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**Title: Analyzing the Influence of small-scale rental housing market on
Bottom-Up inclusionary housing in middle-income Neighbourhoods
Of Kigali City**

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Analyzing the influence of small-scale rental housing market on Bottom-up inclusionary housing in the middle-income Neighbourhoods Of Kigali City

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Summary

Inclusionary housing is one of the urban interventions that are adopted by cities that mainly face with social-economic segregation among citizens in the housing context, with the aim of transforming urban settlements that are able to integrate low-income and any other vulnerable groups while promoting better quality and affordable housing for them. Reviewed literatures reveal that this target to be achieved requires top-down efforts; inclusionary zoning, inclusionary housing programmes and policies, as well as incentives for private developers, being the key tools. A deeper analysis discloses that this approach has not been adopted yet in cities of the developing countries that face with rapid urbanization and affordable housing shortage for the low-income groups, due to financial limitations and housing market forces that target middle to high income groups. However, looking at some middle-income neighbourhoods of some developing cities like Kigali, a considerable number of backyard houses are observed and mainly used to accommodate low-income and lower middle-income tenants in form of small-scale rental housing market. Therefore, this research intends to explain why this process takes place and to investigate to what extent provided houses are affordable and lead to the integration of low-income groups, hence the name *bottom-up inclusionary housing*.

For the aim of the study to be achieved, both quantitative and qualitative research methods have been used through a dissimilar comparatory case study as strategy. In this essence, two middle-income neighbourhoods namely Kageyo and Akintwari were selected and used as sample areas, while 57landowners and 39tenants are the survey respondents, and 12small-scale landlords were interviewed.

Findings reveal that Kageyo has more small-scale rental houses than Akintwari neighbourhood, reason being that the former was inhabited without following any guiding plan, where landowners have relatively larger plots with enough space to develop more houses, while their employment status is moderately lower than landowners in Akintwari, mainly due to their advanced age, low education level which affect also their income status. Regarding rental housing market, findings expose that the majority of tenants are in their young age, mode marital status being single, and by considering their education level, it was found that majority are young graduates and low-income earners; hence confirming the integration of low-income citizens mainly in Kageyo neighbourhood. Further findings also indicated that provided rental housing are relatively affordable, though prices gradually increase as the city urbanizes and the neighbourhood becomes more attractive to lower middle-income tenants, hence not being or partly being inclusionary to low income groups.

With regard to the why small-scale rental housing are provided hence influencing inclusionary housing phenomenon, it is found that intrinsic-egoistic motives are the main reasons that drive small-scale landlords with a hope to generate income from their housing properties in both short and long-term. Moreover, circumstances such as death, unemployment, advanced age and larger household size were found to play a key role in influencing landlord's investment decisions. It is also important to note that due to rigid housing regulations as well as increasing housing demand for cheaper rental housing play an important role in this process as extrinsic motives.

By concluding, the research claims for the consideration of bottom-up housing initiatives that contribute to the desired outputs of inclusionary housing, particularly in the cities of developing countries in the context of inclusionary housing theory; while to the housing policy in Kigali City, such individual housing initiatives are recommended to be taken into account while trying to solve affordable housing shortage issue, regardless its small-scale. The study also ends recommending more researches related to this topic, by considering other elements such as land value, the extent of community resiliency from external dynamics as an output from inclusionary housing as well as housing densification.

Keywords: Kigali, Small-scale rental housing, Inclusionary housing, affordability, community integration, motives.

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Abbreviations

CoK	-	City of Kigali
EUR	-	Erasmus University Rotterdam
IHS	-	Institute for Housing and Urban Development Studies
KCMP	-	Kigali City Master Plan
NISR	-	National Institute of Statistics of Rwanda
RRA	-	Rwanda Revenue Authority
SPSS	-	Statistical Package for the Social Sciences
UN-Habitat	-	United Nations Human Settlements Program

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Chapter 1: Introduction

1.1. Background

Inclusionary housing is a strategic approach recognized and adopted by city managers as an effective solution to the socio-economic segregation that is mainly driven by land and housing market in the cities (Rohe, 2012); the main purpose being the creation of mixed-income neighbourhoods, through provision of improved quality and affordable housing particularly to the low-income groups (Jacobus, 2004). Some City planners and managers went further and applied this strategy to address many other challenges such as land use management, city growth management and failure of mass production of social housing amongst others (Calavita and Mallach, 2010). However, city dynamics reveal a considerable role of other housing dynamics that rise from human interactions and contribute to the same targets as inclusionary housing. One of those city dynamics is small scale-rental housing market, which contribute to the provision of affordable homes to more than 40% of all the urban poor renters and the creation of mixed-income groups in the medium-income neighbourhoods of both developed and developing cities (Garboden and Newman 2012), making it important to understand reasons behind these dynamics.

Conducted studies revealed a complexity of reactions that took place as options to the affordable housing shortage in many cities of the third world. One of the reactions has been the evolution of private small-scale rental housing market, which was dominated by small-scale or low-income landlords who were mainly providing cheap, low quality and informal housing for the poor tenants, predominately in the informal and/or low-income settlements (Kemeny et al., 2005; Cadstedt, 2010; Garboden and Newman, 2012). Some studies that tried to understand these phenomena revealed an heterogeneity of landlords in the small-scale rental housing market (Owusu, 2007); though, economic benefits were found to be the common motive (Cadstedt, 2010).

As demonstrated by various studies about urban morphology, urban housing and community segregation is not a spontaneous phenomenon, but a system that is driven by social, cultural, economic and political forces. From the economic point of view, competition over land has been proven to be the key driving factor that separate rich from poor in the urban environment (Angel et al. 2005; Glaeser 2010); while spatial or zoning plans play a role in that direction from a political perspective (Schuetz et al., 2011). It is in that essence that inclusionary housing policy, introduced above, was adopted in some cities to mitigate those challenges, while fostering a sustainable urban neighbourhood-level and economic integration (Jacobus, 2015).

From the above explanation, it is reasonable that for inclusionary housing to be achieved, regulatory enforcement, attributed to be a top-down approach, has to be in place. However, what is interesting is that in some cities, including Kigali, mixed-income neighbourhoods can be observed despite the fact that there is no policy in place. These mixed neighbourhoods

involve low-standard and affordable housing for low income groups within middle and/or high income neighbourhoods, as key elements of the inclusionary housing (Jacobus, 2004). In addition, this phenomenon takes place, despite current zoning plan (City of Kigali, 2013) and housing market competition as major forces that foster social economic segregation in urban areas (Orfield, 2012). Therefore, inclusionary housing in Kigali City seems to be one of the spontaneous and bottom-up phenomena that explain complexity of urban development in the real world (Batty, 2008; Bates et al., 2008; Batty, 2012), which is also the major claim of this research study.

In this study, ‘community’ as a concept, is considered as a group of people gathered in a certain geographic space sharing common interests and common sense of belonging, while this geographic area is the neighbourhood (El Asmar et al., 2012 drawing on Cohen, 1985 and Rovai, 2002). From this perspective, neighbourhood is considered as the smallest local administrative area, with delimited boundaries, local administrative leaders and local residents (landowners, landlords and tenants) making a community (Sorensen and Sagaris, 2010 and Moulaert, 2010). Moreover, due to some city physical plans and regulations, some neighbourhoods are predefined as low, middle or high-income when correlated with housing and infrastructure standards (Maliene and Malys, 2009). Furthermore, ‘community integration’ in this essence is simply considered as the incorporation of low-income tenants into middle or high income-neighbourhoods and their equal share of and access to the rights, facilities, opportunities and social-cultural norms in the neighbourhood (Patel, 2011; Hickey et al., 2014 and Howell, 2015), also considered as ‘income-integration’.

On the other hand, ‘Bottom-up approach’ is regarded as one of the political participatory approaches that allow members of the community to share their own views and act either individually or collectively to improve and solve issues related to their homes and/or communities (El Asmar et al., 2012). Therefore, ‘Bottom-up inclusionary housing’ in this research, is introduced and conceived as a new phenomenon in the academic perspective, from the combination of inclusionary housing that is normally utilized as a policy promoting mixed-income neighbourhoods (Jacobus, 2015), also considered as a top-down policy and individual initiatives in the development of small-scale rental housing.

Kigali City, as many other cities of developing countries that operate under neo-liberal human settlement policies, is dominated by private housing ownership, in which operates small-scale housing market; and as aforementioned, this market considerably contribute to the accommodation and integration of low-income groups in the cities (Cadstedt, 2010). Therefore, it is found important in this research, to understand how small-scale rental housing market influences inclusionary housing, as a phenomenon that evolves in the absence of a guiding policy in Kigali City.

1.2. Problem Statement

With 1,135,428 people in 2012 (GoR, 2012), Kigali City, is the socio-economic hub of the country, and affordable housing for low-income dwellers, as in many other cities of developing countries, has been a big problem (CoK, 2013).

As one of the essential social conditions determining the quality of life and wellbeing of both people and places (Goebel, 2007), housing has been and is still one of the key challenges in the rapidly urbanizing countries. This issue mainly rises from the inability of cities in providing housing for the low income groups where the majority are new entrants who need cheaper housing. Naik (2015) reveals that most decide to live in slums or informal settlement as an option. Furthermore, UN-Habitat recognized an important role played by rental housing in urban areas where majority are renters and argues that governments should review their housing policies to further promote provision of rental housing (UN-Habitat 2003).

To be specific, low income or affordable housing has been a serious issue in Kigali city over the last 2 decades. The analysis done during District Physical Plans preparation stressed on the urgent need to address housing needs for the large group of people in lower income brackets, due to the fact that housing market, dominated by real estate developers, caters to the needs of few privileged groups (CoK, 2013). For this issue to be effectively addressed, The Kigali City Master Plan, stresses on the need for densification of low-income and affordable housing; while various places potential for higher density housing development have been allocated (CoK, 2013). However, this target has been constrained by limited investments in high density housing from both private and city government sides, while those allocated places have been continuously occupied by low and medium density housing developments. Therefore, low income housing shortage issue continues to persist, despite the ever increasing demand for affordable housing.

From the above respect, it is important to note that, despite recognition from the city government about low-income and affordable housing need, a considerable number of individual developers, in high and medium income neighbourhood, took initiatives to provide low-income houses, known as *backyard houses/annexes*, in their plots for renting purposes. However, this initiative is prohibited by zoning regulations, which propose a separation of zones according to their standards (CoK, 2013). In practice, for a developer to be given a building permit, his/her proposal needs to comply with zoning regulations; and in case houses are developed otherwise, they are considered as illegal and are under risk of being demolished (CoK, 2013).

A general statement made by UN-Habitat in 2003 revealed that “in most developing countries, the principal source of rental housing was the self-help landlord”; with a higher proportion being located in the low-income settlements that enclose most cities (UN-Habitat, 2003 P.19). However, recent studies exposed a new phenomenon where low-income rental

housing is considerably being integrated in the high and medium-income settlements in some cities, such as Kigali.

From what Watson (2012) claims as “stubborn realities” or city dynamics that occur beyond control of city managers; it is interesting to mention that, though inclusionary housing is stressed upon in some cities as a scheme that promotes community integration as well as affordable housing for the low-income groups; the similar outputs are observed in other cities, however evolving from individual initiatives by developing and supplying backyard housing for the low-income dwellers. Therefore, it is important to explore the difference between the two approaches by focusing on how small-scale rental housing market contributes to the mixed-income neighbourhoods and housing affordability, considered as a bottom-up approach, particularly in places such as Kigali City, where inclusionary housing policy does not exist and where actually backyard dwelling is to some extent illegal, and further understand motives behind evolution of this phenomenon.

1.3. Scope of the Study

Understanding bottom-up inclusionary housing phenomenon requires a deep and detailed study which should look at all possible factors behind; in order to provide a broader and comprehensive picture. However, due to time and financial limitations, a focus is on the small-scale rental housing market, as an urban livelihood strategy; by explaining how it influences the phenomenon of inclusionary housing. Particularly, two neighbourhoods namely Kageyo and Akintwari, of Kimironko Sector, ones of the small administrative entities, in the inner part of Kigali City, are the geographic areas of concern. Choice behind these two areas is due to the fact that, despite their similar attributed zoning by the City master plan and predominance of medium-standard housing, Kageyo accommodates a considerable number of low and moderate-income tenants, while Akintwari accommodates a limited number of low-income groups. Therefore, a comparative study between the two neighbourhoods is an added value to the better understanding of the reasons behind bottom-up inclusionary housing phenomenon.

Furthermore, for this study to be feasible and relevant, empirical research is carried out; in addition to the theoretical study. In this essence, operationalization of the theoretical part focuses on two main concepts namely Small-scale housing market, and bottom-up inclusionary housing. In addition, for the sake of study validity and reliability, both quantitative and qualitative methods are used to collect primary data on the basis of face to face interview with small-scale rental housing landlords and questionnaire survey with tenants and Landowners. Thus, a case study approach as a research strategy is used, whereby two comparative dissimilar cases are studied, namely Kageyo and Akintwari neighbourhoods. In addition, as the study does not cover the whole concerned groups, a sample was selected from each concerned group of respondents, and respondents were randomly selected in both neighbourhoods.

1.4. Motivation and Significance of the study

The motivation of this research is built on the new scientific belief of how cities grow and evolve, exhibiting different spatial structures that are sometimes spontaneous, driven by various social-economic and political factors, through either planning tools or self-motivated initiatives (Batty, 2008; de Roo and Silva 2010). Inclusionary housing phenomenon is one of those city dynamics that emerge in different cities, including Kigali, without any influential top-down decision. Therefore, this was the key motivation for this research, to investigate, why this phenomenon would happen, on the basis of its relationship with small-scale rental housing market, as one of urban activities on which some urban dwellers rely to make their lives.

Conducted studies consider inclusionary housing as an effective policy adopted by different cities in order to overcome community segregation, while endorsing sustainable mixed-income communities, as well as promoting affordable housing for the low-income groups (Brown 2001; Patel, 2011a). Other studies revealed additional benefits such as reduction of negative effects of generational poverty, sprawl reduction, creation of more sustainable cities that experience cultural, racial and economic diversity (Rohe, 2012; Jacobus, 2015). However, no single study was found to consider local and self-motivated initiatives that contribute to the same purpose at smaller-scale. Therefore, it is assumed that findings from this research will contribute to the theoretical development behind bottom-up inclusionary housing as a concept.

On the other hand, it is also anticipated that findings from this research will further inform not only Kigali City, but also other rapidly urbanizing cities' planners, managers and politicians on how their cities are evolving in terms of housing. In this respect, it is also expected that this research could illuminate and trigger in finding sustainable solutions for affordable housing in those cities.

1.5. Research Objectives

1.5.1. General Objective

The overall objective of this research is to investigate the influence of small-scale rental housing provision on the bottom-up inclusionary housing phenomenon in medium-income neighbourhoods of Kigali City, focusing on the Kimironko Sector.

1.3.2. Specific Objectives

The main objective will be achieved through the following specific objectives:

1. To describe the nature and functionality of small-scale rental housing market in the study area.
2. To investigate livelihood-oriented motives for landlords in small-scale rental housing market in the study area
3. To determine the extent of bottom-up inclusionary housing as an outcome from the small-scale rental housing market, in the study area.

1.6. Research Questions

1.6.1. Main Question

The research aims at answering this question:

In what way does small-scale rental housing market influence bottom-up inclusionary housing in medium-income neighbourhoods of Kimironko Sector?

1.6.2. Sub questions

The research will further answer the following sub-questions:

1. What explains the nature of small-scale rental housing market in Kimironko Sector?
2. What major landlords' motives play a key role on the influence of small-scale rental housing to the bottom-up inclusionary housing phenomenon in the place?
3. To what extent does small-scale rental housing market influence bottom-up inclusionary housing in Kimironko Sector?

Chapter 2: Literature Review / Theory

2.0. Introduction

This chapter discusses theories and concepts that form the basis of the research. Urban complexity, housing and urban livelihood are the main theories on which this research builds its basis. Furthermore, these theories are unbundled into concepts where bottom-up approach, small-scale rental housing market and landlord motivations concepts are discussed, reviewed and used to explain bottom-up inclusionary housing phenomenon.

In this research, small-scale rental housing market is discussed upon by considering the way it works through interaction of landlords and tenants in urban areas of different cities in the world. Majority of reviewed literatures reveal a low profitability of this market which pushes professional real-estate agents away from it (Giddings W., 2007; Gunter, 2014). On the other hand, small-scale rental housing market was found to work better in developing countries (UN-Habitat, 2003); however, dominating the informal and low-income settlements (Lupala, 2002; Gunter, 2014). Despite, its lower scale and low profitability in urban housing market, some researchers found it to be a supporting capital to various urban dwellers that need to accumulate income, survive from it and/or secure their future livelihood (Datta, 1995; Berry, 2000). It is in this essence that urban livelihood strategy concept is also reviewed, in order to find its link to rental housing market, particularly to urban landlords located in moderate-income neighbourhoods. Furthermore, landlords' motivations concept is also reviewed with the intention to find its linkage to the livelihood strategy. Therefore, the literature review reveals a direct correlation between both concepts, where reviewed motives directly and/or indirectly reveal an economic or financial purpose behind, while investing in rental housing market, though literatures highlight a social reason in some cases. Finally, bottom-up inclusionary housing is also discussed based on the literatures that consider bottom-up phenomena as those that evolve from the theory of urban complexities; while inclusionary housing is considered as a policy adopted by different cities to promote community integration, affordable housing while avoiding social-economic segregation.

In the end, a conceptual framework is drawn, illustrating the relationship between small-scale rental housing market as a livelihood strategy and bottom-up inclusionary housing, intended to be empirically explored on the ground.

Definitions and Description of Theories and Concepts

2.1. Theory of Urban Livelihood

Based on the classical definition of the 1990s, *livelihood* was defined as containing ‘means, assets (both material and social resources) and actions required for a means of living’ (Carney, 2003). Ellis (1998) and Rakodi (2002) also define *livelihood concept* as a pragmatic recognition of numerous activities in which households use to secure their endurance and their improved well-being. Furthermore, when people try to cope with and recover from shocks and stresses by preserving and improving capabilities and assets along their lives, without compromising natural resource base; in this case *livelihood* is attributed to be *sustainable* (Rakodi, 2002).

With regard to the above defined terminologies, it is summarized that ensuring an improved and continuous livelihood is a wish to the majority of urban dwellers in all sorts of social-economic classes. However, to achieve this, people use different options based on their way of living, their socio-economic situation, and their living environment. Therefore, in this respect comes the concept of **livelihood strategy**.

2.1.1. Urban Livelihood Strategy Concept

Rakodi (2002 P.8) defines *livelihood strategy* as “diverse approaches used by individuals or households to secure their livelihoods, by combining their mobilized **resources**, both *material* and *human resources*, as well as **opportunities** available to them and within a broader **socio-economic** and **physical context**”. Other authors such as (Gaillard et al., 2009 p.121 and Carr, 2014) agree with this definition, where the main concern is about how households meet their needs through complex, dynamic and contextual strategies. On the other hand Owusu (2007) argues that depending on the context, some urban households behave in the same way to ensure their survival, while others accumulate more wealth.

By bringing together the above definitions, livelihood strategy concept is defined as a strategic way **used by urban households of all income-levels to diversify in multiple and assets-based economic activities, as a means of living, in a particular place.**

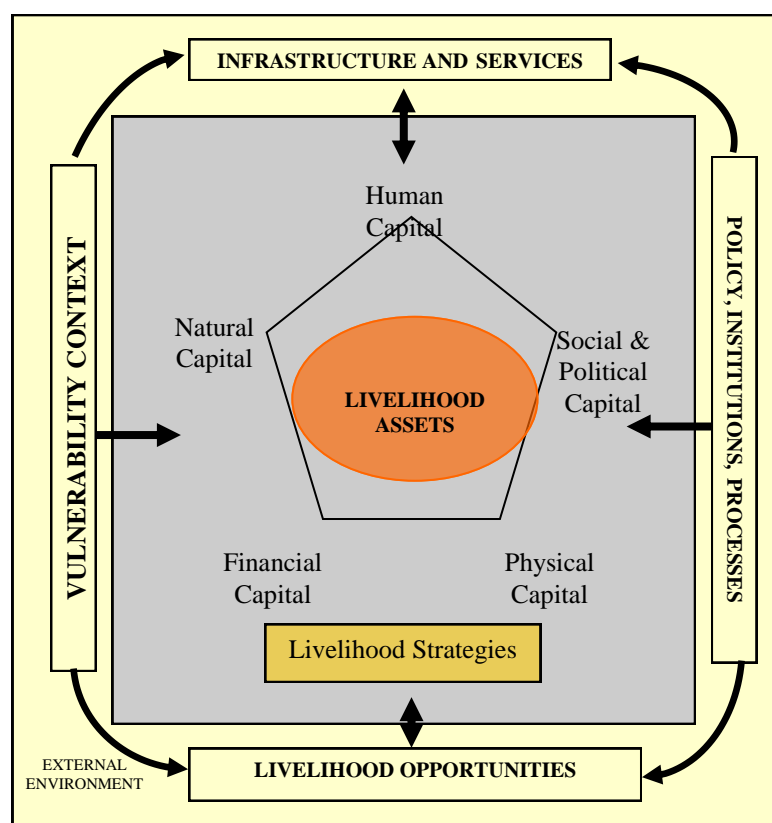
It is further important to make clear what means *urban household*. Rakodi (2002 P.7) defines household as “individual(s) or group of people living, eating together and mutually benefiting from a joint economy”. Therefore, in relation to the previous concept, urban household can simply be considered as an entity of single individuals or people living together as family, to make their livelihood possible in the urban area.

2.1.2. Urban Livelihood assets

As previously introduced and discussed, for households to make their livelihoods work, they rely on **assets** or resources and opportunities available in their broader socio-economic and

physical environment. Rakodi (2002 P.9) identified different assets to be taken into account when analysing or setting policies on livelihood (see figure1).

Figure 1: Livelihood Framework



Source: Adapted from DFID in (Rakodi, 2002)

As highlighted in the livelihood framework figure, there are five major types of assets that constitute a stock of *capital*, on which urban households rely to build their livelihoods (Rakodi, 2002). Narayan and Pritchett (1999 P.5) define capital as “any material that can bring or add income but which is not entirely consumed in use”; and this can be stored, accrue, exchanged or depleted, as well as put in action to produce income or other benefits (Rakodi, 2002 P.10). Therefore, human, social, physical, financial and natural constitute the major capitals that play a key role in influencing livelihood in urban atmosphere.

Human capital refers to the quantity and quality of labour, as household assets, important in fulfilling productive and reproductive tasks (Rakodi, 2002 P.11; Unger et al., 2011). Wright and McMahan, (2011 P.94) reveals that this capital mainly discloses in the form of *education level, skills and health status*; and the absence or limitation of them negatively affect households to secure their livelihoods; especially in the *urban labour markets*.

Social capital is defined as ‘set of rules, customs, obligations, social structures, society’s institutional arrangements, and other interrelations, that enable society’s members to realize their desired goals’ (Forrest and Kearns, 2001), or simply the quantity and quality of

associational life and the related social norms (Pretty and Ward, 2001; Marti 2004). It is further revealed that social capital evolves and varies in space and time due to different circumstances such as social or economic crisis and insecurity (Pretty and Ward, 2001; Sobel, 2002). Though, social capital is arbitrated to be less consistent in urban areas due to the population mobility and heterogeneity, it is argued that in some circumstances, social capital becomes more vigorous due to positive changes brought or imposed by an external environment, especially in housing sector, where people cohabit regardless their differences (Rakodi, 2002).

Physical capital refers to assets such as housing and housing goods, productive assets, tools and equipment, amongst others (Rakodi, 2002). The same source focuses on the importance of *shelter* as a potential physical capital that is multifunctional, used in generating income, such as the case of rent or sell. However, infrastructure in this context, is categorized differently, as it predominantly presents public rather than being a private investment, and plays a role in fostering human and social capital through social interactions; and enables people to access income-generating activities (Custers, 2001). In this research, *shelter or housing* is considered as key asset for urban developers as well as renters rely on, to ensure their everyday livelihood (Aubry et al., 2015).

Another asset identified in the livelihood approach is the *financial capital* which refers to the ability of households to endure shocks and stresses through means in having access to monetary income for survival (Rakodi, 2002). It is also argued that being unable to access this capital hinders urban households to afford its setting, therefore decide to move towards where there are more opportunities for this capital or where their means fit with that environment Taft et al. (2013).

Finally, *natural capital* in the urban context is argued to refer to the natural environment such as land, wetlands, water bodies and forests on which households build their basis to survive (Rakodi, 2002).

