

## CHAPTER FIVE: SELF-HELP HOUSING NETWORKS IN A NON-DEVELOPMENTAL STATE, CASE STUDIES FROM NAIROBI

### 5.1. Introduction

This chapter analyses networks for access to resources for self-help housing in the context of weak state support for housing. It analyses three types of networks, namely: ego-centric networks, which are essentially about the ties of individuals; networks towards collaborative action, which are ties that groups involved in various aspects of housing use to access resources, and networks of exchange, which are about patterns of ties that are used to access land, finance, labour, materials and technology, and infrastructure and services. The chapter shows that when the state/market hierarchies withdraw from supply of housing, various networks become the predominant means through which housing resources are accessed. Even hierarchical organisations access most of their resources through networks. Generally, we do not know how these networks function. Analysing them shows how resources are actually accessed in this context providing useful insights on improvement of low income housing policy.

The chapter has four other sections, in addition to the ‘Introduction’, which also gives a background to the two case study areas, and the ‘Conclusion’.

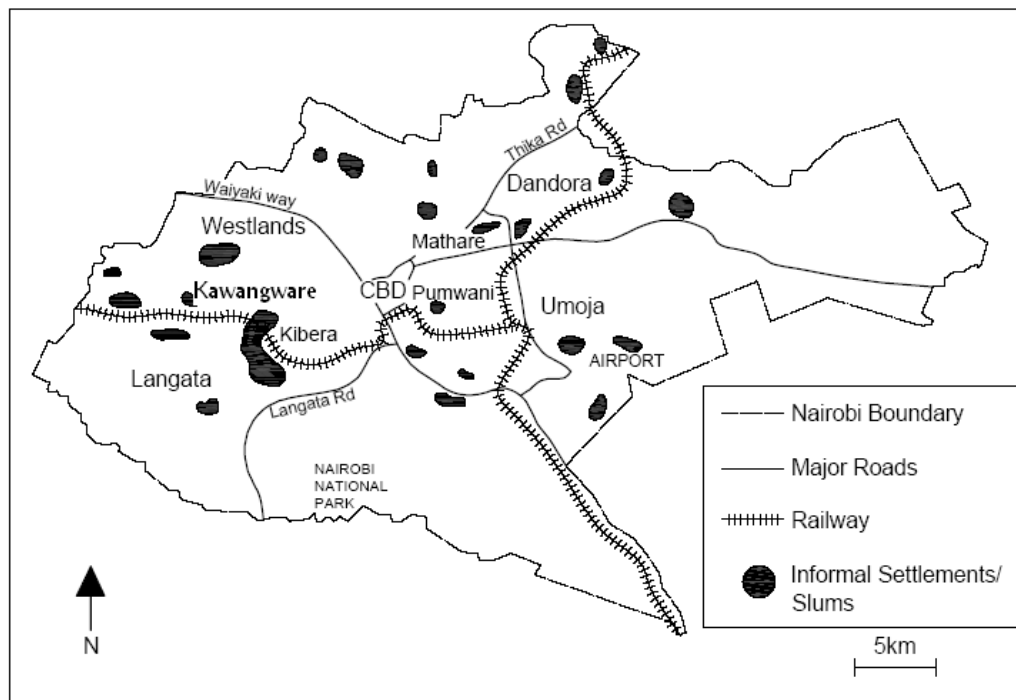
Section 5.2 discusses ego-centric networks in Nairobi’s self-help housing. These are the most dominant form of networks towards provision of housing in Nairobi. The section discusses the general patterns of these networks. More specifically, it shows that kinship ties are diminishing as a way of access to housing resources in these settlements. It also shows that personal networks in access to housing in the case study areas are in conflict with wider public good.

Section 5.3 looks at selected samples of networks for collective action towards housing in Nairobi, and draws some lessons from them. The section shows that there is strong social entrepreneurship, in housing, through the church, which is unsupported by the state and the market. It also discusses the evidence of fragmentation of local groups, which weaken their potential for collaborative action,

and also their institutional thickness. In this section, I also show that on the whole there are poor linkages between local groups and the state and market sectors, impacting negatively on innovation and access to external markets.

Section 5.4 shifts discussion from subjects to material objects of the networks. It draws general patterns of networks of exchange of land and finance, labour, materials and technology, and infrastructure and services. With regard to finance and land, these networks are closely related, as finance is mainly for purchase of land. The networks towards finance are the most extensive of all the networks of exchange analysed. Networks for access to labour, materials and technology show dense localised connectivity, with many structurally equivalent players. I give a structural explanation for these networks. Infrastructure and services are mainly supplied through state/market hierarchies. Section 6.5 gives the conclusions and recommendations.

#### 5.1.1. Introduction to Dandora, Nairobi



**5.1. City of Nairobi map, showing location of Dandora and Kibera amongst others**

*Source: after Omenya & Huchzermeyer (2006: 291)*

Dandora was constructed as a low-income site and service and core-housing scheme in the late 1970s. It is located to the East of the city of Nairobi (see Figure 5.1). The scheme began with 1 000 plots, in 1978, rising to 6 000 by 1992, through an initial loan of US\$11 million to the Kenyan government, with a later additional loan of US\$ 65 million from the World Bank (Syagga & Kiamba, 1992). Further, the scheme was supported by the Commonwealth Development Corporation (CDC), the World Council of Churches, and the United States Agency for International Development (USAID) and the European Economic Union (Lee Smith, 1990). It was provided with paved roads, footpaths, bicycle lanes, sewerage system, communal spaces and public facilities (see Lee-Smith, 1990; Smith and Memon, 1988; Syagga & Kiamba, 1992). The World Bank loan, through the government of Kenya, paid for a wet core of services. Individuals were to develop additional rooms incrementally, based on a prescribed plan, which only allowed single-storey developments.

The government failed to enforce these requirements, resulting in a variety of housing solutions as reflected in Photo 5.1. These historical aspects of self-help in Dandora are well understood (see for example Malombe, 1992; Syagga & Kiamba, 1992; Lee-Smith & Memon, 1988). However, the recent local nuances of self-help, including resources, which are sustaining building activities, are ill mapped and explicated.



*Photo 5.1 Section of Dandora Phase Four*

Support for housing in Dandora has dwindled. International support collapsed after the World Bank completed their review of the site and service schemes globally in 1983 (Pugh, 1995). This also marked reduction in funding for the Housing and Community Development Department (HDD) of the Nairobi City Council, by the government. This organisation was central in implementation of the initial scheme and was meant to continue with management of Dandora, in addition to enforcing development control and undertaking community development. Several self-help groups operating in the area have some support from the church, the government and international NGOs (see partial list attached in Appendix 9.6). The settlement is heterogeneous in terms of its population, poverty levels, levels of development, variety of NGOs and CBOs, etc.

Dandora has expanded due to influx of new dwellers and speculation. For example, in 1991, slum demolitions in Muoroto and Kibagare areas of Nairobi displaced many families, 70 of whom were resettled in Dandora Phases Four and Five in 1992, on green-field sites with no services (Fransen, 1999). They occupied plots measuring 8 x 17 metres. 8 to 10 households were resettled on each plot. Some of these plots have been subdivided further, due to the high levels of commodification of land and housing in the area. The community, through the Urban Development Programme, supported by the NCC, built additional 77 pit latrines for 220 families in this area

since 1996 (Fransen, 1999). However, most of the informal parts still lack basic sanitation, infrastructure and services. Rental speculation has been reflected in the development of high-rise residential blocks, beyond the single storey that was initially intended by the government (see Photo 5.1). There is increase in allocation of land set aside for communal facilities to private speculators. Some plot owners have even built on road and power reserves (see Photo 5.5).

### **5.1.2. Introduction to Kawangware, Nairobi**

Kawangware developed as a semi-formal settlement, after its incorporation into the boundaries of the city of Nairobi, in the 1960s. It is situated towards the Western boundary of the city of Nairobi, between the high-income Lavington area and the *peri*-urban Dagoretti and Ngong Road areas (see Figure 5.1; see also Appendix 9.8 page 367). In the 1950s all land in the current Kawangware area was part of the Kikuyu Native Reserve, which was in Kiambu District (Otieno, 2004, see also Figure 5.1). Its economic base was predominantly agricultural, although there was an established traditional market in the area. The principal activity in Kawangware was subsistence farming. By the early 1960s, individuals from other communities had started renting plots and buying land in the area. It also had small-scale businesses and an expanding informal sector. The area became home to many low-income employees and manual labourers working in the city centre. Otieno (2004) observed that by 1974, 75% of Kawangware was occupied in an unplanned, informal manner, despite having been incorporated into the city of Nairobi more than ten years earlier and despite the Nairobi City Council's imposed planning regulations and provision of basic infrastructure and services in some sections. Increase in land uptake for commercial and residential uses resulted in decrease in agricultural land. By 1985 the larger Kawangware area (Kawangware/Riruta/Dagoretti) had a total population of 300 000. The profile of the population was very mixed, in age and in ethnic composition (Otieno, 2004). By then, most residents worked in the CBD and in the informal economy, which was growing.

Kawangware was built mainly through unassisted self-help, with little government intervention. The government, civil society organisations and community members

have provided some basic services and social amenities. But these are inadequate. See a recent character of the settlement in Photo 5.2.



*Photo 5.2. Mixture of formal and informal settlements in Kawangware, Nairobi, today.*

## **5.2. Ego-centric networks towards self-help housing in Dandora, and Kawangware, Nairobi**

This section presents some of the findings on ego-centric networks in Nairobi. Together with my research assistants we mapped over 60 networks of individuals, out of a list of 85 key informants in Dandora and Kawangware, Nairobi (see appendix 9.6 for details of the informants). There are various issues that were noted (see data collection sheets in Appendix 9.3) but in this section I will only discuss the most common attributes of these ties. I will use networks of three individuals to illustrate the issues. The three examples discussed are intended to enforce the overall findings with regard to this genre of ties. They include: networks amongst individuals struggling to invest in own housing legally in the city, the networks of survival common amongst the lowest income individuals and networks of exploitation rampant amongst the higher income individuals. The first is made up of individuals with some income, but not much influence. They use their ties to meet development control

requirements even as they invest in their housing through self-help. The second tends to be dominated with ties of patronage and clientelism, particularly in Dandora. Networks amongst higher income earners in these settlements tend to include both legal activities and ties that are used to flout development control, and grab land set aside for public utilities. I also discuss some insights from studying ego-centric networks in Nairobi.

### **5.2.1. Networks amongst low-income investors in self-help housing**

Jane Wanyiri<sup>1</sup> is a married mother of three living in Kawangware. She belongs to a self-help group supported by the K-Rep Development Agency in Kawangware (I discuss this group in Section 5.3.3). She has developed 3 storey housing for rent and for her own occupation.

#### **Mrs. Wanyiri's networks towards acquisition of resources and minimising of housing costs**

Mrs Wanyiri bought land with a loan from a micro-finance bank, K-Rep Bank in 1999. She qualified for the loan after saving over Kshs 100 000.00 (approximately US\$ 1 344.00) for five years. The savings partly came from a Rotating Savings and Credit Scheme (ROSCA) she belongs to. She had initially heard of K-Rep from friends. She joined individuals who were helped to form a self-help group through the K-Rep Kawangware Community Outreach Programme. The K-Rep loan was guaranteed through her working friends.

Wanyiri used an Architect to design her houses. She also engaged a Quantity Surveyor and a Structural Engineer. She found out about these professionals through contacts from material suppliers and labourers in Kawangware, who are in contact with some professionals. The professionals were involved in design and costing only. She used her contacts at the Nairobi City Council for plan submissions for approval.

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<sup>1</sup> The interview with Mrs Wanyiri was initially conducted by research assistants on the 16<sup>th</sup> of April, and I later followed it up on the 20<sup>th</sup> of April 2004, in Kawangware. Her name has been changed.

Her houses were constructed by local, small-scale contractors, from Kawangware. She bought construction materials on her own, within the settlement. This helps cut costs by eliminating middlemen. She employed local labourers to construct the houses and used masonry blocks she bought directly from a nearby quarry. The costs are quite low compared to the costs of materials from the city centre. She used technology that 'everyone' uses in the area and 'all' the labourers 'understand', therefore she does not anticipate any structural problems with her units.

