Unity is a weapon of the poor: 
Nairobi slum dwellers cooperatively save for housing developments

Abbie Belford, University of Illinois at Urbana-Champaign
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Dedicated to Benson Osumba, Muungano wa Wanavijiji chairperson who died April 18, 2013
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Near future grim predictions of a “planet of slums” with rapidly urbanizing populations in poverty are often spotlighted in the media as global-wide phenomena. While it is true that the population residing in slums rises daily, policy makers and organizations across the world are attempting to curb the massive rural to urban migration, seek creative solutions for the population currently residing in slums, and prevent further slum creation. While the challenges abound, countless productive efforts provide hope for future change just on the horizon.

Nairobi, Kenya is among the cities most afflicted by large slums. Kenyan estimates suggest that more than seventy percent of Nairobi’s population lives in slums “with limited access to water and sanitation, housing, and secure tenure” (Candiracci & Syrjanen, 2007). To Nairobi residents, these are not simply figures. Rather they are the family of seven living under one tin roof, the industrious mother who braids hair at the market, the father who picks through trash for recyclable material, and the child who skips to school everyday in muddy trenches. So much more than sob stories, these visible images suggest living and breathing human beings with the agency to change their living situations. While family history in the slums, strong social networks in the community, and poverty constrain many families from moving out, the government, international organizations, non-governmental organizations (NGOs), and community groups are actively seeking to strengthen local capacity and encourage savings practices as a means to raising living standards and eradicating slums from the city.

Historical “solutions” as well as media propaganda taint many residents’ perceptions of approaches to slum improvement programs. Combating negative historical perceptions and shaping positive alternative viewpoints while struggling for funding and other resources significantly hinders the human settlement improvement agenda. Fortunately, the extraordinary presence of non-governmental and community-based organizations in Nairobi aid in capacity building on the individual level as a means of changing mindsets, facilitating wealth and asset creation, and developing community visions for improved living conditions.

Nairobi’s most common current solutions, implemented by various actors and stakeholders, include participatory in situ slum upgrading and voluntary relocation programs that improve the lives of slum dwellers by reducing overcrowding, combating disease through upgraded sanitation, addressing environmental sustainability, balancing gender inequality, increasing access to finances, and strengthening social capital. The government approaches providing housing very differently from community groups such as Muungano wa Wanavijiji and its supporting arms in Muungano Support Trust and Akiba Mashinani Trust. The community-championed solutions to slum upgrading begin with daily financial savings. At the point when the community has
saved enough collectively to acquire low-interest loans for land purchase and construction purposes, the focus shifts to community-led upgrading processes that place slum dwellers at the center of each and every phase of development.

This research examines case studies from January 2013 of slum dwellers living in Nairobi’s Huruma and Kibera slums. Using interview data and site visits, the research answers the following questions related to Kenya’s slum upgrading initiatives and the importance of financial institutions in housing provision: 1) Why are financial institutions important for slum upgrading?; 2) What are the perceptions of government-led and community-led upgrading projects?; and 3) How does participation in a savings scheme influence preferences for in situ slum upgrading or relocation?

Analysis suggests that resident participation in a cooperative savings scheme like the Muungano wa Wanavijiji model positively influences residents perceptions of the abounding opportunities in in situ upgrading as well as voluntary relocation away from their home and familiar surroundings. These speculative conclusions can guide the future of slum upgrading and relocation in Kenya. Grounded in Nairobi’s 2010 constitution, the new devolved government system that will provide individual counties with access and control of public money, and the increasing influence of the federation of slum dwellers, Nairobi residents have hope that the slums will soon be history. In the meantime, residents must lobby for government policy change and empower themselves through group savings to collectively improve their living conditions.

This research has wide reaching applicability, even to developed countries facing housing problems. The United States should specifically re-examine its low-income housing policies in light of the findings that participation in group savings helps residents to make smoother transitions and perceive relocation more positively than individuals saving alone for housing improvements or moves outside of the city center.
THE FOLLOWING CHAPTER PROVIDES AN OVERVIEW OF THE LITERATURE SURROUNDING SLUMS—DEFINITIONS, HISTORY OF FORMATION, STRATEGIES FOR IMPROVEMENT, MOBILITY WITHIN THE HOUSING MARKET, AND FINANCIAL INSTITUTIONS ACCESSIBLE TO SLUM DWELLERS. SPECIFIC ATTENTION IS GIVEN TO THESE TOPICS WITHIN THE KENYAN CONTEXT.
What is a slum?
The complexity and depth of the word “slum” extends as far back as the Victorian Age and continues to confound researchers to this day. Ward (1976) writes, “Although rural migrants must have clustered in miserable quarters from the very beginnings of urban settlement, the term slum became frequent to describe the environs and behavior of the poor only in the middle nineteenth century” (p. 323). Originally, the term was derived from the room in which one “slumbered”, though the word was not associated with comfortable beds and pillows but rather with undesirability of a living space, a refuge for activities of vice, and a source for the rampant epidemics (Gilbert, 2007; UN-HABITAT, 2003a). At that time, conceptions of poverty were changing. Social movements attempted to rid the cities of poverty by institutionalizing and deconcentrating the “deviant” poor and circulating messages of the virtues of sobriety and self-discipline, thought to be the causes of these slums (Ward, 1976). Actions and policies formulated under the idea that a “culture of poverty” existed instigated urban renewal projects, evictions, and demolitions, which only perpetuated images of slums as places of squalor, disorderliness, and desperation. In the colloquial context today, the word describes bad shelter and aligns with the Oxford Dictionary definitions of “an overcrowded and squalid back street, district, etc. usually in a city and inhabited by very poor people; and a house or building unfit for human habitation” (Gilbert, 2007, p. 699). Not only does the term refer to housing that has declined into squalor but also “the vast informal settlements that are quickly becoming the most visual expression of urban poverty in developing world cities, including squatter settlements and illegal subdivisions” (UN-HABITAT, 2003b, p. 7).

While bird’s eye views of today’s squatter and informal settlements confirm this portrayal and definition of slums, Marris (1979) notes, “a slum is only a slum in the eyes of someone for whom it is an anomaly” (p. 419). A step inside of these spaces reveals the multidimensionality of slums as not only housing residents but also providing places of employment, religious arenas, and public spaces. In this way, slums are vibrant communities with intricate networks of family relationships, hubs of commerce and trade, innovative shelter solutions, and masterminds behind cultural movements. Although the spatial organization of the slums is understudied due to its overlap with several academic disciplines, observations and interviews with slum dwellers reveal that inhabitants understand the complex and planned nature of the space—one in which “belonging, identity, safety, community, status, and political organisation” are territorial and important to the functioning of everyday life (Nijman, 2009, p. 11). The UN-HABITAT (2003a) acknowledges the positive aspects of slums, yet the executive director responds, “these few positive attributes do not in any way justify the continued existence of slums and should not be an excuse for the slow progress towards the goal of adequate shelter for all” (p. vi).

The ideological conceptions of slums are entwined with the language itself. For years the word slum disappeared in sensitive, politically correct, and aca-
demically rigorous lexicons due to its controversial definition and association with disease, crime, and backwardness, but it returned in 1999 with the advent of the UN-HABITAT and World Bank’s Cities Without Slums initiative and the worldwide publicity surrounding the Millennium Development Goals in 2000 (Gilbert, 2007). Publications in these previous decades used umbrella terms such as informal housing, irregular settlement, spontaneous shelter, shantytowns, and self-help housing in place of “slum.” What makes matters more confusing is that countries around the world define “slums” in their respective contexts, often using equivalent words in native languages. Today, although the word is still evaded in some contexts, “In developing countries, the term ‘slum’, if it is used, mostly lacks the pejorative and divisive original connotations, and simply refers to lower-quality or informal housing” (UN-HABITAT, 2003a, p. 9).

Although “slum”, at its simplest, is “a heavily populated urban area characterized by substandard housing and squalor” (UN-HABITAT, 2003b, p. 8), defining these qualifying indicators at a global scale is nearly impossible. Functioning under general definitions, slum population estimates are inaccurate and incomplete. In order to improve measurement and monitoring of the Millennium Development Goal 7, Target 11—By 2020, to have achieved a significant improvement in the lives of at least 100 million slum dwellers—researchers recently reached a consensus on an operationalized definition of “slum household” as a group of individuals living under the same roof that lack one or more of the following attributes: structural quality/durability of dwellings; access to safe water; access to sanitation facilities; sufficient-living area; and security of tenure (UN-HABITAT, 2003b). Each condition is described in detail to maximize consistency in measurement, yet the definition nevertheless lacks completeness and endures criticism from several parties. The UN-HABITAT recognizes that its definition excludes the very important social dimension and is seeking to include social measures in future progress assessments of selected cities as part of the UN-HABITAT “Monitoring Urban Inequities Programme” (UN-HABITAT, 2003b, p. 50). They are also reviewing and refining what constitutes “improved” in terms of access to water and sanitation, what qualifies as a “durable” house that lacks “over-crowding”, and how best to monitor and assess “secure tenure.” Despite the continued refinement of the definition, Gilbert (2007) criticizes how operationalizing the definition establishes an absolute measure when, in fact, “slum” is a relative term that differs in expression across the world. Khalifa (2011) notes that UN-HABITAT’s definition does not “does not differentiate between or prioritize the 5 shelter deprivations according to the risk posed to peoples’ lives” (p. 42), does not consider the degree or magnitude of the deprivation, and does not indicate which specific deprivation is present. The exclusion of deprivation descriptions will inhibit identifying priority areas for intervention. Clearly, the UN-HABITAT’s definition is incomplete in capturing the complexity and multidimensionality of slums, but for lack of a more complete definition this report will use “slum” and “informal settlement” interchangeably in reference to the 2003
“slum household” characteristics.

As a reference it should be noted that recently the UN-HABITAT compiled data from national censuses and announced that the Millennium Development Goal 7 Target 11, known as the “slum target”, had been achieved but only because the goal was set too low to begin with, helping only 10 percent of the global slum population. According to the most recent estimations from 2012 to 2013, 227 million slum dwellers’ lives were improved since the goal was set in 2000. Unfortunately, although the proportion of slum households is declining, the population of slum dwellers globally continues to grow by 10 percent each year. In absolute terms, this means 58 million slum dwellers are added to the world population annually. In 2010 an estimated 828 million individuals resided in slums with a cautious prediction that the number will reach 889 million by 2020 and a “worst case” scenario prediction of 1.4 billion by the same year. Sub-Saharan Africa is the region increasing in the number of slum households at the highest rate. Approximately 61.7 percent of urban residents are currently slum dwellers and the daunting challenge of rapid urbanization will likely only intensify the pattern of slum development and the enduring prevalence of sub-standard housing (State of the World’s Cities: Bridging the Urban Divide, 2010, p. 30).

What does a Nairobi slum look like?

As previously discussed, “slums” look and function differently in different geographic contexts. Although Kenya does not have an official definition of slums, or mabanda in Swahili, the Office of Housing and Urban Programs study of 1993 described the conditions that characterized Nairobi’s “informal settlements” as follows:

- Structure owners have either a quasi-legal right of occupation or no rights at all.
- Structures are constructed largely of temporary materials and do not conform to minimum standards.
- A majority of the structures are let on a room-to-room basis and the majority of households occupy single rooms.
- Densities are high, typically 250 units per hectare compared to 25 per hectare in high-income areas.
- Physical layouts are relatively haphazard making it difficult to provide infrastructure.
- A majority of the inhabitants have low or very low incomes.
- Urban services such as water and sanitation are minimal or non-existent (p. 70).

By the numbers, the most recent figures estimate that over 70 percent of Nairobi’s population lives in slums, and poverty is one of the many factors influencing their decision to stay in the slums. According to UN-HABITAT statistics, Kenya experiences a slum annual growth rate of 5.88 percent. The most current estimation, as of 2010, shows Nairobi’s slum population to be 7,605,000, a figure that is predicted to rise to 23,223,000 by 2020 with no change to current policies and actions (State of the World’s Cities: Bridging the Urban Divide, 2010). Moreover, although by some measures urban poverty has been decreasing, other
statistics show increases in the poorest of the poor—those who are “food poor” and can barely meet their nutritional requirements and the “hardcore poor” who would not be able to meet their minimum food requirements even if they allocated all of their income to food (Oxfam GB, 2009).

Unemployment and poverty continue to inhibit eradication of the slums. Although calculating average rents for slum dwellers in Nairobi is challenging, one study suggests that rent payments for shanties escalate by an average of 30 percent annually. These prices drive the poorest of the poor out of the slums due to inability to pay and usher in the higher-income inhabitants whose thinning pocketbooks force them to seek homes in lower-income areas (Amis, 1988). In this way, Nairobi residents experience the opposite of the Western “filtering down” concept in which “additional housing on the part of the low income groups can be met by the production of new housing for higher income groups. Thus, used houses will be released to be passed down to successively lower levels until the effect has reached the bottom of the market” (Ratcliff, 1945, p. 322). Nairobi’s “filtering up” leaves slum dwellers priced out of even the poorest conditioned homes.

On the ground, Nairobi’s slums can be described as a “forest of fabricated residential shacks” (Interview, Outsider, 1/14/13) with homes made of mud where “you can just watch your neighbor from the small openings” (Interview, Case 1, 1/12/13). “Flying toilets”, open trenches, sickness, and insecurity, are just a few of the qualities used to illustrate life in Nairobi slums. Weru (2004) adds that Kenyan slum dwellers face high risks of accidental fires, volatile conflict between structure owners (similar to landlords but not land-owning) and tenants (slum residents), and ethnic tension between groups. So although Nairobi slums offer the most affordable urban housing options that allow squatters to send remittances back home to their families, the environmental and social price is high and often deadly.

Statistics and visual observations, however, do not reveal the entire story of Nairobi slums. Embedded within the overcrowded neighborhoods are strong social ties, visions of hope for greater opportunities, and innovative and adaptive creators. While no human being enjoys a life of squalor, the cooperation and sense of community present in the slums is unparalleled to any other living situation in Kenya. When interviewing one slum dweller about his perceptions of the slums, he explained that although he would like to eventually leave the slum, life would not be the same without the slum neighborliness: “But this life that we interact with other people, we talk together, we socialize together, it’s good!” (Interview, Case 1, 1/12/13). As will be discussed in detail later, government slum upgrading in Nairobi’s largest slum, Kibera, will soon compromise the landscape of the slums, moving residents from a horizontal plan in which slum dwellers easily socialize and do business with one another to a vertical, space-efficient but socially destructive design. While the idea is to help maintain social networks through keeping residents on the same land they previously occupied, Kenyans speculate that the new forms will elim-
inmate the positive aspects that slums offer. Without ground floor businesses, “front-porch” visits, and friendly faces around ever corner on the walk to work, slum dwellers are likely to lose the neighborliness they love even if they remain in the slums.

How did the Nairobi slums form?
The roots of slum formation in Kenya can be traced back to British colonial control of the country in the early 1900s. The British used Kenya to feed the economic interests of Europe, grasping the best land from the native Kenyans with little remorse for the resulting destruction of their culture and land alienation. Exploiting them for agricultural work and taxes, the British built a racially segregated society that privileged European settlement in the nicest parts of Nairobi, the capital city, and disadvantaged Asian immigrant and African land occupancy. According to Huchzermeyer (2007), “During this period, slums essentially developed because of the highly unbalanced allocation of public resources towards the housing and infra-structural needs of the separate sections” (p. 717). The British hoped Nairobi would resemble a perfectly manicured garden city, but their plans were thwarted by the unintended consequences of segregation and neglect. European residences in the central business district were connected to essential services, but the illegal informal settlements established by Africans who were barred from the city lacked all public services and road networks (Amnesty International, 2009). This was partly due to the fact of Nairobi’s size at the time. Slums surrounded the city proper but remained peripheral to city limits. Without proper services, the physical environment continued to deteriorate. Ironically, “Despite their antipathy to large native urban settlements, the British were arguably the greatest slum-builders of all time” (Davis, 2006, p. 52).

The slums continued to grow through the 30s, 40s, and 50s as native-born Africans constructed living situations that escaped the rules and regulations of the colonial government. The Mau Mau Rebellion from 1952 to 1958 attracted rural Kenyans to the city, but the massive migrations in conjunction with colonial segregation only exacerbated the housing shortage and resulting slum formation.

The poor population hoped for a change from colonialism’s exploitation, residential segregation, and unfair land distribution when Kenya declared its independence in 1963. Unfortunately, the roots of colonialism were too deep to instantly surmount the economic disparities, unequal resource distribution, and denial of formal recognition of land tenure. Mwangi Mbaru explains the lasting impacts of colonialism on the government’s response to land tenure:

I last owned a piece of land in Runda in 1952, it was during the same year that the Colonialists declared a state of Emergency and within a blink of an eye, I had lost my piece of land and my home….I understand that the Government should provide low cost housing for its people, but since independence this has not materialized….this is a really painful ordeal that the homeless people like I have to deal with. (“In the spirit of jubilee,” 2011)
Although “the post-colonial period saw a relaxation of the colonial residential segregation policies” (UN-HABITAT, 2003a, p. 219), independence spurred rural-to-urban migration of households attempting to improve their quality of life and employment opportunities by moving to the cities. The mass migration and multiplication of residents in Nairobi led to the city’s “urban primacy”, the presence of high concentrations of people and investments in the countries’ largest city (Syrjanen, 2008). This urbanization coupled with the absence of a stable economic base and adequate public provisions to sustain the growth resulted in high concentrations of poverty, evidenced in the growing number of slums. Amis (1988) postulates that although Nairobi’s rapid migration is not drastically different from other African cities, unlike other cities it has been unprepared for the change as a result of its settler inheritance.

Sadly, slum formation and occupation continue to plague Nairobi today. Under Kenya’s old constitutions, “[h]ighly centralized decision-making at national and local levels heavily affect[ed] Nairobi and its capacity to respond to local development needs” (da Cruz, Sommer, & Tempra, 2006, p. 8). Today, with the instatement of a revised constitution that changes Kenya’s power structure, there is some hope for a future with better pro-poor policy construction and implementation. Still, corruption, bureaucracy, non-computerized records, and uncoordinated administrative efforts represent just a few of the governance problems that hinder proper attention to slum proliferation. Unclear and ill-defined urban policies and the absence of a precise definition of “slum” contributes to the administration’s lack of effective and tailored policy responses (UN-HABITAT, 2003a). According to Khalifa (2011), re-classifying and better defining slums and informal settlements would greatly help “to direct development programs and resources according to the needs of inhabitants” (p. 48).

What is slum upgrading?

Introduction:
Slums represent the epitome of global inequality and urban poverty. According to one resident, “They are staying [in the slums] because of the poverty. But if they could have good jobs or a way of living, I know many of them could relocate within one second. But it is due to poverty. Poverty’s the one that’s enabling them to stay in the slum” (Interview, Case 1, 1/12/13). The world possesses the resources to begin addressing the existing disparities so as to pave the way for improved housing infrastructure and better quality of life for the nearly one billion people currently residing in slums in the developing world. Responses to slums have changed over the years from evictions and involuntary resettlements to self-help and in situ upgrading, service provision projects, enabling, and rights-based policies. Currently, the most widely recognized best practice policy alternative for improving the lives of slum dwellers is participatory slum upgrading, which “consists of physical, social, economic, organization and environmental improvements undertaken cooperatively and locally among citizens, community groups, businesses and local authorities” (UN-HABITAT, 2003a, p. 165). Slum upgrading is
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It is difficult to determine the specific purpose of slum upgrading in all contexts and according to different stakeholders. For example, sometimes upgrading is perceived as a process that decreases the probability that natural disasters, such as fires and floods within settlements, destroy citizens’ lives and livelihoods. Other times upgrading seeks to remove blight or improve environmental conditions. Slum residents, on the other hand, may perceive slum upgrading as a means through which they can acquire wealth-building opportunities and gain legitimacy. In general, the purpose of slum upgrading is to improve the quality of life for slum residents, usually meaning more than simply beautifying physical structures within slum communities. According to Anna Tibaijuka of Kenya, slum upgrading schemes can be complete poverty alleviation programs: “By improving the lives of slum dwellers, we are also combating malnutrition and diseases, many of which are directly linked to overcrowding and due to lack of clean water and improved sanitation. By the same token, slum improvement helps improve environmental sustainability...”

Purpose:

According to the Cities Without Slums campaign, slum upgrading “ensure[s] sustained improvement in the quality of life for residents” (“About Slum Upgrading,” 2013). While upgrading includes much more than simply the provision of adequate shelter, housing is often implicated by extension. For example, according to Shadrack Mbaka of Muungano Support Trust, “[T]he purpose of slum upgrading is to ensure that even the [poorest of the poor] have access to the basic services like water, like sewerage, good sanitation, proper infrastructure, good access roads, and better housing, cheap but better housing that is affordable to them” (Interview, 1/7/13).
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and addresses gender inequality in the most efficient manner” (Tibajjuka, 2006). UN-HABITAT (2003a) and Chowdhury and Amin (2006) add that slum upgrading projects should also address regulatory reforms, increase resident access to finances, allow for growth of the informal sector, improve governance structures, mobilize communities, and strengthen social capital and knowledge.

