

HOUSING

G.C. Macoloo

ABSTRACT

The review starts with a historical review of land tenure issues, notably the interplay between Islamic law, African customary land rights and British titular regulations. The prevailing spatial patterns in the rural areas are of villages and individual households dotted across the landscape. Rural house construction is a matter of the individual households concerned without outside assistance. A government loan scheme for rural housing has virtually collapsed due to non-repayment of loans and insufficient public funding. Mombasa is the only large town in the region. The colonial planning system of 'village lay-outs' and the design and construction characteristics of the Swahili house are discussed. The experience with urban housing programmes goes back before independence. After independence three further projects were started in different parts of Mombasa, together with rental and tenant-purchase projects in Malindi, Lamu, Voi, Kwale and Kilifi towns to meet the surging housing demand. However, the experiences with most of these schemes have been below expectations. Finally, newer housing policies such as site-and-service schemes, settlement upgrading and the promising model of community land trust are discussed.

INTRODUCTION

The components of basic needs include food, clothing, shelter, employment, education and health. In most developing countries these facilities are generally inadequate, both quantitatively and qualitatively, and this has had an impact on the general quality of life and labour productivity. The majority of people in most developing countries live in rural areas. Indications are that the living conditions in the rural areas are worse than in urban areas in terms of accessibility to these basic needs. Fewer people have access to safe drinking water, sewage disposal and health facilities. In Kenya, in 1989, only 48% of all rural houses had durable roofs compared to 89% for urban areas. Similarly, low figures for durable walls (14%) and durable floors (16%) were also reported (Kenya 1996). However, the urban and the rural are two sides of the same coin. If rural areas are ignored

and allowed to stagnate the effects will be felt in urban areas because people will migrate to the towns in search of better opportunities. This may, in turn, depress the quality of the urban environment as well. This review, therefore, examines both urban and rural dwellers in the Kenya coastal region.

LAND TENURE

Much of the land in the Coast is owned on a freehold basis. The current nature of land ownership in the region can only be properly understood within the context of a historical analysis of the founding of Mombasa and other towns along the East African coast. Mombasa, for example, had a recorded history spanning over seven centuries prior to the commencement of colonial rule. Before this time it had absorbed different waves of migrants, each contributing to its culture and architecture. These various peoples included Hindus and Muslims from the Indian subcontinent, Omani Arabs from the Persian Gulf, the Mijikenda from the nearby hinterland as well as the Portuguese and the British traders and administrators from Europe (Strobel 1979).

At the time of British colonisation of Kenya, four basic settlement types and land uses were discernible in and around Mombasa (Stren 1978). The first was the Old Town which was — and continues to be — a densely built-up area around the old Mombasa harbour. In this sector resided mainly the Arabs, Swahili and Indian traders. Surrounding this area were the dispersed Swahili villages on both the Island and the adjacent mainland areas. The third sector consisted primarily of small farms (*shambas*) planted with coconuts, bananas and mangoes. These also covered both the Island and the mainland areas and belonged to Arabs and Swahili. Finally, there were large plantations of mangoes and coconuts on the mainland, owned by Arabs but worked by either indentured labour or African slaves.

The increased migration into coastal towns, particularly Mombasa, during the colonial period brought changes in the existing settlement patterns. At the turn of the twentieth century the population of Mombasa was concentrated in the Old Town (*mji wa kale*), and the rest of the island was still covered with bush. Within the Old Town the various communities were spatially differentiated by ethnicity (Strobel 1979). As more immigrants came to Mombasa, they settled elsewhere on the Island, outside the Old Town. These newer settlements, known as *majengos*, attracted Christians, other non-Muslims and coastal Muslim migrants. Therefore, the Old Town contained Mombasa's wealthy families residing in coral stone buildings whereas in the *majengos* the poor predominated and lived mainly in shanties.

The Land Titles Ordinance of 1908 declared as 'Crown Land' any waste and seemingly idle land in the region. In fact in Kenya all land was declared Crown Land in 1915, and the Crown Land Ordinance of that year defined Crown land as "all public land subject to the control of His Majesty by virtue of His Majesty's protectorate and all land which shall have been acquired for the public service or otherwise, however, and shall include all land occupied by the native tribes of the protectorate and all land reserved for the use of any tribe" (Kenya 1991: 17). This form of land regularisation had two main conse-

quences. First, it resulted in the creation of what came to be known as the Native Reserves where customary law affecting the usage of land prevailed. As a matter of policy, non-Muslim Africans were not granted freehold titles because it was argued that they would easily sell their land and become squatters. This resulted in the so-called 'customary ownership' of land being encouraged by the colonial government among the majority of the African population, whether urban or rural.

The second consequence of the Crown Land Ordinance was the racial differentiation in land ownership, with the most expensive plots in the towns being owned by the Asians and Europeans. The rest of the land was shared out between the Arabs, the Swahili and the African Muslims. The gazettelement of all the land occupied by Africans and its subsequent categorisation as Native Reserves marked the very first time that land in Kenya was classified on the basis of race.

Before East Africa was declared a British Protectorate in 1895, the land tenure system in Mombasa and the surrounding areas was quite flexible because of the low population pressure, absence of a rigid system of title registration and low economic value placed on land at that time by the local people. At the commencement of British rule, an agreement was signed with the Sultan of Zanzibar under whose jurisdiction the coastal area of Kenya lay, stipulating that the Muslim judicial system and the freehold system of land tenure would both be upheld. This agreement with the British government to uphold the pre-colonial land tenure system continued to be in force even after independence in 1963 and was incorporated into the present Kenyan constitution. As a result land tenure in the coastal region, particularly the coastal strip and the urban centres, has certain characteristics which have had a strong influence on land use development and urban planning in the area to date.

The first characteristic is that the private ownership of land was determined by the continued use of the same land. Islamic law holds that land should not be left vacant for over three years, otherwise private ownership rights to that land were lost to anyone who had subsequently established rights over that same land through continuous utilisation.