As revealed, urban livelihood strategy forms its basis on various assets. And these assets are used differently by diverse households to ensure their wellbeing. Conceptualization of this concept ascertains a multiple-interaction of these assets, though some are more important than others. However, for each capital to be productive or not, also relies on the influence of the external environment such as *household vulnerability, political arena and practices, services and infrastructure, as well as other livelihood activities*; which also interfere among them to and further influence present or future livelihood status; thus, making it more and more complex (Rakodi, 2002).

2.1.3. Small-scale Rental housing as an urban livelihood asset

Housing itself is previously seen as a potential urban physical asset on which many urban dwellers rely to build their lives (Rakodi, 2002). Furthermore, small-scale rental housing is

one of the functionalities that play an important role in generating income. This is also argued by Cadstedt (2010), who considers small-scale rental housing as an essential element for the livelihood of the majority of small-scale landlords in urban settlements. The following concept explains in details how urban dwellers utilise this asset in a market way to accumulate more income for some and as a way of surviving for others.

2.2. Small-scale rental Housing market concept

Small-scale rental housing market is generally controlled by the interaction of small-scale landlords and tenants as the main actors. Therefore, it is important to understand who those actors are and how do they interact and what characterize this market. Furthermore, housing as an asset plays a considerable role in satisfying some of the major human needs, thus influencing the quality of life (Cadstedt, 2010). However, before discussing those elements, it is also important to look at the housing tenure in the context of renting market.

2.2.1. Actors of small-scale rental housing market

Small-scale rental housing market is mainly composed of two key actors, *landlords* and tenants (*renters*); and these two sides basically cohabit on the basis of market relationship (UN-Habitat 2003). This is the case of landlords who decide to provide low-income rental housing as a means of raising additional income, while renters benefit from living in those houses through an easy access to employment and basic services, in addition to better housing conditions in some cases. In some cases, it is stated that, rental housing occupants are not necessarily tenants but sharers (Lemanski, 2009; Shapurjee and Charlton, 2013). Therefore it is important to discuss each of those actors.

1. Landlords

Landlords in rental housing market are defined as those who rent out their housing units for commercial purpose (Kemeny et al., 2005). A conducted research stated that landlords that function on a small scale in developing countries are slightly like their tenants, don't make much profits; and often chose to stay invisible (Guelke, 2001). On the other hand, Berry (2000) argues that this may not always be the case, where their schemes and attitudes may mostly depend on the nature of their business; hence recommending to rather examine landlords in terms of *the capital amount* that they get from rent, *number of owned housing units, their legal status, and their motives for owning those housing properties*. The same author reveals that this kind of information may inform on their income-level, compared to the one of tenants.

Age is also argued to be an indicator that informs characteristics of landlords in comparison with tenants, as well as to the urban neighbourhood. General research findings in cities of developing countries, revealed an advanced age of small-scale landlords in comparison to

tenants, where most are likely to be retired (Wood and Ong, 2013); which further influence the nature of business in the rental-housing market for such landlords.

Some literatures also exposed an importance of *gender* in the small-scale rental housing market, as both sexes conceive and act differently, depending on the socio-cultural norms. For instance, in the so called '**woman-managed household**' or '**landladies**', (Kumar 2001) states that "a woman can handle tenants even when the husband lives on premises". Other authors also argue that this may happen in the case of widows or separated couples (Datta, 1995); and in some cases, women do it as an option to raise income, if they were depending on their husbands that died or abandoned their families, says the same author.

Presence or absence of landlord in the same place of the small-scale housing is another factor that influences the market. Some studies have found out a higher proportion of landlords that live in the same buildings or compounds with tenants (Aubry et al., 2015); while others chose to live separately from the renters (Schuetz, 2009). This information further reveals the nature and scale of the rental housing business; where the assumption made ascertains a small-scale for those landlords cohabiting with tenants vice versa.

Some literatures also categorise forms of rental housing market in four sectors, namely *formal, informal, private and public* (Gulyani and Talukdar 2008; Gilbert, 2012 and Naik, 2015); and some others identified a mixture of those sectors such as *formal private, informal private, formal public and informal public* (Hubert, 2007; Lennartz, 2014); and further reveal different provisions of housing quality to different clients. A typical example provided by Yates and Wood (2005) stipulates that accommodations provided by the formal private sector mainly target *migrants, foreign visitors on temporary stays*; and this business is often carried out by *rental agencies* and *international companies*.

It is also important to recall that rental housing market that lead to inclusionary housing phenomenon in developing countries is composed of two kinds of markets according to the scale. Huchzermeyer (2007) as well as Garboden and Newman (2012) distinguish them as large scale versus small scale market. However, some authors attempted to generalize the *small scale housing market* across Africa (Shapurjee and Charlton, 2013). This means that in most cases high to medium households develop small-scale rental housing in their backyards within the same plots, where those small houses are less than ten units (Schuetz, 2009; Lennartz, 2014). Therefore, developers in that case are named *small landlords* while renters are called *small tenants*. Schuetz calls small tenants also *backyard tenants*.

As revealed from different researches conducted in developing countries, rental housing market, like other economic activities, is carried out as an additional resource generation asset, and involve both *private* and *public workers*, as well as *unemployed* or *retired* dwellers who depend on that business to either survive or accumulate their incomes (Owusu 2007).

2. Tenants

Small-scale rental housing tenants are generally defined as those who rent housing units provided by small-scale landlords. Hubert (2007) argues that being owner or tenant depends on the context, the range situation of the housing market, as well as the relative size of the rental housing stock. To mean that in one city, a typical household may own a house, whereas in the other the same kind of household may rent. Some conducted researches exposed different clusters of renters to be composed of *households moving up the housing ladder, routine renters, particular race, elderly, job seekers, young graduates and students* (Grinstein-Weiss et al. 2013). Therefore, characteristics such as *income level, age, household structure, gender, being native or migrant, and tenants' life cycle*; play an important role in informing, not only similarities and differences among tenants, but also their comparison to the landlords. Consequently these categories serve as a means to determine the scale of the rental housing market (Cadstedt, 2010, Garboden and Newman, 2012).

Income is one of the key elements that indicate the nature of the rental housing market, and based on the context of different countries and cities, tenants are found to come from different levels of income. For instance, Ballesteros (2004) and Cadstedt (2010) state that “generally poorest households, in some developed countries, tend to rent”; while in some other parts, a considerable number of tenants is high-income, or no big difference between the two groups, argues Short et al. (2006). On the side of poorer society, housing ownership tends to be dominated by high and middle-income families, with a particular case of poor households that are *de facto* homeowners through informal and/or illegal way, and tend to informally provide informal rental housing (Keivani and Werna, 2001; Gulyani and Talukdar, 2008). The same sources reveal that tenants in formal rental housing are mostly better-off in terms of income and education than those in informal rental housing. However, in some cases, high and medium income tenants are found in those informal rental housing, even though they have the ability to own housing properties (Gunter, 2014).

Regarding the **age**, which is also another indicator of the tenants profile in relation to the small-scale rental housing; various studies come to the conclusion that tenants in many cities of both developed and developing countries are at the young age; mainly prevalent from students, first entrants of the housing market, and first time migrants (Cadstedt, 2010; Kemp 2011). Vale and Freemark (2012) ascertains that in poorer cities it is the elderly who tend to more likely own houses as a strategy to safeguard against old age difficulties; while those who remain renters, are basically unable to afford housing ownership cost in their cities (Kemp, 2011). This reveals the importance of considering the age range of renters, as it informs the level and the nature of rental housing market in which they are.

Household structure refers to *size* and the *origin* of rental-housing tenants. Some studies reveals that there are certain kinds of households such as *recent migrants, foreigners, young and mobile households, single people, and couples without children* that always tend to rent (Kumar, 2001). Other studies on the other hand disclose that relatively tenants have a low

household size than owners, particularly those leaving in small-scale rental housing (Short et al., 2006). However, other authors such as Short et al. (2006) argues that this factor varies according to social customs, where both owners and renters have bigger or small number of household members.

Tenants' gender issue in rental housing market is also a varying factor in different cities. Conducted studies in different cities in the world revealed a domination of female tenants in some cities of Europe, South America and West Africa (Cadstedt, 2010); reason being the difficulties for women to accede to homeownership, excluded from inheritance or from official housing programmes, in case of widows, as well as the lack of necessary skills in self-help construction (Ballani et al., 2013). On the other side, Naik (2015) discloses that gender composition in the rental housing market is also determined by the migration flow; for instance in India where men dominate the migration flows.

Some social scientists tend to relate *housing tenure* to the *migrant status* while thinking about residential behaviour in some cities (Buckley, 2014; Naik 2015); and major findings reveal a domination of migrant tenants than natives, in developing countries (Short et al., 2006). Further findings ascertain that domination of migrants in the cities inner parts, key reason being the proximity to *vast conurbation's centres of employment and other socio-economic activities* (Clark and Mulder, 2000). Thus, this phenomenon may explain how small-scale rental housing is integrated in the inner-cities that are mainly occupied by high and medium-income housing (Levy et al., 2010).

Tenant household *life cycle* is another determinant of rental housing scale. For instance, Gilbert (2012), argues that “tenure choice is much more related to individual's lifecycle”. Typical explanation comes from some societies where young people tend to avoid responsibility for homeownership, while in others, people leave their families at the early age (Short et al., 2006). Another reason refers to the family size, where depending on how the family grows; influence the decision on where to settle. As stated by Sullivan and Ward, (2012) “*overall life-cycle factors appear to be behind the move into self-help owner-occupation*”. To mean that the lower the size of the families, the more they tend to live in rental housing. However, other literatures reveal that due to other factors such as *rates of divorce and separation, and other domestic violence may have an influence on the rental housing occupation*; where single-headed household tend to increase (Cadstedt, 2010).

- **Sharers**

In rental housing market, sharers are defined as “those who share or borrow homes rent free or pay irregularly” Ballesteros (2004 P.4) and compose one of the occupants categories of small-scale rental housing market, which makes it difficult to understand the exact situation in many cities. Literatures discuss various causes of that arrangement. However, Short et al., (2006) argues that it is mainly the “necessary part of many families' coping strategies and important in putting a roof over people's heads”. It is important to note that sharers in most

cases do not have to pay rent, which is an advantage to some who can save money to buy later or set up a business (Short et al., 2006; McLeod and Busser, 2014). According to conducted studies, sharers are most likely family relatives such as *owners' children, owner's parents or other members of the extended family* (Riddel, 2004); while in other cases are just *friends to the owners* (McLeod and Busser, 2014). It is also noted that in some societies, sharing may take long, while in the other it is temporal, like in the case of recent migrants, either individuals or families, who need to look for job opportunities to afford rental houses (Deng et al., 2003; Wood et al., 2008).

2.2.2. Physical characteristics of small-scale rental housing market

Physical characteristics of small-scale rental-housing market vary from country to country, city to city, depending on the social-economic and spatial norms. Mainly in developed and some developing countries, small-scale rental-housing market results from the construction of vertical buildings or *apartments*, where developers add more stories or build *multi-story buildings* for the low-income groups in the high-or medium-income neighbourhoods (Huchzermeyer, 2007). In other countries, particularly Africa, due to limited means and smallness of the landlords scale, *detached* or *semi-detached* houses for low-income households are developed, mainly in the backyards (Bank, 2007; Govender et al., 2011).

Some literatures also reveal that the purpose and conditions in which low-income housing are provided, influence the quality of housing. Naik (2015) states that rental housing developed in an *informal/illegal* way for the poor/low-income groups are likely to be of *lower/poor quality* (low quality of building materials,...), while rental housing that meet the *formal and legal* requirements are most likely to be *better-off in quality*; which further affect the rental cost as well as the extent of affordability (Garboden and Newman, 2012). To mean that landlords that seek for more profits act in two ways, either develop better quality of rental housing or provide more rental housing units with lower quality; with the aim of optimizing the income from their land properties (Bank, 2007). The same source also reveals that the developed housing may be *serviced* or *un-serviced*.

Regarding the structure side of rental housing, some studies found out particular forms by which houses or building lots are being rented out. The first form refers to the *rent* that tenants pay rents *for the space*, and construct their own dwellings, usually limited to basic principles (Hubert, 2007). Another form regards the *rooftop shelters* where tenants pay rents for the land and build their own homes on the top of owners (Kemeny, 2006). To mean that tenants on both cases do not pay land in convention terms. The third form, which is most likely common in developing countries, concerns the *backyard shelter*, where tenants generally share the same plot with land owners that live in the main houses (Bank, 2007; Govender et al. 2011). Bank (2007) argues that rationale behind this kind of shelter is not clear, as rents appear to be very low. The fourth type is similar to backyard housing, though refers to the arrangement of households with close family relationship, where backyard

dwellers rather contribute to the costs, instead of paying a formal rent (Short et al., 2006; McLeod and Busser, 2014). It has been stated that, countries in which backyard form is dominant, face a problem of cheap land availability in which to make one's own house, in addition to policies that are against invasions or zoning regulations not in favour of low-income housing Yates and Wood (2005) and Sullivan and Ward (2012).

2.3. Theory of motives for investments in private rental housing market

Understanding motivations for landlords to invest in small-scale rental housing is another aspect that contributes to the more understanding of why and how small-scale rental housing influences bottom-up housing inclusion. According to different literatures that discusses entrepreneurship motivation in addition to the previously discussed, landlordism was found to not only target economic benefits but also many other motives (Zahra et al. 2009; Andersen, 2010). Therefore, those motives can be classified into two categories, namely *intrinsic motivations* and *extrinsic motivations*.

2.3.1. Intrinsic motivations

The concept of intrinsic motivation derives from psychology and is defined as “doing the activity for its inherent satisfaction rather than other separable drivers” Kyriacou et al (2016 P.824). Levesque et al. (2010 P.618) defines it as “ the most self-determined, or autonomous form of motivation” In accordance with Hirschman’s account, Kyriacou et al. argue that this type of motivation explains in some way how individuals contribute to collective actions. According to their natures, intrinsic motivations can be described as personal motivations and the theory of entrepreneurship classifies them into clusters, where some do their business for the *egoistic reasons* while others are for *Altruistic reasons* (Aubry et al., 2015; Kyriacou et al., 2016).

Egoistic motives

The theory of entrepreneurship motivations explain egoistic motive as a behaviour of the majority of entrepreneurs who decide to invest in any business for their own enrichment *reasons* (Aubry et al., 2015). With regard to the rental housing market, different literatures discuss differently on how landlords behave based on their motivations; however, the common and major egoism-oriented motivation was found to be economic benefits-oriented (Andersen 2010 P.181 drawing on Dildine and Massey, 1974; Kutty, 1996; Margolis, 1985; Mayer, 1981 and Moorhouse, 1982). This can be simply highlighted from a statement which says that “*landlords are thought to be cautious, risk-averse wealth accumulators, preferring to tie up their savings in ‘bricks and mortar’, rather than shares and bonds where control over the underlying income-generating assets is ceded to others*” Wood and Ong (2013 P.3246). From the studies conducted about the same matter, six major classes of motivations have been identified and discussed as follow.

1. **Long-term economic motives.** This is a motivation that *target long-term profitability* from the side of investors who *do not care about current expenses or deficit* (Andersen, 2010). The same author argues that two reasons are behind this motive, one being the *expectations about the future developments* based on the *demand increase, interest rates and inflation*; while the other is *about saving*, where in some cases, *landlords need to earn a continuing income* regardless of what they invest in the present. A similar case was found in the study conducted in Canada about Housing First (HF) program, where a consistent source of income was presented as the main benefit by landlord (Aubry et al., 2015). Andersen (2010 P.181) attributes those landlords to be rational investors, who *base their investments on the elements of uncertainty*.
2. **Short-term economic motives.** As discussed by (Andersen, 2010), these are the very important motives for some landlords who *look for economic surplus from their property in a short period of time*; where “the assumption is to *maximise the current value of the expected stream of profits* arising from their rental property ownership”.. The same author attributes these motives to landlords who mostly *rely on the income from their properties*; therefore *invest as much as they can* through housing improvements and/or maintenance to *raise rental charges*. This is further the case of landlords rudeness upon tenants which leads to high tenants turnover in case of disagreements or landlords rigid rental conditions (Arku et al., 2012).
3. **Speculative economic motives.** As an asset linked to land in urban area, housing market holds a high level of speculative investment possibilities (Andersen, 2010). As stated by the same author, landlords that are pushed by these motives *seldom matter about long-term profitability of the estate*; although their *concern is about short-term changes in the real estate market*. Furthermore, it was found that these kinds of landlords *have also no or little interest in housing quality or types of tenants*; therefore strategize their business with *little investments to high expectations of returns*, as long as housing investment add value to their properties.
4. **Investment condition motives.** This is a motive conceived differently between large and small-scale landlords. As explained by Andersen (2010 P.183), for the large scale landlords, building firms of landlords connected with firms, the motive is to *develop properties with the rationale of obtaining work*; while for the small-scale landlords, the motivation behind is about the *tendency to escape from high expenditure cost while developing and running their rental housing properties*. This later motive can be further linked to *informal landlords who illegally and secretary invest in rental housing*, being *irresponsible for their duties about property taxation* and as well as other *legal requirements that require property fees* (Gunter 2014).
5. **Property as a personal possession.** As argued by Andersen (2010 P.181), in some societies, some landlords decide to develop additional housing properties *without strictly economic reasons in their mind*; and it may be found that *they attach to these properties as personal belongings or prestige*; the important element being for them the control over

their properties. Wood and Ong (2013) stipulate that in some cases, those landlords do *matters about the appearance and quality of the dwellings.*

6. **Landlord profile-based motives.** According to different literatures, this is a class of motives that evolve with time *due to personal situation of landlords.* Wood and Ong (2013 P.3246) found that some of these motives derive from the demographic characteristics such as *death in the family, family size growth, retirement status, separation and divorce.* However, the same literature argues that these demographics are not obviously associated with the financial factors that drive in rational investment decisions. Therefore some of those landlords are found to be so *due to property inheritance*, also called *accidental or unintentional landlords* (Andersen, 2010; Wood and Ong, 2013). Apart from inheritance, it was also highlighted that some landlords decide to invest in rental housing due to similar circumstances, such as the *case of female entrepreneurs* (Rey-Mart et al., 2015) *such as women landlords* in Gaberone/Bostwana who outnumber male landlords in the small-scale rental housing market, reasons being related to their *low income status, high unemployment rates and some degree of indirect discrimination in accessing construction finance* (Datta, 1995 P.10). Furthermore, Wood and Ong (2013 P. 3247) tend to generalise that under these circumstances, landlords realise rental investments in *order to meet household welfare needs.*

Altruistic motives

Altruism motives are those motives that push entrepreneurs investing into business for the sake of social or public benefits than economic. Some literatures theoretically use this concept to relate to individuals who are intrinsically motivated in contributing towards the public good (Kyriacou et al., 2016, drawing in Margolis, 1982 and Olson, 1982). However, the same literature highlighted a slight difference between that type of motive, attributed to be “*selfish altruism*” from a non-selfish one or “*pure altruism*”; where on one side individuals contribute to the supply of public goods as feelings of obligation (Kyriacou et al. 2016, drawing in Lindenberg, 2001), while on the other side individuals have a desire to personally supply a public good that can serve others. In the context of rental housing market, *service or social motives* have been exposed as one the major reasons for landlords to invest (Andersen, 2010).

Service or social motives. This is an interesting case where for different reasons, some landlords find it important to provide rental housing to particular groups of tenants at cheaper prices (Andersen, 2010). The same literature argues that the end output from these motives, is the *cheaper or better quality of housing than would be if economic benefits were the only motive* Andersen (2010 P. 181) . Furthermore, reasons behind are related to landlords with non-profit status agenda, organizations with objective to supply housing for particular groups, or companies/employers who provide accommodations from their employees (Ballesteros, 2004; Hickey et al., 2014).

On the other hand, some landlords decide to rent out their properties for pro-social reasons due to top-down programs. A typical example is withdrawn from the Canadian Housing First program that aims to accommodate individuals with severe and persistent mental illness; where some landlords are willing to support in this essence, while others feel it as a duty to give such tenants a chance, though it was not their first option (Aubry et al., 2015). According to its description, this later example can be categorized as *selfish altruism*, while the former one that involves landlords who personally supply cheaper rental housing to particular groups without external forces, are guided by *pure altruism motives*. Therefore, it is important to clearly identify what kinds of altruism motives while analysing this *particular cluster of landlords*.

2.3.2. Extrinsic motivations

Extrinsic motivation concept refers to the “forms of regulation or external forces that underlie activities that are performed as a means to an end” Levesque et al. (2010 P.619), where individuals are extrinsically motivated, they act so not because they enjoy what they are doing, but because the activities are like instrumental in attaining a goal, avoiding an undesirable outcome, guilty or anxiety (Ryan and Deci, 2000; Levesque et al., 2010). Therefore, according to the reviewed literatures, extrinsic motives can simply be defined as external forces that trigger individuals to act intrinsically, either enjoying the activity or not. (Ryan and Deci, 2000) have identified four major categories of external motives, on the basis of their level of autonomous.

1. **External regulation motive.** This is a category that embodies the least autonomous forms of extrinsic motivation where individuals perform activities to please an external demand or gain an external imposed reward contingency (Ryan and Deci, 2000). In the context of rental housing, this situation may happen due to some enforced regulations such as the inclusion of particular groups in the housing sector (Jacobus, 2004, Aubry et al., 2015). In this essence, landlords or individuals experience external regulated behaviour as controlled or alienated, and their investments have an external perceived locus of causality (Ryan and Deci, 2000; Levesque et al., 2010).
2. **Introjected regulation motive.** Within this category, individuals act under a certain type of internal regulation, though they perform their actions with the sense of pressure in order to attain their pride, at the same time avoiding guilty or anxiety feeling. Ryan and Deci recall that this type of motivation has a form of *ego involvement* in the classic theory, where individuals act in the same way to enhance or maintain their self-esteem and prestige (Ryan and Deci, 2000 drawing in Nicholls, 1984 and Ryan, 1982). In terms of rental housing, landlords may also act as such, where due to imposed regulations, landlords behave in an autonomous way while feeling a pressure behind their agenda (Aubry et al., 2015).

3. **Identification motive.** This motive was identified to be more autonomous than the two previous ones, due to the fact that despite regulation imposed; people are self-determined and accept the regulation as his/her own (Levesque et al., 2010). Considering the case of landlords in the rental housing market; it can be assumed that some landlords may behave in a such way that they provide cheaper housing to certain groups of residents, guided by any social, regulatory or political pressure that they consider as their own duty.
4. **Integrated regulation.** This is the most autonomous form of extrinsic motivation in ways that, despite forces or regulations behind, people have fully assimilated those forces and act most likely as their intrinsic behaviours (Levesque et al., 2010). Ryan and Deci (2000 P.62) argue that “this occurs through self-examination and bringing new forces and regulations into congruence with one’s other values and needs”. Therefore, the more individuals internalize motives for an action and incorporate them, the more they become self-determined to act.

From the above discussed motives, it is concluded that these categories of extrinsic motives, the more they are internalized by individuals, in this research considered as landlords, the more they are similar to intrinsic motives. However, as clarified by some literatures, the only difference comes to the fact that extrinsic motives have always an external driver, in this case considered to be *social, demographic, regulatory or political*, that pushes them to gradually internalize those reasons and eventually act in way that could be considered as intrinsic based on the level of autonomous (Ryan and Deci, 2000; Levesque et al., 2010). Different literatures also further ascertained a mutual relationship between both types of motivation, where in most of cases extrinsic motivations influence intrinsic motivations (Ryan and Deci, 2000; Cooper and Jayatilaka, 2006; Lin, 2007; Levesque et al., 2010; Bhaduri and Kumar, 2011)

2.4. Theory of Urban Complexity

Considered simply as “a system that represents dynamic realities and non-linear behaviour” de Roo and Silva (2010 P.2), complexity theory was first introduced in the year 1900s by authors such as Patrick Geddes (1915), Christopher Alexander (1964) and Jane Jacobs (1962), in terms of city planning (Batty, 2008). It is noted that the evolution of this theory was built on the basis of the reality after various experiments that ascertained a different functionality of cities than it was thought to be. Since then, a paradigm shift was reclaimed, by treating “cities as organisms rather than machines” Batty (2012 P.1). It is from this perspective that also emerged the recognition of the role of bottom-up approach in shaping the cities.

2.4.1. Bottom-Up urban development approach

The concept of Bottom-up paradigm evolved from the theory of urban complexity. This was a shift in terms of urban planning that was reclaimed after realizing that “cities as systems could no longer be controlled from any blueprints imposed from the top down decisions,

rather from the way their elements interact from bottom-up” Batty (2008 P.1). Batty (2012 P.1) argues that “those bottom-up interactions and processes play an important role in giving rise to the diffusion and segregation of various spatial activities”.