Historical development of approaches to informal settlements: Although smaller-scale slum upgrading schemes had taken place before the late twentieth century, the World Bank (WB) and other international institutions only began funding slum upgrading projects in the late 1970s. Before that time, the dominant approach to informal settlements was one of eviction, demolition, and replacement by public housing. Although these state interventionist solutions sought to eliminate the disorderliness and sordid conditions of informal settlements, growth of the slums only escalated. Resultant overcrowding and the proliferation of new slums prompted alternative approaches. Academics and professionals, among them John F.C. Turner, critiqued the public-provision paradigm and called for greater autonomy and resident control in the production of housing. Turner (1967) believed in “development from below” which touted a benevolent view of communities, a hostile view of bureaucracies—thought to be the cause of the conditions—and a favorable view of participatory and humanistic management. Turner theorized that if the government focused on improving the environment through providing basic services, “most slum residents [would] gradually better their homes and living conditions, especially when encouraged by security of tenure and access to credit” (Werlin, 1999, p. 1524). Influenced by the theoretical writings of Turner and pressured by developing countries to aid in their housing crises, the WB expanded its range of development to include urban infrastructure, with an emphasis on self-help sites-and-services relocation. The sites-and-services approach, which provided vacant land for new construction, “entailed the provision of housing-related infrastructure, so that people house themselves while adhering to some minimum standards advocated by the Bank and the local governing agency” (Nathan, 1995, p. 53). The resettlement onto another site was meant to eliminate the problem of “unsanitary human waste, inadequate or polluted water and litter and filth from muddy unlit lanes” while leaving physical home upgrades to develop incrementally over time—both physically and in regards to securing tenure (Werlin, 1999, p. 1523). The WB’s other interventions included in situ slum upgrading, which involved improvement programs that minimized resident displacement. While some WB projects are considered successes today, the high profile projects in Calcutta, Jakarta, and Manila largely failed due to a lack of “powerful as well as humanistic bureaucracy” (p. 1526), a problem that will be discussed further in the Kenyan context in the next section. By the end of the 1980s, “the benefits of slum upgrading efforts appeared ephemeral” (p. 1525).

The World Bank’s lasting contribution in this sphere was its trend setting for
similar development patterns and shifts in development thinking globally, in some ways, quite negatively. According to Abbott (2002), “[I]t linked sites-and-services schemes and slum upgrading as twin approaches…. Yet, the two are not comparative, representing as they do completely different settlement growth patterns” (p. 306). In today’s literature it is often difficult to define what is meant by “slum upgrading” as the concept is sometimes used in reference to upgraded resettlements, other times to in situ physical improvements alone, and still others as holistic improvements to the physical, social, economic, and emotional lives of residents in place or when relocated. A lack of clearly defined processes and goals for slum upgrading projects has ushered in abounding criticisms. Marris (1979) writes that slum upgrading provides an illusion divorced from the wider context of the housing stock crisis. He warns against imposing unrealistic housing and transportation costs for inhabitants and disrupting social relationships through housing improvement grants, urban renewal, slum clearance, and sites-and-services schemes. All of these only reorganize the housing stock without addressing affordability issues. Still other approaches focus on physical infrastructure upgrades, but overlook other dimensions of life, which causes overall worse conditions. Roy (2005) asks, “What do physical improvements mean when the majority of favela residents feel marginalized, a world apart from the asfalto or formal city?” (p. 150). Lack of a holistic approach is “a bit like rearranging chairs on the deck of the Titanic” (p. 150). Other critics, like Gilbert (2007), argue similar points. Gilbert cites a famous example in Stockton where slum upgrading increased the death rate by 46 per cent because inhabitants were forced to spend more money on housing than on the basic need of food. He argues, “Overcrowding is clearly undesirable but hunger is worse!” (p. 709). The UN-HABITAT (2003a) notes that sometimes improved conditions attract more settlers to the area, which increases pressure on the infrastructure and services and eventually depreciates the settlement to a slum once again. In other cases, upgrading can cause discrimination for the residents who may lose the benefits of their settlement if it is no longer a slum or the stigma of the slum may carry over into the upgraded settlement. In worst-case scenarios, the money for slum upgrading never makes it to the settlement and the neighborhood condition only worsens (p. 93). Verma (2000) laments that despite failed and flawed projects the paradigm of slum upgrading is whole-heartedly replicated to this day.

Different modes of slum upgrading have been attempted through the years as development paradigms shift. For example, following the Second United Nations Conference on Human Settlements in 1996, many developing countries committed to the goal of proving adequate shelter for all through “enabling shelter strategies” (Enabling Shelter Strategies: Review of Experience from Two Decades of Implementation, 2006). Although these strategies were first articulated in the 1988 Global Strategy for Shelter to the Year 2000, it was not until 1996 that the strategies attracted widespread support. Elaborated upon the 1996 Habitat Agenda, which was adopted by 171 coun-
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tries, the enabling shelter strategies considerably changed the methods in which slum upgrading programs were designed and implemented. The agenda emphasized a shifting role of governments from housing providers to “enablers” and “facilitators” that would support community-based production of housing (“The seven myths of slums,” 2010). Operating under this framework, governments “were expected to remove obstacles and constraints that blocked people’s access to housing and land, such as inflexible housing finance systems and inappropriate planning regulations, while people were expected to build and finance their own housing” (“Slum upgrading and housing finance: Framing the debate,” 2011, p. 2). Removing barriers to allow ease of implementation is not an easy task for weak public sectors, nor is simply improving opportunities for citizens to raise their incomes a realistic solution. Evidence, however, “indicates that innovative and inclusive policies and institutions that are tailor-made to local needs have a key role to play in determining whether slums will grow, whether they will be upgraded or whether they will be ignored in national development plans and policies” (State of the World’s Cities: Harmonious Cities, 2008, p. 204).

Best practices:
Successful slum upgrading projects do exist and are improving the lives of families around the world. According to the UN-HABITAT (2003a), “Where appropriate upgrading policies have been put in place, slums have become increasingly socially cohesive, offering opportunities for security of tenure, local economic development and improvement of incomes among the urban poor” (p. xxvi). Although retrofitting existing settlements can be a more expensive way of improving the quality of life of slum residents than sites-and-services relocation approaches, “it avoids the social disruption of moving residents into new greenfield development….Moving slum-dwellers to new housing in other parts of the city can destroy the social networks on which slum-dwellers rely for income and other support” (Lall, Suri, & Deichmann, 2006, p. 1026). The most effective method for implementing sustainable slum upgrading projects involves a “twin-track approach” that plans for long-term policy reform, such as altering the way that urbanization issues are viewed and tackled, as well as institutional innovations that focus on things such as facilitating creative solutions to the provision of housing and other services for the poor (Payne, 2005; State of the World’s Cities: Harmonious Cities, 2008; Verma, 2000). Roy (2005) suggests that government policies recognize a “state of exception” for informal settlements that allows different methods of housing payments, promotes micro loans, and fosters creative tenure and service provision solutions that can prevent marketization and displacement.

While the state is an important actor in the success of slum upgrades through policy creation, enforcement, and financial provision, local community efforts propel on-the-ground urban development. According to Handzic (2010) resident participation is the most important aspect of upgrading and regularization projects: “Whatever form of land tenure comes to take place in
informal areas, it is critical to ask the squatters what their priorities are and to make sure that they participate in a process as important as this one through democratic channels” (p. 16). Mwau and Mwaniki (2012) concur. The most effective participation involves the real stakeholders, those who will be living and working in the upgraded settlement, and utilizes “barefoot professions/grassroots experts” having years of accumulated knowledge and expertise of the slums. Coordination between the government and civil society “is likely to limit duplication of roles and projects, increase accountability and most importantly form a platform for planning and evaluating impacts” (Mwau and Mwaniki, 2012).

What strategies and policies have been and are currently being used to address the challenges of slums in Kenya?
The globally accepted theoretical framework informing governmental policy decisions during the 1950s and 60s touted slum clearance as the solution to the proliferation of the “eyesore” settlements, so Kenya’s first republic, under Mzee Jomo Kenyatta, quickly adopted the idea. Slums were bulldozed and eliminated since they connoted government failure (Amnesty International, 2009). Slum clearance merely redistributed the poor population into other areas of the country, and by 1973 Kenya’s weakening economy only exacerbated poverty and added hundreds of thousands to the growing slums.

The imposition of structural adjustment programs (SAPs) in the early 1970s attempted to liberalize the markets and fix the economic stagnation in Kenya. Instead of aiding in development, however, SAPs used Eurocentric tactics of economic development that negatively impacted Kenya’s poorest population (Amnesty International, 2009). Slum clearance and relocation was curbed during this period as the government and bilateral and multilateral donors shifted from demolition or neglect of slums to half-hearted efforts at improving living conditions in the settlements through addressing displacement, affordability, cost-recovery, and replicability (Muraya, 2006).

The Kenyan government’s inflexible structure and rampant corruption kept representatives from quickly and sufficiently responding to the needs of the poor, facing the reality of the informal sector and using its power strategically, investing considerable resources in quality shelter-improvement projects, and adapting building and infrastructure standards to allow for incremental self-help slum upgrading (Otiso, 2003). In fact, during Moi’s presidency from 1978 to 2002, land was used to buy political patronage with the coming of multi party politics. The prime land given away was located within the city of Nairobi, but to the dismay of the politicians acquiring the land, it often housed squatter populations. Forcibly evicting the people remained a popular strategy for regaining control of land (Otieno, 2001), even though the government had observed the patterns of resettlement and slum formation elsewhere in the city. This form of NIMBY-ism continued to exacerbate the plight of the poor and redistribute poverty from one neighborhood to the next.
Although “top down” strategies for confronting the problems of the urban poor miserably failed through the 1970s, the failure created room for voluntary sector actors such as NGOs, FBOs, and CBOs to pick up the pieces and experiment with new strategies for assisting the urban poor including slum upgrading as well as sites-and-services provision. The voluntary sector has grown due to the “globalization of social welfare”, yet it lacks the capacity to single-handedly navigate the complex web of historically rooted land inequality, the new neoliberal policies that perpetuate economic disparities, and the market forces that drive housing prices in the formal sector out of reach for slum dwellers (Huchzermeier, 2008; Syagga, 2006).

While “bottom up” strategies hold immense potential to address the inequalities Kenyan slum dwellers face, in order to comprehensively wipe out slums, strategies must consider the underlying structural issues. As Bodewes (2005) writes, “Slums do not come about in isolation of the wider land and housing market and its distortions, and likewise cannot be reduced without correcting distortions in this wider market” (p. 34). Doing so requires that international agencies, national governments, municipal authorities, civil society actors, and local slum dwellers make a concerted, collaborative effort to address three key structural obstacles that perpetuate slum dwelling: land/home insecurity, lack of employment opportunities in the wider market sector, and government corruption and underrepresentation. Cooperation between these actors allows each party to leverage their weaknesses with the other parties’ strengths. Partnerships are especially important in Kenya, where SAPs have complicated urban management and have ignored the neglect of basic necessities for the poor (Otiso, 2003). Much of the literature suggests that the only truly successful and sustainable slum upgrading projects are coordinated efforts between the government and civil society—what Mwau and Mwaniki (2012) call a “hybrid approach” which “borrows from both extremes and seeks to build on their strengths and minimize on the weaknesses.” According to these authors, innovative and transformative ideas often break down on the government side or the civil society’s side due to lack of collaboration in the “innovation-documentation-implementation-replication chain.” As challenging as collaborative strategies can be, coordinating spending endeavors among the government and civil society actors will eliminate duplicate projects and wasteful spending and allow for more accountability and evaluation so that successful projects can be effectively replicated in Kenya and other contexts.

Kenya’s more recent strategies for the elimination and prevention of slums have placed importance, at least conceptually, on community engagement and leadership and partnerships between community groups. While the government expresses its desire to enable civil society to implement slum upgrading projects, in practice bureaucracy’s snail pace and lack of support for scaling up civil society’s projects has led to increased tension between the parties. Although the government may recognize the complicated and multi-dimensional challenges involved
in eradicating slums, at times its actions demonstrate irrational behavior in tackling the problems. For example, the quickest way to lose support for quelling slum proliferation is by evicting slum dwellers from their homes, an action that only produces hatred towards the evictors that can lead to violent acts or terrorism. Unfortunately, despite the adopted programs and policies for slum upgrading, forced eviction of slum dwellers from prime land still occurs in Nairobi. Urbanization is driving the real estate market to increase prices for land and housing since “every inch of urban space is now a gold mine for developers” (Mbaka, 2011b). Less than two percent of the real estate profit has financed housing for the urban poor, and as globalization pushes Kenya to compete with global markets, the situation will likely lead to increases in slum arson, demolitions, and orchestrated violent evictions that can clear up prime real estate for more profitable uses. After a recent demolition of the Kyang’ombe slum, located near Jomo Kenyatta International Airport, a homeless man lamented, “I do not know where to go. I have lived here for the past four and a half years’…. ‘They did not tell us where to go next or where we can get our next meal’” (“Thousands left homeless after Kyang’ombe demolition,” 2011). More often than not, displaced residents of demolished slums seek refuge in other slum communities—adding, not quelling, the problem of informal settlements (Apiyo, 1998).

Although the Kenyan government has sunk many housing policies in the past due to shifting political will and it continues to make mistakes in the housing and urban development sector, it has formalized its commitment to addressing slum conditions through upgrading. The Kenya Slum Upgrading Program (KENSUP) represents Kenya’s largest collaborative effort at improving the livelihoods of people living and working in the slums “through the provision of security of tenure and physical and social infrastructure, as well as opportunities for housing improvement and income generation” (Syrjanen, 2008). The government has established KENSUP Implementation and Financing Strategies and partnered with the UN-HABITAT for support in developing and implementing sustainable solutions (Syrjanen, 2008).

The Kenyan government, influenced by the changing paradigms for slum eradication and prevention and backed by President Kibaki’s reconstitution of Kenya’s housing policy sector, intends to bolster its performance and shed its reputation for lackluster housing results. To initiate this project, in 2005, the Department of Housing was converted “into a fully-fledged ministry… mandated to facilitate the development and management of quality and affordable housing for Kenyans” (Muiruri, 2013). The Ministry of Housing as the policy driver, in conjunction with the Water, Sanitation, and Infrastructure Branch of the UN-HABITAT, Ministries of Lands, Cooperatives, Water, Energy, and Local Government implements and manages Kenya’s slum upgrading programs (Interview with Director of the Ministry of Housing, 1/17/13). With the planning document “Kenya Vision 2030” as their conceptual framework for continued development and a comprehensive review of Nairobi’s Master
Plan set to be completed in April of 2014, Kenya’s future in housing is pregnant with possibilities.

Sadly, thus far the KENSUP initiative has been marred with difficulties in collaboration, monitoring, follow-through, and integration. Kenyan citizens wait in anticipation of how the recently updated constitution will affect the current KENSUP project and future slum upgrading initiatives. As the country transitions to a devolved system of power and control the central government will maintain control of policy creation and management, but counties “will be required to implement the policies from a local point of view as well as laying of prerequisite infrastructure” (Muiruri, 2013). Some citizens speculate that the devolution will bring about industrialization in the counties and slum dwellers will move back to their rural communities as jobs are created. Others pessimistically view the change as just another way for corruption to leak into the system and allow county governors to “eat” funding instead of investing in counties’ needs.

Kenyan citizens sit at the crossroads of change for the country. Will the new president advance the slum upgrading agenda? Will slum dwellers have a role in the process of “development”? Will the new government structure dissipate fear of resident displacement or only compound the problem? As civil society continually grows stronger and stronger in Kenya, it will become a force the government must recognize and hopefully collaborate with. The executive director of Slum/Shack Dwellers International (SDI), a global network of community-based organizations composed of slum dwellers, argued at UN-HABITAT’s World Urban Forum hosted in Nairobi in 2002, “We can sit together with you—national governments, city authorities, and bilateral aid agencies—to plan the city” (qtd. in Sheehan, 2002). SDI’s conviction is “that the only way to manage urban growth and to create inclusive cities is for the urban poor to be at the center of strategies for urban development” (“What we do,” n.d.).

Grassroots organizations such as Muungano Wa Wanavijiji (MWW), an affiliate of Shack/Slum Dwellers International and a federation of slum dwellers, stand up for the rights of the urban poor as they challenge conventional “development” programs in favor of community-oriented yet cooperative approaches that cultivate ownership in initiatives, encourage experimentation and creativity in projects, and foster self-help empowerment. MWW seeks to move communities from demolition to development through advocacy at the different levels of decision-making including the national government, the private sector, and civil society actors (“Kenya: Pamoja Trust and the Kenyan alliance,” n.d.). Pamoja Trust, an NGO partner with MWW has at its base “saving schemes that provide a community structure for governance and housing initiatives” (Weru, 2004, p. 48). Together, with financial support from the housing microfinance institution Akiba Mashinani Trust (AMT) and technical support from Muungano Support Trust (MuST), MWW seeks to improve housing through slum upgrading, securing tenure for the land already occupied by squatters, and new land tenure projects. MWW’s model provides hope for
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mitments, avoiding corruption, and servicing the upgrades with reliable yet affordable basic services.

International aid organizations:

International aid organizations such as the UN-HABITAT and the World Bank may be providing more funds to the urban poor than ever before, “but the current system of donor assistance has clearly failed to stem the tide of growing slum formation” (“The seven myths of ‘slums’”, 2010). Unfortunately, neither strategy has worked in erasing informal settlements from the Third World. This goal is impossible through laissez-faire economics or government policies such as raising minimum wages or subsidizing housing or transport alone. As Marris (1979) purports, “the same polic[ies] would encourage the flow of immigrants seeking a foothold in the city, who will attenuate the quality of housing as a whole through their need to find and create the cheapest possible shelter” (p. 423). Paralyzed in a constant state of financial and administrative deprivation, most Third World governments neither eradicate slums nor redevelop them, but rather simply let them be (Nijman, 2009). Governments that do follow the UN-HABITAT advice to pursue slum-upgrading, meet unending challenges in establishing legitimacy and trust with communities, following through with financial com-

What policy approaches confront urban housing informality?

Government:

Roy (2005) discusses the key themes of urban informality and policy responses to informality in Third World research. She highlights that informality is a social-justice planning dilemma that deals not simply with land use, but with wealth distribution and unequal property ownership. Although “informal spaces seem to be the exception to planning, lying outside its realm of control” (p. 155), Roy argues that informality is essentially created by the state. State policies subject portions of the population to severe consequences for their inability to conform to set standards. As informal settlements are essentially created by the state, it should be on their agenda to correct. Historically, governments tried to eliminate informality through slum evictions and demolitions. Other strategies promoted market-fundamentalism or neoliber-

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residents of slums as they transform from intrepid slum dwellers to empowered citizens with support systems that improve their livelihoods. MWW’s structure and projects will be discussed in detail in later sections.

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the same time supporting development paths that privilege wealth, large-scale development, and international business (p. 56). Turner and Fichter (1972) suggest that international aid agencies relinquish control of resources to the local authorities in order to allow for a redistributive process that gives citizens the “freedom to build.”

Civil society:
Non-governmental organizations seek to fill the gaps in meeting housing needs that international aid organizations and the public sector create. NGOs/CBOs/FBOs range from providing temporary shelter, to empowering women to take control of their housing finances, to constructing slum upgrading projects and much more. The civil society traditionally operates within the informal arena because the formal, in their opinion, has created many of the problems. Since they work within and among communities, the civil society is lauded as the alternative to top-down slum upgrading project implementation. Mwau and Mwaniki (2012), however, warn against such a cursory review of NGO projects:

In a good number of occasions, the NGOs work has been characterized by duplication of projects, competition rather than collaboration and long project life cycles which lead to delays in achieving set targets. These delays are too long to match the fast rate of changes in the issues being addressed and consequently, the projects become inconsequential. Furthermore, these projects primarily rely on donor funding and when the funds dry out, the NGOs exit and strategize for the next wave of funding. As a result, most of these projects collapse.

NGOs can also negatively affect the agency and autonomy of the poor. Through his work with South African urban poor, Richard Pithouse has seen how even NGOs with good intentions have caused grassroots organizations to develop dependency, therefore oppressing the poor in ways similar to the state and market (Pithouse, 2013). While the civil society can make incremental differences if positioned correctly and conscious of its praxis, organizations often lack the power to alter policies that would secure larger-scale victories for the poor.