The second characteristic is what is commonly referred to as the tenancy-at-will system (Kenya 1962). The Islamic court system recognised the distinction between ownership of land and the ownership of crops or dwellings on that land. Therefore, if a land owner allowed another person to utilise his land, the latter remains merely a tenant-at-will. The owner of the land is under no obligation to give that tenant more than one month's notice to vacate without compensation. Some land owners, however, have been known to give *ex gratia* payments to the owners of the buildings or crops before they vacate. The tenant was free to remove his buildings or crops, and this was the basis for the non-compensation policy. This seemingly harsh land ownership arrangement was toned down by a number of factors. The major one was the close personal and religious ties that existed between land owners (and their heirs) and the tenants (and their descendants). Other factors included the payment of annual rent by the tenant, rendering of services in the form of farm labour, and the payment of part of the tenant's crop to the land owner. After the abolition of slave trade and slavery by the British government, many former African slaves at the coast became tenants-at-will on the land they had

previously cultivated for the Arab slave owners.

The third characteristic of the land tenure system is related to the subdivision of land. All close relatives including wives and daughters were considered legitimate heirs. Male shares of the inheritance is twice as large as the portions accruing to female heirs of equivalent kinship (Strobel 1979; Stren 1978). Therefore, both men and women had individual titular rights to land according to Islamic customary law. The ensuing subdivision of land resulted in many plots of irregular shape in the towns along the coast and this has created some problems for the planning of land use in the region.

Land adjudication and registration was completed in Mombasa in 1922 and much of the land on the Island and adjoining mainland areas was vested in private titles. Freehold is the greatest interest in land a person can have and gives the holder absolute ownership of land. A freehold title deed generally has no restriction as to the use or occupation, but in practice there are conditional freeholds which restrict the use for, say, agricultural or ranching purposes only. Over time, a substantial number of poor Africans and Swahili did sell their holdings for cash, thereby exacerbating the squatter problem in the area. The interplay between Islamic law, African traditional customs and British titular regulations has decided the nature of home ownership and housing problems in Mombasa, particularly among the low income urban residents.

The predominant tenure pattern in the rural areas of the coastal region is owner occupancy. Ownership may mean no more than the fact that the occupant constructed the house on land that either belongs to him or on which he is squatting and cultivating. Along the coastal strip which used to be under the Sultan of Zanzibar, the majority of the people are squatters.¹ In Kwale District, it has been estimated that in 1993 over 5,000 people were squatting on land which was not legally theirs (Kenya 1994b). The traditional land ownership in the region includes inheritance of non-adjudicated land by clans. Communal land ownership prevails outside the coastal strip. In Lamu District much of the land (approximately 3,100 km²) is state land (Kenya 1994d), and people living on such land may be classified as squatters. The adjudication process is still incomplete in the coastal region. Individual titles have not been prepared which, in turn, makes the use of land as collateral for financial loans impossible. Consequently, the use of rural land is still determined by traditional modes of behaviour.

RURAL SETTLEMENTS

In Kenya the distinction between rural and urban settlements is based on a minimum population threshold. 'Urban' refers to an agglomeration of contiguous buildings with a minimum population of 2,000 people, the majority of whom must be engaged in non-agricultural activities. 'Rural' settlements are traditional or spontaneous in nature, built by the people who live in them or by their ancestors, with help from relatives and friends.

¹ Squatting is here taken to mean residing or occupying land that is not legally one's own. This practice is widespread in the coastal region due to a high number of absentee landlords in the rural areas, particularly in the coastal strip.

They are located in predominantly agricultural areas and their economies depend heavily on agriculture and closely related industries and services. A large proportion of their populations are involved in agriculture as cultivators, livestock keepers, farm labourers or even fishermen.

Spatial pattern

The villages or individual homesteads are usually dotted across the landscape of any geographical unit. At first glance the distribution pattern may give the erroneous impression that some element of randomness is at play. At closer scrutiny, however, the patterns are a result of rational decision-making as discussed elsewhere in this book. The population in the coastal region is not evenly distributed (Table 1); the distribution of villages is closely related to the general population distribution and density.

Table 1 Area and population characteristics by district, 1996

	Area (km ²)	Population total	Population density
Kwale	8,251	465,011	56
Kilifi	12,464	744,978	62
Mombasa	210	654,783	3,118
Lamu	6,814	73,166	15
Taita Taveta	16,959	248,186	15 *
Tana River**	15,624	61,419	4

* The gross population density of Taita Taveta is rather low due to the fact that a large section of the district is covered by national parks and sisal plantations.

** Garsen Division

Sources: Compiled from Kenya 1994a-e, Kenya 1997

As evident from the table, the coastal region of Kenya does not appear to be heavily populated. In fact, it falls within the medium population threshold amongst the Kenyan provinces. However, within the coastal districts itself there are large variations in terms of density and distribution. For example, although the density for Kwale is 56 persons per km², the range between the divisions is such that the highest value is for Matuga Division with 220 while the lowest is recorded in Kinango with 40 persons per km².

The large majority (90%) of the coastal people are still rural-based and therefore the distribution of the population is affected by factors such as rainfall, altitude, agro-ecological set-up but also by administrative policy. In connection with administrative policy, the region has witnessed the creation of a number of settlement schemes which have attracted people from other parts of the country to settle in areas that were not originally settled, thereby distorting the 'natural' distribution of population as well as the traditional settlement patterns.

The people who live in the coastal region are predominantly the Bantu sub-group known as the Mijikenda. In addition, there are people of mixed Arabic parentage as well as ethnic groups from up-country such as the Kamba, the Kikuyu, the Luo and the Luhya. In Kwale District the majority are the Digo and the Duruma with a substantial number of Kamba, particularly around the Shimba Hills and Matuga areas. In Kilifi, the Giriama are the majority whereas in Lamu many people are of mixed parentage between the Arabs

and the indigenous Africans. In Taita Taveta the majority residents are the Taita. Up-country ethnic groups who reside in the rural areas work primarily in sisal plantations and national game parks. The main occupations of the majority of the people in these districts are farming, fishing and trading. These people have traditionally lived in small villages separated by cultivated farms and grazing fields.

