted in considerable reduction in rate of inflation (this had reached a peak of 22% in 1982) and enhanced positive real interest rates in Kenya after a very long period of stagnation. The Amendment to the Banking Act together with current review of Building societies and specialized housing finance companies will instill much more needed financial stability in the financial system. The combined effects of new financial stability, reduced government borrowing, and a flexible interest rates regime ought to yield the desired effects of greater financial flows into housing.
Access to housing credit for the majority of the middle and low income household in Kenya is probably the single most important factor in their attempt to improve their dwelling.

Table 3.4: Annual housing needs and investments in 1997 and 2001

<table>
<thead>
<tr>
<th></th>
<th>1997</th>
<th></th>
<th>2001</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Urban</td>
<td>Rural</td>
<td>Grand Total</td>
<td>Urban</td>
</tr>
<tr>
<td>Units (000s)</td>
<td>101.5</td>
<td>287.4</td>
<td>388.9</td>
<td>127.7</td>
</tr>
<tr>
<td>New Units</td>
<td>96.6</td>
<td>234</td>
<td>330.6</td>
<td>123.2</td>
</tr>
<tr>
<td>Investment (Kshs Bln)</td>
<td>27.62</td>
<td>32.76</td>
<td>60.38</td>
<td>39.04</td>
</tr>
<tr>
<td>Fml Finance Kshs Bln</td>
<td>16.57</td>
<td>13.11</td>
<td>29.67</td>
<td>23.42</td>
</tr>
<tr>
<td>Infrastructure</td>
<td>3.35</td>
<td>22.84</td>
<td>26.18</td>
<td>4.23</td>
</tr>
</tbody>
</table>

Source: 1997-2001 National Development Plan

With the government decentralization initiative, through the District Focus for Rural Development, the new housing policy and the national housing policy and the national housing programme need therefore accord preferential treatment to rural housing to housing needs in small towns and potential contribution of the informal sector in the shelter production process.

The government has made in roads into the area of construction and building standards with primary aim of reducing the cost of housing and improving access to housing by low income families. The government is moving towards persuading local authorities to adopt revised by-laws as a matter of urgency (Plan of action 1995).

The revised policy urges the finance sector to adopt the same by-laws for purposes of credit underwriting. The private developer will be encouraged to invest in low cost housing and in low rental housing because that is the areas of greatest distress. Well planned housing and infrastructure
of reasonable standards and affordable costs, when continued with essential services, affords dignity, security and privacy to the individual family and the community as a whole. Besides the social function, housing investment contribute directly and indirectly to employment generation and incomes and support growth of the building materials and construction industry.

In recognition of this, the government takes great interest in the entire housing improvement. Consequently in 1995, the government decided it should undertake the development of comprehensive housing strategy in the light of growing deficits in urban areas and the staggering additional housing needed in the years ahead driven by increased population and urbanization.
CHAPTER FOUR: LAND, FINANCE, AND BUILDING STANDARDS AND THEIR EFFECTS ON PROVISION OF LOW-INCOME HOUSING.

4.1.0 LAND RESOURCES

4.1.1 Introduction

Land for housing low-income and disadvantaged is the key issue facing human settlements. These groups are excluded from legitimate access to land and housing in sufficient proximity to income-earning opportunities. Landlessness, poverty and shrinking economic opportunities in agricultural regions have led to massive migrations into villages, towns and cities, increasing the poverty levels in settlements of all size. Settlements have not been able to accommodate this influx through formal processes, with the result that low-income and disadvantaged groups have remained largely excluded from legitimate access to land, housing, and public services. Those groups, for their part, have taken initiative of settling themselves and have displayed considerable ingenuity in housing themselves outside the formal housing sector and in finding a variety of ways of participating in economic activities. Yet in many cases, their living conditions remain harsh. Their hold on land they occupy remains tenuous, and opportunities for finding new land for settlements are shrinking while the numbers of people seeking them are growing. Acess to to legitimate and secure shelter in the vicinity of income-earning opportunities and with a minimal level of essential services, such as roads, drainage, and clean water supply, remains an impossible dream for many millions inhabiting human settlements.

In urban settlements, competitions among land uses and high land prices have made it impossible to obtain access to even minimal plots of land in sufficient proximity to income-generating opportunities.

4.1.2 The Kenyan case

An insignificant proportion of the total area of Kenya is occupied by towns and cities. Yet this tiny amount of land is the habitat of considerable percentage of the entire population.

The price of urban land inflates the cost of housing, about a third of the price that a house purchaser has to pay is attributable to the land.
The increase in land values appears to be independent of such stable and measurable phenomena as urbanization, changes in income levels, rent rises, employment, building activity and so on. Land is then not owned for income it yields but in anticipation of capital appreciation, and it pays to keep such land vacant even if it is taxed, so long as the annual capital appreciation exceeds the amount of Municipal tax payable. Further the local authority tax has been kept at a fixed level for various areas within the municipalities. The tax is not revised every year to take into account the appreciation of land value.

In Kenya there are two categories of land in which low-income housing can operate. These land ownership categories are:

1) Government Trust land,
2) Private land (Freehold or Leasehold)

The procedure to make land available for a housing scheme requires a large number of steps to be taken before land is made available for development. It can in reality take a longer period before land for a large housing scheme is prepared with all the documentation.

The problems in acquiring land and the failure of the legislation to deal with compensation comprehensively have led to the price of land to be so high. This in itself puts the low-income earners in a situation beyond their control.

Land is the emerging obstacle in the housing crisis facing growing settlement in the country. The problems of housing low-income, particularly in the major urban centres, and the centrality of the land issue in any effort to resolve them must be seen in the context of the historical development of the housing crisis and the responses that it has generated to date.

While the Kenyan Government have put great hopes in the use of low cost building materials, highrise flats, revised building standards etc., the great bulk of the housing stock serving low-income groups continues to be produced on land acquired through informal processes and therefore remaining outside the orbit of legality and the reach of planned public initiatives.
4.1.3 Land Tenure

Customary land tenure all over Kenya varied according with the socio-economic nature of each group or tribe. The more sedentary agricultural tribes had a more intricate land tenure than the nomadic tribes. However to every tribe in the country land carried a special emotional value which was reflected by the intricacy of land tenure system. In most cases, various degrees of communal ownership existed over land and individualized land ownership was rare.

The existing land tenure in urban centres in Kenya was introduced in the last century by the colonial administration. The land tenure remained largely customary until the time of building of the Ugandan railway when the colonial administration and the engineers required greater control over land. This system of land tenure came into operation and it was in favour of the European only, and the Africans were left insecure in their reserves. The trust land ordinance 1938 confirmed definite areas of African occupation-usually the poorest lands in the Kenyan colony. The evolution of westernized land tenure was closely related to the process of colonizaton.

In 1897 the East African Order in council was enacted which empowered the administrative officers to acquire land in accordance with the land acquisition Act (India) 1894. This way, railway land and public amenity land acquired and vested in the British Crown. The Crown could the alienate such land to who ever it pleased. As additional land was required for public buildings and facilities and for individuals settlements, land tenure required sharper definitions, especially in view of the various tribes that claimed ownership over land. Several Ordinances were passed between 1908 and 1920 to streamline the conveyancing system, land administration and settlements especially by the white colonisers.

4.1.4 Urban Land Policy

The Government plans land in various urban areas by zoning and making land available for different uses like Industrial, commercial, residential and Infrastructural. After the plans showing individual sub-divisions have been prepared and approved, the value of the plot is then determined. They are then advertized in the official gazette and other local media to enable prospective applicants to apply. This process of advertisement enables the government to identify the financial capability of the applicants.
and their willingness to undertake development of the plots. It also ensures that every person has an equal opportunity to apply for a plot. The term of lease or grant is usually 33, 66 and 99 years. It is now a government policy to allow a maximum of 99 years lease after which the land reverts to the government. The lease may be extended upon request. The Government policy requires that land titles be issued to successful applicants after plots been surveyed and registered.

The inadequacy of land for housing low-income groups is bringing settlements under increasing pressure. The housing is already under great pressure, manifested in the continued occupation of dilapidated structures, construction of meagre shelters, extreme overcrowding, the occupation of dangerous sites and invasion of public and private lands.

From the given account of various activities on land and the various legislative, planning and control measures, it can be said that land is a fundamental element in human settlements. It is on land that shelter and other related infrastructural services are based. The land in urban areas experiences more pressure than the land in the rural areas due to the competitiveness of the functions on urban land.

The dominant factor in Kenya's human settlement development remains the growth of population, and more so the urban population. Experience with the present urban settlements in Kenya has shown that living conditions in all major urban centres are as stated above. Due to shortage of urban land the cost has been inflated such that the low-income group cannot afford

### 4.2.0 HOUSING FINANCE

#### 4.2.1 Conventional institutions

Among the conventional institutions are:

1. The Government of Kenya provides support in housing finance by;
   a) providing finance directly to low income groups through public sector agencies.
   b) encouraging private commercial financial institutions focussing on middle and upper income groups.

2. The International Development Agencies

3. The cooperative societies
In the public sector, local authorities implement housing projects with funds provided by central Government through the local Government loans authority (LGLA).

Most of the housing stock built by local authorities is for rental, and this has been a traditional practice. The local authorities are also charged with providing infrastructure, providing long term financing in sites-and-services projects and administering cost recovery procedures. Some of the small authorities have found this a burden, owing to their limited capabilities.

The National Housing Corporation (NHC) was established in 1966 with the role of:

a) channelling government finance to local authorities for low income housing.
b) providing technical assistance to local authorities.
c) developing and managing housing estates.
d) supporting research into housing.
e) encouraging private sector participation in mortgage housing finance.

In practice NHC has largely concentrated on the construction of completed units which are not affordable to the majority of the population. It has implemented some site-and-services schemes but only one third of the number called for in the National Development Plans.

In the recent years, the economic situation has not allowed the government to provide substantial funds to NHC, and there has been a consequent contraction of its activities. Local Government Loans Authority is also a conduit for finance to local authorities. It was originally intended to act as an inter lending device between local authorities, administered by the Ministry of Local Government, but recently it has, as with NHC, acted primarily as a conduit for external finance. There is now a shortage of funds from the public sector for housing. The private commercial sector is principally composed of three large institutions and several small ones. The large ones are Housing Company Of Kenya (HFCK), The East African Building Society (EAB), Savings and Loans Of Kenya (SLK). HFCK is in partnership between the Government of Kenya and Commonwealth Development Corporation (CDC), and CDC also acts as the developer for projects financed by HFCK.
Presently, there are many other specialized housing finance institutions in operations. These fall into two main categories:

Those which are limited liability companies registered under the companies Act and licensed under the banking Act and mutually owned building societies which are registered under the societies Act. The former comes under the direct supervision of the central bank and the latter under the registrar of Building societies. The limited liability companies come under the definition of a non-financial institutions and includes, HFCK, Savings and Loans Kenya limited and East African Building society.

