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From Racial Zoning to Contested Ground: Colonial Urban Planning, Post-Independence Migration, Housing Policy and Land Politics in the Making of Kibera, Mathare and Mukuru, Nairobi

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Abstract
This article examined how colonial urban planning, post-independence migration, inadequate housing policies, and land politics shaped the formation and ongoing insecurity of Kibera, Mathare, and Mukuru, Nairobi's major informal settlements. Although often portrayed as unplanned settlements, their development reflects distinct historical land arrangements, including a military reserve for Nubian soldiers (Kibera), a colonial quarry labour camp (Mathare) and a former settler farm (Mukuru). The study adopts a qualitative comparative historical approach, drawing on newspaper archives, government and municipal records, published oral histories and ethnographic studies. The sources were organised chronologically, coded according to the four historical processes and compared across the three cases. Findings reveal a common pattern of insecure tenure and dense, self-built housing, rooted in colonial restrictions on African urban residence, persistent post-independence housing shortages, limited state provision of affordable housing and politically driven allocation, withholding and clearance of public land. However, tenure insecurity manifests differently across the settlements, reflecting Kibera's unresolved Nubian land claim, recurrent state clearances in Mathare and competing private titles in Mukuru. Residents' accounts identify insecure tenure, rather than poverty alone, as a defining feature of informal settlement experiences. The article concludes that informality is a historically produced and state-shaped condition rather than an accidental outcome of urban growth. It recommends context-specific tenure regularisation approaches that recognise the distinct historical and political circumstances of each settlement.

Key terms: Informal settlements, colonial urban planning, land politics, housing policy, Nairobi.

INTRODUCTION

The problem this article addresses is why Kibera, Mathare and Mukuru, three settlements that began in different ways and in different decades, have each become dense, self-built neighbourhoods whose residents lack secure tenure. In media and policy circles, the three are routinely called slums (Mitullah, 2003; UN-Habitat, 2006), a label that implies disorder, underdevelopment and an absence of planning, and their growth is commonly explained as the accidental result of migration and poverty. This article argues that such explanations are incomplete. It asks how colonial urban planning, post-independence migration, inadequate housing policy and land politics combined to form the three settlements and to keep their residents insecure.

Four key terms are used throughout. An *informal settlement* is a neighbourhood whose housing is largely self-built on land to which most residents do not hold secure, formally registered tenure; the word "slum" is used only where the sources use it. *Racial zoning* is the colonial practice of allocating urban space, building standards and rights of residence by racial category (Myers, 2003; Njoh, 2009). *Insecurity of tenure* is the absence of effective protection against eviction, whether or not residents pay rent or have occupied land for decades (Otiso, 2002). *Land politics* is the use of public land allocation, titling and eviction as instruments of patronage and political control (Klopp, 2000; Republic of Kenya, 2004a).

The article examines how four interrelated processes shaped the development of the three settlements: colonial urban planning and racial zoning; rural-to-urban migration after independence; the inability of national housing policy to provide low-income housing; and the land politics that has governed access to, and eviction from, urban land since the 1960s. It treats Kibera, Mathare and Mukuru together because, although their founding contexts differ, all three share a structural origin: a colonial city designed for a minority European and Asian population (Martin & Bezemer, 2020; Njoh, 2009) was handed to an independent state that lacked the means to house a fast-growing African urban population (Mitullah, 2003; UN-Habitat, 2006).

Existing scholarship on Nairobi's informal settlements is of two main kinds: studies of single settlements (for example Etherton, 1971; Parsons, 1997; Mutisya & Yarime, 2011) and city-wide or global surveys of slum conditions (Davis, 2006; Mitullah, 2003; UN-Habitat, 2006). By placing the three settlements in one comparative historical frame, this article adds three things to existing understandings of Kibera, Mathare and Mukuru: an integrated causal explanation that links the four processes (Figure 1); a comparative chronology that shows where the three histories converge and diverge (Figure 2); and evidence that the thread common to all three is a long history of insecure tenure rather than migration or poverty alone.