In certain areas of the coast the villages are clustered, i.e. homes built closely together, with farmlands surrounding them. Another pattern is that of dispersed villages. Although the clustered pattern is more efficient in terms of the provision of community services, there are strong reasons, in addition to traditional norms, why rural people may choose to live dispersed on the farmland, one being the nature of the terrain particularly where slopes are steep. However, even if the homes are dispersed, they still form a village in the socio-economic sense as long as they are located within a contiguous area and are occupied by people who probably share a common ancestry and co-operate to provide themselves with various community goods and services.

Although remnants of the traditional distribution of villages can still be observed throughout the coastal region, economic developments such as tourism and commercial agricultural development have changed the pattern. The most noticeable change lies in the settlement schemes where people from other parts of the country with diverse cultural backgrounds have settled. These people are not bound by the coastal customs and invariably view themselves from an individualistic point of view. In these schemes, therefore, the pattern of settlement has tended to be dispersed rather than clustered.

The transport systems which have evolved in the region to support the tourist industry have had a noticeable impact on the distribution of villages. The ribbon pattern of village development has emerged along the major roads in Tiwi and Ukunda in Kwale; Mazaras, Kaloleni and Malindi in Kilifi; along the main Malindi-Lamu road; along the Mombasa-Voi road; and the Voi-Taveta road. Most of these villages also engage in non-farm activities that are related and closely interlinked with the tourist and its ancillary industries.

Shelter types

The most common structures in the homesteads are the dwellings for humans, animal sheds, granaries and latrines. The houses vary in quality and type even in the same village, from single-room huts constructed of locally available materials to modern dwellings with multiple rooms and fitted with modern amenities. In Coast Province, an average household has seven members and depending on their ages and their inter-relationships this, in addition to the socio-economic status of the family, is the principal determinant of the number of houses in a homestead. Because of the population increase resulting in pressures on land resources, as well as the fact that the perception of traditional family units is beginning to change, the number of houses in a homestead has tended to decline. For example, over 95% of the homesteads in Kwale District have only four houses whereas there used to be generally more in the past (Beinum *et al.* 1985). The uncertainty of land tenure also influences the type of houses constructed by the household. If households perceive themselves as squatters who lack tenure security, they may not invest

heavily in dwellings for fear of losing out during evictions.

In a homestead, there is the main house occupied by the head of the household and his wife, but there are usually other houses occupied by the married and unmarried children, other wives (in polygamous households), and relatives. Besides the dwelling unit which in some cases is also used as a kitchen (although recently, most households have tended to separate dwelling units from kitchens), the structures in the households include granaries, animal sheds and latrines. Because the majority of the people derive their livelihood from agricultural activities, storage of grain and other food crops commands top priority; hence granaries and animal sheds are a common feature. Due to socio-cultural changes which have resulted in the breakdown of traditional modes of social control and increased petty theft, even in villages, some families prefer to keep their grains (and even animals such as sheep and goats) within the main house. In situations where granaries and animal sheds are separate from the main dwelling unit, they are commonly constructed of less durable materials than the principal houses.

Latrines are slowly becoming more important in a region where the disposal of human waste used to be done in the fields and nearby bushes. Latrines or privies are usually constructed at the edge of the homesteads to avoid the occasional stench that may emanate from them, particularly in situations where the pits are shallow. The location of latrines near a well or in uphill sites has been shown to cause contamination of drinking water with resulting health problems. However, estimates are that over 70% of the households in the region still dispose of human waste in the traditional way (Hoorweg, Foeken & Klaver 1995). This may be attributed to the financial costs of the construction of latrines and to the low priority accorded to adequate sanitary conditions by the majority of the rural folk.

Housing characteristics

The houses in the region, particularly among the Mijikenda, have traditionally been rectangular in shape with rounded corners, rounded roofs and grass walls. Inland, among the Taita, the traditional houses were of a circular pattern with grass thatched roofs and earthen walls and floors. Many of these traditional houses lacked windows and ventilation was via an opening between the top of the wall and the roof. Because of the increasing scarcity of traditional building materials and socio-economic transformations, the structure of the traditional houses has begun to change drastically. Amongst the Mijikenda the walls of the house nowadays are made of mud, the roofs of coconut palm leaf thatch (*makuti*) or corrugated iron sheets (*mabati*) and the rounded corners have been straightened. Further inland, the houses have predominantly acquired rectangular patterns and are increasingly constructed of timber, cement or bricks and corrugated iron sheets.

In the districts of Kwale, Mombasa, Kilifi and Lamu the most common type of house is the so-called Swahili house. This house is constructed of mangrove poles, coral rubble, *makuti*, clay etc. In this type of house the living space is not confined to the interior. The veranda and other outside spaces are used for many activities including cooking, washing and drying clothes, children's play, social gatherings and even bathing particularly at night. It is a misconception that these houses evince a lower standard of settlement than

prevailing up-country. In fact, the *makuti*-thatched houses are well-adapted to the hot climate and are more environmentally friendly to the users than houses constructed of iron sheets which corrode rapidly in the humid and salty climate and that become very hot when directly exposed to the sun. The use of the spaces around the house by the household members, such as the repair of agricultural implements and fishing gears, generally reflect the predominantly agricultural nature of people's lives. The variation in the quality of the houses may depend on the nature of the building materials used, the size of the living space as well as the general state of maintenance. The houses need regular maintenance, particularly those constructed of non-durable materials. Most of the houses last over twenty years if they are properly and routinely maintained (Macoloo 1989).

