

//AN EVALUATION OF THE PRESENT URBAN HOUSING POLICIES
FOR THE LOW INCOME GROUPS WITH PARTICULAR REFERENCE
TO SITE AND SERVICE SCHEMES - THIKA //

by

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Master of Arts in the University of Nairobi.

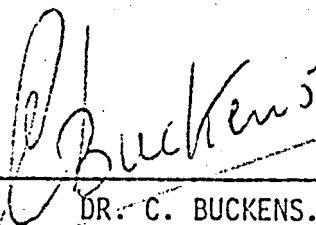
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This Thesis is my original work and has not been presented for
a degree in any other University.



KINUTHIA, Peter Macharia.

This Thesis has been submitted for examination with our approval
as University Supervisors.



DR. C. BUCKENS.



DR. MAURI YAMBO.

TABLE OF CONTENTS

	<u>Page</u>
PART I : METHODS	1
CHAPTER 1 : Introduction	1
A : Problem Statement	1
B : Justification for the Study	6
CHAPTER 2 : A : Methodology	10
(i) Evaluation	10
(ii) Sample Size	12
(iii) Sample Selection	12
(iv) Data Collection Techniques	16
(v) Problems encountered in Data Collection	19
B : Research Site Description - Thika	22
PART II : THEORY	32
CHAPTER 3 : Literature Review and Theoretical Framework	32
1. Problem definition	32
2. Goals and Strategies of the Urban Planning Policy for the Low Income Groups	43
3. Failure and Success	53
4. Solutions	53

(ii)

Summary of Hypotheses	55
Conceptual definitions	58
Theoretical framework	59
PART III : Data Presentation and Discussion	64
CHAPTER 4 : Section 1 : Social background to the Housing Problem in Thika	64
Section 2 : Comparative Evaluation of the Respondents' Attitudes Towards the Housing Programmes	106
CHAPTER 5 : Testing Hypotheses	121
PART IV : Conclusions	133
CHAPTER 6 : Conclusions and Recommendations	133
A : Conclusions	133
B : Recommendations	143
REFERENCES	151
Appendix 1	157
Appendix 2	159
Appendix 3	160
Appendix 4	162
Appendix 5	163

(iii)

LIST OF TABLES

<u>TABLE</u>	<u>Page</u>
1 : Sex distribution of the Respondents	65
2 : Age distribution of the Respondents	67
3 : Place of origin of the Respondents	69
4 : Year Respondent arrived in Thika	71
5 : Reasons for Respondents' migrating into Thika	74
6 : First Residential estate in Thika that the Respondent settled	76
7 : Respondents' Reported number of visits to the rural home	78
8 : Highest level of education that the Respondents reported to have attained	80
9 : Aggregated Monthly Income of the Respondents	84
10 : Rent paid by Tenants per month	87
11 : Affordability of Rental Charge - Tenants	89
12 : Distance of Place of Work	92
13 : Tentants' awareness of Site and Service Scheme	93
14 : How Landlords got their plots	95
15 : Cost of building a house in the Site and Service Scheme (K.Shs.)	97
16 : Whether Landlords benefited from Site and Service Scheme	98
17 : How allottees got plot allocation	99
18 : Whether allottee has put up a house in his/her plot	101
19 : Major causes of the Housing Problem in Thika	108
20 : Suggestions to Solving the Housing Problem in Thika	110
21 : How Successful have been policies meant for Low Income Housing	112

TABLEPage

22 : Reasons why the Policies for Housing Low Income Earners were regarded as unsuccessful	113
23 : Who should make and implement policies for the Low Income Group	115
24 : A successful Housing Policy for the Urban Low Income Group	118
25 : Effect of Rural-Urban preference on where to put up a house	122
26 : Whether the Landlords used Building By-Laws	124
27 : Respondents Level of Income and its Relationship to how much one reported he could afford to Housing in the Site and Service Scheme (i.e. level of affordability)	128
28 : Effect of location's Site and Service Scheme	130

LIST OF ILLUSTRATIONS

Map 1 : Location of Thika Town	31a
Map 2 : Location of Site and Service Schemes in Thika Municipality	31b

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A B S T R A C T

This study focuses on housing the low income groups in the Kenyan urban areas. It accepts the fact that the Government has shown concern over the problem of housing these people. The study also takes note of the Government's positive policy to house the low income group through such programmes as upgrading, rental schemes, mortgage and Site and Service Schemes, which dominate the discussion that follow. It is observed that although Site and Service Scheme has been recommended as the main vehicle to settle the housing problem of the low income earners, it has not succeeded so far. The problem still persists.

To enable an evaluation of this scheme, a specific case study in Thika's Site and Service Scheme was conducted. The method used was that of interviewing the landlords, tenants and original allottees on various aspects aimed at giving their varying opinions and perceptions of the success and failure of the scheme. Observation and also my long acquaintance with the town were an additional advantage during the evaluation. The varied perceptions were then aggregated and compared to achieve the main obstacles as seen by the different subsamples that affect the scheme. This was

the means of evaluation adopted in this study.

Thika was selected for this study and treated as a representative town, among others in Kenya. This was mainly because it has one of the oldest Site and Service Schemes and the largest after Nairobi. The first phase of the scheme was started in the mid 1960s. It is also at a close proximity to Nairobi, itself a large city. It was subsumed that the city problems especially in the areas of housing would be reflected in a rapidly industrious growing town as Thika hence a need to study the town. Also, being a rapidly growing town, with most of the population employed as industrial workers and hailing from all over the nation, Thika has a noticeable housing problem.

From the findings, it is clear that the Site and Service Scheme fall short of achieving total success to settle the housing problem for the low income group. Among some of the main obstacles included: lack of enough money to put up the houses in the allotted plots, a strong rural attachment which leads to unwillingness to participate in urban projects, building by-laws being too demanding to be afforded by the original allottees. This leads to eventual selling of the plot to other middle and upper income groups who turn out to be the landlords. The low income problem is thus left unsolved.

The study therefore concludes that the present policy i.e. "to give appropriate accommodation for all the urban dwellers", though

theoretically acceptable has not been practical in achieving its objective. The site and service scheme has turned out to create a landlord class among the higher income group members. The low income earner ends up being an exploited tenant, sometimes on his "originally allotted" plot which he could not manage to develop. He lives in a crowded room, sometimes to the extent of living in squatter or slum areas in the town. The low income group therefore contend that so far there has been no practical positive policy to solve their escalating housing problem.

It is suggested that the Municipalities through the Local Government machinery should look for funds so as to reasonably subsidize the building costs for those originally allotted. Soft mortgage schemes should be encouraged by the Municipality. The industrialists could also be applying for a plot to put houses for their workers when applying for the industrial premises. The rent tribunal could be more articulate in determining the fair rents that the private developers ought to charge the tenants.

The tenants on the other hand could change their strong rural attachment and show willingness to own property (house) in the urban areas. They could also form a pressure group to negotiate for subsidy and soft loans to develop plots once allotted. Those originally allotted plots could be allowed to put up temporary houses. These combined efforts may eventually solve the housing problem in our urban areas which is undoubtedly on top of all the others.

PART I : METHODS

CHAPTER I : INTRODUCTION

A : PROBLEM STATEMENT

Urbanization in Kenya finds itself in its infancy stage. Municipalities are not able to cope with the housing needs of the migrants. This may lead to migrants becoming squatters, emergence of uncontrolled development and illegal construction within the town. The worst hit group are the low income earners whose wages are not sufficient to settle in a decent house. They will therefore settle in slums or in the squatter areas. On the part of the urban Municipalities, the initial response was demolition. Gradually in the late 1960's and early 1970's we witnessed a shift in the direction of an improvement approach. Out of this change in outlook towards the slums, the site and service scheme was born. This study focuses on the latter. The aim is to assess its failures and success, its underlying philosophy and especially its achievement in the more than a decade that it has been active in our towns. Thika's site and service scheme was taken as the case study.

To this day, housing remains one of the most serious problems in our urban areas. It primarily reflects a state of deficiency which affects certain sections of the working class and the unemployed who belong to the poorest sections of the population. Their destitution, however, is not caused by the housing situation, but has to do with their position as badly paid labourers within a

capitalist society like we have in Kenya. The housing problem therefore is the result of a continuous housing deficiency which takes the form of a housing shortage due to the economic laws in such a society.

The growth of the capitalist mode of production, and the concomitant industrial and urban development, are responsible for housing to have become a conspicuous social, economic and political problem. Housing supply if privately run cannot meet the needs of the low income earners. This would suggest a high demand which would make the private developers charge high rents.

The Kenya Government has shown concern about this issue. Evidence of this is her invitation of the U.N. mission to study the housing problem in 1964. There is also a Sessional Paper discussed in the National Assembly on Housing policies (1966); the mention of the Housing Problem in the Development Plans, even in the most recent (1979:172) and the various directives given by the Minister concerned with housing, shows a Government concern about the problem. Newspaper reports (see appendix No.1) also show a general concern about this problem.

Our main interest in this thesis is not to establish the obvious fact that there is a housing problem facing the urban residents. Our concern is to have a follow-up of what reaction, directives or policies that the public sector and the private sector have come up with as an answer to the said problem particularly for

the low income group. The implication here is that in the course of the years that the housing problem has been acknowledged by the State, policies to alleviate the problem have been brought forward and have even been in practice since the mid 1960's. Such programmes as upgrading, rental schemes, site only, Site and Service Schemes have been going on.

The policies that have been developed are expected to be effective in solving the problems of the target group when put in practice, that is urban programmes are enacted. I will focus on the low income groups who are believed to be the worst hit among the urbanites. This group is apparently unfavoured by the 'urban culture' as Castells (1977) would prefer to call it. The effectiveness of the policy and the programmes to solve the problem for the low income urban residents so far will be basically what I will be evaluating. The fact that the policy and the programmes have been in the Development Plans, among the Ministry's directives for about two decades now and the fact that we still have the housing problem topping the list of our urban problems is perceived as a problem by itself. I therefore deem it timely to assess the success or failure of the programmes that have been recommended to solve the problem. It is my intention to come with an appraisal of the current programmes in the housing industry which are as a result of the policies put across by the Government. As mentioned earlier, the Site and Service Scheme will feature prominently.

In summary, what is treated as a problem here is that in spite of the Government policy geared to alleviating the housing problem particularly for urban low income earners, there is still an acute housing shortage and overcrowding for this same group. The reasons why this should be so to this day will be found out and explained in the course of the study. I shall try to uncover how relevant and effective these policies and programmes are to the low income society by showing the success or failure with which they have met. That is why I regard the exercise as an evaluating one.

According to scholars like the late Muthiora (1976); Turner (1972), planning is done for the people and not the structures in the town. We should then establish why the effectiveness of the policy and the on-going programmes are not as sound as may have been otherwise expected. To be precise, the study intends to find out why the site and service scheme though a very noble programme has not been able to solve the problem it was intended to. The study also may find out why the Government (National Development Plan 1979:173) attributes the peoples' objection to participation in the Site and Service Scheme to cultural and social factors. In fact the current Development Plan (1979-83) suggests that the Ministry of Works and Urban Development should commission a study during the plan period to evaluate the success and suitability of the site and service scheme in Kenya.

According to Suchman (1967) a public policy or programme has to be evaluated after some years of existence. Such findings can justify, correct, credit or discredit the policies. This suggests that the site and service scheme and upgrading which are among the most significant programmes for the urban low income earners in our country today require constant monitoring and evaluation. They are essentially public programmes themselves.

The main aim therefore and as pointed above is to find out what has hindered the total success of the policies that so clearly state that they would like every urbanite in Kenya to live in a decent house. If they have succeeded, to what extent? The Site and Service Scheme being the main strategy to achieve this policy will be looked into with greater concern.

B : JUSTIFICATION FOR THE STUDY

In this section, various reasons that justify this study will be discussed. Before going into details of each of them, I will summarize them viz:

- (i) evaluation of the Site and Service Scheme is overdue, that is, we would like to know whether we are on the right development path when recommendations to solve the low income urban housing is mainly on that scheme.
- (ii) complementary to cost benefit analysis to be undertaken by the Kenya Government.
- (iii) contribution to alleviation of urban poverty.
- (iv) ties in with present National Development Policies regarding urban poor, and last but not least,
- (v) academic justification.

Evaluating the existing programmes for the low income urban dwellers is overdue. Given that the aim of the Government is to have everybody in a shelter with the minimum gazetted standards (that is, two rooms, kitchen and toilet) it is time to know what have been the constraints to achieving this aim. With the introduction of the

Site and Service Scheme which was launched to solve the problem in the Sixties, and more emphasis countrywide in the Seventies, a need to assess their contribution arises. This is in view of the fact that the housing problem is still conspicuously observed especially among the low income group. This study thus tries to look for the forces, be they social, political or economic that battle against or for the success of the programme meant for this group.

Secondly, I feel that the present study will contribute to the overall countrywide evaluation to be undertaken by the Government (National Development Plan 1979:173). It is the intention of the Government to conduct a nationwide cost-benefit analysis on housing programmes for the low income groups. My study is sociological in nature and scope. It aims at taking into account more than just monetary and economic variables; for example, the effect of location of the site of the scheme. According to Bailey, (1975) "Sociology is a pragmatic science often called upon to solve problems". Physical planners need sociological interpretation to understand and solve the sociological constraints of slum situations, urban marginality and also solving the housing problem. My study then will be fully justified if it achieves the aim of supplying urban change agents with the understanding of and insights in relationships, bottlenecks and social variables which tend to perpetuate the abominable housing situation of the low income groups.

The low income groups appear underprivileged in urban conditions. They are exploited by the landlords who will tend to charge high rents due to the housing demand being higher than the supply - Mutunga; (1974), Castells, (1977). This fact generates a social problem. Slums will develop and squatting becomes inevitable. The urban poor will live in areas with poor sanitation, no water drainage, unmanaged sewerage, overcrowding in tiny living quarters and others. According to Thika's Town Clerk, about $\frac{1}{4}$ of the town's population live in such conditions - below the standard that the Government's urban housing policy suggests. The same, and even at a worse scale is to be found in larger cities like Mathare Valley in Nairobi, Pandipieri in Kisumu and parts of Majengo in Mombasa and other urban centres. Frustrations of all kinds, even mental problems are likely to occur amongst inhabitants of such areas. This is especially so when the low income earner attempts a comparative analysis between himself and the higher privileged people in the neighbouring middle or high income groups. This evaluation hopes to contribute to the formulation of new strategies and municipal policies and programmes to alleviate and possibly eradicate the miserable housing situation of the urban poor.

This study ties in with attempts on the part of the Government to alleviate urban poverty. Through evaluating the Site and Service Scheme whose objective is to settle the urban low income group in decent houses, I am providing a real contribution.

Last but not least, from an academic point of view, the study aims at expanding urban theory regarding the understanding and interpretation of urban problems.

CHAPTER 2

A : METHODOLOGY

(i) Evaluation

This study attempts to give a comparison of views that the different subsamples express. These subsamples were regarded as the best possible source to tap information on success or failure, achievement etc., of the site and service schemes. They included the landlords, the tenants and the original allottees as the main ones. The Municipal officials were also interviewed and treated as key informants capable of giving the official stand of Thika Municipality and to represent others elsewhere in the country. A questionnaire (see appendix 5) was administered in the scheduled interviews with relevant questions to each of the mentioned subsamples. The questions covered such factors as goals, objectives, failures and success of the scheme. These will be referred to as units of analysis in this study as is shown in the scheme drawn below. The results of our evaluation exercise, mainly a comparison of opinions and perceptions expressed by the different subcategories is presented on pages 106-120. The test of hypotheses pages 121 - 132) also contributes to the evaluation undertaken.

It was not a cost-benefit type of evaluation per se but an evaluation which takes into account both hard facts of failures and success, the perceptions of my interviewees and my personal observations during my long acquaintance with Thika. Besides, as pointed in the

previous paragraph certain hypotheses related to the units of analysis were tested.

SCHEME FOLLOWED IN EVALUATION OF THE SITE AND SERVICE SCHEME

SUBSAMPLES UNITS OF ANALYSIS	TENANTS	LANDLORDS	ORIGINAL ALLOTTEES	LITERATURE	MUNICIPAL OFFICIALS
1. Problem definition					
2. Goals					
3. Strategies					
4. Failure and/or Success					
5. Solutions					

The scheme presented above in a table form was the one guiding the evaluation that was carried out. The opinions, views and suggestions of the different subsamples labelled on top of the table, plus the literature available were to be extracted. This was done by use of the questionnaire, observation and readings done on the topic. The table was not meant to be literally filled (i.e. the blank columns). Instead, our results in the findings coupled with the test of hypothesis, and also the recommendations given are expected to 'fill' the blanks thus completing the evaluation referred to here. Precisely, it was mainly the views of the different subsamples put in comparison, and also the observation done which was used in our evaluation. This would cover

the social factors brought out by the respondents which may be perceived as obstacles to the success of the policies for housing the low income group. The comparative exercise on the different subsamples makes this study different from any other that would simply try to take hard economic factors as its evaluation strategy.

(ii) Sample size

The total sample of those interviewed using the prepared questionnaire were 213 respondents. Among them, the basic categorization followed as follows:- there were 143 tenants in the low income residential areas, distributed among the main Site and Service Scheme; 30 landlords who had plots in the Site and Service Schemes; 30 original allottees and finally ten Municipal officials of high ranks, for example the Mayor, the Town Clerk and other heads of relevant departments. Other Thika residents were interviewed, not necessarily on schedule like the above mentioned. Those identified as having been long in the town and also in the site and service schemes were preferred for they gave me detailed description of the historical development of Thika's residential areas.

(iii) Sample Selection

The method used for the selection was not a complicated one. Firstly, there was need to establish the number of site and service

schemes in the town. This was done through consultation with the Town Planner who recommended files with relevant information. In all there are ten phases of the site and service schemes but only nine of them have been partially developed. The tenth one has been allotted but development has not been sanctioned. A few of them like Phase I and II which were started in 1965 have been fully developed. This partial or full development was itself a contributing factor to our sample selection since simple calculations had to be applied to ensure a proportional distribution of the respondents from all the phases. This had to depend on the number of developed and occupied houses within each phase.

Thus in Phase I, II and III, which are in one location under the local popular name of 'Biafra', thirty respondents were randomly selected from 210 units on that site. The houses are numbered. To justify a random sample, I tossed a coin. I gave the "heads" the first house while the "tails" were to represent the last house in the numbering order. Before I tossed, I had resolved to use the "heads" results for my selection. After tossing it was the "heads" that came up, hence I started on the first house followed by the 7th, 14th, 21st house and so on. The same strategy was applied in the 'Makongeni' area, local name for Phases IV - IX. The selection covered all the phases of the Site and Service Scheme in Thika.

In any of the developed plots, there are normally eight rooms which are occupied by different households, or individuals. This suggests that another random sampling was used to establish who was to be interviewed. Again, another count was done. I wish to emphasize that no favouritism, discrimination or any subjectivity was allowed, since the aim was to get a genuine representation as much as possible. This practice was repeated in all residential areas in the selection of those tenants interviewed.

The other subsample were the landlords. This group is scattered all over the town and its members are either businessmen or permanent employees in some firms. Others are actually in the rural areas as farmers. The majority (65%) are either shopkeepers, etc. in town. Knowledge of who the landlords were was given by the Deputy Housing Officer and also an officer in the Town Planning Department of Thika Municipality. They helped me to identify where the landlords were. Besides, the tenants interviewed earlier had knowledge of where their landlords stayed. They willingly directed me there and this was very helpful. Of the thirty landlords interviewed, six of them live in different parts of the town. Among the former landlords, some drive in their own vehicles to and from home daily since they have their businesses in town.

The list of landlords that was given by the Municipal officials was used as the sampling frame. Random sampling was therefore based on the frame. To a few of them, snowball type of sampling was employed. The landlords themselves helped in this one. I had to travel to the locations mentioned where the landlords would be traced. This was vital and necessary because it would have been very difficult to get even a handful of them since the majority were not willing to identify themselves fearing that I wanted to establish how rich they are.

The next subsample was the original allottees. Like the landlords, these were another group which was all over the town. Others could not even be traced because after selling their plots nobody could tell where they migrated to. The Municipality had a list of all those who were originally allotted. I used this list as a sampling framework as was the case with the landlords. Random sampling was used to identify the respondents.

The last group were the Municipal officials. These were easy to trace since all of them had offices in the Town Hall. Heads of relevant departments were interviewed. Ten were interviewed. This was because there appeared to be so much duplication of information given from one officer to the other. A small number of them was therefore seen as the ideal.

In some residential areas, the informants were chosen for unscheduled interviews. This was only in the case of one being mentioned more than thrice as a person who knew a lot about Site and Service Schemes or one who had lived there for a considerably longer time than others. The selection explained above was used to get the sample whose description is brought out below (pages 64-85).

(iv) Data Collection Techniques

- (a) Systematic observation was one of the techniques employed during the research. This meant that I had to go right into the respondent's house or place of work and actually observe the personal belongings in the house; the size of rooms, whether there was crowding etc. This was useful as another measure of the respondent's well-being. I conducted door to door visits and this enriched my awareness of the respondent's situation.

During the observation period, such complaints like lack of physical and social amenities, no collection of rubbish in the area, and others were prominent. I could also observe who were putting up the houses which were going on and actually the finding was that most of them were being built by private contractors and not the allottees themselves.

The systematic observation conducted thus formed an

important source of my data.

(b) Consulting available literature or documentary sources was another method employed in the course of the research. Files with relevant information were accessible to me. Their contents included the historical development of the Site and Service Schemes, minutes and discussions about them and especially allocations and the requirements that were to be met during the allocation. I also read and noted some of the problems that encroached upon the schemes as was observed by the Municipal officials then; also complaints of allocation by the members of the public. This would not have been easy to capture if those files which carried mainly the correspondence that had been going on through the years were not accessible to me. The interviews could have been void of such information. This led to my spending two and half weeks doing documentary consultation in the Council's Registry Room where the files are kept. It was a useful exercise and a worthwhile technique!