Both types of housing finance institutions receive their resources primarily through deposits. These deposits fall into four main categories.

1. shares or savings accounts.
2. investments shares or accounts
3. fixed deposits-usually upto one year
4. insurance of housing bonds, the interest of which is tax free

Since the primary purpose of the housing finance institutions is to lend for long term residential mortgages, it is their interest to obtain funds on a long term basis as they can.

Qualification for residential mortgages and loan terms vary to a considerable extent among the different institutions. Down payments (deposit) ranges from 10 to 40 percent.

Most the Building and housing finance institutions are currently charging between 26 to 32 percent for residential mortgage loans.

4.2.2 Community based finance institutions

Low-income groups in developing countries are often considered as having very limited access to credit which would enable them to invest and participate in improvement of human settlements-in housing, infrastructural services, community facilities, upgrading schemes and employment creation opportunities. It is well known that established financial institutions, particularly those concerned with housing finance, frequently don't reach low-income groups who cannot conform to the lending terms of these institutions. As these "conventional credit" facilities are not available, low income groups seek and find other sources of credit. There are a number of informal arrangements, within families or through private money lenders or traditional groups which operate extremely simple
systems. However, there is a very important category of organizations which are formal institutions and which are playing an increasingly important but largely unrecognized role. These are various types of cooperatives and similar kinds of organizations—community based finance institutions (CBFI).

CBFI are organizations which enable low income groups to participate fully and democratically in the development process and which have their roots in the community.

Credit unions and to a lesser extent housing cooperatives mobilize significant funds which not only make an impact on the development of human settlements but also reach the low-income groups which don't have access to credit from conventional institutions.

The reasons why low-income groups benefit are clear. Credit Unions are associations which are democratically owned by their members, the majority of whom are from the low income groups (although normally there is no upper limit on income), and their main objective is to serve the credit needs of those members through appropriate policies and mechanisms. They are also willing to handle very small regular savings and to give small loans—smaller than conventional institutions would find worthwhile.

Naturally there are imperfections in the system: members, elected officials and employees might be uneducated and insufficient trained, and supervision by government and/or external auditors may not be adequate. However, the statistics of credit union growth emphasize the basic strength of these institutions.

Credit unions are able to extend "conventional term" of credit for their members. Interest rates for normal short-term loans are one percent per month on the declining balance—less than most based market rates. Security is often based on a common bond—the fact that members of the credit union know each other well and have some other binding ties such as common religion or common work place. Many credit unions based upon the work place bond use "a check-off system" operated by the employer for savings and loan repayment.

Credit unions can develop a strong financial system by coordinating their operations through such programmes as inter lending at provincial or national level, so that funds can be used as efficiently as
possible. They also have the ability and the potential to invest institutionally in human settlements development (housing construction and improvement, provision of service infrastructure, community facilities, small business development and employment creation). Furthermore, credit unions and housing cooperatives can identify and develop local leadership skills which don't only can be used in the standard operations of a credit union but can become useful in other development projects. Housing cooperatives are able to bring together low income groups, who as individuals, wouldn't have the leverage to gain access to improved housing.

In Kenya loans to the human settlements activities by credit unions commands an even greater percentage of the total disbursements. 80% of loans are made of land purchase, land improvement, house or building purchase, and house or building improvement.

4.3.0 THE ROLE OF BUILDING STANDARDS

Building standards are the means by which a governing authority controls construction activity for the purpose of ensuring safety and health in built environment. To a large extent, regulatory procedures can determine the type of building materials, skills and construction techniques to be used in construction. In this way, an opportunity is created to promote the use of indigenous construction factors, so that economic gains can be achieved through employment generation, and foreign-exchange savings can be made against imported factor-inputs. In Kenya, however, existing regulations use imported standards (i.e. from British colonial masters) and specifications which cause construction to become too costly or simply inappropriate. Similarly, they are deficient in failing to promote the use of locally-produced inputs in construction, while construction activities in low income settlements are often completely ignored. All these deficiencies contribute to lack of capacity in the construction industry to provide basic infrastructure, shelter and other buildings.

4.3.1 Importance of Building Standards in the Development Process

a) National Development

Building standards are primarily intended to serve the construction industry in managing the output of physical infrastructure, houses, and other buildings. By their nature, Building standards can determine the types of building materials, construction techniques and skills used in building and, in
general, influence the technological direction of the construction industry. This is relevant, because in most cases, the construction industry uses a high proportion of imports. To some extent, the import dependence of the construction industry can be blamed on building standards which specify materials and technologies beyond the resource capacities of the countries. In many cases, there is even a wastage or wrong application of expensive, scarce and imported materials.

Thus, building standards are important, because they can reverse the trend of import dependence and bring about considerable savings in foreign exchange.

Building standards can be used to promote the wide-scale adoption of locally available building materials, construction techniques and skills, to replace imports. Some of these indigenous inputs in construction are traditional but are neglected, while others are innovative and yet to achieve wide-scale adoption. In both cases, their popularity in production and use can be assured by incorporating them in regulatory instruments. Promoting indigenous inputs in construction not only saves on imports but in addition, generates employment and income earning opportunities, by stimulating growth of industries.

b) Safety in construction

Building Standards are important because they are concerned with the safety of the built environment. Buildings and physical infrastructure are prone to hazards during construction and after the facility is in use, so that it is desirable that measures be taken to eliminate, prevent and control such hazards. There are at least four types of hazards which building Acts, regulation and codes can serve to prevent or control namely:

i) Damage to structures

ii) Fire

iii) Natural disasters, and

iv) Risk to construction workers

c) Health in the built environment

In the construction of buildings, criteria for health are often subjective and controversial, but these are several risks to health which result from faulty construction. With defects in construction related to
water supply or sanitation, the risks to health are great and can be easily recognized and accounted for, but bad daylighting, poor artificial lighting, and poor ventilation are also some of the typical consequences of faulty construction practices. Errors of this nature are often not easily recognized, and the damage that they caused may have only a gradual harmful effect; nonetheless, they could lead to problem of ill health.

d) Legal controls in the construction industry

Building Standards are important because they provide legal means to ensure safety, health and orderly development in construction.

The legal consequences for non-compliance with stipulated Acts, regulations and codes, could be, to a large extent deterrent to faulty construction. For instance, demolition of a building could be the penalty for an illegal construction, and this is severe enough to guarantee some basic conformity to regulations and codes. Where the penalties are all-embracing, to affect both owner and builder regulations and codes are likely to achieve a higher degree of conformity.

e) Technical guidance in the construction industry

The importance of building standards are legislative controls in construction is determined by the ability to enforce them. Unless Building standards are enforced, the legal penalties attached to them do not safeguard against hazardous construction. However, even when enforcement procedures are deficient, building standards are important as technical guidance for good construction, despite their limitations as legal controls.

f) Improvements in low-income shelter

Building Standards are important for the entire spectrum of activities but they are particularly important for low-income shelter, because a single effort through these regulatory process could lead to significant improvements. For instance, regulations and codes can be formulated for the construction of low income settlements, incorporating the types of building materials and construction techniques which are affordable to low income groups. The use of soil in construction probably offers the best opportunity for most low-income settlements to provide for their basic shelter needs. However, to build a safe and durable house in sold at affordable.
4.3.2 The Limitations of Existing Building Standards

a) Standards

i) Indifference to Local experience

Very few current standards are based on local experience - most of them have either been inherited from the colonial past or imported from the developed countries.

ii) Lack of relevance to the local resource situation.

Population pressure on land calls for use of the natural resources as timber, soil and minerals and the use of valuable agricultural land for building construction for the provision of housing. As the supply of building materials is depleted, the quality of and quantity of housing deteriorates.

iii) Irrelevant to local culture

Official standards especially those borrowed from other countries are frequently irrelevant to the local culture and often lead to the neglect of the under privileged. Every country has its own culture and the cultural influence on living patterns cannot be overemphasized. But the adopted standards has a technical perception of what "ought" to be rather than a realisation of what "has" to be. Modern is taken to mean western, and modern housing means western housing. What is indigenous is often considered outdated and sub-standard. This leads to much inappropriate design and structures that are unsuitable for local culture and living patterns.

iv) Inappropriateness of the Technology

As most of the standards are inherited the technology involved is invariably western. This call for use of mass production, prefabrication and industrialized system technology to achieve housing targets. Human resource being the asset of developing countries is overlooked. Effective technology has to be labour intensive and capital saving.

v) Lack of relation to local Economy

To be effective and useful the provision of shelter should be within the capacity of the nations and the people it is meant to serve. Most of the people of the less developed countries live at subsistence level. They cannot afford the housing available on the open market. It is also beyond their government to subsidise housing for the majority of them even if all the development expenditure of these countries were to go into housing.
vi) The virtual impossibility of enforcement

The rigid and static standards are not easily enforceable, except in the cases of upper and middle income group housing and houses built for publicity purposes.

2. Building controls

The earliest building controls were developed to counteract the potential health dangers to the inhabitants of the houses and the public at large. In Kenya the application of building controls followed the colonial development of urban areas. The first By-laws were those introduced by Nairobi town council in 1926 which were replaced by the Nairobi city council By-laws (building) 1948 which then included town planning zoning requirements. Urban sections 49 and 69 of the local government ordinance of 1928, building by-laws were also prepared for other urban centres.

Currently, the detailed requirements for the erection of building in Kenya are contained in the local government (Adoptive By-laws) building order 1968 referred as Grade-I By-laws, and local government (Adoptive By-laws Grade-II) order of 1968. These two orders are published by the Republic of Kenya in one document under the title of the Building code. These by-laws are adoptive and not mandatory.

3. Building code

The Kenya building code is one of the legislation that has along with others been instrumental in influencing planning and building standards. Although it is more concerned with housing quality and the building materials, it also contributes to planning standards in that it deals with siting and space around the buildings. Part II of Grade I by-laws, and minimum areas of the plot and building thereon (Grade II) By-laws. Thus it contributes to the planning and the design, regulations and control of residential development. The building code therefore comprises two distinct local government orders as stated above. The Grade II by-laws apply to high density or low-cost residential areas as approved by the local council—i.e. areas for their application have to be designated and approved. According to the Building code, Grade II By-laws apply to all land within a council's jurisdiction except where otherwise specified by the council after having obtained the approval of the commissioner of lands and except where Grade I By-laws apply. Grade II By-laws section is divided into two main categories:

1) Planning and design, and
3.3 Construction

The other relevant section of the building code are; Public Health act and Zoning regulations

4.3.3 Low income settlements

Probably the single most significant disadvantage of existing Acts, regulations and codes is that low income settlements, comprising rural dwellings and urban squatter settlements, are completely ignored. The exclusion of provisions to promote the construction requirements of the low income population has had disastrous consequences. For instance, the presence of high-cost and import based building materials and construction techniques which dominate the provisions of existing building standards has had a negative influence on construction practices for the low-income population.