The article proceeds as follows. Section 2 sets out the research design, sources and analytical procedure. Section 3 traces colonial planning and racial zoning and introduces the three cases. Section 4 examines post-independence migration, Section 5 housing policy and its limits, and Section 6 land politics, tenure and eviction. Section 7 compares the three settlements, Section 8 discusses the findings in light of existing literature and theory, and Section 9 concludes.

METHODOLOGY

This study is a qualitative comparative historical analysis (Skocpol & Somers, 1980; Mahoney & Rueschemeyer, 2003). It is *historical* in that it explains present-day tenure insecurity by tracing sequences of events and decisions across more than a century, from about 1900 to the 2010s. It is *qualitative* in that it works from documents, narrative accounts and testimony rather than statistical data. It is *comparative* in that three cases are analysed side by side.

The cases were chosen because their founding contexts differ markedly (a military reserve, a quarry labour camp and a former settler farm) while their present outcomes are similar. Pairing contrasting origins with similar outcomes helps to isolate the processes common to all three cases, while keeping visible what is specific to each (Skocpol & Somers, 1980). The account is therefore an interpretive comparison of documentary and published testimonial evidence, organised by an explicit analytical framework. It does not rest on newly collected interviews or fieldwork.

Three categories of evidence were used. The first is newspaper archives, principally the *East African Standard* and its successors, which report evictions, land disputes and settlement growth throughout the twentieth century. These are held in the Macmillan Memorial Library in Nairobi and were drawn on through earlier studies of slum clearance and forced eviction that catalogued and analysed them (for example Macharia, 1992; Otiso, 2002). The second is government and municipal records: colonial-era housing reports, the post-independence Sessional Papers on housing (Republic of Kenya, 2016), Nairobi City County planning documents, and the report of the Commission of Inquiry into the Illegal/Irregular Allocation of Public Land (Republic of Kenya, 2004a).

The third is academic studies, non-governmental organisation reports and journalistic accounts that draw on oral history and ethnographic fieldwork with long-term residents (for example Ross, 1974; Muungano wa Wanavijiji, n.d.-b). These supply a residents' perspective that official records seldom contain.

For each settlement, the evidence was arranged into a dated chronology. Entries were then coded against the four processes identified in Section 1 (colonial planning, migration, housing policy and land politics) and compared across settlements to identify shared sequences, points of divergence, and moments at which one process conditioned another. Each source type was used for what it records best: newspapers for events and disputes, official records for policy and the formal status of land, and oral-history and ethnographic accounts for residents' experience of tenure. A claim is treated as well supported where two or more source types, or two or more independent studies, agree; where sources conflict, the conflict is noted. The analysis yields two products, a causal model (Figure 1) and a comparative timeline (Figure 2). Because the evidence is secondary and published.

Colonial Urban Planning and Racial Zoning, Circa 1900 to 1963

Nairobi began in 1899 as a depot and railhead of the Uganda Railway and quickly became the administrative centre of the settler colony (Martin & Bezemer, 2020). Its layout was racially ordered from the outset. Building codes and municipal regulations reserved the most favourable land, and the low-density suburbs that grew around it, for Europeans, while separate and inferior provision applied to Indian and African residents (Myers, 2003; Njoh, 2009). Africans were admitted to the town as labour rather than as residents with a right to urban life, so access to housing within the municipality was a short-term concession dependent on the demand for labour and not an entitlement (Martin & Bezemer, 2020). Because officials regarded African urban residence as temporary and informal settlement as unsanitary, colonial policy followed two tracks: planned African locations such as Pumwani and Pangani at the edge of town, with limited housing (Martin & Bezemer, 2020; White, 1990), and tolerance of unplanned settlement on the periphery, where African labour could not otherwise be housed.

The three settlements examined here show this colonial logic at work in different ways. Each began in a space that the colonial order treated as marginal, temporary or outside planning, and none was given secure legal standing.