(c) The main source of the data presented below (page 64) was the structured interviews based on the questionnaire (see appendix 5). Two hundred and thirteen questionnaires were administered to members of the different subsamples. The answers were recorded and this actually formed the

main source of our data. The questionnaire, mainly used in survey research approximates answers to be given by the respondents. This was the same case with the one used in this study. I did the interviews myself, with the aid of a research assistant who was under very close supervision. Heads of the selected households were preferred for the interview schedules. This exercise took over two months and the author feels it was worthwhile as it constituted the main source of information.

- (d) Unstructured interviews were also conducted. This need not have required the questionnaire. I could freely discuss with the residents, some Kiosk owners, some who had stayed in Thika for over thirty years about the housing issues that interested me, e.g. rent charge, building by-laws etc. This enriched my data and knowledge of the problem and area of study.

Above has been an outline of the major techniques of collecting the data useful in this study. All of them were significant and were applied simultaneously.

(v) Problems Encountered in Data Collection:

A research would rarely be free of problems, however successful one may want to believe it was. Hence this section of the thesis.

Among the key problems were refusal by some sampled individuals to respond to the questions asked. A case in point was the landlords. Some, as pointed out earlier, were suspicious that I had come from the Income Tax Department and was therefore assessing their wealth. Others were illiterates and therefore my possession of a Research Permit from the Office of the President was not making any positive impact on their initial perception. Thus four landlords refused to answer any of the questions asked to them; some claimed to be too busy to spare any time, others claimed non-possession of any plot whereas the truth was that they actually had houses which they rented in the site and service schemes. However, through continued harmonious discussions, some consented to answer the questions and actually gave me the relevant information.

Some of the landlords wanted to know whether they were benefiting at all from the research. If they felt they were not, they were reluctant to cooperate. Others gave a lot of irrelevant information about their wealth. However, in the course of our interview they accepted being rich and of sound finances.

The fact that the landlords were not in the same location meant that a lot of travelling, walking from one part of the town to another was to be borne with. Unlike a town like Nairobi where there are easy means of transport either by K.B.S. or Matatus, Thika does not have regular sources of that nature. Thus, there was a lot of walking to be done in the hot sun. This meant that the number of respondents to be interviewed per day was a small one. The other obstacle particularly with the landlords and original allottees was that most of them were/are businessmen who naturally gave more attention to their trades and I only could get into a discussion when, say, customers were few. Otherwise an interview supposed to take one hour could take two or more hours due to the respondent's interruption now and then. Patience and calmness was what allowed me to manage those whom I interviewed.

Duplication of ideas and information given by the respondents was a problem noted in the sense that it would appear boring to the enumerator. This was particularly the case with the Municipal officials who had to consult each other on what they had told me, hence ending up with a set of duplicated answers. This led me to have a smaller sample for them. Failure to keep appointments by the officials caused delays in the data collection.

Other problems which were rather personal but worthy mentioning included harrasment by junior police officers. They did not understand what a research is. They tended to see a researcher in the negative, as a "law breaker" and therefore included me in their indiscriminative swoops which are very frequent in the low income residential areas. On reaching the Police Station, the senior officers could spend time to look through one's documents and the 'Research Permit'. It was only then, after humiliation could I be set free.

Those mentioned are among the problems encountered during the fieldwork. As pointed out earlier, research cannot be free from problems but one can always be able to avoid or solve them with time, patience and experience.

B : RESEARCH SITE DESCRIPTION - THIKA

(a) General

It would not be reasonably possible to go to every Kenyan urban area to evaluate such policies. In a traditional social anthropological approach, a case study was conducted. Thika town was chosen. This is mainly due to the fact that it is one of these rapidly growing towns where a major industrialization is taking place. It is in fact the third industrial growth centre after Nairobi and Mombasa in Kenya. It is referred by the Municipal Authority as the little Birmingham of East Africa. Industrialization has been closely linked with urbanization and this implies that rural-urban migration is a current major phenomenon in this town. This itself is a cause of housing shortage in our towns and therefore Thika is no exception. It is in fact ranked as the first major problem facing the town by its Clerk and other senior officers of the Municipality. The Municipality has a long standing experience with Site and Service Schemes having been started in the early sixties.

The Kenyan national urban policies as formulated in the current National Development Plan (1979-'83) clearly intend to block effectively the rapid growth of the primate cities viz. Nairobi and Mombasa. The emergence of a few super-cities dominating the urban scene is referred to as the primacy tendency phenomenon. It

originated during the colonial days. This tendency evolved on account of allocation of resources to and concentration of infrastructural amenities in a few favoured cities. The housing problem in Nairobi is worse than in a town like Thika. Site and Service Scheme in Thika have a different function and characteristics than in Nairobi, for example holding rural-urban migrants there instead of going straight to the city.

(b) Historical Development:

Historically, the establishment of Thika started shortly after 1910 as a service centre for European settlers. They had already settled around there planting coffee and sisal. In 1948, Thika was still a small town with a population below 5,000 people, then a typical small centre with a core of shops and hotels. Housing consisted of an Asian residential area and a 'Majengo' for the Africans. This was the "Old Majengo" adjacent to the Nairobi-Murang'a Road (and not the "new Majengo" which is situated opposite the Municipal Market). By 1970, Thika had grown to almost 15,000 persons and was granted the status of Municipality with its own elected Council. Since then, industries, roads, housing and schools have developed rapidly and by 1979 Thika had grown to almost 45,000 persons. It is now the main service centre of over 40,000 people of Kiambu and Murang'a and also some parts of Kitui and Machakos districts. The area of the town was enlarged in 1971 to 6,060 ha. from the 1,578 ha. prior to this year.

(c) Administrative

At the local scene, Thika serves as a service centre to the surrounding Murang'a, Kiambu, Machakos and Kiambu districts. There are offices to serve the Wananchi e.g. the District Officer's, the Income Tax Department, hospital facilities - there is a District hospital, two private hospitals and twenty seven private doctor's clinics. There are also schools, both primary and secondary, e.g. Thika Technical School which is national, Thika High School etc. The Council runs pre-primary and primary education within its boundaries. There are two main markets - the old one near the town centre and the New Madaraka Market which was put up adjacent the main Site and Service residential area (Makongeni) to serve the residents. Thika may be rightly referred to as the Textile capital of Kenya since most of the major textile industries are situated there. Other industries include the tanneries both leather and extract, Metal Box and others all of which employ most of the town's residents who have to look for houses in the town since these industries do not accommodate them.

(d) Housing

There is a conspicuous shortage of houses in the town especially for the lower income earners; also for the upper income earners who reside in Nairobi and drive to work every morning. The concern in

this study is the low income group. This group has had to rely on the few rental houses that the Council had until the '70's when the Site and Service Schemes came up offering a partial solution since not many could afford the rents which were higher than the Municipality's.

By 1970, occupancy per room was estimated by the Municipal Housing Office at 1-12 persons, an average of 4.2 persons per room (slightly bigger than the 10 by 10 feet colonial ones). By 1974, the Council had 1,243 rental units and of these only about 300 were actually of the low income owners with a rental charge of K.Shs.80. In general Thika has revealed a shortage of houses and this caused the sprawl of uncontrolled houses where over 6,000 people are living on the South Eastern side of the Municipality, that is Kiandutu and Kiang'ombe.

(e) The Other Thika

Every town has two faces: the respectable and the non-respectable side. Here, I want to discuss briefly the other Thika viz. the town as perceived by my respondents and by myself during my field research.

Firstly, the glory that the town has from outsiders like Elsepeth Huxley (1962) who wrote "The Flame trees of Thika", the foreign investors like Del Monte Company and others is not held by all the residents. The low income group is particularly an exception. The beauty of the town that Huxley would like to portray is unnoticed by this group. Instead, they report that they see the town being less beautiful than their rural homes but for lack of an alternative especially the search for employment. They therefore put it that they are in the town willy-nilly. Besides, the national praise of Thika being an industrial town is also interpreted by the workers as a base of exploitation of their labour which is underpaid. Often could I hear a worker saying "... Oh, it is time to go and sell my blood, or to go and have my blood sucked". Their low income discourage them and actually leave them with no choice but to crowd in one room or look for a place to stay in the marginalized residential areas of Kiandutu, Kiang'ombe and Gachagi. Hence, the growth of industries in Thika is seen not only as a means of supplying jobs but is also perceived as a means of exploitation. The workers contend that they are not properly remunerated - it is seen as being in the chain of international capitalism, entrenching itself in this medium town of Thika.

Concering housing which is our major focus, we find that the elites have big mansions in the residential estates of "Bendo, Section Nine, Maboromoko, Kimatus etc. (local names for high income residential areas). The sanitation in these estates is clean,

roads are tarmacked, most of them drive, and since they are the formerly European and Asian living quarters, they contrast sharply with Majengo, Site and Service Schemes and the slum villages of the town. Life in the high income residential areas is of high style. They have all the facilities they want and their houses are self-contained. They do not lead the "dormitory-type-of life" which the low income earners lead.

In the 'Biafra' and 'Makongeni' residential areas which comprise Thika's Site and Service Schemes, roads are not tarmacked and they are very dusty. Rubbish collection is not as regular as in the elite estates and the residents overcrowd in one room. None of the houses is self-contained and this means that they have to share toilet facilities, courtyard, kitchen and other amenities. Since not all residents of the Site and Service Scheme are employed, we encounter a thriving informal sector service, for example selling in food kiosks, hawking, selling beer in their houses though illegal and others. There are no entertainment facilities in the residential area and most respondents reported that they lead a boring life. This is the type of life in the low income residential areas which contrast unfavourably with that of the elites living in middle and high-income residential area.

Marginalised areas like Kiandutu, Kiang'ombe etc. have developed due to lack of proper and reasonably charged houses in the town. The marginal areas are in fact today the "beautiful"

Thika of over 6,000 residents. These slum villages have no water connections hence the residents fetch water from springs, there are no nearby medical facilities, the place is inhabited by criminals, alcoholics and by and large there is on-going prostitution which is a means to earn a livelihood for most single mothers. Overcrowding is common in the mud houses that characterise the slums in Thika. These places are given no attention by the Municipal Council or even the Central Government. It is not surprising therefore that they are dearth of essential services like water, electricity and proper sanitation as other elite residential areas may have. Such people living in the marginal areas will only value their meagre salaries at the end of the month and not the "Thika" described as beautiful. Cries of high rents is a common feature among the low income group - this may lower their socio-economic participation level in the town affairs (Kinuthia, 1979).

The above contrasting description shows us that we have "two-towns-in-one" depending on the income class that one belongs to. The higher the income, the more likely one finds the town beautiful and lives in a better residential estate. It is the vice-versa for the low income groups.

(f) Site and Service Scheme - Thika

Kenya's urban housing policy has as its main aim provision of

houses to all urban residents regardless of their income. The Site and Service Scheme has been recommended as the main strategy to achieve this aim particularly for the low income groups. This is in view of the fact that the public sector is seen as being no longer able to finance alone the construction of complete low-cost dwellings. It is on this account that the Site and Service Schemes which provide only plots and services has been observed as the main vehicle for achieving the Government's housing policy.

The National Housing Corporation established in 1965 had as one of its main tasks - finding and formulating ways of solving the low income group housing problem. It has adopted the Site and Service Scheme. These Schemes are therefore expected to be found in any of the Kenyan large towns, and even small ones like Karatina. In 1975, the National Housing Corporation established a Site and Service department which coordinates with Local Authorities through field officers, and assists plot holders with house construction through site supervisors. The main characteristics of the Site and Service Scheme projects are therefore uniform. However, due to local orientation, there may be minor differences, say on location, provision of roads and sanitation and allocation of plots.

The main characteristics which are also similar in all the urban areas in Kenya include:- (i) the target group is any urban household with an income between KShs.300 - 1,200 per month, (ii) provision of a loan to the allottee of K.Shs.14,000 repayable in twenty years at

an interest of 6½%. About 45% of the loan to be used for construction of infrastructure and services, 50% for materials loans and 5% for insurance, administration and technical assistance. From this distribution, we find that only K.Shs.7,000 go to the allottee's pocket as materials' loan. This sum of money is, in my opinion, insufficient today to construct even a semi-permanent house.

Besides, those who have put up the house pointed that they spent about ten times this amount. (See page 97). (iii) there ought to be standard services; that is separate connections to water mains and sewerage for each plot, graded roads and storm water drainage.

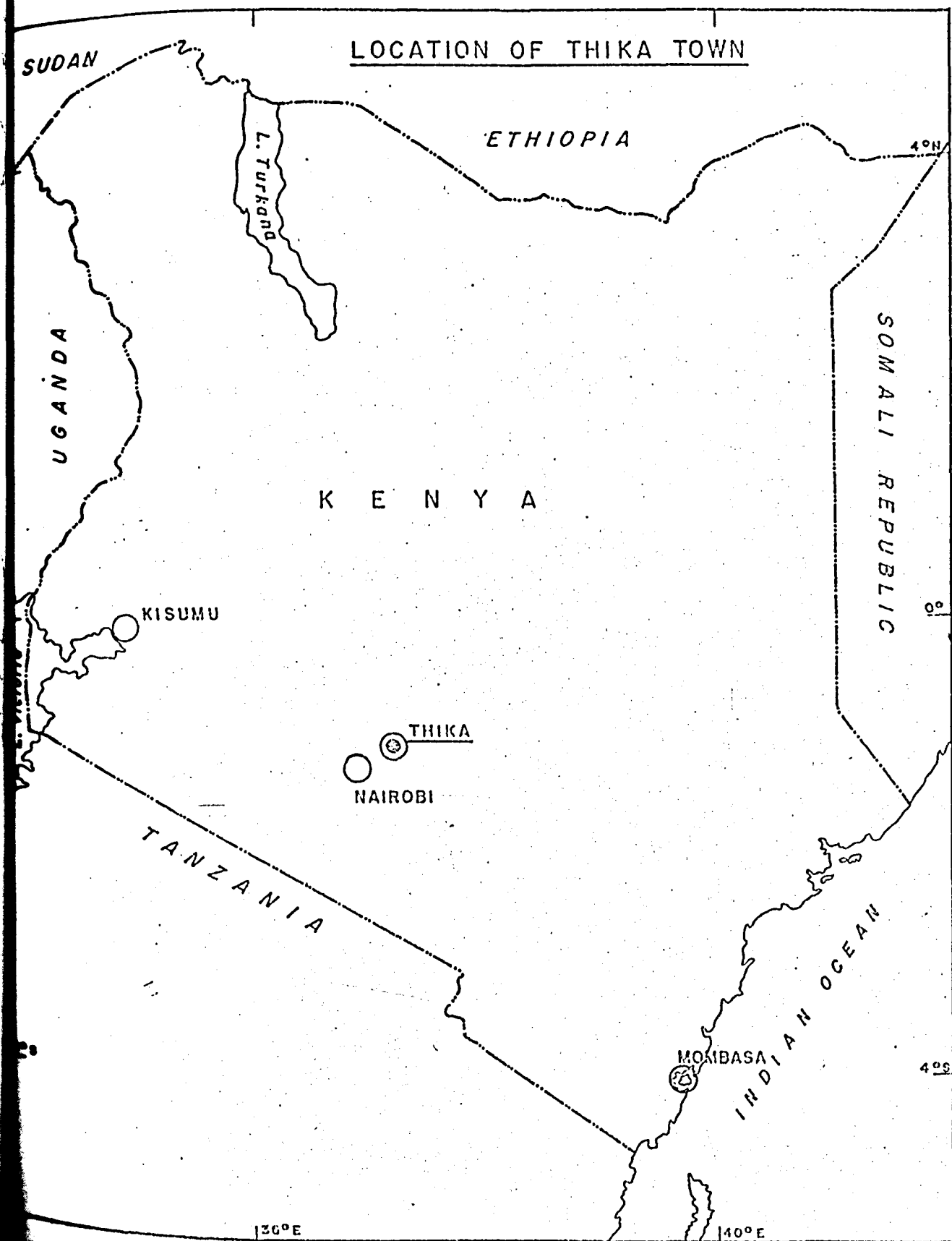
(iv) materials ought to be semi-permanent, say timber. The Local Government (Grade II building by-laws apply. (v) Selection of applicant: eligibility criteria are advertised in the press. Plot allocation through public balloting follows. These are among the main characteristics of Site and Service Schemes. For Thika, they also apply but with a few differences. For example, the Municipal Authority stresses that only permanent materials can be used. They claim that semi-permanent material would lower the beauty of the town. I view this as a way discriminating those genuine low-income earners who cannot afford the use of permanent materials.

The general cleanliness of Thika's Site and Service Scheme is poor. Rubbish collection is not regularly done. There is a lot of uncleared bush especially in Makongeni (i.e. Phases IV - IX) where sisal stalks can still be seen growing. The plots are situated in a former sisal estate hence the local name "Makongeni", the Swahili

equivalent for a 'Sisal area". Drainage is also poor and the roads are impassable during the wet season. It is also dusty during the dry season.

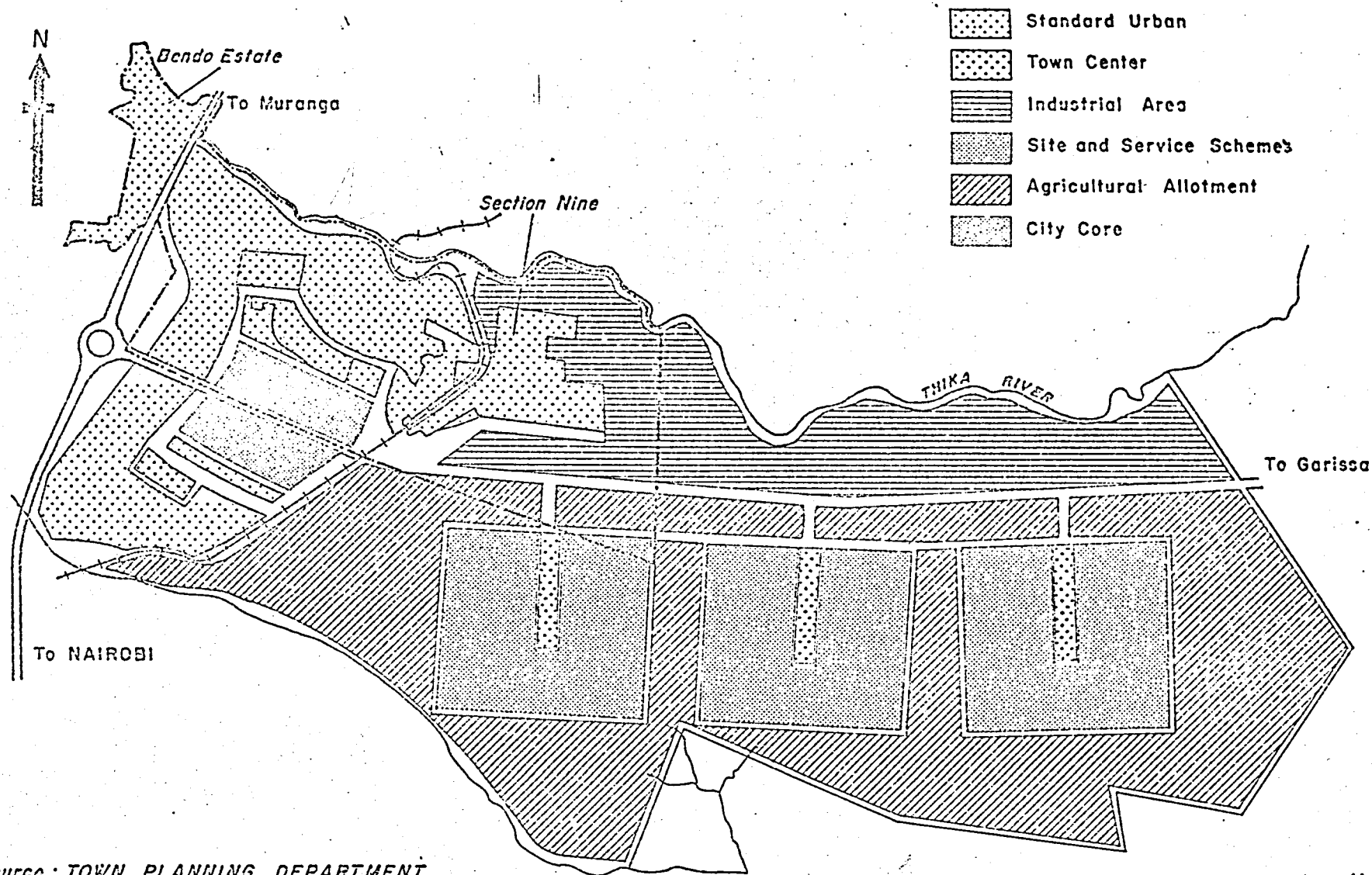
The location of Thika's main Site and Service Scheme is favourable in that it is situated near the industrial area where most tenants go for job (see map 1&2). Social amenities lack in the Site and Service Scheme and residents have to commute or walk to town which is about two Kilometres away. Our study focussed on the Site and Service Scheme already described which is seen as an attempt to solve the housing problem in Thika.

The discussions of result of findings that follow (Chapter 4) are based on interviews carried out on heads of households living in this scheme.



