

Affordable Housing: Upgrading Informal Settlements in Kenya

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SUMMARY

When *Abraham Malsow* discussed the *hierarchy of human needs* he referred to food, shelter and clothing as items of necessity in that order. They are physiological, in that even those who cannot afford still need them. Yet unlike food or clothing, which, one can take in 'small doses' by its nature, housing represents a major investment and is needed constantly. Moreover it serves as an abode for almost all human activities. Kenya's GDP is reasonably large but is not growing at the rate that would be classified as booming. In fact the population growth at 2.9% is higher than the GDP growth at 1.1%. 02 figures Income per capita per day is USD 0.95! At that rate affordability of anything let alone housing is a big challenge.

The USD 0.95 per day is only the average, there are millions of Kenyans who have no means or ways of getting even that one dollar! As you will see from the text the demographic profile shows that the majority are below the working age and are economically dependent. The eligible ones have no work and the economy is shrinking instead of expanding, well, even if it is growing the pace is slow and there is little, if any, foreign direct investment (FDI). It is no coincident, and has a touch of irony that there are many instances of Kenyans preferring to invest externally, local direct investment (LDI) capital is going away. It is a pointer to loss of confidence by the LDI and/or fear of the stigma of official corruption and a perceived unfair playing field by the FDI that became associated with the previous political leadership. The current leaders have been accused by the embassies in Nairobi of paying lip-service to the fight against corruption. This combined scenario of capital flight spells doom for many Kenyans who cannot find work, and who are compelled to seek work elsewhere resulting in the much talked about brain drain

The Kenya Government has set up a Programme the Kenya Slum Upgrading Programme (KENSUP) in collaboration with UN-Habitat to upgrade informal settlements and in fact there is a detailed statement of intent complete with a mission statement, strategies and scope of targeted operational areas. This programme does not address itself to the rural areas where incidentally the majority of Kenyans live most in abject poverty. I am interested in this study because I know that more than half of Kenyans (18 million – 12 million in rural and more than 6 million in urban areas) in both the urban and rural areas do not have access to decent and affordable housing. This study seeks to uncover the root causes and effects of abject poverty and suggest ways and means of mitigating those circumstances.