4.4.0 SUMMARY

It is noted that the low-income group cannot afford to build a house of the minimum specified standards and that the process of availing land through the formal channel is a very long one. For those who cannot afford to spend a lot of money due to their financial constraints, acquiring a piece of land is just a dream. Availability of land for the low income housing is therefore faced with three problems:

1) Shortage of land within a suitable limit to urban centre,
2) Shortage of funds for compulsory acquisition by the Government,
3) A long and complicated procedure for making land available.

It is land ownership factor which makes it very difficult for the low income groups to house themselves. No one is ready to invest in a house as long as they are not assured of security of tenure. As a result, majority prefer to put up temporary structures since they can be evicted from that land anytime without notice. It is also not possible for these people to get loans for the development because they have no security such as title deed, which if they could be issued with they could use.

Financial resource is seen as a very important factor. The problem of the low-income group is that they donot have money, and they lack security to use for borrowing. They therefore cannot afford to build their own houses to live in. They are left with no alternative but to put up temporary structures which are not approved by the relevant authority. There is need to look into the possibility of providing funds to the low-income group for them to build houses which meet the minimum standards.
Planning and building standards are meant to create order in urban centres. As has been seen these standards are set to create harmony and they look at all the things in development that may be over looked and thus create order. Planning regulations are therefore necessary in every urban set up where the rate of development is very fast with limited land on which this development must take place. Considering the fact that the land is in short supply and the demand for it is too high, then without controls over the developments the resultant environment would be chaos. As much as we need these regulations, then rationality has to be checked. As seen in the building by-laws and the public health Act, they leave out a lot of room for review. These two planning regulations tend to give very generalised specifications to developers, whereby one would not know whether he has satisfied the requirements or not. The Public Health Act as seen is very strong and the health officers can decide to approve or not depending on what they consider meets the health requirements. Therefore there is need to review our planning regulations especially the by-laws and the public health Act.

Plate 1a: General view of the southern part of Kwa-Ronda
CHAPTER FIVE: THE STUDY AREA, FIELD REPORT AND ANALYSIS

5.1.0 THE BACKGROUND INFORMATION ON STUDY AREA

5.1.1 Geographic Profile

Nakuru municipality, the fourth largest urban centre after Nairobi, Mombasa and Kisumu is located approximately 160 kilometers North west of Nairobi; the capital city of Kenya (Map 3.1). It lies at an altitude of 1859 metres above sea level and is between the Menengai crater to the North and Lake Nakuru, the Lake Nakuru National Park and several volcanic hill to the south. These natural features have great economic and social values of exploited for eco-tourism and other recreational purposes. Furthermore, Nakuru takes the most central position in the country and lies within the rich agricultural area that was referred as the "White Highland" during the colonial era.

Nakuru town is located in the centre of Rift Valley rendering the seismic conditions of the town very unstable as the area is significantly prone to earthquakes and landslides which cause damage to buildings whenever they occur even at a small scale. The south west part of town is the most unstable with fault lines cutting through. This unstable condition limits the growth of the town in this direction. The recent expansion of the town was to western part which is slightly stable. It is one of the ten administrative divisions of Nakuru district. Within Nakuru division there are four locations and five sub-locations. The town forms a constituency represented by an elected member of parliament in the national assembly. This constituency is broken down into 16 wards administered by the municipal council. Each ward is represented by an elected councillor in the Municipal council.

5.1.2 Demographic profile

According to the 1989 census, Nakuru town had a population of 163,927 people, a large portion of this is attributed to rural-urban migration. The urban area and the land around it is unique in that there is no district ancestral clan on land in this town.
Map 5.1: Location of Nakuru Municipality within the National Context

Source: Nakuru District Development Plan 1979-1983
This is so because the area was once reserved by the white farmers as shopping centre serving the white highlands. Many of the people currently residing here have come here from somewhere else.

According to a study by Syagga and Malombe (1994) it was found that the highest number of rural-urban migrants came from Nakuru district (14.2%), South Nyanza (9.6%), Kakamega (8.7%) Kiambu (8.1%), Kisii (7.1%) and Kericho (7.1%) The remaining 47.3% came from other parts of the country.

The study also found out that a majority of these rural-urban migrants had strong ties to their respective rural origin. In many cases a number of them indicated that they had some kind of shelter or house back home. It was also established that more than half of the rural-urban migrants to Nakuru were between the ages of 19 and 40.

Plate 1: Informal activities along the road.
Map 5.2: Location of Nakuru within the Provincial and District Context

Source: Nakuru Development Plan 1979-1983
5.1.3 Growth and Development

The origins of Nakuru town go back to the early 1900 when it started as a small railway station during the construction of the Kenya-Uganda railway line. It gained its municipal status in 1952 when its boundaries were extended to about 32 square kilometers. In 1978, the boundaries were extended to 78 square kilometers in order to accommodate the rapid population growth that the town was experiencing. In 1995 the size of the municipality was increased to 290 square kilometers. Table 5.1 below shows both the growth in size and population through time to the present.

From Table 5.1 it can be deduced that the population density of the municipality in 1996 is about 61% of the one of 1962 based on projections and almost equal using the given estimate by the council authorities.

Table 5.1: Growth population, size and density, 1948-1996

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<td>32</td>
<td>32</td>
<td>78</td>
<td>78</td>
<td>78</td>
<td>78</td>
<td>290</td>
</tr>
<tr>
<td>Density</td>
<td>-</td>
<td>1,193</td>
<td>1,473</td>
<td>1,562</td>
<td>1,190</td>
<td>2,102</td>
<td>2,358</td>
<td>2,475</td>
<td>734</td>
</tr>
</tbody>
</table>

Source: Municipal council of Nakuru
This is due to the expansion of the size of the municipality. The estimate by the municipal authorities takes into account the population in settled areas like Baruti that are now within the new municipal boundary. However, the new boundaries cover very large uninhabited areas including Lake Nakuru Park. This is evidenced by the low population density of 1996 as indicated in Table 5.1.

### 5.1.4 Land Use Pattern in Nakuru Town

Nakuru municipality comprises of a number of land uses including residential, industrial, commercial, recreational, agricultural, transportation, etc (Fig 3.1). The land in and around the town was previously owned by the European settlers and was bought by individuals and cooperatives (Njuguna, 1984). This is reflected in the land ownership patterns which show that the private sector owns about 95% of the land in the municipality, while the public sector owns a mere 5% (Malombe, 1995). This means that the private sector will play a major role in all aspects of physical development in the council, including housing.

However, the public sector can get land from the private sector through compulsory acquisition by invoking the "land acquisition Act". This is an expensive exercise that takes a very long time. The municipal council may not financially be in a position to compensate for the land covered by each of the land uses - within the municipality council of Nakuru.
Figure 1.1: Land Use Pattern of Nakuru Municipality

<table>
<thead>
<tr>
<th>Land Use</th>
<th>Area (ac)</th>
<th>%</th>
<th>Remarks</th>
</tr>
</thead>
<tbody>
<tr>
<td>Residential</td>
<td>3,368</td>
<td>46.59</td>
<td></td>
</tr>
<tr>
<td>Commercial</td>
<td>1,162.77</td>
<td>15.91</td>
<td></td>
</tr>
<tr>
<td>Agricultural</td>
<td>495.72</td>
<td>6.86</td>
<td>Health</td>
</tr>
<tr>
<td>Recreational</td>
<td>658.42</td>
<td>8.94</td>
<td></td>
</tr>
<tr>
<td>Public Purpose</td>
<td>780.00</td>
<td>10.41</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>7,800.00</td>
<td>100.00</td>
<td></td>
</tr>
</tbody>
</table>

Source: Municipal Council of Nakuru
Table 5.2: Land uses within Nakuru municipality (based on 1978 boundary)

<table>
<thead>
<tr>
<th>Code</th>
<th>Land Use</th>
<th>Area (hac)</th>
<th>%</th>
<th>Remarks</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Residential</td>
<td>2626.69</td>
<td>33.68</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Industrial</td>
<td>394.38</td>
<td>5.09</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Commercial</td>
<td>178.12</td>
<td>2.23</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Recreational</td>
<td>170.00</td>
<td>9.88</td>
<td>Includes section of</td>
</tr>
<tr>
<td></td>
<td>Agricultural</td>
<td>1321.87</td>
<td>16.95</td>
<td>Park</td>
</tr>
<tr>
<td></td>
<td>Transportation</td>
<td>192.00</td>
<td>2.46</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Public Purpose</td>
<td>1162.77</td>
<td>14.91</td>
<td>Institutional (Educ,</td>
</tr>
<tr>
<td></td>
<td>Forest</td>
<td>495.75</td>
<td>6.36</td>
<td>Health</td>
</tr>
<tr>
<td></td>
<td>Deferred</td>
<td>658.42</td>
<td>8.44</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>7800.00</td>
<td>100.00</td>
<td></td>
</tr>
</tbody>
</table>

Source: Municipal Council of Nakuru

Table 5.2 shows that residential land use covers (approximately 34%) of the land within the municipality, followed by agricultural and then public purpose. Where as the size of the municipality has been expanded three times since 1962. The commercial and industrial land uses seem to have stagnated in growth. Situated within the large scale farms, the growth of the town has depended mainly on service industry. There are no major agro-based industries apart from the silos for storage of grain which is a service in industry and other few small size industries (Union carbide, Unga, East African industries, etc). The other sector which has also stagnated is the commercial which has concentrated mainly around the old city centre. However, the emerging feature of its potential.

5.1.5 KWA-RONDA SETTLEMENTS

1. The general description of the area

The total area of Municipal Kwa-Ronda is 3.2 Square kilometers and the population is estimated at around 20,000 people. The land slopes gently towards the south where river divides the part of Kwa Ronda which falls under Nakuru Municipality and the point which falls under Nakuru district.
The soils in both areas are loose, sandy volcanic derived. The two areas are vulnerable to geological instability because the underground rocks have been affected by extensive faulting. There is a powerline which divides the municipal part of Kwa Ronda into two. The area North of the power line (about 60 ha) is developed to a larger extent (Map 5.4), but is yet not very congested, especially towards the north-east. South of the power line is more or less rural area. Many field were being prepared for cultivation and the compounds are very large with few structures (plate 1b). Densities are much lower than in the northern part (Map 5.5).
Map 5.5: Nakuru-Ronda North (Northern Study Area)

Source: UNCHS (Habitat)
2. **Land Tenure System**

The land is owned by a cooperative, which was established in 1969 under the name of Kalenjin Enterprises. This cooperative owns more than 5,000 acres in six different locations. There are at present more than 4000 shareholders, Kwa Ronda is the only land which falls within the municipal area. It was bought as a sisal plantation from a Mr. Ronda in 1969.