The houses are, as a general rule, not connected to the so-called modern amenities such as piped water and electricity. The distance from a homestead to the nearest water source may vary from a few metres to seven kilometres. The quality of water available in the villages varies, but it is usually untreated and not very safe. Because the region borders the Indian Ocean, there is a problem with the salinity of the groundwater which makes the supply of drinking water a critical issue for most households. The streams are the main source of drinking water for most households. Other sources are communal wells, communal taps (particularly areas connected to the Mzima Springs and Baricho water pipelines) and roof water harvesting during the rainy seasons. The location of the homestead vis-à-vis the major sources of water is often difficult to resolve because one would construct a house only in an area where one owns land either through purchase or through inheritance.

There is no special rural housing policy in Kenya. The construction of houses is the responsibility of the individual households who are controlled primarily by custom, religion and available financial resources in their decision on housing provision. The National Housing Corporation, a government agency dealing with financing low and medium income housing in urban areas, used to have a section dealing with rural housing loans whereby funds could be disbursed to eligible applicants. This programme has virtually collapsed due to non-recovery of loans as well as inadequate financing from the central government. The improvement of rural living conditions, including upgrading of houses, is supported by certain voluntary organisations. For example, Care International (Kenya) and the African Housing Fund operate in Taita Taveta District whereas World Vision International and the Kenya Women Finance Trust operate in Kilifi. These organisations work with established community-based organisations (CBOs) and local NGOs to help uplift the living standards among the rural population through the establishment of rotating loan funds and income-generating activities. This partnership between the private sector and local groups will continue, within the fore-seeable future, to be the major strategy for rural settlement development.



Figure 22.1 The major residential areas of Mombasa

URBAN SETTLEMENTS

This section concentrates primarily on Mombasa which is the second largest town of the country with a population currently exceeding 600,000. Mombasa Municipality whose boundary is coterminous with that of Mombasa District, consists of four main divisions: Mvita (Island), Kisauni (North Mainland), Changamwe (West Mainland) and Likoni (South Mainland).² Apart from Likoni which is currently linked to the Island through a ferry service, the other mainland areas are permanently linked by road to the Island which forms the main commercial centre of the town (Figure 1). The general conclusions on the Mombasa situation apply to other major towns such as Malindi or Lamu, albeit with local variations.

The beginning of town planning in the coastal region was heralded by the publication in 1913 of a report on Mombasa's sanitation situation which had adverse comments on the situation in the Old Town and recommended an orderly development of land uses in the town. To ensure this, a Town Planning Committee was formed in 1917 to monitor urban development. This committee restricted the construction of permanent houses on the Island and allowed people to construct only temporary shelters which could be pulled down easily to give way for the implementation of recommended projects. The planning scheme drafted by this committee in 1926 aimed at re-organising irregular fragments of land into regular-shaped plots and compensating the owners for any losses they would incur. The committee prepared a sub-plan for the Old Town which concentrated mainly on the widening of the roads in the area as well as the initiation of a system of 'village layout' to absorb the people who would be displaced by the planned developments. Village layouts became the main strategy for the provision of low income housing in the coastal towns during and after the colonial era.

Village layouts

The system of village layouts was approved by the colonial government in 1927 and combined the principles of self-help building at minimal standards with an organised plot layout with roads and open spaces. Simply defined, a village layout is a planned neighbourhood with open spaces, even rows of houses and an internal network of paths and streets in which house owners enjoy a relatively better protection against future developments (HRDU 1980). There were certain conditions that had to be observed in the implementation of village layout schemes. The first concerned the shapes and sizes of the plots. The plots had to be rectangular and laid out approximately 13 metres by 12 metres in such a way that each would have access to a road with a minimum width of 7 metres. Secondly, the houses constructed on such plots had to be in rows and be of approved standard design, size and quality. Finally, the plots could be sold or leased, but the land owner had to be responsible for the maintenance of the roads and cleanliness of the layout. Neither permanent building materials nor freehold titles were allowed in these

² The fact that there is yet no permanent link between South Mainland and the Island has impeded urban development in the Likoni area. Due to this accessibility problem land values and house rent are generally lower in Likoni than in other parts of Mombasa.

schemes. It was argued that this would guard against any legal obstacles that could arise later if and when the area was needed for other development programmes.

Due to the relative security enjoyed by house owners in the village layouts, the quality of houses in such schemes tended to be higher than those in unplanned settlements. The implementation of this programme throughout the town opened up an avenue for real estate investment, leading to the emergence of a significant number of absentee landlords. The by-laws governing these schemes were revised in 1969 and the minimum plot size increased to 24 metres by 15 metres, road reserves to 15 metres and footpaths to 6 metres (HRDU 1980). The village layout system made it possible for people to invest in their own houses, and it provided a wide range of cheap accommodation for the working class thereby reducing the urgency of providing low-income public housing in Mombasa and other coastal towns by both the colonial and post-colonial administrations.

The reason why the colonial government was ready to lower the standards of urban planning in the coastal towns was due to the nature of the urban low-income housing which consisted almost exclusively of the Swahili house, already mentioned, which the colonial administration recognised as capable of providing adequate shelter to the low-income people if only its construction was properly regulated.

The Swahili house

Two major characteristics of the so-called Swahili house distinguish it from other forms of housing. The first is related to its design and architecture. It has a rectangular design with a common entrance and independent rooms leading off from a central corridor. At the front of the house is a covered veranda which can easily be converted into a small shop (*duka*). At the back of the building is a courtyard where the toilet and bathroom are located. The design of the house is considered particularly appropriate because the enclosed courtyard which is open at the top is very popular with Muslims since it is here that all women's activities are carried out, away from the sight and glare of strangers in conformity with Islamic faith. Traditionally, the house consists of between four and eight rooms which are amenable to sub-letting, and hence offer potential for income generation (Morrison 1974).

The second distinctive feature of the Swahili house is the economy of its construction. The typical Swahili house is constructed entirely of local materials, namely mangrove poles (*boriti*), palm leaf thatch (*makuti*) and earth (*udongo*). The design of the house allows the builder to rapidly construct a rudimentary but habitable shelter which can be improved to a higher standard whenever time and finances allow (Glasser 1988).