It is important to mention that there are other theories of political participation that are not pursued in this research. For instance, some are concerned with citizens’ involvement for democratic decision making (Van Deth, 2001; Demetriou, 2013), others are about citizenship attitudes, behaviours and norms in political participation (Leighley, 1995; Dalton 2008), civic engagement and social involvement (Ekman and Amnå, 2012) , while others recognise both top-down decisions and bottom-up initiatives in promoting development into innovations (Saari et al., 2015). However, the context of this research focuses on the local citizens’ initiatives that play a role in shaping the city, with regard to the housing sector.

Housing development, being one of the physical structures that evolve from spatial planning in different cities, involves one of the complex dynamics that shape the cities. As argued by de Roo and Silva (2010 P. 17) “Complexity stands for a reset of our positivist mind frame, to be able to view the world differently, to make the switch from normal science to a post-normal science”. Furthermore, it is from that post-normal science that individual initiatives that are beyond spatial plans should be considered. Those initiatives among other human interactions, contribute in shaping the city, and represent dynamic realities and non-linear behaviour (Bates et al., 2008; de Roo and Silva, 2010; Boschetti, 2011). It is in this essence that this study claims and considers those individual initiatives to be bottom-up developments.

2. 4.2. Inclusionary Housing

Inclusionary housing is a policy that was introduced in some countries since the middle of the twentieth century, due to the housing segregation that was based on income disparities in the cities. Basically, this issue started in the United States where, due to new forms of organizing their cities, physical plans were developed through zoning system (Rohe, 2012). However, in 1960s says the same source, zoning approach was arbitrated, by the civil right movement, to exclude the low-income groups in the cities. In response, a new approach known as inclusionary zoning was adopted and was implemented through inclusionary housing program, which was further implemented by requiring developers of housing market to allocate a certain portion of their units, pay a fee or donate land instead, for those households incapable of affording current housing market, says the same source.

Since that time, the same program was adopted in other states and countries, not only for inclusion reasons, but also other various reasons. As explain by Calavita and Mallach (2010), in California, this strategy was used for the sake of *land use management and growth management control*, by the environmental movement; while in 1980s it was initiated as

solution to the plunge in federal funding for affordable housing production and the growing shortage of affordable housing, under the Reagan administration.

Inclusionary housing strategy was also initiated from the *failure of mass production of social housing* in the city peripheries, where due to lack of good quality infrastructure and lack of some public facilities, resulted in the *excluded zones for the poor and immigrants* (Patel, 2011b). A further impulsion for inclusionary housing in developed countries also rose from the *dramatic increase in housing market production* which affected the rise of housing prices from 1990s to 2007, due to financial crisis in some countries such as USA; creating affordability problems for the low, middle class families and young people. Calavita and Mallach (2010) also reveals that while triggering affordability issues; increase in volume of construction and housing cost also enlightened to the opportunities to balance the market, through land value recapture increments that were created by grants of planning authorization. Therefore, Rohe (2012) argues that housing bubble endorsed the use of inclusionary housing as a motor for promoting affordable housing.

Inclusionary housing, as it is used in this research as a *phenomenon*, has been used and named differently by various authors. Authors such as (Levy et al., 2010) name it *mixed-income housing* and argues that it is defined referring to a delimited area, usually a multifamily housing development, where unit prices are prearranged and set to focus on residents of various income levels. It is also fascinating to note that some authors accrue mixed-income housing to *low-income adults, children and people with disabilities* as central to definition; however, these must be living close to households that do not depend on social welfare, nevertheless belong to the ordinary operational culture (Levy et al., 2010).

Some literatures also differentiate *mixed-income developments (Housing)* and *mixed-income neighbourhoods*. The later terminology (mixed-income neighbourhood) is defined by Levy et al., (2010) as ‘the level of income variety that is present in a place or the proportion of poor households residing inside, without considering the degree of income mix’; while *mixed-income housing* simply reveals a mixture of different socio-economic-levels of households in the community. However, other authors use the term *mixed-income housing* roughly to cover both mixed-income developments and neighbourhoods, and simply to mean all anticipated efforts to engender socio-economic range in an a particular place (de Souza Briggs, 1997).

- **Actors of inclusionary housing**

As earlier discussed, inclusionary housing as a policy has got diverse actors from inclusionary housing as a phenomenon. As a policy, actors of the inclusionary housing are mainly the *policy makers, urban planners and managers* who seek to integrate all sorts of income households in one neighbourhood through physical plans, known as inclusionary zoning (Rohe, 2012). *Urban developers*, mainly high-and medium-income groups are also part of this, and are the ones obliged to provide housing for low-income groups in their locations or contribute to their integration, without profit aim. In this perspective, *low-income*

households are also part of the system and act as beneficiaries of the inclusionary housing agenda. On the other hand, as a bottom-up phenomenon, actors of inclusionary housing involves those who are mainly interacting in the small-scale rental housing, namely small-scale landlords (individuals, companies), tenants, and any other third party involved or concerned with this matter (Garboden and Newman, 2012). However, the focus of this study is on small-scale landlords and tenants.

- **Inclusionary housing benefits**

From the research conducted by (Levy et al., 2010) by compiling different findings from different studies, revealed that benefits from living in mixed-income housing are associated with improvements in place such as enhanced quality of housing, improved safety, better property management and enhanced health from stress reduction rather than interactions with people.

Interestingly, most of the conducted studies upon this subject looked at the benefits on the side of low-income families with regard to the economic as well as educational benefits. Levy et al., (2010) expose that some researchers reported gains in employment while others found a slight to no alteration in employment rates or employment gains without improvements in wage income or other related benefits such as job security. On the side of education, findings highlighted improved educational outcomes while others exposed a lack of positive output or early profit that are vanished over time (Jacobus, 2015). This study looks further into the social-cultural context to investigate benefits gained by both landlords and tenants in the small-scale rental housing market.

- **Community integration in inclusionary housing**

Community integration is one of the key target of inclusionary housing policy (Jacobus, 2015), and this integration is further connected to the mixture or diversity of community from different level of social and economic status. Socially speaking, racial and other social casts are the concerns, while income level is mainly the focus in the economic perspective (Patel, 2011).

As stated by (Gallo, 2002)P.8, *income* is the simplest and most basic concept in economics, though it needs a comprehensible definition when it is used for the purpose of measuring the standard of living. However, the widely accepted definition in economics defines *personal income* as the ‘sum of money that an individual can use in consumption, in a certain period of time, without varying the value of his/her prosperity (Atkinson, 1983) in (Gallo, 2002). In a simpler way, income is used as money received in a given period of time, as the key of the prospective living standard of individuals/households (Gallo, 2002).

As long as inclusionary housing concept regards at the mixture of household income-classes, it is important to discuss theory behind this diversity. It is also noted that this diversity is

explained differently based on the scale and context. At neighbourhood perspective, (Galster et al., 2008) highlighted four levels of income diversity namely **high diversity, moderate diversity, low diversity, and not diverse**, identified through comparison of income levels of households residing in a particular neighbourhood; while at household level, 6 income categories (**very-low income, low income, moderate-income, high-moderate, high-income, and very high-income**) were identified based on comparison between households by considering each household and its own income-level.

Despite its importance in identifying which people are likely to have or lack resources to attain a social suitable standard of life, income alone cannot accurately measure their ability to attain that access, which may be predisposed by other reasons such as *education, legal rights* and *health status* (Gallo, 2002 drawing in Wratten), which would be important elements to consider while analysing the level of integration in a neighbourhood.

Diversity in this context can also be called *inequality*. As argued by Gallo (2002 p.5), Inequality concept refers to comparability between elements. However, measuring inequality has been a critical and a debatable issue among social scientist. (Gallo, 2002 drawing in Sen, 1973), proposed two categories of measuring inequality, where one tries to grasp the degree of inequality from an objective way, by means of statistical measure of virtual income disparity; and the other measures inequality based on the normative concept of *social welfare* which involves the complication of moral valuations. Thus, in practice and for policy purposes, three indicators which are *income, consumption* and *wealth* are considered in measuring inequality among communities (Gallo, 2002).

- **Long-term affordability in inclusionary housing**

Housing affordability is attributed to be one of the key factors that describe a country in terms of socio-economic stability and development, as it aims at ensuring housing for all levels of income groups in the society (Suhaida et al., 2011); being also one of the key criteria of sustainable housing, in the modern science¹. Internationally, *Housing affordability* used to be defined and measured by comparing relationship between household income and housing expenses (Whitehead et al., 2008), expressing the challenge each household faces in balancing both housing and nonhousing expenditures (Stone, 2006). However, this definition has been subject to criticism, as it only focuses on economic viability and ignore an important issue of sustainability (Mulliner et al., 2013). Therefore, the same authors argue that environmental and social sustainability criteria must also be taken into account, while assessing housing affordability; hence being a complex issue to study in urban environment.

¹ *Sustainable Housing* is considered to be the type of buildings that help people meeting diverse needs of the present and future community. To mean that it should contribute to a high quality of life, safe, inclusive, well planned, and be sensitive to the environment (Maliene and Malys, 2009).

In accordance with the modernistic definition, it is argued that in terms of comparison, housing affordability should be measured based in the urban **location, size and housing condition**; assuming that small and low quality housing are more affordable, when mixed with bigger and better quality housing in one neighbourhood Whitehead et al. (2008).

- **Location of Inclusionary housing**

As previously introduced, inclusionary housing that result from the policy, is supposed to take place in the middle-or high-income neighbourhoods through inclusionary zoning plans (Rohe, 2012). On the other side, inclusionary housing as a phenomena that results from the rental housing market, has traditionally been concentrated in the inner city (Custers, 2001). However, as stated by Orfield (2012), this pattern has been changing over time due to forces such as modern transport, subsidies that reduce frictional effect of distance for the poor, particularly in developing countries where, due to huge growth of most cities that was bound to lead to a scarcity of innermost accommodation; more tenants tend to live in the periphery.

2.4.3. Bottom-up inclusionary Housing

Bottom-up inclusionary housing in this research, is introduced and conceived as a new phenomenon in the academic perspective, from the combination of inclusionary housing that is normally utilized as a policy promoting mixed-income neighbourhoods (Jacobus, 2015), also considered as a top-down policy. On the other hand, a bottom-up development, is also defined as a spatial activity that evolves from the local social-cultural and economic interactions (Batty, 2012). Therefore, bottom-up inclusionary housing can be defined as a the integration of low-income groups into middle and high-income neighbourhoods that evolves from the urban local dwellers interactions in housing perspective, without any enforced power from the higher level of city administration.

2.4.4. Influencing factors of bottom-up inclusionary housing phenomenon

From the discussion and explanations about inclusionary housing in different literatures, a conclusion can be drawn that inclusionary housing, on one side is a policy, while on the other side it is a phenomenon that evolve from the small-scale rental housing market forces that trigger integration of two or more levels of income households in an urban neighbourhood. This makes it important to explore what factors exactly drive the latter (small-scale rental housing market) phenomenon from all sides of income households. Based on the literatures, four motives, **social, cultural, political and economic** can be distinguished.

The first two factors, *social* and *cultural*, interrelate and are based on social norms that drive urban communities based on their way of living. The common way in some developing countries refers to the low-income houses that are developed in the backyards of some

households with the purpose of accommodation their relatives or friends, known as ‘*sharers*’, without any economic benefits (Powdthavee, 2008) while *Political* motives are basically built on the rules, regulations and policies that guide urban settlements (Ingram and Hong, eds. 2009; Levy et al. 2010)

The last motive (*economic*), which is the concern of this research, is essentially the basis for the rental housing developers, a resource to supplement their incomes; resulting from the absence of social and public housing provision in most developing countries (Lennartz, 2014). To mean that provision of small-scale rental housing mostly depend on the demand (tenants) and their characteristics. Some research findings identified different categories of those tenants, like *those who refuse to purchase housing for the need of being itinerant or because renting is a cognisant choice, new entrants to the housing market, as well as those who have no other choice than renting due to their limited income, those who fear the unsecured situation of owner-occupation, and those who cannot enter the social housing sector* (Kumar, 2001). Therefore, these reasons amongst others play an significant role in influencing the increase of the demand and further foster small-scale private developers to provide those kind of housing that meet the demand.

As previously discussed, income generation is the main objectives of small-scale landlords (Christopoulos and Vogl, 2014). However, strategies they use are argued to be highly diverse; where some do it as a commercial exercise, and others are much less commercially oriented (Kemeny et al., 2005; Han and Strange, 2015). For those landlords who are literally profit-oriented, are mostly concentrated in the high-or middle-income sectors and tend to act professionally, where they make calculations of returns on their capital, reduce their taxable income and some employ professional agents (Huchzermeyer, 2007). On the other side, non-commercial-oriented landlords are generally from the low-income families, and tend to let their rooms just in need of any income supplement, essentially for covering their basic needs (Cadstedt, 2010).

Even though, a difference between market-oriented landlords and those who are not seems to be clear; Cadstedt (2010) argues that some landlords, considered as low-income, treat seriously their rental housing, particularly in case they only depend on that capital to survive; which makes them make more profits, regardless their inability to work as professionals. Renting out small-scale housing is considered also to be a business that every landlord can easily do where income from that resource is considered to be more tangible than investing the money in any other financial institution such as bank (Bratt, 2002); hence comprising one of the key motivations for landlords who have even other sources of income. Therefore, studying the concept of landlords’ motives is an important element to look at while trying to understand reasons behind the evolution of bottom-up inclusionary housing.

From the previous discussions, it is made clear that understanding the evolution and dynamics of small-scale rental housing market informs on how housing becomes inclusionary at the neighbourhood scale. As explained by Jacobus (2015), the first indication refers to the

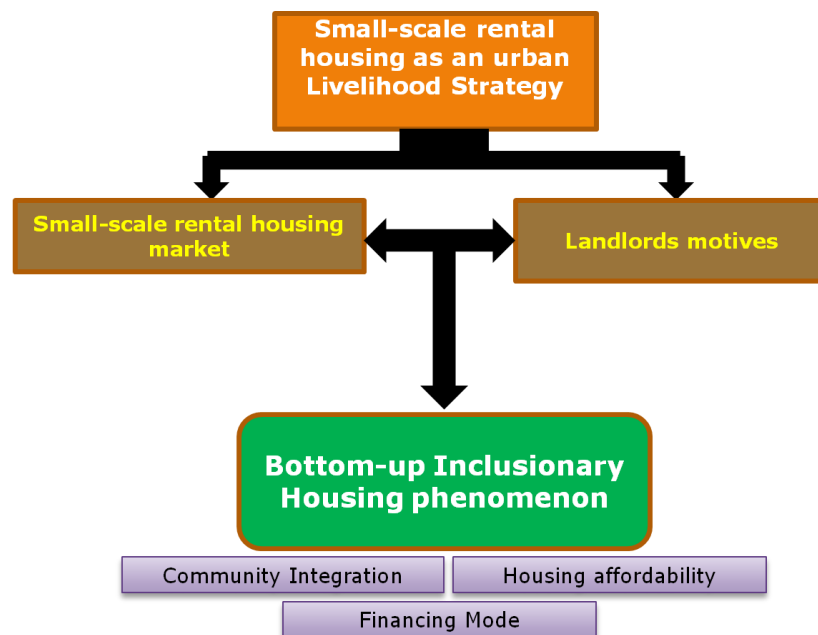
level of integration between groups of different levels of income, and this integration goes beyond living together as neighbours, but also sharing resources and facilities provided by the City as a physical and administrative space, and further leads to a stronger cohesion between both sides, which may also influence the level of resilience against external shocks in the neighbourhood (Hickey et al., 2014). In this case, it is about landlords, landowners and tenants. On the other side, it is also about the extent on which provided rental housing are of improved quality and affordable to low-income renters. Suhaida et al. (2011) in their methodology, housing affordability is calculated in terms of household income that is deducted from the rental price; where the house is confirmed to be affordable when the total household income exceed the rental cost, and further consider whether the remaining capital can sustain the tenant household. In this research, both measurements are considered and perception from both landlords and tenants about income groups' integration and housing affordability is also taken into consideration.

2.4.5. Mode of financing in bottom-up inclusionary housing

From the literatures reviewed about inclusionary housing as a policy, it is found that for the objectives to be achieved, both city governments and housing developers play a key role in financing housing for the low-income dwellers (Rohe, 2012; Jacobus, 2015). This is the same case in many other cities that try to promote social or affordable housing for the low-income communities, where governments through subsidies play an vital role in financing those kinds of housing (Sinai and Waldfogel, 2005; Cadstedt, 2010; Garboden and Newman, 2012). However, from the bottom-up perspective, it is found that most of locally developed initiatives, as they have no influence or support from the authorities or other agencies; they tend to be self-helped, as most of the time are even against top-down decisions (Batty, 2008). In addition, literatures about private small-scale rental housing reveal a self-dependency and strategic way of financing housing properties, where some landlords build those houses by themselves, while others use banks loans and/or other local financial initiatives (Vale and Freemark, 2012; Aubry et al., 2015). Therefore, it is found important to assess small-scale rental housing financing mode, as it informs to which level inclusionary housing evolves from the bottom initiatives.

2.5. Conceptual Framework

Figure 2: Conceptual framework



Source: Author, 2016, Adapted from the literature

The conceptual framework is drawn based on the previously discussed theories and concepts. From the theoretical perspective, the framework illustrates how small-scale rental housing provision and landlords motives, as key elements of urban livelihood strategies influence the evolution of inclusionary housing, discussed and reviewed in this research as a bottom-up phenomenon. However, from the empirical perspective, this research intends to explore more about the rental housing market process and to which extent that market influences bottom-up inclusionary housing phenomenon.

Conclusion

Different theories and concepts have been discussed and reviewed in this chapter, with the aim of building a framework on which inclusionary housing can be explained as a bottom-up phenomenon, instead of top-down policy. As seen in the beginning, inclusionary housing is a policy adopted in different countries as a reaction from natural or man-made urban phenomena which trigger spatial segregation of income-levels or race in the urban environment (Rohe, 2012). However, as an enforced policy, studies revealed that apart from low-income benefiting from being in an improved area, better housing quality and improved quality of services; socio-economic benefits were found not to be significant (Levy et al., 2010).

On the other side, for the medium-income individuals deciding to develop rental low-income housing and cohabit with low-income groups without an enforced policy was found to be a special case. As a matter of curiosity, it is thought that this process evolves as a way, both

demand and supply interact to sustain their life in the city (Rakodi, 2002). In this essence, this research proposal is built with the purpose of further investigating the exact correlation between small-scale rental housing provision as an urban livelihood strategy and bottom-up inclusionary housing phenomenon.

Chapter 3: Research Design and Methods

3.0. Overview

This chapter describes in details about how research questions of the study have been approached. The first part concerns with revision of research questions, on the basis of the reviewed literature. The second part consists of the Operationalization of the theoretical review for the empirical purpose. In this essence, main concepts of the research are contextually defined and further unbundled into variables and measurable indicators. This part is also followed by the clarification of the research strategy, data collection methods, techniques, as well as instruments that were used, and further give an insight on the study area, sample size, respondents and type of information collected.

3.1. Revised research questions

As introduced above, based on how theoretical review was carried, following is how research questions were revised.

- **Main Question**

In what way does small-scale rental housing market influence Bottom-up inclusionary housing in medium-income neighbourhoods of Kimironko Sector?

- **Sub questions**

The research will further answer the following sub-questions:

1. What explains the nature of small-scale rental housing market in Kimironko Sector?
2. What major landlords' motives play a key role on the influence of small-scale rental housing to the bottom-up inclusionary housing phenomenon in the place?
3. To what extent does small-scale rental housing market influence bottom-up inclusionary housing in Kimironko Sector?

3.2. Operationalization

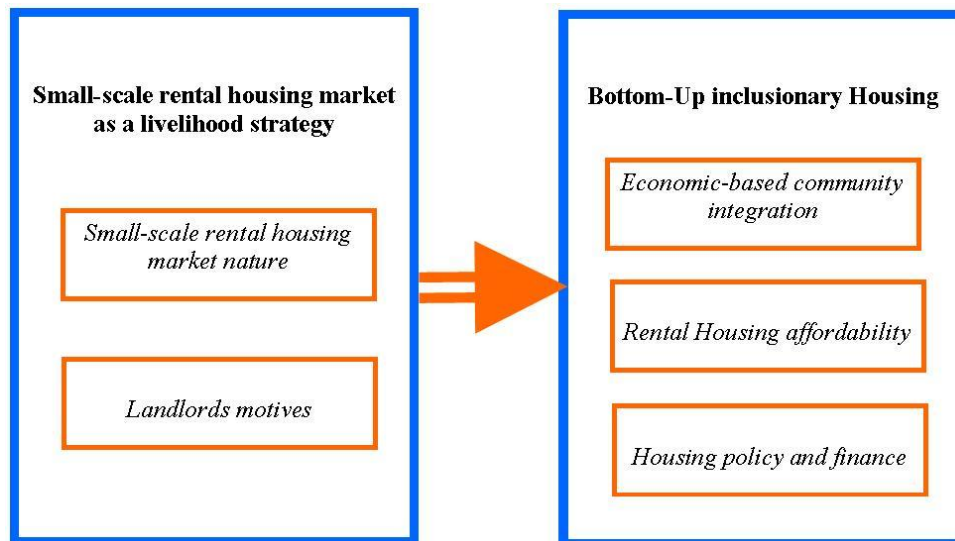
This section indicates how the study was approached from theoretical review to the empirical research. Therefore, for the research questions to be answered, the initial conceptual framework is reviewed with regard to how it was approached from the ground. In additional, key concepts to be tackled are also reviewed and redefined in the research context of, with their associated variables and indicators measured from their particular sources.

3.2.1. Operationalized Conceptual Framework

Given theoretical review in the previous section, and for the study to be approached, the conceptual framework presented above has been reviewed and contextualized. Therefore, the framework presented in the figure3 demonstrate how small-scale rental housing market,

connected with livelihood strategy concept, take the position of independent variable that influences bottom-up inclusionary housing phenomenon, as dependent variable.

Figure 3: Operationalized conceptual framework



Source: Author, 2016, adapted from the literature review

As illustrated in the above figure, small-scale rental housing nature and landlords motives comprise the key concepts related to the rental housing market as a livelihood strategy in this research perspective. Moreover, the research intends to understand the impact these variables have on bottom-up inclusionary housing that manifests upon three main concepts namely community integration in terms of income, affordability of the provided housing, as well as the conformity to the housing policy and financing measures in the study area context.

3.2.2. Definition of main concepts

Provided the conceptualized framework presented, key concepts are reviewed, and contextually redefined; and further unbundled into measurable variables and indicators.

Table 1: Main concepts

Concepts	Literature definitions		Formulated definition for the research
	Source	Definition	
Small-scale rental housing market	(Garboden and Newman, 2012 p.507, 508)	Low-end rental housing market that involves individuals or couples small landlords with fewer than 5 rental properties and very low income renters, operating at a lower management and business expertise.	A rental housing market that operates under provision of limited and relatively small rental houses , either in the landlords' backyards or close to their homes , under limited professional and managerial expertise .
	(Ikejiofor, 1997 P.410)	A rental housing market that is run by small-scale individuals in the third world cities, mostly for reasons of maintaining operational flexibility and cost saving and often rely on that income to survive or accumulate income.	
	(Foundation and Grant, 2012 P.5)	Rental housing market operated by less-capitalized individuals with less than 20 rental housing units, considered as additional sources of income.	

	(Schuetz, 2009; Lennartz, 2014)	Rental housing market common in Africa under form of backyard housing owned by individuals with less than ten housing units.	
Livelihood strategy	(Rakodi, 2002 p.8)	Any strategic way on which households construct their livelihoods both on the basis of the assets , which are available to them and within a broader socio-economic and physical context	A strategic way used by urban households of all income-levels to diversify in multiple and assets-based economic activities, as a means of living, in a particular place.
	(Owusu, 2007)	Multiple modes of strategies used for urban households of all sorts of income levels to survive or accumulate capital through diversification of economic activities , either formal or informal	
	(Owusu, 2007)	Income generated from multiple sources that ensures the survival of some and accumulation of wealth for others	
	(Carr, 2014)	Multidisciplinary questions about how people live in a particular place based on their assets .	
	(Chambers	Strategies of using	

	and Conway, 1991 p.6)	capabilities, assets and activities required for a means of living	
	(Gaillard et al., 2009 p.121)	Strategies that include complex, contextual, diverse and dynamic strategies developed by households to meet their needs	
Small-scale Landlord motives	(Andersen, 2010 P.177)	Any social, cultural and/or economic reason that influence the investment decisions and behaviour of rental housing landlords	All sorts of driving forces, either intrinsic or extrinsic that influence small-scale landlords' performance in the rental housing market.
	(Levesque et al. 2010)	Intrinsic and/or extrinsic motivations that underlie landlords' behaviours performed either for interest and enjoyment or to obtain separable rewards and/or avoid negative outcomes	
	(Aubry et al. 2015 P.292)	All sorts of personal, external reasons, either financial or social, that play a key role in influencing rental housing entrepreneurs' decisions.	