Wanyiri used her friends and members of the ROSCA to identify reliable property sellers. She bought serviced land and managed to get connected onto the Nairobi City Council (NCC) water and sewer mains through the help of the local contractors and individuals at the NCC.

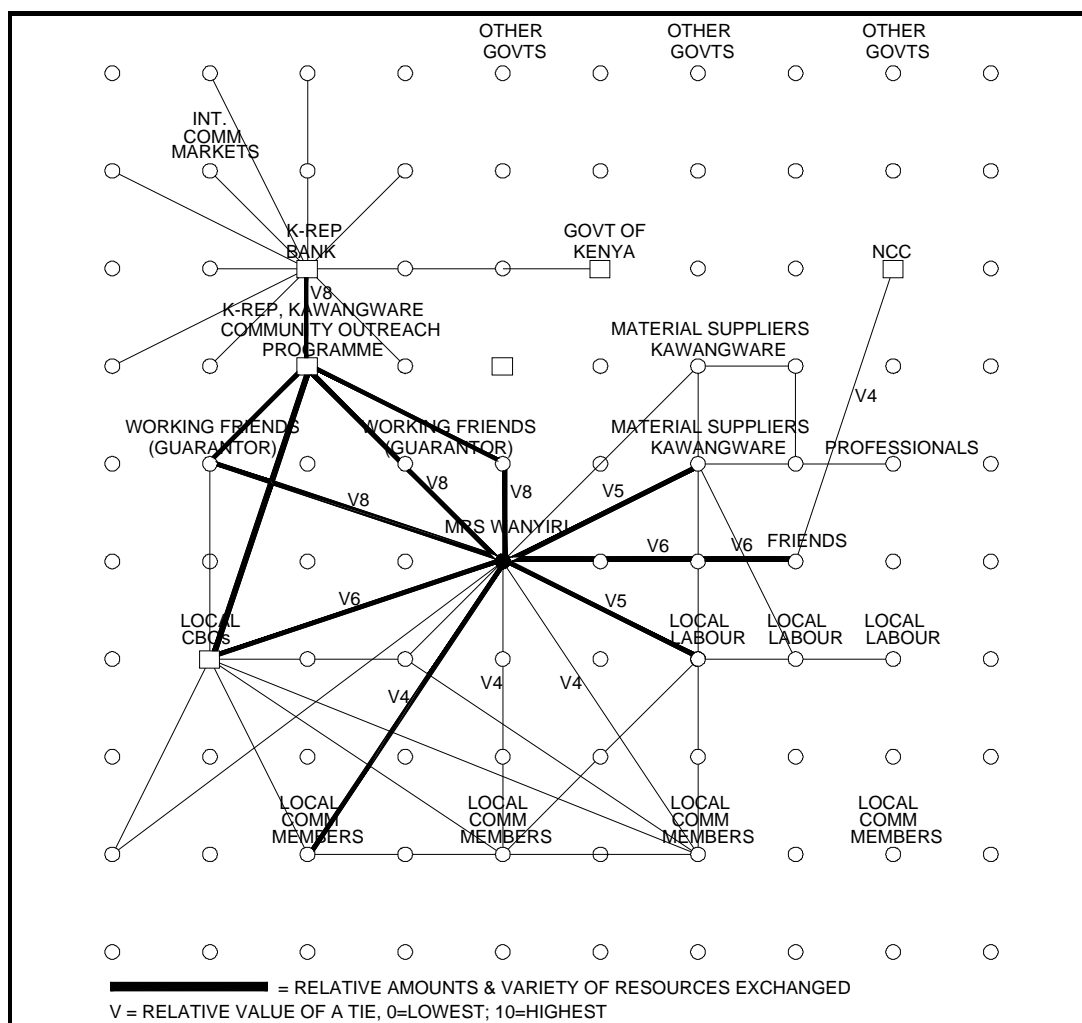
### **Mrs. Wanyiri's network characteristics**

Mrs Wanyiri's network involves government bureaucracy, personal links and relationships with members of civil society. She uses labourers from the locality, choosing them on the basis of recommendation from materials suppliers. She knows the latter well. She engages professionals in housing design only, with a view to cutting construction costs, without compromising functional efficiency. She follows the plan approval process through friends in the city council (the NCC). She accesses loans through a ROSCA, but when it comes to guaranteeing the loan, she uses salaried friends who are not members of the CBO, as payslips of guarantors are required by K-Rep. Her savings are enabled by an infrastructure put in place by Kawangware Community Outreach Programme. The programme also connects her to other local savers. Through these links Mrs Wanyiri is able to deal with bureaucracy and access resources, while meeting various standards put in place by the Nairobi City Council (the NCC). She uses her social links to cut down on costs of the various transactions she is involved in. She represents hardworking ordinary people in Kawangware who try to meet the city's development control requirements while minimising costs. According to Mrs Wanyiri:

'Kawangware is not like other low income areas of Nairobi. Here we are like one family. Everyone assists, and there is very little *kitu kidogo* [bribe]...We used to know one another well, but that is no more...The Chief is also a good



man. My group and the K-Rep people are very useful in helping us find whatever we need. They are the channel that we use for our association but eventually it's your own savings that will save you. *Bila Akiba, hakuna pesa* [without savings there is no money]’.



*Figure 5.2. Network towards access of resources by Mrs Wanyiri*

### 5.2.2. Contrasting networks of support with those for exploitation

Agnes Njoki is a member of Kairi Brothers Self-help Group, in Dandora Phase Five, Gitare Marigo Area. Most members of this self-help group are relatives who live in the neighbouring Kiambu, District<sup>2</sup>. They are generally poor and have been raising

<sup>2</sup> I was interested in exploring kinship links, towards housing, which were reported in Kawangware by Lasalle (1983). Otieno (2001) who did a study in Kawangware in 2001 indicated that these ethnic organisations had weakened considerably. My

money through savings via a Rotating Savings and Credit Scheme (ROSCA). The savings are principally to help members buy household items. But they have also been used to buy un-serviced plots in the informal section of Dandora, where 8m x 8m plots are sold for between Kshs 45 000.00 – Kshs 60 000.00 (US\$ 605.00 – US\$ 807.00). This is how Ms Njoki acquired the piece of land, in 2000, where she is living, i.e. from a loan granted on the basis of her savings with the ROSCA. Other members have also bought plots in the area. They are unassisted by government or other NGOs. She has managed to build a corrugated iron sheet structure, where she lives (Photo 5.3). But her struggle for decent shelter is not yet over. In her words:

‘Here we are just living. We don’t have any titles. It is Mwenje [the local Member of Parliament] who sometimes helps. I have paid yet I still get harassed. The Chief wants us to go, so that they can give these plots to other people. The Councillors only protect the rich ones. We are poor...this shack has taken me four years to build...but we get no help...from anywhere...we are only harassed’.



*Photo 5.3. Agnes Njoki, Corrugated Iron Sheet Structure in Dandora*

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fieldwork in 2004, did not find even a single example of these. Kinship links tends to be used for other activities, mainly funerals; but their presence and scale in housing was very limited. I did find a number of ethnic based groups in Dandora, e.g. *Sigala* Women Group and *Victoria* Welfare (predominantly Luo), and *Naka* Welfare and *Kairi* (mainly Kikuyu). However, most of the groups were actually multi-ethnic (see list in Appendix 9.6).



*Photo 5.4. The Gateres' block of flats in Dandora Phase Five*

Njoki's network of support is contrasted with another of exploitation in the same area. Mr and Mrs Gatere<sup>3</sup> are the owners of the block flats in the photo 5.4, in Dandora Phase Five. The flat does not only occupy an area earlier reserved for communal facilities, but also occupies power line and road reserves. The property houses one and two bedroom units and is rented for between Kshs 5 000.00 – Kshs 6 000.00 (US\$ 67.00 – 81.00).

### **Njoki's ties towards acquisition of resources**

The Chairman of Kairi Brothers Self-help Group, Mr. Kimani, has connections to individuals in Dandora, which members employ to identify and buy land, informally. Members also use their ties to protect themselves from harassment by local authorities for flouting development control. In the Gitare Marigo area, where Njoki bought land, individuals are allocated land by the local chief on recommendation of the local councillor, Mr Kiongo, and the area member of parliament, Mr. David Mwenje. Group members, including Agnes, do not have any formal title to their land. Their chairman told them that the chief, the councillor and the local Member of Parliament

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<sup>3</sup> Information based on interviews with site Manager, Gatere flats, the Gateres' and their workers on the 15<sup>th</sup> and 16<sup>th</sup> of April, in Dandora Phase Five. The names of the Gateres' have been changed.

recommended that only masonry or concrete block-structures be built. However, many members have not complied with this requirement for lack of finances. They are also unaware of the NCC's requirements regarding development, in the area. In fact, Njoki and other members try to avoid council officers.

Kairi Brothers Self-help Group members mobilise finances through their savings and credit schemes. Members are loaned on the basis of their savings. This particular self-help group is relatively poor. The loans acquired range from small loans to buy household items, through loans to purchase land informally, to loans for development of plots. The group is searching for external assistance and/or recognition from authorities, but they are unaware of how to go about this. The other dilemma is about their legal status. The group is not formally registered. This prevents its members from engaging proactively with the authorities and accessing funding through their assets.

Group members supply labour for construction of their shacks. The level of construction is rudimentary. Njoki knows some small-scale contractors and labourers, but she does not intend to use them until such time as she would be putting up a permanent house. Unskilled labour is abundant in the immediate neighbourhood at a small fee, equipped just with a hammer and a saw.

There are no infrastructure and services in this area: no toilet facilities, no running water and no access roads. Most of those interviewed had no idea how this can be accessed. The Nairobi City Council (NCC) is not interested in providing services in the area, as it does not approve of any developments in the informal areas. Despite this, there has not been any demolition in the area, as 'most of the city is like that'<sup>4</sup>.

### **The Gateres' networks towards acquisition of resources**

As noted earlier, the Gatere's have built their block of flats on land reserved for public amenities in Dandora. Allocation of land reserved for public use to private individuals

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<sup>4</sup> Interview with Mr. Ndirangu, Assistant Director, Community Development Section, Housing and Community Development Department, Nairobi City Council, at HDD's offices, Dandora Phase 1, on the 1<sup>st</sup> of April 2004.

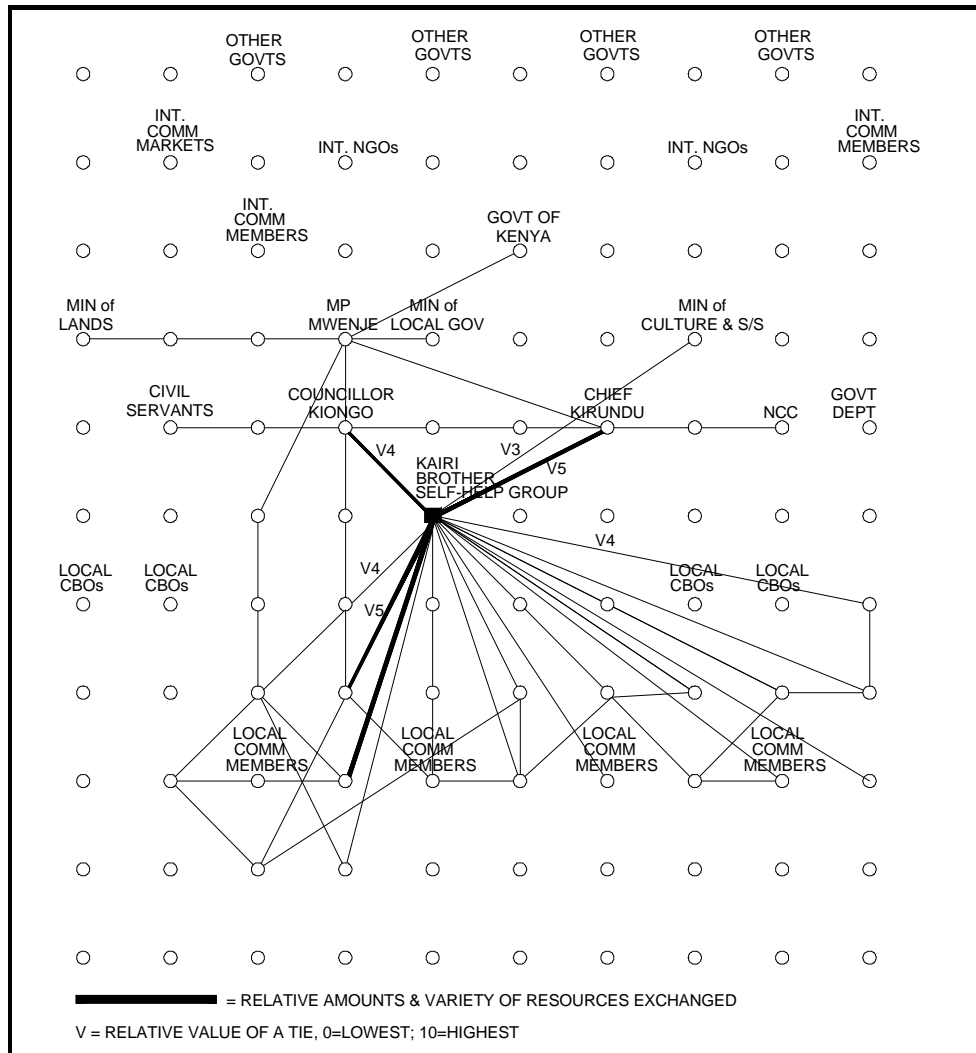
has involved players in the Nairobi City Council, Ministry of Housing, Lands and Settlement, and approval of local administrators, mainly the local chief and the Member of Parliament. Individuals working in the local development control arm of the Nairobi City Council, in Dandora, Housing and Community Development Department (HDD) say that they are helpless because owners of such property have connections in 'high places' (Ndirangu, 2004). This is possible through individual links in the Nairobi City Council (NCC), the Kenya Power and Lighting Company (KPLC) and the Ministry of Public Works and Roads, amongst others.