Kibera and the Nubian Settlement

Kibera's history illustrates the first of these tracks. The land, on the south-western edge of the town along Ngong Road, was assigned to the army as a military exercise ground in 1904, and Sudanese Nubian veterans of the King's African Rifles (KAR) began to settle there from about 1911 to 1912 (Parsons, 1997). The Nubians were classified as detribalised and so had no claim to a Native Reserve under the ethnic reserve system that the colonial state began to formalise from 1915 (Kenya's Nubians, n.d.; Parsons, 1997). In 1917 to 1918 the administration set aside a military reserve of about 4,200 acres, which the Nubians called Kibra, a name usually glossed as "forest" (Parsons, 1997; Wanjiru & Matsubara, 2017).

Settlement was permitted under a *shamba* pass, a temporary licence to build and cultivate, and not under a title deed (Kenya's Nubians, n.d.). Kibera's residents therefore had no secure legal title to the land from the start, and over time other groups rented plots and rooms from Nubian landholders (Parsons, 1997). That insecurity has never been properly resolved.

Mathare and the Valley Settlements

Mathare's past is tied to quarrying and casual labour rather than to military service. The valley of the Mathare River supplied building stone for the fast-growing town (Etherton, 1971; Wanjiru & Matsubara, 2017), and the casual work this created drew African labourers to informal camps in the valley during the first half of the twentieth century. During the Emergency (1952 to 1960), the colonial government treated the valley, like Pumwani, as a suspected Mau Mau base and cleared structures to disperse residents and increase surveillance, as part of wider security sweeps of the city such as Operation Anvil in 1954 (Anderson, 2005; Etherton, 1971). After the Emergency ended, residents returned in larger numbers and the valley's population grew rapidly during the 1960s (Etherton, 1971; Ross, 1974).

Mukuru and the Industrial Periphery

In Mukuru, the story starts later and unfolds differently. The land lay outside the main areas of early colonial attention and was held as a settler farm until late in the colonial period. Local memory attributes the farm to a settler called Reuben, and the settlement of Mukuru kwa Reuben takes its name from him (Wanjiru & Matsubara, 2017; Wanjiru-Mwita, 2021). Its importance arose only as the Industrial Area grew on Nairobi's south-eastern edge and created a demand for labour housing nearby. Settlement on any scale dates from the 1980s, when workers from the neighbouring factories occupied vacant land close to their places of work (Muungano wa Wanavijiji, n.d.-b; Wanjiru-Mwita, 2021). Mukuru therefore became a settlement of the independence era, but one formed in a landscape of industrial zoning that colonial planning had laid down.

Taken together, the three histories show that colonial planning was not indifferent to the housing of Africans. It actively organised the use of the town, and residence within it, around the concept of race, and reserved a narrow and precarious place at the town's edge for African residence, especially for poor Africans (Myers, 2003; Njoh, 2009). This structure was not merely a precursor of post-independence developments; it set the tenure conditions under which those developments unfolded, as the causal model in Figure 1 shows.