In 1982, Kwa Ronda became part of Nakuru Municipality, which entailed that the land could no longer be used as farmland and designated as urban land, while urban standards would apply to the construction of houses. At the same time, the land was divided into plots of one acre and half an acre, and the road network was planned as well as a 6 acre site for a school. No other provision were made for public facilities. At present all plots have been allocated and therefore creative solutions have to be found for allocation of land for public facilities. Meanwhile, many of the original shareholders have sold their land and/or sub divided it.

3. **Community Organization**

The formal municipal organization in Kwa Ronda is formed by a chief (appointed) and the area councillor (elected). The chief has appointed a group of village elders, who act as the liaison between the community and the chief. The village elders are mostly resident land owners and come from different areas of Kwa Ronda. The task of the village elders is to resolve minor disputes to inform the chief of problems and to mobilize people to attend community meetings (barazas) and other local level activities. There are also church organizations, but their number and the extent of their activities is not known. There is only one registered self-help group in municipal Kwa-Ronda. This is a women's water group. Although there are many NGOs in the Nakuru area, none is active in Kwa Ronda. Building up a community based activity needs a relatively stable community, which is not the case in the urban. Low income areas due to the high mobility of the (mainly tenants) residents. This also explains the lack of self help groups in Kwa Ronda.
52.0 FIELD REPORT AND ANALYSIS

52.1 Introduction
The data presented in this chapter was gathered from Kwa Ronda settlement using a sample of 67 households. In order to draw a sample a base map of the study area showing the plots and access roads was acquired from Nakuru Municipal Council. It is from this map that 67 plots were identified. Using the same map two zones namely northern, and southern were marked for the purpose of sampling. Using these two zones as a sampling frame, 67 households were selected randomly and studied. The field surveys were conducted in the study area between January and February 1997. This involved interviews and administration of questionnaires to the respondents which included both landlords and tenants. Informal discussions with the owners of small scale enterprise in the study area was also conducted by the researcher as well as general observations of the area. The researcher had the opportunity to hold discussions with the provincial physical planner, district physical planner and the coordinator of Habitat activities in Nakuru Town, amongst others.

This section, therefore, takes a look at the existing situation in Kwa Ronda, Nakuru at the time of the survey and includes all aspects of the area notably; socio-economic characteristics, housing conditions, health and sanitation, public utilities, infrastructure, community facilities and social services.

52.2 Socio-Economic characteristics
Most of the landlords (owners) lived elsewhere in the town or in other towns and only a few of them were found living in the settlement at the time of interview. A similar situation is found in other Kenyan towns where the landlords of informal settlements live elsewhere because they earn higher incomes than the households renting the houses. Out of the 67 households interviewed, 37.3% were landlords and 59.7% were tenants. Over 50% of landlords lived elsewhere like in Mwariki and Kaptembwa. Mwariki settlement has facilities such as water and roads while Kaptembwa has similar situation as Kwa Ronda. Most of the households were headed by man (58.2%) and women (41.8%).
Plate 1b: Agricultural activities taking place in southern Kwa-Ronda

Plate 1c: Typical housing structures in the study area
5.2.3 Household sizes and composition

A household in this study was taken to be a group of people eating together and sharing the same dwelling unit. This consisted of the household head, either single or married and children. Also included were other relatives, friends and any other people staying with family. The Table 5.3, below gives the number of people constituting each household in the sample.

Table 5.3: Number of people per household.

<table>
<thead>
<tr>
<th>Occupants</th>
<th>No. of H/Households</th>
<th>% of Total H/H</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>2</td>
<td>1</td>
<td>1.5</td>
</tr>
<tr>
<td>3</td>
<td>9</td>
<td>13.4</td>
</tr>
<tr>
<td>4</td>
<td>11</td>
<td>16.4</td>
</tr>
<tr>
<td>5</td>
<td>8</td>
<td>11.9</td>
</tr>
<tr>
<td>6</td>
<td>8</td>
<td>11.9</td>
</tr>
<tr>
<td>7</td>
<td>6</td>
<td>9.0</td>
</tr>
<tr>
<td>8</td>
<td>16</td>
<td>23.9</td>
</tr>
<tr>
<td>9</td>
<td>8</td>
<td>11.9</td>
</tr>
<tr>
<td></td>
<td>67</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Field survey

The most prevalent number 53.1% of persons per H/H was between 4 and 7 persons. 23.9% of these was 8 persons per H/H. The reason attributed to this is that Kwa Ronda being a low income area, the inhabitants who are mainly tenants cannot afford to have other members of their families staying with them. Most of the respondents have left their families in the rural area. Those who had their families in rural area 38.8% of them were willing to stay with their families if they could afford to pay for bigger house. The implication here is that the incomes of these people are low as such they cannot afford to stay in a big house or a decent one for that matter.
5.2.4 Migration and length of stay

Table 5.4, shows the period of stay of the households resident in Kwa Ronda. It shows that 40.5% of the household interviewed had stayed in Kwa Ronda for a period of over 10 years, the rest had come to Nakuru, or have only migrated into Kwa-Ronda recently from other settlements.

Table 5.4: Period of stay in Kwa Ronda (Nakuru)

<table>
<thead>
<tr>
<th>Period (years)</th>
<th>No of Household</th>
<th>% of H/H</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-5</td>
<td>31</td>
<td>46.0</td>
</tr>
<tr>
<td>6-10</td>
<td>9</td>
<td>13.5</td>
</tr>
<tr>
<td>11-15</td>
<td>10</td>
<td>15.0</td>
</tr>
<tr>
<td>16-20</td>
<td>2</td>
<td>3.0</td>
</tr>
<tr>
<td>Over 20</td>
<td>15</td>
<td>22.5</td>
</tr>
<tr>
<td>Total</td>
<td>67</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Field Survey

The reason that over 50% have stayed here for more than five years can be attributed to the fact that, this is where they can afford to stay, as monthly rents for single rooms goes upto a maximum of Ksh500 cheaper than rents in adjacent Mwariki Estate, where a similar one would go for Ksh700-800 per month.

5.2.5 Employment and incomes

The survey results showed that the household heads were employed in a wide range of occupations. Table 5.5, gives the occupation of the household interviewed.

The table shows that 58.2% of the households head fall in the category of general workers.
Table 5.5: Occupation of Households Head.

<table>
<thead>
<tr>
<th>Occupation</th>
<th>No. of H/H Heads</th>
<th>% of total respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Carpenter</td>
<td>4</td>
<td>6.0</td>
</tr>
<tr>
<td>Electrician</td>
<td>10</td>
<td>11.9</td>
</tr>
<tr>
<td>Plumber</td>
<td>9</td>
<td>16.4</td>
</tr>
<tr>
<td>Mason</td>
<td>4</td>
<td>6.0</td>
</tr>
<tr>
<td>Tailor</td>
<td>1</td>
<td>1.5</td>
</tr>
<tr>
<td>Others</td>
<td>39</td>
<td>58.2</td>
</tr>
<tr>
<td>Totals</td>
<td>67</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Field survey.

These are people without any trained skills. They are involved mainly in manual work on casual basis. The other 41.8% of the workers are semi-skilled. These are the ones who get steady incomes but still in the low-income bracket.

5.2.6 Rent paying capacities

Table 5.6: Incomes and Affordable rents

<table>
<thead>
<tr>
<th>Monthly Income (Kshs)</th>
<th>Affordable Rents/ Months (Kshs)</th>
<th>No. of Households</th>
<th>% of H/H</th>
</tr>
</thead>
<tbody>
<tr>
<td>500-1000</td>
<td>100-200</td>
<td>10</td>
<td>14.9</td>
</tr>
<tr>
<td>1001-1500</td>
<td>201-300</td>
<td>45</td>
<td>67.1</td>
</tr>
<tr>
<td>1501-2000</td>
<td>301-400</td>
<td>9</td>
<td>13.5</td>
</tr>
<tr>
<td>2001- Above</td>
<td>500-Above</td>
<td>3</td>
<td>4.5</td>
</tr>
<tr>
<td>Totals</td>
<td></td>
<td>67</td>
<td>100.0%</td>
</tr>
</tbody>
</table>

Source: Field survey.
In order to calculate the affordable rents, it was assumed that 25% of the monthly income is a reasonable fraction to be spent on housing. This assumption is taken by considering the fact that there are other needs which a household would like to have but due to limited financial resources, they have to do with what they can afford.

The current rents in Kwa Ronda are grouped into three categories based on the condition of the dwelling in terms of construction material used. For Semi-permanent houses rent per month per room is Ksh. 500 and above. For Temporary structures, rent varies between 250-350 per habitable room per month. Very Temporary structures are cheapest with rents varying between Kshs 100-150 habitable rooms per month. This shows that 40% of households can afford to stay in very temporary structures, 43% in temporary structures and 17% in semi-permanent structures. Also it implies that households can only afford to stay in single rooms.

The fact that 82% of the households earn less than Ksh 1500 per month shows that the residents of Kwa Ronda are low income. Only 18% are in the high low income tending to middle income group.

Table 5.7, shows how households of various incomes rent rooms in Kwa Ronda. The three categories of houses in Kwa Ronda are occupied depending on ones incomes and ambitions. There are those in the low-income who have occupied semi-permanent structures. The explanation could be that there are other sources of income to the household which were not disclosed.
Table 5.7: Percentage of Units Rented by Various Income Levels.