Bottom-up Inclusionary Housing	(Levy et al., 2010)	<ul style="list-style-type: none"> • Mixed-income housing: A bounded area, usually a multifamily housing development, where unit price are structured and set to target residents of various income levels • Mixed-income neighbourhood: The degree of income diversity present in an area or the ratio of poor households residing within an area regardless the level of income-mix 	An economic diversity at neighbourhood scale rooted from the day-to-day citizens' interaction through rental housing provision that is more integrative and affordable for low-income groups.
	(de Souza Briggs, 1997)	All intended efforts to engender socio-economic diversity in a targeted area	

	(Jacobus, 2015 p.7)	Inclusionary Housing: A range of local policies that tap the economic gains from rising real estate values to create affordable housing-trying the creation of homes for low-or moderate-income households to the construction of market-rate residential or commercial development; the main goal being preservation of mixed-income communities and affordability.	
	(Karsten, 2009 P.317)	City or neighbourhood rooted from the day-to-day experiences of urban families themselves with housing characters that accommodate all sorts of social, ethnical and economic groups in a mixed domain.	

3.2.3. Concepts variables and indicators

- **Small-scale rental housing market variables and indicators**

Concept	Variables	Sub-variables	Indicators	Items
			Presence of rental Housing units	- Yes - No
			Number of rental housing units	- <3 - >3≤5

Small-scale rental housing market	Rental housing market nature	Housing structure		->5≤10 ->10
			Main housing size (Number of rooms)	-<3 -3-4 ->4
			Rental housing size (Number of rooms)	-1 -2-3 ->3
			Rental housing location	-Backyard -separate compound
		Rental Housing tenure	Rental housing ownership	- Individual owner - Government - Real estate company - Cooperative/Association - Other (Specify)
		Rental housing purpose	Rental housing occupants	- Relatives(Direct Indirect)(Permanent Temporal) - Friends(Permanent Temporal) - Tenants - Owner - Others(Specify) (Permanent Temporal)
		Level of rental housing formality	Income tax payment	- Yes - No
			Presence of rental contract	- Yes - No
			Type of rental contract	- Verbal - Written
			Contract-based conflicts resolution	- Court - Local administration - Mutual consensus - Other (Specify)
		Level of professional management and expertise	Calculation of rental income, expenditure and benefits	- Yes - No
			Rental Housing management	-Self-management -Agent -Other (Specify).....

- Landlord motivation variables and indicators

Concept	Variables	Sub-variables	Indicators	Items
Small-scale landlords motives	<i>Intrinsic motives</i>	<i>Egoistic Motives</i>	Long term economic motives	<ul style="list-style-type: none"> • Target of long term profitability • Do not matter about current expenses or deficit • Consider future expectations (demand increase, interest rates, inflation) • Aim at saving • Eager to earn a continuing income • Investments on basis of uncertainties
			Short term economic motives	<ul style="list-style-type: none"> • Look for economic surplus from housing property in short term • Target at maximizing the current value of the expected stream of profits • High reliability on the housing property income • High effort in rental housing investment to raise rental charges
			Speculative economic motives	<ul style="list-style-type: none"> • Carelessness about long-term profitability • Matters about short-term changes in rental housing market • No/little interest in housing quality • No/little interest in tenants characteristics • Little investments to high expectation of profit returns
			Income from undertaking building work	<ul style="list-style-type: none"> • High level of informality and illegality • Low investments by do it-yourself

				<ul style="list-style-type: none"> • Tendency to escape legal requirements (taxation, local charges)
			Property as a personal possession	<ul style="list-style-type: none"> • No strict economic reasons for investing • Attachment to properties as personal belongings and prestige • Have control over properties • Secure land from being vacant • Preliminary housing before the main • Matters about the appearance and quality of housing
			Landlord structure motives	<ul style="list-style-type: none"> • Demographic characteristics (Death in family, family size growth, retirement status, separation and divorce) • Accidental/Unintentional landlord (through inheritance) • Gender (Women landlords) • Low income status, • Unemployment • Direct/indirect discrimination in construction of desired housing • Target property income to meet household welfare needs
		<i>Altruistic Motives</i>	Service or Social motives	<ul style="list-style-type: none"> • No intention of economic benefits • Target particular groups (Low-income families, single people, students, employees) • High Degree of altruism

	<i>Extrinsic motives</i>		Social/Demographic motives	<ul style="list-style-type: none"> • High rental housing demand • Social norms that trigger accommodating relatives or friends • High level of social capital/trust in the neighbourhood (Between landlords and tenants)
			Regulatory motives	<ul style="list-style-type: none"> • Source of property tax/other related charges • Escape from idle land charges
			Political motives	<ul style="list-style-type: none"> • Rental housing policy for particular groups (Low-income, employees, handicapped, homeless) • Other related policies

• **Bottom-up Inclusionary housing variables and indicators**

Bottom-up inclusionary Housing	<i>Community Integration</i>	<i>Housing structure</i>	Main house ownership	-Owner -Tenant -Other.....
			Main House occupation	-Owner -Tenant -Other.....
			Main house Building structure	-Stand alone -Multi-storied (How many?)
			Main house Building materials (wall)	-Burned bricks -Block cement -Mud bricks -Wood
			Main House Roof materials	-Iron sheets -Tiles -Other (Specify).....
			Main House Building age	<5 6-10 >10
			Annex houses building structure	-Stand alone -Multi-storied (How many?)

			Annex houses Building materials (wall)	- Burned bricks - Block cement - Mud bricks - Wood
			Annex house Roof materials	- Iron sheets - Tiles - Other (Specify).....
			Annex House Building age	<5 6-10 >10
		<i>Landlords, Non- landlord and tenants profile</i>	Household head gender	- Male - Female
			Household head marital status	-Single -Married -Widow -Divorced -Separated
			Household head age	<35 35-49 50-65 >65
			Household size	-Children..... -Relatives..... -House workers.....
			Mature household members	-Employed..... -Unemployed..... -Part-time..... -Students.....
			Education level	-None -Primary -Vocational -Ordinary -High school -A0 -Master - Above
		Integration perception and status	Preferred Tenants Characteristics	- Single - Families with children - Families without children - Employed - Unemployed - Handicapped - Any - Other (Specify).....
			Landlords perception about community integration	1. Not integrated 2. Less integrated 3. Integrated 4. Highly integrated 5. Extremely integrated
			Shared activities between landlords	- Materials borrowing and lending

			and tenants	<ul style="list-style-type: none"> -Attending ceremonies -Sharing information -Visiting each other -Sharing washrooms -Sharing kitchen -Community work -Others (Specify)
			Tenants perception about community integration	1.Extremely unsatisfied 2. Unsatisfied 3. Satisfied 4.Unsatisfied 5. Extremely satisfied
			Landlord-tenants challenges	<ul style="list-style-type: none"> -Social-cultural challenges -Contract-based challenges -Rental payment challenges -Others.....
			Landowners Willingness to invest	<ul style="list-style-type: none"> -Willing to invest or not -Reasons
		Rental Housing affordability	Tenant household income (Rwf/month)	<ul style="list-style-type: none"> -≤30,000 -30,000-60,000 -60,000-100,000 -100,001-250,000 ->250,000
			Rental cost (Rwf/month)	<ul style="list-style-type: none"> -≤30,000 -30,000-60,000 -60,000-100,000 -100,001-250,000 ->250,000
			Tenant household expenditures (Rwf/month)	<ul style="list-style-type: none"> -≤30,000 -30,000-60,000 -60,000-100,000 -100,001-250,000 ->250,000
			Level of Tenants turnover	<ul style="list-style-type: none"> -<1year -1-3 years -3-5 years ->5 years
			Tenants perception	<ul style="list-style-type: none"> - Very low - Low

			on rental housing affordability	<ul style="list-style-type: none"> - Fair - High - Extremely high
	Bottom-up rental housing development	Housing policy	Housing regulations	<ul style="list-style-type: none"> - Presence or not of Housing regulations - Formal/legal housing - Informal/illegal housing
		<i>Rental Housing finance</i>	Financing scheme	<ul style="list-style-type: none"> -Self financed -Subsidized -External support

3.3. Research strategy

Given the intention of this research, that is to explain the influence of small-scale rental housing market on bottom-up inclusionary housing, in the medium-income neighbourhoods of Kigali City, revealing a causal relationship explanation between one independent variable, and one dependent variable or a phenomenon; for the research question to be answered, key variables and indicators are measured at household level with a purpose of deeply understanding bottom-up inclusionary housing in its own context which is Kageyo and Akintwari neighbourhoods. Therefore, case study was utilized, as the research strategy for achieving the main objective of this study.

As explained by Verschuren and Doorewaard (2010, p.178) “a case study is a type of research in the course of which the researcher tries to gain a deep and full insight into one or several items or processes that are restrained in time and space”. It is in the same perspective that this strategy was used with an intention of deeply understood how inclusionary housing, as a phenomenon rising from the local initiatives, takes place in the income neighbourhoods of Kigali City.

To be more specific, multiple and dissimilar case study type was used, where two cases of different characteristics, Kageyo and Akintwari neighbourhoods are studied; with the purpose of getting a profound insights on differences in landowners from the motives in low-income housing provision perspective, and their livelihood strategies.

Reasons behind the choice of case study strategy are based on the facts that the process and direction in which this research is taking, meet almost all the characteristics of the research case study. As stipulated by (Verschuren and Doorewaard, 2010 p.178), “case study research strategy generally applies to small domain which consists of a small number of research units”. In this research, households with small-scale rental housing units are the target participants in the Kageyo neighbourhood, while landowners in general are the target group in both Kageyo and Akintwari neighbourhoods. Though the target households make a considerable number of research units, it was found that this number is not large enough for

the other types of research strategy such as survey and experiment. Therefore, conducting this research on a small sample of research units is of great importance, as it is more flexible, allowing to go depth, generating intensive data, as well as facilitating an open observation on site (Verschuren and Doorewaard, 2010).

Moreover, case study as a research strategy in this study was chosen due to some of its advantages such as:

- ✓ It offered the possibility to obtain a general picture of the housing inclusion in the target neighbourhoods,
- ✓ Less time consumption, as the researcher used the method that allows quick data collection, mainly questionnaire survey
- ✓ As the intention is to get a profound understanding, making it a practice-oriented research, not much prestructuring was done in this first stage, due to its flexibility
- ✓ Easy acceptability of the results, as the research constructs its basis on the field of analysis where used methods and types of data generated are of the actual nature.

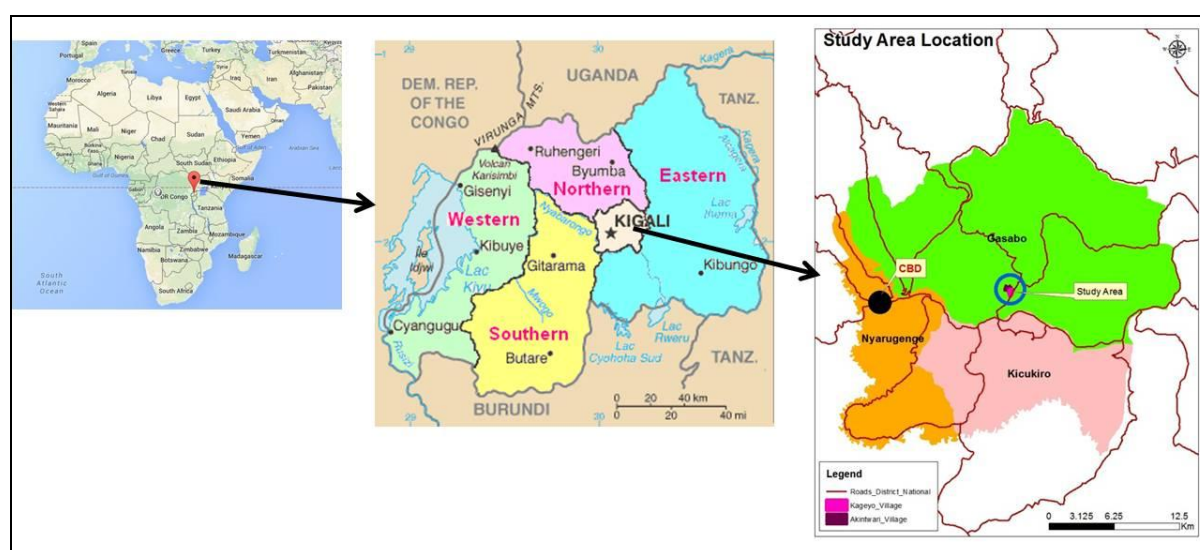
3.4. Data Collection, Sample size and selection

3.4.1. Selection of the study area

The area of concern in this study was selected based on the main objective of the research. **Kimironko Sector** is one of the local administrative entities of Gasabo District, which is one of the three Districts that compose Kigali City. This Sector is located not far from and along the main highways to the City center. In addition, being an accommodator of considerable amenities such as recreational, educational and commercial facilities amongst others, made it become one of the subcenters of the City.

One the other side though, Kimironko Sector is composed of different neighbourhoods, occupied by modes of settlements, formal, informal, and from high to low-standing settlements. That is why Kageyo and Akintwari neighbourhoods, close from one another, as ones of the sub-administrative entities were chosen, as two comparative but dissimilar case studies of this research. The two Neighbourhoods, are located in the close proximity of Kimironko commercial center, Bus station, Amahoro National Stadium, University of Rwanda/College of Education, and some other public Institutions. The following map identifies the spatial location of the study area.

Figure 4: Spatial location of Kageyo and Akintwari neighbourhoods



Source: Adapted from RNRA, 2012

As physically observed, Kageyo neighbourhood is older than Akintwari neighbourhood in terms of settlements; and this later neighbourhood was mainly settled after the 1994, in more planned and organized way than Kageyo. The table below indicates some differences the present both neighbourhoods.

Table 2: Comparatory profile of Kageyo and Akintwari Neighbourhoods

Fields/Neighbourhoods	Kageyo	Akintwari
Area	17ha	23ha
Population	1032 inhabitants	1114 inhabitants
Households	119 households	229households
Historical background	Inhabited since before the 1994 genocide, though housing density started to rise after genocide, due to growing population, return of refugees and in-migration; while backyard housing started to take place in 10 to 15 years ago.	Use to be a rural and agricultural area before and few years after the 1994 genocide. Since the year 1997, it started to urbanize under decision of Kigali City. Backyard housing is not common in this neighbourhood.
Housing structure	Dominated by traditional housing structures, though gradually gentrifying and considerable houses have been upgraded and modernized.	Dominated by modern housing structures and majority are within well maintained compounds.
Infrastructure	Located on the proximity to	Located in approximately

	the major and paved road towards the City center, though inner roads are limited and narrow. Well serviced with water and electricity.	1km from the paved road and right after Kageyo neighbourhood; well serviced with inner roads, water and electricity.
Spatial organization	Spatially not well organized, where some housing structures have limited access to inner roads and some inner roads have been engendered by housing structures.	Spatially well organized following the city physical plan with well structured roads and houses are built in a merely regular design.

Source: NISR, 2012 and Local administration information and Author observation

From the above perspective, based on both spatial and historical differences, it is found interesting to understand differences between citizens of neighbourhoods, their motives and perceptions about low-income housing integration in their plots, as well as their neighbourhoods.

3.4.2. Sample size and selection

For this research to be successful and for empirical data to be accurately collected, both qualitative and quantitative research approaches are used; with the main reason being that the study involves a considerable but relatively small number of research units (households) in Kageyo and Akintwari Neighbourhoods. In this research, Landowners (Either landlords or not) and tenants are the target respondents for the questionnaire survey while only small-scale landlords are the only target respondents for the in depth interview.

- **Research participants for the questionnaire survey**

Questionnaire survey in this research was adopted with two purposes, the first being to have a general overview of the small-scale rental housing market in both neighbourhoods through quantitative data collection and analysis; and the second one being the triangulation of the qualitative data collected in depth interviews. More importantly, this method was used to its efficiency in generating data that is applicable to the wider population, also called “external validity”.

Based on the general rule of thumb, sample size in the quantitative survey was selected based on the number of cells in this research, which is one cell (rental housing tenure) of two variables (Landlords and landowners without rental housing) multiplied by a minimum of 30 participants, giving 60 as minimum participants in both cases; This number was then distributed in the two neighbourhoods on the basis of their households number as follow.

According to Neuman (2010), using this method is good enough to generate reliable data, particularly in the case of comparative study that takes into account two or more dissimilar elements in a population.

Table 3: Sample size and respondent rate in the study area

Quantity/Neighbourhood	Kageyo	Akintwari
Population (N)	229 households	216 households
Sample size (n)	31 households	29 households
Respondents	31 households	26 households
	18 landlords 13 non-landlords	9 landlords 17 non-landlords
	32 tenant households	7 tenant households
Respondent rate	100%	90%

Source: Adapted from NISR, 2014

As shown in table3, the minimum sample size was attained in Kageyo, while 90% of the minimum sample size was reached. For respondents to be reached, a probability random sampling approach was used, where every household had equal chance to be selected with an advantage of being unbiased while selecting participants and increases the reliability of the study (Neuman, 2010). With regard to the tenants, a number of respondents were selected based on the quantity of rental housing units in the compound backyard.

- **Research participants for the qualitative research**

Qualitative data collection was used in this research with the aim of getting an in depth understanding about small-scale landlord's motives, attitudes and perceptions about small-scale rental housing. Therefore, a semi-structure interview was conducted, as the researcher had some knowledge in advance though required additional amount of new knowledge from respondents. As presented in Annex4, Within this process, 12 mall-scale landlords, 10 in Kageyo and 2 in Akintwari neighbourhoods, were purposively selected from respondents that were identified throughout the survey process, mainly on the basis of small-scale rental housing ownership, respondent reliability and willingness to participate; and that number of respondents was attained after reaching a considerable response repetition, known as "saturation point" (Neuman, 2010).

3.4.3. Data management and analysis

Collected data through interviews was captured using a recorder device and note writing; and was further compiled, stored on the computer and transcribed on the daily basis or few days later in case of time limit. On the other hand, collected quantitative data was compiled on the daily basis using SPSS, as an effective quantitative data management and analysis tool.

Reason behind this approach was to keep the linearity and coherence of the data collection process and helped in error corrections and updates.

The analysis stage was done using ATLAS Ti as effective software for storing and managing qualitative data. In this essence, a code list was made for further testing responses that reflect measured variables, hence responding to the research questions (See annex5). With regard to the quantitative data, SPSS was further used for data analysis in a descriptive way, where frequencies, modes, averages and percentages are presented in the form of graphs, charts and tables, while qualitative data is presented in the form of report and discussions.

3.4.4. Validity and Reliability

Used research strategy and data collection methods and techniques in this research have some shortcomings that could affect its validity and reliability. Therefore, to overcome these challenges, following are adopted approaches:

Due to its major gap with case study strategy on the in breadth knowledge which often affect the research external validity (Verschuren and Doorewaard, 2010); the survey strategy with a relatively large number of variables was adopted and used with the purpose of having a general overview of landlords and landowners in both cases. In addition, it is according to the researcher observation, it is intended that findings from this research may contribute to the general overview of bottom-up inclusionary housing phenomenon, as small-scale rental housing market is manifested in some other parts of Kigali City. Researchers such like Neuman (2010 P.190) and Thiel, 2014 P.48) also recommend the combination of both strategies in case of the same reason mentioned above.

Internal validity deficiency in this study is addressed through three different techniques as recommended by (Verschuren and Doorewaard, 2010). The first one is the use of intensive face to face interview with respondents (landlords and landowners) whereby open questions on the concerned topics are discussed upon. Secondary, triangulation of methods is applied, mainly field and participants observation. Tertiary, working with additional sources of information such as statistical information about population, income and housing (Annex6); in addition to the survey consultation with tenants as well as non landowners without rental housing.

Respondent rate being one of the elements that affect research internal validity and reliability was addressed by being flexible with data collection time, where some surveys and interview were done in after working hours and weekends, according to the respondents' availability. In addition, in the case of respondent absence, a next household that was not initially selected was surveyed. Moreover, households' heads were the main target respondents for the sake of information reliability, though with also other reliable mature members, in case of absence of the aforementioned. Therefore, interview process was conducted with 11 households' heads

and one partner (**R6**), while survey comprised of 61% of households 'heads, 23% partners and 16% mature children and relatives. On the tenants' side, 85% are households' heads while 13% are partners.

Chapter4. Research findings and Analysis

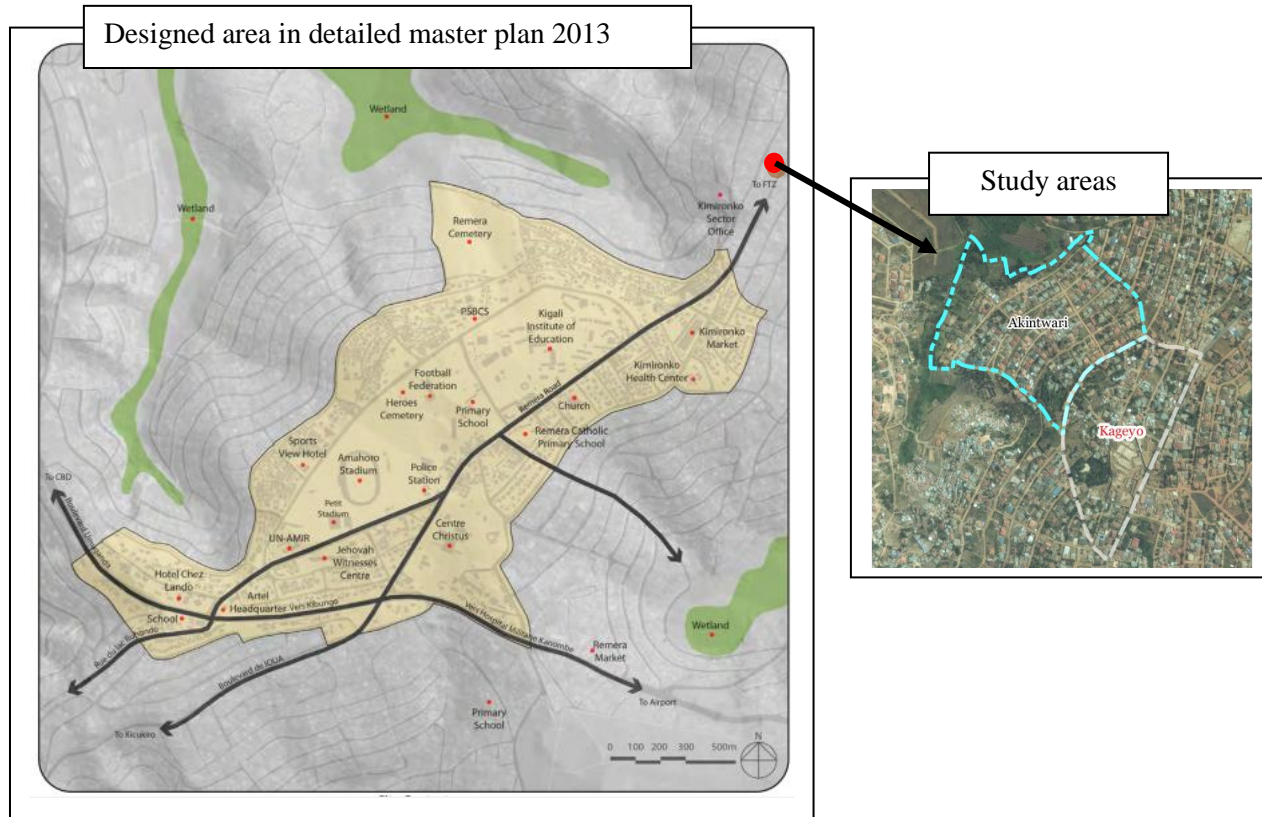
4.0. Introduction

This chapter is concerned about findings and their related analysis towards the achievement of the research objectives. It is composed of four subsections whereby the first one describes the small-scale rental housing market in the target areas, its nature and structure. The second section discusses the findings on the landlord motives for the small-scale rental housing market and their linkage to the livelihood strategy. The third one is concerned with findings on the nature of the bottom-up inclusionary housing, by looking at the community integration of the two neighbourhoods, rental housing affordability and the financing mode. The last subsection is about relationship analysis concerning the influence of the small-scale rental housing on the bottom-up inclusionary housing and the extent of this influence.

4.1. Study area background

As introduced before, the research study focuses on the two Neighbourhoods, Kageyo and Akintwari, comprising ones of the lowest levels of local administration of Gasabo District, with 429.3Sqkm (City of Kigali, 2013b), being the largest among the 3 districts comprising Kigali City.