Finance for this development was raised through personal savings and a bank loan. Banks do not lend mortgage finance for construction in unapproved locations. However, individuals can acquire business loans at high interests, to repay in periods of less than four years and invest in such developments. This means that individuals developing this type of property must have other sources of finance to help them offset their loans.

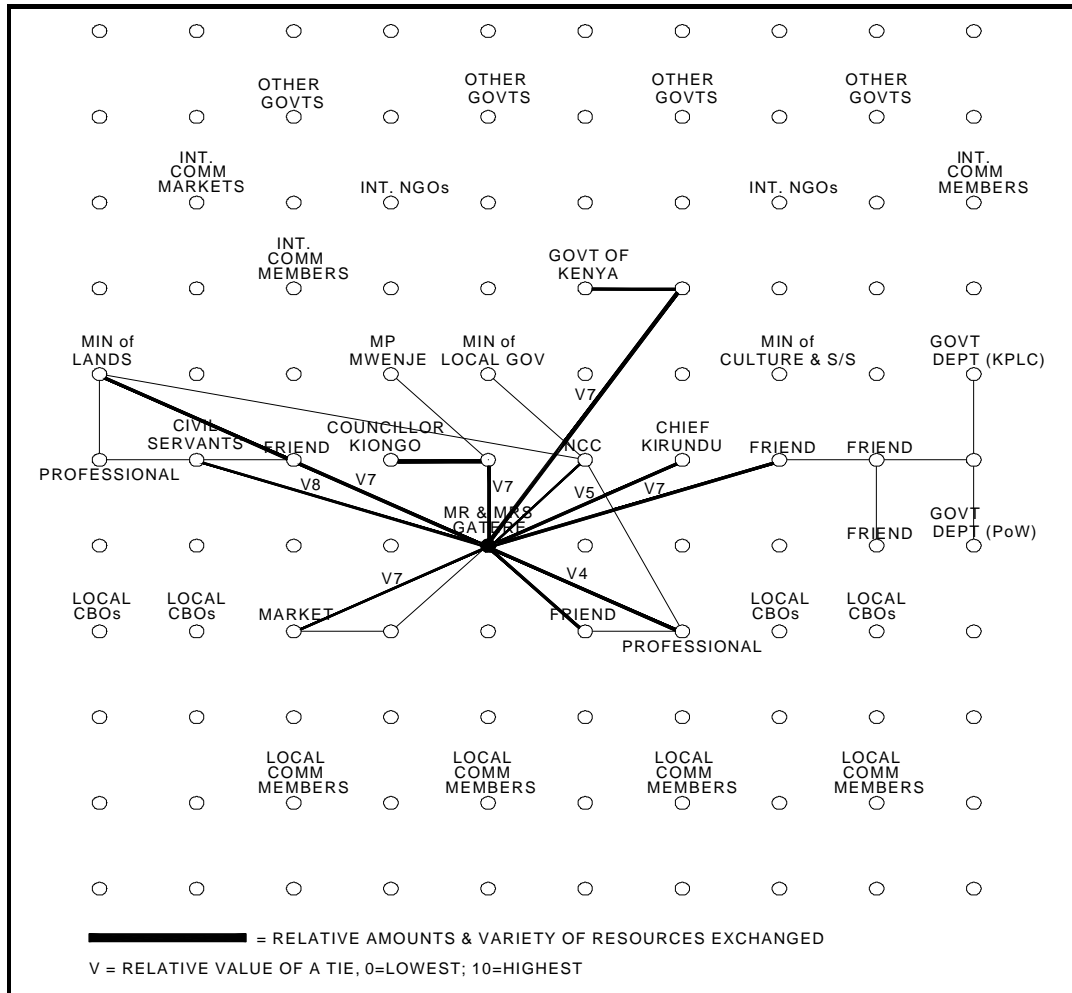
It is instructive that the property was being managed by one of the leading property managers in Nairobi, Lloyd Masika. Again this is only possible through strong personal networks that transcend companies' policies.

Labour for this development was initially sourced from a big contractor, who was charging highly. The Gateres opted to use a small local contractor and local labourers. Local labourers were being paid Kshs 100.00 (US\$ 1.30) per person daily. My assessment of their work, from a building construction point of view, is that it is of relatively sound quality. Most contractors of developments of this calibre in the locality are often not formally registered, yet the level of skill and technical expertise can be relatively high in some instances. According to the Gateres there was an involvement of an architect at the initial stages of construction.

## Comparing Njoki's and the Gateres' network characteristics



*Figure 5.3. Networks Towards Access to Resources by Njoki, Kairi Brothers Self-help, Dandora, Nairobi*



**Figure 5.4. Networks Towards Access to Resources by Mrs and Mr Gatere, Dandora, Nairobi**

The two schematic diagrams in Figures 5.3 and 5.4 represent Njoki and the Gateres' networks. Njoki's network is composed of weak localised ties. They are not connected to agents in civil society, government and or the market in any significant way. This implies that Njoki's capacity to access resources is very limited. The value of ties is high because members, being drawn from the same locality, are familiar with one another. The thickness of the ties is low; only limited resources flow through the network. Individuals in Njoki's network have similar structural positions, implying that their capacity to assist one another is limited. The network relies on clientelist relationships, making the members relatively vulnerable. The walks in this network are brief, not because of operational efficiency, but due to the limited scale and scope of its operations. The network has low centrality; members are not major players in

housing, even in the informal area. There are hardly any noticeable bridges or champions in the network, save for weak linkages with external actors enabled by the chairman of Kairi Brother's Self-help Group, Mr. Kamau. In fact Njoki wished they knew someone who could link them with the authorities or donors in the area.

The Gateres' network is based on strong ties that are used to access resources from the government and the private sector. The network is interesting from the perspective that state legislative and regulatory requirements, relating to allocation of land and building construction can be circumvented on the basis of an individual's ties. Obstacles to finance can be overcome by the Gateres because of their other financial resources. The same goes to professional services. This network goes contrary to public good in many instances, and needs more control so as not to infringe on the broader communal good. On the whole it is the network that is leading in development of illegal tenements in Nairobi's low income neighbourhoods.

### **5.2.3. Insights from the study of ego-centric networks in Dandora and Kawangware**

In this section I look at some of the lessons that can be drawn from analysis of ego-centric networks in Dandora and Kawangware. The three specific lessons that are discussed are: firstly, the dominant patterns of ego-centric networks in the case study areas; secondly, diminishing kinship ties in access to low-income housing; and thirdly, the negative impacts that ego-centric networks have on public consumption.

#### **Three patterns of ego-centric networks: survival, provision and exploitation**

One sees three patterns in the ego-centric networks in Dandora and Kawangware: those of the absolutely poor and the vulnerable; those around the formally waged, low-income, who use their networks to reduce costs, and lastly those of the 'well to do', who mostly use their networks to get protection for their 'illegal housing investments' and in many instances to acquire land irregularly.

The first category of individuals, particularly in Dandora, is used by local politicians as a pool of voters, and often as vigilantes. Their networks are mainly for survival.



The individuals in these networks are powerless and vulnerable. Their networks are spaces for clientelism and exploitation, particularly by the Provincial Administration. Some of them are driven by lack of basic shelter to use their linkages towards illegal occupation of land and subsequent construction of shelter. But even in this category there are speculators, who do not live in Nairobi, but invest in shacks for an additional rental income. The resources through their networks are limited, apart from the political protection they get, which is also limited and seasonal. These networks were more prevalent in Dandora than Kawangware. The network around Agnes Njoki of Kairi Brothers Self Help Group exemplifies these.

The second category comprises ties amongst waged, low-income persons who use social networks to reduce costs and meet regulatory requirements and building standards. In some instances, individuals operated well within the law, while avoiding major expenses like: professional fees, long approval processes, expensive contractors, etc. These were mainly found in Kawangware, where the scale of developments is a bit smaller. Mrs Wanjira's ties exemplify these.

The last type of network was common in Dandora, but also existed to some degree in Kawangware. They are composed of exploitative personal ties of relatively well-to-do individuals. They almost always had negative impacts on the community. They include individuals who are down-raiders having bought-off the poorer land owners and land grabbers, who have occupied land set aside for public utilities and social amenities. They undermine both planning regulations and development control, in spite of having the best networks to meet these. They almost always have linked with the Provincial Administration. Of the three groups they are the best protected, because of the nature of their networks; yet they are the group that tends to work contrary to public interest.

### **Personal networks conflict with common good**

The individualistic attitude in Dandora and Kawangware is disappointing. There is very little care for common facilities, even amongst the residents in great need of these. A lot of people seem only to be interested in their own physical structures.

Networks like those of the Gateres described earlier are common in many parts of Nairobi. They have resulted in grabbing of government and private land. In the case of Dandora, they have resulted in grabbing of areas, which were preserved for social amenities, power and road reserves (see Photo 5.5). The scale of infringement on the reserves is very high. It is instructive that these networks involve relatively rich individuals, who develop the buildings as personal investments for profit. These developments thrive in absence of protection of land set aside for public services.



*Photo 5.5. A building on power and road reserve in Dandora*

In Dandora, development control is meant to be enforced by the Housing and Community Development Department (HDD) as discussed in Chapter Three, Section 3.5.2. There are several factors why HDD has failed in controlling development in Dandora. These include lack of funding, lack of staff, unofficial withdrawal from its mandate of development control, unrealistic expectations for plot development requirements by the council (NCC) and lack of knowledge of council's regulations by many local developers. HDD still expect people to build single storey developments while most of Dandora has four to seven storey developments. HDD has other problems directly related to networks. Apparently the HDD's relatively large initial workforce of 589 persons developed many informal linkages, which undermined the department's efficacy in development control. These ties were used for corrupt approval of development in Dandora. Powerful individuals within and outside of the state continue to build without consulting HDD. They use their individual networks within the government and local authority offices, in disregard of the HDD, for protection (Ndirangu, 2004).

### **5.3. Networks for collective action towards self-help housing in the Nairobi case studies**

With regard to groups, I checked the list of all registered CBOs and NGOs in Kawangware and Dandora. In all, these were 26 (see list in Appendix 9.6). The groups were then followed to find out the extent to which they were active in helping their members to access various housing resources that were being investigated in this study. 12 groups that had some involvement in housing were then interviewed in more details and their networks mapped. General issues in housing networks of groups were raised. I discuss three groups in depth, with a view to illustrating how groups access various resources in the two settlements. The groups, whose networks of collective action are analysed in this section are: the Welfare Advisory Centre (WAC) in Dandora, Kabiro Human Development Programme (KHDP) and K-Rep, in Kawangware. The additional data supporting arguments around networks of collective action is recorded in Appendix 9.1 and 9.6. The analysis is made up of: a brief introduction to the group, the links used to access various resources, network

characteristics and outcomes. Thereafter some insights from the analyses of these networks are discussed.