<table>
<thead>
<tr>
<th>Monthly income level kshs</th>
<th>% Semi-permanent house</th>
<th>% Temporary housing</th>
<th>% of very temporary housing</th>
</tr>
</thead>
<tbody>
<tr>
<td>500 - 1000</td>
<td>14.0</td>
<td>23.0</td>
<td>79.0</td>
</tr>
<tr>
<td>1001 - 1500</td>
<td>22.0</td>
<td>43.0</td>
<td>18.0</td>
</tr>
<tr>
<td>1501 - 2000</td>
<td>31.0</td>
<td>30.0</td>
<td>3.0</td>
</tr>
<tr>
<td>2000 - Above</td>
<td>33.0</td>
<td>4.0</td>
<td>0.0</td>
</tr>
<tr>
<td>Totals</td>
<td>100.0%</td>
<td>100.0%</td>
<td>100.0%</td>
</tr>
</tbody>
</table>

Source: Field Survey

Table shows that for semi-permanent structures, 31% were occupied by households earning 1501 - 2000 per month, 22% were occupied by household earning kshs 1001 - 1500 and 14% of the semi-permanent structures were rented by those earning below 1000 per month. This shows that there are people who spend up to 50% of their income on housing. Also it implies that people would like to stay in better housing units as such they are prepared to sacrifice. The very-temporary are rented by people earning up to kshs 2000 per month. These people occupy 96% of the temporary structures. Only 4% of the structures are occupied by households earning above kshs 2000 per month. The temporary structures forms transition zone from the very-temporary to the semi-permanent. This is why there is such a distribution of household of different incomes occupying temporary structures.

Very-temporary structures were monthly occupied by people earning less than kshs 1000 per month who rented 29% of these structures. These are the people with the lowest incomes as such they have to stay in the cheapest housing units they can afford. There were no people earning more than kshs 2000 who occupied very-temporary structures.
5.2.7 Housing and environmental analysis:

5.2.8 Housing conditions

One of the basic human needs is housing, here understood not only as shelter but also as the provision of the basic infrastructure - i.e, potable water, sanitation, drainage and access ways. The important role of the housing sector in improving the living conditions of the poor has been widely recognized. Kenya National Development Plans have made the provision of decent housing as a basic need but also in view of the contribution of the housing sector to overall national economic development. That contribution has three main aspects:

a) Employment generation in the construction process and the production of building materials;

b) Improvement of living conditions, particularly the establishment of healthy environment which leads to improved productivity of the work force;

c) Production of services during the utilization period which stretches usually over 20-50 years.

The effects of decent housing on health conditions of the population are certainly positive - a simple indicator is the incidence of epidemic diseases in informal settlements like Kwa Ronda as compared to housing developments with proper services. However, apart from economic evaluation of the health aspect in terms of increased productivity of the work force, improvement of health conditions of the population is a basic social goal in its own right. Housing as already indicated, is the basic in any settlement and a major land consumer. Housing, however differs from one area of the town to another depending on a number of factors, one depending on who the owner/occupant is.
Plate 2a: The Mud and Wattle structures in the area

Plate 2b: The "single room occupancy concept" each door leads to a household
The differences are not only evident on terms of building materials used but also on terms of size and design of units, and the occupancy rates among others. An appraisal of housing conditions in Kwa-Ronda is therefore considered under the following aspects including:

1. Building materials
2. Size of units occupied
3. Occupancy rates; and
4. Housing tenureship

5.2.9 Building materials

The survey revealed that 64% of the dwellings were temporary construction, while only 36% were semi-permanent construction. Table 5.8, shows the materials that were found in the permanent and temporary forms of construction during the survey. The description of permanent or temporary was based on what the owners/developers considered to be permanent and temporary construction, and this generally depended on building materials used for various elements, particularly walls, roofs and floors.

Table 5.8: Classification of Housing Using Building Material Combinations

<table>
<thead>
<tr>
<th>Category</th>
<th>Floor</th>
<th>Wall</th>
<th>Roof</th>
<th>Door/Win</th>
<th>% of total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Semi-permanent</td>
<td>Cement plaster</td>
<td>cement plaster</td>
<td>Iron sheet</td>
<td>wooden</td>
<td>36.0</td>
</tr>
<tr>
<td>Temporary</td>
<td>compact earth</td>
<td>cement bagwash</td>
<td>Iron sheets</td>
<td>wooden</td>
<td>30.0</td>
</tr>
<tr>
<td>Very-temporary</td>
<td>Mud</td>
<td>mud and wattle</td>
<td>tin sheets</td>
<td>timber</td>
<td>34.0</td>
</tr>
</tbody>
</table>

Source: Field survey

93
There were three categories in which structures in the study area were classified. The classification was based on the type of material used on the structures:

i) Semi-permanent structures,

ii) Temporary structures,

iii) Very temporary structures.

Table 5.8 gives the materials used on the structures according to the given categories and the percentage of such to the total. The permanent structures are those which meet the minimum requirements by the local authorities. The minimum requirements are given in the by-laws and the set out the standards. As it can be seen only 36% percent of the structures are semi-permanent.

The reasons which can explain this are:

a) The cost of construction and land are too high for the plot owners to be able to develop their plots.

b) The standards set for a conventional house results in the cost of the structure being too high,

c) The loan available if any to the people is not enough for construction of a conventional unit and the rate of interest when added to the loan, the amount paid almost doubles.

Most of the materials used on the structures comes from within the town and its environs.

**Table 5.9: Size of Units occupied in sq. metres**

<table>
<thead>
<tr>
<th>Area (m²)</th>
<th>Number of Units</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>7</td>
<td>8</td>
<td>12</td>
</tr>
<tr>
<td>8</td>
<td>8</td>
<td>11.9</td>
</tr>
<tr>
<td>9</td>
<td>3</td>
<td>4.5</td>
</tr>
<tr>
<td>10</td>
<td>24</td>
<td>35.8</td>
</tr>
<tr>
<td>11</td>
<td>1</td>
<td>1.5</td>
</tr>
<tr>
<td>12</td>
<td>13</td>
<td>19.4</td>
</tr>
<tr>
<td>14</td>
<td>1</td>
<td>1.5</td>
</tr>
<tr>
<td>16</td>
<td>2</td>
<td>3.0</td>
</tr>
<tr>
<td>18</td>
<td>1</td>
<td>1.5</td>
</tr>
<tr>
<td>20</td>
<td>4</td>
<td>6.0</td>
</tr>
<tr>
<td>24</td>
<td>1</td>
<td>1.5</td>
</tr>
<tr>
<td>40</td>
<td>1</td>
<td>1.5</td>
</tr>
<tr>
<td>Totals</td>
<td>67</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: Field Survey
5.2.10 Size of units occupied

Kwa Ronda settlement comprises of compounds consisting of rows of rooms. A single room is meant for occupation by one household, though some households occupy more than one room. The area of units occupied by households ranged from 7m² to 40m² (Table 4.2)

5.2.11 Occupancy rates

Occupancy rate is a function of the number of habitable rooms and the total number of occupants. It is the average number of persons per habitable room and can be used as a determinant factor of overcrowding or space under utilization.

In Kwa-Ronda it was found out that the maximum number of rooms occupied by a household were two. From the Table 5.9, it is evident that not all the rooms in Kwa Ronda meet the existing requirements for a habitable based on the Grade I by-laws of 1968, that is 11.5m².

Table 5.10, shows the number of people staying in one or two roomed units. It is shown that 88 percent of household live in single rooms and the remaining 12 percent live in two roomed dwelling unit. There were no households occupying more than two rooms.

Table 5.10: Number of persons per dwelling unit and room occupied

<table>
<thead>
<tr>
<th>No. of occupants per household</th>
<th>Number of habitable rooms one room</th>
<th>Number of habitable rooms two rooms</th>
<th>Total No. of household</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>23</td>
<td>0</td>
<td>23</td>
</tr>
<tr>
<td>2</td>
<td>4</td>
<td>0</td>
<td>4</td>
</tr>
<tr>
<td>3</td>
<td>1</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>4</td>
<td>2</td>
<td>1</td>
<td>3</td>
</tr>
<tr>
<td>5</td>
<td>15</td>
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<td>6</td>
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<td>7</td>
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<tr>
<td>9</td>
<td>3</td>
<td>0</td>
<td>3</td>
</tr>
<tr>
<td>Total</td>
<td>59</td>
<td>8</td>
<td>67</td>
</tr>
<tr>
<td>% of total household</td>
<td>88</td>
<td>12</td>
<td>100</td>
</tr>
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</table>

Source: Field survey
The fact that 88 percent of the inhabitants occupy single room implies that there is demand for these type of dwelling units. But it can be seen that these people occupy one roomed unit because, that is what they can afford. One roomed unit is the lowest unit one can go for in terms of space and rent. In fact there is no other unit below one roomed. Over 80 percent respondents preferred to have more than one room whether they are single or with a family. But due to their financial limitations they could only afford to stay in one bedroomed unit.

The actual number of households occupying one roomed dwelling were 59 and 8 occupied two roomed dwellings. This gives a total of 75 habitable rooms inhabited by the household sample which had a total population of 262 people. The occupancy rate is therefore 3.6 people per habitable room. To determine whether there is overcrowding, consider the minimum size of a room allowed by the grade II by-laws which is 100 square feet. Most of the rooms in Kwa-Ronda are of this minimum sizes. It is used as a standard and landlord would like to provide bigger rooms. The reason is the smaller the size of the rooms, the more the number of rooms hence the rent collected.

For occupancy rate 3.6 persons per habitable room means the dwelling space per person is 28 square feet. This is far below the basic minimum floor area in a habitable room allowed by grade II by-laws as 40 square feet per person. This shows that there is overcrowding in Kwa-Ronda.

5.2.12 Housing tenureship

United Nations Centre for Human Settlements(HABITAT) Under its settlement upgrading programme(1994-96) choose Nakuru town as one of its project area. The objective of the project was to test visual settlement planning(VISP) system. The programme envisaged the testing and development of approaches and tools to address the information management needs of the informal settlement upgrading process. This not only entails the field testing of the technical approach, but also the testing of the maps as a tool for community participation in planning and improvement.

In partnership with Kenya Government and Nakuru Municipality, settlement upgrading undertook a mapping and land tenure regularization exercise involving Kwa Ronda area of Nakuru. Kwa Ronda (population 20,000) is rapidly growing illegal sub-division of farmland in the western outskirts of Nakuru. Its pattern of settlement is typical of the urban fringe of intermediate towns of Kenya.
and participatory planning for land tenure regularization and subdivision in Kwa Ronda are allowing settlement upgrading programme to test capabilities of UNCHS(HABITAT) Visual settlement planning(VISP) system and the potential for its utilization in other areas.

A crucial factor for the success of a land tenure regularization and informal settlement upgrading project is the support and involvement of the local community to test the use of VISP-Generated cartographic and photographic material to enhance the community's understanding of issues at stake and the ability to influence technical proposals. This was done with success, through workshops with land lords and consultations with tenant groups in Kwa Ronda. This planning and land tenure regularization exercise which ended in 1996 assisted in speeding the preparation of title documents. At the time of survey most landlords were awaiting the title deeds, which would make it possible for some of them to acquire credit for improvement of their housing.