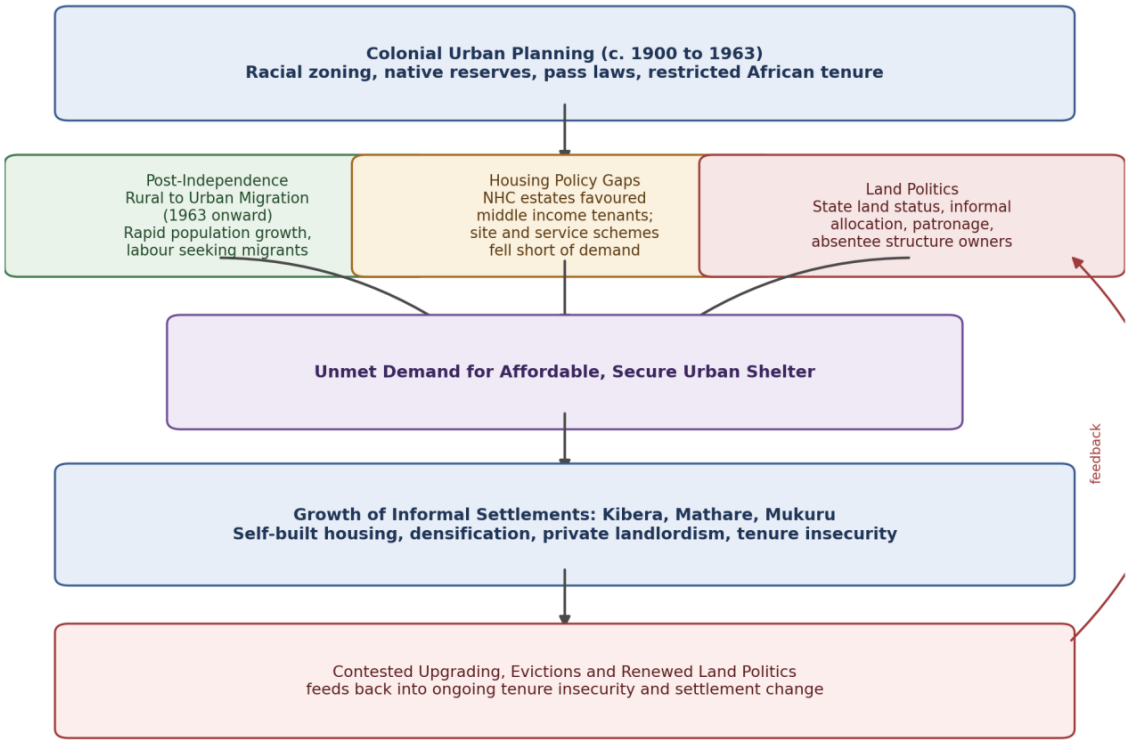


Figure 1: A Causal Model Showing How Colonial Planning, Migration, Housing Policy and Land Politics Converge to Produce and Sustain Informal Settlement Growth, with a Feedback Loop Through Contested Upgrading and Eviction.

Post-Independence Migration and Urban Growth After 1963

Kenya became independent in December 1963. The legal framework of racial residential segregation was dismantled, but the shortage of land and housing for Africans was not (Mitullah, 2003; UN-Habitat, 2006). The relaxation of colonial controls on African movement, together with the new opportunities and expectations that the capital offered in the 1960s and 1970s, brought a growing number of rural migrants into Nairobi (Mitullah, 2003). Tenancy rather than outright squatting became the typical way in which they were housed in unauthorised settlements, as owners and structure-builders let rooms to newcomers (Amis, 1984). The three settlements absorbed migrants in different ways.

In Kibera, Nubian landholders let rooms and plots to tenants from many ethnic groups. A community of about 3,000, mostly Nubian, residents in 1955 (Kenya's Nubians, n.d.) became within a generation one of the most ethnically mixed neighbourhoods in Nairobi and a settlement of tens of thousands (Parsons, 1997). In Mathare, studies from around 1970 report a valley population of the order of 20,000, most of it dependent on casual or informal work, in an area that the state had cleared within the preceding two decades (Etherton, 1971; Ross, 1974). Formal employment was scarce, especially for women, who turned to informal brewing and petty trade; these activities shaped the organisation of the settlement and its relations with the municipal authorities, which often treated them as grounds for clearance (Macharia, 1992; White, 1990). Mukuru grew later. From the late 1970s and especially in the 1980s, workers drawn to the factories and industrial premises of the adjoining Industrial Area settled on land whose ownership was uncertain or changing, passing from farm to government and private industrial holders (Muungano wa Wanavijiji, n.d.-b; Wanjiru & Matsubara, 2017).

By 1993, about half of Nairobi's 1.8 million residents lived in informal settlements (Muungano wa Wanavijiji, n.d.-b), and by 2009 Amnesty International (2009) estimated that about two million people lived in the city's slums. By these measures, the housing system of post-independence Nairobi was not merely overstretched but overrun.

Housing Policy and Its Limits

The independent government was not indifferent to housing. Through the National Housing Corporation and the Nairobi City Council, it continued the estate-building tradition begun in the colonial period, which had produced estates such as Ziwani, Kaloleni and Starehe for African workers (Martin & Bezemer, 2020), and added later estates such as Buru Buru, designed to house urban households to a modern standard (UN-Habitat, 2006). Sessional Paper No. 5 of 1966 and 1967 committed the government to providing as many people as possible with adequate shelter and a healthy environment at an affordable cost (Republic of Kenya, 1967). In practice, formal estate housing was costly to build and to allocate, and it was largely directed to middle-income and salaried households and not to the majority who worked informally or casually and who were most likely to be recent migrants (Huchzermeyer, 2011; UN-Habitat, 2006).