### **5.3.1. Networks of the Welfare Advisory Council, Dandora<sup>5</sup>.**

Welfare Advisory Centre (WAC) is an organisation registered both as an NGO and a CBO, in Nairobi. It operates under the auspices of Holy Cross Catholic Church in Dandora. Its areas of focus are community organisation, savings, housing construction and small-scale business support. WAC started initially as an informal organisation to help poor recipients of plots in the Dandora Site and Service Scheme to develop their plots. It still deals with the initial allottees of the World Bank supported scheme in the late 1970s and early 1980s. It started off by giving loans of about Kshs 3 000.00. It now has an infrastructure that supports community savings groups in Dandora and helps them in securing building loans.

#### **Networks towards acquisition of resources**

WAC has used various ties to access finances. Ties from the church were used to get initial support from philanthropists, the Canadian Friends of the Catholic Church. It continues to get support from philanthropists linked to the larger Catholic Church internationally. In 1987 the Ford Foundation gave it a grant. It has also received finances from ILO-ASSIST.

WAC uses regional and local networks to access information on various resources. WAC has linkages with Hanna Nassif Development in Dar-es-Salaam, Tanzania, an organisation with experience in slum upgrading. This link is useful for access to information and expertise. Locally, WAC has relationships with several Faith Based Organisations (FBOs), e.g. the Wider Catholic Church, Kawangware Church, Presbyterian Church of East Africa and the National Council of Churches of Kenya (NCCCK). WAC has ties with numerous local organisations e.g. Improve Your Business (Small Scale Business), K-Pride (Micro-finance NGO), Federation of

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<sup>5</sup> This organisation is based in Dandora Phase Three. The information is based on an interview conducted there on the 23<sup>rd</sup> and the 29<sup>th</sup> of March 2004 with Programme Director, Mathew Kibe and Housing Officer, John Ngugi and other materials collected from the organisation, including published materials on their operations.

Kenyan Employers, Provide International, *Undugu* Society of Kenya, *Faulu* Kenya, St. John's Community Centre (a catholic church supported centre that deals with alternative technologies for low-cost housing and community development), K-Map (NGO), Action Aid, *Bahati* Social Centre, *Imani* (a church supported CBO) and Improve Your Business and Kenya Small Scale Traders. These ties are useful for access to information and for financial and technical support.

WAC is linked to the community through a network of Rotating Savings and Credit Associations (ROSCAs) and CBOs, some of which are managed by WAC, while others are independent. The organisation is also linked to local individuals through the various programmes it is running, and also through the church.

There are links with the local authority through relationships that individuals in WAC have developed with individuals working in the local council office, in Dandora, the Housing and Community Development Department (HDD). HDD has been referring self-help groups to WAC for support, ranging from logistics to direct funding.

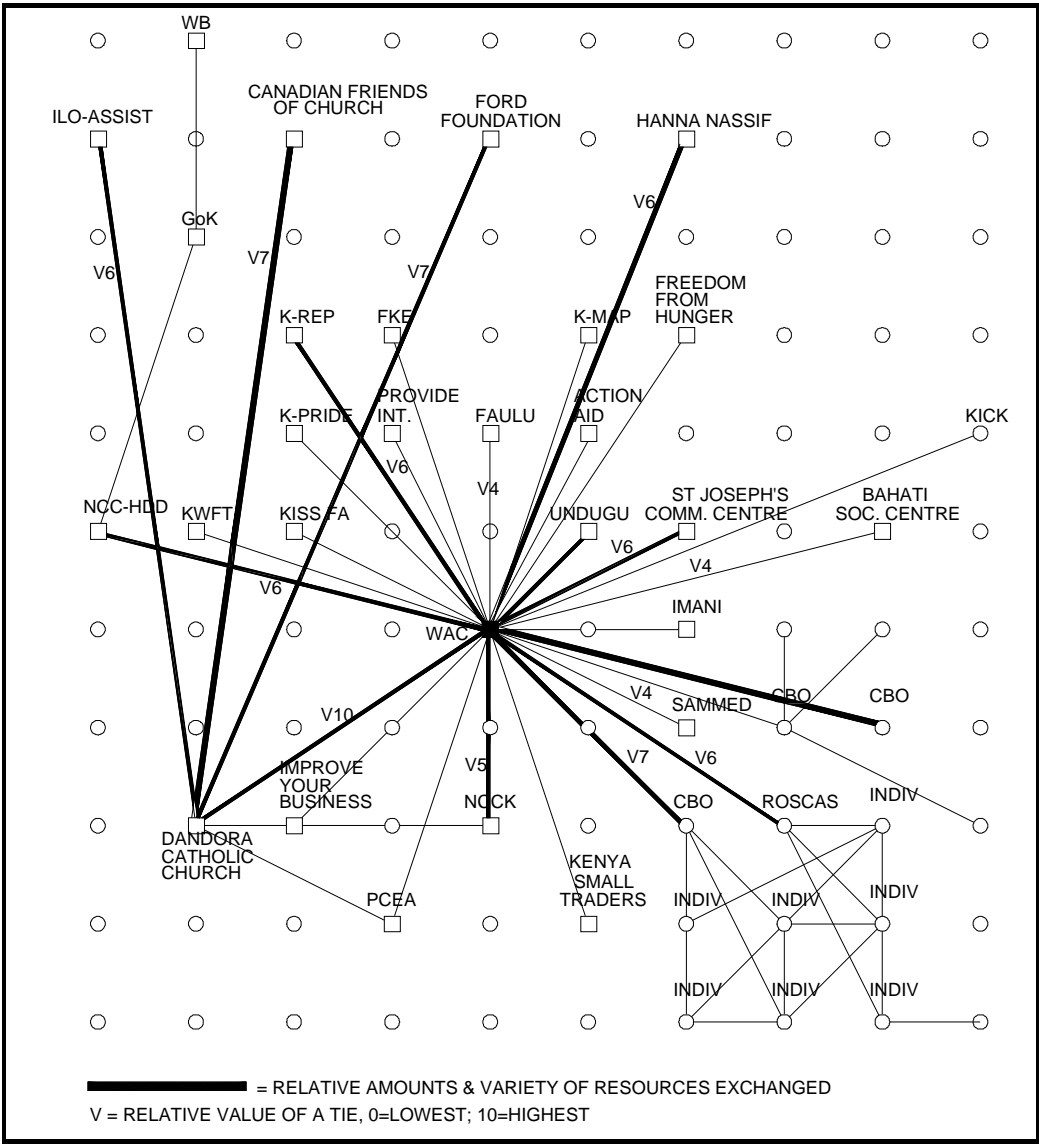
### **WAC network characteristics**

The network diagrammatised in Fig 5.5 is centralised. Centrality indicates that the network is important in the settlement and that some elements are hierarchical. The network has high degree of thickness, as there are many different resources, from finance and information to human resource and materials, which are channelled through it. The directions of flow of resources are various. The in-degree (the resources that WAC receives) can match the out-degree (the resources WAC gives). The value of the linkages is high, since members consider the links reliable and safe for transfer of resources. The network is characterised by brief walks, indicating that it is not very bureaucratic.

The network has a number of bridges, acting as links between the local WAC subsidiaries and other networks that the organisation taps into. The bridges are mainly priests and other individuals linked to the church. The network has strong component strength, attributable to relatively small numbers of five to ten people, in the groups that form most of the components. There is unity of purpose of most individuals in the

components. Most of the individuals and organisations linked within the settlement have a uniform structural position, limiting cross-capacitation. The time for delivery through this network is slow, but the quality of houses built is good.

**Sketch of the housing network**



*Figure 5.5. Networks Towards Access to Resources by WAC*

## **WAC's impact in Dandora**

WAC has managed to give a number of poor people financial assistance to develop their plots. It has provided an institutional infrastructure to organise ROSCAs and CBOs in Dandora. This helps local people meet their financial obligations, including payment of council loans and rates. The ties established by WAC are strong. Some have been in place for over three decades. WAC provides a model for development in the area, especially with regard to organisation of individuals into savings groups. The major challenge is that the church is limited in its capacity to initiate and run many organisations like WAC.

### **5.3.2. Networks of the Kabiro Human Development Programme (KHDP), Kawangware<sup>6</sup>**

Kabiro Human Development Programme (KHDP) started as a CBO in 1979. It currently operates as a CBO, an NGO, a Society and Trust, to meet various legal requirements regarding its activities. KHDP's activities include housing, education, health, job creation, vocational training, sanitation, infrastructure and services, youth activities, women activities and community outreach programmes (my focus was on KHDP's housing activities). A board of trustees drawn from the community manages the programme. KHDP runs community development workshops, locally and internationally.

#### **KHDP ties towards acquisition of resources**

KHDP uses various networks to access finance. These include ties with international donors and government officials, and local ties through the various commercial and savings activities by its constituent CBOs. It also uses local and international ties to access land, labour, materials and technology.

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<sup>6</sup> Information on Kabiro Human Development Programme is based on interviews with the Director, Mr. Muli on the 30<sup>th</sup> of March 2004, in Kawangware Nairobi (see details in Appendix 9.1). I subsequently interviewed other members on the programme in April and July 2004, at Kibiro Offices, Kawangware, Nairobi.

The international NGO, Oxfam, provided KHDP with a grant to buy two acres of land, so as to set up a community centre. KHDP was funded by USAID from 1980 to 1997, after which USAID linked to it to new donors from Australia, Switzerland, Italy and the U.K. It has collaborated with ILO-ASSIST to pilot labour intensive road construction in Kawangware.

KHDP has developed beneficial links with individuals in government departments. The Ministry of Land and Settlements has helped KHDP in land survey and titling. Through these ties, KHDP has been executing some government subcontracts for community development. It has been a trainer for District and Local Development Committees (DDCs and LDCs). It was subcontracted by the Ministry of Agriculture to organise some rice farmers into cooperatives. It has executed various tasks for the Ministries of Health, Culture and Social Services and Education. It has also done work for the Office of the President, the Provincial Administration, the National Council for Population and Development, and the Nairobi City Council. These tasks bring in funds through payment for the KHDP's services. They also enable KHDP access government support whenever necessary. For example, the Ministry of Health, the Nairobi City Council and the University of Nairobi's Housing and Building Research Institute (HABRI) assisted KHDP with infrastructure development.

KHDP accesses many resources through its internal ties. In addition to grants and consultancies, KHDP raises its funds through its own commercial activities, e.g. farming (for export) and carpentry. It also raises money through the various local groups its members belong to. These are: Kabiro Health Group, Kabiro Youth Group, Kabiro Education Fund, Kabiro Women's Group and Kabiro Community Development Association. They are registered as autonomous Community Based Organisations, managed collectively through a board of trustees. Members access finance, labour, materials and land through constituent CBOs. The most active one is Kabiro Women Group. It currently rents 10 acres of land for urban agriculture. Kabiro Youth and Women Groups are involved in construction, as labour subcontractors. But Kabiro Human Development Programme, additionally, uses external labour for own construction and infrastructure development, as this is relatively cheap. Infrastructure development relies on paid labour from the members of the KHDP community. The various local constituents of KHDP act as links to the community. KHDP lobbies for



employment of its members in the formal sector, e.g. Firestone Kenya (Ltd) employed 100 of its members as unskilled and semi-skilled labourers. The members in turn donate finances for community development.