Map 1: LOCATION OF THIKA TOWN

LOCATION OF SITE AND SERVICE SCHEMES IN THIKA MUNICIPALITY



Source : TOWN PLANNING DEPARTMENT

M.S.M

Map 2 : LOCATION OF SITE AND SERVICE SCHEMES IN THIKA MUNICIPALITY

PART II : THEORY

CHAPTER 3 : LITERATURE REVIEW & THEORETICAL FRAMEWORK

In this section, the existing literature that concerns itself with the area of study will be reviewed. In effect, I will review what the scholars have said on the problem of housing for the low income groups in urban areas. I will also specifically review what the Kenya Government, the main public policy maker, suggests and has done about the problem. My interest in this study is to evaluate the present urban housing policies with particular reference to Site and Service Programme. I will therefore trace what has been said and written on this problem in the following different units of analysis that have been adopted for this study. These include: the problem definition; goals and strategies; failure and success and lastly solutions based on the various subsamples interviewed during the research period. The literature review will actually be organized in that format with specified subheadings viz:

(1) Problem definition:

Various scholars have written on the urban housing issue as being one of the main urban problems especially in an urbanizing world. The problem is both in industrialized and non-industrialized world but is more conspicuous in the latter. It is a major concern to Governments and planners of such countries. Slum development and squatting in

most of our towns that we all observe, e.g. Mathare Valley in Nairobi, Kiandutu in Thika, Majengo in Nanyuki etc. reflect this phenomenon. Besides our observation, scholars like Abrams (1964); Turner (1972); Dwyer (1975), Grimes (1976), Oloo (1975) and others are among the major proponents of the view that "housing is a social problem", particularly in the Third World. This in my opinion is true because my observation and study of a slum village (1979) show that overcrowding, and living in very poor sanitation become a problem felt by the society and particularly the residents of such places. Most of them confess that they live there due to lack of any better alternative. 'Carton houses' are also known to have developed in areas where the housing problem becomes so acute especially for those in the lower strata of any nation's income grouping.

Abrams, (1964) reveals issues related to housing shortage, poor housing, poor sanitation in most of the cities of developing nations in Africa, Asia and Latin America where he did most of his research. Poor planning, high influx of rural people to developing cities, high income differential of incomes are seen by this scholar as causing the housing problem. This is particularly so among the low income group, the unemployed and even the underemployed. Abrams approaches the problem in a wider perspective and does not concern himself with the poorly housed urban man only but also the homeless urbanite whom he refers to as a street sleeper. He defines a street sleeper as a "mobile squatter without housing" (1964:3). To show what difficulties and social consequences a street sleeper faces, he

points out that "... street sleeping permits no family life, no privacy, no relief from heat, no escape from cold or rain and no decent means for disposing of human waste. It is the way of the stray animal, the lowest form of urban life", (1964:4).

Abram's study warns us that if no proper housing policy for this group is designed and implemented, even in our Kenyan towns, problems like those of street sleeping that he observed in Hong Kong and which are also found in Nairobi and other large Kenyan towns like Mombasa, Kisumu and Nakuru would start developing. Street sleeping does not occur in Thika except for one or two cases, but many descriptions given by Abrams are similar to the ones in Thika. Abrams, thus shows how escalating the housing problem is in developing nations and also what a serious one it is.

Dwyer, (1975) observes that of all parts of the Third World, Africa exhibits perhaps the greatest degree of flux in contemporary family and household patterns. He also reckons that the continuous flux of migrants poses a major problem to the already existing housing problem in Africa's towns. He suggests that additional construction be undertaken to alleviate housing shortages and to allow for obsolescence. He attributes housing shortage to rapid urbanization which is notable in the Third World countries. Among others, Dwyer suggests the creation of employment for those urban migrants so as to raise income enough for subsistence and shelter. Dwyer's school of thought conforms to the popular statements by the

Kenya leaders of going back to the land instead of concentrating in urban areas. His suggestion underlines the one I hold to vehemently and which this study would recommend: If people in the urban areas had jobs which reasonably paid, and if the cost of living was not as high as it appears to be presently, then the shelter problem would have taken number two unlike now when it takes number one among the urban problems.

Grimes (1976:38) also observes that housing the low income urban family is yet a problem to be solved particularly in the Third World where incomes are low and employment opportunities are few. This is to such an extent that between one third and two thirds of urban families cannot afford the cheapest new housing in the cities he studied; among them, Bogota, Nairobi, Hong Kong, Mexico City, Ahmeda and Madras. According to Grimes, housing remains the major problem for the urban poor and he feels that Site and Service Projects and upgrading squatter settlements may act as a solution to this escalating problem. It has thus become an issue to be given priority in national and international planning for mankind's shelter. This prompted the United Nations to launch a subsidiary body called 'Habitat' to deal with the mentioned issue.

The U.N. Commission Report of 1964 to the Kenya Government co-authored by Abrams and Bloomberg pointed out that the available houses in the urban areas are not sufficient to shelter the urban population. Therefore, the report concluded that Kenya had "a

serious housing problem". This report in fact made the Kenya Government to start thinking seriously on the housing issue and it also was responsible for the creation of the National Housing Corporation (NHC) whose main duty was "to improve and direct housing programmes in urban areas and with particular bias to low income groups". Whether this has been achieved, is what we shall ascertain in this study.

Laurenti and Gerhart (1972) blame the process of urbanization for all urban problems including housing. They assert that urban squatting for instance, has been a direct consequence of heavy migration to cities primarily in Nairobi, Mombasa and Kisumu. Thika also falls in this category particularly in the period, late 'sixties' and early 'seventies' when rural-urban migration was at its peak due to the town's industrialization. We will try to find out whether this process has been weakening or strengthening the existing policies for housing the low income groups in our urban areas as the case might be. I am inclined to point out that high influx of people from the rural to urban areas could have a negative impact on the housing strategies adopted in the towns.

Other local contributors to this issue like Mutunga (1974:15) attribute housing shortage to development and growth of capitalism. He says that it is our economic structure - that of underdeveloped capitalism that leads to a continuous housing shortage especially among the low income earners. These are exploited in the capitalists

industrial organization as cheap labour force. Colin Leys, (1975:49) Manuel Castells, (1977:23) share this opinion. This ties with my thesis that too low incomes and non-availability of financial resources, reduces the chances of a low income earner running his own housing facilities. He stays an exploited tenant as Castells puts it.

The foregoing paragraphs briefly show the awareness of other selected scholars and also of the Kenya Government's, especially after the 1964 U.N. Commission Report of Housing as an urban problem'. They also indicate some of the causes of the housing situation in Third World countries. We are mainly concerned here with the policies derived to solve the already established problem. This explains why the following paragraphs shall be more specific in outlining the housing policy especially the Government's view which will form a part of our evaluation.

The available literature, that is the Kenya Development Plans of (1974-79 / 1979-83); Sessional Paper No.5 (1966/67) a Seminar Paper on Government's view on housing for low income groups written by A. Marshall (1979) show that the Government recognizes fully that there is a housing problem facing mainly the low income earners. He defines the problem as one that is serious and which calls for attention by improving existing low income houses and constructing new ones to satisfy the demand that now exists. In the current Development Plan (1979-'83), the Government asserts that the

centre for every Kenyan family is the home. It continues "... in spite of the notable progress in housing development which has been made since independence - this area of development remains an important challenge to the Government." The Plan, which is the Government's mouthpiece emphasizes that in urban areas the main symptom of housing problem is the extreme shortage of urban units needed to settle the population. The supply is lower than the demand giving rise to a shortage that is yet to be filled. This is a prominent feature in the urban areas of developing countries. In Nigeria for example, Lemer A.C. (1982) writes that although Nigeria is rich due to petroleum resources, it has a housing shortage in the urban areas like any other developing nation. Like here in Kenya, Lemer points out that the most hit are the low income earners who cannot afford a house with the present prices. He may only afford rent and even then ends up spending more than thirty per cent of his income. This is not consistent with the United Nations Standards which suggest that between 20 per cent and 25 per cent of one's income be spent on housing.

Local authorities in Kenya have also expressed concern about the problem of housing in their towns. The Overseas Development Authority (O.D.A.) study (1981) shows that the problem ranks top in the six towns that were studied here in Kenya. This report raises the issue of affordability of the low income groups, that is, "can they afford to put up the required houses with their low incomes?" In other words the need for houses may be there but the

demand, that is ability to afford may be lacking. One of the findings from the O.D.A. study (1981) was that:

NHC standards for Site and Service Scheme have increased and the standard house types, which are in any case very expensive to build and unsuitable for staged construction, have greatly increased in cost. As a consequence of these pressures, NHC Site and Service Schemes in Kenya have proved to be unaffordable for the great majority of the formal target group (i.e. those with an income of KShs.300 - 1,200 per month).

This may suggest that those who might eventually develop plots in the Site and Service Scheme ought to be earning more than KShs.1,200 per month. These are not counted as being in the low income group according to the definition given. Thus, examples of relatively rapid construction generally indicate that higher income groups have taken over, as in the case of Karatina and Thika. Alternatively, additional income could be available to the owners, as in the case of Mumias where sugar payments have provided the cash required to complete housing. This is an area of examination in our research as can be seen in Chapter 4 and 5 of this thesis.

The Urban II and Urban III study projects (1981) have also ranked the housing problem as the first in the urban areas studied. Thika was among the towns studied in the Urban II Project of the World Bank. Those studies described the housing problem, i.e. shortage, as a serious one in the urban areas. They suggest among

others, improvement of the present slum areas to solve the problem. A number of factors like urbanization, landlordism, land availability, building by-laws were working against the success of the present policy geared to solving the problem of housing for the low income groups in Kenya towns and particularly so in Thika.

Grimes (1976) in a project sponsored by the World Bank found that appropriate building standards can also do much to create safe and pleasant environment. However, he asserts that if such regulations are inappropriate and set standards too high for existing income levels, their primary effect will be to reduce the amount of housing that is available at prices the poor can afford. This prompts us to hypothesize that "building by-laws if not taking full consideration of income situations of the poor may themselves undermine the success of housing policies aimed at alleviating the housing problem for them. The results of this finding are on page 124 of this thesis.

Thika is among those towns which will benefit from the recommendations of the Third Urban Project which has as its aim improving the existing squatter areas through the supply of water-borne sanitations and helping in improving the communication and community life in the Site and Service Schemes. All these efforts are aimed at reaching the low income earner in our towns - providing him and his family a habitable home. Although the project is financed by the World Bank, it is hoped that the aid given is to

help the low income earners and that it will not benefit influential personalities or sections of our society.

The target group of all the above endeavours is the low income group, those earning between KShs.300 - 1,200 per month. This is according to the official categorization contained in the Development Plan (1974:178, 1979:472). It is used by the O.D.A. study group (1981) and H.R.D.U. study (1979). For our research purposes, the low income group was referred to as those having a monthly income of KShs.700 or less. This is because those earning above that could as well fit in the middle income group. From general observation, it is obvious that this group is not as badly hit by the housing problem as the former. This is evidenced by such studies as that of Harris (1973) who found that two-thirds of Nairobi's population lived in squatter areas of Mathare, Kawangware, Ngomongo etc. Kayongo Male (1977) while studying squatter settlements comes to the same conclusion. Kinuthia (1979), studying urban marginality in Thika, reports that one-fifth of the town's population lives in one of the major slum villages in the town - Kiandutu. Most of those people living in such areas earn relatively low salaries and they apparently form a bulk of the urban population.

In a survey carried out by the N.C.C.K. (1971) it was observed that most of the low income earners in the said category did not rank the housing problem as first. Another scholar, Whitelaw (1974) found that as much as 20 per cent of the earnings of low income

workers in Nairobi are remitted back to the rural areas. Caldwell (1976) in his studies in Ghana on rural-urban migration observed the same thing, that is, urbanites remitting their incomes to the rural areas. The N.C.C.K. report also showed that most of the migrants' savings are invested in the acquisition of rural land. In almost every case, a person's major house will be built in the rural area, even in those where migration in Nairobi was as a result of strong push factors - (i.e. they left home because there were problems of unemployment, landlessness, etc.). This report continues to assert that such enthusiasm as there is for Site and Service Schemes has come from those who live close to Nairobi and consider it to be their home. This in my opinion suggest that the rural-urban migrants who settle in town still think of their rural home as the 'home' they will eventually settle. This will be the basis of formulating the hypothesis to be tested, that is, "The African urbanite still holds strongly that his real home is in the rural areas and therefore he may not concern himself very much with the housing programmes in the urban area and as such does not see it as a problem". Thus, earnings in the town are considered to be an "alternative income" whilst the rural home remains the proper security base. Anything earned in the town is meant for subsistence and reinvestment in the family farm, business or possessions in the rural homeland. The phenomenon of one being "a man of two worlds" being committed to none, or if any to the rural areas will be examined in this study. Besides the awareness of the opinions and observations various scholars show in the housing problem definition,

the outlined hypotheses will also be tested.

(2) Goals and Strategies of the Urban Housing Policy
for the Low Income Groups

The second objective in this evaluation study is to tap the different opinions held on goals and strategies by the Government, the target group etc.

The Government's housing policy as laid down in the Development Plan (1974:476) is as follows:-

— The Government's long term objective is to build as rapidly as possible a national stock of housing of minimum standard with basic standards of privacy and security providing a healthy environment for all.

✓ The minimum standards referred to here is then specified as follows:-

... housing design and construction (to) conform to Government's standards and that each housing unit constructed in urban areas shall have at least two rooms plus its own kitchen and toilet.

Development Plan 1974:472).

Although the Development Plan indicates in the details of the Housing Programme that 56% of the houses to be built should not

cost more than KShs.15,000 and 40% of the total should even cost KShs.6,000 per unit, these cost figures according to Eygelaar (1977) cannot be matched to the laid down standard. A complete house containing two rooms, kitchen and toilet facilities built by the authorities, that is, in 'permanent' materials with 'full' services would cost today approximately KShs.30,000. Such an investment would mean a monthly charge to the occupant of over KShs.250. Without going into much details on the percentages of his earning which a low income earner can, and is prepared to spend on housing, it is directly obvious that amounts mentioned are beyond his limits. Taking into account the fact that most of the low income earners have other responsibilities, for example, educating, feeding and clothing members of their family, it becomes quite difficult to afford a house in the urban areas, in spite of their need for one. In view of the suggested constraints, and with an aim to find out the extents of these 'facts', the following hypothesis was formulated: "The lower the incomes and also responsibility in other family activities like paying school fees, helping relatives in rural areas etc., may reduce the level of affordability of the Site and Service programmes though ideally meant for the low income earners". This will be tested in Chapter 5.

Again, in this section of "strategies", the issue of building by-laws (Grade II) which the Government recommends is reviewed. As a matter of fact, my observation, and which has actually been explained by Yahya (1978) in his right, is that the existing by-laws which are

part of the goals and strategies advocated by the Government are too tough for the low income worker that is the policy's target. As we have seen, he has other responsibilities except housing to take care of in his household. A hypothesis in this respect has been cited above, though it appears more appropriate in this section. In this respect I could also rightly put it that advocating for Site and Service programmes in the urban areas has been the Government's main strategy to house the low income earners. The argument above on affordability, and expected standards of the structures to be built implies a contradiction of the laid down policy.

The Government of Kenya assisted by foreign aid agencies like the World Bank, U.S.A.I.D., O.D.A., E.E.C., I.D.A. etc., has established as its goal to supply adequate housing to the overspilling urban population. Also, and following it with the I.L.O. Report (1972), there is a continuous effort to try and supply employment opportunities for the low income group in either formal or informal sectors. This is aimed at improving the levels of income which are crucial in determining success of such policies of housing the low income earners in urban areas. To achieve that goal the Site and Service Scheme is highly recommended. Others which could also be tried include upgrading squatter settlements, Site only and also rental Schemes. Site and Service and upgrading have been recognized in almost all parts of the developing world to be more appropriate in dealing with the housing for the low income families in urban areas: Laquian (1976) observed this in Hong Kong. The same was found out by Dwyer (1972)

in his study of the same town of Hong Kong and in Indian urban areas; Grimes (1976) also comes to the same observation in a research he did in Tanzania and Mexico City. On the issue of 'strategies' Grimes (1976) points out that "... Site and Services and squatter upgrading programmes are often the best way to provide housing and services the poor can afford in many low income countries". The World Bank Report (1975) outlines why it considers the Site and Service Scheme as a good strategy to solve the problem of low income urban housing and as such founded the first schemes in 1972.

The other goal envisaged in the Site and Service Scheme is the hope that the allottees will employ self-help in constructing of the building. To quote the World Bank report (1975)

... all Sites and Services and squatter upgrading projects supported by the World Bank Group have aimed at the maximum use of self help.

However it argued that plot owners usually attract small contractors to put up the building. Self help proper is extremely limited. Stren (1972) observed this in Nairobi and Mombasa. In my opinion, this is necessitated by the possibility that those who eventually develop the plots have the money to afford to hire a private contractor. Besides, they may have other engagements calling

for their attention. Thus, there is very little chance that family labour alone is used to construct houses in the Site and Service Scheme. The original theoretical goal is practically not achieved, according to the discussion above. This study investigates the extent of self-help practise in Thika's Site and Service Scheme.

In the current Development Plan (1979:172) the Government aims regarding housing policies and objectives are laid down as follows:-

- (i) Increasing the stock of housing in the urban areas, so as to keep pace with the demand caused by urban population growth.
- (ii) Meeting the housing shortfall that already exists in major urban areas.
- (iii) Ensuring that the houses provided benefit in particular those families whose need for shelter is greatest.
- (iv) Maintaining a healthy and safe urban environment free from danger of epidemics and fire, and
- (v) Giving more emphasis to the improvement of rural housing conditions.

The Government asserts that during the current Plan period, the Ministry will expand and strengthen the Housing Department drawing in more professional and technical staff - all this aimed at improving housing in both rural and urban areas. It will be observed here that the target groups' views on goals and strategies are set in any of the available literature but will be discussed in Chapter 4 of this study.

The foregoing paragraphs show the Government concern in housing all in the urban areas. I would say that were the said statements followed and accomplished practically, the housing problem especially for the low income earners would be a closed chapter to researchers. This is not the case today.

The Development Plan (1979:174) points out that wherever possible all Site and Service Schemes will be located near industrial areas to minimize travel costs to and from places of employment. All Site and Service Schemes will also include a spectrum of small scale informal income earning opportunities. World Bank report (1975) for example reveals that in the Nicaraguan, Jamaican and El Salvador projects, provision has been made for small industries on the project site to assist in employment creation. In the Botswana Project, land has been supplied for industrial development. In Thika, the Municipality has tried to give such amenities. The New Madaraka market with 574 stalls is a good example

of the strategies employed to facilitate informal earning for the unemployed residents of the Site and Service Scheme. The Municipality has also allocated industrial plots around the location of the scheme. This in my opinion might shorten distances to be travelled by the workers who are largely residents of the scheme. In spite of the strategy, we will try to establish how much it has helped to achieve success of the programme.

(3) Failure and Success

As scholars like Stren (1971) Wamala (1980) and also my own findings in Thika slum village, Kiandutu (1979) have shown, the Site and Service Scheme though the main programme of improving housing problems for the low income group, has not met with much success. Stren (1971) notes that "even for Site and Service Schemes intended primarily for the poorest urban group, middle and upper income Kenyans have been the major beneficiaries". A survey of head of households on a sample of 1572 Sites and Service plots either completed or under construction in 1970 showed a very low proportion of original allottees still owning the plots and almost equally low proportions of plot owners actually living in their own houses (Johnson and Steel 1971:23). This appears to be a common phenomenon in our Kenyan economy. In the Daily Nation of 22nd September 1981, Professor Mutiso talked at length in his article of how matatu transport is owned by the "big fish" (i.e. the rich) in this country

though originally, and by a Presidential decree meant for the low income group. The H.R.D.U. study (1979) reveals a similar thing in the Site and Service Scheme, that is, the rich have replaced the poor in ownership of houses. We are thus faced with a situation whereby the middle and upper income groups appear to reap the fruits from programmes meant to help the low income group. We shall thus argue that "given the present economic situation in this country, projects meant for the low income group have ended up in benefiting the middle and upper income group thus failing in their original objectives."

In most cases, the original low income allottees transferred their plots "to more well-to-do people", who could afford to build but did not wish to live on the plots since they had houses either in other middle or upper income residential areas or they were rich businessmen in the rural areas. Thus according to World Bank Report (1975) although the target group for all the Site and Service projects have been the low income families by the standards of the countries concerned in absolute terms, they have represented other middle income earners. Dwyer (1976:78) has this to say on Site and Service Schemes:

... Yet while welcoming such schemes as a realistic and indeed inevitable approach towards an otherwise intractable problem, it would be foolish to underrate the difficulties involved in this type of housing provision. Of fundamental relevance to the prospect for success of such programmes is the fact that as yet no Third World country has made a serious attack on, let alone solved the basic problem of the proper allocation of rights to urban land. Yet in view of the coming urban crisis this is clearly crucial, for it must underpin much of the approach that will be necessary throughout the developing countries if housing provision on Site and Service basis is to have an appreciable impact on the problem of urban shelter.

Dwyer recognizes the significance of Site and Service Schemes in solving the housing problem for the low income families. He observes that this is not without its own difficulties to achieve among them allocation of rights to urban land. In Kenya, this is seen as a problem especially due to the time consumed before the Commissioner of Lands consents to use of any particular piece of land in a Local Authority. I realized that a project could take a considerable time before it starts because of these delays. Letters of allotment took so long. This prevented the allottees to use their plots as security to financial institutions which would offer loans.

Another issue we shall concern ourselves with in this section of "failure and success of the Site and Service Scheme" is that of proximity of employment areas. The earlier referred to U.N. Commission Report of 1964 had this to say:-

Proper Site selection is a major factor in the success of a Site and Service project. Sites should be chosen where the journey to work is reasonably convenient and the transportation cost is not too high.

(U.N. Report 1964:18).

Location is thus considered in this study as a possible constraint to the success of the Site and Service Schemes. It should be brought to our awareness that the Kariobangi Site and Service Scheme (1964) is said to have failed due to being very far from the industrial area hence the low income earners being unable to raise the transport fares. This inevitably could end up benefiting the able middle income earners who apparently also want houses in the urban areas. In a non-assuming approach, then it was hypothesized that "Location of the Site and Service Scheme may determine its failure or success". This will be tested in Chapter 5 of this study. It reflects the thought of this author and others like Bloomberg and Abrams (1964), that location is a factor to be considered while evaluating success or failure of these schemes.

4. SOLUTIONS

Attempted solutions on the topic of discussion will be outlined although it should be borne in mind that the more viable and tangible solutions will be consolidated while discussing our findings (Chapter 4 and 5).