To fill this gap, the government, with financial and technical support from the World Bank, introduced site-and-service schemes in the 1970s, such as the Dandora scheme, in which beneficiaries built their own houses incrementally on serviced plots (Baker et al., 2022). These schemes housed a significant number of families and gave some migrants their first legally secure housing. They never expanded to match urban population growth, however, and their selection and allocation systems left many of the poorest households out because they lacked savings or documentation (Huchzermeyer, 2008, 2011). Nairobi County housing officials now judge the later retreat from sites and services to have been a mistake (Baker et al., 2022).

Informal, self-built housing therefore became the predominant way of housing the poor from the late 1970s and increasingly in the 1980s and 1990s, not as a short-term emergency response but as a settled and continuing pattern of urban housing (Mitullah, 2003; Huchzermeyer, 2011). Successive housing policy statements, including the national housing policy of 2004 and its 2016 successor, acknowledge this and identify slum upgrading with minimal displacement as a priority, recognising that neither the market nor the state alone has delivered affordable, secure housing at the required scale (Republic of Kenya, 2016).

Land Politics, Tenure and Eviction

Kibera, Mathare and Mukuru were never simply abandoned land. They were occupied, and throughout the postcolonial period they have been actively contested. Much of the land they occupy was public land, which could serve patronage as well as planning. The Commission of Inquiry into the Illegal/Irregular Allocation of Public Land (the Ndung'u Commission) documented in detail how public land, including urban land and land reserved for public purposes, was allocated illegally or irregularly to politically connected individuals and companies, and it found that most illegal allocations took place before or soon after the multiparty elections of 1992, 1997 and 2002, which it read as political reward or patronage (Republic of Kenya, 2004a).

Scholarly work on land grabbing in Kenya describes the same pattern of public land allocated as a reward for political service (Klopp, 2000). For long-settled residents, the result was a double exposure: to state-led clearance on one side, and to private claimants who registered new paper titles over land that residents already occupied on the other (Klopp, 2000; Otiso, 2002).

In Kibera, the Nubian claim founded on the 1917 to 1918 reserve and the *shamba* pass was not recognised after independence, when the settlement came to be treated as unauthorised, and the dispute over who holds rights to the land has continued ever since (Parsons, 1997; Kenya's Nubians, n.d.). Research on Kibera in the late twentieth century documents repeated threats of eviction, and resistance to them, in the press, together with occasional government proposals to redevelop or formalise part of the settlement (Huchzermeyer, 2008; Mutisya & Yarime, 2011).

Press coverage of Mathare shows an even longer history of contested clearance, with reports of evictions or threatened evictions from the late 1960s into the 2010s, particularly in the 1970s and 1980s (Macharia, 1992; Otiso, 2002; Amnesty International, 2009). From the 1990s, a series of pilot slum-upgrading programmes and community-based planning exercises, for example in Mabatini, brought a growing emphasis on negotiated improvement, although implementation remained uneven and contested (Huchzermeyer, 2008).

Of the three, Mukuru's land politics are the most recent and at times the most confrontational. In the 1980s and 1990s, the government issued private parcels in Mukuru as 99-year leaseholds for light industry, on conditions that grantees develop the land within two years, not sell it before developing it and not use it as collateral, and the state could rescind grants if these conditions were not met (Muungano wa Wanavijiji, n.d.-b).

The result was a layered pattern of private interests, including shell companies holding titles for speculation and as collateral for bank loans, overlaid on a residential community that had already settled the land (Muungano wa Wanavijiji, n.d.-b). Between 2010 and 2012, a wave of forced evictions and demolitions was met by mass mobilisation led by the Muungano Alliance. In 2011, a planned auction by the Co-operative Bank of the land on which the Maendeleo Learning Centre school stood was stopped by a community march to the city centre, and in 2012 the Alliance and residents obtained a court injunction against evictions in a case that named more than twenty title-holders, including former president Moi (Muungano wa Wanavijiji, n.d.-b). These events led Nairobi City County to declare Mukuru a Special Planning Area in 2017, an unusual joint initiative between the county and the community to produce an integrated development plan in place of further piecemeal evictions (Muungano wa Wanavijiji, n.d.-a, n.d.-b).