Figure 5: Spatial location of the target study areas



Source: Kigali City, 2013, RNRA, Google image, 2016

As indicated in the figure 5, the areas of focus, Kageyo and Akintwari, are located in close proximity to the newly designed area for the City center growth, occupied with commercial centers and other attractive amenities such as the National Stadium, University of Rwanda/College of Education, Religious institutions, as well as Kisimenti and Kimironko commercial centers. This place is also located in approximately 2km away from the Kigali International Airport, making it more attractive to both permanent and temporal citizens.

4.1.1. Socio-economic profile of the study area

A home to 445 households, 2146 inhabitants, Kageyo and Akintwari are ones of the so classified middle-income Neighbourhoods in Kigali City (NISR, 2012). According to findings, Kageyo, being the closest to more city amenities and commercial centers, in addition to its planning and historical background, accommodates a considerable number of low-income and lower middle-income tenants than Akintwari. As it will be discussed in the following sections, due to a more advanced age in average as well as their education background, Kageyo landlords rely more on their land and housing properties than Akintwari. On the other hand, Akintwari Neighbourhood is settled with middle-aged inhabitants and with relatively higher level of education as well as high rate of employment, hence affecting their social-economic behavior, particularly when deciding to develop rental housing for low-income groups.

4.2. Small-scale rental housing market as a livelihood strategy in Kimironko Sector

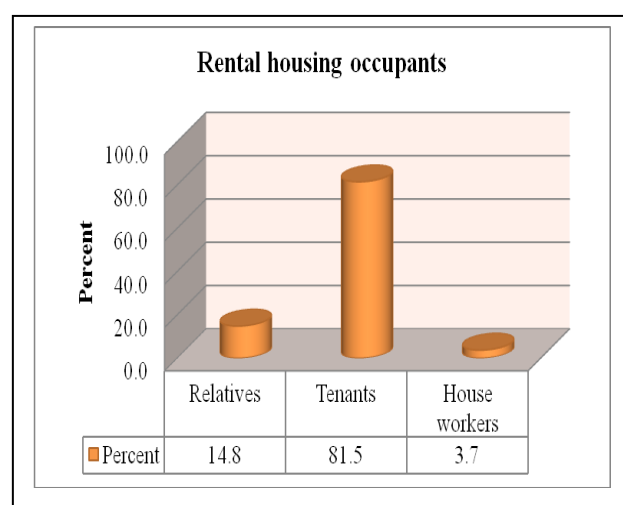
This subsection describes in details the structure and the nature of the rental housing in the study areas based on the findings collected on the ground and further discusses landlords motives behind the development of rental housing with the aim of defining and verifying the scale of that market and the way it is run as a livelihood strategy. General findings revealed a high proportion of landlords who operate at the small-scale, particularly in Kageyo Neighbourhood, key reasons being related to the coping strategy for the majority of households to survive both in the short and long term.

4.2.1. Small-scale rental housing structure in the study areas

As reviewed in the literature review, small-scale rental housing is one of the assets on which some households in the urban environment rely to make they lives (Berry, 2000). The conducted survey among the two Neighbourhoods revealed a moderate presence of these kinds of houses, locally known as “*annexes*”. According to the data provided by the local administration, it was found that in Kageyo Neighbourhood 38 (32%) of the total landowners have some additional houses in or out of their compounds (Kageyo administration, 2016), while in Akintwari only 15 (7%) of landowners have those kinds of houses (Akintwari Administration, 2016). Further findings from the conducted survey among landlords indicate a higher percentage (93%) of landlords having rental houses in their backyards while only 7% have their rental housing properties in separate compounds.

With regard to the housing structure, it was generally found that the main houses are bigger than backyard houses with a limited number of annexes in each compound. From the housing structure point of view, findings illustrate that all the surveyed main houses have at least 3 rooms, where 51% have between three and four bedrooms and 49% have more than four rooms. On the other hand, 69% of the surveyed annexes have between two and three bedrooms, with also 10% of houses having only one bedroom. Therefore, these results reveal a difference between main houses and annexes. It was also found that among surveyed landlords of those backyard houses, 21 out of 28 cases own between one and three annexes.

Figure 6: Rental housing tenure situation in the study area



Source: Author, 2016

By further trying to understand the structure of the backyard housing in these Neighbourhoods, it was also found that the majority of those additional houses are occupied by tenants (82%), ascertaining the main purpose of backyard housing developers to be market oriented (see figure). This conclusion is also explained by the few cases of housing developers who accommodate their relatives known as sharers, while a small percentage use those houses to accommodate their house workers.

Based on the previously described findings, it is stated that in both study areas there is a tendency of market-orientation within the development of backyard housing through rents. Though, having in mind that based on the purpose, the actors and the market; scales of that system can be different. The following sub-section discusses further results about those rental houses.

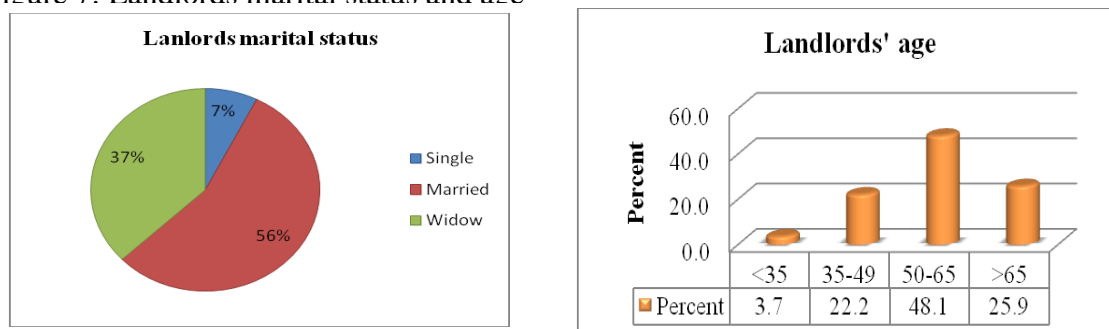
4.2.2. Small-scale rental housing market nature in the study area

As introduced in the previous section, rental market was found to be the main purpose of landlords in both Kageyo and Akintwari Neighbourhoods. However, determining the nature of this market required a deep understanding of the actors involved mainly the demand and supply, as the key determinants of this market, in addition to its functionality.

- **The supply/Landlords**

The identification of the supply was done based on the housing tenure or ownership status. First findings have exposed that the totality of surveyed landlords are individuals, while 93% of the landlords occupy the main houses; revealing a high degree of landlords' presence close to their rental properties. Further findings also revealed a considerable number of female landlords (48%), 52% being male landlords. Furthermore, it was found that the majority of female landlords are widows, reason behind being the 1994 genocide where some lost their husbands; while on the other side, among the married landlords, a higher percentage (74%) are composed of those with an **advanced age**, as shown in the diagram below.

Figure 7: Landlords marital status and age

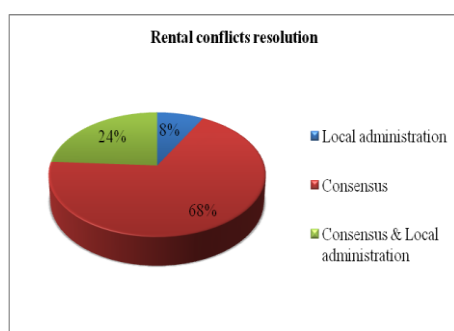


Source: Author, 2016

- **Rental Housing formality and professionalism**

With regard to how the market works, to mean the interaction between landlords and tenants, it was found that the majority of landlords (89%) have contracts with their tenants, and among those with contracts, 93% are written while 7% rent out their houses under oral agreements. However, further discussions reveal that still the 11% without rental contracts operate under form of oral agreements. Moreover, it was found not enough to conclude that the market works in a formal and official way based on rental contracts findings. Therefore, it was important to know how rental payments or contracts related conflicts are solved. In this regard, findings disclose that most of the conflicts are solved in a mutual agreements and where necessary local administration are consulted (See figure8).

Figure 8: Rental conflicts resolution ways



Source: Author, 2016

By trying to understand the real situation of the rental housing market in both Neighbourhoods, a question about either landlords pay rental income tax or not, 93% of the respondent admitted that they pay this kind of tax every year. However, in the in depth interview, some landlords revealed that due to high rates of property taxation, some decide not to declare their rental houses as rental properties, while others declare few of them, for the sake of maximizing their profits.

The other way of testing the nature of this market was to see whether landlords calculates their profits vis a vis their investments and expenditures. Findings illustrated that only 7.4% do those economic calculations, while the rest don't mind about these calculations, due to the market uncertainties, as it was revealed in interviews with some landlords. With regard to those landlords who run their rental housing market in a professional way, main reasons were found to be that some of them invested in the rental housing market by taking loans, thus invested by developing better quality of housing as a strategy for them to pay back their loans, at the same time making profits. Another interesting finding is about the management of landlords business, where 93% manage and control their rental houses and related income and expenses, while the rest are managed by landlords' children, especially in case of old or disabled landlords.

Based on the previously presented findings on the nature of rental housing market in both areas, it is concluded that the market functions at a considerable small-scale due to the actors involved, the characteristics of the rental houses and the low level of formality as well as professionalism in the market. However, as the main objective of this research was to investigate how this market influences the bottom-up inclusionary housing; the following section discusses motives for landlords to invest in small-scale rental housing market.

4.3. Landlords motives for small-scale rental housing market in the study area

In this section, landlord motives are discussed with the purpose of finding out what could be the major reasons behind development of small-scale rental housing that influence low-income group's integration in the middle-income neighbourhood. This part is composed of two subsections where one is concerned about intrinsic motives and the other about extrinsic motives that were inspected and observed.

4.3.1. Landlord Intrinsic motives in the study area

As discussed in the literature review section, there are two major motives that indicate the nature of intrinsic motives, one being the egoistic motives while the other are altruistic motives. Findings discussed below reveal that generally, landlords are much more motivated by reasons that play an important role in improving their livelihood, considered as egoistic motives. On the other hand, altruistic motives have been regarded as indirect, where some

landlords find some social benefits in living with low-income tenants, and others feel obliged to accommodate tenants in a supportive way.

❖ Egoistic motives

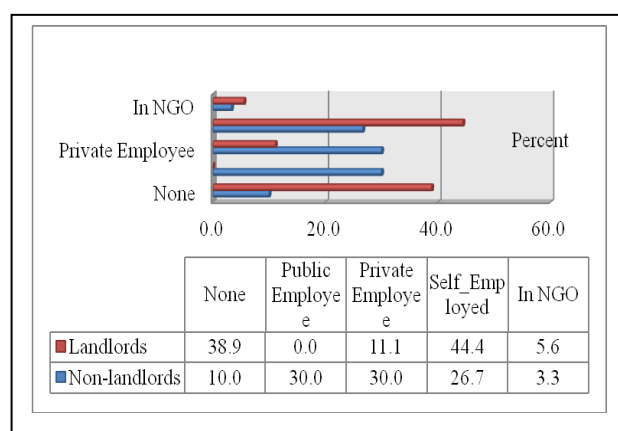
Egoistic motives among landlords both Kageyo and Akintwari Neighbourhoods were found to be the main reason for developing and renting out backyard housing units. However, looking at this particular context, it is apprehended that landlords behave and act in different ways. In accordance with the literature review it was found that both *short-term and long-term economic motives* are the main motives that trigger landlords to develop rental houses; while *speculative, investment condition and landlords profile motives* are linked to those first ones.

• Short-term motives

From the conducted survey among 12 landlords, with the question about the main purpose of developing their small-scale rental housing, it was found that all of them merely focus on the livelihood reasons, whereby accessing the basic needs or be able to live an improved life and ensure future access to income were the main reasons.

With regard to the *short-term economic motives*, according to answers from all respondents interviewed, their main reasons for developing backyard houses and accommodating tenants go around with making their everyday life possible. This is mainly the case of unemployed landlords who mostly rely on their rental housing properties income. The conducted interviews among the twelve respondents, five of them did not have any job, therefore chose to invest in housing assets as potential source of income. This was also proven by the findings in the survey where among the 18 landlords 7 (39%) are jobless while among the 30 surveyed residents landowners without rental housing, only 3 (10%) are not employed (see figure9). It is important to note that in this case, rental housing market is set aside from employment categories, as long as reliability on rental housing income is the main analytical purpose.

Figure 9: Employment status for Landlords vs. non-landlords in Kageyo



Apart from a considerable number of landlords being unemployed, the survey also found that 72% (13 out of 18) of the surveyed landlords consider their rental housing properties as sources of additional income, while two of them have these assets as their only sources of income; revealing a higher potentiality rental housing have in landlords' life.

Source: Author, 2016

The same reason from the survey about landlords who invested in small-scale rental housing for the sake of raising additional income in their households was also confirmed by some respondents. For instance, respondents R2, R3, R6 who are employed revealed that one of their main reasons were to raise additional income to their normal salaries that all of them said not to be enough for making their households livelihood better. This was further highlighted among the benefits that some of them gained such as being able to access some basic needs in their daily life like food, school fees for their children and so forth. For instance respondent **R2** said *“There are many benefits that I got; first about sustaining both my nuclear and extended family in terms of accessing basic needs and living the normal life, be able to pay school fees for my 2 children, especially private schools that are much more expensive”*.

Short-term economic motives among landlords were also exposed via how much effort landlords put and rely on their small-scale rental houses. In the conducted interview, 11 out of 12 respondents affirmed that since they started their investments they have been doing some improvements on their rental houses. The other respondent (**R4**) who did not improve her rental house also said *“...I did not do anything to make my house more beneficial. However, if I do have means I would improve the house in order to increase the rent”*.

In addition, other landlords by developing new rental houses use improved materials and try to develop those new houses in a modern way, the main purpose being the raise of rental cost and earn more income. This was shown by the survey findings about housing materials, where 41% (13 out of 32) of the surveyed annex houses are built in modern materials (burned bricks and block cement) while 33% (6 out of 18) of the main houses are built in the same materials. Therefore, from what has been revealed by respondents as well as in the survey, the effort made by landlords on their rental housing properties, explains a higher extent to which they rely on those properties to improve and secure their daily life.

- **Long-term economic motives**

In both conducted interviews and survey, it was also found that landlords, by developing and renting out their housing properties, don't look only at the short-term but also long-term profits. This is mainly the case of landlords with an advanced age who consider their housing properties as future economic assets in case of their retirements, also children who do it to support their parents. *“The main idea for developing my rental housing was based on the future, as you see I am getting old and I thought that in few years to come I will not be able to work”* Said one of the respondents (**R2**). It was also noted that even though this was not the main reason to the majority of interview respondents, as highlighted in the survey findings, a high proportion (15 out of 18 or 83%) of landlords started to develop their annex houses in their advanced age; revealing their indirect intention while investing in rental housing properties, by looking beyond the present.

The previous statement about the future intension of landlords was also tested through benefits that they obtained after running their rental housing business, as the majority (78%)

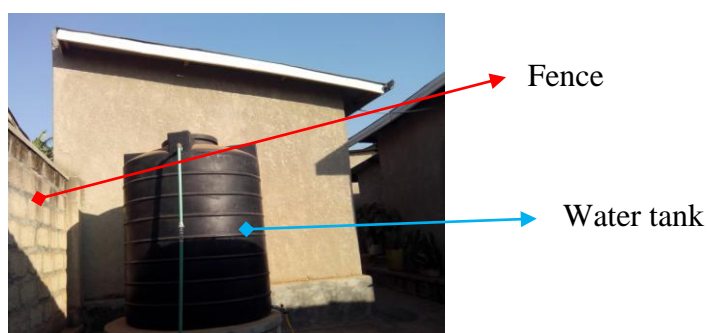
of landlords did it in the period of 3 to 6 years. Among those benefits include access to basic needs in case of unemployment (**R1, R4, R5, R7, R10**), school fees for the children (**All respondents**) where in some cases children finished their studies by relying on the rental housing assets income (**R1, R5, R7, R8, R9 and R11**) and on their turn some through their income supported their families by developing more rental houses. For instance, the case of respondent **R7** who revealed about how her son, after finishing his high school, started working and used his income to develop more annexes that played a key role in improving their life. Another typical example is retrieved from the respondent **R11** who, together with his 3 siblings, a year ago became orphans, and revealed that they feel safer due to rental housing properties that their mother developed before dying. Therefore, based on the previously discussed reasons, it is noted that long term motives have an important place in landlords minds while investing in small-scale rental housing market.

- **Speculative economic motives**

Speculative economic motives were also found to be indirectly considered by landlords when they develop their rental houses. In the interview with all the 12 respondents, 8 of them recognized land value increase as one of potential benefits in future due to the attractiveness of the Neighbourhood to investors. For instance one of the respondents when asked about other probable benefits on his rental houses replied “....*the other thing is that there is a high probability that the land value has increased for the plot, and I guess that if I want to sell the plot, this time the cost will be higher than before*” said **R8**.

Another indication of speculative economic motives was found to be related to the efforts and strategies than landlords put on their rental houses which affect rental prices fluctuation. 11 among the 12 interviewed landlords revealed that they have been improving their rental housing units either by replacing classic to modern materials or adding other physical structures such as fencing their compounds for security reasons, painting, and ensure regular availability of basic facilities such as water (see image below); the main reason being to attract better-off income renters at the same time rising rental cost. Furthermore, those improvements in the long run affect land value to gradually increase, as long as the city itself continues to grow outward.

Figure 10: Rental housing improvements in Kageyo neighbourhood



- **Investment condition motives**

As it was revealed during interviews with some landlords, complex and expensive conditions for them to develop desired and recommended by the master plan are among the reasons that drive them to develop small-scale rental houses, as they are cheaper and faster to develop; with a relatively low risk in case of demolition. This was highlighted by 10 respondents during interviews as their main constraint that, as one of the respondent said: *“Our challenges are mainly financial based which make us investing in small-scale rental housing that is at the same time illegal. Doing it is like the only option that we have; actually we would also desire to build better houses as planned but we cannot afford it”* (Respondent **R3**). This issue was also emphasized by one of the respondents who revealed that for her to be able to develop some of the houses, corrupted those who were in charge of controlling new developments. In addition, this also confirms the findings of rental housing building materials dominated by traditional materials, especially adobe bricks (53%), prohibited by the city housing regulations (City of Kigali, 2013a), as they are easy and faster to build, but also risky in terms of accidents, mainly when they are not completely dry; as revealed by one of the respondents whom one of the houses was demolished twice due to those kinds of bricks that were used during the rainy period.

- **Landlords profile-based motives**

These are also ones of the major motives of the majority of landlords who invested or became landlords due to their families or life circumstances. The first motive being related to the loss of partners, particularly the case of widows where among the twelve respondents interviewed, 6 of them are in this situation, while another one has her husband in jail. According to responses that they gave, all those 7 women highlighted their situation to be the main motive for them to invest in small-scale rental housing. The other one is the case of respondent **R11** who became landlord after the death of their both parents.

The other reason that was exposed by some respondents such as **R2**, **R3**, and **R7** who claimed that having a bigger number of household members to take care of was one of the reasons to invest in rental houses. What was further found to be interesting is also related to some landlords such as **R2** who not only has the responsibility to take care of the nuclear family, but also the extended family. However, a common case was found to be on the landlords who accommodate and take care of some of their relatives. The conducted surveyed found that 33% (6 out of 18) live with their relatives, while 56% (10 out of 18) live with their house workers, revealing a higher task and responsibility of those landlords to make their everyday life possible for their households.

- ❖ **Altruistic motives**

Generally, it was found that landlords in Kageyo Neighbourhood are not motivated by any direct altruistic motive, regardless of low-income status of the majority of accommodated tenants. This is explained by some of the previously discussed factors such as investment for short-term or long-term profits, housing development requirements that are rigid and expensive, while majority of landlords cannot afford to develop bigger and high quality housing, hence driving them to develop small and relatively low quality housing in their backyards, that are to some extent affordable by low-income tenants. In addition, findings for both survey and interviews disclose that some landlords developed small rental houses due to the small space that remained after building their main and larger houses. For instance, the conducted survey highlighted 17% (3 out of 18) of respondent landlords who developed such houses, small space in their plots being one of the main reasons).

It is important to note that in some particular cases, residents became landlords as a second choice while the main idea was out of economic profits. This is the case of respondents **R4** and **R5** who developed some of their rental houses with the purpose of accommodating their grown-up children while in the end those houses were rented out after that those children quitted, due to some circumstances such as marriage or studying far from their homes. However, in most of the cases those children are considered as sharers and some play an important role in their families. A typical example is the one of respondent **R5** whose son considerably supported in building two annex houses.

Another case which was considered to be unintentional altruistic is the one of landlords who feels pity upon some of their tenants, due to some challenging circumstances. A typical example was realized on Respondent **R12**, who doesn't charge rents to one of his tenants due to the tenant's poverty situation. *"Due to her difficult situation, with a new bon baby, unemployed and without other support; I found myself having no other option than helping her survive"* said respondent R12. It is also important to note that no respondent was found to provide rental housing at a cheaper rental price due to social or altruistic reasons, in addition to the fact that no top-down policy or program is in place to trigger this effect. Therefore, altruistic motives are not among key reasons for landlords to invest in small-scale rental housing; and in the previously highlighted cases, literature attribute those reasons to be *selfish altruism* (Aubry et al., 2015).

4.3.2. Extrinsic motives

According to findings from interviews and survey with respondent landlords, it was generally found that external drivers play a relatively or discrete role in landlords decisions. Furthermore two types of motives namely social/demographic and Regulatory are the main ones that to some extent influence landlords investing in small-scale rental housing market.

- **Social-demographic motives**

Findings from interviews with landlord respondents revealed some external pressures that trigger the development of small-scale rental housing. Social-demographic motives were observed as the major external drivers that influence how rental housing market works, in the absence of top-down policies or regulations regarding rental housing city wide.

With regard to the social motives, by considering the non-hesitation and the obvious choice to develop small-scale rental housing than any other business to all interviewed respondents, demonstrate a high extent to which citizens are socially comfortable in general; which can be attributed to the strong social capital among landlords and tenants in terms of managing social tensions and conflicts between both sides, shown by how landlords are open to any tenant without discrimination. It is important to note that even though the majority (55%) of the surveyed landlords prioritize single tenants than the ones with larger families, the main reasons was found to be based on the simpler way to deal with and manage single tenants than larger families in terms of rental contracts and payments, as single tenants have relatively less responsibilities in terms of expenditures. Moreover, it was also revealed that single tenants take a good care of rental houses than larger families, particularly when they have small children, as it is not easy for them to maintain houses in their good conditions.

Social motive was also accounted from the challenges between landlords and tenants where all the twelve respondents highlighted rental contracts and payments based-conflicts as their main challenges, while 5 of the respondents highlighted social-based conflicts as other challenges that sometimes take place either between landlords' households and tenants, or between tenants themselves. In addition, this cohesion that is socially based, was further confirmed by the way both sides solve their conflicts where 17 out of 27 (68%) surveyed landlords revealed that they solve their problems in a mutual consensus while 6 behave in a such way but call for administrative intervention in case of disagreements.

Another interesting motive that manifests as an output is the behavior control among both landlords and tenants when they live close to each other in the same compound. This is the case of one of respondent (R6) who pointed at the cautious behavior of both landlords and tenants families for preserving their social-behavior reputation with regard to the conflicts and/or disputes. Therefore, it is realized that even though social capital among landlords and tenants is not considered as among the main motives for landlords to invest in small-scale rental housing, it discretely plays an important role in triggering this process, as it raises the social trust to a considerable level where landlords feel ensured upon living in harmony with tenants.

Demographic motive on the other side was also found to be one of the major driving factors that play a key role in the raise of rental housing market both at city and local level. Various researches and statistics revealed a continuous demographic growth of Kigali City due to

both in-migration as well as population natural growth through birth rate (Niyonsenga, 2013) (Mugisha and Nyandwi, 2014) which further affects an increasing demand in housing as well. Therefore, for landlords having in mind that there are always people who need their houses and that any time can be rented out, they feel safer while investing in rental housing market, particularly when Neighbourhood are close to the city opportunities, such as Kageyo, which make them more attractive than the others.

4.4. Bottom-up inclusionary housing phenomenon in the study area

In this research, for the main objective to be achieved, it was found important to investigate whether inclusionary housing phenomenon is really in the place and in which way it is considered as bottom-up. Therefore, two key variables, namely community integration and the financing mode were tested through their sub variables and indicators. General findings highlighted a considerable number of indicators that define the presence of this phenomenon, particularly in Kageyo Neighbourhood.

4.4.1. Economic integration in the study area

Economic integration as variable was measured through its sub-variables which were about comparison of housing structures, landlords versus tenants profiles, the integration perceptions on both sides, as well as the level of rental housing affordability.

- **Housing structure**

As introduced above, housing structure variable was measured by comparing different indicators that may differ from the main houses, which were found to be mainly occupied by landlords and backyard rental houses, which were also found to be predominantly occupied by tenants, as shown in the tables below.