The World Bank Report (1975) suggest as a solution that "housing standards must be consistent with prevailing income levels, but buildings have to be designed flexibly at first low standards, so they can be adapted as low incomes rise". This implies relaxing for instance the current Grade II building by-laws using cheaper locally available material etc. Also as a solution, such schemes should be well located in relation to job opportunities. Employment has to be available, preferably nearby, for secondary family workers. In my opinion, some of these solutions should be tried on our schemes and we shall concern ourselves with them in the study.

Grimes (1976) asserts that in a handful of countries that have responded imaginatively to housing problems, solutions are geared to employment needs and purchasing power of low income urban families; standards of construction are realistic so that the poor can afford the housing provided; and the house is so situated that it gives them access to jobs and social services. Also according to Grimes, Governments more frequently tend to promote unrealistically high standards

of housing for the poor. This leads to default and delinquency in rental payments, transport to work becomes expensive and housing for poor is raided by middle income groups whose demand for housing also remains unsatisfied. Grimes' assertion cannot be taken lightly in our country. He points out near to what is happening here.

Abrams (1966a:170-74) pointed out that in an urban housing project the more self-help required of the occupant, the greater must be the inducements, supervision and administrative costs. The more trained craftsmen put on the job, the more efficient the operation. Abrams suggestion of more trained craftsmen is varied. However, the way the Site and Service Scheme plots are being developed by private contractors does not strongly support trained craftsmen. The ones currently doing it are trained but expensive. This may be why some of the allottees cannot afford to hire some. On the other hand, if the National Housing Corporation could have the trained craftsmen offered free of charge to the allottees, then the idea would be a very welcome one. This is my opinion which does not conflict with Abrams, but gives an alternative on how it could succeed.

Huyck (1971:12) suggests that the individual project be thought of in the context of a national programme for it to succeed. He insists on improved administration of the Site and Service Schemes and more loans to be given to the allottees. He adds that planners should be more articulate and concerned in incorporating the schemes

with the cultural background of the low income groups. Hucyk's (1971) ideas for improvement of these schemes would be applied in our urban areas and particularly in Thika.

The above literature which expresses views and opinions of various scholars and myself has helped us generate hypotheses that will be tested in Chapter 5 of this study. It has also helped us to prepare for the discussions and findings which follow in that we are aware of what others have found out previously. The approach is based on the various issues that shall be examined, for example the problem definition as perceived by tenants, allottees, Central and Local Governments, goals and strategies of the schemes and others as outlined above. The hypotheses generated from the literature will be summarized here as follows:-

SUMMARY OF HYPOTHESES

The preceeding literature review has helped us to generate the following testable hypotheses:

1. The African urbanite still holds strongly that his real home is in the rural areas and therefore he may not concern himself very much with housing in the urban area and as such does not see it as a problem.

We may refer to this phenomenon as the effect of socio-cultural factors. Such cultural belief that home is in the rural areas and town is just a place to stay in for a short duration while trying to save earnings to buy land or put up a house in the already existing personal land at home may reduce willingness to participate in any programmes meant for the low income groups because one will be feeling alienated from them.

The variable rural-urban preference will be treated here as the Independent Variable. Perception of where one would put up a house even when a substantial amount of money was available will be treated as the Dependent Variable.

2. Building by-laws which do not take full consideration of income situations of the poor may themselves undermine the housing policies aimed at alleviating the housing problem for them.

When a low-income earner is expected to put up at least a two-roomed permanent house, with a toilet and shower inclusive, it becomes too expensive for him and he cannot possibly raise the money for it. What this hypothesis

predicts is that a failure of the policies and programme geared to improving conditions for the low income earners is imminent if the current by-laws are not altered.

Building by-laws will be viewed as the Independent Variable whereas the success of their implementation will be the Dependent Variable. Indicators of success will be noted by actual construction of houses in the Site and Service Schemes by the original allottees.

3. Low incomes and also responsibility in other family activities like paying school fees, helping relatives in rural areas etc. may reduce the level of affordability of the Site and Service programmes though ideally meant for the low income earners.

I shall treat low income and these other responsibilities as shown above in the literature review as the Independent Variable. Affordability will be in this hypothesis the Dependent Variable, that is, given the income levels, how many are able to afford to put up the required house and maintain it?

4. Location of the Site and Service Scheme may determine its failure or success.

Location is treated here as the Independent Variable.

Failure or success is the Dependent one.

CONCEPTUAL DEFINITIONS

1. Low income group - Those earning KShs.700 or less, employed in industries or engaged in the informal sector.
2. Housing shortage - This will be perceived as the lack of enough houses to cater for the existing population. It was measured by whether or not there was overcrowding (that is, too many people in one room, depending on its size), or whether some people put it that they lived in a slum or squatter area although they could afford a better house elsewhere were it available.
3. Affordability - This will be perceived as the ability of the target group to pay for the amount expected so as to actively participate in the Site and Service Scheme. That is, how much is one able, and is willing to pay from his

income for housing purposes?

4. Evaluation - Assessing with accurate information from the different subsamples - tenants, landlords and allottees, the success or failure of the Site and Service programme.
5. Site and Service Scheme - A programme meant for the low income group intended to comply with the general Government policy of housing the poor in the urban areas. Plots were given on a serviced site (road and sewerage supplied), a materials loan of KShs.14,000 given to the allottees. They were expected to put up a house with at least two rooms, shower and toilet plus a kitchen. This is in accordance with the Grade II By-Laws of Kenya.

THEORETICAL FRAMEWORK

Recent urbanization in Kenya is not without social consequences. The housing situation is undoubtedly social problem number one. In spite of the several policies and programmes to alleviate this burning issue, we observe explosive urban contradictions such as, growth of uncontrolled settlements in squatter areas, slum development, overcrowding and high rental charges to the tenants. This study is thus

prompted by such existing contradictions in our urban areas. An attempt to explain why they still exist and recommendations to eliminate them will be pursued. The empirical findings will be of great assistance here.

Admittedly, there are various theoretical approaches to the housing problem in our urban areas, and also to the assessment of the success or failure of the policies geared to housing the low income urban dwellers. For instance, Van Zwannenberg (1972) has developed a historical perspective on urban poverty, in which he explains housing inadequacy as a historical phenomenon. He points out that, it is the way the colonialists structured the system, in such a manner that the African was subjugated and not intended to be a town dweller. This reflects why proper housing could not be put up for him.

Proper planned housing estates for the Europeans and Asians was promptly taken care of. Zwannenberg reveals that laxity to build good homes for the African urbanite goes back to the colonial era. After Independence, the racial difference was overtaken by the income differential. It was now the low income groups whose house needs were not promptly taken care of. Apparently, most of them were Africans who had started settling in squatter settlements of Mathare Valley, Kawangware and others. This was as a result of rapid urban rural migration that took place then due to relaxation

of the "Pass" system which previously restricted Africans' movements. With the upper income Africans replacing the colonial masters, the situation was perpetuated after Independence. Thus the historical colonial context was continued in our towns to this day.

Another theoretical perspective is the neo-marxist school of thought. This one explains such urban problems like housing as being an outcome of the growth of capitalism, hence an exploitative drive being built in the social structure. This implies that the rich who are most obviously the landlords will try to undermine any public policy with its aim as building more homes at cheaper rates for the low income earners. This is because such policies might be jeopardizing their business whereby they try to maintain a low supply of houses even when they are much aware of the high demand. The decision as to how much housing is to be produced and sold will depend on whether the capital tied up in the production and sale of housing will yield a return which corresponds to the average profit of capital. The most prominent feature in a capitalist society is that housing is not produced at a rate which corresponds to the development of the demand. This fact however, is just another indication of the way in which the capitalist produces in order to satisfy his own demand for profit and not to meet the social wants! When considering the latter aspect it is clearly seen that the housing shortage is most prominent in areas where production and settlement are most concentrated and that housing wants of people

belonging to the socially least-well-off classes are satisfied to the smallest extent. This may lead to slum development in our towns. Mutunga (1974); Castells (1977) are among the recent exponents of this perspective which I am also inclined to adhere to. Castells, (1977:7) rightly observes that certainly Marxism has not solved all the theoretical problems that are constantly being posed. It is not a scheme but a perspective. This means that one is committed to developing it, unceasingly proposing new concepts rectifying laws that are incorrect, using it as a tool instead of repeating the dogma.

In our study, the above two theoretical perspectives will be amalgamated in an attempt to interpret our research findings. This will be the case because the two are relevant to the Thika situation in that, the historical phenomenon is still very clear in the way the residential estates are distributed - the Europeans, Asians and the upper income Africans live in the luxurious Bendo, Maboromoko and Kimathi Estates whereas the low income groups and the poor of the town inhabit the slum villages of Kiandutu, Kiangombe and Gachagi. Others have started dwelling in the Site and Service Scheme - Makongeni and Biafra which are meant for the low income group. This development of residential estates has a historical background. As explained above, income differentials have replaced social differentials. In my opinion, the efforts to provide ample housing for the low income group are still being frustrated. This is why the problem of housing among this group is still in the midst. Before Independence, the blame could be laid on the colonial masters. Today, the blame lies

in the way our social-economic system is structured. Thus, although policies may look very ideal in theory, "to settle every urbanite in a 'habitable' house", there are blockages in the system which this study explores.

There is also the assumption that the more propertied members of our society would like to own more at the expense of those struggling to have a little. This essentially brands our society a capitalist one. In this respect, the general theory adopted here is that even if the policy is said to be for the low income earners, those middle and upper income earners will themselves intercept any "goods" to be delivered to the low income earners for their own use. This is the exploitation that is referred to above and which appears like it is putting to a halt programmes aimed for the low income earners. This may explain why there is a change of hands of the first generation holders of plots in the Site and Service Schemes. It also leads to the high rental charges by the landlords although they admit (see Table 21) that the salaries are too low.

Precisely, the urban contradictions mentioned earlier will be explained bearing in mind that there is an unfair game being played on the low income earners. This is why housing is still very acute particularly on them. When their salaries are low and they are expected also to construct a permanent house in the urban areas, it becomes impossible and the problem perpetuates itself.

PART III : DATA PRESENTATION AND DISCUSSION

CHAPTER 4 : SECTION 1 - SOCIAL BACKGROUND TO THE HOUSING PROBLEM IN THIKA

In this Chapter it is necessary to present the distribution of the data findings and discuss them. This will help us to derive our conclusions based on actual responses by those interviewed in the course of the research.

Relevant findings describing the three main different subsamples will be combined and presented in one table. This will provide for comparison of the subsamples due to the fact that I expected variation in opinion and characteristics amongst them. However, some findings which were not derived from all the subsamples will be discussed singly as the case might be.

I shall first present those variables which are paramount in describing the three subsamples. These were the landlords, the original allottees and the tenants.

(i) SEX OF THE RESPONDENTS

Table 1 : SEX DISTRIBUTION OF THE RESPONDENTS

SEX \ SUBSAMPLE NO. OF RESPONDENTS	TENANTS		LANDLORDS		ALLOTTEES	
	F	%	F	%	F	%
MALE	88	61.5	25	83.3	19	63.3
FEMALE	55	38.5	5	16.7	11	36.7
TOTALS	143	100	30	100	30	100

N=143
N=30
N=30
TOTAL N=203

Migration in most of the third world is conspicuously from rural to urban areas. Studies by Breese (1972), Mabogunje (1968) and others have shown that migration is "selective". When a town has mainly heavy industries as the main employment attraction as it is currently the case in Thika, males are more likely to migrate into the town than women. Apparently, uneven sex ratio¹ is most manifest in case of young towns which experienced a recent migratory influx from the rural areas. Situations may change - for example in Nairobi the S.R. (Sex Ratio) in 1962 was 174 whereas in 1969 it was 152 (Kenya Census, 1971).

¹ Sex ratio is defined as the number of males per 100 females in the same age-groups.

Currently it is estimated at 104 showing that as the town enlarges and light industries are put up, more females are attracted to the town. The sex ratio thus moves from uneven towards even in the urban areas. The same may be expected of Thika town which apparently is taking the same trend.

In our case, over 60% of the tenants sampled were men. Most of them reported that they came to look for employment in the town. Among the landlords, the same distribution (slightly more males) were recorded. Until recently the African woman was not expected by society to own property (Little 1973:29). This is however changing. Also, my research findings in Thika show that 16.7% are female landlords whilst the vast majority viz. 83.5% are males. This reflects views in the popular literature in Kenya purporting male domination, especially in property ownership. The table reflects similar proportions in the case of the original allottees viz. 63.3% males and 36.7% females. The same logic explains the uneven sex ratio distribution as mentioned above.

(ii) AGE

Table 2 : AGE DISTRIBUTION OF THE RESPONDENTS

AGE GROUP \ SUBSAMPLE NO.	TENANTS		LANDLORDS		ALLOTTEES	
	F	%	F	%	F	%
16-20	21	14.7	0	0	0	0
21-30	97	67.8	1	3.3	3	10.0
31-40	22	15.4	6	20.0	6	20.0
41-50	3	2.1	16	53.3	15	50.0
51-60	0	0	6	20.0	5	16.7
> 60	0	0	1	3.3	1	3.3
	143	100	30	100	30	100

Total N = 203.

The table portrays a remarkable age variation in my three subsamples. In the case of the tenants who were mainly young migrants, it is noticeable that the "brain and energy drain phenomenon" so much talked about by students of migration (Hutton, 1972:17-26; see also Mbithi 1974, Hunter 1966:8) is apparent in Thika. The 'energy drain' here refers to the young aged migrating to the urban areas. In our subsample 68% of the tenants were aged 21-30 years.

Among the landlords and the allottees, it is noticeable that they are relatively aged. Most of the landlords are above thirty (53.3% being aged between 41-50 years). This implicitly suggests a positive correlation to acquisition of property. It is likely that some of those with an advanced age may have worked for a considerable period to allow for property ownership. The allottees are also more or less in the same age category with the landlords (2/3 of them being aged over forty years) - most of them were aged thirty and above during the time of allocation which was about a decade prior to the period of research.

(iii) PLACE OF ORIGIN

That Thika has a secondary and tertiary hinterland is derived from the data collected. Secondary here refers to the fact that it serves a hinterland which is larger than a district or province (Hawley 1950:4-16). This is shown by the distribution of the migrants who reported their places of origin being all over the country. Tertiary refers to the fact that services offered by the town may extend beyond the national boundaries. Although the data below may not show international immigrants it should be observed that the industries which offer employment opportunities are themselves reaching wider international circles e.g. the Kenya Cannery Ltd., which sells its products all over the world. The table below shows the distribution of the subsamples per their places

of origin.

Table 3 : PLACE OF ORIGIN OF THE RESPONDENTS

DISTRICT OF ORIGIN \ SUBSAMPLE No.	TENANTS		LANDLORDS		ALLOTTEES	
	F	%	F	%	F	%
MURANG'A	25	17.5	18	60.0	12	40.0
KIAMBU	19	13.3	9	30.0	16	53.0
NYERI	8	5.6	3	10.0	1	3.3
MACHAKOS	19	13.3	-	-	1	3.3
KITUI	5	3.5	-	-	-	-
KAKAMEGA	30	21.0	-	-	-	-
OTHERS, i.e. NYANZA AND RIFT VALLEY	37	25.9	-	-	-	-
TOTAL	143	100	30	100	30	100

TOTAL N = 203

It is clearly observable from the above table that the tenants originate from various parts of the country. The landlords and allottees clearly belong to the "host" ethnic group whilst the tenants are the migrants proper. Such factors like willingness to take risks associated with youth, also search for employment may be used to explain why the tenants are wider distributed than the other two subsamples. Thika offers employment opportunities. As is typical of most of the Third World countries, there is rapid

urbanization under the impact of industrialization and Thika is a good example. This offers "pull" factors to the migrants. The fact that residents come from without the town suggests strongly the need for residential houses which could accommodate the workers.

In the case of the landlords and the allottees, it is evident from the table that almost all of them come from the neighbouring districts, particularly Kiambu and Murang'a. Stren (1972:24) in his studies in Nairobi and Mombasa found that participation of such programmes like the Site and Service Scheme would be mostly by those who came from a near proximity to the town in question. This may be due to the fact that they are likely to know about them before the new-comers. Besides, they may be willing to invest in the scheme if it is near their homes - they can collect rents easily and they could even stay there and manage the home affairs effectively unlike when it is very distant. The distribution above seem to confirm Stren's findings in different towns. Majority of the landlords (60%) come from Murang'a District. It is adjacent to Thika Municipality.

Among the allottees, like the landlords, over 90% come from neighbouring districts. It implies that proximity to town may influence applications for plots. Some people who are close to the town may not be afraid to invest in a town they refer to as their "home town". This is a possible explanation as to why most of the original allottees come from around the neighbouring districts. Below, I shall follow this variable with the length of time the respondents

had stayed in Thika. It will be a further elaboration of the above paragraphs.

(iv) LENGTH OF STAY IN THIKA

In an attempt to understand the migration trend over the years, I asked my respondents when they came to Thika and the results were as follows:-

Table 4 : YEAR RESPONDENT ARRIVED IN THIKA

SUBSAMPLE YEAR \ NO.	TENANTS		LANDLORDS		ALLOTTEES	
	F	%	F	%	F	%
BORN HERE	1	0.7	-	-	-	-
BEFORE 1950	-	-	2	7.1	1	3.3
1951-1960	1	0.7	8	28.6	7	23.3
1961-1970	12	8.4	12	42.9	20	66.7
1971-1980	114	79.7	6	21.4	2	9.8
LESS THAN ONE YEAR (1981)	14	9.8	-	-	-	-
TOTAL	143	100	30	100	30	100

TOTAL N = 203

The above table shows us that most of the respondents were migrants at one particular time. This is typical of our towns in Kenya and it may prompt scholars to study the process of urbanization - itself associated with migration.

Among the tenants our findings show that the majority (79.7%) migrated between 1971-1980, that is the last decade. This may be due to the fact that a number of industries have come during this period, for example the Kenya Taitex Mills which though started in 1965, expanded in the early sevenies; the Kenya Synthetic Fibres (1972), Leyland Assembling Plant (1979), Unisack Ltd. (1975) and others: Besides the older ones like Kenya Cannery Ltd., Bulleys Tanneries, Kenya Tanning Extract (1934), Kenya Paper Mills (1967), Metal Box have also increased their production and employment capacity. Also the rate of school leavers has increased in the recent years and countrywide, which is most probably another contributory factor to the rural-urban migration (cf. Mbithi 1974, Hunter 1966, Todaro 1976). All these scholars have linked school leaving and hopes of higher incomes as a continuous major cause of rural urban migration in the developing nations.

The landlords came to Thika earlier than the majority of the tenants. This has offered them an opportunity to engage in developing the plots which they had been allocated or alternatively which they had bought from those originally allotted. They were also by and large migrants. Incidentally 63.3% reported that they

migrated in search for employment.

The original allottees, though migrants, did not arrive in recent years (at least 80%) but had been in Thika on or before 1970. Thus when allocation of plots was being done, the majority were already in the town. Thus, the older one was to the town, the higher the chances of plot allocation. In fact it was stipulated that anybody who had not been in Thika for over six years was not eligible for even applying for a plot in the Site and Service Scheme.

(v) REASON FOR MIGRATING INTO THIKA

Various "push" and "pull" factors accounted for reasons of immigration into Thika. The data to be presented below shows that the migrants may have had problems in their rural homes which they hoped would be solved by their coming to the urban areas.

Table 5 : REASONS FOR RESPONDENTS' MIGRATING INTO THIKA:

REASON \ SUBSAMPLE NO.	TENANTS		LANDLORDS		ALLOTTEES	
	F	%	F	%	F	%
TO LOOK FOR EMPLOYMENT	119	83.2	19	63.3	23	76.7
LANDLESSNESS	6	4.2	1	3.3	1	3.3
FAMILY QUARRELS	1	0.7	1	3.3	-	-
WANTED URBAN SOCIAL LIFE	1	0.7	1	3.3	-	-
OTHERS - e.g. TO JOIN HUSBAND	15	10.5	8	28.3	6	20.0
TOTALS	143	100	30	100	30	100

TOTAL N = 203.

Among the reasons given, one pull factor i.e. search for employment predominate all others amongst the subsamples. Thika being an industrial town is expected to offer many job opportunities. This therefore has pulled many migrants to the town. During the research period it was observed that more people continued to come into the town for this same reason. 'Push' factors like landlessness cannot be underrated either, although Table 5 does not show this as a strong reason. Wives coming to join their husbands is very typical of a migrant community. In most cases they are left behind as the man, who is the traditional breadwinner makes hopeful expeditions to new areas. Initially therefore, the men will migrate and the wives are left behind until that time that the man thinks he

is settled enough to host the rest of his family in town. Therefore wives are comparatively "late migrants".

The search for employment factor needs further discussion here. It shows us that the migrants were needy people in terms of want for money and that they did not come on a luxurious or leisurely trip to town but with the purpose to get a job on which to survive. It follows that they also need urban shelter and one that is proportionate to their incomes since it is absolutely unlikely that they only need money for housing. Some are married and have to feed and educate their children.

The landlords and the allottees also report (that is, the majority) that "looking for employment was their main drive to migrate. Although by the period of research most of them were settled and had got the employment they had earlier sought, this employment factor appears very conspicuous especially in the industrial town.

(vi) FIRST RESIDENTIAL AREA IN THIKA

In the attempt to assess the significance of Site and Service Scheme in Thika as one predominantly accommodating fresh migrants, respondents were asked to state which was their first residential estate they settled in on arrival. This would itself assess the

significance of the scheme in our urban areas. Earlier scholars like Zwannenbergh (1972) showed how slums like Mathare Valley in Nairobi played the role of a "catchment area" for new migrants to the city. This was mainly because the houses were cheap there, and also, available kinsmen or friends who would welcome the new rural migrant into the complicated urban way of life. Analogously we would like to establish whether the Site and Service Scheme popularised as residential area for the very low income urbanites played a similar role. Table 6 below provides the findings.