Where oral history has been collected in any of the three settlements, whether in academic focus-group research or in the twenty-year oral-history archive of the Muungano Alliance, which draws on the testimony of about fifty residents, activists and professionals, insecurity of tenure appears consistently as a central shared experience alongside poverty (Ross, 1974; Muungano wa Wanavijiji, n.d.-b). Land is not described as a background condition but as a living political struggle. The *shamba* pass of Nubian elders in Kibera, women's brewing income during the clearances in Mathare, and the school threatened with auction in Mukuru each carry direct political significance. Figure 2 sets the key episodes in the three settlements side by side

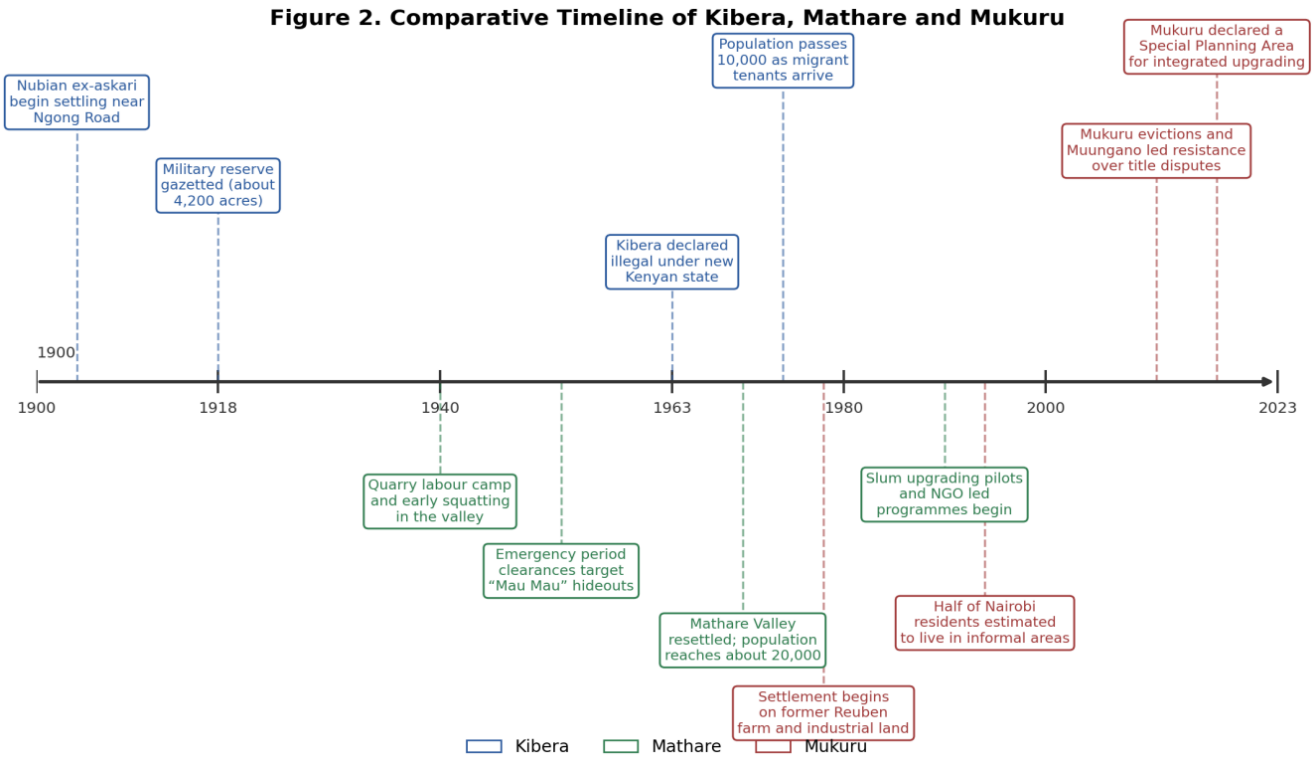


Figure 2: Comparative Timeline of Key Events in Kibera, Mathare and Mukuru, Drawn from Colonial Records, Post-Independence Government Documents and Settlement Histories Cited in Sections 3 to 6