Most of owners of the plots lived elsewhere in the town, but 25 residents landlords were interviewed. Although most of the tenants have large families, 41.8% did not live with their families. The families live in the rural areas because they cannot afford to bring them to town. At total of 13.9% of the owners were unemployed, 20% employed in the formal sector, and the highest proportion were self-employed in the informal sector (60%). Almost 50% had lived in Nakuru for 10 years or less, which represents a relatively short period to own land - which is explained by the low cost of land in Nakuru and the fact that some owners inherited the land from their parents. Owners still have strong ties to the rural areas, as many of them also own land there. Even for the owners, the town is viewed as temporary residence, despite the fact that they are investing in the urban areas. The average number of rooms per plot is 27.9, ranging from 2 to 100. Subletting is one of the main sources of income for the family - thus giving an incentive to invest in housing.

5.2.13 Housing Maintenance
For housing to live long and remain in good conditions, constant repair and rehabilitation might be necessary. In Kwa-Ronda very little is done to maintain the existing structures. From the survey, most houses are in dire need for not only repairs but total rehabilitation. Tenants and landlords interviewed identified certain factors which hinder the constant repair of the units as;
i) Lack of adequate funds

ii) Low rent paying capacity of the tenants because of their low incomes. The response was that by investing more money on repairs to the houses, rents will automatically be increased and this could displace some tenants who are unable and even make the rooms remain vacant for long.

iii) Some landlords were unwilling to carry out repairs.

5.2.14 Health and sanitation

The health and sanitation problem in Kwa Ronda was reflected through poor toilet conditions, unhygienic open drainage systems and lack of any form of drainage in certain areas, the existences of big heaps of garbage acting as breeding grounds for flies, rats etc.

a) Surface drainage

There is a surface drainage problem with both rain water and waste water from both domestic and commercial use. All the housing units surveyed had a drainage system, some of the compounds had stagnant water and lacked any provision of disposal of waste water. The area in the north is fairly flat and does not suffer from flooding, the ground slopes towards the south hence flooding due to non-existence of proper drains. The disposal of waste water is done by throwing it anywhere in the compound. This mainly results into bad smell in these compounds after some time (plate3a).
Plate 3a: No proper surface drainage facilities

Plate 3b: Solid waste heaped along the roads and footpaths
b) **Solid waste disposal**

Improper disposal of solid waste in Kwa-Ronda poses a major problem to the residents where as some compounds have dug pit holes for this purpose, most compounds do not have any and therefore the solid waste end up along the footpaths and access roads. From the survey, it became evident that the situation if left unchecked will engulf the entire public ground where the market is located. In the vicinity, there is garbage everywhere posing a real danger. Some of these have found their way into the few drains, clogging them up (Plate 3b). Of the household surveyed all agreed that the solid waste was a big problem. The ones who had the pit holes, burnt the rubbish when the holes get filled up.

![Plate 3c: Pit-latrine conditions in the area](image)

![Plate 3c: Pit-latrine conditions in the area](image)

**Plate 3c: Pit-latrine conditions in the area**

c) **Excreta disposal**

Ironically, the Nakuru sewage treatment works and the trunk sewer for the entire municipal council of Nakuru runs parallel along the main road towards the south but Kwa Ronda settlement is not on sewer line. The reason is obvious that these people are not in a position to afford these services hence they rely on pit-latrines detached from the blocks of rooms.
Apart from a few cases majority of compounds had pit latrines (plate 3c). The pit latrines were in most cases inadequate due to high rate of occupancy and in deplorable state, with some in a near state of collapse with no proper walls and floors. The children for that matter do not use these pit latrines and therefore seeing excreta in the compounds, along the footpath and roads was a common feature in the area.

d) Washing and Bathing

The survey revealed that in all the compounds there was cubicles for the use of residents as bathrooms. These structures of cause were also in very poor conditions, some not having proper walls the use of gunny bags and cartons were prevalent. Majority lack proper doors, posing danger in terms of privacy to ladies. Children are generally bathed outside each doorstep. There is no provision for washing of cloths. Since most compounds do not have water, the tenants have to look for it from water kiosks. Such washing of clothes combined with bathing outside the dwelling units lead to more accumulation of stagnant water within the compounds.

5.2.15 Public utilities and infrastructure

a) Water supply

The study found out that there are no water supply mains in Ronda because the area is not planned. It was thus clear that improvement of water supply in the area was considered by the majority residents a priority. Most landlords informed that the council has promised that once the area is legalized and planned, the municipal council is in a position to bring water mains to the area, provided it has funds for this.

However, one the problems with water supply in Ronda, is the fact that water supply for the whole of Nakuru town is insufficient because of constant breakdowns of the pump at the
Plate 4a: Access road into the settlement

Plate 4b: Existing public road between Kwa-Ronda and Mwariki
boreholes. So any improvement within Ronda are therefore closely linked to improvement of the town wide water supply.

Indeed out of the 67 household surveyed, 14.9% had access to common water tap in their compounds, while 68.7% were lacking water within their dwelling plots and had to buy from the kiosks. The distance travelled by residents in search of water varied depending in where the water is, but they are well distributed within the settlement. From the study, average consumption of water of household per month was kshs.507/40. Water collected within the compounds were charged, but within the payable house rent per month and thus they could not specifically indicate how much in total.

b) Cooking facilities

Tenants in Kwa Ronda do not have special cooking places and rented rooms are kitchen-cum-bedrooms. Big families renting more than one room however sometimes use one room as a kitchen-cum-bedroom for the children and the other as a bedroom for the parents. Otherwise the general trend is where cooking takes place in the same room families prefer to cook outside in the open.

c) Transportation / access road

Upto the time of survey, Kwa Ronda seems to be quite isolated within the town of Nakuru. There is no major road within the settlement connecting it to the town centre. People have to trek from the extreme ends to the nearest locations where they can get commuter services. The nearest existing earth road bordering Kwa Ronda and Mwariki Estates is impossible due to gullies even during dry seasons. All the roads, leading to plots are not surfaced resulting into many pot holes and virtually inaccessibility during the rainy season(plate4a).

d) Public transport

The Kwa-Ronda areas is not well served with public transport as already indicated above. The Matatus which ply the only route, the road between Kwa-Ronda and Mwaniki towards the Nakuru Town Treatment works is almost impassable therefore, they do not reach the furthest end of the settlement(4b).
e) Electricity and lighting

The major source of energy used by residents for cooking is charcoal and in some cases woodfuel. For lighting, kerosene lamps were the only source of lighting in the night.

There are no street lights in Kwa Ronda, which severely affects the security at night in the area, especially in the southern part where many plots are still undeveloped.

For individual landlords, electricity was really an issue, as supply can be obtained if connection fees can be paid. Some of the landlords felt that they should contribute and even pay only for the security lights. Apart from the main grid line (plate 4c) which tranverses the study area, the distribution lines are in the adjacent estate (Mwariki).

Plate 4c: Main grid line running across Kwa-Ronda
5.2.16 Community facilities and social amenities
There are two large open-air markets to the south of powerline where vegetables, cloths and other sundries are sold. Market stands are erected with modern poles. Around one of the markets is a commercial area with shops, bars and workshops. There is one public primary school, a number of small churches, and no public health facilities.

5.2.17 Summary
The study area was characterized by poor environmental conditions, lack of essential services and amenities and comparatively low financial state of most of the tenants population. There was a broad representation of ethnic groups from different regions of Kenya. The study revealed that most of the inhabitants still maintained a strong socio-economic ties with rural area origin.

The mud and wattle house type was the most predominantly used.

The study thus considered that the dynamic of the rural-urban migrations effects on the housing problem in Kenya, calls for a more flexible policy approach in planning the growth of urban areas to recognize the increasing pressure of these population movements on the housing situation in the country. Furthermore it was considered that a complete change of planning methods, the policy approach and attitudes at national and local levels was urgently needed in order to be realistic to the needs of the urbanization situation in the country.

Improvements are urgently needed in Kwa-Ronda in the provision of infrastructural services. The approach to be taken does not call for raising the level of services beyond economic reach of the Kwa Ronda residents.
CHAPTER SIX: SUMMARY OF FINDINGS, POLICY RECOMMENDATIONS AND CONCLUSION

6.1.0 SUMMARY OF MAJOR FINDINGS

6.1.1 National housing policy

It was found out that National housing policy is not realistic and too ambitious and has often not achieved much due to the following reasons:

1. Every plan period policy document states that a certain number of housing units to be put up. At the end of it all only a small fraction of the set goals and objectives are realized. Non performance is always claimed to be contributed due to lack of funds.

2. The policy is vague in that it does not state how the projects are going to be implemented stage by stage. The policy does not show how the implementing agencies are going to fulfill their task within the set targets. It states for example, that National Housing Corporation(NHC) will provide so many housing units for rental or tenant purchase for the plan period. However, the source of funds, NHC or any other implementing agency will spend in the intended project is not mentioned. The policy does not state the breakdown of housing units expected to be produced year after year so that the government can monitor the progress effectively and make revisions where necessary as early as possible.

3. Targets are set out in plan period after period without considering shortfalls of the previous period. As a result, every plan period the percentage of housing units are falling. There is no evaluation of the past performance of the plan period to bring out the problems being faced so as to look for a solution.

6.1.2 Land resource

Land in Kwa Ronda is privately owned and housing units belong to the landlords of whom 50% stay within the settlement. It was found out that there is a shortage of residential land for the low-income group near to the town centre as such most of the settlements like Kwa-Ronda are found in the periphery of Municipal boundary approximately 7km from the town centre.
Due to delay in issuance of title documents, the housing structures and conditions are typical of any informal settlement in Kenya characterized by myriad of problems. The developers do not want to spend a lot of money for the improvement of the housing conditions since the area lacks the basic infrastructure. The uncertainty of security of tenure among the majority landlords was a major concern. The Habitat project being implemented in the area had to be suspended for some time due to allegation that regularization of the plots was to facilitate the sale of the same land to an outsider. Because of the uncertainty of the land tenure, temporary structures are predominant in the Kwa-Ronda settlement. The developers are not ready to invest in better housing or even maintenance as they do not know when they may be evicted. It is also noted that the government does not have funds for compulsory acquisition of land. There is overcrowding in the northern part of Kwa-Ronda where structures are put at a distance less than a mere from one another. Due to this overcrowding and lack of public facilities and community utilities, the people here live in pathetic conditions.

6.1.3 Financial resources

The other problem identified was lack of finance for development. Financial institutions do not provide finances for this kind of development because it is said to be illegal. From the pattern of investment in this type of housing, the financial requirements for this sector are different from those of the formal sector. People require small loans that they can pay within a short period of time. Since they own land, this could be used as collateral but the building by-laws would not permit their structures to be approved for development.