The construction of the Swahili house had an organised market with its building materials suppliers and building contractors (locally known as *fundis*) but this market operated generally outside the scope of the formal financial institutions and building societies (Macoloo 1994a; 1994b). The sources of funding came primarily from private savings. The recent period has given rise to what may be termed the 'modern Swahili house' in contradistinction from the one just described. The major difference between the two concerns the materials used in their initial construction given that their designs are generally similar. In the initial construction of the original Swahili house, the locally

produced materials were fully utilised and only replaced over time as need arose, whereas the modern one has tended to be built *ab initio* of more durable and often exotic materials such as corrugated iron sheets, concrete blocks, and roofing tiles (Macoloo 1989; 1991).

Another feature of the Swahili house is the cost of production vis-à-vis that of conventional houses as measured by the cost per square unit and the speed of construction. According to Stren (1978), the construction of a four-roomed Swahili house using traditional materials, early 1970s, was estimated to be as low as one-sixth of the cost of constructing a conventional house of comparable size. This makes the rents in the Swahili housing units relatively lower than those charged in conventional residential estates.

Because of the ease with which the Swahili house can be constructed and the flexibility of its design, it has become one of the chief avenues for urban real estate investment among the lower and middle income groups in the coastal towns. By the early 1970s it was estimated that 19% of Mombasa's population lived in planned temporary housing (village layouts) and another 47% in unplanned temporary housing. This meant that two-third of Mombasa's population was living in one kind of Swahili house or another (Morrison 1974; England & Alnwick 1982). Despite the early realisation that the Swahili house seemed to be more suited to the needs of low-income household than conventional housing, both the colonial and post-colonial governments still encouraged what has been termed the 'estate solution' to urban housing. Kenya's urban housing policy and the major urban housing projects in the region are reviewed in the next section after a description of current land use patterns.

Land use

Three categories of residential land use which correspond both to the dwelling density per unit area of land and the quality of houses and available services are evident in Mombasa. These are low density (high income), medium density (medium income), and high density (low income). The first category consists of Kizingo and Tudor on the Island, Timbwani on the South Mainland and Nyali on the North Mainland (Figure 1). These areas used to be exclusively for Europeans during the colonial period, but currently it is primarily the economic and political elite who live there. The second category, the middle income residential areas, are also found on both the Island and mainland areas. These are mainly the Ganjoni area (which used to be predominantly Asian in occupation) and sections of the Old Town on the Island, the municipal housing projects on the Island and mainland areas, as well as private developments on three mainland areas. Finally, the low income areas with high densities and an inferior quality of house construction form the third category. These mainly comprise the *majengos* as well as parts of the Old Town. Outside the Old Town, these settlements consist chiefly of Swahili houses, many of which have been rented out by the room and generally lack basic amenities.

Whereas land alienation for high and medium income housing follows the traditional methods of acquiring land (outright purchase or leasehold), there are various mechanisms through which land is brought into the production process of low-income housing (Ward & Macoloo 1992). In Mombasa, land invasions have been extremely rare. This may be partly attributed to the response of the authorities to the housing needs of low-income

population in the form of village layout schemes. The main land alienation mechanism for low-income people in Mombasa as in other coastal towns has been the application of the tenancy-at-will system referred to earlier. Much of the land in Mombasa is under freehold titles and disproportionately in the hands of Kenyans of Arab origin, the majority of whom do not live on the land. According to the tenancy-at-will system, once a potential house owner has identified a plot on which he desires to construct a house, he looks for the owner and negotiates permission to build on it. If the owner allows him to lease the land, he makes a down payment which currently exceeds Ksh.10,000 (US\$ 180 at the 1996 exchange rate). After this, he is given a grace period of six months within which to construct a house and begin paying a mutually agreed upon monthly ground rent to the land owner for the duration of his stay on the land (Macoloo 1989). The duration of the lease is usually unspecified and, therefore, based on the goodwill of the land owner (Macoloo 1994b). The house owner is prohibited from using permanent construction materials, particularly stones and concrete blocks. The houses constructed on such plots can officially be connected to piped water, electricity and telephone.

URBAN HOUSING PROGRAMMES

Government policy

During the period preceding the Second World War, the colonial government aimed at controlling the African urban population which was viewed as transitory, and the type of housing provided for it reflected this view. The low pay coupled with lack of adequate and decent shelter discouraged many workers from residing with their families in town. This resulted in lop-sided sex ratios in towns. For example, in Nairobi, the ratio of men to women in 1935 was 6:1. The housing situation was compounded by the fact that the colonial administration was highly intolerant of unplanned settlements and swiftly demolished them once they emerged. This demolition policy mainly occurred elsewhere, not in the coastal zone where, as already explained, the initiative of the local population in providing shelter for themselves received state support in the form of planned temporary settlements or village layouts. In the 1940s the colonial government began to give attention to the development of public housing for the African workers when it realised that proper housing and labour productivity are positively correlated (Macoloo 1988). A number of such projects were implemented in the major urban centres including Mombasa.

At Independence in 1963 the Kenya government was faced with a situation characterised by a sudden rise on the rate of urban growth as a result of the relaxation of the previous restrictions. The urban housing situation was, however, bleak as there were inadequate housing units for the African working class. For example, in 1962, 70% of the African urban households occupied single rooms and over half of such households consisted of three or more members resulting in unbearable overcrowding (Macoloo 1994a). In an attempt to formulate strategies for solving the housing crisis, the first post-colonial housing policy was drafted which underscored the importance of providing decent shelter for all urban workers, and particular attention was to be paid to the construction of low

cost housing (Kenya 1966). It was the government's stated policy to move away from bed-space provision to the provision of dwellings which had all the essential amenities. Two bedroomed flats became the minimum housing type authorised in urban areas. This policy document has served Kenya to date but is now under review. The Kenyan government is currently committed to the policy of urban home ownership and from the mid-1970s the construction of rental units has been severely reduced in order to encourage home ownership. In keeping with the general liberalization of the economy, the government no longer constructs residential buildings in urban areas but limits itself to create an 'enabling environment' conducive for private sector involvement in housing production. Such a policy is not new to the coastal towns where individuals have constructed their houses with the positive encouragement of the government for many years.