A Comparative View of the Three Settlements

The table below summarises the preceding pattern. It is designed to show the linkages across the three histories and also the local conditions that have shaped Kibera, Mathare and Mukuru into the settlements they are today.

Table 1: Comparative Origins and Drivers of Settlement Formation in Kibera, Mathare and Mukuru

Dimension	Kibera	Mathare	Mukuru
Approximate origin	From about 1904 (army exercise ground), with ex-soldier settlement from about 1911 to 1912; military reserve set aside 1917 to 1918	Quarry labour camps in the Mathare river valley in the early twentieth century; rapid growth after the Emergency (1952 to 1960)	From the late 1970s to early 1980s, on a former settler farm beside the industrial area
Land status at founding	Crown or government land gazetted as a military reserve, occupied under a shamba pass rather than a title	Government and later council land in a steep river valley considered unfit for formal building	A mix of former private farmland and public industrial reserve, later subdivided informally
Colonial-era driver	Racial zoning that excluded Africans from the European town and denied Nubians a native reserve	Quarrying, casual labour demand and later Emergency period clearances of suspected Mau Mau sympathisers	Distance from the colonial town centre kept the site outside early planning attention
Post-independence driver	Rural to urban migration and subletting by Nubian landholders to tenants of many ethnic backgrounds	Return of residents after the Emergency, then rapid in-migration of casual and informal-sector workers	Migration of workers seeking employment in the neighbouring factories and the wider industrial area
Key housing/land policy episode	National Housing Corporation estates built nearby from the 1960s bypassed most Nubian and tenant households	Site and service schemes such as Dandora targeted some migrants, but Mathare itself saw repeated demolitions	Land allocations for light industry in the 1980s and 1990s left residential occupation informal and contested
Land politics pattern	Treated as an unauthorised settlement on government land after independence; Nubian claim unresolved alongside dense private subletting	Cycles of eviction reported in the press from the 1970s onward, later slum upgrading pilot projects	Layered private titles, an eviction crisis in 2010 to 2012 met by court action and mobilisation, and a Special Planning Area declared in 2017

Discussion

A Shared Structural Pathway

The comparison supports a claim about how informality is produced, not only about how three settlements formed. In Nairobi, insecure tenure has been a recurrent output of the state's own land and housing arrangements, and Kibera, Mathare and Mukuru are best understood as products of a shared pathway that each entered by a different door.

Confirming, Challenging and Extending Existing Work

The findings confirm several established arguments. The commercialisation of unauthorised housing, in which tenancy rather than squatting is the typical form of occupation (Amis, 1984; Huchzermeyer, 2011), appears in the subletting of rooms and plots by Nubian landholders in Kibera and in the private landlordism recorded in Mukuru. The literature on land grabbing and patronage (Klopp, 2000; Republic of Kenya, 2004a) and on forced eviction (Otiso, 2002; Amnesty International, 2009) is likewise borne out. What the comparison adds is evidence that these processes were not separate from the settlements' histories: patronage allocations and evictions fell on land that residents already occupied, and in Mukuru the layered titles issued in the 1980s and 1990s lie directly beneath the evictions of 2010 to 2012.

The findings also challenge accounts that attribute slum growth chiefly to rapid urbanisation, rural-urban migration and poverty. Migration was necessary but not sufficient. What turned migrants into insecure

occupants was a land regime that withheld secure tenure and a housing system that supplied formal housing to other groups. The Mukuru case sharpens the point. It has no colonial settlement history of the Kibera or Mathare kind, yet it arrives at a similar outcome, which suggests that colonial planning supplied a framework of exclusion that later land politics could reuse, and that it was not the only cause. Finally, the findings extend a literature that is dominated by single-settlement studies by showing that the three settlements share a sequence while differing in the form that insecurity takes: an unrecognised community land claim in Kibera, recurrent state clearance in Mathare, and conflicting private titles in Mukuru.