A hybrid approach:
According to Kombe and Kreibich (2000) the formal system policies must reconcile with the informal in order to face the challenges of the increasing need for land management and the provision of infrastructure and the decreasing financial and administrative resources of the public sector. They write, “The idea is not to do away with the formal system, but to bring the informal sector to the mainstream of the land management system” (p. 234). Doing so would require innovation on the part of urban planners and government officials to provide, what Roy (2005) terms, a “state of exception” used strategically by planners to mitigate the vulnerabilities of the poor and to allow for ownership models that give the poorest of the poor a “right to the city.” Since formality often deepens inequality and displaces the poorest residents by making housing unaffordable, planners and government agencies can ensure a state of exception that recog-
nizes incrementalism, a “semi-formal” space, as a legitimate form of regularity. Various ways of preventing marketization and displacement have been tried throughout the developing world including altering the temporal rhythm of payments, microloans, and creative tenure and service provision solutions. For example, Marris (1979) writes, “If the burden of restrictive regulation were lifted and the legality of spontaneous shelter acknowledged, people would have more incentive to make the most of their circumstances” (p. 438) by inventing alternatives that would improve their quality of life. To some social scientists, allowing the proliferation of “semi-formal” standards represents succumbing to disorganized chaos. On the other hand, eliminating all forms of informal and semi-formal housing would strain the already exceeded carrying capacity of most countries’ affordable formal housing markets in the developing world. Increasing the demand for formal dwellings would only raise the price of housing for everybody and cause those who are priced out to seek alternative, informal housing solutions once again. Kombe and Kreibich (2000) believe the housing solution lies in strengthening the capacity of neighborhood grassroots groups and local governments to manage land and planning practices. Small-scale slum upgrading projects managed through social regularization have historically produced successful outcomes. Relinquishing more control to these actors would require simpler land registers and adopting incremental tenure arrangements and systems of guaranteeing individual property rights. While “in many developing countries urban land development is increasingly operating outside the official system”, Roy (2005) rationalizes that inclusion of multiple entities, operating within and beyond the official systems, are important in implementing slum upgrading projects. Indeed, localized efforts involving NGOs and grassroots groups are a promising source for promulgating “scaling up”, but it is less about single actors and more about engaging sovereignties in a united effort to change the system holistically. The Nairobi context: The lack of a formal definition of “informal settlement” creates complexity and confusion in the urban housing sector of Kenya. The easiest way of determining what is informal is to visit. As the phrase goes, “You’ll know it when you see it.” The country has attempted several approaches to confronting the abundant presences of housing informality, with a large concentration in Nairobi. The UN encouraged Nairobi’s government to seek balanced approaches to upgrading and construction, and even began a partnership in 2000 to upgrade slums and integrate settlements into the formal framework of cities (Huchzermeyer, 2008). Unfortunately, the upgrading standards set by the Kenyan government continue to price out the urban poor who cannot afford the “two habitable room” requirement (Ministry of Roads, Public Works and Housing, 2003). Instead of guaranteeing subsidies for the government-initiated upgrades and instituting a true “participatory process” involving future residents, the government turns a blind eye to the inadequacy of their programs and forges ahead to com-
plete projects and gain recognition and awards. When the government fails to deliver on its promises, a frequent occurrence, civil society fills in the gap.

While the government has recognized the importance of civil society actors since the 1990s when it adopted a National Action Plan, recommended by the United Nations Center for Human Settlement (UNCHS), Kenya has yet to experience the large-scale changes that the plan advocated, including coordinated efforts of all actors in providing shelter, promotion of the use of non-conventional building materials, and low-income housing upgrades that remain accessible to slum dwellers (Muraya, 2006). Instead, the “participatory slum improvement”, backed by UN-HABITAT as the accepted paradigm for housing intervention, lures new donors “while channeling new market opportunities to a bribe-willing middle class” (Huchzermeier, 2008, p. 35).

In the past few years, the government adapted its response to slum upgrading by encouraging public-private partnerships (PPPs) to reduce the responsibility of government financing for housing shortages (Resolution 21/7: Sustainable public-private partnership incentives for attracting large-scale private-sector investment in low-income housing, 2007). The partnerships would provide industrial building allowances to developers constructing residential buildings for low-income residents (“Kenya budget boosts housing for low income earners,” 2007). The Kenya Property Developers Association (KPDA) was established in 2006 “as a representative body of the residential, commercial and industrial property development sector in Kenya, working in proactive partnership with policy-makers, financiers and citizens” (“History,” 2011). This group lobbies for developer interests by advocating for tax incentives, government reform of land policies, and government intervention in the decreasing investment of low-income housing through Exchequer funding and the exclusion of low-income development from private sectors. By examining the recent news articles from Nairobi, however, the idealistic thought of effective PPPs that serve the poor seems to have gone by the wayside, as private developers want nothing more than to increase their profits.

Civil society continues to function in Kenya as a means of providing cost-affordable housing through community-driven slum upgrading approaches. The immense amount of NGOs operating within many of the slums are both blessings and hindrances, as they provide relief at a face-to-face level yet often compete for resources and duplicate efforts. The civil society alone cannot solve the large-scale problems of slums in Kenya:

When housing needs become so immense, as in Kenya, and the government has very limited resources, self help cannot be a total substitute for government assistance but only a complementary resource. In Kenya, urban planning should involve both the experts and indigenous residents, especially in planning and implementation of housing projects; it should be flexible; it should be based on more complete studies of the urban poor;
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Gilbert’s aforementioned Stockton research in which inhabitants of slum upgrading died from hunger is already a reality for slum dwellers who moved from their homes in Kibera to the Langata relocation site where they await the government’s completion of the KENSUP Kibera project before they can move back to their land. These residents are paying 1,000 Kenyan Shillings ($13 US) per room while trying to save for a ten percent down payment for eventual upgrading in the new Soweto East housing units valued at approximately 1,000,000 Kenyan Shillings ($11,638 US) each (Interview, Case 1, 1/12/13). One participant in this research study described the probable unintended consequences of the KENSUP project:

*The slum upgrading in Kibera it is a good vision, but we are upgrading these people, you are giving these people a self-contained house. This person’s priority is food on the table. This person has to buy toiletries, toilet paper, antiseptic to clean the toilet. Which commodity will the person give priority? To toilet paper more collaboration is needed before Kenyans can accurately say that they are working alongside the government to eradicate slums.*

What is the character of mobility within the Nairobi housing markets?

Within the housing sector in Nairobi, unaffordability, inadequate housing supply, and insecure tenure prohibits slum dwellers from participating in the formal urban land and property market. Most slum dwellers cannot afford to save for housing investments when jobs provide just enough income for food and rent payments. Bendiksen’s (2008) study conducted in Kibera found that the average adult earns less than $1 per day and often only finds temporary work. With monthly rent costing approximately between $7 and $10, most families are rent-burdened with far more than 30 percent of their monthly income going to housing, water, and sanitation costs. Even if individuals and families can save enough money to initially transition to upgraded units, the financial burden to stay is immense.

While civil society groups remain scattered and disjointed in their attempts to quell the growing informal settlements, the grassroots federation Muungano wa Wanavijiji (MWW) has established a unified strategy of transformation for slum dwellers. With support from various NGOs, trusts, and other global grassroots organizations, the federation “developed, refined, adapted, and transferred a set of tools to pre-empt evictions and move cities from demolition to development” (“Thousands left homeless after Kyang’ombe demolition,” 2011). MWW, functioning under the Shack/Slum Dwellers International model, seeks to empower slum dwellers to “engage directly with governments and international organizations to try new strategies, change policies, and build understanding about the challenges of urban development” (“What we do,” n.d.). Although MWW is well established and recognized by the government due to its negotiations for secure tenure and land rights, much more collaboration is needed before Kenyans can accurately say that they are working alongside the government to eradicate slums.

and it should utilize the concept of self help. (Kayongo-Male, 1988, p. 139)
or vegetables? Vegetables, food? This person will use crude paper to go to the toilet. They’ll flush. The systems will block. What will be the result? It will be worse than you intended. So the upgrading of the slum, what they’re doing is that they’re building those modern houses, but those ones who are allocated the houses, they don’t live there themselves. They rent. They rent out to lower-middle class, who can afford those things. So that that income can even assist them to do what? To educate their children and have some food. (Interview, Outsider, 1/14/13)

Life in yet another slum, as they are priced out by the middle class or evicted due to missed payments, is an ever-present reality for slum dwellers awaiting better livelihoods in upgrades. Besides monetary troubles, a lack of housing options available for low-income residents prohibits slum-dwellers from moving. The real estate sector may be booming—statistics from 2010 showed that the construction and real estate sector was the best-performing sector in the second quarter of 2010 with an 18 percent growth rate—but the demand continues to outweigh the supply, specifically in the affordable housing range (Mbaka, 2011b). Home prices continue to rise for even modest two-bedroom homes. At the end of 2012, one report showed the average range, in U.S. Dollars, as $44,048 to $90,000 whereas in 2009 the same homes would be priced between $35,714 and $60,000 (Xinhua, 2012).

A recent article detailed Kenya’s boom in the prime real estate sector with corporate institutional investors putting their money into the development of luxury mansions built in Nairobi’s suburbs (McKenzie & Kermeliotis, 2012). Booming real estate is promising for the development of lower-income housing, but a lack of developer incentives dissuades the production of affordable units.

A long-awaited Kenyan Housing Bill could provide answers to these problems, but the Bill was drafted in 2005 and has yet to come to fruition and affect the country’s housing policies. As leadership turns over with the newly elected officials, 2013 may prove to be the year the policy is passed. When questioned if they thought the legislation would impact slum upgrading policies positively, however, Kenyan interview participants responded that they knew little about the Bill or its contents. The Bill promises the facilitation of the development of affordable housing through the establishment of a Kenya Housing Authority, a one-stop shop for all things housing-related, and through allocation of five percent of the annual budget to housing as well as employers and employees contributions to a National Housing Development Fund. Ms. Kodhek, program director at the Centre on Housing Rights and Eviction (COHRE) remains optimistic that “If managed well…the fund can solve our housing problem in a short time” (DN2 Correspondent, 2012).

Another government initiative that holds promise for increased mobility in the housing market is the Appropriate Building Materials and Technology Programme, launched through the Ministry of Housing. The program was established to address the high cost of
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Slum evictions and forced relocation of slum dwellers. Research over the years revealed the many problems related to involuntary resettlement including slum dwellers moving back into slums or creating new slums with greater accessibility to work places, disruption of social and economic livelihoods, and inadequate access to resources and services provided in the prime real estate areas on which they were previously located (Mitlin & Satterthwaite, 2004). It is for these reasons that the UN-HABITAT has taken a stance that whenever possible urban development should involve in situ slum upgrading, which minimizes displacement of residents by building permanent infrastructure and subsequent housing on the slum dwellers’ original site location. UN-HABITAT’s executive director states, “While UN-HABITAT recognizes and, indeed, advocates urban development and planning, and acknowledges that this may at times necessitate resettlement, it strongly emphasizes that such resettlement must be a last resort after consideration of all alternatives, and must be implemented both in accordance with international human rights law and upgrading programs, general housing reform to reduce supply constraints, and comprehensive titling programs that confer fully transferable ownership rights are methods that enable individuals and families to exercise mobility between housing markets.

What are the benefits and challenges of relocation from the slums?

Mobility for slum dwellers in the Kenyan context can mean moving to an in situ upgrade, either built by the community themselves or by the government, relocating to a slum upgrading development a distance away from slum dwellers’ original homes, or moving to new houses, apartments, or shambas outside of the slum context completely. Since the challenges of moving to a new house within the Nairobi property market has been discussed at length as well as the desirability of in situ slum upgrading, the following section will detail mobility to relocation/resettlement projects.

Nairobi, like other cities in the developing world, has had a sullied history of slum evictions and forced relocation of slum dwellers. Research over the years revealed the many problems related to involuntary resettlement including slum dwellers moving back into slums or creating new slums with greater accessibility to work places, disruption of social and economic livelihoods, and inadequate access to resources and services provided in the prime real estate areas on which they were previously located (Mitlin & Satterthwaite, 2004). It is for these reasons that the UN-HABITAT has taken a stance that whenever possible urban development should involve in situ slum upgrading, which minimizes displacement of residents by building permanent infrastructure and subsequent housing on the slum dwellers’ original site location. UN-HABITAT’s executive director states, “While UN-HABITAT recognizes and, indeed, advocates urban development and planning, and acknowledges that this may at times necessitate resettlement, it strongly emphasizes that such resettlement must be a last resort after consideration of all alternatives, and must be implemented both in accordance with international human rights law and...
Voluntary relocation projects have had mixed success across the world. Viratkapan and Perera (2006) studied 25 slum relocation projects in Bangkok, Thailand in order to better understand the factors contributing to successful and failed projects. Their research revealed that projects scoring lower on the performance development indicators in terms of convenience of location were those found to be closer to the location of the original settlements. Interestingly, “These findings contradict the general belief that the new location should be as close as possible to the original location, in order to make minimum disruption to the livelihoods and socio-economic linkages of people” (p. 165). Their findings also confirmed the World Bank, UN-HABITAT, and Asian Development Bank recommendations for awarding compensation when slum dwellers and squatters are relocated. Furthermore, they discovered that the more successful relocation projects involved strong leadership within the slum community, community participation throughout the entire process, and greater percentages of original settlers inhabiting the relocation site. They concluded, “relocation projects should not be formulated only on the objective of giving security of tenure and social welfare” (p. 173). Instead, involvement in the project should continue by targeting social welfare and community development that allows for community unity to flourish, encourages re-settlers to remain in the new location, promotes support from housing professionals and local authority, and allows local leaders to become established.

Other studies paint relocation in more of a negative light, regardless of whether the process was voluntary. Mitlin and Satterthwaite’s (2004) book compiled research from several authors on different poverty reduction tactics across the world. One study concluded that relocation was undesirable on many levels:

If people are facing eviction, the obvious response is to find and purchase land; but if the purchased land is too far out or too far from the inhabitants’ employment locations, this leads to many problems. The survey found that 71 per cent of those in relocation projects had been unable to relocate to the new area; generally, only those who had taken part in buying existing land had already settled... Most of the communities remaining on their original sites were satisfied at having secure land ownership without having to change jobs or find new schools for their children... But for those who relocated (often because they had no possibility of remaining where they were) the situation was more difficult. Despite being satisfied at having secure land tenure, conditions on the new lands were often unsatisfactory. The new sites were on the city periphery and journey-to-work times had lengthened, with additional travelling expenses. Some people had rented a room close to their original job or stayed with relatives in the city. (pp. 46-47)

Slum dwellers in Nairobi seemed to have mixed emotions about relocation. The detailed results from interviews
will be discussed later in this report, while this section gives an overview of the perspectives. According to the slum dwellers, in situ slum upgrading is a very difficult form of urban development. The process is long and involves coordination with the government who most often owns the land and is not readily willing to sell or donate it to slum dwellers. If the government does grant the land and promises a communal title transfer to a group of slum dwellers, the process of demolition, service provision, and construction of housing is lengthy. While it may be a cheaper alternative to relocation since the land is negotiated for free of charge and extending services is easier, the process is anything but simple and quick.

Relocating to an empty plot of land on the other hand is a relatively straightforward process that involves finding and purchasing available land, servicing the land with either public or private infrastructure, and constructing housing. According to some participants in this study, relocation provides an escape from the congestion and noise of the slum and gives residents a chance to start new lives removed from the slum environment. Others quibbled that relocation to a new climate in other parts of Kenya would cause them to physically die and that moving away from the city center would cause rifts in their friendships with neighbors and disrupt the viability of their businesses. Since perspectives are diverse on the subject, further sections will discuss interviewees views of relocation in relation to their participation or non-participation in savings groups.

What housing finance institutions exist in Nairobi?
Formal, semi-formal, and informal financial institutions exist today in Kenya. According to Mugwanga (1999), Kenya’s formal institutions include the Kenya Post Office Savings Bank, savings and credit cooperative societies, and commercial banks. The semi-formal classification includes microfinance and financial service associations, while the informal is made up of rotating savings and credit associations (ROSCAs), accumulating savings and credit associations (ASCAs), social funds, and Harambee. The systems discussed below will include cooperatives, informal, and microfinance community banking strategies since these represent the institutions utilized by the KENSUP project, other slum dwellers living in Kibera slums, and Muungano Wa Wanavijiji projects respectively.

Cooperatives:
A cooperative, defined as “an autonomous association of persons united voluntarily to meet their common identified social economic and cultural needs and aspirations through a jointly owned and democratically controlled enterprise”, is an institution with a long history in Kenya (Baitu, 2011). Although colonists formed and participated in cooperatives, associations organized by African Kenyans were not founded until the 1930s. From that time on, development was slow due subjugation by the colonial government. Finally, in 1974, under the Kenyan Republic, the Ministry of Cooperative Development was formed (2011). This first formal era of cooperatives was engulfed in state politics, and was largely considered a failure. In that era people joined cooperatives “not on
the basis of their common bonds and mutual trust, but due to the directive from the state that compelled those engaged in similar economic activities to join specific types of cooperatives" (Wanyama, 2009, p. 7). The second era, however, emerging in the 1990s, involved a liberalization of the cooperative movement from state control. Sessional Paper No. 6 developed in 1997 formed a policy to make cooperatives autonomous, self-reliant, self-controlled, and commercially viable. Since 1997, the cooperative policy has undergone several amendments to make the framework stronger, enabling cooperatives that can “confront the challenges of wealth creation, employment creation and poverty reduction as private business ventures” (p. 5). Instead of controlling cooperatives, the Ministry of Cooperative Development and Marketing now operates as a regulator and facilitator of cooperative development in Kenya. The cooperatives now include agricultural, finance, housing, consumer, crafts, insurance, transport and the informal economy sectors. Wanyama (2009) clarifies, “the Cooperative Bank and [savings and credit cooperative societies] provide savings and credit services, while housing cooperatives assist with the provision of affordable shelter as their main activity. Consumer and craft cooperatives market their respective commodities, while cooperatives in the transport and informal economy engage in savings and credit activities” (p. 8). Housing cooperatives were formed in Kenya as an essential aspect in addressing the challenges of over urbanization, the expansion of slums, and the decreasing livelihoods of the Kenyan citizenry.

The earliest form of housing cooperatives in Kenya involved “self-help” construction initiatives based on lineage. Biatu (2011) writes, “An example is the Kikuyu, Ngwatio (Mwethiya in Kamba), whereby members of the group would get together to build houses for themselves, each member of the group bringing what would be required for the construction. When the first house would be completed the members would then begin on the next one” (p. 7). The modern cooperative housing movement owes much of the cooperative idea to these early practices of group building efforts.

The Soweto East KENSUP project makes use of housing cooperatives as the means by which community funds are mobilized (“Kenya Slum Upgrading Programme (KENSUP),” 2011). The cooperatives, one for each Soweto East zone, provide financing for slum residents—a population not served by commercial banks. Each cooperative is managed through a board elected by residents in the corresponding zone. To incrementally save for the upgraded housing, residents must show their identification card that proves they have been enumerated in that zone. The cooperatives allow for incremental savings as well as “ensure the residents’ full participation and ownership and increase the sustainability of the upgrading process” (Mulcahy & Chu, 2007, p. 17). While the government plans to maintain ownership of the land, it may give long-term leases for units in the new building through the housing cooperative. Mulcahy and Chu (2007) write, “Residents and structure owners have the option to purchase their units individually or through the
cooperatives. Once paid for, the government will issue titles for the units to individuals or transfer them from the cooperative to the owner” (p. 14).

The process for saving and acquiring a unit looks like this: Residents and structure owners save incrementally and individually for a unit in the upgraded housing during the housing construction phase. They deposit savings into their cooperative’s communal fund. Each cooperative will augment the resident and structure owner deposits with outside donations, therefore providing a form of subsidization, if donor funding is sufficient (Mulcahy & Chu, 2007). These donations come from the Kenya Slum Upgrading, Low Cost Housing & Infrastructure Fund (KENSUF), which was established as “A central depository of all mobilized financial resources for slum upgrading. It therefore draws funds from donors, CBOs, private sector and Government budgetary allocations. The fund has the potential for pooling resources and institutionalization of transparent resource allocation mechanism” (qtd. in Mulcahy & Chu, 2007, p. 13). With a ten percent down payment to the cooperative, participating members can receive the keys to a new unit. Once they complete payments on the remaining balance, the cooperative will transfer the deeds for the units to individual residents.

Sustainable community-initiated funding systems:
Poor Kenyans face extraordinary challenges simply paying for everyday necessities of life, let alone saving for better livelihoods for themselves or their next generations. Since saving is nearly impossible, the poor look for other financial solutions such as credit in the form of loans in order to pay school fees, home improvements, medical bills, or business financing. Unfortunately, “Poorer groups often have to pay interest rates in excess of market rates in order to obtain loans. Formal financial institutions are reluctant to accept that the poor are creditworthy and the informal money lenders who service their needs can charge premium rates” (McLeod et al., 1993, p. 29). In lieu of individual financing options, informal groups often form that allow the poor to pool their money together in order to access durable goods sooner than if they had saved on their own, insure themselves against idiosyncratic risks, help individuals practice self-controlled savings, and often allow women to control money that their husbands would have otherwise utilized (Gugerty, 2007). Kinara (2009) refers to these informal mechanisms as “mutual finance—group-based or reciprocal financial services of one kind or another, including savings clubs” (p. 18). One study found that joining savings groups held individuals accountable to not misusing money or making extravagant personal purchases as well as helped people build strength to save in the presence of others doing the same (Gugerty, 2007). Another study noted that while savings groups are more often formed for welfare objectives, “close friendships develop which warrant involvement in each other’s misfortunes and increasingly normal household events such as weddings” (Mugwanga, 1999, p. 8). On a practical level, however, group saving “stimulate[s] faster growth in banking group’s assets through members’ financial contributions” (Okoyo, n.d., p. 3).
Local community savings groups that organize together and create rotating savings and credit organizations (ROSCAs), accumulating savings and credit associations (ASCAs), social funds, or Harambee are considered informal micro-enterprise institutions (Mugwanga, 1999). Often these institutions “have been set up with assistance from external donors to channel financial assistance to micro-enterprises denied access to credit from conventional banking institutions” (p. 5). In many cases the informal model of group savings is semi-formalized through connection with microfinance institutions.

For example, this research discusses Muungano wa Wanavijiji (MWW), a federation of slum dwellers divided into networks of savings groups who are supported by a non-profit Microfinance Institution (MFI) called Akiba Mashinani Trust (AMT). Since a majority of the interviewees saved with the technical help from AMT, that system will be discussed in more detail below.