Table 4: Main houses vs backyard houses occupation

Occupants of the main house	Percent
Owner/Landlords	92.6
Tenant	7.4
Total	100.0

Table 5: Annex houses occupation

Occupants of backyard houses	Percent
Relatives	14.8
Tenants	81.5
House workers	3.7
Total	100.0

Source: Author, 2016

With regard to the buildings structures, only one case was found during survey where the main house was a multi-storied building while the others are stand-alone houses. On the other

hand, the all surveyed cases of rental houses were stand-alone houses. Pictures below identify some structures of those houses.

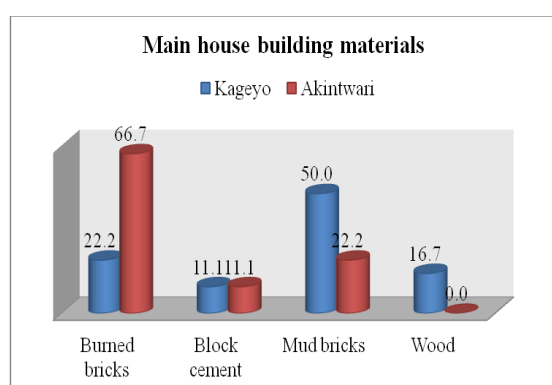
Figure 11: Housing structures in the study area



Source: Pictures taken from the field by the author, 2016

As shown in the previous pictures, different structures were identified in the study area. An important difference was also found between the two Neighbourhoods, where in Akintwari Neighbourhood both main houses and annexes are mainly modern and built in more permanent materials than in Kageyo. Findings from the survey illustrate a higher percentage of traditional and cheaper building materials (mud bricks and wood) in Kageyo, while in Akintwari 78% of the main houses are built from modern and more expensive (burned bricks and block cement). The following figures illustrate those differences.

Figure 12: Building materials for the main houses in the two neighbourhoods

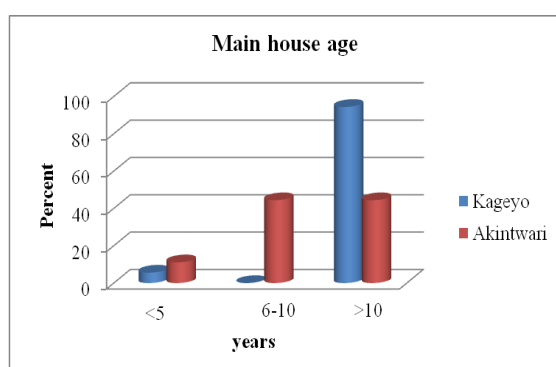


Source: Author, 2016

The above presented findings reveal a considerable difference in terms of housing structures between the two Neighbourhoods, which was further supported by other indicators such as the roof materials and the building age. According to the field observation and interviews with locals, iron sheets were found to be the dominant roof materials used in both

Neighbourhoods; though still a difference comes to the quality, where roof materials in Akintwari are generally in better condition than in Kageyo; the main reason being that this Neighbourhood is relatively recent compared to Kageyo Neighbourhood, and was built following some particular regulations, in addition to the community profile. In Kageyo, 94% of the surveyed main houses were found to be covered by iron sheets as roof materials and 7% by tiles, while in Akintwari 89% are iron sheets and 11% covered by tiles. With regard to the housing age, buildings in Kageyo were found to be more aged than in Akintwari, as presented in the following figure.

Figure 13: Building age in Kageyo and Akintwari



Source: Author, 2016

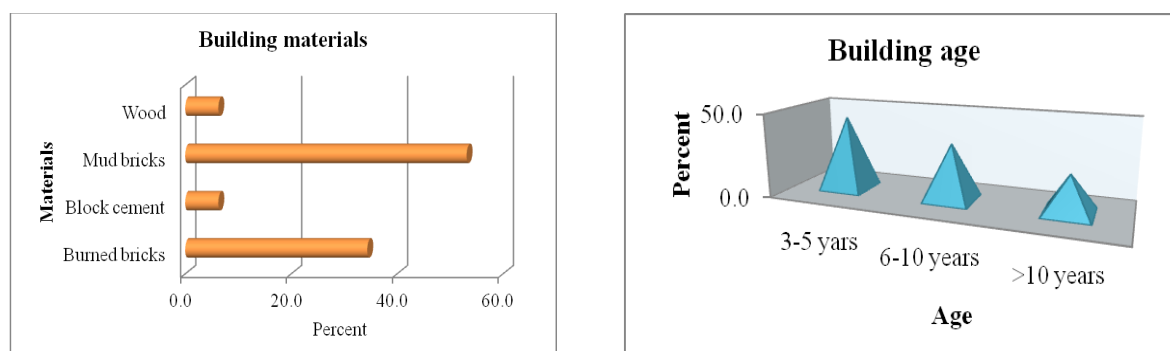
Despite a highlighted difference between the two Neighbourhoods, it is still necessary to find out how small-scale rental housing have been integrated in those Neighbourhoods, by also considering comparison between main houses and backyard houses.

- **Small-scale Rental housing structure**

As it was highlighted in the first section, backyard houses were found to be relatively smaller than the main houses, except in few cases where backyard rental houses are to some extent similar to the main houses, particularly in Akintwari Neighbourhood where four out of the seven cases, houses have more than three rooms, considered not to be part of small-scale rental housing in terms of building size. Within the same Neighbourhood, it was also found that 71% of the annexes are built in the durable materials, in addition to the roof materials that are more improved and modern. Therefore, it was found important to focus more on Kageyo Neighbourhood which has a high rate of small-scale rental houses, with the aim of analyzing the integration of low to medium income groups with that Neighbourhood.

Annex houses in Kageyo Neighbourhood were found to be 100% stand-alone, while the higher percentage (53%) are built in non-durable materials. Following figures illustrate the proportion of those building materials and their age.

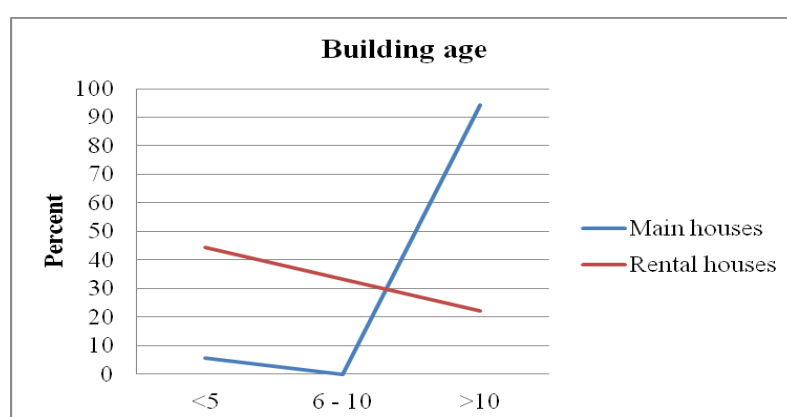
Figure 14: Rental housing building materials and age in Kageyo neighbourhood



Source: Author, 2016

Based on the findings presented in the previous figures, a difference was identified in terms of building materials, whereby main houses in Kageyo were found to be mainly built in mud bricks (50%) with a low percentage of durable materials which was 33%. On the other hand 41% of annex houses with durable materials was found, revealing a change in construction of annex houses for the small-scale landlords. With regard to the building age, the figure illustrates a higher proportion of rental houses built recently, where 78% of the small-scale rental houses are built in the period of less than ten years, centrally to the main houses where the majority (94%) were built in the period of more than ten years; revealing that small-scale rental housing market is a recent phenomenon that has been evolving in Kageyo Neighbourhood, as illustrated in the following figure.

Figure 15: Comparison of main houses vs. annex houses age in Kageyo



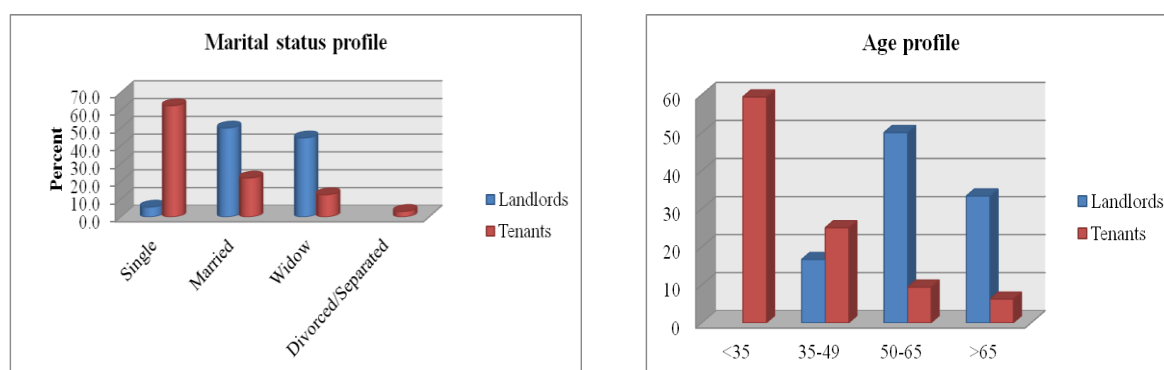
Source: Author, 2016

- **Actors profiles**

Actors in this research refer to key concerned people involved in the housing sector in this research. This means Landlords, landowners without small-scale rental housing and tenants. Profile analysis was carried out in this research with the aim of achieving two goals; the first one being about investigating whether landowners' profiles may influence them to become small-scale landlords or not, which will be discussed in the next section; while the second one is to explore the difference between small-scale landlords and their tenants, as one of the indicators measuring community integration.

With regard to the landlords versus tenants' profiles analysis, a slight difference was found in Akintwari Neighbourhood, while in Kageyo there is a significant difference between both sides. For instance, more female landlords (56%) than male were found in Kageyo, with a considerable number of widows; while tenants in the same Neighbourhood are dominated by male gender (59%), a bigger part of it being single (See figure14).

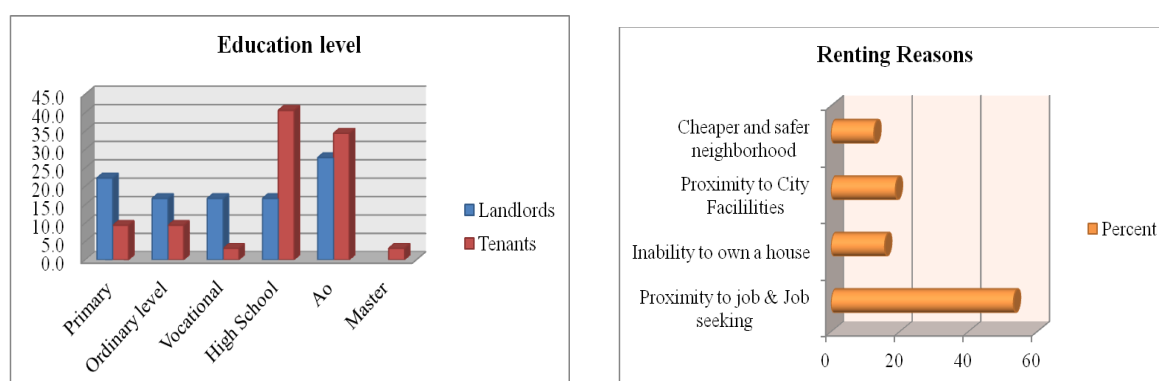
Figure 16: Landlord vs. tenants' marital status and age profiles in Kageyo Neighbourhood



Source: Author, 2016

Figures above clearly illustrate the difference in profiles between landlords and tenants. On the side of landlords, it was found that the higher proportion is composed of 50% married landlords and 44% widows, while 63% of the tenants are single. On the other hand, findings also highlighted the majority of landlords being of the advanced age from fifty years old making up to 83% while 59% of the tenants were found to be at the young age. Therefore, these were found to be interesting, as it shows to which level a young group is integrated in the advanced aged community. This statement is further confirmed by the comparison of education level of both sided where findings reveal a significant ratio of tenants with a relatively advanced level of education. Furthermore, in combination with their reasons for renting in that particular Neighbourhood (Kageyo), where job seeking was the main motive; it is concluded that the majority of tenants are young graduates who come to the city for mainly the sake of employment as well as other facilities provided by the city.

Figure 17: Landlords vs. tenants Education level and tenants reasons for renting in the place

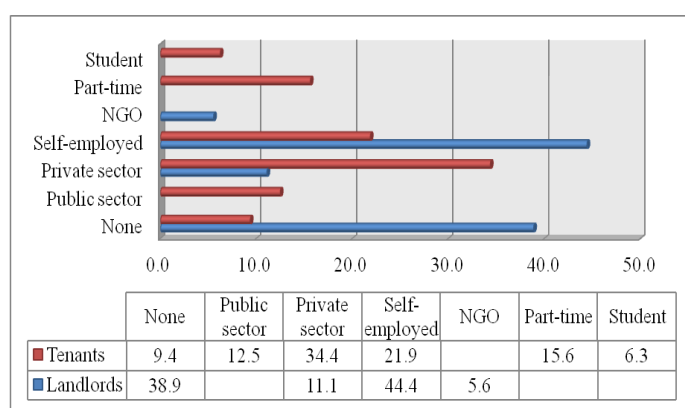


Source: Author, 2016

As illustrated in the previous figures, a difference in age, education and marital status were found to be ones of the indicators that contribute to the economic integration measurement. However, due to the characteristics of urban households, further assessment was made to see how large are those households on both sides which may also have an impact on their income statement with regard to their employment status. Findings from the conducted survey exposed a difference in household size where the average size on the side of landlords in Kageyo is around 5.7 while tenants in the same Neighbourhood have approximately 3.2 as household size. Reason behind that larger household size on both sides compared to the country wide statistics where the average size in urban areas is 4.02 (GoR, 2012), was found to be related on the urban culture where some families accommodate some of their relatives and house workers. Survey findings from Kageyo Neighbourhood reveal that among the landlords, 33% accommodate one to two relatives, while 56% live with their house workers. On the tenants' side, a similar situation was also found, where 44% of the surveyed households accommodate their relatives and 47% accommodate their house workers. Therefore, it is important to know how these households live and differ from one another in terms of income.

Income in this section was measured on the basis of employment status, assuming that the more people are employed, the more their living standard is better, and the better can handle their livelihood problems; in addition to the fact that this was also predefined as an indication of community integration. The general and interesting finding reveals that the majority of households rely on the head of households, where among the previously highlighted households' sizes, only 61% in average from the landlords side have access to income, either permanently employed, part time and/or self employed; while on the side of tenants, an average of 44% are in measure of working somewhere. Furthermore, it was not made clear whether these household members, apart from the head partners, contribute to the households' income. Therefore, a significant comparative analysis on the income issue was typically made on the side of households' heads. The following figures illustrate the employment status of both landlords and tenants in Kageyo Neighbourhood.

Figure 18: Landlords vs. tenants' employment status in Kageyo Neighbourhood (in %)



Source: Author, 2016

As illustrated in the previous figure, there is a significant difference in terms of employment status between landlords and tenants; and general findings show that tenants are more involved in employment, with a high rate of unemployment (around 40%) among landlords. However, this status can be understandable due to the fact highlighted in the first section where around 74% of landlords are in their advance age (50 and above), which may be one of the driving factors that push them in the self-employment while others are already retired; while 84% of the tenants are still in their young age (Between 18 and 49), making them more responsive to the employment.

Despite the above accoutered difference in employment status, it was found that this does not mean a better-off situation to the tenants, reason being their type of jobs. As illustrated in the previous figure, only 13% of tenants work in the public sector, 16% are under unemployment status (unemployed and students), while 72% are working as part-time, self-employed and/or work in the private sector; and according to the country wide information, author observation and interview with local residents, these three later sectors are not secured enough and generate a relatively minimal income than the public sector. In addition, their age generation status and early stage of employment sector tend to put them in a situation of generating a limited income compared to the more experienced people such as landlords, for instance in being self-employed where young tenants have relatively smaller businesses than elder landlords.

Another factor that was found to put landlords in a better situation than tenants is their investments in rental housing. Findings from the survey highlighted an average of three annex houses which may bring a continuous income to the landlords; and considering their high rate of unemployment, this income is significant and more valuable than unemployed tenants, as the majority is in the young age and has a limited access to other sources of income. Therefore, a preliminary assumption can be made, stating that landlords are better-off than tenants in terms of income, implicating their integration to some extent. However, it

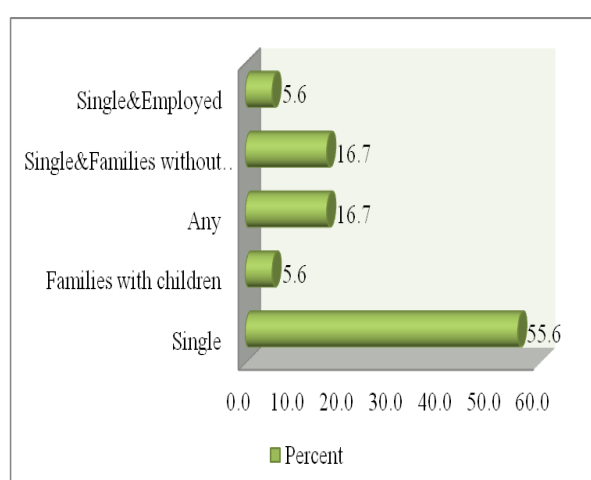
was also found important to further investigate the level of rental housing affordability, tenants' turnover and perceptions with regard to integration issue before concluding.

- **Community integration perception and status**

Integration perception and status has been measured mainly on the basis of social behavior between landlords, tenants as well as Landowners without annex houses for rent. On the side of landlords, the first question was about having an idea about what kind of tenants they will to live with. Survey findings reveal that the majority of landlords prefer single tenants while to others the second choice is at least to accommodate families with a small size of household. As illustrated in the following figure, a small proportion of landlords revealed their low concern about a particular type of tenants.

These preferences are also confirmed by the actual situation, as previously presented, where 62.5% are single tenants. According to interviews with some landlords in the place, reasons behind this choice is about risks reduction with regard to rental payment conflicts and social interaction, where there is a high probability for these issues to happen when larger families live in the same compound.

Figure 19: Preferred tenants to be accommodated in Kageyo Neighbourhood



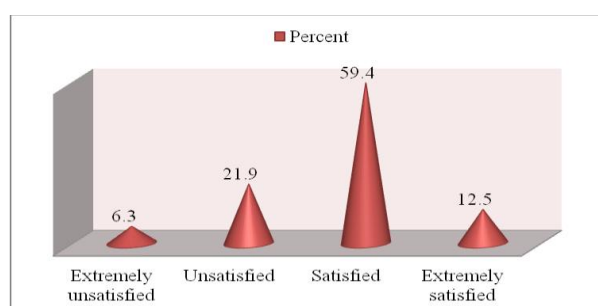
Source: Author, 2016

Another concern on the economic integration matter was to further assess whether landlords and tenants are only associated by the rental housing market; and the conducted survey highlighted some activities that influence the interaction between landlords and tenants. Among those activities, *sharing some home materials, washrooms, sharing information, attending ceremonies, visiting and supporting each other, as well as the community work that takes place once each month in the whole community* are the major activities upon which

both tenants and landlords build their social interaction, which is one of the indication of tenants integration, despite some challenges that they face.

Among pointed challenges, the higher proportion (around 39%) of landlords pointed at rental housing payment associated with other issues such as the non-fulfillment of the contract requirements as well as mistreatment of rental houses by tenants; while 28% didn't see any challenge with their tenants, and only 17% revealed social and cultural related challenges; which could be an indication to the social-cultural integration in the Neighbourhood. Moreover, perception about how both landlords and tenants feel about social-cultural and economic integration was also measured. Despite the level of understanding about integration concept, general findings reveals that in average 100% of landlords consider tenants at a fair rate of being socially and economically integrated, while around 72%% of tenants revealed their fair and high level of satisfaction with regard to their social-cultural and economic integration in Kageyo Neighbourhood, particularly in their compounds (See figure 20).

Figure 20: Figure 20Tenants level of integration satisfaction



Source: Author, 2016

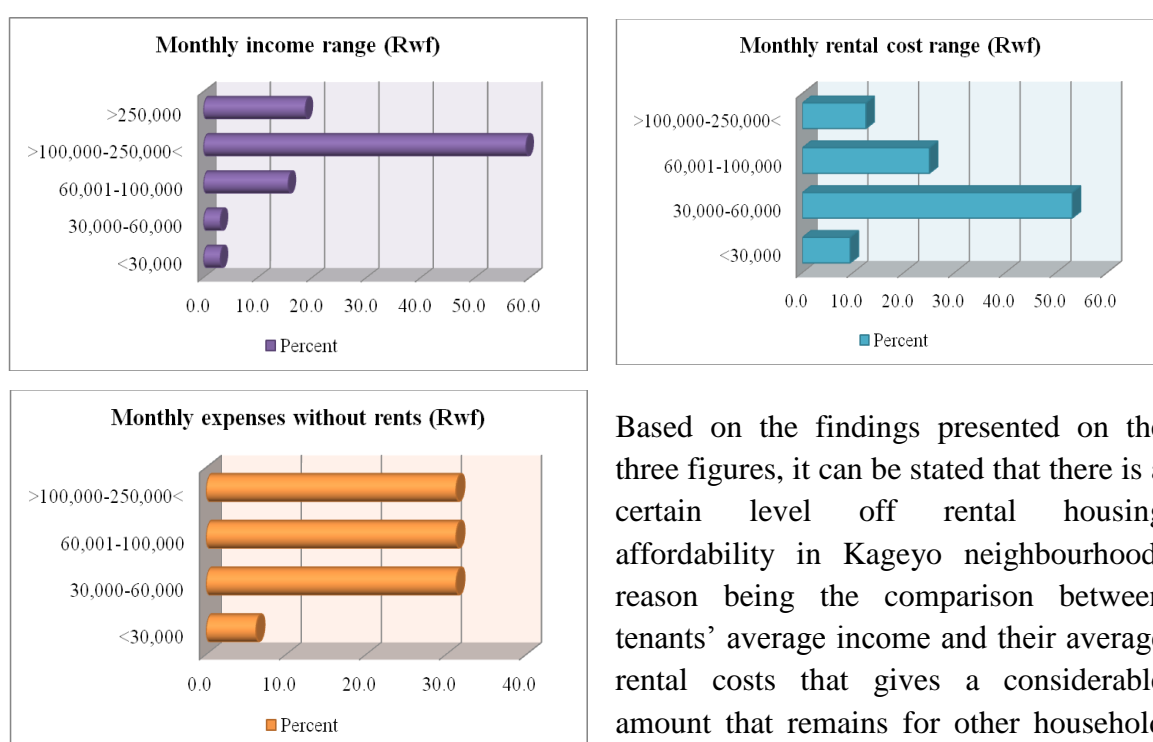
Another indication that was used to measure this level of tenant's integration is the willingness to invest in small-scale rental housing for the non-landlords who have land and are residents in the place. Among those landowners, 53% revealed their willingness to invest in small-scale rental housing where the majority around 50% recognize this business as profitable and further has a positive impact on the daily livelihood and land value increase. On the other side, among the 47% who did not will to invest in that sector, 20% of them presented the lack of enough space in their plots and the limited financial means as their main challenges; while the remaining part consider annex housing business as not profitable enough and others don't like it at all. Therefore, a significant proportion of local residents is found to be willing and tending to integrate small-scale tenants in Kageyo Village.

4.4.2. Small-scale rental housing affordability

Small-scale rental housing affordability in this research was measured on the basis of the normal calculation which is the distinction between the household income and rental cost.

This analysis was done by considering possible tenants categories, from the lowest income groups to the possible high income groups. Therefore, the range was found to be starting from the groups earning less than 30,000 Rwf (Local currency, which is approximately equal to 34Euro) to those earning more than 250,000 Rwf (284Euro); and this range was used to both income and rental housing cost. As presented in the figure 17, findings reveal that the majority of tenants (59%) earn a total monthly income that ranges between 100,000 and 250,000Rwf (Considered as moderate-income groups locally), while 22% earn less than 100,000Rwf. Regarding the rental housing cost, 53%, as the higher percentage, are tenants who pay a monthly rental cost that ranges between 30,000 to 60,000Rwf, followed by 25% of tenants who pay between 60,001 to 100,000Rwf per month.