Table 6 : FIRST RESIDENTIAL ESTATE IN THIKA THAT RESPONDENTS SETTLED

SUBSAMPLE FIRST RESIDENTIAL ESTATE	NO.	TENANTS		LANDLORDS		ALLOTTEES	
		F	%	F	%	F	%
MAJENGO AND KIANDUTU		9	6.3	13	46.4	9	31.0
MAKONGENI		62	43.4	-	-	1	3.4
OFAFA		11	7.7	7	21.4	7	24.1
C.U.		5	3.5	-	-	1	3.4
BIAFRA		38	26.6	-	-	-	-
OTHERS ESPECIALLY FOR MIDDLE INCOME		17	11.9	10	32.2	12	37.9
TOTALS		143	100	30	100	30	100

TOTAL N = 203

Among the tenants who are recent migrants, the majority, that is, 43.4% and 26.6% Makongeni and Biafra respectively report that they first settled in the Site and Service Schemes. Makongeni is a Site and Service Scheme comprising Phases 4 - 8 whereas Biafra comprises Phases 1 - 3. From this information it would be correctly argued that the Site and Service Schemes have acted as a major catchment to shelter newly settled people in Thika. This is supported by various reasons: First of all the fact that most of the schemes are near places of work; also the fact that they are relatively cheaper when compared with other residential areas. Besides like some urban scholars maintain, (Lloyd, 1967; Breese, 1966; Little, 1972; Dutto, 1975; Zwannenberg 1972) there maybe kinship ties in these schemes which the migrants exploit and which make it possible for the migrants to acquaint themselves faster to the area. Some of the scholars mentioned above have argued that the rural-urban migrant is not completely ignorant of the town and normally knows where he is going. This may contribute to choice of first residential estate in the recipient town.

Among the landlords and allottees the majority as seen earlier are not recent migrants. This explains why they do not report having settled in the Site and Service Scheme. For most of them, especially those who arrived in the 1960s or before, the schemes were non-existent by then. Majengo and Kiandutu (a slum village) were attracting new arrivals. For those of them who reported that they first stayed in other estates, especially those of the middle income

groups, the explanation for not settling in a Site and Service Scheme could be that they had a higher income than the tenants of our subsample or alternatively they had kinsmen or friends there. Others ran some business in the Central Business District and stayed there.

(vii) MOBILITY : VISITS TO RURAL HOME

In an attempt to find out how frequently the respondents visited their rural homes, the question "How often do you pay visits to your rural home?" was addressed to all the subsamples. Table 7 gives us the results.

Table 7 : RESPONDENTS' REPORTED NUMBER OF VISITS TO THE RURAL HOME

SUBSAMPLE HOW OFTEN	NO.	TENANTS		LANDLORDS		ALLOTTEES	
		F	%	F	%	F	%
DAILY		1	0.7	7	23.3	3	10.0
EVERY WEEKEND		3	2.1	4	13.3	7	23.3
TWICE A MONTH		42	29.4	7	23.3	10	33.3
MONTHLY		28	19.6	10	33.3	8	26.7
ONCE YEARLY		47	32.9	2	6.6	1	3.3
NEVER		8	5.6	-	-	1	3.3
TOTALS		143	100	30	100	30	100

TOTAL N = 203.

The table clearly shows that a significant percentage of the tenants (32.9%) take as long as a year before they visit their rural homes. This suggests that many of the respondents are in Thika all the year round. Therefore when we talk of an accommodation problem and a need to evaluate the housing policy for the low income group, we are actually showing our concern for a population that is comparatively urban based. Our results show that 5.6% of the tenants reported that they never go back to the rural areas. It is necessary to pose the question "will some of those reporting 'never' stay to their whole life as tenants or might there be a better policy to ensure even such people acquiring their own urban home?" We shall look at this question later in the section with recommendations, but at this point we know that such people definitely need some housing.

Unlike the tenants, the landlords travel more frequently to rural areas, mostly because they may also have some other property there. For example, one of the landlords said "I have fifty acres of land, coffee trees and a mansion for my family. Hence, I rarely sleep away from home". Apparently none reported that he never went back home as was the case with the tenants.

Like the landlords, some of the allottees go to their rural home daily. Only one reported that he never returns. It should be noted that among the allottees some are also landlords, financially able, with other property in the rural areas. Since they even have vehicles, they can afford daily visits. Others among the allottees

are tenants. This is why we find that 'one' reports never going back to the rural areas implying that he has become an urban dweller per se - has no property back home. His home is therefore in the urban areas. Some of the allottees who are tenants sold their plots to the rich. Generally we find that for all the respondents the majority would require urban housing. Any shortage therefore would be deemed as a problem.

(viii) EDUCATION LEVELS OF THE REPENDENTS

Education is viewed as an important socio-economic variable to describe a sample like the one interviewed in Thika. To some extent, this variable would reflect the general awareness of the respondents. We would also try to relate it with acquisition of plots to find out whether it had any effect on application and allocation. Below the distribution of the respondents according to the highest level of education they had attained is shown.

Table 8 : HIGHEST LEVEL OF EDUCATION THAT THE RESPONDENTS
REPORTED TO HAVE ATTAINED

SUBSAMPLE EDUCATION LEVEL NO.	TENANTS		LANDLORDS		ALLOTTEES	
	F	%	F	%	F	%
NONE	3	2.1	4	13.3	5	16.7
PART PRIMARY ²	7	4.9	10	33.3	7	23.3
PRIMARY	29	20.3	9	30.3	7	23.3
FORM 1 - 2	29	18.9	1	3.3	1	3.3
FORM 3 - 4	70	49.0	3	10.0	8	26.7
> FORM 4	6	4.2	3	10.0	2	6.7
TOTAL	143	100	30	100	30	100

Table 8 (continued)

TOTAL N = 203

- ² Part Primary here refers to those who dropped out of school before they did their final Primary Examination; Certificate of Primary Education (C.P.E.) or Kenya Preliminary Examination (K.P.E.) as it was formerly referred to.
-

The earlier findings presented on tenants (Table 2 and 4) showed that most of them are young and recent migrants. This reflects well when Table 8 reveals that among them, over 50% had at least Form 3 education. It is not unusual in Kenya today for somebody with such an education to think positively about getting a job in town. Education could therefore be counted as a powerful push factor to migrants from rural areas. Table 8 compares the education background levels of the three different subsamples interviewed. Unlike in the past when secondary school education was seen as a gateway to white-collar jobs, it appears that it is no longer the case. This is because most of these tenants were doing unskilled jobs in the industries. Of all the tenants who were interviewed 56.6% reported that they were full time employed as manual workers in the factories. 24.5% were unemployed and did not even have some hawking business to run. This implies that their financial resources

were limited. Some of the young tenants reported to have been getting support from their families or relatives in the urban area.

Among the landlords, over 70% of the subsample had no more than primary education. Thus we could confidently assert that the landlords education was low. Thus most of their acquisition of the property they have developed is not due to their high levels of education. However, a few had above form four education. These were teachers who had done their examinations privately and risen up on the education ladder. As mentioned elsewhere in this thesis, (page 67) education is seen by some scholars (Mbithi, 1974, Hunter, 1966) as a push factor from the rural to urban areas. While I do not disagree with them, I take note of the fact that landlords were not necessarily recent migrants. This is especially so when compared with the tenants (see table 4). They had come years ago operating some business like shop-keeping, tailoring etc. Education may have had little or no effect on this subsample's migration.

As for their work situation, the majority (62.1%) are self-employed. This may be due to their lack of high education. Since most of them have been in town for a long period, they have engaged themselves in the town's commercial sector. Most of those who reported being self-employed actually operate their own businesses. Some reported, and I also observed that they were literally very rich owning property such as a petrol station, restaurant, big farms in the rural areas and shops. Hence, they are self-employed. However,

24.1% reported being full time employed as teachers, nurses, accountants and a small number, about 18.2% are in industrial employment. Thus, even for those who are employed, they are at least relatively better paid than the tenants. Their incomes being better, they were and are in a position to develop plots in the Site and Service Scheme. Over 53% of this subsample were businessmen. 46.7% reported that besides their business or employment, they had other occupations like farming in the rural areas. This compares unfavourably with the tenants who had no other occupation except their regular employment which do not pay well as we shall see below.

The allottees educational background is not high. Over half of the subsample had enjoyed only primary or have no education at all. At least 16.7% reported that they were uneducated at all. 53.3% of the allottees reported that they were full time employed. Some were working in industries as machine operators, others were employed by the Municipal Council - the latter group had access to the issue of plots' in information. It will be to no one's surprise that a significant number of plots had been allotted to them. Some had also sold their plots in spite of what would be said of them as having a relatively better salary than the industrial workers. 46.4% were self-employed. Some of those were also landlords who managed to develop their plots. The allottees were therefore not as educated as the tenants. Like the landlords, it could be argued that their prosperity could not be possibly

attributed to their level of education. Again like was said of the landlords above (page 82) their lack of advanced education, and their prolonged experience and stay in the town, have apparently offered them opportunities in the commercial and related sectors.

(ix) INCOME

One rarely obtains a hundred per cent correct information on the issue of income. I was not luckier than other researchers.

Table 9 below reflects the nearest to the correct figures we could possibly extract. Findings for the different subsamples are carefully juxtaposed to one another.

Table 9 : AGGREGATED MONTHLY INCOME OF THE RESPONDENTS

INCOME LEVELS IN K.Shs.	SUBSAMPLES NO.	TENANTS		LANDLORDS		ALLOTTEES	
		F	%	F	%	F	%
200-300		7	4.9	-	-	-	-
301-400		15	10.5	-	-	-	-
401-500		34	23.8	-	-	-	-
501-600		27	18.9	-	-	2	6.7
600-700		28	19.6	1	3.3	5	16.7
OVER 700		-	-	29	96.7	23	76.7
N/A / N/R ³		32	22.4				
TOTALS		143	100	30	100	30	100

TOTAL N = 203

³ N/A means Not Applicable
N/R means No Response.

The figures above illustrate that the monthly income for the vast majority of my respondents (i.e. tenants) is KShs.700 or less (i.e. 77.7%). We should also note that 22.4% of the tenants were either wives of some tenants or the unemployed who relied on incomes of husbands or guardian. The income variable is a very crucial one especially when assessing the ability of the people to put up a house in the Site and Service Scheme even when allotted. The low incomes disqualify them from constructing a permanent house as required by the building by-laws, being able to raise money to the Commissioner of Lands (who controls land charges in Kenya), paying survey fees and other requirements. This suggests that if the rates to build houses in this programme are not subsidized, it might not be possible for the tenants to own a house in the urban areas. They could live to be exploited tenants throughout.

At least 96.7% of the landlords reported that their monthly income was over KShs.700. From the discussions I held with them it was clear that some of them had an income of as much as KShs.5,000 monthly from their businesses, rental charges, and salary for those who were also employed. It is vividly clear therefore that the developers of the Site and Service Scheme are not the original target group. It is an economic group in town which is keen to own property in any part of the Municipality, wherever it is possible. Thus we would deceive ourselves if we just looked from the air or from the road and concluded that "Thika's Site and Service Scheme is very successful since most the plots are developed". We should

ask whether the developers are those the policy had in mind, that is, the low income group. From our findings, it is another lot of people altogether, than the target groups, those with the money who have managed to put up the visible houses.

A contradiction of the policy for the low income group is here exposed in that practically, the policy is in favour of the "haves" and not the "have-nots". So, is there a policy for the low income earners? And if there is, is it reflected in the Site and Service Scheme as has been popularised by the National Housing Corporation and Municipal Councils? These are some of the questions we shall try to answer in the next two chapters of this thesis. At this stage I could quote the Mayor of Thika who said "... there is no policy so far that really concerns itself with the housing for the genuinely low income earners. Site and Service Scheme does not. It is for the rich ..."

Among the allottees, apparently most, that is 76.7% of the original allottees report that they have an income of over KShs.700. As observed above most of them are in some full time employment and virtually most of the income is actually the salary. Thus the salary alone may not have been able to develop the plots given. However, this does not mean that none of them had high incomes. They did, and this is evidenced by the fact that 46.7% had developed their own plots. Among those who had good incomes, 36.7% reported that they were engaged in farming on their farms in the rural areas and this

boosted their incomes.

From the above discussion, we note with concern that the lower the incomes the lower participation we could expect in the Site and Service Scheme. Also income is seen as a very significant factor which could lead to the success or failure of the Site and Service programme. The richer (the more income) one is, the more likely he would develop a plot allotted in the scheme.

To show more explicitly the effect of low incomes on participation of our respondents in the Site and Service Scheme, I asked the tenants how much they paid for rent. The table below shows the distribution as it was. Only the tenants were focussed on.

Table 10 : RENT PAID BY TENANTS PER MONTH

AMOUNT PAID (K.Shs.)	F	%
51 - 100	2	1.4
101 - 150	22	15.4
151 - 200	90	62.9
201 - 250	21	14.7
251 - 300	4	2.8
OTHER	1	0.7
N/R	3	2.1
TOTAL	143	100

N = 143.

The above table clearly shows that the rent is not the same in all the phases or houses of the Site and Service Scheme. This is mainly characteristic of individually owned houses where the landlord takes his own decision on how much to charge. The majority (64.3%) of the respondents paid rent of as much as KShs.151-200 per month. A simple calculation shows that they spend more than 20-25%, the accepted expenditure in housing by both Kenyan and United Nations Standards. Thus, though low, a large sum of their income is spent on housing which is disproportionate.

This may explain why 82.4% of the respondents reported that the rent charged is unfair, mainly because the rooms are too small and also their salaries are very low. 40.7% reported their salaries being too low. Such a big majority of respondents reporting "unfair rent" suggests that they are aware of exploitation by the landlords. This prompted the need to know how much the respondents felt they would afford to pay to ease the heavy burden they felt they carried. The table below then, illustrates this:

Table 11 : AFFORDABILITY OF RENTAL CHARGE

NO. REPORTED AMOUNT THAT WAS REPORTED	F	%
<KSh.50	2	1.4
51 - 100	58	40.6
101 - 150	54	37.8
151 - 200	6	4.7
N/R & N/A	23	16.1
TOTAL	143	100.0

N = 143.

Table 11 shows that over 70% of the respondents could only afford to spend at most KShs.150. This could be objectively fair. I could agree with them comparing their income which is low as observed above (see Table 9). This may also be in conformity with the 20-25% U.N.'s standards. This variable show us that some of the financial requirements necessary to allow somebody to participate effectively in the Site and Service Scheme, ideally meant for the low income earners may be rather too high to be met by the urban poor. Thus, in reality, the low income earners may not be able to develop plots given in programme. The target group is therefore an issue of concern in the formulation of the policy for the so-called low income earners.

(x) LACK OF HOUSES

In general there is lack of houses for the urban workers in most towns. Thika is no exception. This is supported by 76.9% of those in the Site and Service Scheme reporting that they settled there due to lack of any other alternative. There was no house available anywhere else in the town. This is further proved by the fact that 67.1% would have preferred to move and settle in other residential areas which had more physical amenities than the Site and Service Schemes.

(xi) RURAL-URBAN PREFERENCE

Most of the respondents (83.9%) prefers to live in the rural areas. There is the implication as expressed by some scholars (Southall, 1971) that the African urbanite has one foot in the rural areas and the other in town and may therefore fail to participate fully in urban programmes. However, it should be noted that though preference is shown for mainly "rural", most still live in the urban areas and are also working there. Economic reasons are reported by 65.7% of the respondents as being mainly behind their preference for the rural areas. I am driven to argue that were the economic situation favourable in town, then the preference would be in the urban areas and there would be full participation in urban programmes. In answer to a question which

asked them "where would you put up a permanent house to stay if you had the money?", 81.1% preferred to put it up in the rural areas. Others who professed to have urban preference had in mind utilizing the house for commercial purposes. Those that professed a rural preference asserted that their true home, and therefore their future is in the rural and not urban areas. Thus it appears as if a good number of low income earners would rather save to buy a piece of land in the rural areas, or put up a house there than bother to apply or participate in the Site and Service Scheme (see hypothesis 1, page 122).

(xii) DISTANCE OF THE PLACE OF WORK

Past studies of Site and Service Scheme viz. Kariobangi, Nairobi (1964) showed that one of the major reasons for its failure was because of distance from the place of work. The table below shows the distance taken by the tenants living in Thika's Site and Service Scheme.

Table 12 : DISTANCE OF PLACE OF WORK

NO. REPORTED DISTANCE COVERED	F	%
< 0.5 Km.	5	3.5
1 - 2 Km. TO TOWN	15	10.5
1 - 2 Km. TO INDUSTRIAL AREA	90	62.9
OUT OF TOWN	5	3.5
ELSEWHERE	1	0.7
N/A & N/R.	27	18.9

N = 143

It is observed that 62.9% of the respondents stay at a distance of between 1 - 2 Km. to the industrial area. This supports the earlier observation that most of the workers are in the industrial sector. We could reliably say that Thika's Site and Service Scheme is within the industrial area. As far as Thika is concerned, distance may not have contributed to failure of the scheme (cf. Hypothesis 4, p.129).

(xiii) AWARENESS OF SITE AND SERVICE SCHEME PROGRAMME

Whether one had heard of the Site and Service Scheme was deemed as a useful measure to establish how well advertised the policies and projects for the low income group are made to them. The table below elaborates this type of awareness derived from answers to the question that asked "Have you heard of Site and Service Schemes?". A 'yes' or 'no' answer was given as below.

Table 13 : TENANT'S AWARENESS OF SITE AND SERVICE SCHEME

NO. REPORTED HEARD OF S.S.S.	F	%
YES	29	20.3
NO	109	76.2
N/R	5	3.5
TOTALS	143	100.0

A majority (76.2%) reported that they had not heard of Site and Service Scheme. Actually I remember so well that most of the respondents were hearing it for the first time. Some said 'well, I have been seeing three Ss (i.e. the inscription "SSS" which is on every complete house) but I do not know what they stand for. I

thought that was the landlord's name!" This tells us vividly that there is gross ignorance among that group that the Site and Service Schemes are meant for. In other words the target group is not well informed of such policies aimed at improving their chances of getting shelter of their own in the town. The procedure used in Thika Municipality of advertising new plot allocation is not a very favourable one. This is because notices are mainly put in the Town Hall and a few in some strategic points in the town centre. This is unfair to the industrial worker who rarely goes to the Town Hall or even to those other points in the town centre. Thus, this favours the Municipality workers and most of them end up in applying for plots. Alternatively they diffuse the information to their friends and relatives. This leaves the "ordinary worker" out and he only hears about them when they have already been allocated. Thus most think that information towards those policies that are meant for them is blocked.

In another question connected with this one which asked "What do you know of the Site and Service Scheme?", 81.1% reported that they knew 'nothing'. It is not amazing therefore to find that over 90% of the respondents had not applied for a plot in the Site and Service Scheme. This is itself ironical taking into account the fact that the policy to house the low income in Kenya urban areas is so much engulfed in the Site and Service Scheme programme itself. Among the few that had applied, 6.3% had not got any reply.

For those few who knew anything about the programme, what they knew according to their report was that the plots in this scheme were meant for the poor but had been usurped by the rich. This reflects a feeling of exploitation by the higher income group members. The rich were therefore able to own and develop plots in the programme. The table below will show how the landlords interviewed got their plots.

Table 14 : HOW LANDLORDS GOT THEIR PLOTS

NO. REPORTED HOW GOT PLOT	F	%
BOUGHT FROM ALLOTTEE	19	63.3
... ORIGINALLY ALLOTTED	11	36.7
TOTAL	30	100.0

N = 30

From the table, we observe that about 2/3 of the houses developed in the Site and Service Scheme was done by those who bought the plots from the original allottees. It would be correct to assert that these landlords had the money to afford to buy and develop a plot in this scheme. This apparently is typical of the Scheme which should otherwise be developed by the original allottees.

However, 36.7% of the respondents had been originally allotted the plots and had developed them. These were apparently in the middle income group even during allocation. It ought to be noted here that allocation of plots in the Site and Service Scheme is not without corruption (see appendix 4). Besides, they could also have been successful businessmen who had security for a loan from a financial institution.

There is evidence from the above table that the plots in the Site and Service Schemes have changed hands from those originally allotted to the rich who could afford both buying and developing the plots promptly. This may explain why some residents, particularly the tenants felt that the genuine low income earner is not taken care of.

To prove further that developing the plots in the Site and Service Scheme required a substantial income, more than what the policy guidelines suggest, the landlords were asked to report the amount of money they spent in building their houses. The table below shows amount spent as reported by those interviewed.

Table 15 : COST OF BUILDING HOUSE IN SSS (K.SHS.)

NO. REPORTED AMOUNT SPENT (KShs.)	F	%
40,000 - 60,000	20	66.7
61,000 - 80,000	5	16.7
81,000 - 100,000	3	10.0
> 100,000	1	3.3
DONT KNOW	1	3.3
TOTAL	30	100.0

N = 30.

Over 2/3 (i.e. 66.7%) reported that they spent between forty and sixty thousands to put up their houses. Most of these were put up before 1979. Those put up later cost more and from discussions with those who were putting up the houses in 1981, the period of research, the cost has gone up to around K.Shs.130,000. Most of those who spent less in the building were those that put up theirs in the late sixties and in the seventies. The figures reported above are impossible to be met by the genuine low income earners who are the target group. They get only K.Shs.14,000 as materials loan. Unless the policy provides for reasonable subsidization, then the plots in the Site and Service Scheme will continue to be developed by others

who were not the target group (cf. 30% of the respondents built with money from personal resources, 46.7% got a loan from financial institutions). This implies that they had to have security for the loan to be granted - or must have saved enough to start on such a venture - otherwise the genuine low income earner is at a disadvantage.

Accepting that development of the plots in the Site and Service Scheme has been mainly by the rich landlords, it raised the question whether they thought they had benefited from the scheme.

Table 16 : WHETHER LANDLORD BENEFITED FROM SITE AND SERVICE SCHEME

WHETHER BENEFITED \ NO. REPORTED	F	%
YES	28	93.3
NO	1	3.3
N/R	1	3.3
TOTAL	30	100.0

N = 30.