Microfinance, the provision of financial services such as small loans (micro-credit) and small savings schemes (micro-saving), as well as regulation and supervision through MFIs has a long history, but the past decade has seen tremendous growth in the number of poor people served by microfinance (“Microfinance and Financial Inclusion,” 2012). Microfinance is an attractive alternative to formal banking because interest rates are much lower than commercial banks and are accessible to people without formal addresses or a history of credit. Microfinancing started as poverty-focused projects with the objective of assisting poor people to access finance for business-related purposes. The system has evolved, however, and now micro-credit is used for the poor and the not so poor who want to obtain lumpsums for utilization towards entrepreneurial endeavors or other legitimate life-cycle needs (Mugwanga, 1999).

The AMT microfinance service delivery mechanism, modeled after the Bengi Investment Group community banking strategy, is the financing facility used by MWW federation members who are organized into groups and networks. The strategy is “based on an approach that empowers participating communities to actively identify, implement and manage their own service delivery mechanism” (Okoyo, n.d., p. 1). In AMT’s model, savings schemes, made up of community groups living in slums, support and encourage each other to save any money that they can contribute on a daily basis. Members of the groups moderate and oversee the interventions of their savings schemes by joining teams including audit, enumeration & advocacy, savings and loans, projects, welfare, and the Muungano Development Fund (MDF). The MDF pools members’ savings at a regional level in order to enable the distribution of income-generation loans and accountability with repayment of loans. According to Mitlin (2008), “The regional Muungano Development Funds (MDFs) were created when members across Kenya realized that they could not afford daily savings or loan repayments without business (income-generating) activities” (p. 35). Members contribute shares into the MDFs, which earn interest when individual deposits reach a certain level, and allow members to withdraw loans.
Background

Johnson and Arnold (2012) write, “This argument is further supported...by recent shifts of microfinance provision towards individually-rather than group-based products, and their transformation into regulated institutions” (p. 722). In Kenya, specifically, the mobile-phone-based money-transfer system, M-PESA, has had phenomenal success in reaching a wide range of customers since it was launched in 2007. In October of 2011, M-PESA boasted 14 million customers and was processing more domestic transactions in Kenya than Western Union does globally (“M-Pesa transactions surpass Western Union moves across the globe,” 2011). Although M-PESA continues to gain customers as an inclusion-based banking system, established microfinance institutions in Kenya remain active in serving poor, often slum, communities, both individually and in groups.

After a group registers with AMT, “every member is allotted a daily savings account, welfare fund account and MDF shares account at the savings scheme level. Members deposit savings on a daily basis, subscribe to MDF shares through weekly payments and contribute welfare fund premiums through monthly installments” (Okoyo, n.d., p. 2). AMT then mobilizes community groups to join with other savings schemes in the geographical area to form a network. The network establishes a community resource center and invests in a revenue generating and sustainable project. For example, a network in the Kibera slum operates a toilet facility (Interview, Case 2, 1/8/13) while a network in Huruma manages a community car wash (Interview, Case 3, 1/16/13). The network maintains records of savings schemes’ operations. When the network reaches a critical mass of 3,500 members, they establish a network community bank that is owned through a corporate share-holding mechanism and functions as a branch of AMT. Two accounts, a disbursement and collection account are set up by AMT for external funds and personal deposits respectively. The network also registers with AMT and is allotted a membership number as well as a collective investments account for investing idle funds and depositing cash collateral against loans. While a majority of the agency is in the hands of the poor themselves, AMT provides technical support and training as well as helps groups to link with each other to form area networks.

Microfinance is not the only type of financing available for the typically “unbanked” population including the young, the old, the uneducated, the rural dwellers, and the poor. In fact, some research shows that in Kenya and elsewhere “financial-sector development policy has shifted away from microfinance focused on pro-poor financial-service provision to a broader agenda of financial inclusion to reach the unbanked and those on low incomes” (Johnson & Arnold, 2012, p. 719). The shift is supported by research showing that poverty reduction in the financial sector is mainly due to indirect effects on growth instead of direct access to financing for the poor.
The following chapter provides an overview of the research methods undertaken in Nairobi, Kenya in January of 2013. This section gives information about the case studies, study sites, and government-led and community-led slum upgrading projects researched.
Collective Case Study Research

This research represents a qualitative collective case study of Nairobi slum dwellers. Three groups of “in-group” representative cases were identified. The first group consists of slum dwellers currently residing in the Soweto East slum who are saving personally, often through the Zonal Cooperative Banks, for upgraded units in the government-led Kibera KENSUP project. This group is called “Case 1.” The second group consists of members of the Kibera Network currently living in one of the Kibera districts who are saving as a group through Akiba Mashinani Trust (AMT) for voluntary relocation outside of the slum. This group is called “Case 2.” The third group consists of members of the Greenfield Network currently living around the Nairobi Province who are savings together through AMT for voluntary relocation to a plot of land in Machakos County, approximately fifteen kilometers from Nairobi’s city center. This group is called “Case 3.”

In each of the representative cases, I sought to interview approximately five slum dwellers of diverse ages and different sexes as recommended by Creswell (2007). Time constraints, changing research circumstances, and politics prohibited me from collecting exactly five participants in each case. Table 1 represents data describing the number, gender, and age mix of participants in each case.

<table>
<thead>
<tr>
<th>Case 1: Kibera, Cooperative</th>
<th>Case 2: Kibera, AMT</th>
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<tr>
<td>Age Category</td>
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Table 1: Case studies listing age categories and sex of participants

In collective case study research, in which one issue is explored in multiple cases, Creswell (2007) suggests that no more than five representative cases should be used. This research uses three “in-group” case studies of slum dwellers saving for housing upgrades, as previously discussed, as well as two “out-group” case studies of slum dwellers either living in the Kibera slum who do not belong to a housing-related savings group, called “Case 4”, or current residents of the Kambi Moto slum upgrading project in Huruma, called “Case 5.”

*Note: The age categories represent approximated ages of participants. All participants were explicitly over the age of 18 and under the age of 64.*
**Methodology**

Representative cases were created from a series of semi-structured mixed-methods interviews with slum dwellers. These interviews, guided by a set of central questions, sought to capture stakeholders’ perspectives about government-initiated and community-directed slum upgrading programs, relocation or resettlement projects, and savings groups. Additional information about the Muungano wa Wanavijiji (MWW) organization and its partner groups as well as perspectives on slum upgrading, relocation, and saving were gathered from MWW staff. Unstructured informal interviews with taxi cab drivers, friends, and speakers were also conducted for the purpose of identifying “outsider” perspectives as differentiated from residents living in the slums.

Interviews with slum dwellers and Kambi Moto residents took place in and around Huruma and Kibera, sometimes in the homes of participants and other times at local businesses or seating areas. See Figure 1 for locations of the Kibera and Huruma slums as well as the location of the greenfield site. Figure 2 provides context for the slums by showing the other land uses in Nairobi County. MWW staff interviews were held at the Muungano House in the Hurlingham neighborhood of Nairobi. Informal interviews took place in taxis, matatus, cars, and meeting rooms.

Since many of the participants primarily spoke Swahili or a mother-tongue language, all representative case interviews were conducted with the aid of a translator who translated the interview questions and participant responses. Interviews with slum dwellers usually consisted of a mix of English and Swahili and often involved code switching between the two languages depending on the English language competency of the participant. A few interviews were conducted in Kisii and then translated into English via the translator. At times both a translator and community guide were present to help with translation and maneuvering sites.

Participants were selected using word of mouth recruitment and snowball sampling tactics. The translator/community guide in Huruma chose the participants from Kambi Moto and those saving for relocation to the greenfield site. Primary “in group” Kibera participants were recruited by an Akiba Mashinani Trust staff person who works closely with the community. Through snowball sampling, others agreed to participate. The “out group” Kibera participants were interviewed at a college near to the Kibera slum where they worked.

**Interview Topics**

An interview guide provided a template for the semi-structured conversations with slum dwellers and MWW staff members. The resident interviews focused on understanding 1) resident background information; 2) anticipations of in situ slum upgrading or relocation; 3) perceptions of savings groups; and 4) future housing prospects beyond upgrading. MWW staff interviews focused on understanding 1) personal and organizational background information; 2) perceptions of the purpose of slum upgrading; 3) perceptions of MWW and government projects; and 4) MWW future initiatives.
Study Sites Within Nairobi and Machakos Counties:
Kibera, Soweto East Upgrade; Huruma, Kambi Moto Upgrade; Katani, Greenfield Relocation

Map prepared and pictures taken by: Abbie Belford
Date: Spring 2013
Study Sites in Relation to Land Uses

Figure 2: Map of Nairobi County land uses and study sites

Map prepared by: Abbie Belford, Fall 2012
Source: NairobiGISmaps Wiki, 2010
Translated, Interpretation, and Transcription

The following analysis will compile information from slum dwellers communicated through interviews relating to the aforementioned areas of focus. When quotations are present in the text, the quotes may be direct transcriptions of the participants’ words, but more often they represent translated versions of the Swahili/Kisii answers given, devoid of disfluencies.

Since the research relied on translators, the process was subjective based on how the translators chose to interpret and relay the residents’ answers. More subjectivity may have been introduced based on whether the translator was also a part of the savings group case, an outsider, or a staff person working directly with the saving group. It is not determinable if the interviewees felt pressure to answer questions in certain ways based on their relationship to the translators. It is also impossible to discern if answers given were slanted based on how the researcher was introduced. As happens often in research settings, answers may have been conflated if interviewees assumed the researcher would directly change their circumstances as a result of their answers, if they misunderstood the researcher’s partnership role with Muungano wa Wanavijiji, if they assumed payment would be given for their contributions, or if they conferred with other participants in the snowball sampling process.

In order to conceal the identity of participants, the analysis will refer only to the date on which the interview took place and the case number to which the participant belongs.

Study Sites

**-Kibera-

**History of Kibera:**
The Kibera slum is an iconic image in Nairobi. Its location just west of the city center and abutting middle to high-income homes makes the slum a highly visible representation of Nairobi’s poverty and income inequality. Although the exact number of residents is highly contested, researchers estimate that the informal settlement houses approximately 700,000 and occupies 239 hectares of prime real estate.

Originally Kibera was used as a military exercise ground assigned to the King’s African Rifles army in 1904. The army was composed of Sudanese, also called Nubians, who served in Britain’s East African colonial forces. By 1911, the timbered land of Kibera (Kibra means forest in the Nubian language) became a settlement of Sudanese veterans and widows (Parsons, 1997). The government formally sanctioned Kibera for Nubian residency in 1912 and provided free rent as a form of pension to veterans who had served for at least twelve years. The land resided outside of the capital city, another example of the British’s segregation polices. Before long the British realized the value of Kibera’s land and started attempting to remove the Sudanese to more remote regions of Kenya (1997).

At its origination, “Kibera was an ideal sanctuary for native-born Africans who wanted to escape the rules and regulations of the colonial government” (Bodewes, 2005, p. 35). Nubians
could build their own homes to their own specifications and live peacefully without government interference. By the 1930s, Nairobi had expanded to meet the settlement, so from that time onwards “the colonial administration tried either to evict the Sudanese veterans, or at the very least to redevelop the settlement along more orderly lines” (Parsons, 1997, p. 89). Nubians, enduring eviction threats and reorganization plans, fought for their right to the land since it had been given as compensation for their loyalty to the government in war. Finally in 1938, the government conceded that the ex-servicemen from Kibera would not be relocated without consent (1997). The government’s promise, however, did not guarantee quality of life rights. The administration attempted neglect as one strategy to drive away the Kibera population, forbidding services such as water and schools, since development was not obligatory for such a “temporary settlement.” According to Parsons (1997), “Kibera began a slow but pronounced slide into poverty as it defied predictions, and grew until the resources of the surrounding area could no longer support the community” (p. 103).

World War II gave the Nubians another chance to confirm their title to Kibera through re-enlisting in service. Although the Nubians proved themselves worthy soldiers, “This positive record was offset by crime and disorder spawned by wartime conditions in Kibera” (Parsons, 1997, p. 104). A reverend in 1944 commented on Kibera’s physical deterioration:

The place is really a most awful slum; the roads are bad, the housing disgraceful, and the whole place filled with an air of neglect…. Indeed, it is only by a rebuilding of Kibera, with the erection of clubs and social halls and schools, under the charge of a European location officer that I consider that the menace of Kibera to Nairobi can be reduced. (qtd. in Parsons, 1997, p. 105)

While the government considered post-war housing plans that would rebuild Kibera into a formal settlement, the economic unfeasibility of compensating the Sudanese for relocation and the post-war housing shortages led to abandonment of the plans and to a realization that Kibera would be a long-lasting settlement in Nairobi. By that time, Kibera was becoming increasingly diverse. Of the 3,085 residents in 1948, 1,696 were Sudanese and the remainder composed mostly of Kikuyus and Merus, although nearly every other ethnic group also existed there (Parsons, 1997). The Nubians profited from the settlement of other groups in Kibera, since they were able to construct additional rooms explicitly for rental purposes while avoiding rent payments themselves due to the clause that enabled long-time veterans free accommodation. According to Amis (1988), “The financial returns were exceptional and have been estimated at an annual capital return of 171 percent” (p. 244).

The Mau Mau Rebellion in the mid 1950s led to an increase in Kenyan rural to urban migration and greater settlement in Kibera. As independence from Britain became a sure future, “the Sudanese were faced with the problem
of how to convince an African Kenyan government to recognize their claim to Kibera. They were being pushed out of the location by a growing non-Sudanese population, and by the enforcement of the old restrictions on new building in the settlement” (Parsons, 1997, p. 120). In the transition years, the Central Housing Board began building homes in Kibera for the Nubians to occupy on a tenant-purchase basis. While these homes offered a small increase in the quality of life in Kibera, they marked an end to the Sudanese way of life. Furthermore, independence from Britain meant that the new government no longer was held to the commitments of the colonial regime, “and extended only housing concessions, rather than land tenure, to the Sudanese” (p. 121). The republic government redrew the boundaries of Nairobi city in 1963 and included Kibera, with plans to gradually demolish the informal structures and replace them with residences that met current housing code standards (Bodewes, 2005). By 1969, the Sudanese had lost all claims to the land as the government declared it state property.

In the past forty years, Kibera has continued to grow. Amis (1988) writes that by 1972, Kibera held 17,000 residents. While the 1970s marked a period when the government replaced informal villages with middle-class housing estates, it is also cited as the decade when Kibera increased most significantly in the number of slum dwellers. In 1974, the chief officer of the National Housing Corporation formally permitted temporary housing construction in exchange for his own monetary gain (Bodewes, 2005). With this permission to build, Kibera grew to a population of 62,000 by 1979 (Amis, 1988).

Today, the informal settlement occupies an enormous section of land and is made up of thirteen distinct villages. People continue to settle in Kibera as its accessibility to the city center and low cost of living is unparalleled to the formal housing elsewhere. The Nubian community is still fighting for tenure to the land, though the government seems unlikely to surrender its prime real estate any time soon. In fact, rarely does the government give security of tenure to any individual or group within Kibera. Due to their insecurity of tenure, Kibera residents fear the frequent demolitions, often prompted by street and railroad construction projects. A recent large-scale demolition without due process occurred on February 8, 2004, just one month before an official suspension on evictions was announced (“Civil and Political Rights in Kenyan Informal Settlements,” 2005). The suspension has not quelled the demolitions altogether in Nairobi since 2004. In fact, in October of 2011 around 80,000 residents of the Kyang’ombe slum, located next to the Jomo Kenyatta International Airport, were left homeless when bulldozers crushed their houses. Residents claim they received no written notice of eviction (“Thousands left homeless after Kyang’ombe demolition,” 2011). While evictions remain a very present fear for Nairobi slum dwellers, the national government’s commitment to in situ slum upgrading provides hope that slum dwellers can soon feel secure within the walls of their homes. The following section illustrates one slum upgrading project currently being undertaken within Kibera that will provide residents
Current slum upgrading project in Kibera:
The Kibera KENSUP project was initiated in 2001 following a meeting with the director of UN-HABITAT and one of Kenya’s former presidents, Daniel arap Moi. The program aligns with the national government’s poverty reduction policies as well as the MDG goal to improve the lives of slum dwellers (Syrjanen, 2008). Soweto East, one of the thirteen villages within Kibera, is just one of the four sites where the KENSUP program is currently being implemented. The government of Kenya recognizes the large-scale problem of slums caused by “a combination of rural-urban migration, increasing urban poverty and inequality, high cost of living, non-transparent land allocation systems, land grabbing, and insufficient investment in new low-income housing” and intends to cope with the challenges through implementing sustainable solutions, one of which is focused on the Kibera slum (Syrjanen, 2008).

Years of persistent municipal and national government neglect formed the Kibera we see today—a sprawling settlement with severe overcrowding, poor sanitation, chronic disease, malnutrition, and insecurity. Interestingly, this description is eerily similar to the 1944 quote from Reverend Beecher cited in Parsons (1997). Due to its high profile character and sheer size, Kibera has been targeted as a site to experiment with development initiatives. While the civil society is independently involved in housing and related development projects within Kibera, the government of Kenya is currently undertaking a slum upgrading pilot project in a section of the slum called Soweto East.

Soweto East is the village on Kibera’s easternmost end. Its residents are largely single persons (Desgroppes & Taupin, 2011) which makes a pilot project in this area convenient as a smaller number of families are disturbed. As one Kibera resident said, “The majority of those people don’t have their family. They can sleep anywhere” (Interview, Case 4, 1/11/13). The KENSUP idea was to start upgrading services in parts of Soweto East, establish Cooperative Banks, demolish a section for the site of future high-rise housing, move the displaced residents to a site in Langata termed the “decanting site”, and develop community participation strategies during the process. The first initiatives focused on providing improved physical infrastructure and building community participation strategies as the entry point for slum upgrading. According to Candiracci & Syrjanen (2007), the strategy reduces the cost of housing. The initiatives previous to the construction of new housing included the “Kibera Slum Upgrading Initiative” which concluded in June of 2004 after establishing the Settlement Executive Committee (SEC) made up of representatives from Soweto East, completing a physical mapping and socio-economic analysis of the village as well as a draft master plan for Kibera including the division of four zones of Soweto East, and finishing construction of 600 housing units at the decanting site that would provide temporary accommodations for the displaced residents while construction of new housing took place. As a continuation of that Initiative,
the government launched the “Kibera Integrated Water, Sanitation and Waste Management Project.” The project sought to improve conditions in Soweto East through provision of storm water drains, water and sanitation facilities, and waste-collection and recycling services. The pilot project also involved the construction of a low-volume road, provision of household power connections, the establishment of a Community Information and Communication Technology Center, and implementation of training courses on a variety of topics (Candiracci & Syrjanen, 2007).

When the time came for the demolition phase of the KENSUP project in Soweto East, the government started with shacks located in Zone A, the area directly abutting the railroad tracks. Although the government may have originally received resounding positive feedback from the slum dwellers about the slum upgrading initiative, structure owners expressed discontent. Demolishing their source of income without compensation demonstrated blatant disregard for their financial livelihoods. The government fought with the structure owners in a court battle in 2009. From the government’s position, it owns the land on which the structures are located, so it need not compensate structure owners for demolition. In the end, the ruling favored KENSUP and established a “no compensation” rule. As part of the process, the Ministry of Housing distributed identification cards to each Soweto East individual living in the identified Zones (A, B, C, and D). The card listed their name, zone, and picture. These cards were designed as a tool to make sure that affected families received housing in the decanting site and that they could return to the upgraded site when complete.

The decanting site rooms are rented to Zone A dwellers at a price of 1,000 Kenyan Shillings per month ($13 US). One unit consists of two bedrooms, a sitting room, kitchen, toilet, and bathroom. The style is known as a “self-contained” unit, occupying only part of a building but containing all essential facilities within the suite of rooms. While the idea was to have one family occupy one unit, the cost deterred families from being able to afford the entire unit at KES 3,000 per month. Consequently, most units are shared between two or three families. Usually, the sitting room is converted into a bedroom. According to a decanting site resident, “We call it now ‘self-confused.’ Because now it is the sitting room. It is the bedroom. It is the table room also.” (Interview, Case 1, 1/12/13). Although these slum dwellers enjoy better conditions than shanty-dwelling with kitchens

Langata decanting site
that are now separate from bathrooms and bedrooms and improved security, Kenyans living in the decanting site complain that most of the time they do not receive in-home water and that the cost has driven most of the beneficiaries back to the slums or to live with their relatives.

A future in the upgraded housing in Soweto East is unlikely for many of the tenants since saving towards a down payment is challenging, especially when their businesses were destroyed in the demolition. When the structures are complete, those who have been saving (usually through the Cooperatives established by the government) and are able to pay ten percent of the total cost, estimated to be around 100,000 Kenyan Shillings ($1,163 US), will be handed keys. Those families will need to pay the remaining 90 percent of the housing cost for a total of 1,000,000 ($11,638 US) in order to receive the right to the unit itself. The cost remains an estimate since the price of building materials has been known to change quickly, reflecting in the price of units, and the units are being constructed as one, two, and three bedroom models that will be priced according to size. It is also unknown whether the KENSUF funds will provide a source of subsidization. The government clearly stated that property rights would not ever be transferred to Kibera residents (Cronin & Guthrie, 2010). Those who cannot pay will be chased from the decanting site to make room for Zone B residents, as the process of relocation then upgrading continues.