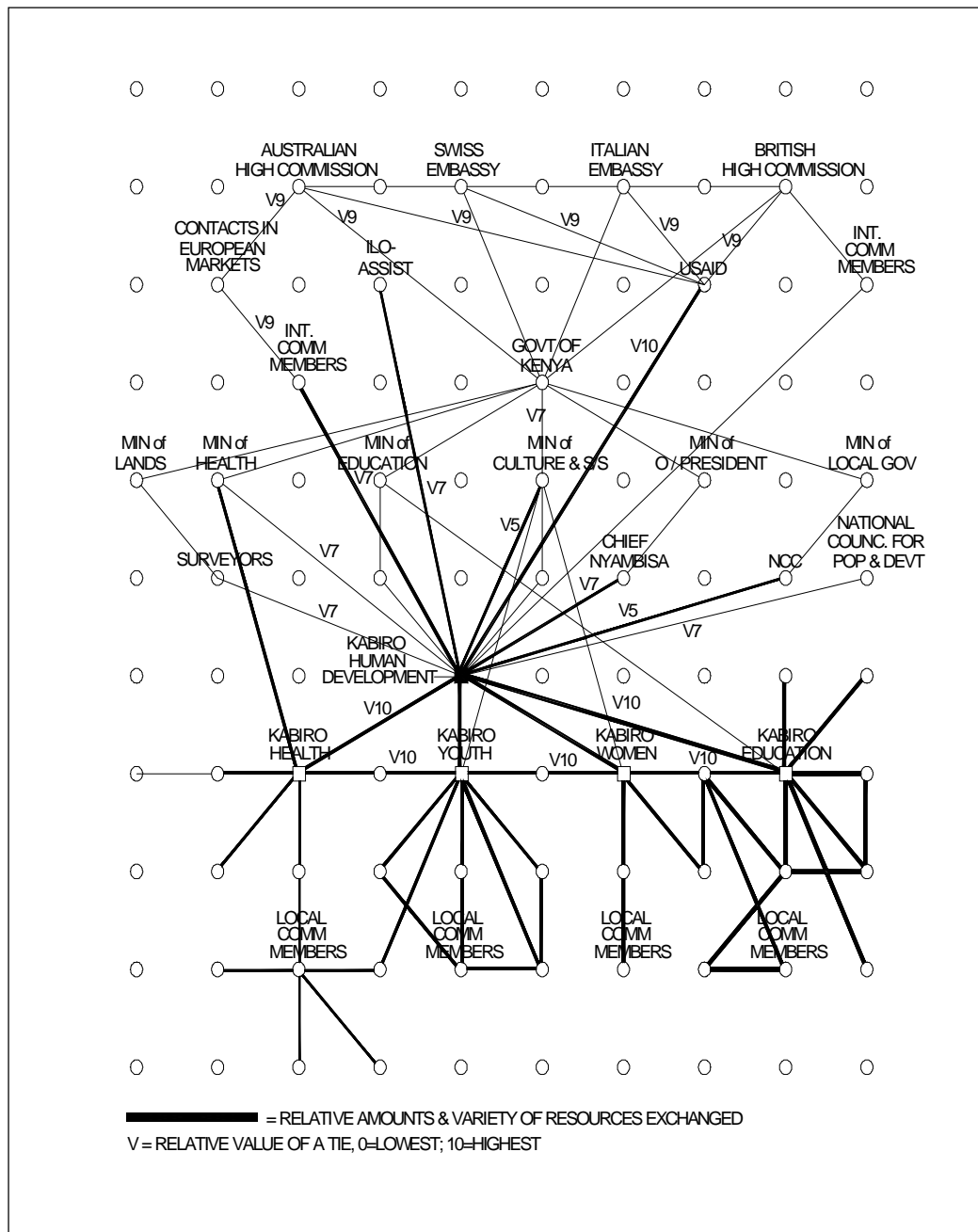
### **KHDP's network characteristics**

This programme has vertical ties with the government and horizontal relationships with the community. It has a series of linkages that begin locally and extend internationally. The network is multi-centred, with various spaces for negotiation. The many centres are a consequence of a degree of devolution, which is good for effective connectivity to the local community and individuals. Kabiyo Human Development Programme (KHDP) secretariat has a high level of centrality and a very high level of international, national and local connectivity. It has a high level of in-degree; it receives a lot of resources from external sources. It also has a high level of out-degree. It is a relatively effective conduit for resource distribution.

The network diagram (Figure 5.6) shows relatively short links between members and the satellite CBOs they belong to, implying that there are relatively few bureaucratic impediments. In fact, according to the Director, Mr. Muli, they expose community members to government bureaucracy. This enables members to tackle those challenges they encounter in the course of living in Kawangware or in involvement in KHDP activities. KHDP has strong valued links. Its members have developed some cohesion and have also entrenched communal values over time. Many resources, ranging from land, finance, infrastructure and services, social amenities, information, vocational training, etc. are accessed through the links availed in the programme.

KHDP's ties show a well-established network that has developed relatively mature structures for its sustenance. Local extensions of the network through other CBOs and NGOs help focus the activities. The network helps members to access land, housing and finance. The whole organisation acts as a bridge, linking its members to external networks. The different components of the network are semi-autonomous and have high component strength. The network is made up of many interdependent components, with most individual members having various structural positions. There are very few isolated trees, showing a very high level of local connectivity.

## Sketch of the general housing network



**Figure 5.6. Network diagram for the Kabiro Human Development Programme (KHDP)**

## **KHDP's impacts**

KHDP was formed in a context where there were only two schools and one private health centre in the settlement. There was no clean water, sanitation or any infrastructure. The programme helped develop an education institution from nursery, through primary to secondary school. It has helped develop a vocational training institute that offers courses in computer studies, carpentry, tailoring and theatre. It has been involved in infrastructure development as well. KHDP and related CBOs have helped in water provision and sanitation in the slum and in improvement of environmental health. It has also developed a community hall. The organisation has helped in job-creation and vocational training. It has helped some 48 of its members acquire and develop plots. KHDP's greatest impact has been in the soft issues of community organisation and broader socio-economic and institutional development. KHDP is an example of how a local organisation can engage the state proactively in development. It developed effective networks not only to access state resources but also to access resources from other organisations locally and internationally. These kinds of linkages are very rare amongst the NGOs and CBOs in Nairobi.

There is a tendency amongst the stronger groups and individual actors to access resources towards housing through personal ties with individuals in government. KHDP's policy of exposing group members to government bureaucracy, 'to help them tackle challenges involving government in the course of living in Kawangware' (Muli, personal communication, see footnote 5) is in line with this. It seemed that in the case of KHDP, government tended to release some of its resources, mainly technical expertise, to the CBO, because of involvement and support of international development agencies, e.g. the World Bank and USAID.

### **5.3.3. Networks and hierarchies around the K-Rep<sup>7</sup> Development Group in Kawangware**

K-Rep is a finance organisation that works in the so called '*jua kali*' (informal) sector in Kenya. It operates in low-income settlements in Nairobi through NGO lenders, which avail finance to small businesses, groups, associations, organisations, cooperatives, NGOs, CBOs and individuals. Its loans include: wholesale loans to SACCOs and registered associations for onward lending to members ('*ajiri*'), and short-term loans for self-help groups ('*juhuri*'). It also gives loans to business people, small savings groups of up to five persons and salaried people. The loans are guaranteed by individual members of registered organisations or through a payslip deduction system. K-Rep has also established community-banking facilities in Kawangware.

#### **K-Rep's networks towards acquisition of resources**

The group is supported through monetary inflows from its local subsidiaries: K-Rep Group Limited (28.8%) and Kwa Multipurpose Corporative Society (10.0%). However, most of its funds come from foreign sources for onward lending. These sources include International Finance Corporation (IFC) (16.7%), the African Development Bank (ADB) (15.1%), Shore Bank Incorporated (13.4%), *Nederlands Financierings Maatschappij voor Ontwikkelings - Lande N.V.* (FMO, the Netherlands) (5.0%) and *Stichting Triodos Doen* (11.0%). These really are hierarchical ties.

The characteristics of these lenders are important, as they give a pointer to their broader interests. IFC is a member of the World Bank Group and helps private companies in the developing countries to mobilise finance from international financial markets. ADB's focus is to combat poverty and improve lives, through mobilisation of resources towards economic and social progress. *Triodos* Bank invests in 'enterprises that add social value'. The Shore Bank (US) funds local entrepreneurship

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<sup>7</sup> Information based on an interview with the country Director of K-Rep, Mr. Banda, on 5<sup>th</sup> of April 2004. Further interviews were conducted Pauline Kagure, Manager, K-Rep, Kawangware Community Offices on the 11<sup>th</sup> of April 2004. 10 different beneficiaries of K-Rep loans were visited and interviewed on various dates.

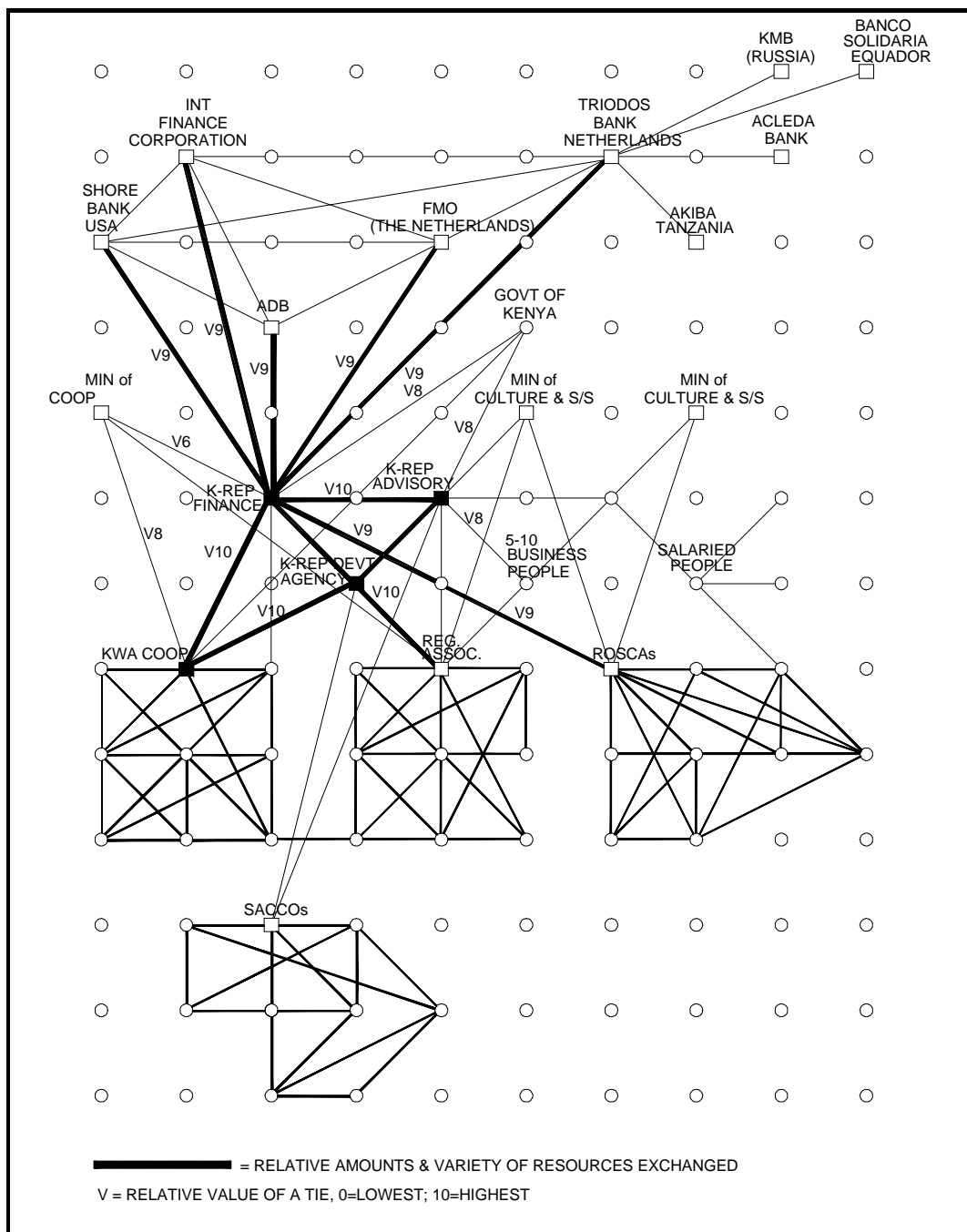
in Africa, Asia and the former USSR. Their focus is micro-lending. *Nederlands Financierings Maatschappij voor Ontwikkelings - Lande N.V.* is an ordinary commercial bank, which funds companies, mainly in the developing world, which cannot grow without additional external funding. It operates in 71 countries.

K-Rep is linked to individuals, indirectly, through different grassroots organisations, NGOs and/or directly through the community banking facilities. It is activities in this realm that are controlled by local networks.