Almost all of them reported that they had benefited from the Site and Service Scheme. Indeed they had for they bought and/or developed the plots and were charging rents to the tenants. Notable also was that all of them were absentee landlords in the Site and

Service Scheme. They stayed elsewhere in their own houses or renting in middle or upper income residential areas.

I also found it necessary to ask the allottees how they got their allocation for the plots in the same way the landlords had been asked. The question "How did you get the plot allocation?", was asked and the table below represents the responses given.

Table 17 : HOW ALLOTTEES GOT PLOT ALLOCATION

HOW \ NO. REPORTED	F	%
APPLIED TO COUNCIL	27	90
MASS ALLOCATION - LUCKY	3	10
TOTAL	30	100

N = 30.

Majority (i.e. 90%) reported that they applied to the Council and were therefore lucky to have survived the ballot system that was done. Only 10% reported that there was mass allocation and they were lucky to have been among those in the area who benefited from the exercise. The principle method it appears was applying to Council. This will reveal how accessible the information regarding

plots for the low income earners would have been to the target group itself.

Most of the allottees it was observed worked for the Municipal Council of Thika. This put them at an advantage of getting to know whenever plots were advertised by the Municipal Authorities. They could also pass information to their friends or relatives. Although those allotted were generally in the low income (a few were not), quite a majority of would-be beneficiaries were put off by lack of knowledge of the advertisement.

Amongst the originally allotted 66.7% reported that they still possessed their plots. Others had sold theirs. Although the majority had not sold theirs they had not developed them in spite of stringent regulations and deadlines about plot development. This was due to the local influence they had which protected them from being re-possessed of their plots. Table 18 gives us the replies to the question "Have you put up a house on your plot?"

Table 18 : WHETHER ALLOTTEE HAS PUT UP A HOUSE IN HIS/HER PLOT

NO. REPORTED PUT UP HOUSE?	F	%
YES	14	46.7
NO	13	43.3
N/R	3	10.0

N = 30.

Among those who answered the question, 43.3% had not put up houses on their plots. They attributed this to lack of enough finances, among other reasons. So, in spite of most of them having not sold their plots as shown above, a significant number has not built up houses. One of those allottees had this to say "... I am not even sure I will even put up a house there. I brought three full lorries of building stone and it has been lying on the site for the last six years. With the present inflation rates I would even give up the construction and sell the plot!" This was the plight with most of the allottees who had not so far built their houses. I actually observed that on some plots there are stones lying there, some had managed to lay the foundation and that was all. They have to keep clearing the grass that grows on the plot so as to appear like the construction is going on, otherwise the Council would repossess the plot.

Apparently 50% of those who put up the buildings got loans from financial institutions. This is a clear indication that they must have been in possession of some loan security, either some piece of land or some successful business. Otherwise they could not have got the loan. This implies that for those in the target group who could not have managed to have a loan security, they could not get a loan. Thus, they could not manage to put up a house in the Site and Service Scheme.

One of the original objectives of the programme was to encourage self help construction. This was deemed as one way of keeping the costs down. Our findings in Thika showed that among those interviewed, only one, that is 3.3% of the respondents did his own construction. He used the family labour as the original idea had suggested. Others reported that they paid private contractors to put up the houses. If we were to assess the success of the programme on this one point, we would see it as a failure since the original idea of creating a self-help-spirit amongst the allottees is not observed. Apparently those who put up the houses were also financially able and could afford to hire private contractors. Self help, therefore, as the dynamic drive behind the success of the Site and Service Scheme is a mere myth.

(xiv) RATE OF SUCCESS OF SITE AND SERVICE SCHEMES AS SEEN BY
ORIGINAL ALLOTTEES

Based on their perception of "success" which is outlined here, two-thirds of the subsample reported that the Site and Service Scheme has succeeded. The rest reported that it had failed. Success to them referred to the ability to give accommodation to many of the residents of the town and particularly the low income earners. Others referred to success as being that fact that plots were in the Africans' hands and not in the Asian or European hands. This is contrasted with other schemes like the mortgage, or high income residential areas where these other races would also try to acquire a plot.

The allottees are therefore not in consensus as regards failure or success of the Site and Service Scheme. This is not unusual because we find that they give different meanings to what success is. Besides, as observed earlier, some have developed their plots and are therefore benefiting as landlords. A slightly higher majority, 53.3% of this subsample reported that the original goals of this programme had not been achieved. For those who answered, they understood the goals to be housing the poor in the town, give them their own houses, etc. They contended these goals had not been achieved.

(xv) DIFFICULTIES FACED BY THE ORIGINAL ALLOTTEES

Among the difficulties that the allottees mentioned they met, lack of enough finances topped the list. 93.3% of the respondents saw it as the major problem. Those who had sold their plots pointed this out. Some other difficulties given were that the time to clear with the Commissioner of Lands was rather too limited. In a way this is tied up with the first difficulty because it also suggests lack of finance. Those without security for loan could not even think of applying for it. 46.7% of the respondents suggested that loans should be given to original allottees and their terms be made softer and manageable to the target group. This may save the changing of hands that is so recurrent of the plots in the Site and Service Scheme due to lack of enough money for those originally allotted. This ought to be the case unless the policy for the low income group is meant to boost the middle income earners in disguise. Stren (1972) in his studies of the housing situation for the low income earners in Mombasa observed such a situation of plots changing hands from the genuinely allotted to the rich who could manage to develop the plot. It is a pity that this is still observed in 1981 when this study was carried out.

The Municipal officials interviewed had similar observations as above. They actually expressed a dissatisfaction with the implementation of the policy meant to achieve housing programmes for the low income earners. Like the allottees, the officials mentioned 'lack of finances' as the major problem that hinders success of the goals of Site and Service Scheme programme, particularly in benefiting those that it was meant for. While we may not put the blame on the allottees or the tenants, I feel we could blame the policy makers. This is because they do not take account of the availability of resources for the target groups. They also do not consider the present cost of constructing a house in the urban areas. They could also have outlined a clear way to subsidize for the allottees, and also a reasonable loan system. This is not well incorporated with the policy of "providing a good home to all urban dwellers".

CHAPTER 4 : SECTION 2

COMPARATIVE EVALUATION OF THE RESPONDENTS' ATTITUDES TOWARDS THE HOUSING PROGRAMMES

As was indicated in the Methodology (page 10) and in the literature review (page 32), there is a need in this study to compare in an evaluation manner the attitudes held by the different subsamples on the housing issues. This is in accordance with what I referred to as the units of analysis (see page 10) and included the problem definition by the various subsamples, goals and strategies again as understood by the same strategies and solutions.

The comparison done on tables 22 - 26 is in conformity to the evaluation method that this study adopted. It is meant to make it clearer what the various subsamples thought of the housing issues. We realize that they have varied perception and attitudes. This is worthy noting if an improvement for the present programmes to reach even the genuine low income earners is anticipated.

The scheme discussed earlier (page 11) will be followed in this Section:

1. PROBLEM STATEMENT

All the three main subsamples and also the Municipal officials (treated as key informants), agreed that there is a housing need particularly for the low income groups.

They also underlined the negative social effects of staying in a crowded room, for example lack of privacy which a family should maintain, paying high rents for lack of a better alternative etc. The housing problem was thus perceived as "lack of adequate rooms", high rents since none of these low income earners owned a house, high cost of building to the extent that allotment of a plot in the Site and Service Scheme does not guarantee its development. It was also the feeling of most of them that the house shortage phenomenon which leads to overcrowding in some small rooms does not give them harmony in the town - a good home is the cradle of family life! The respondents having consented that there is a housing problem were asked what they saw as major causes of the problem. Various responses were given by the different subsamples. I shall present these causes in Table 19 in an evaluation-comparative format. This is aimed at showing us which causes certain subsamples gave a lot of significance and which may call for our attention while giving recommendations.

Table 19 : MAJOR CAUSES OF THE HOUSING PROBLEM IN THIKA

MAJOR CAUSES OF HOUSING PROBLEM	SUBSAMPLE NO.	TENANTS		LANDLORDS		ALLOTTEES	
		F	%	F	%	F	%
RURAL-URBAN MIGRATION	19	13.3	2	6.7	3	10.0	
OVERPOPULATION (INCREASE IN POPULATION)	20	14.0	1	3.3	8	26.7	
INDUSTRIALIZATION (GROWTH OF MORE INDUSTRIES)	60	42.0	7	23.3	12	40.0	
COUNCIL'S FAILURE TO PUT UP RENTAL HOUSES	12	8.4	4	13.3	3	10.0	
NO PLOTS FOR RESIDENTIAL PURPOSES GIVEN	5	3.5	5	16.7	1	3.3	
SALARIES TOO LOW	25	17.5	10	33.3	3	10.0	
CORRUPTION IN ALLOCATION OF PLOTS	2	1.4	1	3.3	-	-	
TOTAL	143	100	30	100	30	100	

TOTAL N = 203

Table 19 outlines the major causes of the housing problem as perceived by respondents of the three main subsamples. They all suggest that there has been a housing shortage in Thika due to the number of people being higher than the number of houses. They all suggest that migration and natural increase have been responsible for the increase of population in Thika. The distribution of responses have a consensus about the three major causes as can be observed from

the table. However, the landlords do not seem to think that 'overpopulation' is a major cause of the housing problem hence only one reported it as a cause. They appear to give the cause "too low salaries" as the major one. For our study, I find this very ironical in the sense that the same landlords overcharge the tenants for rent in spite of their awareness that the salaries are too low.

Industrialization, that is growth of more industries in the town appear prominently as a major cause observed by all the subsamples. This is in conformity with the fact that the town is an industrial one hence attracting a substantial number of migrants. It is observed that all the subsamples recognize housing as a problem and give the causes of the problem. There was also an attempt by the subsamples to give suggestions as to what would solve the mentioned causes so as to ease the housing problem in Thika. Below, I present these suggestions.

Table 20 : SUGGESTIONS TO SOLVING THE HOUSING PROBLEM IN THIKA

SUGGESTIONS	SUBSAMPLE: NO. OF RESPONDENTS		TENANTS		LANDLORDS		ALLOTTEES	
	F	%	F	%	F	%	F	%
GIVE PLOTS TO INDIVIDUALS	7	4.9	4	13.3	5	16.7		
PROPER PLANNING	9	6.3	1	3.3	1	3.3		
MUNICIPALITY TO PUT UP RENTAL HOUSES	55	38.5	1	3.3	14	46.7		
DECENTRALIZE INDUSTRIES	33	23.1	10	33.3	8	26.7		
PLOTS ALLOTTED TO BE DEVELOPED	8	5.6	6	20.0	-	-		
CONTROL RENTS	20	14.0	1	3.3	1	3.3		
RAISE SALARIES	11	7.7	7	23.3	1	3.3		
TOTALS	143	100.0	30	100.0	30	100.0		

TOTAL N = 203

The responses given above show that the respondents had in mind ways of solving the problem that they consented was in their midst. Varying suggestions by all the respondents occur. It is noted that among the allottees and the tenants, a higher majority reported that the Municipal Council should put up rental houses for the residents, the low income earners included and with a higher priority. This was in view of the fact that the Municipal rental charges were fairer than that charged by landlords (cf. In Starehe estate, Thika, owned by the Council, rental charge was KShs.85 p.m. whereas its equivalent in the

Site and Service Scheme was between KShs.150 - 200 per month). To support our general thesis that the landlords exploit the tenants, we find that only one of them suggested that "Council should put up rental houses". This I would argue is because, their current rental charges would have to be reduced if there were more Council houses to compete with. This would not be in favour of the landlords, who view their landlordism as a business aimed at maximizing profits regardless of how hard they "pinch" the tenant. All consent in decentralization of industries as a solution to Thika's housing problem. It is interesting to observe that none of the allottees gave as suggestion the "development of plot allotted". This may be due to the fact that some had not developed theirs and since they were aware of problems involved, money being the major one, they dared not challenge themselves by giving that suggestion. All the subsamples agree upon salaries being raised. The suggestions given cover a wide spectrum of attempts to solve the housing problem, particularly for the low income earners in Thika. In the last Chapter, I shall expand more on the suggestions given by the subsamples and my own too.

2. GOALS AND STRATEGIES

The success of the policies of housing the low income group was seen as an issue that the respondents could give their opinion. This was after it was established that they understood the problem, knew

the policy that was being enhanced by the Government to solve their housing difficulties. All of them reported categorically that they knew that the general policy was to try and house every urban dweller in a house which met the minimum habitable standards as put by the Kenya Government. (That is, a two roomed house with kitchen, a toilet and shower facilities). Those who were well informed reported that the Site and Service Scheme was a programme for the urban low income group to achieve the laid down policy. The ultimate goal, they reported was to see that they were housed in their own houses (as was the goal of Site and Service Scheme) or in rental houses like those of the Municipal Council where exploitation like that characterising the landlords' was seen as being minimal. The table below explicitly shows the distribution to the answer of the question that was asked the respondents which ran as follows: "How successful so far have been the policies meant for improving low income housing here?"

Table 21 : HOW SUCCESSFUL HAVE BEEN PROGRAMMES MEANT FOR LOW INCOME HOUSING

SUBSAMPLE HOW SUCCESSFUL NO. OF RESPONDENTS	TENANT		LANDLORD		ALLOTTEE	
	F	%	F	%	F	%
NOT SUCCESSFUL	113	79.0	22	73.3	21	70
SUCCESSFUL	25	17.5	7	23.3	9	30
N/R	4	3.5	1	3.3	-	-
TOTAL	143	100.0	30	100.0	30	100

TOTAL N = 203

The table above clearly indicates that regardless of which subsample I interviewed, the majority reported that the programmes meant for low income earners had not succeeded. It is the minority who report that they had succeeded. The tenants appear prominently to profess that the policies had not succeeded. For those who reported 'successful' it would be argued that probably they had benefited from the scheme, particularly the one our study was focussing on. For the tenants who reported so, it is very likely that they paid reasonable rental charges. Others could actually say they succeeded since they had no other alternative as a residential area in Thika.

Following up this same issue, the respondents (all) were asked why they thought that the policies for housing the low income group earners were not successful in Thika. Below are the responses that were given.

Table 22 : REASONS WHY THE POLICIES FOR HOUSING LOW INCOME EARNERS WERE REFERRED TO AS UNSUCCESSFUL

REASONS \ SUBSAMPLE DISTRIBUTION	TENANTS		LANDLORDS		ALLOTTEES	
	F	%	F	%	F	%
LOW INCOME EARNERS STILL EXPLOITED TENANTS	85	59.5	11	36.7	27	90.0
HAVE NOT SEEN ANY POLICY FOR LOW INCOME EARNERS ...	37	25.9	3	10.0	-	-
RICH BUY PLOTS FOR THE POOR	8	5.6	15	50.0	3	10.0
CORRUPTION AMONG COUNCIL OFFICIALS	13	9.1	1	3.3	-	-
TOTALS	143	100.0	30	100.0	30	100.0

TOTAL N = 203.

From the table above, we observe that majority of the respondents felt that the policies were not successful since they had not eliminated the exploitation of the low income earners who were the tenants. Exploitation here refers to the rental charge which they perceived as high compared with what their income was (see above). Another interesting observation is that we find that none of the allottees reported that he had not seen any policy for the low income earners. This was a very sincere response because the allottees had benefited from such policies like the Site and Service Scheme regardless of whether he had developed or sold out his plot. Also equally interesting is that none of them reported that the policies had failed due to corruption among Council officials. This can be accounted by the fact that since the allottees had been allocated plots, they could not refer to the Municipal officials as corrupt like the landlords or tenants who reported this. Another interesting observation in this table is that half of the landlords report that the policies for the low income earners fail because the rich buy the plots from the poor. This reveals to us that the landlords are aware that they pose an obstacle to the success of policies for the low income groups. When they buy and develop plots say in the Site and Service Scheme, they also charge rents which those that the initial programme intended to reach cannot afford.

The discussion of the above three tables prompts us to argue that the policies have actually failed - (or the programmes for the low income earners) to house the target group.

3. STRATEGIES

The question of who should make and implement policies for the low income earners so as to attempt making them successful was asked all the respondents. Again in an evaluative comparative manner the table below will give us the results. This was seen as one of the strategies among others that the respondents would like to see enhanced to try and make the implementation of such policies more successful.

Table 23 : WHO SHOULD MAKE AND IMPLEMENT POLICIES FOR THE LOW INCOME GROUP

WHO SHOULD.. SUBSAMPLE NO. REPORTED	TENANTS		LANDLORDS		ALLOTTEES	
	F	%	F	%	F	%
MUNICIPAL COUNCIL	94	65.7	10	33.3	15	50.0
PRIVATE DEVELOPER	6	4.2	7	23.3	2	6.7
EMPLOYER	19	13.3	7	23.3	8	26.7
LOW INCOME TENANT	10	7.0	2	6.7	4	13.3
CENTRAL GOVERNMENT	8	5.6	3	10.0	1	3.3
OTHERS e.g. TRADE UNIONS	6	4.2	1	3.3	-	-
TOTALS	143	100.0	30	100.0	30	100.0

TOTAL N = 203.

Majority (65.7%) of the tenants and half of the allottees reported that the Municipal Council could be the most appropriate body to make and implement policies for the low income group in the urban areas. This was because they felt that the Council is ready to help the urban poor, besides, it knows the many people so well because they could have gone to their offices in search of help - e.g. they could be in the waiting list of those looking for houses in the town. Even among the landlords, the higher percentage (33.3%) reported that the Council should be the right body to care for the low income earners particularly in the housing issue. However, I note that 23.3% of the landlords reported that the private developers could cater effectively for problems encountered by the low income earners. It is implied here that these landlords are suggesting they should be the ones putting up houses for the low income group. This is not in conformity with the majority of the tenants who view the landlord as one out to overcharge rents hence exploiting them. A few tenants (7.0%) suggested that if they were given the chance to own the resources necessary (like finance) to implement the policies, then, they would be a better group to decide for their own fate, for it is them who actually know how they suffer. They are well versed with their own problems, better than any other body. They however realised the limitation of their knowledge and this may explain why a few of them reported this. Another interesting finding is that although the Central Government may be outlining the policy for the low income earners in our towns, a minority would prefer it to make and implement these policies. I

wish to make this one clearer by saying that, from my discussions, with the respondents, they meant actual implementation of such policies and not just making them. This is why they thought the Council would be more appropriate and preferable in this exercise than the Central Government. Apparently some of the allottees thought that the trade union is a useful body to make and implement policies for the low income groups. Well, basing their observation from the way the trade unions in this country act (more in favour of the employer than the employee), I would also agree with them. Although this will be explained further in the last Chapter (page 135). I note that the majority of the respondents would prefer to have their policies for the low income group be made and implemented by the Municipal Council.

To round up this issue of policies for the low income groups, and in an attempt to compare the responses of the major subsamples, the respondents were asked to state what they termed as a successful policy for low income groups in as far as solving the earlier mentioned problem of housing. The table below gives us the responses as recorded.

Table 24 : A SUCCESSFUL HOUSING PROGRAMME FOR THE URBAN
LOW INCOME GROUP

SUCCESSFUL POLICY	SUBSAMPLE NUMBER OF RESPONDENTS	TENANTS		LANDLORDS		ALLOTTEES	
		F	%	F	%	F	%
ONE GIVING MORE PLOTS		25	17.5	15	50.0	11	36.7
MORTGAGE HOUSE TYPE		28	19.6	1	3.3	18	60.0
COUNCIL/RENTAL HOUSES		39	27.3	4	13.3	1	3.3
ONE ADVOCATING HIGH SALARIES		16	11.2	7	23.3	-	-
ONE CONTROLLING RENTAL CHARGES		25	17.5	-	-	-	-
ONE GIVING FREE HOUSES		10	7.0	3	10.0	-	-
TOTALS		143	100.0	30	100.0	30	100.0

TOTAL N = 203.

It is observed from the above table that the different subsamples emphasised different things in an attempt to formulate a successful housing policy for the low income group. For example, the landlords (half) appear to emphasise a policy that would continue giving out more plots. This may be interpreted as an expression of their need to find more plots to buy from those who cannot develop them. In a way, this would be seen as a selfish estimation by the landlords which may not be for the interest of the genuine low income earners. Only one of the landlords preferred the mortgage house type. This may be

due to the fact that it would be one attracting competition from all the urban residents. This may not make them as lucky as they would appear to be were they only exchanging money for plots available. The allottees on the other hand show a lot of confidence with the mortgage type of housing (60% of them). This may be explained by the fact that since some of them had either sold their plots or had not been able to develop it by the period of my research, then experience had taught them that if it were a mortgage* type of housing they could have been owning houses by then. The allottees see this as the most favouring policy for the low income earners, followed by that of giving out more plots. As the table shows, none of them says anything on rental charges, increase of salaries or giving free houses. This may be mainly because, having been allocated plots in the Site and Service Scheme, they were in a position to know precisely which policy or programme would suit the low income group in town.

The tenants are apparently distributed in the various suggested policies. However, among them, a higher majority prefer Council rental houses. This may be due to the fact that they realize that without appropriate subsidies or security for loan, they may not be able to effectively develop a plot. This would mean that they would still have to sell their plots and thus would not develop as their

* Mortgage - refers to that type of house which the Council or an agency put up in a serviced plot. The allottee pays up some deposit and after occupying the completed house, there are arrangements made as to how he will be repaying the remaining sum of money gradually. Eventually he will own the house himself.

property a house. This is mainly due to the major obstacle that face them which is lack of enough finance.

The foregoing discussion based on Tables 21 - 26 depicts various issues (questions) which were addressed to all the subsamples. Their responses are presented in the distribution that they occur. This gives us an insight of what the respondents regarded as the major causes for the housing problem, suggestions to solve the problem, their opinions on how successful the policies for low income housing were and also the policy they would regard as successful. The distribution of the responses per subsample as shown in the tables is very important. This is because it shows the variation of attitudes held by the respondents. The discussion also shows that some of the landlords report that the policies for the low income groups were successful. This implies that since they benefited from such policies due to their money power, they would be happier if the situation continued as it is. The purpose of this section was to give the comparative evaluation already portrayed in the discussion below each of the tables.