In reviewing housing development programmes in urban Kenya generally, and the coastal region specifically, three strands of policy can be distinguished, namely the conventional (public) housing strategies, progressive housing strategies, and alternative strategies. Each of these will be analysed in turn.

Conventional or public housing

Two public housing programmes were implemented in Mombasa just before independence. The first was the Port Tudor project, located on the Island and consisting of flats and semi-detached houses. The project proved popular because of its central location, quality of dwellings and relatively low rents. Its impact was, however, limited as it housed only 3,500 people after completion. The second project, completed in 1957, was the Changamwe rental scheme located on the West Mainland. This project was not as well received as the first one because of its distance from the town's commercial centre, the high rents charged, as well as the low quality of the houses constructed. In other coastal towns public housing was mainly provided for civil servants in addition to others provided by major employers such as the railways and local authorities.

At Independence, the urban population in the coastal region was estimated to be growing at the rate of 5.2% per annum, with Mombasa leading this growth. In order to meet the housing needs created by this population increase alone, the local authorities required thousands of new units each year. During the first decade of independence, the government through the National Housing Corporation (NHC – a parastatal housing agency) implemented a number of public housing projects. Three main projects were implemented in Mombasa: the Likoni tenant purchase scheme on the South Mainland, the Jomo Kenyatta flats on the Island, and the Changamwe scheme on the West Mainland (Figure 1). In other key towns such as Malindi, Lamu, Voi, Kwale and Kilifi rental and tenant purchase projects were implemented to meet the surging housing demand. However, experiences with the implementation of most projects did cast serious doubts on the appropriateness of conventional public housing in alleviating low-income housing problems (Macoloo 1992).

Three main factors contributed to the poor performance of the conventional housing projects. The first one was the insufficient attention for the customs and cultures of the target group. The Likoni tenant purchase project was initiated by NHC immediately after

independence on the understanding that all the houses constructed would be sold to the local people. Its implementation ignored, however, the fact that in the coastal region, it is customary for married sons to live with their parents briefly before finding their own accommodation. The local people would, therefore, have preferred building plans with self-contained rooms rather than the 'modern' plans which emphasise the value of nuclear families. Furthermore, the majority of the people could only afford the down payment as well as the monthly repayment over a 25 year period if allowed to rent out part of the house. However, sub-letting was not allowed and the response from the local people for the project was extremely poor. On completion, therefore, the project was turned into rentals and leased out to the central government (Stren 1978). In this way, it failed to benefit the local people, particularly low-income urban workers as had been intended.

The second reason for the ineffectiveness of public housing is the issue of affordability as exemplified by the Jomo Kenyatta flats constructed in Mombasa between 1964 to 1967. The rents that were to be charged for these flats were higher than the majority of the people who needed council housing could afford. A few people who moved in soon had such huge rent arrears that the Council terminated their tenancy and leased out the units to various agencies of the central government. As these projects are heavily subsidised by the government, the people who desperately needed the subsidies ended up not benefiting at all.

Finally, the centralisation of decision-making and the involvement of multiple agencies in the implementation of the housing projects proved counter-productive and resulted in unnecessary delays and frustrations as illustrated by the fate of the Chagamwe project on Mombasa's West Mainland. The differences, conflicts and suspicion which existed between the municipal council, the National Housing Corporation, and the Ministry of Lands and Housing with regards to house plans, tendering procedures and the costing of housing units resulted in the Council's withdrawal from the project altogether. The project was later unilaterally implemented by NHC who later leased the units directly to the railways corporation (Macoloo 1992).

The inadequacy of the conventional housing strategy may further be illustrated by the recent performance of the housing market in Mombasa. By 1978 there were only 3,284 public rental housing units in Mombasa whereas on the municipal waiting list were some 7,000 people seeking council accommodation (Macoloo 1989). During this time the Mombasa Municipal Council estimated that it needed 2,000 housing units per year in order to keep pace with the rate of household formation, leave alone to replace obsolescent structures. It has been estimated that Mombasa municipality will require 74,000 housing units between 1990 and 2000 (Macoloo 1992). The majority of these will be needed by low-income people. The housing demand and need seem to outstrip the capacity of the local authority to adequately respond. This calls for a re-appraisal of the policy, particularly the section on shelter provision for low income groups.

Progressive housing development

By the early 1970s most governments in developing countries including Kenya had

realised that conventional turn-key public housing projects were not capable of solving the massive housing problems as evidenced by the continued proliferation of unplanned settlements. The influx of people into the cities after independence created a large class of people with only meagre resources for subsistence, leave alone for purchasing urban property. The increase in this category of people and the intensification of poverty as a result of global economic recession together with the implementation of structural adjustment policies necessitated a shift in policy and strategy. Actually, a new orthodoxy was already in the making, the policy of aided self-help housing, a non-conventional method of making shelter accessible to low-income people.

The policy of aided self-help has two major prongs, namely site-and-service and settlement upgrading. The site-and-service strategy involves the servicing of new plots and allocating them to low-income people for gradual development and ultimate owner occupation. Settlement upgrading, on the other hand, aims at helping house owners in unplanned settlements to obtain tenure for the land, have access to physical and social infrastructure and progressively improve their dwellings *in situ*. This two-pronged approach involves cost sharing of services provision (e.g. roads, water and sewers) between the implementing agency and the project beneficiaries. Between 1974 and 1981 the World Bank lent Kenya US\$ 66 million to be utilised to implement progressive housing development policy. Some of these funds were used to implement the policy in Mombasa, Voi and Malindi. USAID has also supported this policy in various urban centres in Kenya, two of which are Mombasa and Malindi.