Figure 21: Tenants monthly income and rental housing cost per month



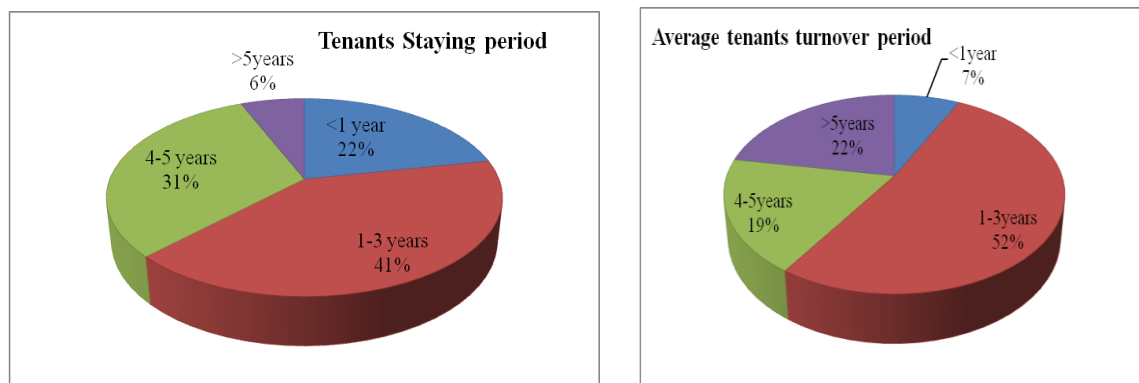
Based on the findings presented on the three figures, it can be stated that there is a certain level off rental housing affordability in Kageyo neighbourhood, reason being the comparison between tenants' average income and their average rental costs that gives a considerable amount that remains for other household purposes.

Source: Author, 2016

However, based on the findings about average tenants' expenses, there is a high probability that the majority of tenants do not manage to save some money. To better understand this, taking an example of a household with an average income of 200,000Rwf, and which pays a monthly rental cost of 80,000Rwf. In this case, the remaining money will be 120, 000Rwf. By assuming that this household spend at least 80,000Rwf, the remaining amount will be 40,000 Rwf, which is a very small amount for a citizen to be able to save or invest in other activities. Furthermore, this situation together with rental costs fluctuations was found to be one of the causes of moderate rate of tenants' turnover, as presented in the figure 22. According to interview findings with landlords, 8 out of 12 respondents exposed difficulties

to comply with monthly rental payment as the main challenge and the main reason for tenants turnover.

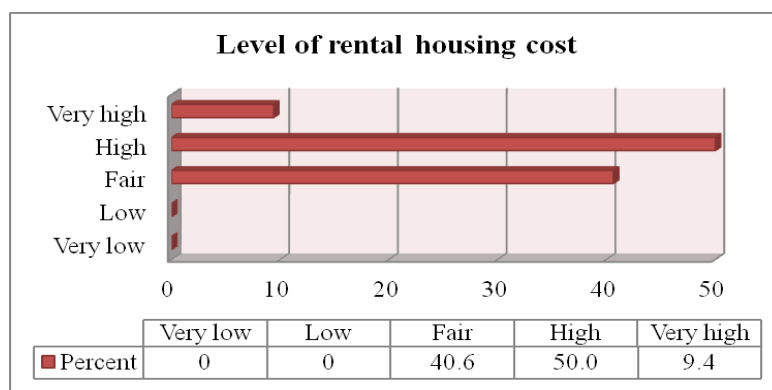
Figure 22: Tenants' level of turnover in Kageyo neighbourhood



Source: Author, 2016

According to the findings presented in the two previous figures, it is clear that at least in every three years there is a shift of tenants, which is attributed to the rental cost fluctuations that are mainly caused by the upgrading and renovation of rental houses, as well as the fast growth and development of the city/Neighbourhood which affect land and housing value to increase; hence affecting also small-scale housing affordability, as it was revealed by tenants' perceptions with regard to this issue (see figure below).

Figure 23: Tenants' perceptions about rental housing affordability in Kageyo



Source: Author, 2016

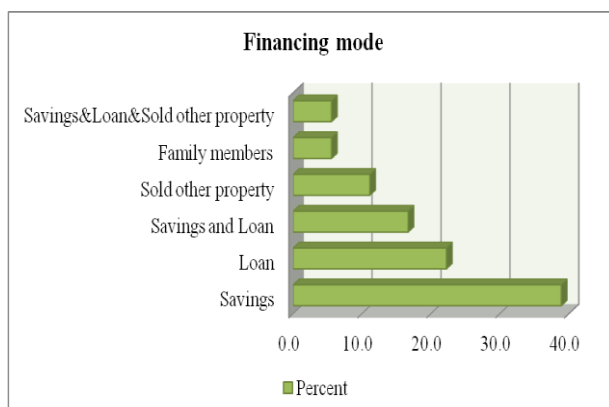
Based on the previously presented and discussed findings, it is stated there is a considerable difference in terms of income status between landlords and tenants, and the socio-economic point of view, these tenants are integrated in Kageyo Neighbourhood. However, due to landlord's tendency for economic profits, a medium-term rental housing affordability is

observed. Therefore, inclusionary housing phenomenon is manifested but to a limited extent. The next sub-section discusses how this phenomenon evolves as local initiatives.

4.4.3. Small-scale rental housing development as a bottom-up process in Kageyo Neighbourhood

Small-scale rental housing as a bottom-up process in Kageyo Neighbourhood was measured and analyzed based on both landlords' financial schemes and process of developing small-scale rental housing in their plots. It is also important to recall that this measurement was done in addition to the fact that most of these annex houses are prohibited in the recent Kigali City zoning plan, particularly in Kageyo Neighbourhood (CoK, 2007; City of Kigali, 2013a). According to interviews with some landlords, it was realized that the majority of annex houses built after launching the City Master plan, were built in an illegal process where some landlords had to strategize by developing these houses in a fast and hidden way (by developing compounds/fences first), while others had to give out some money as corruption.

Figure 24: Small-scale Landlords Financing modes



Source: Author, 2016

As also introduced above, based on the finding from the quantitative survey, around 40% of the landlords revealed that they developed their annexes through their own savings, while 39% relied on both their savings and loans, where in most of the cases these are small loans got from their local community associations or cooperatives (according to interview with landlords). Therefore, having in mind that both government and bigger financial institutions play a significant role in financing bigger housing projects at a larger scale; it is merely clear that small-scale rental housing in Kageyo Neighbourhood evolves from the individual landlords' initiatives, which basically strategize and develop those kinds of houses despite zoning and building regulations in the place.

4.4.4. Is small-scale rental housing market in the study area inclusive and Bottom-up?

From the previously presented and discussed upon findings, it is stated that annex houses provided in the small-scale rental housing market, particularly in Kageyo Neighbourhood accommodate tenants with a relatively lower-middle income, while community in this Neighbourhood ranges from medium to high income landlords as well as landowners without rental houses. Moreover, findings also reveal that both parts benefit and share facilities provided by Kigali City in general and the Neighbourhood in particular. More interestingly, it was confirmed that the community becomes more cohesive in the social and cultural context, through behavior change, social events as well as some material sharing. In addition, it was found that in some cases this process goes beyond renting relationship to the permanent friendship and mutual support, which may lead to a more resilient community. However, it is also important to note that this integration is sometimes constrained by either landlords who are more profit-oriented hence mistreat their tenants or tenants who socially misbehave or do not fulfill their rental contracts which lead to a negative impact on their integration.

With regard to the rental housing affordability, findings revealed that in general monthly tenants income surpass their rental cost, and remain with relatively enough capital for the remaining expenditures; making small-scale rental housing in Kageyo Neighbourhood affordable to some extent. However, as revealed in the landlords 'motives section, majority of them put a significant effort in their rental housing properties for generating more income, which affect rental price fluctuations at least in every 3 years, leading to a relatively high tenants turnover for the tenants who are not able to resist against the price increase.

Having also realized that the majority of small-scale rental housing units in Kageyo are developed in the absence of any supportive program or guidelines, through individual initiatives that mostly act out of the city housing regulations; this process is considered among those other city dynamics that take place in a sudden way out of the city plans and control; making it to be categorized as a bottom-up development process. In addition, combination of the afore discussed indications reveals that small-scale rental housing market in Kageyo Neighbourhood is not exactly for the poor, but generally for the lower middle-income groups. Thus, not being necessary inclusionary, which is not or partly in line with the expectation of the researcher.

Chapter5. Conclusions and Recommendations

To reiterate, this research was seeking to find the answer to the research question about the way in which small-scale rental housing market lead to inclusionary housing and further explain why this process happens in some neighbourhoods than the others. This section recalls in brief findings from the case studies and their implications on the research itself and further provides recommendations on both theoretical point of view and a brief insight on housing, particularly in Kigali City.

5.1. Overview of the answers to the research question

5. Nature of small-scale rental housing

Given the findings of this study, small-scale rental housing market was found to work more in Kageyo Neighbourhood than Akintwari Neighbourhood due to two key factors namely Neighbourhood background and residents profile. The history of the two Neighbourhood reveals that Kageyo, that is close the main road towards the city center is older than Akintwari settlements. In addition, Kageyo has been generally settled without any guiding plan or regulations since before genocide (22years ago), while on the other hand, Akintwari was settled after genocide, after being planned serviced with basic infrastructure by Kigali City.

On the other hand, findings also illustrated relatively younger landowners in Akintwari than in Kageyo, which correlate with their education as well as employment status. Therefore further findings revealed that residents in Akintwari are generally better off in terms of income than those in Kageyo, which was also physically manifested while looking at the housing structures that are better in Akintwari, in terms of both quality and size, which further does not give room to small and low quality houses. On the other hand, Kageyo being unplanned with irregular plots, where some landowners have bigger spaces in their plots, with limited means to develop larger and high quality structures, are the major driving forces behind small-scale rental housing in Kageyo Neighbourhood.

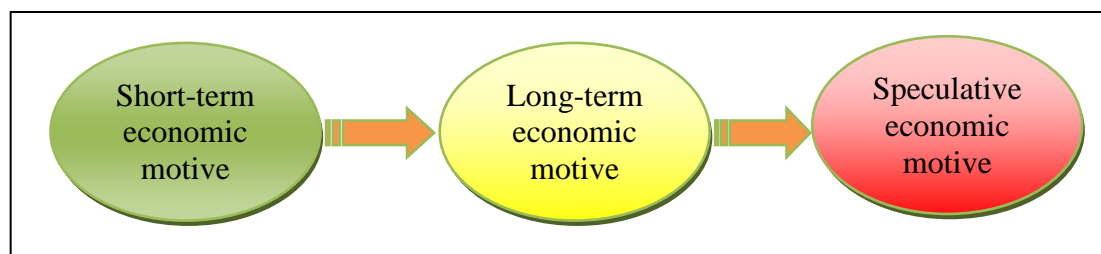
Social-demographic situation was also found to play an important role on the nature of small-scale rental housing in Kageyo Neighbourhood, where generally social cohesion is on the considerable rate, in addition to the increasing demand for low-income housing that are easily developable in irregular and middle income Neighbourhoods like Kageyo.

6. Motives for small-scale rental housing

Economic motives have been found to be the key reasons for small-scale landlords in Kageyo Neighbourhood. However, findings and discussion reveal that even though landlords are economically-oriented while developing those properties, they are merely conscious about the higher demand as well as the functionality of this market in terms of living together with tenants in the same compound. It is important to recall that these motives are categorized as intrinsic and egoistic motives; and further analysis reveals that three of those egoistic motives

namely *short-term, long-term and speculative economic motives* are the key drivers, though it was realized that they gradually interlink, as illustrated in the figure 22. It is also important to note that landlords' profiles also plays a considerable role in triggering landlords, particularly for the case of widows, advanced age and unemployed landlords who consider small-scale rental housing properties as easy and effective sources of income.

Figure 25: Main intrinsic-egoistic motives in Kageyo Neighbourhood



Source: Author, 2016 compiled from findings

Intrinsic-Altruistic motives in this research were found to have a little consideration for landlords in the study area while *regulatory and demographic motives* were found to play an indirect role in driving small-scale rental housing, due to rigid housing regulations that drive landlords to invest in small rental houses as risk reduction strategy from demolition, in addition to the fact that higher demand is for such kinds of houses.

7. Influence of small-scale rental housing on bottom-up inclusionary housing

Inclusionary housing phenomenon in this research was measured by considering two major variables, namely *housing affordability and community integration* of inclusionary housing that is normally considered as a policy or program; while for this phenomenon to be bottom-up, *actors and housing development process* were taken into consideration.

Major income and expenditure calculations on the side of tenants revealed that rental houses provided by small-scale landlords in Kageyo Neighbourhood are relatively affordable, though perceptions from the same respondents as well as their average turnover periods in rental houses reveals a gradual increase of prices as the Neighbourhood becomes more attractive, in line with the city growth. However, compared to few houses provided by real estate companies in the city (Mathema, 2012), still expose a larger difference in prices, which still ascertain a better solution from small-scale individual developers to the higher demand of low-income housing.

With regard to the small-scale rental housing development process, despite recognition of Kigali City government about both high demand for low-income housing as well as economic segregation (City of Kigali, 2013b), both the city and private developers did not manage to handle this issue. On the other hand, housing regulations in most of the Neighbourhoods close to the city opportunities are not in favor of such low-income housing. This has been

exposed by the majority of landlords as their main challenge as they cannot afford proposed housing standards by the City, where some decide to take a risk and develop illegal rental houses having in mind that any time they can be demolished. Therefore, this process is considered to be done from the bottom as individual initiatives without any top-down force.

8. The extent to which small-scale rental housing market influence bottom-up inclusionary housing

By considering the gradual growth of small-scale rental housing in the study area which since ten years ago, it is realized that the more the city continues to grow and urbanize, the more there are needs for low-income housing. Some of the findings of this research reveal an interest of non-landlords who recognize the benefits of such rental houses. On the other hand, considering the positive output in the social context where citizens are changing their cultural mindset and chose to live together with tenants in their compounds, which further affect their social behavior and create a better integrated community. However, based on the research findings, trends in small-scale rental housing market, together with the city growth, exposes a gradual fluctuation of rental housing cost, due to profit-oriented motives from the landlords side; which further alienate low-income tenants who are not resilient to the rental housing market dynamics; making it complex to corroborate that small-scale rental housing in Kigali City will continue to be inclusionary over time.

From the above perspective, it is found interesting to elaborate factors that could possibly encourage or impede the existence and/or continuation of inclusionary housing in Kigali City and other cities that experience small-scale rental housing market.

▪ Pro factors encouraging inclusionary housing

- Rental housing income generation with the purpose of adding on normal income, not as an investment strategy to accumulate wealth
- Limited financial capacity to invest in bigger and higher quality rental houses
- Smallness of plots size that do not allow bigger rental houses
- Presence of altruistic motives to landlords with a supporting spirit
- Nonexistence or limited discrimination culture

▪ Contra factors impeding inclusionary housing

- High level of landlords egoistic motives, seeking for higher profits
- Neighbourhoods structures and characteristics that hardly accommodate low-income housing (Case of Akintwari)
- Predominance of advanced age landlords in small-scale rental housing market
- Landlords prejudice in choosing which their tenants
- Tenants are not necessarily the poor
- Rental housing costs fluctuations
- City housing regulations not in favor of low-income housing in some Neighbourhoods

5.2. Contribution to the theory

One of the aims of this research was to have an insight on the theoretical review about housing related concepts, by focusing on small-scale rental housing market and inclusionary housing while trying to understand why and how does one influence the other.

Based on the findings of this research study, it is obvious that small-scale rental housing market, especially in form of backyard housing, plays an important role in the functionality of the rapidly urbanizing cities due to high demand for cheaper houses close to the cities' opportunities. In accordance with some researchers, small-scale rental housing continues to be an essential physical asset for urban landlords in sustaining their lives (Rakodi 2002; Cadstedt 2010).

With regard to the inclusionary housing concepts, theoretical literatures as well as research studies done before consider inclusionary housing as a program that was adopted by many cities as a solution to the socio-economic segregation in term of housing, particularly in terms of income groups (Rohe, 2012), while others adopted it as a strategy for the city growth management control (Nico Calavita and Alan Mallach. 2010), mass production of social housing that was marginalizing the poor and immigrants, as well as the private housing market production that was not affordable for the low-income groups (Rohe, 2012; Schwartz et al. 2012); with the aim of creating mixed-income Neighbourhoods, with more integrated communities where houses are of the improved quality and affordable for the low-income groups in a long-term period (Levy et al., 2013; Hickey et al., 2014; Wpah, 2015). Moreover, it is important to note that, this to be achieved, city governments use policy guidelines, subsidies, as well as incentives for the private developers (Calavita and Mallach, 2009; States, 2015)

By considering findings from this research, it was found that small-scale rental housing market in the study area evolves from the individual initiatives in the absence of any top-down forces, and this trend takes place in some attractive middle-income Neighbourhoods. Though, the end results reveal that majority of tenants accommodated in those backyard houses are low-income groups. Therefore, looking at a larger scale, it is realized that the trend leads to the mixed-income (middle and low-income groups); while those provided rental houses are relatively affordable, compared to the City provided housing standards. *It is in this essence, that the researcher claims for the consideration of bottom-up individual initiatives in housing provision that contribute to the outputs targeted by the inclusionary housing concept.*

5.3. Recommendations

5.3.1. For further research

Given the limitations of this research study with regard to its scope, time and concepts considerations, the researcher recommends the following:

1. To conduct a further research at a larger scale by comparing how different Neighbourhoods respond to the rental housing shortage due to their locations. For

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instance Neighbourhoods close to high education institutions and business centers; while considering different actors and stakeholders including the City planners and managers, real estate developers, activists and so forth.

2. Conduct a more extensive and comparative study about how land value influence rental housing in economic perspective.
3. Conduct an exploratory study about how small-scale rental housing market in form of backyard housing creates a more integrated community and to what extent does this community become resilient against external dynamics.
4. Another study is also recommended to clearly investigate to what extent small-scale rental housing (backyard housing) contributes to the housing densification, which is a desire for many urbanizing and growing cities, as also one of sustainable solutions to the land use management.

5.3.2. Policy recommendations

This research, in line with other research studies done before about urban development dynamics, reveal that cities evolve from top-down decisions and actions on the one hand, and bottom-up individual or collective initiatives on the other side. Kigali City, through its vision, aims at creating a modern and well organized City that responds to its present as well as future citizens (City of Kigali, 2013b). To achieve this, guiding tools such as master plan, zoning plans and urban housing policies have been adopted. According to the findings of this research, complying with housing requirements is one of the key challenges that individuals claim at the local level, which drive them to develop some of their housing properties in illegal and substandard way; hence being also a shortcoming to the city achievements.

According to some studies done before, the similar process discussed above, has considerably contributed to the creation of informal settlements observed in some areas of Kigali City (CoK, 2013; Tsinda et al., 2013); and this seems to be a continuous phenomenon as the City grows and does not manage to solve housing issue, particularly for the low-income groups. However, on the other hand, the study has revealed a significant contribution of those prohibited backyard houses to the housing issue by providing relatively affordable housing to those ones in need. In addition, it is assumed that backyard rental housing contribute to the housing densification that is also desired by the City government (City of Kigali, 2013b).

Therefore, it is recommended to the City government of Kigali to consider these initiatives by individual developers who, due to their financial limitations, contribute to the city housing shortage solution, at the same time making their lives possible, as they earn income from their investments. This can be achieved through housing regulations revision, where more flexible and affordable housing designs can be integrated, giving a room to small-scale rental housing developers, while thinking about how those kinds of structures cannot hamper the achievement of the city vision.

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Measuring Housing Affordability : A Review of Data Sources.

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Annexes

Annex 1: Interview guide for Landlords

Interview Guide for Landlords

Bwana/Madam,

Mbegereye mbasaba kugira uruhare mu ikusanya ry'amakuru ajyanye n'ubushakashatsi buzamfasha kurangiza amasomo ya Kaminuza. Ubu bushakashatsi bukaba bushingiye ku *“miturire, imibereho n'imibanire bishingiye ku mazu mato akodeshwa, hagati y'abaturage mu Mujyi wa Kigali, hibandwa ku mudugudu wa Kageyo n'uw'Akintwari, byo mu Murenge wa Kimironko, Akarere ka Gasabo”*. Muri ubu bushakashatsi hakaba habazwa abafite n'abafite amazu mato akodeshwa, ndatse n'abakodesha ayo mazu (abapangayi); ari yo mpamvu urugo rwanyu ruri mu zatoranyijwe mu ikusanya ry'amakuru. Nkaba mbizeza ko amakuru muzatanga azifashishwa gusa mu bushakashatsi, kandi akazakoreshwa na njye gusa (Ndicunguye Richard), umunyeshuri muri Kaminuza.

Gusubiza ibibazo ntibirenza iminota makumyabiri (20), kandi mushobora gusimbuka ikibazo/ibibazo cyangwa mugahagarika gusubiza igihe mwumva mutabishaka. Mushobora kandi no gusubiza mu rurimi mushaka.


Dear Respondent,


You are being addressed to participate in this survey as a contribution to the study that is being undertaken as part of the requirements for the University studies. The overall purpose of the project is to *“understand the motives that are behind the development of small-scale rental housing and how it contributes to the bottom-up inclusionary housing in Kigali City, focusing on Kageyo and Akintwari Neighbourhoods of Kimironko Sector, in Gasabo District”*. Accordingly, representatives from landlords, tenants and land owners in direct relation with the subject under review are being sought and you/your household happens to be one of them. Kindly be informed that information that will be provided is highly confidential and will only be used by the student researcher (Richard Ndicunguye) for the completion of my studies in academic sector.

The interview will take no longer than twenty minutes, and feel free to not answer (a) question(s) or stop interview in case you feel uncomfortable). Also feel free to answer in any language of your choice.

Mbaye mbashimiye uruhare n'umwanya wanyu mwigomwe mugira uruhare muri ubu bushakashatsi!

Thank you very much for your time and participation in this research!

Variables/Questions		Indicators check list		
A. Landlords' profile and background				
Igitsina (Gender)				
Imyaka (Age)				
Irangamimerere (Marital status)				
Umubare w'abagize urugo (Household size)				
Icyo ukora (Occupation)				
Icyo abandi bagize urugo bakora (Other Household members occupation)				
Mumaze igihe kingana iki hano? (How long have you been here)				
Mufite amazu mato angahe akodeshwa? (How many backyard rental housing units do you have?)				
Amazu akodeshwa amaze igihe kingana iki? Vuga irangamimerere y'abayatuyemo (How old is/are your backyard rental housing and what the tenants' marital status is?)	Houses	Age	Tenants Marital status	
	1.			
	2.			
	3.			
	4.			
	5.			
	6.			
	7.			
B. Intrinsic motivations for small-scale rental housing supply				
 Economic Motivations				
Long-term economic motives				
1. Did you think about the future benefits while deciding to invest in rental housing? 2. If yes, what were the reasons?		<ul style="list-style-type: none"> • Target of long term profitability • Do not matter about current expenses or deficit • Consider future expectations (demand increase, interest rates, inflation) • Aim at saving • Eager to earn a continuing income • Investments on basis of uncertainties 		
Short-term economic motives				
3. What were the direct benefits from your investment in small-scale rental housing? 4. Do you have any other source of income that you		<ul style="list-style-type: none"> • Look for economic surplus from housing property in short term • Target at maximizing the current value of 		

value more than your housing property? 5. What kind of strategies did you/do you apply to raise income from your rental housing property(s)?	<ul style="list-style-type: none"> the expected stream of profits High reliability on the housing property income High effort in rental housing investment to raise rental charges
Speculative economic motives	
6. Did you mind about housing quality while investing in small-scale rental housing? Could you explain why? 7. What about tenants? Did you have any specific characteristics of tenants that you intended to host? Could you explain further why?	<ul style="list-style-type: none"> Carelessness about long-term profitability Matters about short-term changes in rental housing market No/little interest in housing quality No/little interest in tenants characteristics Little investments to high expectation of profit returns
Income from undertaking building work	
8. Were you the primary owner and developer of your small-scale rental housing units? 9. How did you finance your rental housing properties? 10. Could you explain how the process, such as legal requirements and actors involved was? 11. Why did you choose to pass through that process? 12. What were the challenges for you to accomplish your property developments?	<ul style="list-style-type: none"> High level of informality and illegality Low investments by do it-yourself Tendency to escape legal requirements (taxation, local charges)
Property as a personal possession	
13. Are there any pride reasons that make you attached to your rental housing properties?	<ul style="list-style-type: none"> No strict economic reasons for investing Attachment to properties as personal belongings and prestige Have control over properties Secure land from being vacant Preliminary housing before the main Matters about the appearance and quality of housing
Landlord structure motives	
14. Could you explain if there are household or demographic reasons that pushed you developing or becoming landlord of small-scale rental housing?	<ul style="list-style-type: none"> Demographic characteristics (Death in family, family size growth, retirement status, separation and divorce) Accidental/Unintentional landlord (through inheritance) Gender (Women landlords) Low income status, Unemployment Direct/indirect discrimination in construction of desired housing Target property income to meet household welfare needs
 Altruistic Motivations	

Service or Social motives	
15. Do you let your rental housing properties to tenants for other reasons than financial profits? If yes, could you explain why?	<ul style="list-style-type: none"> • No intention of economic benefits • Target particular groups (Low-income families, single people, students, employees) • High Degree of altruism
C. Extrinsic Motivations for the small-scale rental housing	
Social/Demographic motives	
16. Could you explain if there are other external social and/or demographic reasons that triggered you investing in rental housing market?	<ul style="list-style-type: none"> • High rental housing demand • Social norms that trigger accommodating relatives or friends • High level of social capital/trust in the neighbourhood (Between landlords and tenants)
Regulatory motives	
17. What about external regulatory duties? Are there some of them that drove you taking rental housing as an option to fulfil those kinds of responsibility as an urban citizen?	<ul style="list-style-type: none"> • Source of property tax/other related charges • Escape from idle land charges
Political motives	
18. Is there any political motive behind your investment in small-scale rental housing? If yes, in what way did it influence you?	<ul style="list-style-type: none"> • Rental housing policy for particular groups (Low-income, employees, handicapped, homeless) • Other related policies

Hari icyo mushaka kumbaza cyangwa ubundi butumwa mushaka gutanga? Do you have any question or comment to share with me?