CHAPTER 5

TESTING OF HYPOTHESES

In this Chapter I shall test the hypotheses outlined above (page 55). Since there were different subsamples, relevant hypotheses will be put to the test with data from the relevant subsample. Thus the tenants, the landlords and the allottees will all be represented in this exercise. However, it will be clearly indicated in the table which is followed by a discussion.

The hypothesis stating that "The African Urbanite still holds strongly that his real home is in the rural areas and therefore he may not concern himself very much with housing in the urban areas hence does not see it as a problem" will be tested. This concerns itself with the tenants' who are also the target group of policies for the low income urban areas. The statement made here suggests close attachment to the rural areas. As Southall (1973) observed in his study of Kampala urbanites, "the African urbanite has one foot in the rural areas and the other one in the urban areas". This suggests non-participation in urban programmes especially where it concerns housing. One would rather, the hypothesis suggested, put up a house in the rural home and therefore would have little enthusiasm to apply and/or to develop a plot in the Site and Service Scheme. The argument would follow that the contention by the respondents that the rural area is their 'real' home, would alienate the low income earner from urban programmes meant for him. This

could have adverse effects on the programme. The Independent variable here is the rural-urban preference, that is the place one would have preferred to settle given a free choice, and also one that was treated as the 'real' home. The dependent variable is where one would put up a house given the required money, again free of choice. It was realized in the course of the study that the tenants could not be tested for participation in Site and Service Scheme since they were all tenants and had no houses.

Table 25 : EFFECT OF RURAL-URBAN PREFERENCE ON WHERE TO PUT UP

A HOUSE - (TEST ON TENANTS ONLY)

WHERE TO PUT UP HOUSE PREFERENCE	RURAL %	URBAN %	% TOTALS (F)	
URBAN	45.0	55.0	100.0	20
RURAL	89.9	10.1	100.0	119
TOTAL %	83.5	16.5	100.0	100.0
F	116	23	139	139

N = 139

Note 4 out of 143 tenants gave no response.

$\chi^2 = 21.86$ with 1 degree of freedom.

The test above suggests that our hypothesis holds and therefore we conclude that one's preference determines where one would put up a house. It is observed that most of the respondents showed a preference for the rural areas and they also asserted that if they had the money and the ability, they would put up houses in the rural areas. This was derived from a question that asked them "If you had KShs.50,000 or more, where would you put up a house?"

The implication from the above test is that our urbanites hold strongly that their real home is in the rural areas. This has consequences for the degree of motivation, commitment and involvement in urban housing schemes. An N.C.C.K. study (1979) found that in Nairobi those who participated fully in the Site and Service Scheme were those who came from a close proximity to Nairobi:- thus, they saw the town as being their home. For those whose homes were not near Nairobi, they did not even bother to apply. They were saving so as to eventually develop their rural homes, either buy land for those who were landless or put up a living home for those who had some piece of land. The same was found in Thika.

Based on the findings presented, we might argue that rural preference, rural roots is one of the major factors which inhibits or delays a communal and individual motivation and action to alleviate the housing problem in the urban areas.

The next hypothesis stated "Building by-laws which do not take full consideration of income situation of the poor may themselves undermine the housing policies aimed at alleviating the housing problem for them". This hypothesis was prompted by the possibility that by-laws could affect the participation of the low income earners from some of the programmes designed to 'suit' them. The anticipation was that if the requirements to put up a house in the scheme were too high for the genuine low income earner, then, he would be unable to do it. This would imply a failure of the scheme to cater for the target group. Besides, the hypothesis took account of the fact that other than housing, the low income earner had an obligation to feed himself and the family (if he had one) and to pay for school fees plus other items that required financial capability.

The findings from the field show that of all those who had constructed the houses, they reported to have followed the building by-laws. Table 26 illustrates this.

Table 26 : WHETHER THE LANDLORDS USED BUILDING BY-LAWS

WHETHER BY-LAWS USED \ NUMBER REPORTED	F	%
YES	30	100
NO	0	0.0
TOTAL	30	100

N = 30.

The following issues should be taken into consideration in connection with this specific finding:-

- (i) There could have been fear on the part of the respondents who did not dare to say that they did not follow the building by-laws. This is in view of the fact that in some urban residential areas, e.g. some parts of Buru Buru Phase II (Nairobi), houses have had to be demolished if the by-laws were not followed. This may have influenced the respondents' positive answer.
- (ii) Most of those who developed the plots (i.e. the current landlords) got a building plan from the Town Planner's Office. Assuming that the Town Engineer or any other relevant officer inspected the houses during construction (except for the minor details like width or length of the rooms), then, I could be inclined to accept it as a fact that all the plots put up in the Site and Service Scheme in Thika followed the laid down by-laws. My simple observation also confirmed this.
- (iii) The incomes of those who put up the houses were all over KShs.700 per month. Some were rich businessmen as evidenced by their occupation and income reported above (page 85). Some operated petrol stations, bars and restaurants, others were coffee farmers in the rural homes

and therefore possessed adequate income. This implies that they could not possibly feel the pinch and could ideally put up even a more expensive building than they were allowed in the Site and Service Scheme. A few of them boasted of the mansion houses they had constructed in the rural areas. They felt they could have built the same type of houses were plots available in town. They noted that they would have fetched more money had they built their big mansions in the urban areas. The point that comes out already is that those who developed their plots in the Site and Service Scheme were financially able and as such could not have felt the by-laws taking so much on their incomes.

Without necessarily going into rigorous calculations, Table 9 shows us that the incomes of the tenants who could otherwise be seen as having been the target group were not high (most reported an income of KShs.500-600 per month only). The amount that would be seen as reasonable expenditure for housing with such an income would have been KShs.120, that is around 20%. I have already shown in Table 10 (page 87) that the rents charged was on average slightly higher than this. This means that the development of plots by this group would have been very difficult. Thus, from their incomes, they would not be able to develop plots in the Site and Service Scheme

especially with that demand of permanent materials. The by-laws are in this view a constraint to the participation of the genuine low income earners in the scheme.

- (iv) It should however be noted that in a question asking them (landlords) their opinion on the building plans, most of them (73.3%) reported that the by-laws were too harsh for the genuine low income earners. This suggests that the by-laws had a negative effect on the low income earner. Even for those who developed the plots, it was clear that they knew it could have been difficult for the low income earners to afford about the average of KShs.80,000 to develop one. The low income earners realized this and expressed a sense of relative deprivation as far as income was concerned.

It may be that the building by-laws bar low income earners from developing plots. It is only the rich who can build without violating the by-laws. Effectively then, the by-laws are too hard on the low income earners and have prompted the sale of their allotted plots. They prevent the programme from meeting its set goals. Hence, a major constraint on the success of the Scheme.

The third hypothesis that "The lower the incomes and also responsibility in other family activities like paying school fees, helping relatives in rural areas etc., may reduce the level of affordability of the Site and Service programmes though ideally meant for the low income earners".

This hypothesis was to treat the income levels combined with other family expenditures as the Independent variable. Level of affordability reported in Kenya Shillings by the tenants was to act as the dependent variable - in other words "How much one would afford to pay for a plot in the Site and Service Scheme depended on his/her income expenditure". This relationship was tested using the Chi-square method. Findings used are specifically those of the tenants. (See table 27.)

Table 27 : RESPONDENTS' LEVEL OF INCOME AND ITS RELATIONSHIP TO HOW MUCH ONE REPORTED HE COULD AFFORD FOR HOUSING IN THE SITE AND SERVICE SCHEME (i.e. LEVEL OF AFFORDABILITY)

AFFORDABILITY AS INCOME OF REPORTED IN RESPONDENTS IN K.Shs. K.Shs.	0-100	101-200		
	(%)	(%)	%	F
200 - 400	13.6	4.5	18.1	20
401 - 700	33.5	37.3	72.8	80
> 700	3.6	5.5	9.1	10
TOTALS	52.7	47.3	100.0	-
	58	52	-	110

$$\chi^2 = 3.94 \text{ with 2 degrees of freedom.}$$

There is an association at 0.10 level.

Our hypothesis is therefore accepted. This indicates that from our data, we find that the levels of one's income may determine how much one could afford to develop a plot in the Site and Service Scheme. Given that most of those in the target group are in the low income group, we realize that their level of affordability is also low. Considering that plot demands an average of KShs.80,000 to be developed, this explicitly poses a problem for the low income earners to participate effectively in the Site and Service Scheme. This may be viewed as a contradiction of reality. Thus, the project is socially acceptable in as far as its aims to house the low income earner in our towns but it is economically unattainable by the same group. It is therefore a failure in their eyes and to those of us who rate the economic aspect high in this 'evaluation'.

The next hypothesis stated "Location of the Site and Service Scheme may determine its failure or success".

The expected direction was that the closer the plots were to the Industrial area, or to other essential services in a residential estate, the more successful the scheme would have been. (Here successful refers to the fact that more of the original allottees actually developed the plots given.). This was in view of the fact that the low income group in most cases also encompass the participants of the informal sector, for example hawking, operating food kiosks, selling liquor, shoe shining, etc. If the residential home for such people would be so far that they were charged high

on transport, also being far from their customers, then they would be reluctant to settle in a Site and Service Scheme in such a location. This would lead to a possible failure of the Scheme (cf. Kariobangi in Nairobi).

Note: This hypothesis was tested with data specifically from the original allottees.

Table 28 : EFFECT OF LOCATIONS' SITE ON DEVELOPING PLOTS IN THE SITE AND SERVICE SCHEME

LOCATION OF THE SITE AND SERVICE SCHEME	ALLOCATION HINDERED DEVELOPMENT?		%	F
	YES %	NO %		
CONVENIENT	4.2	95.8	100	24
INCONVENIENT	25.0	75.0	100	5
TOTAL %	6.9	93.1	100	-
F	2	27	-	29

χ^2 is 2.394 significant at 0.3021.

The χ^2 value is not significant at 0.05, so as to have a 95% confidence. The χ^2 accepts the hypothesis. Therefore our interpretation is that the location of the Site could not hinder development of the plots. In any case, our findings show that of the allottees interviewed, 51.9% reported that they had developed

their plots. Thus, while distance appear to have no impact, other reasons like low incomes etc., may be more determinative.

Our empirical findings in Thika show that existing location has no influence on the success or failure of the Site and Service Scheme. Other causes as reported by the relevant respondents may account for this failure. This include lack of finances, high cost of living and other family commitments like educating children. In Thika, the location of the Site and Service Scheme may be said to be favourable and convenient since the industries are adjacent and this is where most of the inhabitants of this scheme stay. There is a good means of communication, a new retail market and further improvements like a hospital which is earmarked for development in this area. This supports the results of the test above - and that is, the location has had no effects, has not hindered the financially able to develop their allotted plots.

The results from the testable hypotheses that have been discussed show that there is more than one cause to the failure of the Site and Service programme and therefore the policy to provide adequate shelter to all urban dwellers. From my observation during the period of research and even after, building by-laws and lack of income could be seen to have more weight than the rural preference. However, even this latter was found to be significant. In another research I had conducted in one of Thika's main slum villages - Kiandutu (1979) the rural preference phenomenon was so conspicuous

and it was obvious that the people were unwilling to participate in urban projects and instead, readily participated in those in the rural areas. Hypothesis four on location of Site and Service Scheme is rejected. This underrates the issue of location as hindering development of plots in the Scheme. Thus, unlike the Kariobangi Site and Service Scheme which is reported to have failed due to unfavourable location, the same was not found in Thika. This may be the case in other urban areas where housing shortage is so acute that any plots given in any location within the town's boundaries could be developed and habited by those with ample incomes. From our test of hypotheses, we would emphasize on the attempt by the policy makers to cater for financial resources for the low income groups either in form of subsidy or adequate financial loans (not the KShs.14,000 currently given) to enable them construct houses on allotted plots.

PART IV : CONCLUSIONS

CHAPTER 6

CONCLUSIONS AND RECOMMENDATIONS

A : CONCLUSIONS

The study has as its main conclusion that the policy to provide decent housing for all the urban dwellers is yet to be fulfilled. Although theoretically it is a very good one, our findings show that practically it has not been achieved. The Site and Service programme which is recommended as the strategy to cater for the housing problems for the low income groups falls short of that goal. Instead, other middle and upper income members of the society benefit while the target group continues to live in squatter settlements. For those who live in the Site and Service Scheme, they complain of paying very high rents. These points will be elaborated further in the following paragraphs.

The low income group members, it was found, are mainly tenants in the Site and Service Scheme. They are not the owners as was the original goal of the programme. The Housing Authorities in Kenya, particularly the Ministry of Housing Development consider the Site and Service Scheme as the cheapest type of public housing which can be provided at present. From research findings, the Authorities may have to admit that about half of the urban population earning less than KShs.400 cannot acquire public housing. Thus, the conclusion

reached in this respect is that the genuine low income earners still have a housing problem. Those who live in the Site and Service Scheme are crowded with an aim to be able to pay the rent jointly.

It was also found that plots in the Site and Service Scheme have been developed by others who were not the originally intended developers. The developers (landlords) bought plots from those originally allotted but who could not raise the required sum of money to construct a house.

The study also concludes that the low income earners, especially the tenants in the Site and Service Scheme are paying rents proportionally higher than their incomes. Currently, they spend 30% of their income on rents. This I would regard as an exploitation by the landlords. The U.N. standards advocate that a person should spend between 20% and 25% of his income on housing. This is not the case here. It already appears that "the lower one's income, the higher the housing rent becomes". This is unfair especially when we know so well that even the low income earner has other family commitments like the middle or upper income earner. Rents are therefore seen as exorbitant and this makes the study to question the success of the Site and Service Scheme.

The other conclusion drawn from the responses given by the tenants and some key informants like the Thika Mayor was that "there is no policy currently for the low income groups that concerns itself with housing".

Here I would wish to point out that the policy is there in writing, that is, "to house all urban residents regardless of income in a decent home", but practically this is not happening. There are some forces working against this policy hence the view as held by the tenants stand.

Lastly, the housing problem, as the respondents reported, is still on top of the list amongst the low income groups. It is still a problem unsolved. What are the forces acting against the efforts to solve it? Can this study offer some possible solutions and recommendations? These are the two questions that I shall concern myself with in the next few paragraphs.

Before responding to these questions, it should be realized that the Site and Service Scheme as a strategy to achieve the Government's policy is still regarded as a good one both in its aim and goals. However, the actual performance and achievement to this day is undesirable and this is what the study refers to as "failure" or poor performance of the scheme. This also means that the policy has not achieved its objective!

The following strike me as the main reasons behind the poor performance of the Site and Service Scheme:

- (i) low incomes of the target group;

- (ii) Building by-laws which were regarded as being too demanding for the low income earners;
- (iii) Affordability, that is the target group's ability to pay for the required sum of money to put up a house;
- (iv) Allocation biases and political influence (see appendix 2)
- (v) Social psychological attachment to the rural areas hence preferring to participate in rural rather than urban development.

(i) LOW INCOMES

This implies lack of funds to construct houses in the scheme. This issue was raised by all the respondents, particularly the tenants and some original allottees, plus the Municipality officials. Thus, it was not only the individuals who lacked money to develop their plots but also the Municipal Council which as a result took time before servicing the plots.

The target group for this programme according to the Government are those that have an income of KShs.300 - 1,200 per month. My study and others like that of the H.R.D.U. (1979) reveal that this group does not benefit from the Site and Service Scheme. The

majority of the would-be-beneficiaries have so low an income that they simply cannot be able to raise the money required to put up the houses. Inevitably then, change of hands of the plots in this scheme is widely observed. Those who actually benefit in the end are those that have higher incomes. In spite of the fact that they may not qualify during the allocation, they invariably end up buying from the allottees. There is an unwanted vicious cycle that takes place in such a transaction. This is portrayed by the fact that, the allottee gets the plot because he had expressed a need. He fails to raise the money and therefore sells it. It is bought by a rich man who can afford to construct a house. The poor allottee ends up being a tenant in a house built on his own plot and being charged exorbitant rents by the person who was his "business friend" when he was buying him out of the scheme! Nobody would enjoy such a situation. This led the tenants, some who were at one time original allottees to question the existence of a policy for the low income earners. I agree with them following the observation of the situation during the field research.

The low income group form the marginal community in our urban areas. My observation showed that other well-to-do persons in the town do not trust these people and would not therefore lend them money to develop a plot. Instead, they would suggest buying the plot, not concerned with the allottees' plight. This group did not have property which would be used as security in order to acquire a loan. Their low incomes will therefore bar them from participating in the

Site and Service Scheme. The exploitation they experience from getting low salaries from their industrial employers leads them to the fate of living in bad conditions. They therefore become the theoretical target group but not the practical one.

(ii) BUILDING BY-LAWS

These were regarded to be too demanding for the low income earner. The policy puts it simply that every low income earner should be accommodated in a decent house. This is defined as one with two habitable rooms, a separate kitchen and basic sanitary facilities such as toilet and bathroom constructed of permanent materials. However, the N.H.C. guidelines (1976) allow use of temporary materials like wattle and mud or timber. Though there is flexibility of the choice of building material, most Municipal Councils like Thika emphasize that permanent materials should be used. The reasons for this given by key officials of the Municipal Council of Thika were that the town would look like a shanty if temporary materials were used. On the other hand, since most of the ultimate developers were rich, they would not complain of the expenses involved. Muller (1981) found the same reasons were given for Nakuru's Langa Langa Site and Service Scheme where permanent materials had to be used.

The target group was therefore a victim of these by-laws. However, the rich landlords did not feel their effect financially. This is all right for they have the money but it is also wrong for they were not the ones originally expected to construct houses in this Scheme. They were for the low income group. It is therefore vividly clear that the by-laws barred would-be-owners of the houses developed in the Scheme. The development of the plots was done by "second-generation" owners. This accordingly is viewed as a failure of the programme for it has not met with the original goals and aims.

(iii) AFFORDABILITY

This refers to the ability to pay for the required sum of money to build a house. I shall include ability to pay for the rents, which is also a major problem encountered by the tenants.

The discussion in the foregoing chapters reveal that the low income earners are not able to afford raising the money required to build a house. It was found that the current building cost is KShs.80,000 on average. To be able to afford that, one must be earning at least KShs.2,000 and should also have adequate savings. Alternatively he should have other property which would be used as a loan security. Eygelaar (1977); Turner (1971) and also this study reveal that the low income earner spend about half of his income in housing. This is not rational. Most of our respondents, particularly

the tenants could not afford to construct the houses in the schemes. They even complained of being overcharged for rents. This again is a drawback to the success of the Site and Service Scheme in that those it was meant for cannot afford it. There is the need for housing but the ability to meet it falls short of the individual's capability.

(iv) ALLOCATION BIASES AND POLITICAL INFLUENCE

Reports from the allottees and complaints from members of the public indicated that there were biases in allocation of plots. This means that the very genuine target group were left out right from the initial process of allocation of plots in this programme. Complaints that Councillors and other local politicians kept aside a certain number of plots were heard from my respondents. There has been a widespread discussion over this issue in the local press. It is alleged that the politicians in power during the allocation period will always be ensured of acquiring a plot. This is unfair and I regard it as corruption which should not be endured.

Political influence within Thika Municipal Council has been held responsible for the delay of Site and Service Scheme No. 10 which had been granted okay in 1976 and until now, it has not taken off the ground (see appendix 2). It could be argued that this is

inevitable in a capitalistic society where everybody wants to own property regardless of the way to go about it. However, I contend that the low income earners who mainly rely on a genuine, fair public policy and programme for their success should be saved from such types of unfairness. If this is not so, the low income earner will be alienated from the comfort that a nice home may offer in the urban areas. He will therefore find it difficult to accept that there is a policy or programme aiming at housing him decently!

(v) SOCIAL-PSYCHOLOGICAL ATTACHMENT TO THE RURAL AREAS

Urban scholars especially those who have studied the developing world, among them, Breese (1966); Mabogunje (1968), Southhall (1973), and others conclude that there is still a lot of desire among the African urbanites to settle in the rural areas. This implies that participation in urban development projects ranks second in their list of priorities. There is a further implication, and which is almost a fact, that all community development projects require full support from the Local Authorities if they are to succeed. Our findings show that respondents especially the tenants referred to the rural home as their real one; also, as the family home where the ancestors lived. They reported also that given a choice and the money to build, they would do so in the rural areas. This should be treated as a matter of opinion of my respondents, though it is found in other urban areas as well. In Nairobi for example, most of

those who were engaged in developing the Site and Service Scheme are from near the City who felt that Nairobi is as much their home as their rural area.

As a sociologist, I cannot ignore such a factor while assessing reasons for non-participation in the Site and Service Scheme by the low income group. However, it cannot overshadow the variable based on funds which may be the most crucial one.

When there is a growing tendency among the low income group to concern themselves in rural housing than urban housing, such a programme like the Site and Service Scheme may fail. Although this is not the main reason as shown above, it is one to take note of since it has negative effects on the success of the Site and Service Scheme in the urban areas.

The above paragraphs have explained that the programme (Site and Service Scheme) has had poor performance in the duration that it has been operating in our urban areas. I have also discussed the reasons behind it, I shall now present possible solutions and recommendations geared to improving the implementation of a successful policy for housing the urban low income group.

B. RECOMMENDATIONS

The discussion in the 'conclusions' section has brought five striking reasons as to why the Site and Service Scheme has not succeeded. The one on income has been given more weight. It is observed that all of them have some negative effects on the success of the Scheme. We cannot single one out and say it is the only reason. The recommendations will follow the format laid in part 'A' of this chapter viz.

(i) LOW INCOMES

Given the present salary scales, I would suggest a raise (say the minimum to be KShs.1,200) be given to the industrial workers in Thika since they are the majority¹ of the target group. This could allow them participate in urban housing programmes. The present average scale of KShs.450 per month is, in my opinion, below the average that one can budget for constructing a house. Even for rent, it is still too low. Thus I would suggest and recommend that the house allowance for the workers be raised so as to allow more income flow to them. Those in the informal sector could also benefit if the buying capacity of the workers rose. This may improve their participation in such housing programmes as the Site and Service Scheme.