### **K-Rep's network characteristics**

Here is an extremely dense hierarchy, with loose networks weaving in and out of it. It has both regional and local centrality, mainly because of lack of many other players of this calibre. It has many unique cliques representing many different interest groups it is linked to at the local level. The ties are not very thick as it only focuses on finance. Otherwise the linkages are highly valued by both the establishment and its benefactors. At local level, the structural positions are various, representing a much wider range of participants. There are no high incidences of between-ness. This role is being played by K-Rep's own hierarchical local structures, made up of CBOs and NGOs. The group has created many intermediary structures that have resulted in brief walks, limiting bureaucratic delays in processing of housing loans.

## Sketch of the general housing network



*Figure 5.7. Networks Towards Access to Resources by Through K-Rep*

### **K-Rep's impact in Kawangware**



***Photo 5.6. Relatively high quality construction through K-Rep Loans.***

The group has had a great impact in Kawangware. It has helped both organisations and individuals finance housing developments and small and medium enterprises (SMEs). An interviewee Jane Wanyiri (discussed in Section 5.2.1) has been in a position to develop 15 rental units in the area through K-Rep support. Fatuma Noor has developed a good quality three bedroom house and Gladys Njeri, of Noun Group, has developed a petrol station in Kawangware with funding from K-Rep. Kawandago Women Group has developed an hotel in the settlement, while another beneficiary, Mr. Macharia runs a real estate business – Fortcom Real Estate Agency.

K-Rep charges more or less the same interest rates as ordinary Kenyan banks (between 20-25%). The organisation shows possibilities of how the market/civil society boundaries could be bridged, with positive results. It proves that the poor are bankable, as long as there are appropriate products and organisational structures. K-

Rep, which started off as a niche lender in the agricultural sector, then a micro-lender, has developed many localised structures, particularly through NGOs and CBOs that enable it access the poor, even as it incorporates services of a conventional bank. However, most of its ties are fundamentally hierarchical.

One can deduce by looking at the actors linked to and ties around K-Rep that micro-finance provide opportunities for expansion and penetration of international capital. The robust market that exists in these low-income settlements in Nairobi offers opportunities for international capitalists and local petty-capitalists to make profits. So K-Rep helps increase capital penetration processes in the low-income areas, assisted by international shareholders to the benefit of local communities.

#### **5.3.4. Insights from analysis of networks towards collective action in housing in Dandora and Kawangware**

After analysing attributes of specific networks towards collective action in the previous sections, I now draw some general insights that come through in these analyses. They are: rich social entrepreneurship through the church, fragmentation of civil society organisations, with some being very weak and ineffective, and the fact that there seem to be much weaker ties towards communal good compared to relatively stronger ties for access to housing resources by individuals.

##### **Thin institutional thickness as a consequence of fragmentation of local groups**

A review of civil society organisations<sup>8</sup> operating in the case study areas showed that while they are very many (see Appendix 9.1 and 9.6), most are ineffective. One reason that explains this is the competition for scarce donor funds, making poorly funded CBOs and NGOs compete rather than collaborate with one another. Secondly, most have weaknesses in capacity to realise their mandates, the extreme manifestation of these being NGOs and CBOs that only exist on paper, especially in Dandora, where I identified several such organisations.

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<sup>8</sup> See Appendix 9.6 for some of the NGOs and CBOs operating in Dandora and Kawangware.



Syagga, Mitullah and Karirah-Gitau (2001: 136) suggested that the various actors in low-income housing are *'fearful, suspicious, resistant, distrustful and unable to identify with one another's agenda'*. In Kawangware, competition amongst local grassroots organisations has been contained through some self-regulation. This is done through a local 'NGO coordinating body'. However, the regulation is limited to ensuring that there is no competition amongst the organisations, by reconciling duplication in the NGOs' activities. As a consequence, Kawangware has fewer, more entrenched and better-focused grassroots organisations, which know one another relatively well. However, they hardly collaborate in development.

Overall, fragmentation of civil society organisations in both settlements is reflected in their weak ties towards collaborative action. It is only very few church based groups, like the Welfare Advisory Centre (WAC), that are collaborating with other local groups towards development. K-Rep and Kabiyo Human Development Programme (KHDP) are also involved in some limited local collaborations. Thus local groups exhibited weak institutional thickness, assessed on the basis of strength of grassroots organisations, degree of interactions amongst them, awareness that their activities form a part of a collaborative enterprise and development of group based patterns of domination and coalition towards housing provision (see Amin and Thrift, 1994).

### **Linkages of local groups to the private sector, the state and the church**

The networks of K-Rep show some linkages to the state and the private sector, in addition to international funding agencies (see Figure 5.7). K-Rep is an exception, rather than the rule, in terms of networks of groups in Dandora and Kawangware. Very few of the 32 groups presented in Appendix 9.1 and 9.6 had any strong ties with the private and state sectors. The Welfare Advisory Council indicated that it had ties with the private sector through the Federation of Kenyan employers (See Figure 5.5). However, no major benefit had accrued through this tie. On the whole there was robust evidence that the private sector was significantly involved with groups in self-help housing in Nairobi.

The main relationship between the groups and the state was that of regulation. There was a better relationship with the state than with the private sector. The three cases

presented and the other 29 in the appendices show that involvement of the state with the groups, and access to state resources by the groups, was very limited. Where there were linkages, they were not with the organisation *per se*, but with specific individuals. In fact it seemed that some actors within the state thought that it was better not to collaborate with the groups. As Mr. Ndirangu put it ‘in Kenya, the government and NGOs give each other space’<sup>9</sup>.

Of all the cases, Kabiro Human Development Programme (KHDP) deviated from this pattern and provides a good example of fruitful collaboration between the state and local groups. Figure 5.6 shows that KHDP accessed most of its resources, including access to international donor funds, through active collaboration with the state. In fact Kabiro having developed their capacity beyond their own local needs in the Kawangware neighbourhood has been selling its services directly to the state.

Many self-help groups and CBOs in Dandora and Kawangware either have their origins from and/or are operating within the church. These were some of the churches that had some sort of CBO activities in Kawangware: Pentecostal Evangelist Centre; *Huduma* Church; International Fellowship for Christ; Covenant Presbyterian Church; Full Gospel Church; Presbyterian Church of East Africa; St Francis of Assisi Catholic Church; Maranatha Church; Kawangware SDA and Immanuel Church. Some of them, e.g. St Francis of Assisi, Maranatha and *Huduma* churches in Kawangware and Holy Cross Catholic Church in Dandora, have organised their members into self-help groups with the aim of helping the members access basic housing and services.

The church is an important conduit for resources from philanthropists who support various aspects of housing. Examples include: interest free loans from a Father Kizito, towards house construction, administered through Holy Cross Catholic Church, Dandora, and St. Francis of Assisi Catholic Church, in Kawangware; and funds from the Canadian Friends of the Catholic Church, which have helped the Welfare Advisory Centre (WAC) towards housing as discussed earlier. The church serves this

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<sup>9</sup> Interview with Mr. Ndirangu, Assistant Director, Community Development Section, Housing and Community Development Department, Nairobi City Council, on the 1st of April 2004, at the NCC/HDD offices in Dandora Phase One, Nairobi.

purpose as it is seen to be more reliable than players in the state and the market sectors.

Churches dominate the local spaces for development in Nairobi. The church and philanthropists act as social entrepreneurs investing in programmes that improve the communities' social well being, even as both enable people to improve their economic conditions. In addition, the churches and individual philanthropists act as 'bridges', linking local communities to donors and development partners, locally and internationally. However, churches are reacting to neglect of the people by the state, rather than engaging in these activities as a core mandate. This limits the scale and scope of the churches' interventions.

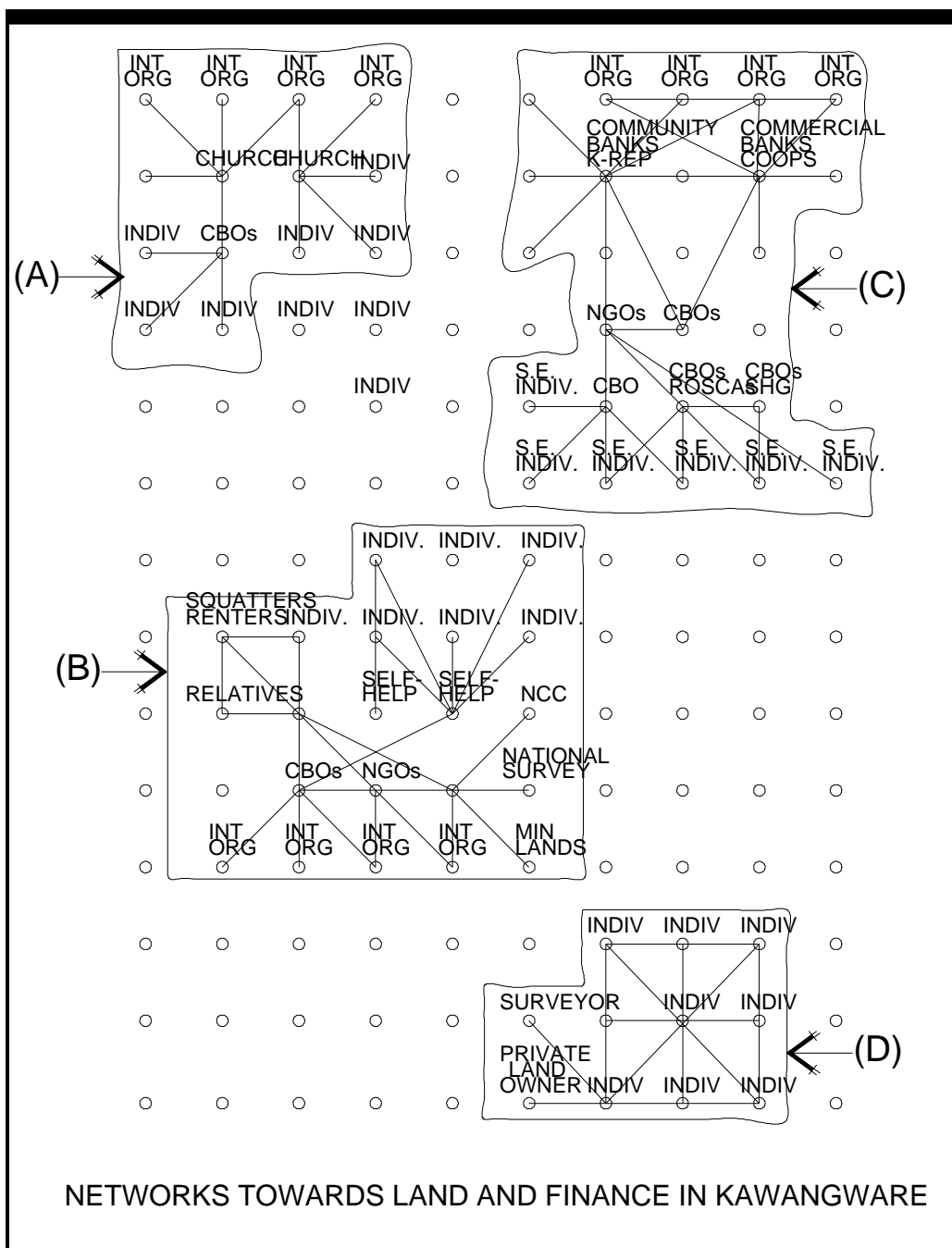
#### **5.4. Networks of exchange in self-help housing in Nairobi's case study settlements**

The chapter has so far discussed specific ego-centric networks and networks for collective action in Dandora and Kawangware, and some lessons from them. This section now analyses the general patterns of networks of exchange. The focus in the section is on the content of the ties, rather than the ties *per se*. According to Mitchell (1986: 75) content of links is one of the key defining features of a network. For conceptual clarity, I will consider the different resources as contents of ties and objects in the networks. I will then explore the general ties that are used to access the resources in Kawangware and Dandora. The resources include: land and finance (Section 5.4.1); labour, materials and technology (Section 5.4.2); and infrastructure and services (Section 5.4.3).