The low-income group do not have money to build their own houses. From the study, it was found out that 82.4 percent were working earning between Kshs. 500 and Kshs. 1500. These people could afford a house rents between Kshs. 100 and 300. But the houses which are rented for this amount per room are temporary and semi-permanent structures. They cannot afford to pay for conventional house which is rented for between Kshs. 800 and Kshs. 1500 in the neighbouring Mwariki estate. With this income and considering the responsibilities of these people, it is not possible for them to put up houses of their own or rent houses of better quality than the ones they are staying in. It was found out that Institutional housing finance favours high income group. Housing finance companies charge in excess of 30 percent interest on mortgages.
6.1.4 Building Standards

The minimum building standards set by the various regulations are high, hence they make the cost of conventional house too high. The standards specify the minimum conventional materials are expensive as already seen. The standards also specify the spatial organization of the buildings and various room sizes. As seen in Kwa-Ronda the houses are crowded, the rooms are of different sizes, some are smaller than the stipulated smallest size of a habitable room.

The building standards in use were formulated by the colonial masters and hence do not cater for the needs of the low-income group. Even in many urban centres, majority in accordance with these standards will be termed illegal or unwanted.

6.1.5 Housing and environmental conditions

Kwa-Ronda is an informal housing estate in that it does not meet the legal regulations in terms of building standards and materials used on construction. The most dominant forms of houses in the area are mud and wattle walls (plastered or unplastered) with corrugated iron sheets.

A fundamental issue in housing development for the low-income groups is the security of tenure whose absence leaves a little or no incentive for improvement of the housing conditions. Kwa-Ronda is an exception because up to date they have not got their title deeds and therefore makes it difficult to invest in more appropriate structures. With the issuance of these documents it is hoped that their will be some improvements.

The study further showed that there is rapid unauthorized land sub-division taking place. This has been necessitated by the lengthy land procedures of getting approvals and legal documents from local and Central government. This subdivision does not take place into consideration land that should be set aside for services and public facilities. This situation will make future upgrading very difficult. Since Kwa-Ronda is privately owned, the Government should concentrate on the provision of services and public utilities which are lacking in the area rather than spend on the acquisition of land for housing development. The southern is still mainly agricultural and therefore could be acquired for this purpose, like schools dispensary and so on.

There is ample evidence to show that unplanned settlements have played and will continue to play a significant role in providing housing for Nakuru residents, the study has shown that Kwa-Ronda alone is housing 9 percent of the entire population of Nakuru Town (estimated at 221,278 people at the time of the study). This is especially so given the increased inability of the formal sector to
provide low income housing. In addition, the process of development and approval is slow and the units developed and are unaffordable by low-income groups. The situation has been made worse by the increased construction cost in the last one decade and the increased interest rates which have been a major disincentive to housing development. All these factors point to the fact that there is very little housing coming into the market while the urban population continues rising in most urban centres. Informal sector housing developers have taken advantage of this situation and are providing housing for many low income households at much faster reasonable price.

6.1.6 Infrastructure provision

The roads are fairly wide and all compounds seem easily accessible. Under the powerline is a wide road and no structures. However, none of the roads are surfaced, resulting in many gullies and potholes, virtually inaccessible during the rainy seasons. As there are no sewerage and no drains, waste water and rain water flow in the roads, creating natural drains, which often results in deep ditches due to erosion. Electricity supply is available to those who want a connection. There are two large open air markets just south of the power line where vegetables, clothes and other sundries are sold. Market stands are erected with modern poles. Around one of the markets is a commercial area with shops and workshops. There is one primary school, a number of small churches, within which some operate nursery schools, and no public health facilities apart from private clinics found in the neighbourhood.

There is no solid waste collection. Most of solid waste is kept within compounds. In some places, deep pits have been dug along road for the dumping of solid waste. Traditional latrines are provided in most compounds for the disposal of human excreta. The number of latrines per compound/number of rooms differs considerably, as do the conditions of the latrines. Some have converted floor slabs, others have slabs made of woods and mud.

There are no public water points and most compounds have their own yard tap. These connections are made on an individual basis, resulting in a myriad of small pipes underground. As the area is considered illegal, the water department has no main directly leading through the area, to which connections can be made. The individual connections are made to the nearest main or the main with the most regular supply, which explains the fact that some connections have more and more regular water supply than others. Due to a general water shortage in Nakuru, there is no water to the area during three days a week, as the supply is diverted for industrial use. Yet, there do not seem to be many compounds with water tanks to provide water during the non supply days.
It was realized that the toilet conditions in Kwa-Ronda are very poor and should be improved. Such improvement should include only a pit latrine on every plot with washable floors, proper walls, and roofs to offer security and privacy to the tenants.

### 6.2.0 CONCLUSION

The inability of the urban centres to meet the challenges of urbanization is clearly demonstrated by the various urban problems. The urban housing conditions in Kenya have been greatly influenced by the interplay of both socio-economic and political factors. There is evidence to show that the demand for housing in the urban areas has outstripped supply in both quantity and quality. The main socio-economic factors, particularly the urbanization process and the adverse economic climate have affected the shelter provision programmes. The major constraints towards the provision of adequate shelter include high urbanization rates, inadequate finance mechanism, unaffordability and vulnerability due to high poverty levels, cumbersome land management systems, high cost of building materials, and unrealistic building by-laws and regulations amongst others.

The Objective of the study has been to examine the contribution of informal housing and look into the possibility of incorporating the same into official urban housing stock and thereby help in reducing the housing problem especially for the low-income group.

Public and private contributions have so far failed to achieve any meaningful solutions to this problem. The Government housing policy have proved to be unrealistic and vague as it does not effectively address the issue of housing for the low-income group.

Although the data collected clearly shows that the informal sector has played a significant role in providing housing for the urban poor, the government has however not accepted or supported this kind of development in most cases. It is therefore the principal aim of this study to examine the possibilities of incorporating informal housing into the official urban housing stock through appropriate policies and to facilitate housing provision by these private developers. These settlements should be viewed as an asset in developing countries and not a burden because they contribute significantly to the urban economies of these countries. This implies that one cannot pursue a realistic housing policy which excludes and fails to recognize informal settlements as part of urban housing stock in Kenya.

Given the current economic downturns in the developing countries, Kenya included, these settlements will continue playing a significant role for a long time. This is especially true given the increasing number of poor urban populations. The increasing number of poor urban populations. The increasing demand coupled with persistent shortage (supply) if cheap housing has been one of the major incentives for investment in this sector.
This study therefore calls for a review by the Government on its stand as concerns the informal housing given that the housing problems are ever increasing with population increase. The best way to include the informal housing into the official housing stock is by adopting such upgrading or improvement of these settlements using appropriate standards which will not interfere with the existing tenancy scenario but within their means. The improvement of facilities and services should be to a minimum standards and this calls for a new approaches to urban infrastructure development to avoid those that raise the cost beyond what is affordable to the urban poor.

If these factors among others, are addressed fully the contributions of the informal housing in urban housing in alleviating the housing problems will be appreciated and its inclusion into the urban housing stock will be welcome.

6.3.0 POLICY RECOMMENDATIONS

Considering the constraints in the provision of housing and the fact that those intended to benefit from the public housing rarely get help, the stage is set for structural adjustment policies regarding shelter delivery systems. However, the alternative approaches must consider the fact markets play an important role in the housing delivery system and hence their performance should be enhanced. This however requires the establishment of a capable body to collect, analyze data, document and disseminate information regarding the demand for and supply of housing. This analysis should include information on the function of the legal and regulatory framework.

Given the housing complexity in terms of inputs (land, finance, materials, services, and human resources), the role of the government in influencing the provision of housing cannot be underestimated. The political 'will' is required to restructure the fiscal policies on real estate financing, to streamline the land management systems, and to adopt realistic building by-laws and planning regulations. In this regard, the alternative urban shelter policies should aim at both achievement of sustainability, cost recovery, and promotion and encouragement of survival strategies. The focus should therefore be on the following areas:

6.3.1 Building Standards and planning regulations

Since 1995 some aspects of low cost housing building by-laws have been revised although developers have not taken advantage of the revision. A general review of the relevant planning
and building by-laws in the country rather than piece meal amendments is necessary to bring them in line with the current demand for housing in urban areas.

Laws and procedures that limit access by the urban poor to affordable housing and services should be urgently reviewed. It is thus necessary that an immediate action be taken at the highest policy level to sensitize the local authorities, as well as financiers and developers on the need to adopt the revisions for the sake of the larger segment of the urban population. In addition, these revisions, which allows flexibility on design and use of appropriate building materials should be made mandatory rather than permissive. The adopted regulations should however take account of environmental and health issues.

Furthermore, these revisions should cover land use planning, infrastructure development, service provision as well as the design and construction of houses and related buildings. The revisions should also take into account housing tenure, housing quality, affordability and social amenities.

The other fundamental issue in housing development especially for the low income groups is the security of tenure whose absence creates little or no incentive for improvement of housing. Although land tenure issue is being addressed in Kwa Ronda under Agenda ‘21’ programme the speed at which it is happening is not encouraging enough as most respondents were eager to have these title documents as soon as possible to enable them improve upon their housing quality, issuance of title documents to these plot owners would have for reaching effect on their housing. This would not only free the housing from stigma of illegality but would also release the untapped energies of squatters given them incentives to improve their homes and so invest incrementally in property.

The standards to be adopted for the informal housing should be more realistic, more acceptable, and more easily enforceable, there is a need of separate sets of standards to govern shelter provision for the different economic groups. The standards to govern housing provision for the low-income groups should be aimed at ensuring minimum standards of dwelling units, sanitation and infrastructural facilities and services.

6.3.2 Infrastructure facilities and services.

The capacity of local authorities to manage, operate and maintain infrastructure and basic services must be supported by central government. However, the provision of services and their management will require regulatory legal framework within the framework of public and private partnership.
There is ample capacity within the private and voluntary sector that needs to be harnessed through appropriate mechanisms to participate in the provision of infrastructure and services at affordable costs.

The infrastructure and services should be the ones the urban poor need and can afford. The existing mismatch between current range of infrastructure services conventionally provided by the urban authorities and the ones that low income groups actually need and can afford is one major cause for urban environmental degradation. What to urban poor need and can afford should include collective water points, access roads with security lights, alternative forms of sanitation, land for urban agriculture and space for informal sector businesses. These should be part of the urban planning and management system, and should not be discriminated against as is the current practice. Involvement of the communities in the provision and management of those services would go a long way in changing the situation. It is however, important for the local authorities to actively play their supportive role and enable communities access these services. A strategy that recognizes the economic realities of these groups is necessary so as not to overburden them with responsibilities that belong to local authorities. In addition, the local authorities should not impose unnecessary regulations which do not support local initiatives.