Mombasa Municipal Council was granted US\$ 1 million by USAID, through NHC, to construct 306 low-cost housing units which could be expanded by the beneficiaries within a specified period of time. Discussions on this project began in January 1975. Due to the unavailability of public land which could accommodate all these units, the Council decided to construct the houses in two separate locations, namely Likoni on the South Mainland and Kisauni on the North Mainland. Due to bureaucratic and logistical problems the project was delayed so much that by the time it was completed in 1980 the cost had doubled, thereby denying the houses to the low-income people. The project consisted of semi-detached bungalows of two rooms, a kitchen and a wet core. It was emphasised that some element of self-help had to be incorporated into the project in expanding and improving the house. By the end of the 1980s some allottees had not added the required number of rooms while loan repayment was a big problem facing many owners. In addition, there existed documentary evidence that some houses had changed hands and that absentee landlordism was widespread (Macoloo 1989). The other coastal town which has benefited from the USAID-sponsored low-cost housing programme is Malindi on the north coast. The situation in Malindi is more or less similar to that in Mombasa with absentee landlordism and downward raiding rampant.

The World Bank's 'second urban project' was part of a national programme in three towns: Nairobi, Mombasa and Kisumu. The initial meetings for the Mombasa project commenced in July 1975 and was to involve both site-and-service (at Miritini) and settlement upgrading (at Chaani and Mikindani) and was estimated to cost Ksh.203.7 million. The World Bank was to contribute 71% of this. The Miritini project was deferred

due to cost overruns, leaving only upgrading to be implemented in Chaani and Mikindani. The case of Chaani below was described in detail in Macoloo (1989).

Chaani developed gradually as the built-up area of Mombasa continued to extend from the Island to the mainland areas, settlement predating the Second World War. Prior to the commencement of upgrading in the late 1970s the majority of the more than 1,000 buildings were of the Swahili type while the land was privately owned on a freehold basis and the tenancy-at-will system of lease arrangement predominated. Houses were primarily constructed of local materials: only 5% of the buildings were in good structural condition, 40% needed some repair, whereas 55% were beyond repair (Waweru & Associates 1976).

Beneficiaries had to meet 54.5% of the servicing costs, with the amount per allottee depending on the size of the plot. In total there were four components of monthly charges that the beneficiaries were required to meet: ground rents, rates, plot development charges and loan repayment for those who had taken a loan for building materials. The project was to be implemented within a five year period (1978-1983). By 1988 the upgrading process was still in progress with no completion in sight. However, the project had a noticeable impact on socio-economic differentiation, renter turnover and land sales. House owners who could marshal extra resources rapidly, either through their own initiative or by acquiring a building materials loan, improved their buildings faster and then increased the rents of the rooms they were subletting. In 1988, 34% of Chaani home owners were earning between Ksh.3,000 and Ksh.9,999 per month compared to only 4% of the renters. This variation was mainly accounted for by the extra incomes through rents. Upgrading also resulted in differentiation amongst home owners. There was a category of very poor owners; for example, most widows who had inherited property were not able to upgrade their dwellings so as to raise rents and receive extra income. This form of differentiation resulted in the juxtaposition of dilapidated and modern houses within the same settlement.

The significant and rapid change in rent levels in Chaani during the upgrading process caught many tenants unawares. The majority of them had no option but to leave and relocate in settlements with lower rents and, most likely, inferior levels of servicing. Although improved services are an undisputed benefit of upgrading, those who are forced out of the settlement due to increased expenses, miss out on the benefits of this form of state intervention. Those renters who choose to remain usually have to adjust their expenditure patterns and there are indications that such poor families may be forced to cut down on the quantity and quality of their food intake which may adversely affect their health conditions.

Poor owners were not spared turbulent changes either. Because the home owners had been warned that after 1988 all the undeveloped plots would be repossessed by the council there was panic and despondency as the deadline did draw near. This resulted in many clandestine sales of plots as the poor owners disposed of their plots to avoid losing their investments in case they were repossessed. For this category of people, the implementation of the upgrading project turned them from owners of property into renters and squatters, thereby making their future bleak and uncertain.

The fact that this strategy of enhancing home ownership among low income groups in reality resulted in dispossessing some, should be viewed with grave concern. The problem may not be totally inherent in the strategy per se, the way in which a policy is implemented also influences its outcomes. Nevertheless, the impact of this policy in increasing home ownership in Mombasa was negligible because replication has been totally ruled out due to the difficulties with cost recovery (Macoloo 1989).

Alternative strategies

Alternative and innovative strategies are badly needed to effectively address urban human shelter issues not only in the coastal region but in the entire country. One of the new strategies being tried is the CLT-model (Community Land Trust) which is supported by GTZ (1993). The CLT-model attempts to balance the legitimate interests of individuals with the interests of the community as a whole by combining the best features of both. In the typical case, land is acquired and after the initial planning process is made available to the members of the community either as individuals or as members of co-operatives to develop for own use. Such land is to be held in perpetuity and removed from the speculative market. The property on the land can, however, be transferred to the lessee's heirs who have to continue using the land directly without becoming absentee landlords. If such an arrangement is not possible the land reverts to the community for re-allocation since a distinction is made between the ownership of land and that of buildings. Should the owner of the buildings decide to sell for whatever reasons the Trust has the priority of buying such property.

Starting in 1988/89 the CLT model has been applied in Voi in the Tanzania/Bomani settlement. This project is still under implementation but indications are that it will succeed in controlling land speculation and discourage opportunistic disposal of urban property (Macoloo & Maina 1994).