Residents fear the day when payments for upgraded units are due. Anxiety surrounds questions such as “will the money they have saved be enough for a down payment? If not, is the money in the Cooperative refundable? Will slum dwellers really benefit from this, or will higher-income Kenyans swoop in to snatch up the units through corruption?” While most Kenyans want to believe that the Kenyan government has set up KENSUP to help the poor and eliminate slum dwelling, previous failed government attempts and changing political will cause citizens to fear the final outcome.

-Huruma-

**History of Huruma:**
Unlike Kibera, Huruma’s history is less well known. Huruma lies between Nairobi’s second largest slum, Mathare, and another rapidly growing slum called Korogocho. While it is likely that Nairobi slums began to develop in the area around the 1950s, the population of slum dwellers residing to the east of the city center grew immensely, by 220 percent, between 1969 and 1979 (K’Akumu & Olima, 2007). According to
Huruma are multi-story tenement buildings. Huruma is known as a “multi-story rooming district”, so construction of this type of housing is visibly noticeable from the street. Although Hurchzermeyer (2008) observes that at any given point in time there are many vacant rooms to let in these accommodations, the financial burden prohibits slum dwellers from being absorbed into the formal housing market. Furthermore, badly neglected by landlords, many of the multi-story tenements eventually qualify as slums by the UN-HABITAT’s classification. Participants remarked that these are simply “vertical slums” in the midst of “horizontal slums.”

Current slum upgrading project in Huruma:
Not all of the high rises in Huruma are slums. In fact, five of the six villages are undertaking community-led slum upgrading projects that will eventually allow residents to construct adequate housing, likely at a denser scale. One of the six villages is called Kambi Moto. There a slum upgrading project was pioneered by a Muungano federation who called on the Nairobi City Council to donate land for multi-story housing units. Before the slum upgrading project began, Pamoja Trust, MWW’s partner NGO, helped the local federation to enumerate the village. That process revealed the population living in Kambi Moto as 1,241 individuals consisting of 539 households. Several of the residents come from Mathare Valley, another slum in Nairobi. This population was forced to relocate from Mathare by government authorities (Riley & Wakely, 2003).

Kambi Moto, meaning “camp of fire” in Swahili, is today a different settlement from the past, because the slum was razed to the ground in 1995, 1997, and again in 1999. Since the last razing, slum dwellers and civil society actors have responded by cooperating to formalize, and therefore protect, the livelihoods of residents. Approximately 270 families in Kambi Moto joined together in 2000 to fight for a title deed to their land and to improve their living conditions together. After years of negotiating with the Nairobi City Council, residents received a donated plot of land within Kambi Moto, a Memo-
randum of Understanding designating the plot as a special planning area—a new declaration for the sole purpose of upgrading—and a commitment to transferring the title deed to the community. Following these victories, the savings group began the Kambi Moto community-led slum upgrading project (Schermbrucker, 2012).

First, current slum dwellings were demolished. In the intermediate time, these families lived with relatives or friends in nearby residences. Next, the group coordinated with external architects and engineers to design ideal dwellings and Pamoja Trust to facilitate microfinancing. Although donors funded technical support, “no subsidy or external resources were needed for the actual construction costs. All construction-related costs are met by the households themselves” (“Technical Team Planning for Self-Help Housing in the Kambi Moto Community,” 2009). The process is ongoing in 2013 and at each step the community is empowered through developing and supporting the technical skills of the local people. The model intentionally minimizes the need for future reliance on professional input.

The slated beneficiaries of the houses are those who contribute enough in daily savings, regularly attend the savings groups meetings, and had lived in the Kambi Moto slum for more than six years before demolition. Since several of the slums located on the land belonged to structure owners, the Kambi Moto community and Pamoja Trust worked out an agreement that allowed some of Kambi Moto’s structure owners to acquire and rent a few of the units (Interview, Case 3, 1/16/13). The typical model, however, involves beneficiaries who intend to eventually own their structure after loan repayments over seven to eight years at a low interest rate. These beneficiaries comprise the procurement team and the construction team, which ensure the quality of materials and building standards; an auditing team that collects daily savings from the community members; and the project management committee that oversees the progress of the project (Schermbrucker, 2012). Beneficiaries also construct the homes themselves, often forcing them to split their time between going to jobs and performing construction duties. Families who cannot perform the work are forced to hire builders (Interview, Case 5, 1/5/13). Since the construction is completed in phases of development, with approximately 20-30 houses built per phase, some beneficiaries have yet to experience life in their upgraded homes. Those who are living within the upgrades speak about a life of comfort.
and security unparalleled to their situation in the slums. They have access to running water in their homes, garbage collection, an indoor toilet and shower, and electricity as well as much more space for separation of activities such as eating, sleeping, and entertaining. Several current slum dwellers expressed the desire to move into Kambi Moto if space becomes available or to enjoy living conditions akin to the upgrade if they have the opportunity.

Although living conditions are much improved, Kambi Moto residents continue to face challenges related to poverty. Residents have trouble meeting the requirement of daily saving for repayment of their loans and regularly paying monthly electricity bills (Interview, Case 5, 1/5/13). The fight against poverty often leads savings group members to engage in activities that promote personal gain instead of cooperative reward. For example, many residents mentioned corruption as a problem within the Kambi Moto savings groups in the process of buying materials or determining beneficiaries (Interviews, Case 5, 1/4/13 and 1/5/13). Despite these hitches, the advantage is that local teams controlling the local processes have only themselves to blame for resultant messes (Schermbrucker, 2012). While poverty is a structural issue, community accountability can resolve many of its surface-level consequences.

Although the building phase is not yet complete in Kambi Moto, the number of homes that will be built on the remaining land cannot house all of the families within the Muungano Kambi Moto savings network. About 200 Muungano savings group members will benefit from the site, but the spillover group will relocate to a greenfield site south of Nairobi in Machakos County. The spillover relocation site will be discussed in more detail below.

-Current Relocation Project-
“Greenfield” as the beneficiaries call it, is a site located in Katani, a small town in Machakos County just south and adjacent to Nairobi County. The closest major town is Athi River, also known as Mavoko since it contains the Mavoko municipal council and the headquarters of the Mavoko division (Mbaka, 2011a). According to Nairobi slum dwellers, the location is developing and industrializing due to its proximity to the city and Jomo Kenyatta International Airport. Additionally, beneficiaries said that the access to Mombasa Road and the prospective commuter train line make Greenfield an ideal place to live—just a quick commute to the city center by matatu but far enough away from the chaos and crowdedness of city life.

The site will be populated not only by the Kambi Moto spillover population, but also by self-selecting savings group members from a variety of Nairobi savings networks. This model is unlike in situ upgrading projects in which the people residing on the land eventually benefit from the upgrading project. Alternatively, Benson Osumba, Muungano wa Wanavijiji’s recently deceased chairperson, presented the Greenfield Project idea at a Muungano regional meeting and opened up membership in the project to any Muungano members who were able to begin contributing toward the cost of the land and eventually the infrastructure and housing.
In 2011, Akiba Mashinani Trust (AMT) loaned the beneficiaries 80 percent of the total cost of the privately owned land. With the remaining 20 percent coming from the pockets of slum dwellers, the Greenfield savings scheme was able to purchase a 40 acre parcel. Although the Greenfield members will eventually register as their own entity and receive a communal title for the land, AMT will remain as the title holder until that time. Each beneficiary is now in the process of saving to repay the AMT loan. Following the repayment, the beneficiaries will begin saving for housing upgrades. 20 percent of the total cost of one unit, around KES 70,000 ($814), is required as a down payment. The last 80 percent must be paid back over the course of the next 7 or 8 years (Interview, Case 3, 1/16/13).

When completed, the Greenfield project will yield 400 units as well as several commercial spaces for rent to beneficiaries or community members living around the project. The plan is to build the housing units in blocks of 100, starting with ground floor construction. Like Kambi Moto, the residents will complete the first and second floors incrementally when they have the time and money. The construction work, however, will be contracted out instead of built by the savings group members. Residents lament the extra costs associated with hiring work teams but are grateful that they do not have to dedicate their own time and energy to the construction happening far away from where they currently live and work (Interview, Case 3, 1/16/13).

Based on recommendations from Kambi Moto residents, the design of the units will be slightly different. The units will be larger than Kambi Moto, measuring approximately 20 feet by 20 feet on each floor. Also, the units’ stairs will ascend on the outside of the building instead of the inside to allow for privacy of all floors. Beneficiaries are hoping to plant gardens outside their units that can provide a source of income and supplement their own nutritional needs. Since Greenfield is located on an unadulterated and wide open lot, the soil should be productive and provide enough space for cultivation (Interview, Case 3, 1/16/13).

Housing construction will not begin until the loan for the land is repaid and enough beneficiaries have saved for 20 percent down payments. To prepare the site, however, construction workers dug a borehole that will provide water for the residents and will act as a source of income when residents sell the commodity to surrounding community members. Electricity is also being extended to the site. The addition will not only serve the homes once they are constructed, but also allow the construction crews to work both day and night to maximize construction efficiency (Interview, Case 3, 1/16/13).
THE FOLLOWING CHAPTER REFLECTS ANALYSIS OF INTERVIEWS WITH RESIDENTS IN ALL FIVE CASE STUDIES, NAIROBI RESIDENTS LIVING OUTSIDE OF THE SLUMS, AND MUUNGANO WA WANAVIJIJI AND MINISTRY OF HOUSING STAFF. THE ANALYSIS SUGGESTS THAT PARTICIPATION IN SAVINGS GROUPS INFLUENCES PERCEPTIONS OF SLUM UPGRADING LOCATION AND OPTIMISM ABOUT FUTURE HOUSING PROSPECTS. ALSO, ALTHOUGH ANSWERS VARY, MANY SLUM DWELLERS FEEL THAT THE GOVERNMENT SHOULD PLAY A DIFFERENT ROLE, AS A PRO-POOR POLICY MAKER, THAN IT CURRENTLY DOES IN SUPPLYING SLUM UPGRADING.
Research Questions and Rationale

After three weeks of field research in the Kibera and Huruma slums in Nairobi County, Kenya, where daily life was observed and slum dwellers were interviewed, inductive reasoning was used to detect patterns and regularities surrounding the topics of financial institutions, perceptions of current slum upgrading projects in Nairobi, and the intersection of finance and housing. The following sections will answer these research questions in the Nairobi County context:

1. Why are financial institutions important for slum upgrading?
2. What are the perceptions of government-led and community-led upgrading projects?
3. How does participation in a savings scheme influence preferences for in situ slum upgrading or relocation?

Much of the literature surrounding in situ slum upgrading and relocation discusses the various approaches to and outcomes of projects from top-down government-initiated programs and bottom-up community-driven efforts. Other research suggests alternative strategies for designing and implementing successful programs. Financial literature discusses the presence or absence of formal, informal, and semi-formal savings and credit options available and accessible for certain portions of the population. Research that examines housing preferences in combination with participation in financial institutions is largely absent. In order to fill the current gap in research, this report describes the intersections of Nairobi slum dweller perspectives about the benefits of financial security when attempting to upgrade housing and livelihoods, the viability of government-initiated and community-led upgrading projects, and preferences for geographic location when considering upgrading. Researching the combination of these topics will illuminate best practices for designing holistic approaches to improving the quality of life for slum dwellers using sustainable methods that promote poverty eradication.

QUESTION 1: WHY ARE FINANCIAL INSTITUTIONS IMPORTANT FOR SLUM UPGRADE?

Poverty prevents Nairobi slum dwellers from easily meeting their daily needs. Clean water is expensive and rare, toilets and showers are few and far between and cost money to use, school uniforms and supplies are necessary expenses each year, and putting healthy food on the table each day requires a reliable income. Since a majority of Kenyan slum dwellers work in the informal sector of the economy, stable incomes to provide for the basic necessities of life are rarities. When an individual or family encounters unexpected expenses, the quality of life only worsens. Fortunately, financial institutions that cater to this group of the poorest of the poor can provide stability for a population unaccustomed to a secure financial present and future.

The benefits and challenges of saving:

In the cases studied, these inclusive financial institutions include housing cooperatives for the Soweto East slum dwellers and savings schemes and
networks supported through the Akiba Mashinani Trust (AMT) microfinance institution for the Muungano wa Wanavijiji (MWW) federation members. The housing cooperative model provides a community bank where individuals can safely and incrementally deposit money to be used for the down payment on new housing units. In this model, saving is an individual matter; one’s future housing depends only on his or her own ability to save: “When you are using the cooperative, it is to assist you to raise money easily, rather than being rushed to bring money now. So they started savings five years ago. Once you get some money, you save that money. So when it comes time to pay for the down payment and they want the money, we shall go there then we see your account. You have been given a house, they want 500,000. It is there. You have already contributed on your behalf” (Interview, Case 3, 1/12/13).

This model is likely to prove ineffective for the enumerated Soweto East slum dwellers currently residing either in the Langata decanting site or their shanties in anticipation of the impending demolition of their zone. According to Kibera slum dwellers, fear of the government’s next move once the housing units in Zone A are complete keeps them from saving in the cooperative banks: “I was hearing people are saying that your money once it is in the cooperative, it is non-refundable. So that’s why many people are fearing to enter into that [cooperative]…But we want a [cooperative] where when you want to move out your money that you raised can be returned back and you can do whatever you want. When people heard that it’s not refundable, people lost trust in it” (Interview, Case 1, 1/12/13). Regardless of whether or not the rumor of non-refundable deposits is true, this uncertainty about a future in an upgraded environment is individually crippling and described by many as the biggest challenge facing slum dwellers today in Kibera. Without a feeling of safety and security in their investments, many residents abandon saving for an upgraded unit altogether. Those who cannot pay the entire down payment when the time comes will be “chased” by the government, likely resulting in further dispossession of property and displacement from their home setting. Unlike a mutual finance model, in which saving for larger investments is mandatory and moderated, when the poor save alone they risk compromising self-controlled savings, are less likely to be able to access durable goods such as land and housing improvements, and lack the power of communal bargaining and negotiating.

Muungano’s model, on the other hand, functions through pooling the small daily savings of slum dwellers to slowly accrue larger lumpsums, which allow the savings groups to acquire loans for projects that improve livelihoods including housing upgrading both in situ and relocation. This group savings, or mutual finance, model allows individual slum dwellers to benefit from livelihood improvements more quickly than they would be able had they saved alone. Besides speed, their national significance and bargaining power also allows Muungano wa Wanavijiji opportunities to negotiate with the Kenyan government for title deeds and other benefits to properties owned by the government that slum dwellers are
occupying through squatting.

AMT sees group savings as a mode of increasing community solidarity and empowering slum dwellers to collectively escape the clutches of poverty and the accompanying poor living conditions. The concept is *Nguvu Yetu, Pamoja Nguvu*—“If we are together we have strength. If you are one, you are not strong” (Interview, Case 2, 1/8/13). Slum dwellers explain that the environment created through group savings resembles a large family that looks out for one another: “We have stayed together for so long, so there’s a relationship within the community... We feel so good when we have the ladies very close to us...And when we are together we feel so honored to be together...How are we going to be separated when we started in Muungano with this [toilet block]? We need to stay together” (Interview, Case 2, 1/10/13).

According to several participants, the community savings tactic has formed tight-knit groups inclusive of all ages, sexes, and ethnic identities. From the perspective of federation members, poverty cannot be eradicated without unity in the groups themselves and in the purpose of the federation. One of the requirements of members is the constant recruitment of other slum dwellers to the savings groups, to increase the unity in communities. One federation member said, “We always go door to door talking to people about savings...I think they have realized that there’s something good” (Interview, Case 3, 1/5/13). The Muungano chant Umoja—Silaha ya maskini translated as Unity—Weapon of the poor confirms that collective empowerment through savings is an effective means of escaping poverty’s entrapment.

The AMT microfinance model provides a variety of services and products targeting marginalized communities including credit for community projects, savings accounts available for deposits and withdrawals, funds for welfare and insurance, investments for enterprise, and capital for investments in loans and products from formal finance institutions. These products ensure that the quality of life of federation members is maintained through unexpected circumstances and improved when possible.
While financial security that leads to housing and related improvements is the main objective, the groups also provide social benefits for members. According to one Huruma resident, “I’ve learned how to cooperate with people, how to work together, how to save, and how to build myself...Being in a saving scheme is a very important thing because it brings people together, you associate, then you learn a lot from others” (Interview, Case 3, 1/16/13).

In Kibera, one resident mentioned the prevalence of HIV/AIDS as a reason that groups continue meeting and saving. He reasoned, “[S]ome of them are very weak. We even have some members who are HIV positive. And in some cases we try to help them. You see? So if you take her, in most of the case they’re women, and they go and they stay there alone, they will feel neglected. But if we are together, we share” (Interview, Case 2, 1/8/13).

While supporting each other financially and socially is admirable and desirable, the process does not come without its share of challenges. Daily savings, monthly investments, group meetings, and personal accountability represent a few of the many challenges associated with saving as a part of a larger group. One participant now living in a slum upgrade claimed that she enjoys all aspects of her new upgraded environment, but the daily savings requirement is a difficult standard to meet because “sometimes you go to work and you have nothing to save” (Interview, Case 5, 1/4/13). While the sacrifices of individuals and families can be great in order to contribute as little as five or ten shillings per day, the consequences for not contributing are severe. One Kambi Moto resident explained, “When you don’t pay the daily savings and your savings are down, the group will get [ahold] of your house. They will lock your house until you pay the amount that they want because we always do the auditing to see who’s down, who’s up, who’s not paying anything, so they get hold of your house until you pay the money that they want—the amount that they want in that book. That’s when you’re given back your house” (Interview, Case 5, 1/5/13). The extreme penalties for shirking the savings responsibilities keeps members committed to their goals. On an individual level, the money contributed daily helps residents to pay back home loans quicker, which, in turn, grants them ownership status of their unit and the freedom to relocate if they so desire. On a social level, this commitment benefits the entire savings community as neighbors look to neighbors for role models of sacrifice and self-control.

The process of saving:
In order to enter into the Soweto East housing cooperatives and begin the process of saving towards the down payment for a housing unit in the upgraded community, residents must only show enumeration confirmation. Individual accounts are then opened for each resident to contribute into, as he or she is able. The cooperative represents a secure holding place for residents’ money, which is governed by a board of elected representatives from the Soweto East community. Contributions towards housing, however, are not required or moderated. According to one elected representative, “They were asked to contribute willingly. Those people who want to will have
a house, a new house. If you will not be able to raise the money, then we will excuse you” (Interview, Case 2, 1/12/13). Failure to meet the requirements for a down payment on the day of sale will devastate those who could not individually save enough. Since the demolition destroyed many residents’ businesses, often these slum dwellers will not have the capital to invest in the cooperatives. A Muungano federation member criticized the cooperative process in Soweto. He speculated that the government did not “[s]tart with something that would help the community. But they want you to pay what you have in your pocket for the house, after having what? Nothing!” (Interview, Case 2, 1/10/13). Some speculate that the entire process is a scheme to drive the poor away and allow middle to high-income urban dwellers to inhabit the new development. A Zone A resident quibbled, “They knew that most of the people will be left with no income, so they knew they would not afford the houses. So they tricked us because they could have advised earlier, but they did not do that” (Interview, Case 1, 1/12/13). Even if the cooperative savings process was benevolently designed to benefit slum dwellers by setting up a mechanism to allow very low-income residents to meet their common identified aspirations of improved housing through a jointly owned and democratically controlled cooperative, this government-led initiative is proving inaccessible for the population it is meant to serve.

The Muungano wa Wanavijiji (MWW) financial model contrasts the Kibera housing cooperative system. Instead of placing the onus for housing delivery on the individual, the community-led “savings schemes” join together into a “network” to cooperatively implement and manage their own service delivery mechanisms. Working with Akiba Mashinani Trust (AMT), networks develop tools and systems that allow them to negotiate and acquire secure tenure, provision of services, housing, and improved livelihoods. MWW’s structure is both directly and indirectly tied to poverty eradication. By advocating for the right to land titles, Muungano is indirectly providing access to formal housing and a future asset for the community. Through helping savings groups establish income-generating projects and training them on building techniques, the organization directly impacts the physical futures of the population it serves.

Both the direct and indirect processes center on savings group identification or formation. Each network has a history and story to tell. The following example of group formation is from Kibera:

We wanted a permanent settlement to come out of these slums, so we decided to have some saving, daily saving. We started with one shilling. In 1999 we were the only savings members. Then later on, within 2000, we had around thirty members. So we decided to change the system, we said, instead of paying just one shilling, we will be paying whatever somebody has. And everybody got his own savings book. Then we said everybody should come with one person. So then we used to have sixty members. So we said if we have sixty and everybody
Pays ten shillings per day, we'll have 600 shillings per day. And in six days, we'll have 3,600... So we said, ok. We can have some money. Maybe we should buy a land somewhere, or maybe we should interact with some NGO to see whether the government will offer a piece of land. (Interview, Case 2, 1/8/13)

Summarizing the rest of the story, the Kibera group partnered with Pamoja Trust, an affiliate of Muungano, grew in numbers, and started investing towards acquiring property within Kibera. The government, however, would not bend their strict policy that all Kibera land should remain government-owned. With this pronouncement, many savings members became discouraged and discontinued saving. Fortunately, not long after, another NGO called Umande Trust approached the savings group with a proposal from Japan to implement a sustainable human waste disposal system in Kibera. With financial assistance from the Japanese Embassy, technical assistance from Umande Trust, and approval for the building from the City Council, the savings group constructed a two-story toilet and shower block structure with a sustainable waste recycling system that produces biogas. Clean, piped, drinking water is also available on site. The toilet block, biogas, and water source provide income for the members of the savings group. Alongside their daily saving, this income will help them acquire a piece of private land located outside Kibera for an eventual larger-scale housing project that will accommodate the group’s seventy members.