Theoretical Implications

For understanding informal urbanism, the cases are consistent with the argument that informality is not simply the absence of state order but a mode of urbanisation produced and managed by the state through its power to decide what is legal, tolerated or cleared (Roy, 2005). Ambiguity over who owned or controlled a given parcel was not a gap in governance; it allowed allocation, toleration and eviction to be used as political circumstances required. For path dependence, the sequence can be read as a self-reinforcing process in which early decisions, such as occupation by licence instead of title, raised the cost of later reversal as residents, landlords and patrons invested in the ambiguity (Mahoney, 2000; Pierson, 2000). The feedback loop in Figure 1, in which contested upgrading and eviction regenerate tenure insecurity, expresses this logic. The Mukuru case adds a qualification: similar pathways can begin from different starting points, so the colonial period is better treated as one way into the pathway than as its single origin.

For the legacy of colonial planning in African cities, the cases support the view that colonial spatial order shaped postcolonial urban form (Myers, 2003; Njoh, 2009), but they show that the legacy was transformed rather than merely inherited. Race ceased to be the legal basis of exclusion after 1963, and wealth, class and political connection took its place (Muungano wa Wanavijiji, n.d.-b). The colonial assumption that African urban residence was provisional persisted in a new form: settlements were tolerated without being recognised.

Original Contribution and Policy Relevance

The article contributes in three ways. Methodologically, it applies comparative historical analysis across three settlements with contrasting origins and shows how documentary, press and testimonial sources can be combined for that purpose. Analytically, it offers a causal model (Figure 1) that links colonial planning, migration, housing policy and land politics through a feedback loop, together with a comparative timeline (Figure 2). Substantively, it treats Kibera, Mathare and Mukuru as an integrated set and identifies the long history of tenure insecurity as the thread that connects them. The policy implication is that tenure regularisation and upgrading cannot be modelled on any single settlement. Kibera requires the Nubian claim to be addressed together with the rights of long-term tenants; Mathare requires protection against cyclical clearance; and Mukuru requires the unravelling of layered private titles through integrated planning of the kind begun under the Special Planning Area.

Limitations

The support for these arguments is limited. Newspaper archives, useful as they are, record what editors and colonial or postcolonial officials deemed newsworthy, which typically means moments of eviction or dispute and not the long periods of routine settlement life in between. Municipal and government records are shaped by the political agenda of the state and may omit residents' perceptions of what happened. Oral history and ethnography correct some of this bias, but the informants, timing and interviewers involved introduce biases of their own. Because the study relies on published and secondary material, it does not go into the detail that a full account would. Future work should make greater use of Kenya National Archives material, the records of mosques and community organisations in the settlements, and a broader sample of interviews with residents of all three settlements.

CONCLUSION AND RECOMMENDATIONS

Conclusion: Kibera, Mathare and Mukuru were not designed to be what they are, but neither are they accidents. They are the result of a series of decisions,

intentional and mutually related, taken over more than a century: to permit colonial racial zoning and to exclude African residents from secure urban tenure; to design housing policy around formally employed and middle-income households while overlooking the urban poor; and to treat land allocation repeatedly as a tool of patronage rather than of planning, by state and private actors alike.

Although the three settlements formed at different times and in different ways, each follows the same trajectory from colonial exclusion to present-day insecurity of tenure. Accounts that treat them in isolation, as self-contained problems, overlook this shared story, and any policy approach that ignores it risks repeating a pattern of displacement without resolution that has defined the past hundred years. At the same time, the differences between the three pathways mean that remedies must be fitted to each settlement's particular history of land claims, clearance and titling.

Recommendations: The study recommends context-specific tenure regularisation approaches that recognise the distinct historical land arrangements and political circumstances of Kibera, Mathare and Mukuru. It further recommends strengthening affordable housing policies, protecting residents against arbitrary evictions and ensuring inclusive community participation in land administration and urban upgrading processes.

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