CONCLUSION

The diverse historical background to the region has left an indelible mark on the current landscape. The settlement patterns as well as the design and architecture of the houses are unique and reflect the rich and diverse cultural heritage. An important issue is that of land ownership: absentee landlordism and squatting is acute due to its historical evolution. It has been argued that land tenure is a primary factor in determining housing quality. Because of the insecurity of tenure among those living within the 10-mile coastal strip, there is the feeling that investment in expensive housing may be misdirected as the people may be given quit notices any time (Macoloo 1994b). The problem is compounded further by the lack of a rural housing policy for Kenya despite the fact that over 70% of Kenyans still live in rural environments.

In the urban areas of the coast, land is disproportionately under freehold titles which is beneficial to the owners, but costly to the government whenever it requires land for development. At Independence, home ownership levels in the coastal towns, particularly Mombasa, were higher than in Nairobi and other Kenyan towns, but this was dependent

on the unique land use arrangement in these towns which is currently under threat from 'modern' methods of land appropriation. The main strategies adopted by the government to provide urban housing have performed below expectations and urban homelessness still continues. There is a need to explore alternative housing strategies which build on the capacity and potential of the population. The policy should be integrated in such a way that all income categories are provided for in order to avoid the development of a lopsided housing market.

REFERENCES

- Andreasen J. *et al.* (1986). Case study of site and service schemes in Kenya: Lessons from Nairobi and Thika. Nairobi: Document prepared for UNCHS (Habitat).
- Beinum G.G., T.J. Kliet W. Schie & Snyderdoot M. (1985). *Rural housing conditions in Kwale District, Kenya*. Utrecht / Nairobi: Department of Geography of Developing Countries / Housing Research and Development Unit.
- De Blij H.J. (1968). *Mombasa: An African city*. Evanston: Northwestern University Press.
- England R. & Alnwick D. (1982). What can low income people afford for housing? The cost of basic nutrition in urban Kenya. *Habitat International*, 6(4), 441-457.
- Glasser D.E. (1988). Self help housing technology. In Patton, C. V. ed., *Spontaneous shelter: International perspective and prospects* (pp. 78-102). Philadelphia: Temple University Press.
- gtz (1993). *Proceedings of the Small Towns Development Workshop on Community Land Trust Development*. Nyeri (September 16-20). Nairobi: Ministry of Local Government.
- Hoorweg J., Foeken D. & Klaver W. (1995). *Seasons and nutrition at the Kenya Coast*. Aldershot: Avebury.
- hrdu (1980). *Rural housing conditions in Kisumu District*. Nairobi: University of Nairobi, Housing and Research Development Unit.
- Kenya, Republic of (1962). *The Eviction of Tenants (Control) (Mombasa) Ordinance. Chapter 298 of the Laws of Kenya*. Nairobi: Government Printer.
- Kenya, Republic of (1966). *The housing policy for Kenya*. Sessional Paper No. 5 of 1966/67. Nairobi: Government Printer.
- Kenya, Republic of (1991). *Handbook on land use planning, administration and development procedures*. Nairobi: Ministry of Lands and Housing.
- Kenya, Republic of (1994a). *Mombasa District development plan, 1994-1996*. Nairobi: Government Printer.
- Kenya, Republic of (1994b). *Kwale District development plan, 1994-1996*. Nairobi: Government Printer.
- Kenya, Republic of (1994c). *Kilifi District development plan, 1994-1996*. Nairobi: Government Printer.
- Kenya, Republic of (1994d). *Lamu District development plan, 1994-1996*. Nairobi: Government Printer.
- Kenya, Republic of (1994e). *Taita Taveta District development plan, 1994-1996*. Nairobi: Government Printer.
- Kenya, Republic of (1996). *Kenya population census 1989: Analytical report, Volume X: Housing*. Nairobi: Central Bureau of Statistics.
- Kenya, Republic of (1997). *Tana River District development report, 1997-1999*. Nairobi: Ministry of Planning and National Development.
- Macoloo G.C. (1988). Housing the urban poor: a case of Kisumu town, Kenya. *Third World Planning Review*, 10(2), 159-174.

- Macoloo G.C. (1989). *The commodification of urban self help housing in Kenya: an analysis of the nature of the changing production and consumption of building materials in Mombasa*. Cambridge: University of Cambridge, Ph.D. thesis.
- Macoloo G.C. (1991). The transformation of the production and retail of building materials for low income housing in Mombasa, Kenya. *Development and Change*, 22(3), 445-473.
- Macoloo G.C. (1992). State policy and low income residential development in the Municipality of Mombasa. Paper presented at the Workshop on Urban and Regional Planning of Mombasa and the Coastal Region, Kenya Mombasa, May 18-22.
- Macoloo G.C. (1994a). The changing nature of financing low income urban housing development in Kenya. *Housing Studies*, 9(2), 281-299.
- Macoloo G.C. (1994b). Tenure insecurity and housing development in Kenya. *Appropriate Technology*, 21(2), 21-22.
- Macoloo G.C. & Maina B.C. (1994). Urban land management, regularization policies and local development in Africa and the Arab States: Kenya case study. Paper presented at a workshop in Abidjan, Cote d'Ivoire.
- Morrison H. (1974). Popular housing system in Mombasa and Nairobi, Kenya. *Ekistics*, 227, 277-318.
- Stren R.E. (1978). *Housing the urban poor in Africa: Policy, politics and bureaucracy in Mombasa*. Berkeley: University of California.
- Strobel M. (1979). *Muslim women in Mombasa: 1890-1975*. New Haven/London: Yale University Press.
- Ward P.M. & Macoloo G.C. (1992). Articulation theory and self-help housing practice in the 1990s. *International Journal of Urban and Regional Research*, 16(1), 60-80.
- Waweru & Associates (1976). *Low cost housing and squatter upgrading study* (Progress report No. 3 prepared for the Government of Kenya and the World Bank). Nairobi: Ministry of Housing and Social Services.

REVIEW DETAILS

Source

Macoloo C. (2000). Housing. In Hoorweg J., Foeken D. & Obudho R. eds. *Kenya Coast Handbook: Culture, resources and development in the East African littoral*. (pp. 327-344). Hamburg: LIT Verlag