The Katani Greenfield Network is also in the process of financing a larger-scale slum upgrading project. They recently drilled a borehole at the relocation site, which will become one income-generating source for the group; they expect to sell clean water to the currently developing sites around the property. AMT is assisting this group with a loan for property purchase, but the community itself is repaying every shilling plus the interest accrued.

Anthony Mutua, regional manager with AMT, attributes the Muungano savings groups’ successes to the fact that the slum dwellers themselves are embedded within the development of each livelihood improvement project. He said, “It’s not given to them, but they are part and parcel of this slum upgrading. So they feel that it’s their home. They have done it, so nobody can deny them their rights. And they take care of what they have done because it’s theirs” (Interview, 1/8/13).

Each slum dweller may face individual daily struggles to survive and save, but in the end every Muungano project represents an inclusive and supportive community-driven process towards livelihood improvement and, ultimately, poverty eradication.

Perceptions of savings groups:
The flood of NGOs, CBOs, and individual self-help initiatives into Nairobi has, in some ways, created an environment of confusion and competition. Without coordination, many of these organizations overlap in geographic scope and purpose causing wasteful spending or compete with each other for membership while tarnishing the reputation of...
fellow organizations. Shadrack Mbaka, programs assistant for communications and media at Muungano Support Trust, explained, “Outside there are a few organization operating on the same concept that we do, serving the same people that we do. So, of course, there will be some political interference within the grassroots where communities are incited not to work with MUST or AMT because of propaganda that has been initiated by a fellow NGO” (Interview, 1/7/13).

Overcoming negative perceptions of savings groups proves to be a challenging task. Some uninvolved slum dwellers believe group saving is a con scheme set up to steal people’s money (Interview, Case 5, 1/4/13). According to Muungano members, non-saving slum residents with the individualistic slum dweller mentality cannot imagine a life apart from the daily scraping to get by that they are currently experiencing. Another skewed perception is that savings groups are only for women doing entrepreneurial activities: “[Savings groups] are good…It’s basically women who usually donate weekly money which whereby they assist somebody to put up a business like vegetables” (Interview, Case 4, 1/11/13). While women do make up a majority of the Muungano members and likely several other savings groups throughout Kenya, men are also invited and encouraged to participate. Still other slum dwellers choose not to join savings groups because of a perception of intensive time commitment during the week. In answering the question “Why are you not a part of a savings group?”, one Kibera resident said, “Time. Time. Because usually I’m [working] here all the time. When I get time it’s on the weekends” (Interview, Case 4, 1/11/13). Through seminars with communities, building personal relationships, and door-to-door solicitation, Muungano wa Wanavijiji is attempting to build rapport with the slum dwellers, clarify the time commitment of weekly meetings, and change perceptions about the purpose and process of savings groups. Growing membership allows more communities to benefit from livelihood improvements that can only be achieved through unity of slum dwellers who rise up together to fight for the right to land and decent housing.

QUESTION 2: WHAT ARE THE PERCEPTIONS OF GOVERNMENT-LED AND COMMUNITY-LED UPGRAADING PROJECTS?

Individual slum dwellers have unique preferences for upgraded housing and services. Preferences range from explicitly wanting certain processes—government-led or community-led—to expressing a desire for a specific physical design. Some interviewed slum dwellers testified that living in the slum as is meets their housing needs and that they expect to continue living there for years to come. As a Kibera resident put it, “So life is just normal and very good in Kibera” (Interview, Case 4, 1/11/13). In general, however, slum dwellers strive to progress to environments with hygienic improvements, stable homes, and security.

Despite the many different preferences for upgrading, several common themes emerged in interviews. First, nearly all slum dwellers aspired to a life with decent living conditions and safe, se-
cure housing. Generally, slum dwellers felt that they could construct a house meeting their qualifications and gradually improve their livelihoods if only the government would provide titles for the land. The government is currently pursuing a different course of action, however, and physically supplying more affordable housing units for slum dwellers. While many Nairobi residents are skeptical of the government’s methods and delivery, slum dwellers participating in community financial institutions especially prefer community-led upgrading, which allows slum dwellers to appreciate and maintain the upgrades since they have been “part and parcel” of the process. Several community advocates welcome government involvement in slum upgrading especially when the administration supports and scales-up community models.

General improved quality of life aspirations:
In order to understand slum dwellers’ general aspirations for upgrades, we will explore Kambi Moto residents’ expectations when they learned about moving into an “upgrade.” One resident said she expected indoor toilets, running water, and improved safety because sanitation and disease from dirty water presented the largest problem of life in the slums (Interview, Case 5, 1/4/13). The translator described another slum dweller’s thankfulness that Kambi Moto has met her aspirations: “She thanks God because now she can shower. She can go to the toilet. She can watch TV. She has lights. She has running water. A lot of things to be thankful for” (Interview, Case 5, 1/4/13). Kambi Moto residents are also assured that their belongings are safe within their locked doors and that fire cannot spread from one home to another. Security in the form of tenure provision is another general expectation of upgrading. Long-term land security allows residents a peace of mind wholly different from slum dwellers’ daily stresses of eviction, rent increases, or demolition. With their basic needs met, Kambi Moto residents are generally less stressed and therefore better able to cope with daily activities and meet other life goals. According to one household head, “You know, when somebody enters this house his mind grows” (Interview, Case 5, 1/4/13). He continued on about how many Kambi Moto residents became employed in better jobs after moving into Kambi Moto as their goals and ambitions increased.

These examples show that upgrading is about physical improvements and upgraded lifestyles. Many slum dwellers hope that the physical improvements will lead to greater life changes such as land ownership, better jobs, and accumulation of wealth. Upgrading, in this way, becomes a new way of life rather than simply an improved environment for continuing with a slum dweller mentality.

**Housing aspirations:**
Although a few of the participants claimed that they were satisfied living in their shanty dwelling, most who reside in the Nairobi slums have housing aspirations greater than their current living conditions. They describe life in the slums as hard, crowded, insecure, and unsanitary and the people who they live among as unemployed and dirty. The challenges, however, often
seem insurmountable. Several interviewed residents endure long distance marriages and relationships with their children. While their families reside in the rural areas because affordable accommodations that qualify in terms of size, safety, and quality cannot be found in the city, they struggle to save in hopes that one day, with a little good fortune and God’s blessings, their families can rejoin them in a better environment. In some cases, slum upgrades will provide the desirable conditions. The older generation seems to idealize life in a slum upgrade and hope that when they die they can leave the upgrade as an asset for their children who can progress to even better conditions. Most of the older slum dwellers came to the city from the rural areas where their families farmed the land and likely lived in carefully constructed homes. Life on a tiny plot in a shoddily constructed home is a downgrade from the rural area, but jobs and educational opportunities only available in the city pushed them to relocate. They hope that their children can surpass them in opportunities and live comfortable lives in an upgrade and beyond. Many others dream about climbing the property ladder from a slum to an upgrade to an apartment in the city or a rural plot with surrounding farmland. A member saving for relocation to Greenfield said, “Well, you know, we are in the world to look for wealth. Then when you go [to the upgrade] and you get another opportunity better than where you have gone, you will also have to shift. You have no choice other than to go to that better place” (Interview, Case 3, 1/16/13). Ownership is another common dream. Escape from the burden of escalating rent payments due each month, jerry-rigged electricity, and absent landlord tycoons can release residents from housing stress and allow them ownership of a physical asset. One resident lamented, “I don’t own anything here. I’m renting out a house. I don’t own anything” (Interview, Case 3, 1/5/13). By moving to the Greenfield site, she envisions acquiring an individual title deed, a piece of paper that finally proves she has a “place of her own.”

When asked to describe their ideal “dream home”, slum dwellers spoke about design and layout, amenities available, geographic location, cost, and the construction process. One resident said his dream home would depend on the size of the plot he acquired. If it was big, he would construct a bungalow, but it was small, a two-story maisonette would do (Interview, Case 4, 1/11/13). The translator relayed another resident’s aspirations: “His dream, if he gets out of Kibera, is maybe to get a two-bedroom house where there is a toilet within the house. At least there’s a kitchen, because he has a family. So getting a two-bedroom will be better because now where he stays…it’s just a single room that they’ve partitioned with a cloth” (Interview, Case 4, 1/11/13). The dream homes described were rarely extravagant, usually described as “self-contained” with just a couple of bedrooms. Almost always, however, residents’ dreams relied on if they could acquire property from the government. The prime land in Nairobi is mostly government-owned, much of it used by squatters for homes. If the government would make the land available for purchase or give it away freely, many slum
dwellers would gradually and naturally upgrade their homes. Fear of demolition and poverty, however, partially induced from high rents, prevents them from constructing decent housing.

**Perceptions of housing provision provided by the government:**
Unfortunately, the housing market in Kenya does not provide enough affordable options for slum dwellers desiring to transition out of the slums to their dream home or even a stepping-stone property. The Kenyan government has attempted solutions to the affordable housing shortages with few success stories. The current KENSUP initiative in Kibera represents the most recent and largest Kenyan government-initiated and led slum upgrading project to date. Current residents of the Kibera slum have developed poignant conceptions of the project. Due to its nature as a high profile project, other Nairobi residents both residing inside and outside the slums maintain ideas about the process’s successes and failures and the projected imminent outcomes.

In terms of process, the KENSUP project essentially represents a case of “You guys sit back, wait, and we do the upgrading for you. Once it is finished, then you come back and inhabit your new housing” (Interview, Mathenge, 1/7/13). The approach is a typical top-down system of housing provision. Despite having community-focused aspects such as the Settlements Executive Committee (SEC) comprised of different stakeholders in Soweto East, the process was anything but community-led. In other words, “It’s like saying there is the goal and the ball is here. If you want to score, you must step on the grasses and the grasses are the community” (Interview, Case 1, 1/12/13). A SEC member divulged that the government did not involve the community as much as it could have. Even when SEC members tried to gather community perspectives and share them with the government and UN-HABITAT, their ideas were not implemented:

When the two committees meet, the government decides and swallows our committee without their knowledge. These people like me who understand it have seen the agreement that they broke. Because when they go [to the meetings] they give [SEC members] 100 or 1000 shillings so that we can listen to what they’re talking of and we agree to sign. So that when all the [SEC] speeches are said, whatever the government has planned is what the site of our community will accept. Due to that, you know our people will suffer later because of this. And SEC are given the promises of “We will cater for your expenses in the housing area. We will finance this with this. We take you on a trip to Mombasa. We do this and this.” So that they are swallowed without minding with the people who are settling here. (Interview, Case 1, 1/12/13)

Although all of the government’s and UN-HABITAT’s KENSUP reports boast of community empowerment and engagement, residents tell a drastically different story. This divergence of conceptions is a common theme in the Soweto East project—not only with government officials’ words against the slum dwellers but also with competing perspectives from slum dwellers as well.
as outsiders’ perceptions of the project based on media portrayals and gossiped stories.

The following section describes the different perceptions of the current physical conditions in the Langata decanting site and prospects for relocation back to the upgraded units. One current resident in the site described how his living conditions in the decanting site are far better than “the other side” where his shack’s walls were wearing away and the muddy open sewers out his front door caused rampant disease. He proclaimed, “But, in fact, since I came in this place, I’ve never been sick, but those places, initially where we were, people were getting sick with stomach problems, or the environment was not good and even security matters. You know this place is somehow secure, although it’s not 100 percent. But it’s more better than the other side” (Interview, Case 1, 1/12/13). He continued to describe how he and his neighbors are more than satisfied with their living conditions, despite the minor problems like the shortage of water into the units. The issue, from his point of view, is not the housing itself but the disregard for helping slum dwellers to upgrade their economic livelihoods. Without stable incomes, raising the money to pay rent while saving for a unit in the upgraded Soweto East is nearly impossible. In typical Kenyan fashion, the resident used a metaphor to describe the situation: “You’ve given me a car and I don’t have a job. How will I put fuel in it?...How will I do it’s service? It needs a lot of preparation. It needs some planning of how you’ll be maintaining this car” (Interview, Case 1, 1/12/13). In many cases, maintaining the “car” has proved too difficult causing slum dwellers to leave the decanting site. One resident of Zone B who has yet to have his shack demolished, said, “Listen, I was there. I saw many people suffering. Lots of the people from my home area...left, and they went home. There’s no job and in the house you have to pay electricity. You have to buy water. There’s no job and in the house you have to pay electricity. You have to buy water. There’s nothing free there, so why should you go and live in an area where you suffer a lot?” (Interview, Case 2, 1/10/13).

With a smaller number of Zone A residents inhabiting the units due to a lack of financial resources, the vacant units must be occupied by other people. While one hears rumors of inauthentic residents living in the decanting site, the government makes sure that proof is hard to find. Ministry of Housing employees guaranteed that the process of rent collection ensured only people with identification cards showing they came from Zone A reside in the units (site visit to the Langata Decanting Site with Ministry of Housing staff, 1/17/13). The decanting site participant provided contradictory claims about the process: “We have got people who came in through back doors. They were brought through back doors. You know, corruption. In fact many of those cars you are seeing there, some of them didn’t come from Soweto. They come with corruption. Money can talk. Money can say anything. That’s why I was telling you anything also can happen to those houses that are being built on the other side. If you have more money, then you’ll get the house” (Interview, Case 1, 1/12/13). This participant was not the only one through the series of interviews to use the term “corruption” or...
the concept in general to describe the KENSUP Kibera project. The misinformation or lack of transparency in the project has many wondering what the motives of the government really are: “You know, the government of Kenya today it tells you this, tomorrow it tells you this. So we are not sure on what will happen exactly. Even saving for that cooperative houses, there is no clear information that will enable you to say that surely this one is something that is really open to [slum dwellers]” (Interview, Case 1, 1/12/13). Many slum dwellers and other Nairobi residents seem to agree that the original conception and procedural design of the decanting site and upgrade were overall positive, but corruption infused during implementation has perverted the project’s intentions. A slum dweller living near Huruma said, “In Kibera, I think the design was good but only if the slum dwellers are the ones who will benefit. Because sometimes they bring people from another side, people who have never even lived in the slums. Maybe they are the ones who are benefiting. And the slum dwellers themselves, maybe they are thrown out” (Interview, Case 3, 1/16/13). One Kibera resident speculated that in the end the upgrade might be filled along ethnic lines based on government official’s ethnic identities: “Most of the people who are there, the Kikuyus and Luos, it’s not that they have money and they are saving towards the project, it is only because of the government officials, top people in the government who influence them” (Interview, Case 4, 1/11/13).

Although the government-led project receives criticism from many angles, Kenyan optimists see a brighter future for Nairobi through the upgrading process: “It’s real nice. So when people like you come here to visit, they see the place is very smart, is very clean” (Interview, Case 3, 1/16/13). If the project succeeds as planned, the eyesore of unplanned tin roof structures and the hazards of houses near the railroad and open sewers will be eliminated. Some slum dwellers even like the idea of high-rise accommodations because it houses more people than two-story masionettes such as Kambi Moto (Interview, Case 3, 1/16/13). A taxi driver described the Kibera project as a good thing with a possibility to succeed unless the “mushrooming effect” happened—eradicating one slum only to create another somewhere else (Interview, 1/6/13).

The “mushrooming effect” and the message of the car metaphor (that housing cannot be the first and only step toward poverty and slum eradication) were reiterated over and over again by slum dwellers and other Nairobi residents. They postulated that the government simply providing housing is not the answer. If the housing is not accessible for the poorest of the poor, poverty will only continue to be redistributed throughout the city as one slum is demolished and another is formed. Reviving the economic sector in Kenya through delivering better education and access to jobs is the only way to eradicate the presence of slums. A Nairobi resident who recently made it out of the slums into middle-class living offered a solution:

If our government can have an economic boost plan so that even
their housing from becoming vertical slums like those previously mentioned, which exist in Huruma? Perceptions of housing provision championed by the community: While the government has the resources to complete large-scale projects, they are not the only institution providing slum upgrading. Muungano wa Wanavijiji (MWW) is one of the key organizations in Kenya recognized by the national government but championing community-led solutions for slum dwellers. Although this research focused on Kambi Moto and the Katani Greenfield projects, Muungano is currently involved in several others across Kenya. The projects involve more than simply housing development. Secure tenure, community enumeration and planning, and access to services are other aspects of the community-driven developments.

The most well-known and researched MWW project is Kambi Moto. Even a few residents outside Huruma had heard of the project. In response to a question regarding his thoughts on attracting other people to even bring services to the area: "Cause even just living in a better house you will now start thinking about the money and time to spend on keeping the unit clean and unclogged. When all other expenses are paid, will these residents really have the time and money to spend on keeping their toilets clean and unclogged, painting the walls, filling the cracks, and other general maintenance to keep their home as we upgrade, let these people do something that will bring them in the services," (Interview, Simiyu, 1/8/13). It is difficult to prove which methods of development are correct because slums present a very complex problem, termed "wicked" in planning contexts. For example, slum dwellers often cannot access jobs because they do not have permanent addresses, but when given addresses through slum upgrading often the first response is to take the easy money-making route and rent the unit while remaining in the slums for a cheaper cost of living and pocketing the extra cash. When upgrading schemes take these actions into consideration and require residents to inhabit the units, do livelihoods really improve? Even with a stable job, remember the opposite is true. Economic improvement is the second step after housing. The feeling that they are living a decent life, not the other way around. Slum upgrading gives residents security in their residence and the feeling that they are living a decent life. He posited, “Cause even just living in a better house you will now start thinking about the money and time to spend on keeping the unit clean and unclogged. When all other expenses are paid, will these residents really have the money and time to spend on keeping their toilets clean and unclogged, painting the walls, filling the cracks, and other general maintenance to keep their home clean?" (Interview, 1/14/13)

According to one Muungano staff member the opposite is true. Economic improvement is the second step after housing, not the other way around. Slum upgrading gives residents security in their residence and the feeling that they are living a decent life. He posited, “Cause even just living in a better house you will now start thinking about the money and time to spend on keeping the unit clean and unclogged. When all other expenses are paid, will these residents really have the money and time to spend on keeping their toilets clean and unclogged, painting the walls, filling the cracks, and other general maintenance to keep their home clean?" (Interview, 1/14/13)
Kambi Moto, a resident in the decanting site said, “In fact, I thought it was good when they invested directly to the local citizen so that he improves his housing by his own or her own...The way they did at Huruma, you see, their space up to now nobody’s complaining. Nobody’s complaining. But here, everybody’s complaining” (Interview, Case 1, 1/12/13). Few can complain when they have been part of the process from the very conception. It is Muungano’s vision “to be a well informed community that is able to fully participate in development...” (“Muungano wa Wanavijiji,” n.d.). MWW distances themselves from the organizations that perpetuate the “NGO mentality” of simply giving away resources to communities. As Anthony Mutua of the financial arm, Akiba Mashinani Trust, alleged, “You should be able to sustain yourself by the little money that you have” (Interview, 1/8/13). Genuine slum dweller participation begins at that early stage of saving and continues through the completion of loan payments several years later. Mutua continued:

I can say that savings is the best vehicle for slum upgrading because one of the things is that the slum people own the process. They feel that they are part and parcel of this process. “It’s not given to us, but we are part and parcel of this slum upgrading.” So they feel that it’s their home. “We have done it, so nobody can deny us our rights.” And they take care of what they have done because it’s theirs. But if it comes the other way around whereby they are done construction just to get it, they won’t feel it. For instance I’ve seen projects whereby an NGO comes in and builds a project for them and tests if they maintain. They won’t maintain. But if they are painfully set on that project, they feel it. It’s part and parcel of them. That’s what keeps them good—solidarity together. You don’t want to go, you don’t want to be out of the group because you’re parcel and part of it. You share something. You have contributed something. So it keeps them together. (Interview, 1/8/13)

The concept of solidarity was repeated in many conversations. The solidarity starts when community’s come together to begin saving for improvements and become intertwined in the upgrading process. It continues when the community advocates for itself. Edwin Simiyu, program officer of MuST, explained, “Kambi Moto people had to approach the government and say, ‘We have been living on this land as squatters. It’s high time you give us this land, and we can be able to develop it ourselves. We have the capacity to do it.’ So that’s a good spirit and you can never kill it because you have to encourage the communities to get to that level” (Interview, 1/8/13). From that point, they started saving, designing the housing based on their own aspirations, and constructing the units with their own two hands: “They feel proud that actually they have walked through that state, moving from that shanty to this house. So to them now that is what they have been fighting for and eventually have got there” (Interview, Simiyu, 1/8/13).

The backbreaking labor to construct Kambi Moto was completed by the
residents themselves. Old women explained how they constructed the concrete lattice pieces that eventually made up the ceiling of each floor. They proudly showed off their units and explained what each floor was used for, taking pride in exhibiting their accomplishment to a guest. Many units displayed painted walls, tiled floors, and carefully arranged furniture, representing the care that each resident took in maintaining their home. Living in the space does not come without daily sacrifice, but none of the participants from Case 5 said they would ever return to life in the slums. One participant stated, “It’s like going back to the devil! I will die if I was told to go back to the slums” (Interview, Case 5, 1/4/13). The closeness of the savings community along with the sweat and blood poured into the homes keeps Muungano projects viable places to live with lifelong residents.