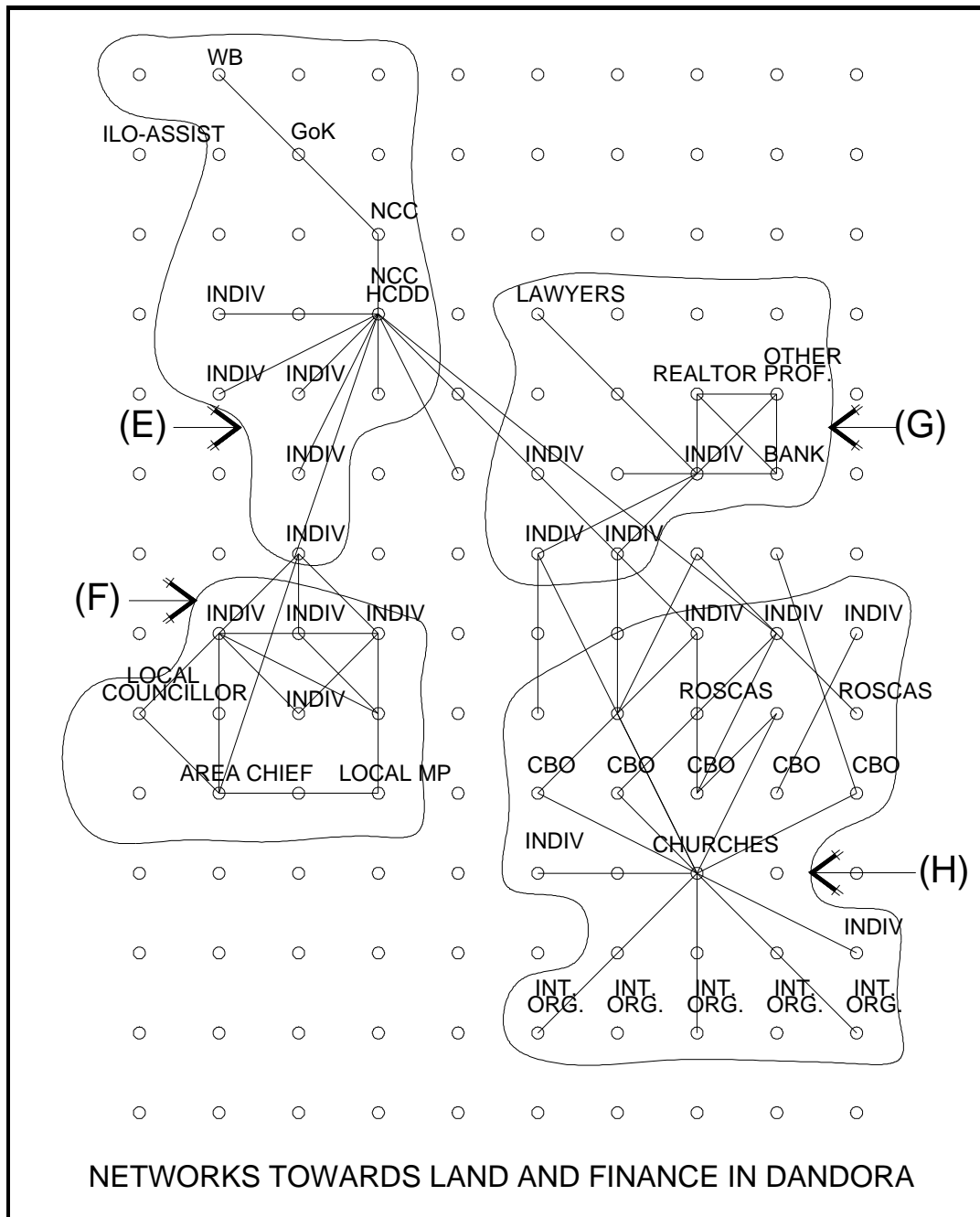
##### **5.4.1. Extensive networks for access to land and finance**

In Nairobi, there is a close relationship between the networks towards land and those towards finance. I was able to isolate some distinct patterns in these networks as shown in diagrams A-H in Figures 5.8 and 5.9. There are linkages around church, community, local and international organisations (see Figures 5.8. and 5.9 sections A, H). These are best exemplified through networks of the Welfare Advisory Centre

(WAC) discussed earlier. Then there are ties involving local self-help groups, local formal and informal micro-financiers, and international NGOs and donor agencies (see Figures 5.8 and 5.9 section C and D). Examples are the networks of Kabiyo Human Development Programme (KHDP) and networks and hierarchies around the K-Rep group, discussed earlier. There are also several linkages of individuals through Rotating Savings and Credit Schemes. These are weak, and are predominant in the poorest sections of the settlements. They are used mainly for purchase of household items and for shack construction (see Figure 5.8 section B). A typical network in Nairobi is that of individuals linked with the government through elements in the Provincial Administration and politicians (see Figure 5.9 section F). As discussed earlier these linkages were common in Dandora and are based on clientelism, and sometimes corrupt deals. I have also captured in Figure 5.9 section F, individualist relationships that are used to access land and finance for housing, by the upper income individuals investing in the settlements (see Figure 5.9 Section G). I had discussed the problems of this, earlier, particularly in relation to public consumption. Lastly, there are the hierarchical relationships that have been used to access land in Dandora, during the World Bank supported site and service era (see Figure 5.9 Section E). I discuss the implications of these ties in the subsequent paragraphs.



*Figure 5.8. Networks Towards Access to Land and Finance in Kawangware*



*Figure 5.9. Networks Towards Access to Land and Finance in Dandora*

Firstly, the church based networks are the most reliable for channelling funds for purchase of land and housing development in self-help housing in both settlements. The standards of construction in church supported initiatives tended to be well above the local authority's development control requirements. They also don't infringe on public land. In both settlements these were the second most common ties, after

individualist relationships. Individuals connected through church links tended to know each other well.

The second pattern gravitates around formal and informal micro-finance and community-based self-help groups. Organisations like K-Rep lead in assisting communities form various self-help groups to access and manage finance. However, there is an asymmetry in access to micro-finance between Kawangware and Dandora, with the former having most of the opportunities. Most of the micro-finance organisations in Kawangware seemed to have a healthy relationship with some government departments, the NCC and the donors. One reason why micro-finance seemed to have taken root much better in Kawangware than Dandora was the entrenched sense of community in the former. The other is the history of the two settlements, with Dandora having a much stronger government presence, hence more likelihood of interference with micro-financiers. There are development banks, cooperatives, material loans suppliers and other small-scale credit suppliers in Kawangware, but very few in Dandora.

The other pattern I would like to comment on involves the Rotating Savings and Credit Schemes (ROSCAs). Both Kawangware and Dandora have a number of these, with the latter, having the most. This confirms that choices in access to finance are fewer in Dandora. ROSCAs are being used to support small-scale individual consumption and to acquire materials for shack construction. They are also employed in Kawangware for land rentals, especially for urban agriculture. In both settlements individuals' monthly contribution to the ROSCAs tended not to exceed Kshs 200.00 (US\$ 2.70). ROSCAs operate almost exclusively in the lowest income segments of the settlements.

Lastly, I would like to comment on the individualist patterns of access to land and finance in the two settlements. These are manifested in two broad categories. Amongst the low-income groups, these are manifested in linkages of patronage with politicians. They result in land invasion, especially around election time. Later, they are also used for protection against eviction. The patterns are more common in Dandora than Kawangware. The other category is composed of individual 'investors'. They tend to be higher income people investing in low-income housing in both

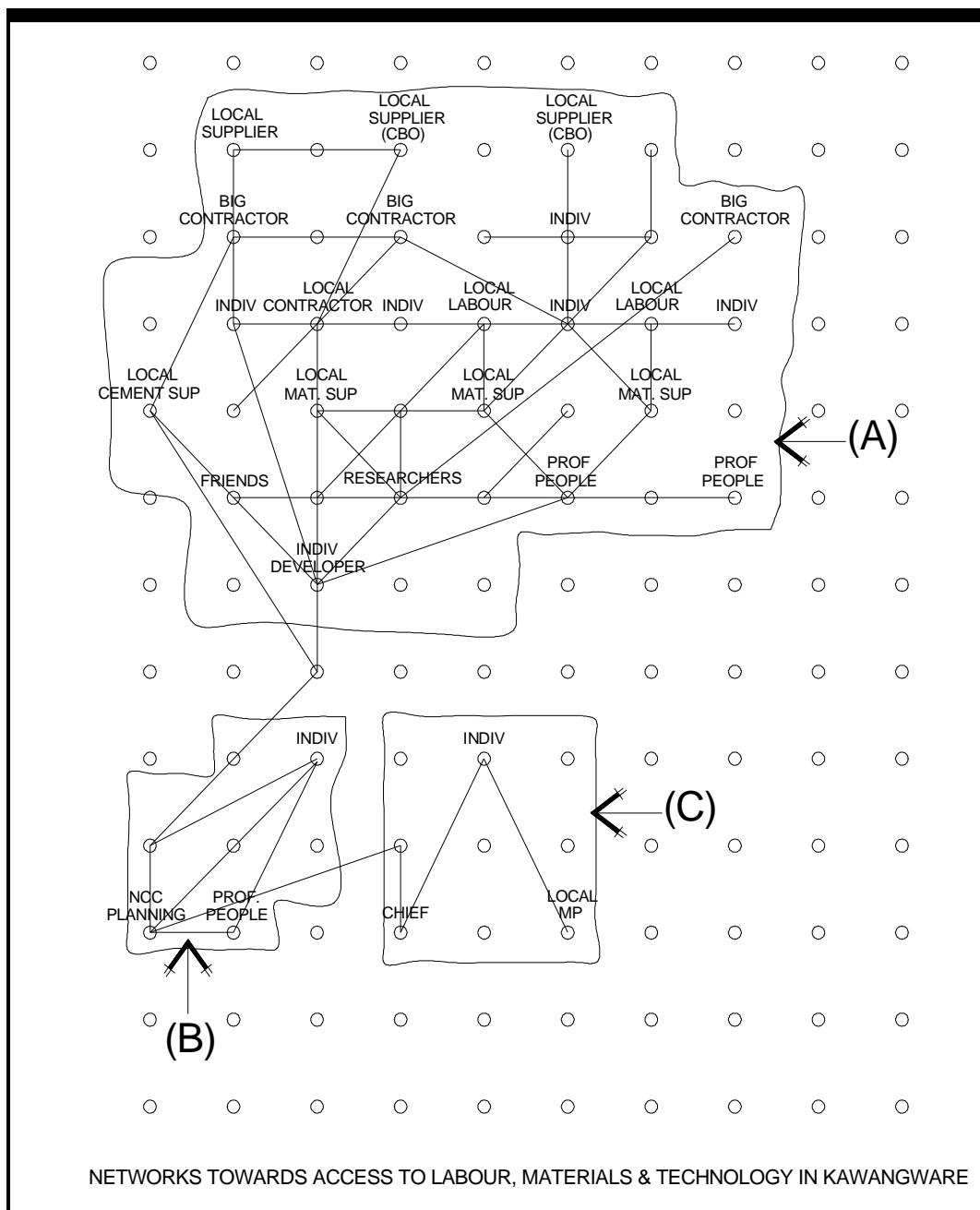
settlements for profit. These ties involve corrupt dealings with government officials, particularly the Provincial Administration, and are also used in many cases to access land that has been set aside for public utilities.