¹ Evidence from the District Labour Office, Thika.

My other concern here is that if the programme has to appear genuine for the low income earner, then a favourable loan system should be established. If that is not possible, a mortgage type of housing with subsidized rate should be introduced for this group. This would ensure that the allottees have an already-built house which they would pay for in time while occupying it. This would provide the owner with security of tenure and may lead to better community integration. This would, in my opinion, eventually solve the problem of housing the low income group in our urban areas. Such a public policy would be trying to eliminate the efforts of private developers who do that mainly as a profit-making business. If the Government gave enough material loans to this group of people with easy terms of payments, eventually all would manage to build their own houses. Alternatively, the building cost should be subsidized to such levels that the low income earners can afford - which is proportional to their incomes. If this is not the case, this group will continue to be improperly housed as is the case today.

(ii) BUILDING BY-LAWS

While I support the idea of keeping good standards in a home, and constructing a permanent house, I recommend that the by-laws should be flexible. In order to allow participation in this

programme by the genuine target group, temporary materials could be used to a certain period of time.

The temporary materials "clause" should not be overlooked and it should be allowed in Thika Municipal Council as well as in others. This will lower the cost of building and chances are high that there will be more participation of the low income group in developing the allocated plots. The directive that there has to be two habitable rooms should not be over-emphasized. I would suggest that the allottee should be allowed to build a house that he thinks is convenient to himself and his family - this is the case in our rural homes and I suggest it be tried in the urban areas particularly with the low income groups. Besides, I find it quite convenient for one to start constructing one habitable room in temporary materials for as long as health standards are high, e.g. good sanitation and family privacy is ensured. Once the family income becomes stable and there is enough money to buy permanent materials, then, the same house can be improved gradually. In my opinion, this would be a serious attempt to show care and concern for the low income earners.

Another suggestion is that the current materials loan of KShs.7,000 should be raised to a reasonable amount that is consistent with the prevailing building costs. This would be in favour of the target group and also for the success of the scheme. I therefore recommend a review of the minimum standards since they are directly related to the cost of housing. They also determine the

rental charges and if the cost of building was high, rents will be similarly high. This would be avoided if the by-laws were made flexible.

(iii) AFFORDABILITY

To improve on the low income group's level of affordability, I suggest that the Government and the Municipal Council authorities should subsidize the costs of constructing a house in the Site and Service Scheme. Alternatively and as pointed out earlier, the wages need to be raised.

The other recommendation in this respect is that the industrial companies should build houses for their workers. This would minimize inevitable search for a house after one is employed in the town. Like the popular talk in Nairobi today that "it is easier to get employment than to get a house these days", the same is recorded in Thika amongst many of the residents. If the companies built houses as suggested, this would ease the accommodation burden in the town. Kenya Cannery Ltd., has tried this for her fieldworkers. If a worker was on permanent terms, I would further suggest that he should be allowed to buy the house gradually through reasonable deductions from his wages. This would eventually make the low income earner afford a house in the urban areas.

Companies which employ a large work force should ask for Site and Service plots which they could develop for their workers. The company could then allocate the houses to the workers who could be deducted a small portion of their income to cover the house cost which should in the end be theirs. This in my opinion is another suggestion to improve the workers level of affordability. For those not working in the formal sector, the type of subsidy suggested above could be beneficial to them.

(iv) ALLOCATION BIASES AND POLITICAL INFLUENCE

The main suggestion here is that the allocation committee selected should be very impartial. There should be no bias expressed. This should be the practice since most of the low income earners only rely on luck and not on outside influence to gain allocation. In reference to appendix 2, the Council staff should desist from politicking to an extent of delaying a public programme as is the case with Site and Service No.10. I would also suggest proper public notification of when plots are available in any town. As was shown in Chapter 4, some of the members of the target group reported that they had never heard of any plots being advertised. Some did not even know what was meant by Site and Service Scheme. In Thika, it was found out that the advertisements were not distributed everywhere in the town. They particularly did not get to the low income residential areas. The advertisements were mainly in the Town Hall and in some strategic parts of the town centre. This could reflect

some bias in that a fraction of the target group, especially those employed in the Town Hall, around town, and their friends or relatives may get the chances of applying for plots.

Although this issue does not feature prominently in our discussion, it is worth taking caution for, if the Site and Service Scheme has to be seen as a success in its original deliberations.

(v) SOCIAL-PSYCHOLOGICAL ATTACHMENT TO THE RURAL AREAS

Community leaders and social workers in the urban areas should instil the sense of urban community amongst the urban residents. This would possibly make them participate fully in the urban programmes. This may take time to change especially when most urban migrants consider the town as a place to earn and remit the earnings to the rural areas - to develop their homes there or buy a cow, a piece of land etc. The belief that 'home' is where the ancestors belonged is still strong with most African urbanites and it inevitably reduces participation in urban programmes. If the urbanites, even those in the low income are in a position to own property like housing through subsidized means, loans and others, it is in my opinion that they would start seeing the town as 'home' just like the rural areas. I would suggest formation of social groups amongst the urbanites with an aim at settling their urban difficulties together. This would make them feel more of an

urban community than the man-of-two worlds (rural and urban) as is the case today in most cities in the developing world. This was recorded to be the case in Thika. The Municipal Councils would also help here by providing most of the amenities - schools, water, entertainment, proper communication, rubbish collection even in the lowest income earners' residential areas. This would make a person to start feeling at home in the town and would thus willingly participate in any urban programme, for instance the Site and Service Scheme which would ensure him housing.

However, it appears, this strong social-psychological attachment to the rural areas is decreasing with the process of urbanization and thus time may eventually solve this problem. Rural poverty, I presume, may also encourage people to try and acquire property in the towns hence view it as home. This will speed up the acceptance of urban area as home and eventually this may disappear as a reason of reducing participation of urbanites in the projects going on there.

The recommendations that have been discussed above derive from the interviews conducted during the field research, my own observation and also views expressed by other urban scholars (e.g. Dwyer, 1975, Grimes, 1976). If they were enacted the way I have suggested, it is my belief that the Site and Service Scheme would become really a programme to solve the housing problem for the low income earners.

As a final conclusion, this study does not underestimate the achievement of the policies meant for housing the low income group. The particular programme that we have been evaluating has also had its own success. Many people have been housed. These people would have been unhoused or staying in slums or squatter settlement which the Government is trying to discourage. This earns the Site and Service Scheme a credit.

However, and of central importance in this study, the programme does not meet the needs of the target group who were expected to be owners of the houses that have been built in the Scheme. Most of the target group are still tenants who complain of being overcharged for rents. Indeed, they do not believe there has been, so far, a policy for the genuine low income earner. They are still looking forward for one to come! I also observe that the present programmes are above the reach for the low income earners, unless their salaries are raised and substantial subsidy granted. If this is not done soon, what is theoretically the property of the low income earner will practically be owned by the rich. This type of change-of-hands will be occurring in broad daylight in the form of selling plots. This means that we are yet to solve the housing problem for the low income earner, if the Site and Service Scheme continued to be implemented the way it is today.

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APPENDIX I

PLAN PLOTS FIRST - RUBIA : Daily Nation, Wednesday, February 3, 1982

From Nation staff correspondent in Nakuru.

Housing and Urban Development Minister Charles Rubia yesterday called for an end to allocation of plots in urban centres without proper planning.

He said the tendency of giving out plots for all sorts of structures, particularly in the periphery of towns, was widespread and that it must stop.

Mr. Rubia noted that allocating plots without prior planning is like "putting the cart before the horse" adding that the practice would cause major problem in future. He attributed the current housing shortage in most urban areas to the rate of population growth, the inability of most people to shoulder the burden, the world economic crunch and the fact that housing had not been given the priority it deserved in Kenya.

His ministry, he said, was under pressure to provide houses but could not cope with present demand. He said besides the mass exodus to urban centres, the growth of town population was estimated between 8 and 10 per cent.

He feared that if the current trend continued, half the population would be living in towns. Mr. Oyugi, P.C. Rift Valley told the Minister that the house shortage in Nakuru was acute and he asked the Ministry to do something about it. The P.C. urged the Ministry to concentrate on decent houses for the low income group.

APPENDIX 2

POLITICS BLAMED FOR THE DELAYS AT THIKA - 'Daily Nation' of Tuesday,
January 28, 1982.

By Kenya News Agency

Kenya's Minister for Housing and Urban Development, Mr. Charles Rubia has accused the Thika Municipal Council of obstructing progress on the 407 plots and Service Scheme which has stagnated over the last few years - (that is Site and Service Scheme Phase 10.)

The Minister has ruled that work on the Scheme must continue in keeping with the 1976 agreement between Thika Municipal Council and National Housing Corporation (NHC).

He blamed politics within the Council for the differences between the Council and the N.H.C. Mr. Rubia said KShs.4,000,000 had already been spent on sewerage, drainage and roads at the scheme - and that according to the 1976 agreement, allottees were required to pay a deposit of Shs.60 after which they were to be loaned Shs.7,000 each by the National Housing Corporation.

The differences, he added, erupted when the Council demanded that the agreement be amended for the allottees to pay a lump sum of Shs.7,500 and most allottees could not raise the amount. Mr. Rubia, who was heading a team of senior officials from his Ministry, gave the Council two weeks to report its decision to him.

APPENDIX 3

A LETTER FROM KENYA CANNERS COOPERATIVE AND CREDIT UNION TO THIKA'S TOWN CLERK REACTING ON HOW BUILDING BY-LAWS COULD LEAD TO FORFEITURE OF PLOTS BY THE ALLOTTED PERSONS : (Produced as evidence to show effect of by-laws).

Kenya Canner's Co-operative &
Credit Society Ltd.,
P.O. Box 147,
THIKA.

December 5th 1972.

The Town Clerk
Thika Municipality
P.O. Box 240
THIKA

Dear Sir,

We refer to your letter of 26/10/72 advising us of the Council's non-compliance with previously agreed conditions concerning house specifications and sanitary facilities on our Garrissa Road Site and Service Scheme. We direct your attention to Paragraph 5 of your terms and conditions of the offer for the Site and Service Scheme Phase 5 which states:

"The superstructure of the latrine must be closed and comply with the Grade II Building by-laws (Code). The pit and the concrete cover will be provided by the Council after the construction of the house has been reached wall plate level if not waterborne sewerage is available in the area."

The purpose of this self-help building scheme is to provide low cost home ownership to credit union members within an average income bracket of 270 to 500 KShs. p.m. therefore costs must be kept at a level that those prospective home purchasers are able to afford. Allocation of houses has already occurred and financing obtained based on these already agreed and approved conditions. Your imposed changes providing they are even technically feasible, will greatly increase the final construction costs beyond the means of the purchasers. Unfortunately, as a result, we will be forced to inform the 200 prospective families that the housing scheme will have to be discontinued.

With these facts in mind, we urgently request that a meeting be arranged to discuss in more detail these problems.

Yours truly,

KENYA CANNERS CO-OP. CREDIT AND SAVINGS LTD.
signed by the Chairman, Management Committee.

APPENDIX 4

MINUTES OF A MEETING HELD IN THE BOARD ROOM OF THE LANDS DEPARTMENT ON 29TH JULY, 1977 AT 10.00 A.M. TO DISCUSS SITE AND SERVICE SCHEMES VI-VII - THIKA. (Evidence of unfair allocation of plots).

PRESENT: J.R. Njenga - Commissioner of Lands
F.N. Mathenge - Assistant Commissioner of Lands
S.K. Maina - Senior Land Officer I
B.J.K. Irungu - Town Engineer, Thika
L.K. Njuguna - Town Clerk, Thika
L. Smith - Deputy General Manager, N.H.C.
L.H.G. Mathot - Housing Planner, Ministry of Housing and Social Services
A. Marshall - Chief Technical Officer, Ministry of Housing and Social Services.

... The Commissioner of Lands opened the meeting and requested the Representative of the Ministry of Housing and Social Services to give the views of their Ministry regarding the administration of Site and Service VI-VII - Thika. Mr. Marshall said that in 1972 a commission was appointed to investigate the allocation of Site and Service Scheme plots in Thika Municipality. Its findings were later accepted by the Ministry of Lands and Settlement, National Housing Corporation and his Ministry. One of the recommendations of the Committee of experts was that the original allocation done by the Thika Municipal Council should be nullified to facilitate the reallocation of the plots to deserving needs. This was done to ensure that the administrative procedure for Site and Service Schemes was followed. Mr. Marshall said that a few allottees have paid in full charges for plots and the Services. He therefore felt that this class of people do not deserve plots in Site and Service Schemes since they could not be regarded as poor people.

Mr. Mathenge said that the original allocation was nullified because the plots were allocated to undeserving persons ...".

MIGRATION (ALL)

4. Where were you born (give district or division)

(4) _____

5. When did you come to Thika?

- | | |
|----------------------|-------------------------------|
| 1. Born here | 2. Before 1950 (31 years ago) |
| 3. 1951 - 1960 | 4. 1961 - 1964 |
| 5. 1965 - 1970 | 6. 1971 - 1980 |
| 7. Less than a year. | |

(5) _____

6. Why did you migrate from your original home?

1. To look for employment
2. Landlessness
3. Family quarrels (specify)
4. Wanted town's social life
5. Other (specify)

(6) _____

7. If you did not come to Thika straight from your rural home, where else did you stay?

(7) _____

8. Which residential area did you first stay in on arrival?

(8) _____

9. How often do you pay visits to your rural home?

- | | | |
|------------------|-----------------|--------------------|
| 1. Twice a month | 2. Once a month | 3. Every weekend |
| 4. Once a year | 5. Never | 6. Other (specify) |

(9) _____

10. Would you migrate from Thika to another town?

1. Yes 2. No. (10) _____

11. If yes why; if no why? (11) _____

12. Where would you migrate to? (12) _____

EDUCATION, OCCUPATION AND INCOME (ALL)

13. What is the highest level of education you attained?

- | | | |
|-------------|-----------------|------------------|
| 1. None | 2. Part Primary | 3. Primary |
| 4. Form 1-2 | 5. Form 3-4 | 6. Above form 4. |

(13) _____

14. WORK SITUATION: Are you: 1. Full time employed 2. Self employed
3. Casual worker 4. Retired 5. Unemployed?

(14) _____

(b) What is your occupation? (14b.) _____

15. What type of work do you do? 1. Skilled 2. Unskilled.

(15) _____

16. Any other occupation, and if so which?

(16) _____

17. Who is your employer? 1. Individual 2. Company 3. Government
4. Self-employed. (17) _____

18. How much is paid to you as wage each month after various deductions
e.g. N.S.S.F., N.H.I.F., P.A.Y.E. etc. (i.e. take-home salary)?

- | | | | |
|--------------------|------------|------------|------------|
| 1. 201-300 | 2. 301-400 | 3. 401-500 | 5. 601-700 |
| 6. Other (specify) | | | |

(18) _____

19. Do you have any other sources of income, and if yes which is it?

SOURCE

AMOUNT

(19a) _____

(19b) _____

(19c) _____

(19d) _____

20. If you are self employed can you please elaborate in your work:

TENANTS

21. How much in Kenya shillings do you pay for the rent and maintenance of this house?

1. KShs.51-100

2. 101-150

3. 151-200

4. 201-250

5. 251-300

6. 301-350

(21) _____

22. How fair do you think is the sum you pay 1. Fair 2. Not fair.

(22) _____

23. If not fair how much could you reasonably afford to pay?

1. Less than KShs.50

2. 51-100

3. 101-150

4. 151-200

5. Other (specify)

(23) _____

24. Why did you choose to have a house in this area?

1. House rent is fair.

2. It was the only place in Thika I could

get a house

3. I simply wanted to stay here

5. Other (specify)

(24) _____

25. If you had extra money, would you move from this area of the town to another if house was available?

1. Yes

2. No

3. I don't know

(25) _____

25b. If yes which area? (25b) _____

25c. If not what would you probably use this money for?

1. Promote family affairs through savings
2. Buy land 3. Rent money to rural areas.
4. Other (specify)

(25c) _____

26. How much of your money is spent on the following items:

1. School fees (per term) _____
2. Clothes (per year) _____
3. Food (per month) _____
4. Helping dependants (per month) _____
5. Social life i.e. films, dances etc. (p.m.) _____
6. Other (specify) _____

TOTALS: _____

27. Which other residential estate of this town would you have preferred to move to given that you had enough money and there was an available house?

(27) _____

28. In your opinion which do you regard as home?

1. Town 2. Rural area (28) _____

b. Why? (28b) _____

29. If you had Shs.50,000 to put up a permanent house, would you put it 1. In the rural area 2. In the urban areas?

(29) _____

b. Why? (29b) _____

30. How far is your place of work from here (i.e. one's residential estate)?

1. Less than half a kilometre 2. 1-2 kms in town centre.
3. 1-2 kms in industrial area 4. outside town 5. Elsewhere

(30) _____

31. How much time do you spend to get to the place of work?

1. 1-15 mins. 2. 16-30 mins. 3. 31-60 mins. 4. Other.

(31) _____

32. On account of where you are staying now, how would you describe the distance to your working place?

1. Convenient 2. Inconvenient.

(32) _____

33. If you commute roughly what is your daily expenditure for transport?

(33) _____

34. Have you heard of site and service schemes 1. Yes 2. No.

(34) _____

35. What do you know about them?

36. Have you at one time applied for a plot in these schemes, and if so what happened?

LANDLORDS: (Not necessary the original allottees).

37. If you own the house in the site and service scheme how did you get the plot?

38. Do you have a title deed for it? 1. Yes 2. No.

(38) _____

39. Did you build the house according to the standing by-laws? (Note here observation will be more relied upon)? 1. Yes 2. No.

(39) _____

40. How much did it cost you to build in Kenya Shillings?
(40) K.Shs. _____
41. Could it in your opinion have cost less if you had ignored the standing by-laws? 1. Yes 2. No.
(41) _____
42. As a private developer, what would you say has been the problems facing you in this scheme? (42) _____
43. Would you objectively give your opinion on the current building by-laws.
44. How did you raise the money to build? 1. From personal resources (may request specification) 2. Loan 3. Loan from friends 4. Family 5. Loan from employer 6. Other (specify)
(44) _____
45. How much do you charge as rent in your houses?
(45) _____
46. How much do you pay for maintaining the house?
(46) _____
47. What would you say is being done as regards housing the low income group in this town? (47) _____
48. What do you know of the site and service scheme (Give details)
49. Are you a beneficiary of the scheme? 1. Yes 2. No.
(49) _____

MUNICIPALITY OFFICIALS

50. Which housing policies has Thika Municipality adopted and tried to implement since 1963?
(50) _____

51. Among them which in your opinions has been most appropriate?
52. What goals and strategies have been exercised by this Municipality for housing the low income groups?
53. What have been or what do you foresee as the obstacles to achieve them?
54. Any suggestions to solve them?
55. When were the first site and service schemes started in this town?
(Give year) (55) _____
56. Is there any official records of the locations given to the schemes when they started, and if so, which?
57. Who chose the present location of the scheme?
- b. Is it 1. Convenient 2. Inconvenient to the allottees?
(57b) _____
58. Stock of houses for the low income group presently? (Give number)
(58) _____
59. Number of present applicants to such houses?
(59) _____
60. Projection of how many more houses for this category council expects to put up?
(60) _____
61. Possible constraints to that projection?
62. In your opinion have the site and service schemes: 1. Failed
2. Succeeded in meeting their original goals?
(62) _____
- b. If failed why? (62b) _____

c. If succeeded why? (62c) _____

63. Official position of council to site and service schemes in Thika
Explain it.

64. Any suggestion to improve them for the future?

ORIGINAL ALLOTTEES

65. How did you get the allocation of the plot.
1. Applied to Council 2. Area chief helped
3. There was a mass allocation where I was staying so I found
I had a plot. 4. Other (explain)

(65) _____

66. Do you still possess title deed to the plot? 1. Yes 2. No.

(66) _____

67. Have you put up a house (i.e. for those not on the scheme)
1. Yes. 2. No.

(67) _____

68. How many rooms?

(68) _____

69. Materials: 1. Permanent 2. Temporary.

(69) _____

70. Did you get a loan and if so how much?

(70) _____

71. If the loan was through the site and service scheme, did you do
the actual construction yourself? 1. Yes 2. No.

(71a) _____

b. No., who did it?

(71b) _____

72. Did you comply with the building by-laws? 1. Yes 2. No.

(72) _____

- b. If yes, do you see them as a constraint to low income earners in this town?

(72b) _____

- c. Any suggestions to rectify them?

(72c) _____

73. What would you say about the present location of Thika's site and service scheme project? 1. Convenient 2. Inconvenient.

(73) _____

- b. Why,

(73b) _____

74. Would you say the location has hindered the original allottees the ability to develop their plots?

(74) _____

- b. How

(74b) _____

75. If the location was much nearer to the town centre, would more original allottees have put up their houses? 1. Yes 2. No.

(75) _____

- b. If yes, why?

(75b) _____

- c. If No, why?

(75c) _____

76. What difficulties other than location have faced the original allottees to the extent of may be selling their plots to other developers?

77. How would you note the success of these schemes?

1. Very successful 2. Successful 3. Unsuccessful
4. Very unsuccessful

(77) _____

- b. Explain your choice in Question 77a further please.

78. In your opinion what do you think were (are) the goals of these schemes?

79. b. Have they been achieved? 1. Yes 2. No.

(79b) _____

c. Why?

(79c) _____

Any suggestions on making these goals achieved?

ALL RESPONDENTS (GENERAL QUESTIONS MAY ACT AS
CROSS-CHECK

80. What do you think are the major causes of the housing problem in Thika?

81. Any suggestions on how they would be solved?

82. How successful so far have been the policies meant for improving low income housing here?

b. Why do you think so?

83. Who do you think should make and implement policies for the low income groups in urban areas?

1. The Municipal Council Authority
2. Private developer
3. Employers
4. Low income group tenants
5. Other (specify)

(83) _____

84. What would you term as a successful policy for low income group housing?

(84) _____

85. Any other specific or general comment?