Although the project receives overwhelming praise from the community as well as onlooking researchers, it is not without its faults. The construction process is slow since the residents themselves are responsible for building. One resident explained that unlike having a construction crew complete the project in a few months, the process is more gradual. She said, “After the kids are back to school, they can go back to work. As you can see, there’s some people back to work already. But for now, they’re on the process of taking kids back to school, then maybe next week they will start on construction” (Interview, Case 3, 1/16/13). Also, since the units are completed incrementally, the site as a whole will likely never have a polished and completed look. Unlike top-down upgrading schemes, the community is a substantially more involved in Muungano projects, but that unfortunately does not mean that all processes are transparent and apolitical. Rather, many Kambi Moto residents reported that community politics enters into projects and makes housing delivery about who you know not how much you have saved. Overall, however, the community-led upgrading projects reflect a higher level of community control and accountability as well as a greater sense of pride and solidarity.

Being a relocation upgrading project currently in its beginning stages, residents and MWW staff members have only preliminary perceptions of the Katani Greenfield project. In many ways it is similar to Kambi Moto, but the community is less directly involved since construction will be contracted out and the site is too far away for around the clock supervision. Prospective residents seem unconcerned, however, with the change in construction tactics. As one resident said, “All the management is done by community. We have a project team… So they’ll set and they’ll be the one to give the contract to the contractor. They are the ones who are supposed to supervise. So they know each and every coin that will be used in that project. So it’s a community project” (Interview, Case 3, 1/16/13). Residents trust the teams to do their preliminary work to make the Katani site an ideal living situation. An older prospective resident explained how she had faith in the design team that the architecture would be fitting: “Yes, we trust them. That’s why we give them the work to do” (Interview, Case 3, 1/16/13). Since
the site is located further away from the city center in a developing area, it will provide plenty of peace and quiet—an aspect that is desirable for the older generation but rather inconvenient for the younger ones.

MWW staff talked about the many benefits of undertaking greenfield projects. The process is easier and quicker because the land need only be purchased instead of painstakingly bargained for over a long period of time. Also, the greenfield sites will be composed completely of federation members who have saved for these projects. Unlike Kambi Moto, in which all residents located on the site were entitled to provision in the in situ upgrading, this composition gives residents the advantage of being completely on the same page with one another in terms of commitment to the project and social understanding of one another. Although logistically easier, the Katani Greenfield project presents other challenges for federation members. The cost of the land, the disruption of social networks, and the loss of a customer base in local businesses are only a few of the mentioned challenges. Perceptions of the relocation aspects of the Katani Greenfield project will be discussed in a later section.

The need for a different form of government involvement:
Clearly, most resident perspectives reveal a pervasive skepticism of government-led initiatives and an overwhelming support for community-driven processes. Several residents expressed that the government’s role in slum upgrading should be different than supplying housing, as is it doing in the KENSUP project. Passively waiting for government handouts and reliance on the government to complete projects has not and will not bring “development” for Nairobi slum dwellers. The solution, instead, is to form advocacy groups like Muungano wa Wanavijiji (MWW) that will fight for policy change at the government level (Interview, Case 3, 1/5/13). A current campaign in Kenya is for slum dwellers to “take back the land” by negotiating for equitable land reform fifty years after the declaration of their independence. The country’s poor have not experienced “independence” as the freedom from oppressive systems—“There is not fifty years of independence. There is fifty years of poverty!” (Interview, Case 2, 1/10/13). Because landlessness is a multi-generational problem that perpetuates the cycle of poverty, the 2013 Jubilee campaign in Kenya advocates for the government to write land policies that allow slum dwellers the opportunity to overcome the extreme inequality perpetuated by not owning the land they inhabit. Playing off the Biblical concept of Jubilee, which allowed generational cycles of poverty to be broken every 49 years with the release of slaves and debts remitted, the Kenyan Jubilee would release the land to the poor and “turn millions of squatters into secure, confident and dignified home owners” (“Holy Year of the Jubilee,” 2013). According to one resident, if the government gives slum dwellers title deeds for the land they inhabit, communities will have the incentive to upgrade (Interview, Case 3, 1/16/13). Another resident offered that if the government provided titles and a compulsory architectural plan for residents to follow, each slum dweller could incremen-
members cannot access financing. Eventually, if microfinance continues to dominate banking, the government must regulate formal banks to keep Kenyan’s economy alive.

From the housing delivery perspective, Muungano Support Trust staff explained that community involvement in all processes of saving, logistics, enumeration, data collection, and slum upgrading design is essential for project sustainability. They concede, however, that entirely community-led projects do not help as many people because of their inability to finance and construct larger-scale projects. Shadrack Mbaka alleged that the government’s involvement is necessary for “scaling-up” slum upgrading: “What we are asking for is partnership in whatever we are doing. We do the social, we do the modeling, and the private sector and government can come in and upscale on what we have so that it can be of benefit the majority” (Interview, 1/7/13). In the community partnerships that MWW is calling for, the government would simply adopt what the community has prepared, “so it’s a meeting where the

tally and gradually improve his or her housing while still conforming to certain government building standards. Slum upgrading, then, would be a community endeavor to eliminate the slums and improve living conditions (Interview, Case 1, 1/12/13). In this way the solution would be advantageous for both parties, as the government would benefit from a beautified landscape and an increased tax base while slum dwellers would profit from the minimization of displacement and economic and social disruption.

Although MWW members touted the ability of slum dwellers to help themselves if only the government would institute complementary policies, residents not participating in groups saving for housing viewed the government’s role differently. One non-saving Kibera resident said, “If the government can just step in and help in building the houses it will be fine” (Interview, Case 4, 1/11/13). Another hoped that the “existing government can take that initiative and give out money to improve the houses” (Interview, Case 4, 1/11/13). These perceptions of the role of the Kenyan government demonstrate the engrained, pervasive perspective of many slum dwellers that the poor are helpless, passive creatures unable to contribute towards their own livelihood improvement.

Alternatively, Anthony Mutua of Aki ba Mashinani Trust sees the poor as active agents in policy change at the government level. He thinks that through extensive participation in community-oriented microfinance institutions, the poor can force the government to regulate the extremely high interest rates of formal financial institutions. If microfinance continues to gain depositors and the banks continue to lose them, they will be forced to change lending policies to remain viable: “We’re using the community to influence the policy-making within the government. Because the government cannot like the saving that we’re doing—that we want to create a million banks. So we can influence the government to lower their interest rates” (Interview, 1/8/12). Lending at twenty percent interest, the Kenyan banks are facing a crisis since community members cannot access financing.
government is coming in, but the community has control of the project—a mixture of a top-down approach and bottom-up approach” (Interview, Simiyu, 1/8/13). The hybrid nature of these projects takes the best of community processes and pairs them with the government’s ability to “achieve scale very, very fast” while avoiding technically difficult issues of the nature of land and financial models (Interview, Mathenge, 1/7/12). This model may also be a way to achieve a blending of the formal and informal—granting legitimacy to community upgrading models.

**QUESTION 3: HOW DOES PARTICIPATION IN A SAVINGS SCHEME INFLUENCE PREFERENCES FOR IN SITU SLUM UPGRADING OR RELOCATION?**

In Nairobi case studies, resident preferences for location of upgrading seem to converge or diverge depending on slum dwellers’ participation or non-participation in a cooperative savings scheme. The following analysis section explores these trends using groupings of direct quotes from slum dweller interviews. Similar outlooks from participants in Muungano savings groups on the positive opportunity that relocation presents versus more negative perceptions of resettlement from slum dwellers without the support from a savings scheme suggest that being a part of a group that relocates together directly affects perceptions related to the location of upgrading.

**General preferences for upgrading:** Individual slum dwellers have unique preferences for upgraded housing and services, but many of the preferences fall under larger thematic categories. **Table 2** captures these themes as they relate to either in situ or relocation preferences.

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<tr>
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<th><strong>In Situ Upgrading</strong></th>
<th><strong>Relocation</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Rationale</strong></td>
<td>Minimal disruption of social and economic networks; Prime locations near or accessible to the city center</td>
<td>More space to accommodate upgrading services and housing; Less negotiation with the state for prime real estate</td>
</tr>
<tr>
<td><strong>Ease of development</strong></td>
<td>Difficult—government oversight and negotiations at all stages; accommodate rights of all squatters on the land needed for upgrading</td>
<td>Easy—less bureaucracy; accommodate any resident</td>
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<td><strong>Tenure</strong></td>
<td>Longer process involving negotiations for title deed transfers</td>
<td>Quicker process involving purchasing land outright</td>
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<td><strong>Hardships</strong></td>
<td>Noise and congestion of surrounding slums</td>
<td>Further distance from services, amenities, and the city center; adjusting to new location; leaving “home” and its connected memories; adjusting to new climate</td>
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<td><strong>Process</strong></td>
<td>Negotiate for land, move people living there into neighboring homes or site, demolish structures on upgrading site, build new structures and connect to services, inhabit upgrading</td>
<td>Purchase land, connect to services, construct physical structures, inhabit upgrading</td>
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A similar response included, “I am used to the people and environment here. So going far away, maybe you can pick up [your business], but maybe it will take time” (Interview, Case 3, 1/16/13). Leaving a loyal customer base for an uncertain future business was a repeated concern. Additionally, although congestion in the slums is a widely heard complaint, for some slum dwellers the noise is an attractive aspect. A resident slated for the Greenfield site expressed concern for the change. She ranted, “I can’t go where it’s so quiet” (Case 3, 1/16/13). She claimed the younger slum dwellers are attracted to fast-paced lives in the slums. Both young and old mentioned that having a concentration of close-knit friends and family living in the slums made the prospect of relocating undesirable. While remaining in the same location may be preferable, slum dwellers understand the challenges associated with negotiating for secure tenure on government-owned property. Site conditions and the current government administration and practices can lengthen processes or even prohibit...
in situ upgrading. In most in situ projects, a spillover group accumulates of slum dwellers whose houses were demolished to make space for the upgrading but who cannot be accommodated within the project due to a limited number of units available. The spillover Kambi Moto group will be relocated to the Katani Greenfield site. These slum dwellers, like others, acknowledge the challenging situation and admit that voluntary relocation can be a positive alternative option even if it does not represent their first choice. Kibera residents understand that the government land they squat on is prime real estate, too valuable for the government to willingly release to slum dwellers without revised legislation or major fights. A conversation with a Kibera resident proceeded as follows: “When I get somewhere to build my house in Kibera, I will do. But in Kibera I know it’s not easy to get the piece of land to build your land. It is not easy... When I have money for development, I cannot stay [in Kibera] because I need my life and my family, that would change.” “So if you get enough money you will just relocate to a good place?” “Yes” (Interview, Case 4, 1/11/13). Another Kibera resident said, “This place is more marketable but because it’s government-owned, we don’t know whether the government can give us a plot. If we get somewhere else we can also go and maybe we start a new life as far as it is our home” (Interview, Case 2, 1/8/13). The translator interpreted a later portion of this interview: “They go and purchase somewhere else rather than Kibera because here they have no potential. If they were given the chance to purchase within, they can be very happy about it...If the government agrees that they buy the piece of land and themselves construct, not the government but themselves they construct, they can be very happy about it. But that chance is not there. Even if they construct, the government comes and they demolish it” (Interview, Case 2, 1/8/13). Kibera is not the only slum with the challenge of being located on government land. Huruma land is owned by the Nairobi City Council. Although the council agreed to give a parcel of land for the construction of Kambi Moto, negotiations were lengthy and strained. Still, “If the government can agree to release land for the informal settlement, some of the community living in those informal settlements will get space and they can upgrade like Kambi Moto. The spillover is easier to be allocated. Those who will not be accommodated in that settlement is easier than to relocate all the community. So it is good the upgrading and the relocation for those who will not be accommodated in that settlement” (Interview, Case 3, 1/16/13). As this resident postulated, relocation can provide a viable second living alternative for the population unable to be accommodated in slum upgrading.

Preferences for relocation as a primary alternative to slum dwelling: The participants who expressed relocation to Greenfield or elsewhere in Kenya as their primary preference for upgrading gave various reasons for their choice. Several recurring themes included the opportunity for increased exposure and mind broadening experiences, a setting without the congestion of surrounding slums, and the positive benefits of change. Table 3 summarizes these themes:
Residents anticipating relocation acknowledge that the move will be challenging in many ways, but most choose not to dwell on the situation’s downsides. Instead, they anticipate the positive aspects of moving and choose to take a leap of faith. One resident testified, “My relocation will be a challenge, but I trust God will direct me” (Interview, Case 3, 1/16/13). A chance at a life distinctly different from that in the slums is worth the struggle. Other residents supposed that relocation would not dramatically alter their lifestyles: “She’ll go there, pick up her business, go on with her business, pick up new friends, and life goes on” (Interview, Case 3, 1/16/13). Whether a monumental or modest change, removing oneself from the slums will mean transitioning from the known to the unknown. In the Katani Greenfield case, residents are assuming that development, including a commuter railroad and a highway to the city center, municipal services like police and fire, and other housing developments will be constructed and grow up around the upgrading they are planning to build. While Nairobi’s rapidly expanding population will likely invade Machakos County soon, the prospective residents are dealing with variables of uncertainty. One Katani Greenfield member said, “[W]e are very lucky because our president recently opened a highway lane from Syokimau. Syokimau is just next to Katani. That will be operating Syokimau to town. As you see now, that one will reduce traffic jam...[T]he problem is the cost. We

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<th>Increased Exposure and Mind Broadening</th>
<th>Decongestion</th>
<th>Change</th>
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<td>“So when we are changing our ideas, our minds, our zest for thinking, it’s empowering for communities.” (Case 2, 1/10/13)</td>
<td>“It’s a good life. Not congested. Even the environment will be good because we have more space.” (Case 3, 1/16/13)</td>
<td>“You know, everybody likes, everybody in the world likes change. Even if you find an old man, old woman, a child likes a change. So for us, by the time we are making or contributing some money to buy our land for better settlement we needed a change.” (Case 2, 1/8/13)</td>
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<td>“It is also good when you are exposed, you expose yourself to another place, so if you can stay there for awhile then you move to another place you even or even you buy a plot somewhere else whereby by the time you are retiring from job, you just go to your place where you can be resting.” (Case 4, 1/11/13)</td>
<td>“Yeah, it’s the best because there are not many people [in the Greenfield]. There are no noises.” (Case 3, 1/16/13)</td>
<td>“The environment [at Greenfield] is self-conducive. And then a change is better. You know it’s good sometimes to change... When you go to another place you can develop further.” (Case 3, 1/16/13)</td>
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<td>“You know, when somebody enters this [upgraded] house, his mind grows” (Case 5, 1/4/13)</td>
<td>“So he’s basically saying that moving out will be better because now that the place is congested it is very easy to contact even diseases, so health wise he is going to benefit if he moves out.” (Case 4, 1/11/13)</td>
<td>“. . . we are used to staying in this area. When you move, you change your mind to another area and you change your idea of living in a slum. That’s an advantage.” (Case 3, 1/16/13)</td>
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and cooperate to meet common goals. Whether in situ upgrading or relocation, remaining together as a cohesive group is essential. One federation member saving for eventual relocation to a plot outside of Kibera raved about the relationships of members in his savings scheme and the support they provide for one another. If in situ upgrading in Kibera never comes to fruition, then his Kibera group will relocate elsewhere and build new lives together. The translator interpreted, “So he is saying…they have stayed together for long...so there’s a relationship within the community. So one of the things they’re preferring, rather than to go and be separated by the government, they are planning to do a project together, like this project, that will bind them together, that will keep their relationship together. And if they want, they are relocated” (Interview, Case 2, 1/10/13).

Members’ “we are all in this together” attitude helps them to recognize the new reality of relocation, adapt their expectations, and deal with the basic fundamentals of moving as a cohesive support system. One conversation with a slum dweller connected his perception with transportation costs to the city center and the market were mentioned as possible financial hardships after relocation. Matatus from slums around the city center to town are inexpensive and frequent, but little is known about the routes and fares from Katani. Additionally, stalls with raw vegetables and fruits or prepared meals are common in the slums, but likely absent until more development transpires around Greenfield. Residents will have to adjust to the new life and sacrifice time and energy to do errands that were normally convenient in the slums. When asked, “Will it be worth it?” one prospective resident summed up the feelings of those saving for the Katani Greenfield, “Yeah, it will be. It will. Because the blessings go on” (Case 3, 1/5/13).

Participation in a savings scheme as a key variable for determining views of relocation: “Relocation” can be an agitating word for many slum dwellers as it is often associated with forced evictions and redistributing blight to the periphery of cities. The type of relocation referenced here refers to voluntary relocation—a system much more well-received by slum dwellers. For slum dwellers currently participating in savings schemes for housing, relocation means a community-led process resulting in one group’s resettlement to a different geographical area. For those in Case 4, Kibera slum dwellers not saving for housing upgrades, relocation is an individual decision to move out of the slums.

Recurring positive attitudes about relocation from members of savings schemes and quotes about the benefits of moving as a unit reveal that participation in group savings toward upgrading impacts views of relocation. Being a part of a financial institution like Muungano wa Wanavijiji brings the poor together for a purpose. Through daily savings collected by a member of the auditing team and weekly meetings to discuss savings activity and team duties, members develop friendship bonds with one another and build each other up with hope for a better future. They help each other in times of need and cooperate to meet common goals. Whether in situ upgrading or relocation, remaining together as a cohesive group is essential. One federation member saving for eventual relocation to a plot outside of Kibera raved about the relationships of members in his savings scheme and the support they provide for one another. If in situ upgrading in Kibera never comes to fruition, then his Kibera group will relocate elsewhere and build new lives together. The translator interpreted, “So he is saying...they have stayed together for long...so there’s a relationship within the community. So one of the things they’re preferring, rather than to go and be separated by the government, they are planning to do a project together, like this project, that will bind them together, that will keep their relationship together. And if they want, they are relocated” (Interview, Case 2, 1/10/13).

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While other types of group supports could offer similar benefits to the solidarity produced through participation in a savings scheme, the daily sacrifice offered by participants as payment for membership may result in a unique type of bonding that facilitates easier transitions to new environments. Further research is needed to confirm this hypothesis. At this point, the analysis of personal interview confirms that unity is a weapon of the poor, a way out of the "slum mentality", and a ticket to a better life supported by friends.

The slum dwellers without housing support groups, those who individually save for their own livelihood improvements, may have intensified challenges when relocating. In many ways, without group advocacy and a support system willing to leave the slums, slum dwellers will have limited options for relocating. First of all, finding and purchasing a viable land or locating a house or apartment within an affordable range can prove difficult for individuals. A translator relayed a Kibera slum dweller’s fears of relocation: “For him, the only challenge he sees is finding a place because it also takes time to get a better place where you can settle. So he doesn’t bother whether he will miss those people, the neighbors, but he is more concerned with moving with the family alone” (Interview, Case 4, 1/11/13). Additionally, moving to a location a distance from friends can mean loneliness or losing a consistent customer base for small businesses. According to another translation, “So he thinks there will be a problem if he moves from that place because of the social life that he’s used to. He has friends who he’s well connected with, as compared to when he moves out of Kibera whereby he has to start a new life and just start making new friends. So he sees that as a challenge” (Interview, Case 2, 1/8/13). The thought of beginning a new life alone can make transitioning more difficult or even dissuade these non-savers from leaving the slums and trap them in a life of poverty and constant struggle for survival.
THIS SECTION SUGGESTS RECOMMENDATIONS BASED ON THE ANALYSIS OF INTERVIEWS. THE TARGET AUDIENCE INCLUDES KENYA’S NEWLY DEVOLVED GOVERNMENT, MUUNGANO WA WANAVIJJI, AND DEVELOPED COUNTRIES FACING HOUSING DILEMMAS.
Pulling it Together: Lessons Learned for the Kenyan Context

Government lessons:
The Kenyan people, having recently elected a new president and adopted a revised constitution, face an uncertain future. How will the devolution of power from the central government to the counties affect resource allocation for affordable housing construction? Will President Kenyatta favor pro-poor policies? Some Nairobi residents admit that the future is unclear regardless of the allocation of power or the administration in office: “For the poor, nothing is expected from the state” (“What Possibly a Kenyatta Government Holds for the People Settlements,” 2013). Years of governmental neglect has taught the poor to rely not on the state for support but on themselves individually and as groups, “leveraging social capital and ingenuity to stretch their meager incomes” (2013). This critical time in Kenya’s history may determine if the poor will continue to be abandoned by the government or rise to a higher priority.

LESSON 1: The government in the devolved system should prioritize slum upgrading in partnership with grassroots savings groups. This research is being disseminated at an opportune time for slum dwellers in Kenya. As new county governments are assembled and five-year housing plans submitted under Kenyatta’s manifesto, new ideas regarding housing provision have a chance to percolate into the mix of policies. Kenyatta’s party guaranteed decent housing for all Kenyans by 2020, but for their promises to align with reality, the county governments must effectively partner with organizations that have familiarity housing and relocating Kenya’s low-income populations. While experience has taught Kenyans to regard the political aspirants’ promises as only fleeting gestures to win votes, some citizens believe devolution could be the key to eradicating the slums as economic opportunities and development in counties draw residents back to their villages or to new locations outside Nairobi. If these intuitions are correct, this research’s conclusions about relocation will be especially helpful. Cohesive groups that relocate together to a new county may more easily adapt to the new environment than individuals who move alone. A supportive community will discourage residents from moving back to the slums and the connected lifestyle of poverty. Encouraging savings group formation and supporting the work of Muungano wa Wanavijiji and similar community-based organizations could be a first step toward creating a Kenya without slums.