#### **5.4.2. Intensive local ties towards labour, materials and technology**

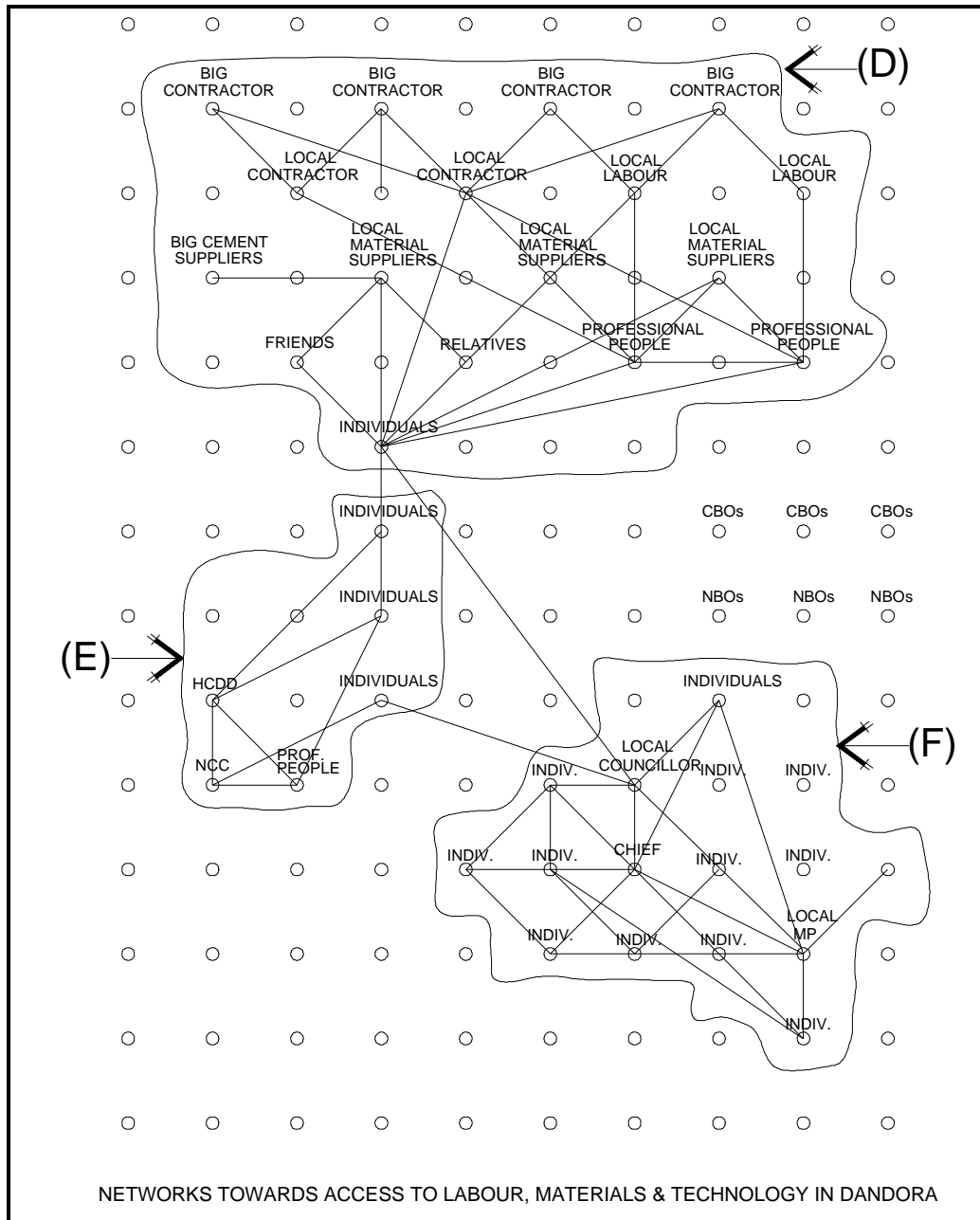
Networks towards labour materials and technology are intensive, and more localised than those for land and finance. Most of the players linked are almost in similar structural positions, although there are continuities between the informal and the formal construction sectors. The implication of having many structurally equivalent players in these networks is that there is hardly any innovation or meaningful cross capacitating.

There are three broad patterns in access to labour, materials and technology (including development control). The first one is composed of relationships amongst individuals, local contractors, local labourers, and occasionally professionals and technical persons (see Figures 5.10 & 5.11 sections A & D). The second pattern, which is small, represents the conventional way in which materials, labour and technology are accessed. The key players are a client, an architect, local contractors and the Nairobi City Council (NCC) (see Figures 5.10 & 5.11, sections B & E). Lastly there is a pattern predominant in the informal areas, where individuals build through local labourers, with temporary materials, often with the permission of the chief or local political leaders (see Figures 5.10 & 5.11 sections C and E). I explore these further in the subsequent paragraphs.





*Figure 5.10. Networks towards access to labour, materials and technology in Kawangware*



**Figure 5.11. Networks towards access to labour, materials and technology in Dandora**

The first pattern, mapped in Figures 5.10 & 5.11 sections A & D, is by far the most extensive. It is the means through which the middle and high-income persons investing in housing in the two settlements access labour, materials and technology. The pattern has many structurally equivalent positions of local contractors and labourers. This explains in part, the uniformity in reinforced concrete construction and the low uptake of alternative construction materials in the settlements. The level of

skill in these networks is relatively high, as the same labourers also work in upmarket areas of Nairobi. The small-scale contractors in these networks operate as subcontractors in other parts of town.

The second pattern is small. It is based on the operations of the formal construction sector, involving a client, an architect, the council and contractors (see Figures 5.10 & 5.11 sections B & E). What sets this network apart is the Nairobi City Council's building plans approval. Although largely ineffective, there is a level of government control of development in Dandora. In Kawangware, there is almost none. In the former, plan approvals are done through informal links with the Housing and Community Development Department (HDD) technicians or individuals at the NCC main offices. Local labourers and contractors are active in helping individuals to access quasi-professional services. Church based CBOs arrange for their members to access acceptable materials and technology and through own labour construct their houses, using approved plans. In Kawangware, the NCC requirements are applied on an *ad hoc* basis, mainly in areas with basic infrastructure and services, and where developments are permanent. In some instances, funding organisations, like K-Rep and the Welfare Advisory Centre (WAC) insist on plan approvals.

Lastly, there is a pattern predominant in informal areas, as reflected in Figures 5.10 and 5.11, sections C and E. Access to materials and technology in the informal areas is sustained through informal relationships, some of which are political and exploitative. Politicians prescribe the quality of housing to be built in the areas and liaise with the chiefs to ensure that people's houses are not demolished. Labour, materials and technology, consisting mainly of corrugated iron sheet or daub and wattle construction, is accessed through local individuals' networks. In this pattern there are no links with planning and regulating authorities.

Although the cost of labour is cheap (manual labourers were paid an average of Kshs 80.00 – US\$ 1.0 - a day), the level of skill is relatively high. The level of skill can be attributed to the large number of labour sub-contracts even among the bigger contractors in Nairobi. This ensures a high level of transferability of skill, albeit unintentionally. There exist non-regulated relationships amongst small and medium contractors, with the former being relied upon to provide cheap labour and the latter

to get the jobs. Activities of local labourers, some of whom also act as small-scale contractors, are not only limited to simple construction, but extend to multi-storey developments. Local networks sustain these activities. However, most of the networks of labour are really survival networks of the poor. They are also cost-saving networks for medium-sized contractors and individual investors in housing.



*Photo 5.7. Concrete columns in a low-income construction in Dandora.*

#### **5.4.3. State/market hierarchies dominate supply of infrastructure and services**

The Nairobi City Council (NCC) is meant to provide basic infrastructure and services in the formal areas of Dandora and Kawangware. These include access roads, street lighting, water and sanitation. Power is supplied through a parastatal, Kenya Power and Lighting. The main roads in both settlements are well maintained. These are under the jurisdiction of the Ministry of Public Works and Roads rather than the NCC. However, access roads, water supply, waste removal, sewer systems, power supply and street lighting, even in the formal areas, have been deteriorating. This neglect has caused major housing, health and environmental problems (see Photo 5.8). Amongst the groups whose ties were reviewed earlier, the Welfare Advisory Centre (WAC) and Kabiro Human Development Programme (KHDP) have been involved in aspects of infrastructure and services. I also look at another group in Dandora,

*Tujisaidie*. I explore the ties that the three developed towards access to basic infrastructure and services and the outcomes.



***Photo 5.8. Open Sewer in Marigoini, Dandora***

First, the Welfare Advisory Council (WAC), discussed in Section 5.3 had initiated a partnership with the United Nations Development Programme (UNDP) and the Nairobi City Council to develop emergency infrastructure and sanitation. They were supported by other development agencies, e.g. Roughton International, Norconsult and ILO-ASIST. The local community was also involved (Fransen, 1999). The initiative was intended to develop partnerships between the community and the private sector to maintain infrastructure (*ibid*). The achievements of the initiative were limited because of the growing population in the informal areas, the fact that the infrastructure and services were temporary and because of lack of funds to sustain the project. There was no private sector support for the project as was initially intended. Later, the state also withdrew from driving the project, making the initiative collapse.

The second example is that of the Nairobi Slums Project that ran in Kawangware between 1993-1999 (see Eveleens, 2003). Similarly, this was a partnership amongst the state, development agencies and community. The organisations on board included: the Nairobi City Council's Public Health Department, the National Council for Population and Development (NCPD), United Nations Population Fund (UNFPA) and Kabiro Human Development Programme (KHDP) (*ibid*). The project's aim was to improve infrastructure and services through development of sanitation works, floodwater drainage, construction of infrastructure for solid waste disposal, construction of ventilation improved pit (VIP) latrines and water supply points. The partners provided materials and the community provided labour and storage facilities. The NCC provided the designs and was involved in the technical supervision of the works. The initiative was very small compared to the needs of Kawangware residents. It only produced two refuse collection centres, one water kiosk and a 400 m open drainage canal (Eveleens, 2003). The question that comes to mind is: who was meant to continue with these initiatives after the loose partnership amongst the government, the donor and community came to an end? It is unfortunate that most of these projects seem to be held together only by donor funds, with no initiatives to sustain them.



***Photo 5.9: Sanitation initiative by Dandora Community Development Project***

The last example is the Dandora Community Development Project. This was an initiative to provide basic sanitation in Dandora, Gitare Marigo area by a local NGO, 'Tujisaidie,' with the support of the Catholic and Anglican Churches (Lee-Smith, 1990). My interviews in 2004 showed that there were no other major actors involved.

The initiative produced 77 pit latrines in the settlement (see Photo 5.9). It also built some water piping infrastructure and rainwater collection tanks. While the efforts of 'Tujisaidie' are visible, mainly because there is no form of services and infrastructure in this section of Dandora, their overall impact is weak. Most of the residents still do not have basic services.

From the three cases I conclude that current forms of provision of infrastructure and services through ties developed by local groups are unlikely to achieve much. This is because of the temporary nature of the engagements, lack of mechanisms to continue the initiatives beyond donor funding, lack of scale and scope to achieve meaningful impacts, general weaknesses of the local groups, inadequate support from the government and the local authority (the NCC), and lack of interest from the private sector.

## **5.5. Conclusions and recommendations**

In Nairobi networks are the major means through which resources towards housing are accessed. There is a tendency for ego-centric networks to dominate other forms of networks. In many instances this dominance results in the interests of the ego running contrary to and prevailing over broader public/communal good. Further, powerful actors' interests prevail over those of the weaker ones and of local communities. Clearly, ego-centric networks are very beneficial in enabling individuals to access finance. This should be recognised and encouraged in housing development. Housing policy in Kenya should consider individuals' innovation in access to finance and create an environment where this finance is channeled to produce desirable and cost effective housing. Currently the policy makers do not seem to understand and recognise these 'less visible' mechanisms of accessing finance.

Networks of collaborative action seem to achieve the most in terms of collective interests in housing. However, since these networks are still relatively weak in Nairobi, they need support from other sectors to be more effective. This is even more so as in Nairobi they are the networks that are bridging social and economic interests in housing. They are also the ones bridging local internally bonded groups with

external groups and resources. Currently, they cannot adequately protect publicly consumed goods. This calls for a continuous role of the local authority alongside these collective initiatives.

In terms of networks for exchange, the most extensive of these were financial networks. This is an indicator that finances towards self-help housing are accessed principally through networks. This would call for a policy shift in a context where formal finance mechanisms, principally mortgages, tend to be the most dominant in official policy; and where income in relation to housing projects is limited to predictable formal incomes. There is need to consider employment of the hidden resources used by tenement developers in Nairobi for provision of low income housing.

Networks of access to labour, materials and technology are quite localized. This could partly be explained through the shift of focus from production to consumption. Local connectivity is useful in access to work opportunities by local labourers. It is also very useful in construction cost reduction amongst individuals and groups involved in self-help housing. However, and unsurprisingly, they are not networks of innovation. As a consequence, local contractors replicate ubiquitous construction styles and building technologies. There is clearly need for a link with other networks that could infuse the local construction industry with a variety of quality solutions and innovation. This calls for mechanisms to establish and sustain links with major material suppliers and research institutions – a policy challenge.

Ties amongst local groups have not dealt adequately with provision of infrastructure and services. Local networks cannot deal either with the volume of resources or longer-term commitments required both for provision of and maintenance of infrastructure and services in the Nairobi case studies. These are better supplied through state/market hierarchies. Local networks, where appropriate, could be used for the maintenance of infrastructure and services.