6.3.3 Housing and environmental conditions

The Kwa Ronda case study indicates that the majority of residents are content with housing conditions i.e the material used and the room sizes but have a problem with health and sanitary conditions and lack of proper access roads. The study therefore recommends that:

1. The general toilet conditions in Kwa Ronda should be improved. Such improvement does not call for a water closet system but they need adequate number per plot and better pit latrines with washable floors, and proper walls and roofs to offer the necessary privacy. The ventilated improved pit-latrine which does not smell at all, and it takes a long time to fill would be ideal for Kwa Ronda. The same apply to washrooms/bathrooms. These should also be within some hygienic standards.

2. Main roads within Kwa Ronda settlements should be graded(murramed) to allow for vehicle passage. Footpaths should be graveled or improved.

3. Although water connection is not a problem in Kwa Ronda except for the constantly dry taps (almost all plots have piped water connections), the upgrading of water services in informal housing areas need not necessarily take approach in Kwa Ronda where connections were made to
each plot. Common water points serving groups of plots could be adequate and in any case the study revealed that most tenants buy water from kiosks though they have the water connections in their compounds lying idle. What can however be provided are more than one tap at each water point to ensure efficiency.

4. More water drains should be provided in Kwa Ronda along the roads. But to avoid the situation where existing drains have become health hazards due to dumping and stagnant water, the community should be sensitized to clean up these drains periodically to ensure that the water flows uninterrupted.

6.3.4 Community participation.

Given the wide range of services to be provided in urban setting, the services needed by the poor should be mediated through a variety of partnerships, including voluntary organizations (NGOs, CBOs), private and public institutions. Urban public administration ought to work as an enabling agency, facilitating access by the urban poor to affordable services through developing appropriate institutional linkages involving neighbourhoods. This requires good governance which is best expressed through decentralization and community participation by bringing decision-making close to local communities. This calls for a genuine involvement of communities at all stages including planning and implementation stages. Most programmes have failed because the communities were only involved when their labour or money was required. There is need to realize that these communities know that their problems are and have already done a lot to meet their needs. Ignoring their participation can only lead to failure. There is therefore need to involve all the actors in policy, planning and implementation of all issues affecting informal sector development.

There is need to promote self-built housing within the context of sustainable land use planning. To this end the community-based, cooperative societies such as NACHU and non-governmental organizations should be encouraged in their role of assisting and facilitating the production of self-built housing. A few examples exist in the country and should be replicated through the best practices concept.

6.3.5 Housing Improvements.

Progressive upgrading that initially allows proper subdivision, leaving space for future service provision and utilities is recommended. In order that this planning is adhered to there is need for proper
enforcement. Services may then be provided as and when they are affordable depending on resident priorities. This should be applicable to both private and public land. In cases of public land, local authorities should allow residents to construct units with any form of materials that they can initially afford. Improvements of this should be progressive as household incomes increase. Improvements should come before settlements are too densely populated.

6.3.6 Land registration system

It is necessary that simpler forms of acquiring title deeds/land certificates be introduced in place of the current requirements for individual registration, a process that takes very long and is too expensive especially for low income households. The need for cadastral surveys before issuing titles to land is an expensive exercise that often slows down land registration and creates barriers to land accessibility by the poor. There should be a mechanism for ensuring adequate supply of land. To achieve this objective, local authorities and the central government should undertake appropriate land reforms by giving maximum priority to regularizing titles to plots in completed sites and service and squatter upgrading projects.

In addition, the mechanism should be geared towards simplifying the process of land subdivisions, regularizing the informal land delivery systems and decentralizing land administration. Currently all leases for urban land have to be obtained from Commissioner of lands office in Nairobi rather than from the District Land Registries and so are the cases of land subdivisions.

6.3.7 Urban Development policy

The government should create an enabling framework for a well-functioning housing market. To ensure market efficiency, it is necessary to carry out an assessment of housing supply and demand on gender desegregated basis, avoid inappropriate interventions, undertake appropriate legislative and administrative reforms and apply appropriate fiscal measures to promote the adequate supply of housing and land.

Furthermore, there is need for tangible urban development policies that focus on the realities of low income households. At present the policy does not consider or incorporate the informal settlements which in actual sense forms the back of any major urban centre. There is a need to put in the mainstream informal sector housing developments and look for viable policies that will
enhance the very vital role played by the informal sector in the terms of provision of housing and employment.

From these observations it is reasonable to suggest the following policy guidelines for future housing provision and production:

1. a) The local authorities (MCN, included) should encourage the private sector to continue the key role in both provision and production of housing,
   b) The council / Central Government should provide increased support to income-generating activities for the poor in order to enhance housing affordability among them.

2. Land for housing development is becoming increasingly difficult to get. This has led to land speculation which has made it unaffordable by low income groups. There is a need to develop a mechanism in that will discourage land speculation. One possibility may be through charging higher rents for undeveloped land, or setting a land ceiling for individuals and/or institutions.

6.3.8 Mobilization of housing finance

More housing development funds should be mobilized to extend credit to more households, particularly vulnerable and disadvantaged groups, people living in poverty, low income groups. The aim should be to facilitate the development of secondary markets, to promote transparency and accountability in the financial transactions and to enhance the accessibility of housing finance systems and eradicate all forms of discrimination against needy borrowers. This is more so considering that finance has been a major limiting factor in the provision of adequate shelter. The sources of funds for shelter are few and the lending housing financial institutions have not really reached some target groups. The issue of using workers pension funds from institutions such as NSSF to put up low cost highrise residential developments have been discussed for too long without appropriate action.

This therefore calls for an urgent need to avail credit through various organizations to the communities and encourage formation of cooperatives or land buying companies to continue with their roles and not break up after the issuance of titles. This will facilitate the mobilization of resources for the provision of infrastructure and services and maintenance.
REFERENCES


APPENDIX

USER AND PHYSICAL SURVEY QUESTIONNAIRE

1.0 RESPONDENTS

1.1 Name ................................................. 1.2 House No. .................................................

1.3 Head of H/H ........................................... Spouse .................................................

Neighbour ........................................... Relative ........................................... Sex ...................................... Age ........................................

1.4 Years lived in Nakuru ........................................

1.5 Years lived in this house ........................................

1.6 How long expecting to stay in this house ........................................

1.7 Number of children ........................................ Male ...................................... Female ......................................

1.8 Ages of children ........................................

2.0 EMPLOYMENT

2.1 Skill of the Head of h/h ........................................

2.2 Nature of employment 1. Full-time 2. Part-time 3. Unemployed

4. Retired

2.3 How far is your place of work ........................................

2.4 Which means do you use to work ........................................

2.5 How many people in this household are employed including head of h/h ........................................

<table>
<thead>
<tr>
<th>Sex/Employment</th>
<th>Wage employment</th>
<th>Self-employment</th>
<th>Unemployed</th>
</tr>
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<tbody>
<tr>
<td></td>
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<td></td>
</tr>
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<td></td>
<td>Part</td>
<td>Part</td>
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</tr>
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</table>

<table>
<thead>
<tr>
<th>Men</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Women</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

2.6 What is your income shs. ...................... per month,

Do you have any other source of income apart from the one mentioned ..........................
3.0 EDUCATION

<table>
<thead>
<tr>
<th>Number/Where</th>
<th>Nursery school</th>
<th>Primary school</th>
<th>Secondary school</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Where</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Number not in school

Reasons

4.0 HEALTH

4.1 How many adults were sick between Jan. last year up to Jan. this year

4.2 Number of cases of sick children

4.3 Prevaling sickness


4.5 How far is the nearest free medical clinic

5.0 TENANCY

5.1 Are you owner of this land on which house is built 1. Yes 2. No

5.2 Are you owner of this house 1. Yes 2. No

5.3 Are you tenant of this house 1. Yes 2. No

5.4 Are you sub-tenant of this room 1. Yes 2. No

5.5 If rented, is the owner a relative 1. Yes 2. No

5.6 How much rent do you pay per month shs.

6.0 LANDLORDS

6.1 How long did it take you to complete this house

6.2 What makes it difficult to build such a house

6.4 Number of floors ...........................................................................................................
6.5 Number of rooms on this plot ....................................................................................
6.6 Area of living rooms ...................................................................................................
6.7 Living area of household: rooms occupied; Total area .............................................
6.8 Is this space enough for your needs 1. Yes 2. No
6.9 If No, give reasons .................................................................................................

7.0 BUILDING MATERIALS OF STRUCTURE

<table>
<thead>
<tr>
<th>Element</th>
<th>Floor</th>
<th>Wall</th>
<th>Roof</th>
<th>Door</th>
<th>Window</th>
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<tbody>
<tr>
<td>Material</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

8.0 SERVICES
8.1 What is your water source ......................................................................................
8.2 Water cost per debe ................................................................................................
     per month ..............................................................................................................
8.3 What type of toilet do you use ................................................................................
     Is it situated on the plot 1. Yes 2. No
8.4 Is there a problem of waste water drainage 1. Yes 2. No
8.5 Is there a problem with rain water drainage 1. Yes 2. No
8.6 Is there a problem with solid waste disposal 1. Yes 2. No
8.7 How often does the council collect refuse ................................................................

9.0 IMPROVEMENTS
9.1 Suppose you could get help which things would be the most important to improve your
dwelling conditions( list the first three)
     Bigger house own house Better roof Own a kitchen
     Water on the plot Toilet on plot Electricity on plot Better roads
     Better drainage Better rubbish collection Others
9.2 If you had a bigger house would you want to stay with other members of your family
1. Yes 2. No
9.3 If No, give reasons ........................................................
9.4 Would you sub-let some rooms ...........................................

10.0 LABOUR
10.1 Would you be able to contribute labour to building a house 1. Yes 2. No
10.2 Improve your communal services 1. Yes 2. No

11.0 FINANCES
11.1 If this house could be improved what is the max. amount of rent / month the household could afford shs. ..............................................................
11.2 How much can the h/hold afford to pay to improve their dwelling shs. ..............................................................
11.3 Where would you borrow money for buying land or house and how much in total could be obtained shs ..............................................................

12.0 FUTURE PLANNING
12.1 How many rooms would you need for your own household ..............................................................
12.2 How many of these could you temporarily sub-let ..............................................................
12.3 How many rooms would you like to have for subletting ..............................................................
12.4 Which materials would you like to use in:

<table>
<thead>
<tr>
<th>Element</th>
<th>Foundation</th>
<th>Walls</th>
<th>Roofs</th>
<th>Floors</th>
<th>Doors</th>
<th>Windows</th>
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</tbody>
</table>

13.0 COMMENTS
Do you have anything you would like to tell us which you have not mentioned before

Thanks very much for your cooperation
"May God bless"

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