As Muungano wa Wanavijiji has been advocating for, the government should develop models of genuine partnership, a hybrid approach to slum upgrading, in order to effectively model solutions for future development during the early years of devolution. If the new government can capture the ingenuity and collaboration of the poor and supplement it with new and strengthened pro-poor policies and financial resources toward projects, Kenya’s future housing endeavors will succeed. The devolution provides a perfect opportunity for the formal and informal sectors to coalesce, offering a promising source for “scaling up” community-based structures and systems. The government’s
recent adaptation of its regulations to allow for “special planning area” designations for slum upgrading, which facilitates the adjustment of conventional planning standards and the adoption of a “more appropriate” building code, shows movement in the right direction. The state of exception mitigates problems associated with the “filtering up” dilemma in Kenya where higher income populations snatch up redeveloped units after project completion (S. & W., 2010). Additional legislation and adaptations can lift restrictive regulations and allow for more creative, alternative solutions for affordable housing. Although collaborative strategies can be challenging in many ways, the efforts will broaden the scope of housing possibilities, eliminate duplicate projects and wasteful spending, and allow for more accountability and evaluation so that successful projects can be effectively replicated.

**LESSON 2:** The government should also consider the implications of this research in the financial sector. The rise of microfinance and M-PESA as banking solutions for the poor shows that formal models do not cater to their needs. With sky-high interest rates and strict lending policies, banks in Kenya only attract populations with secure livelihoods. More regulation that caps interest rates and monitors the lending practices of banks would allow for greater service to the poor population. In turn, more deposits means more investment back into the community. The Kenyan government might also consider alternative methods to stimulate the economy. One participant mentioned building a large recycling plant outside the city. This type of industry would provide jobs to unskilled laborers while encouraging decongesting the inner-city slums. As new technology-based cities around Nairobi begin planning for the future, including Konza and Tatu, the government should also consider how these cities can act as employment hubs for slum dwellers looking to build new lives in decent housing.

**Muungano wa Wanavijiji lessons:**

**LESSON 3:** Akiba Mashinani Trust should prioritize group solidarity and continue to foster collective attitudes within savings groups. This work will aid in the success of relocation projects. Regulation of banks may provide greater access to financing for low-income Kenyans, but this research speculates that financing to individuals is not a long-term, large-scale solution to poverty reduction. The community-based Kenyan society functions differently from a majority of Western contexts in which individuality and personal success determine welfare. In the Kenyan context, especially among the poor, emphasis is placed on community, family, and friendship. Financially providing for the needs of people in these association groups is usually a communal effort. For example, one participant explained that she has an obligation to pay school fees for a distant relative because the child shows academic potential and her duty as a family member is to support relatives when her finances allow. Another, the oldest male sibling, recounted the weight placed on his shoulders to contribute towards rent money and school fees for his younger siblings. These examples demonstrate that hoarding personal finances to escape poverty is not a common method and suggests that a group savings and credit models
should not be abandoned. Slum dwellers participating in savings schemes reiterated time and time again how the support they received from the savings group helped them to continue saving, gave them hope for a future apart from living in the slums, and eased transitions from the slums to an upgraded environment. The sense of supportive community formed through saving together to build new futures, fighting in solidarity for titles and the right to upgraded housing, constructing the housing, maintaining the services, and continuing to encourage one another toward repayment of loans is a quality unique to group-focused savings. The Akiba Mashinani Trust model in which each savings member saves individually for loan repayment while also contributing to larger development funds, attending meetings, and serving on committees, shows how the model revolves around unity. *Nguvu Yetu—Pamoja Nguvu.* Our strength—Strength together. *Umoja—Silaha ya Maskini.* Unity—A weapon of the poor.

The research identified savings groups as a key variable contributing to the willingness and positivity of slum dwellers toward the concept of relocation. The solidarity present in the groups reassures slum dwellers that life removed from their known contexts will go on with only little disruption to their routine. The support they receive from the friends they relocate alongside in their savings group will assist them to more easily adjust to the challenges associated with resettlement. In light of these findings, Muungano wa Wanavijiji and its supporting institutions should consider instigating more relocation projects across the country and tracking the residents’ perceived confidence in their new environment and attitude toward the lifestyle change after settling. A next step for Muungano wa Wanavijiji and its partner organizations may be to investigate successful relocation projects through community exchanges with affiliates of Shack/Slum Dwellers International (SDI).

**Turning the tables: Lessons learned from “below”**

This research seeks to utilize the knowledge gleaned from the Nairobi context and translate it into didactic lessons approducible globally. As Shack/Slum Dwellers International (SDI) posits, strategies that meet the needs of a localized population can also guide countries in other contexts to implement the strategies. SDI observes, “[W]hen one savings group has initiated a successful income-generating project or has replanned a settlement or has built a toilet block, SDI enables groups to come together and learn from in-tra-network achievements” (“Exchange and Learning: The People’s Method—Learning by Doing,” n.d.). The SDI method is focused on what developing countries in the network can teach and learn from one another. While the lessons learned from Nairobi can and should be applied to other developing contexts, for the transfer of knowledge to be truly global, we must examine concepts that the developed world can appropriate to enhance their financial and housing systems.

So often our Western culture of national elitism encourages Americans, especially government administrators, to act as if the U.S. has all the answers. As a ‘developed’ nation, a ‘superpow-
future housing goals as more easily attainable due to the support inherent in the group as a whole than those slum dwellers saving through cooperative banks or not using financial institutions. The Muungano wa Wanavijiji model demonstrates the power and effectiveness of groups. The groups not only give members lobbying power, but also act as a platform where members act as role models for one another and challenge each other to sacrifice and reap the rewards of a better life through dedicated savings, sweat equity in projects, and long-term group participation. According to SDI, “From a developmental perspective…the basic equity inherent in savings is the cohesion, understanding, trust and confidence generated” (“Savings & Finance,” n.d.).

Poverty in the United States and many other developed contexts is viewed as an individual problem with individual solutions. Individuals apply for government welfare. Individuals receive subsidies for housing. Individuals strive for the “American Dream.” The way out of poverty in Western model
subsequent financial security. One model conjectured for the poor includes Individual Development Accounts (IDA) designed to help low-income individuals meet their long-term savings goals through matching deposits on a 2 to 1 ratio. For example, when an individual saves $2,000, the program will match it with $4,000, allowing the individual a greater sum of money for investment towards housing, microenterprise, or education. Another recent innovation in low-income finance in the United States focuses on reaching the underbanked and unbanked populations skeptical of financial institutions. These banks seek to target crowds that use nonbank financial services such as payday loan centers and check cashing facilities. By reaching out to low-income individuals and offering less costly options than predatory lending institutions, banks hope to raise economic livelihoods in inner-city neighborhoods. Both of these examples demonstrate the United States’ narrow focus on individuals raising themselves out of poverty through dedicated saving. Without an accumulation of resources as a community, poor individuals will find it very difficult to escape the engrained culture of poverty that perpetuates the cycle from generation to generation.

LESSON 1: The United States should establish group-focused financial institutions for low-income neighborhoods. Low-income individuals often reside in neighborhoods with other low-income residents. Property values in these areas are lower despite the quality and upkeep of the homes simply because income levels are below those of surrounding neighborhoods. In order to raise children, generate income, travel, and meet other basic needs the individuals in these low-income communities often form informal social networks where favors are exchanged such as rides to work, childcare, laundry services, automobile and bike repair, police lookout, and many others. By taking advantage of these already established group networks and including an element of group savings and accountability, Americans in poverty may be able to collectively move to better neighborhoods, raising their property values and therefore acquiring greater personal assets. Just as Muungano wa Wanavijiji leverages group savings with donor support and lower interest loans, savings groups in the United States could seek to garner support from developers to create larger-scale affordable housing developments for their group, financing the project through low-interest loans from community-focused banks. Like in Nairobi, groups in the United States have a greater ability to change their circumstances through lobbying, negotiating, and fighting in solidarity for improvements. The benefits of maintaining poor individuals together will be discussed in detail below.

LESSON 2: The United States should empower low-income individuals to be masters of their own destinies through providing the tools for communities to design the process, physical spaces, and implementation methods for government-supported housing. Housing in any country is rarely an entitlement—a guaranteed access to benefits—since the demand often exceeds the supply of available housing. Nevertheless housing advocates continue to fight that housing become a basic human right in society because of the centrality of shelter in increasing
humans’ quality of life. One method of gaining this right would be to passively wait for the government to bestow it upon the people, making available a greater supply of housing and allowing quicker entry into government subsidy programs. Another way would be to actively engage community members in the process as they influence policy decisions, construction processes, and methods for long-term housing sustainability. Shack/Slum Dwellers International (SDI) views the latter option as the best way to empower communities to control their own futures. Instead of relying on the government to ‘get around’ to aiding poor communities in accessing land and building upgrades, active residents can lobby for tenure security and revised land policies that would provide greater autonomy and authority for communities. SDI posits, “[W]hen communities own the process of upgrading, they are able to ensure that it is sustainable and continues to grow over time” (“What we do,” n.d.).

Neither the United States government nor the Kenyan government embraces community leadership and participation in government-led supply-side housing initiatives. The KENSUP administration says it intended to involve residents, but residents reveal that its implementation of the goals was flawed with corruption and reservations to give away power. Instead of community-centered development, the government and UN-HABITAT proceeded with a model that influenced the Settlement Executive Committee members, representative of stakeholders in the Soweto East slum, to passively accept the designs the administration produced in exchange for maintaining the peace in the community (with bribes dispensed on the side). Skepticism now pervades the community and threatens to overturn the project’s intentions. Many slum dwellers perceive the project as a farce and anticipate moving individually out of Kibera instead of waiting to see if they can be accommodated in the slum upgrade.

American housing projects advance in a similar manner to Kenya’s. The administration designs their ideal housing models and “sells” them to the residents in the name of community participation. Appealing exterior finishes and commuter-generated 3-D models of rooms within the developments may have wiggle room for community input, but rarely do low-income individuals have the opportunity to dramatically influence the process involved in housing or rehousing residents, the physical design, or the composition of the development. Why should they? The government is simply giving away subsidies for these spaces. In the administrations’ minds, residents should be thankful for these “gifts” they are given. This mindset that the poor are helpless and hopeless creatures in need of handouts only disempowers the communities. Is it any wonder that some residents do not take care of their spaces within public housing complexes or that crime infiltrates quickly?

Instead of assuming that high-power administrators have all the answers, the United States’ housing departments should surrender control to individual communities. Community members know their area, what will and will not work for their neighbors, and how to
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involve fellow residents in meaningful conversations about their future living arrangements. Communities should not only be involved in supply-side housing initiatives like public housing, but also be leaders in designing more successful demand-side housing initiatives such as Housing Choice Vouchers. Direct leadership and authentic participation may solve the problems associated with government-supported housing. For example, Kambi Moto residents boast that they feel more secure and settled in their homes. The group cohesion they created through savings, the secure land they directly negotiated for, and the construction of the homes with their own two hands may have contributed to the low crime in the development and the fastidioseness of the grounds and individual units.

Several new strategies are being implemented in low-income communities outside of Kenya that empower communities to become “barefoot professionals.” Participatory budgeting is one process in which community members identify municipal or public spending priorities and oversee transparency in spending. Other tools include new technological forums that garner public participation from the typically unreachable sectors of society. These and other tools can be implemented in the government-supported housing arena in order to allow residents more influence over their housing futures.

LESSON 3: The United States should reconsider its negativity toward the concentration of poverty and focus on housing policies that acknowledge and respect the importance of social networks among low-income groups. In a few ways, Kenya’s housing systems and policies resemble the United States. Kenya’s initial responses to slums included neglect followed by evictions, demolitions, and dispersal of the poor. These actions eerily resemble the United States’ journey with public housing and urban renewal. Before the instatement of the Low Rent Public Housing Program in 1937, the United States government largely ignored the needs of its poor population. Kenya’s housing systems and policies resemble the United States. Kenya’s initial responses to slums included neglect followed by evictions, demolitions, and dispersal of the poor. These actions eerily resemble the United States’ journey with public housing and urban renewal. Before the instatement of the Low Rent Public Housing Program in 1937, the United States government largely ignored the needs of its poor population.

Real estate redlining practices that disadvantaged minority groups and a lack of policies committed to housing welfare exposed the government’s abandonment of its people. With the Housing Act of 1937, American cities gained incentives to construct large-scale developments aimed at serving the poor populations through rent subsidization. The development of this public housing required that slum housing be demolished prior to construction. Displacement of the poor was a common repercussion. Later, following slum clearance trends in early European cities of the 1800s, the United States demolished economically depressed areas of cities and public housing investments due to the deterioration of the physical structures and criminal activity. The intention of these schemes, termed “urban renewal,” was to encourage beautification and reduce overcrowding, but the methods used to accomplish the goals involved eradicating the poor from their neighborhoods. “Urban development,” interpreted as revitalization and gentrification, was highly valued over the welfare of the poor.

Kenya and the United States also resemble each other in the existence
of organizations in both countries that come alongside the poor to provide timely and accessible services for the hurting and needy communities. Kenya’s high presence of non-governmental organizations, community-based organizations, faith-based organizations, and the like meet the needs of the poor population un or underserved by the government. Muungano wa Wanavijiji is one of Nairobi’s many groups to place the welfare of poor at the center of their mission. The United States has a similar system of private sector actors filling the welfare gap left by the government through poor administration and provision of policies. Non-profits constructing affordable housing or subsidizing rents through various grants and programs allow the poor to access housing quicker and often more affordably than the American government can supply.

Another similarity between the two countries is the government’s emphasis on volume of residents in its provision of affordable units. The KENSUP Kibera project is following a “high-density redevelopment approach” model in which each building constructed can be up to five stories tall. In order to accommodate the extreme densities in Kibera, the government favored height and density over relocation of residents. The original public housing units in the United States were developed under a similar philosophy. Consolidating the poor into high rises allowed more developable space for income-generating activities and expensive developments.

While Kenya and the United States have similar histories of slum clearance, prevalence of the private sector in housing provision, and more recent consolidation of the poor into high-density development projects, the countries approach solutions to the shortage of affordable housing and the conception of entitlement very differently. Currently, the Kenyan government-championed KENSUP Kibera project is in the construction stage of development. As mentioned earlier, the high-rise buildings, if implemented as planned, will house slum dwellers. The government does not view their project as a negative consolidation of poverty, but rather as an in situ solution to rehousing residents in better living conditions on the land they previously occupied. Ultimately, the government hopes that slum upgrading will allow residents to improve not only their housing but also their economic situations. By advocating for minimal displacement, the government is showing sensitivity for the social and economic networks intact in tight-knit communities as well as believing in the power of consolidated communities to raise themselves out of poverty. Muungano wa Wanavijiji projects also focus on in situ upgrading and group relocation through higher-density residential developments. The projects allow the economic benefits of scale, meet the needs of many dwellers at the same time, and allow social networks to remain unbroken while the residents increase their social, physical, and financial livelihoods.

Current policies in the United States, on the other hand, show the American government as less convinced that concentration of poverty is the answer to improved livelihoods. Recently, in the 1990s, American local and federal urban policymakers, neoliberal
Discussion

politicians, and advocates for the poor came to a broad consensus that concentrating poverty in high-density buildings stigmatized residents, caused social problems such as joblessness and crime, and created problems for the price and security of real estate surrounding public housing. One researcher called concentrated poverty a “cancer” that originates in the central city and spreads to the suburbs. Researchers with similar opinions feel that left unchecked the cancer can infect other populations with welfare dependency, sexual promiscuity, and crime. Certainly stigmatizing poverty through visual representations such as high-rise buildings can be demoralizing for residents and the lack of building upkeep forces residents to live in unfit conditions, but public housing need not be blamed for all the ills of the city or the pervasiveness of poverty. In fact, mobility research suggests that demolition of public housing and redistribution of the poor through relocation using Housing Choice Vouchers often destroys the informal networks and social connectivity cultivated in public housing, which provided strong community solidarity and support systems.

While public housing has been viewed as a negative low-income housing strategy in the United States, a similar concept in high-rise residential developments is viewed in Kenya as a very positive response to living in substandard and unmanageable personal dwellings. Government and community projects in Nairobi focus not on individually relocating the poor to neighborhoods where they might interact with unfamiliar middle and higher income residents, but concentrating the poor in areas where they can assist their well-known neighbors, maintain connections with family and friends, and cooperate together to slowly but steadily increase their standards of living. If the United States can model a system like Muungano wa Wanavijiji’s in which it coordinates savings schemes and empowers residents to influence change in their own housing systems, spatially concentrating poverty may actually prove beneficial for low-income Americans. While the United States has been the focus of this discussion section, developed countries with similar systems and subsidized housing deficiencies may benefit from these lessons as well.

Areas for Future Investigation

More research is needed to understand if participation in savings groups results in a unique formation of group solidarity and support. While this research has shown correlations between more positive perceptions of relocation from members of savings groups, memberships in other organizations or support groups may offer similar bonding experiences that allow residents to successfully relocate to new environments. Further studies should also examine alternative savings groups in Nairobi besides Muungano wa Wanavijiji in order to broaden the scope of this research’s applicability.
THE FOLLOWING CHAPTER PROVIDES A BRIEF OVERVIEW OF THE FINDINGS IN THIS REPORT. IT ALSO DESCRIBES THE THEORETICAL FRAMEWORK FOR THE ANALYSIS AS A VIEW FROM THE GLOBAL SOUTH TO THE GLOBAL NORTH. FINALLY, IT CLOSES WITH RECOMMENDATIONS FOR WIDER PARTICIPATION IN THE HYBRID APPROACH TO DEVELOPMENT, WHICH BRINGS THE STATE AND CIVIL SOCIETY TOGETHER IN COOPERATIVE AND COMPLEMENTARY ROLES.
Concluding Remarks

The research analysis uses information from conversations with slum dwellers living in Kibera and Huruma as well as interviews with Muungano Support Trust and Akiba Mashinani Trust staff members and Nairobi residents living outside of the slums to consider financial institutions, the provision of slum upgrading, and how the intersection of those two variables influence preferences for in situ slum upgrading or relocation.

This research revealed that financial institutions are important for slum upgrading because they provide a method for saving that otherwise would not be accessible to the extremely poor. While Cooperative Banks allow for individual savings accumulation, savings schemes foster group solidarity and accountability, which assists slum dwellers to more consistently and quickly achieve their housing aspirations. Participating slum dwellers are optimistic that the conditions they live in are temporary and that the future is pregnant with opportunity for them and their children. Individuals have unique preferences and perceptions, but in general, responses trend towards slum dwellers esteeming community-led projects that empower the poor to be part and parcel of their own future and mistrusting government-led initiatives that breed corruption and proliferate uncertainty as to who will inhabit the upgraded units. Furthermore, participation in savings schemes influences slum dwellers’ optimism towards the prospect of relocation. Muungano wa Wanavijiji members believe that slum upgrading and relocation can be a positive change that affects lifestyles, economic opportunity, health, and education. Their national prominence and widespread membership demonstrates members’ confidence in the freedom found through cooperative savings. Since federation members will move as a group, they perceive voluntary resettlement as much more of a positive experience than those not involved in the Muungano savings schemes for whom life is full of more questions than answers about when they will find financial security, where they will live if their home is demolished, and how they will afford to move into the government-supported upgrading project. The security, group solidarity, and unwavering support available through savings groups acts as the glue holding slum dwellers together in the thick of challenging circumstances, which may include moving from their homes to land farther away from stable institutions like family, faith communities, and jobs.

While many academics and professionals from the developed world often peer into the developing world in order to prescribe solutions to problems and assist the poor to “develop”, this research seeks a much different aim. It provides a view from the South to the North, detailing successful housing and finance methods in Nairobi, Kenya as models that can influence how the developed world approaches low-income housing and wealth building. This research challenges the idea that the Kenyan poor are different from the American poor. Although these groups reside in geographically dissimilar environments, they endure similar life circumstances, have tendencies to foster informal social networks, and plead for greater pro-poor support from the state. There-
fore, the insights gleaned from this research can be transported to how we approach the poor across the globe.

If the state and civil society develop collective savings and participatory processes within the sphere of housing, low-income individuals can achieve their residential and livelihood dreams. Encouraging models that scale-up Muungano wa Wanavijiji slum upgrading projects can improve the lives of slum dwellers by reducing overcrowding, combating disease through upgraded sanitation, addressing environmental sustainability, balancing gender inequality, increasing access to finances, and strengthening social capital. Similar methods can be employed in other contexts to decrease the number of human beings residing in uninhabitable conditions. Homelessness, “doubling up”, and slum dwelling can be reduced or eliminated if governments and communities cooperate to support low-income individuals with pro-poor policies, participatory processes, and financially inclusive strategies. Re-examining the current state and best practices in light of these research conclusions could prevent a future planet of slums.


Implementation. Nairobi, Kenya: IFRA.


Works Cited


Contact Information

abigail.belford@gmail.com