.....
.....
.....

.Nongeye kubashimira uruhare mugize n’umwanya wanyu mwigomwe mugira uruhare muri ubu bushakashatsi, nkaba nizera ntashidikanya ko azamfasha kurangiza amasomo neza, kandi mbizeza kuzabasangiza ibizavamo igihe mwaba mubikeneye.

(Thank you once again for your time and participation in this interview, I hope that your input will help me in the accomplishment of my studies, and I eager to share knowledge that I will gain from this study with you, in case of need).

Ibyuzuzwa n’uwabajije amakuru (Observation by the interviewer)

.....

Annex2: Questionnaire survey for landlords and landowners without rental housing
Ubushakashatsi ku ruhare rw'ubukode bw'amazu aciritse ku mibereho n'imibanire hagati y'abaturage mu Muji wa Kigali, Rwanda

Hibandwa ku midugudu ya Kageyo n'Akintwari, Akagali ka Kibagabaga, Umurenge wa Kimironko
(Bottom-up inclusionary housing Phenomenon: Influence of small-scale rental housing, as an urban livelihood strategy in medium-income Neighbourhood of Kigali city, Rwanda)
(A Case of Kageyo and Akintwari Neighbourhoods of Kibagabaga Cell, Kimironko Sector)

Ibibazo bireba ba nyir'amazu (Landlords/Land owners Survey Questionnaire)

Bwana/Madam,

Mbegereye mbasaba kugira uruhare mu ikusanya ry'amakuru ajyanye n'ubushakashatsi buzamfasha kurangiza amasomo ya Kaminuza. Ubu bushakashatsi bukaba bushingiye ku *“miturire, imibereho n'imibanire bishingiye ku mazu mato akodeshwa, hagati y'abaturage mu Muji wa Kigali, hibandwa ku midugudu wa Kageyo n'uw'Akintwari, byo mu Murenge wa Kimironko, Akarere ka Gasabo”*. Muri ubu bushakashatsi hakaba habazwa abafite n'abafite amazu mato akodeshwa, ndatse n'abakodesha ayo mazu (abapangayi); ari yo mpamvu urugo rwanyu ruri mu zatoranyijwe mu ikusanya ry'amakuru. Nkaba mbizeza ko amakuru muzatanga azifashishwa gusa mu bushakashatsi, kandi akazakoreshwa na njye gusa (Ndicunguye Richard), umunyeshuri muri Kaminuza.

Gusubiza ibibazo ntibirenga iminota makumyabiri (20), kandi mushobora gusimbuka ikibazo/ibibazo cyangwa mugahagarika gusubiza igihe mwumva mutabishaka. Mushoboro kandi no gusubiza mu rurimi mushaka.

(Dear Respondent,

You are being addressed to participate in this survey as a contribution to the study that is being undertaken as part of the requirements for the University studies. The overall purpose of the project is to *“understand the motives that are behind the development of small-scale rental housing and how it contributes to the bottom-up inclusionary housing in Kigali City, focusing on Kageyo and Akintwari Neighbourhoods of Kimironko Sector, in Gasabo District”*. Accordingly, representatives from landlords, tenants and land owners in direct relation with the subject under review are being sought and you/your household happens to be one of them. Kindly be informed that information that will be provided is highly confidential and will only be used by the student researcher (Richard Ndicunguye) for the completion of my studies in academic sector.

The interview will take no longer than twenty minutes, and feel free to not answer (a) question(s) or stop interview in case you feel uncomfortable). Also feel free to answer in any language of your choice.

Questionnaire number
Date/...../.....

Ikicro A (Section A): Amakuru rusange (Household Profile)

1. Umwironzoro (Household structure)

Amakuru y'umukuru w'umuryango	
Neighbourhood: - Kageyo <input type="radio"/> - Akintwari <input type="radio"/>	
1. Igitsina (Gender):	Gabo (Male) <input type="radio"/> Gore (Female) <input type="radio"/>
2. Irangamimerere (Marital status)	Ingaragu (Single) <input type="radio"/> Narashatse (Married) <input type="radio"/> Umupfakazi (Widow) <input type="radio"/> Twaratandukanye (Divorced/Separated) <input type="radio"/>
3. Amashuri (Education level)	Ntayo (None) <input type="radio"/> Abanza (Primary) <input type="radio"/> (Ikicro rusange (Ordinary) <input type="radio"/> Ayisumbuye (High school) <input type="radio"/> Kaminuza (A0 <input type="radio"/> Master <input type="radio"/> Above <input type="radio"/>
4. Imyaka (Age)	<35 <input type="radio"/> 35-65 <input type="radio"/> >65 <input type="radio"/>
5. Akazi (Job)	Ntako (Unemployed) <input type="radio"/> Umukozi wa Leta (Public employee) <input type="radio"/> Nkora mu bikorera (Private employee) <input type="radio"/> Ndikorera (Self-employed) <input type="radio"/> Umunyabiraka (Part-time) <input type="radio"/> Umuhinzi (Farmer) <input type="radio"/>
Amakuru y'abagize umuryango	
6. Umubare w'abagize urugo (Household size)	Abana (Children)..... Abo mufitanye isano (Relatives)..... Abakozi bo mu rugo (House workers)..... Abandi (Others).....
7. icyo abagize urugo bakora (Household members occupation)	Abadakora (Unemployed)..... Abakora akazi gahoraho (Employed)..... Abakora ibiraka (Part-time)..... Abanyeshuri (Students).....

2. Amakuru ajyanye n'inyubako (Housing information)

2.1. Inzu nini (Main House)

8. Uburenganzira ku nzu nini (Main house ownership)	Nyirayo (Owner) <input type="radio"/> Umupangayi (Tenant) <input type="radio"/> Ubundi (Other) <input type="radio"/> Ubuhe (Specify).....
9. Abatuye mu nzu nini (Main house occupation)	Nyirayo (Owner) <input type="radio"/> Umupangayi (Tenant) <input type="radio"/> Ubundi (Other) <input type="radio"/> Ubuhe (Specify).....
10. Imiterere y'inzu (Building structure)	Itageretse (Stand alone) <input type="radio"/> Igorofa (Multi-storied) Umubare (How many?)
11. Umubare w'ibumba (bedrooms)	< 3 <input type="radio"/> 3-4 <input type="radio"/> >4 <input type="radio"/>
12. Ibikoresho byubatswe inkuta (Walls' Building)	Amatafari ahiye (Burned bricks) <input type="radio"/> Boroko sima (Block cement) <input type="radio"/> Rukarakara (Mud bricks) <input type="radio"/> Ibiti (Wood) <input type="radio"/>

materials)	
13. Ibikoresho by'igisenge (Roof materials)	Amabati (Iron sheets) <input type="radio"/> Amategura (Tiles) <input type="radio"/> Ibindi, bivuge (Other, Specify).....
14. Imyaka inzu imaze (Building age)	<5 <input type="radio"/> 6-10 <input type="radio"/> >10 <input type="radio"/>

2.2. Amakuru ajyanye n'inzu zindi (Backyard/Additional Housing information)

15. Mufite inzu yindi/zindi mu gipangu/mu mudugudu? (Do you have other backyard/Additional Housing in the same neighbourhood?)	Yego (zingahe?)	Oya (No) <input type="radio"/> (Subiza 14a, 14b na 14c gusa)(Answer only 14a, 14b and 14c questions)	
	Yes (How many?) <input type="radio"/>	14a. Niba ari oya, ese wumva bishobotse wakubaka amazu mato akodeshwa? (If no, would you be interested to invest in Small-scale rental housing?)	Yego (Yes) <input type="radio"/> Oya (No) <input type="radio"/>
	14b. Niba ari yego, kubera iki? (If yes, why?)	-Byinjiza amafaranga (Profitable) <input type="radio"/> -Byongera agaciro ku butaka (Land value increase) <input type="radio"/> -Bifasha kwishyura imisoro y'ubutaka (Ease of property tax payment) <input type="radio"/> -Gucumbikira ab'amikoro make (Accommodating low income residents) <input type="radio"/> -Izindi mpamvu (zivuge) (Others, specify).....
	Komeza kuri 15 (Continue with question 15 onward)	14c. Niba ari oya, kubera iki? (If not, why?)	-Nta butaka (No space) <input type="radio"/> - Nta nyungu (Not profitable) <input type="radio"/> -Nta mikoro (No financial means) <input type="radio"/> -Ntibyemewe n'amategeko (Strict regulations against it) <input type="radio"/> -Ntago mbikunda (I don't like it) <input type="radio"/> -Izindi mpamvu (zivuge) (Others, Specify)).....
16. Aho inzu nto i(zi)herereye (Rental/Additional Housing location)	-Mu gikari (Backyard) <input type="radio"/> -Mu kindi gipangu (Separate compound) <input type="radio"/>		

17. Nyir'inzu/Ba nyir'amazu (Rental/Additional housing ownership)	<ul style="list-style-type: none"> • Nyirayo (Individual owner) <input type="radio"/> • Leta (Government) <input type="radio"/> • Ba rwiyemezamirimo (Real estate company) <input type="radio"/> • Koperative/Asosiyasiyo (Cooperative/Association) <input type="radio"/> • Abandi, Bavuge) (Other, Specify).....
18. Ni bayi(zi)tuyemo? (Who is(are) the Occupant(s)?)	<ul style="list-style-type: none"> • Nyirayo <input type="radio"/> • Abo dufitanye isano (Relatives) (Ya hafi (Direct) <input type="radio"/> Ya kure (Indirect) <input type="radio"/> • Kubamo igihe kirekire (Permanent) <input type="radio"/> Igihe kito (Temporal) <input type="radio"/> • (Inshuti (Friends) <input type="radio"/> igihe kirekire (Permanent) <input type="radio"/> Igihe kito (Temporal) <input type="radio"/> • Abapangayi (Tenants) <input type="radio"/> • Abandi (Bavuge) Others (Specify) Igihe kirekire (Permanent) <input type="radio"/> Igihe kito (Temporal) <input type="radio"/>
19. Inzu zikodeshwa zimaze igihe kingana iki mu mpuzangano? (How old in average are your rental house in?)	<input type="radio"/> <3years <input type="radio"/> 3-5 years <input type="radio"/> 6-10 years <input type="radio"/> >10 years
Imibanire hagati y'abaturage (Community Integration)	
20. Ni abahe bapangayi muhitamo gucumbikira? (Who are your preferred tenants' types?)	<ul style="list-style-type: none"> -Ingaragu (Single) <input type="radio"/> -Imiryango ifite abana(Families with children) <input type="radio"/> -Imiryango idafite abana (Families without children) <input type="radio"/> -Abafite akazi (Employed) <input type="radio"/> -Abadafite akazi (Unemployed) <input type="radio"/> -Abafite ubumuga (Handicapped) <input type="radio"/> -Uwo ari we wese (Any) <input type="radio"/> -Abandi (Bavuge) (Others, Specify).....
21. Ni ku ruhe rugero mubona abapangayi bafashwe mu mudugudu? (To which level do you perceive Low-income tenants integration?)	<ul style="list-style-type: none"> -Hasi cyane (Very low) <input type="radio"/> -Hasi (Low) <input type="radio"/> -Ruhagije (Integrated) <input type="radio"/> -Rwo hejuru (High level) <input type="radio"/> -Rwo hejuru cyane (Extremely High) <input type="radio"/>
22. Ni ibihe bikorwa mukunze guhuriraho n'abapangayi banyu? (What kind of activities do you share with your tenants?)	<ul style="list-style-type: none"> - Gutizanya ibikoresho (Materials borrowing and lending) <input type="radio"/> - Kwitabiro ibirori cyangwa ibyago (Attending ceremonies) <input type="radio"/> - Kuganira no guhana amakuru (Sharing information) <input type="radio"/> - Gusurana (Visiting each other) <input type="radio"/> - Gusangira ubwiherero (Sharing washrooms) <input type="radio"/> - Gusangira igikoni (Sharing kitchen) <input type="radio"/> - Umuganda rusange (Community work) <input type="radio"/> - Ibindi, bivuge (Others, Specify).....

23. Ni izihe mbogamizi zikunze kuba hagati y'aba nyir'amazu n'abapangayi (What are Challenges regarding Landlords and tenants relationship?)	-Ntazo (None) <input type="radio"/> - Ibibazo by'imibanire (Socio-cultural conflicts) <input type="radio"/> -Ibishingiye ku masezero y'ubukode (Rental payment conflicts) <input type="radio"/> -Izindi (Zivuge) (Others (Specify) 	
24. Ni ku ruhe rugero abapangayi banyu bamara mu nzu (What is the level of turnover of your tenants in average?)	- <1year <input type="radio"/> 1-3 years <input type="radio"/> - 4-5 years <input type="radio"/> ->5 years <input type="radio"/>	
Uburyo bwo kubaka (Financing mode)		
25. Ni ubuhe bushobozi mwakoresheje mu kubaka inzu i(zi)kodeshwa? (How did you finance your rental housing?)	-Ubwizigame (Savings) <input type="radio"/> -Inguzanyo (Loan) <input type="radio"/> -Ubufasha bw'abaterankunga (Subsidized) <input type="radio"/> -Ubundi (Buvuge) Other (Specify)	
Imikorere y'ubukode bw'amazu (Small-scale rental housing market)		
26. Ni nde ucunga amazu akodeshwa (Rental Housing management)	-Njye bwite (Self-management) <input type="radio"/> -Umukozi ubishinzwe (Agent) <input type="radio"/> Undi (muvuge) (Other, Specify).....	
27. Ese mujya mugirana kontaro n'abapangayi? (Do you sign rental contracts with your tenants?)	Yego (Yes) <input type="radio"/> Oya (No) <input type="radio"/>	Vuga ubwoko bwa kontaro (Type of contract) - Mu magambo (Verbal) <input type="radio"/> - Mu nyandiko (Written) <input type="radio"/>
28. Ni gute mukemura ibibazo bishingiye ku bwishyu bw'ubukode? (How do you solve rental payment and contract-based issues?)	- Urukiko (Court) <input type="radio"/> - Inzego z'ibanze (Local administration) <input type="radio"/> - Ubwumvikane (Consensus) <input type="radio"/> - Ubundi buryo, buvuge (Other, Specify).....	
29. Ese mujya mwishyura imisoro ku bukode bw'amazu? (Do you pay rental income tax?)	- Yego (Yes) <input type="radio"/> - Oya (No) <input type="radio"/>	
30. Ese mukora imibare ijyanye n'ubukode bw'amazu yanyu? (Do you calculate rental income, expenditures	-Yego (Yes) <input type="radio"/> -No (Oya) <input type="radio"/>	

and profits)?	
31. Ni iyi(zi)he mpamvu zatumye mushora mu mazu mato akodeshwa? (Why did you decide to invest in small-scale rental Housing?)	-Umwanya muto mu kibanza (Small Space available) <input type="radio"/> -Inyungu y'igihe kirekire (Safe business) <input type="radio"/> -Ubucuruzi bwunguka (Profitable business) <input type="radio"/> -Byinjiza amafaranga yinjira mu rugo(Bring additional income) <input type="radio"/> -Ni ho honyine mbasha gukura amafaranga (Only source of income) <input type="radio"/> -Hari abazikeneye benshi (High Demand availability) <input type="radio"/> -I(Zi)zandengera mu minsi iri imbere (For the future livelihood security) <input type="radio"/> -Iyi(zi)ndi, zivuge (Others, specify)

Hari icyo mushaka kumbaza cyangwa ubundi butumwa mushaka gutanga? Do you have any question or comment to share with me?

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Nongeye kubashimira uruhare mugize n'umwanya wanyu mwigomwe mugira uruhare muri ubu bushakashatsi, nkaba nizera ntashidikanya ko azamfasha kurangiza amasomo neza, kandi mbizeza kuzabasangiza ibizavamo igihe mwaba mubikeneye.

(Thank you once again for your time and participation in this interview, I hope that your input will help me in the accomplishment of my studies, and I eager to share knowledge that I will gain from this study with you, in case of need).

Ibyuzuzwa n'uwabajije amakuru (Observation by the interviewer)

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Annex3: Survey questionnaire for tenants

Ubushakashatsi ku ruhare rw'ubukode bw'amazu aciriritse ku mibereho n'mibanire y'abaturage mu Muji wa Kigali, Rwanda

(Hibandwa ku midugudu ya Kageyo n'Akintwari byo mu kagali ka Kibagabaga, Umurenge wa Kimironko)

Bottom-up inclusionary housing Phenomenon: Influence of small-scale rental housing, as an urban livelihood strategy in medium-income Neighbourhood of Kigali city, Rwanda

(A Case of Kageyo and Akintwari Neighbourhoods of Kibagabaga Cell, Kimironko Sector)

Ibibazo bireba Abakodesha/abapangayi (Tenants Survey Questionnaire)

Bwana/Madam,

Mbegereye mbasaba kugira uruhare mu ikusanya ry'amakuru ajyanye n'ubushakashatsi buzamfasha kurangiza amasomo ya Kaminuza. Ubu bushakashatsi bukaba bushingiye ku *“miturire, imibereho n'imibanire bishingiye ku mazu mato akodeshwa, hagati y'abaturage mu Muji wa Kigali, hibandwa ku midugudu wa Kageyo n'uw'Akintwari, byo mu Murenge wa Kimironko, Akarere ka Gasabo”*. Muri ubu bushakashatsi hakaba habazwa abafite n'abafite amazu mato akodeshwa, ndatse n'abakodesha ayo mazu (abapangayi); ari yo mpamvu urugo rwanyu ruri mu zatoranyijwe mu ikusanya ry'amakuru. Nkaba mbizeza ko amakuru muzatanga azifashishwa gusa mu bushakashatsi, kandi akazakoreshwa na njye gusa (Ndicunguye Richard), umunyeshuri muri Kaminuza.

Gusubiza ibibazo ntibirenza iminota makumyabiri (20), kandi mushobora gusimbuka ikibazo/ibibazo cyangwa mugahagarika gusubiza igihe mwumva mutabishaka. Mushobora kandi no gusubiza mu rurimi mushaka.

(Dear Respondent,

You are being addressed to participate in this survey as a contribution to the study that is being undertaken as part of the requirements for the University studies. The overall purpose of the project is to *“understand the motives that are behind the development of small-scale rental housing and how it contributes to the bottom-up inclusionary housing in Kigali City, focusing on Kageyo and Akintwari Neighbourhoods of Kimironko Sector, in Gasabo District”*. Accordingly, representatives from landlords, tenants and land owners in direct relation with the subject under review are being sought and you/your household happens to be one of them. Kindly be informed that information that will be provided is highly confidential and will only be used by the student researcher (Richard Ndicunguye) for the completion of my studies in academic sector.

The interview will take no longer than twenty minutes, and feel free to not answer (a) question(s) or stop interview in case you feel uncomfortable). Also feel free to answer in any language of your choice.

Mbaye mbashimiye murakoze! (Thank you very much for your participation!)

Questionnaire number
Date/...../.....

A. Umwirondoro (Tenant structure)		
Neighbourhood: - Kageyo <input type="radio"/> - Akintwari <input type="radio"/>		
1. Igitsina (Gender):	-Gabo (Male) <input type="radio"/> -Gore (Female) <input type="radio"/>	
2. Irangamimerere (Marital status)	-Ingaragu(Single) <input type="radio"/> -Narashatse(Married) <input type="radio"/> -Umupfakazi(Widow) <input type="radio"/> -Twaratandukanye (Divorced/Separated) <input type="radio"/>	
3. Imyaka (Age)	<35 <input type="radio"/> 35-65 <input type="radio"/> >65 <input type="radio"/>	
4. Umubare w'abagize urugo (Household size)	-Abana (Children)..... -Abo mufitanye isano (Relatives)..... -Abakozi bo mu rugo (House workers)..... -Abandi (Others).....	
5. Icyo abagize urugo bakora (Household members occupation)	-Abadakora (Unemployed)..... -Abakora akazi gahoraho (Employed)..... -Abakora ibiraka (Part-time)..... -Abanyeshuri (Students).....	
Imibanire hagati y'abaturage (Community Integration)		
6. Amashuri (Education level)	-Ntayo (None) <input type="radio"/> -Abanza (Primary) <input type="radio"/> -(Ikiciro rusange (Ordinary) <input type="radio"/> -Ayisumbuye (High school) <input type="radio"/> -Kaminuza (A0 <input type="radio"/> -Master <input type="radio"/> -Above <input type="radio"/>	
7. Place of origin (Aho uturuka)	-Muri aka gace (In Neighbourhood) <input type="radio"/> -Mu mujyi (Within the City) <input type="radio"/> -Hanze y'umujyi (Outside the City) <input type="radio"/> -Hanze y'igihugu (Out of the country) <input type="radio"/>	
8. Icyo ukora (Occupation)	-Ntako (Unemployed) <input type="radio"/> -Umukozi wa Leta (Public employee) <input type="radio"/> -Nkora mu bikorera (Private employee) <input type="radio"/> -Ndikorera (Self-employed) <input type="radio"/> -Umunyabiraka (Part-time) <input type="radio"/> -Umuhinzi (Farmer) <input type="radio"/>	
9. Ubuzima (Health status)	-Nta kibazo (Active) <input type="radio"/> -Mbana n'ubumuga (Handicaped) <input type="radio"/> -Mu zabukuru (Retired) <input type="radio"/> -Ubundi (Buvuge) (Other (specify).....	
10. Hari abandi bo mu muryango bakora? (Are there other household members working?)	-Yego (Yes) <input type="radio"/> -Oya (No) <input type="radio"/>	
	Niba ari yego, ni bangahe? (If yes, how many?)
	Icyo bakora (Their occupation)	-Umukozi wa Leta (Public employee) <input type="radio"/> -(ba)rikorera (Self-employed) <input type="radio"/> -A(ba)kora mu bikorera (Private employees) <input type="radio"/> -Umu(aba)nyabiraka (Part-time) <input type="radio"/> -Akandi (Kavuge) Other

	(Specify).....
11. Kuki mwahisemo gukodesha (Why did you decide to rent here?)	-Ni hafi y'akazi (Proximity to Job) <input type="radio"/> - hafi y'ishuri (Proximity to school) <input type="radio"/> -Nta mikoro yo kwiubakira (Inability to own a house) <input type="radio"/> -Gushaka akazi (Job seeking) <input type="radio"/> - Kwigenga (Independence choice) <input type="radio"/> -Ubushake bwanjye (Free choice) <input type="radio"/> -Ni uko hahendutse <input type="radio"/> -Indi mpamvu (yivuge) (Other (Specify))
12. Mumaze igihe kingana iki mubaho? (How long have you been here?)	- <1year <input type="radio"/> 1-3 years <input type="radio"/> 4-5 years <input type="radio"/> ->5 years <input type="radio"/>
13. Ni ibihe bikorwa mukunze guhuriraho nab a nyir'amazu? (What kind of activities do you share with your Landlords?)	- Gutizanya ibikoreshe (Materials borrowing and lending) <input type="radio"/> - Kwitabiro ibirori cyangwa ibyago (Attending ceremonies) <input type="radio"/> - Kuganira no guhana amakuru (Sharing information) <input type="radio"/> - Gusurana (Visiting each other) <input type="radio"/> - Gusangira ubwiherero (Sharing washrooms) <input type="radio"/> - Gusangira igikoni (Sharing kitchen) <input type="radio"/> - Umuganda rusange (Community work) <input type="radio"/> Ibindi, bivuge (Others, Specify).....
14. Ni ku ruhe rugero mwumva mwakiriwe mu gipangu/umudugu du? (To which level do you feel integrated in this compound/ neighbourhood?)	1.Ntibihagije na gato (Extremely unsatisfied) <input type="radio"/> 2. Ntibihagije (Unsatisfied) <input type="radio"/> 3. Birahagije (Satisfied) <input type="radio"/> 4. Birahagije cyane (Extremely satisfied) <input type="radio"/>
Amakuru ku bukode bw'amazu (Small-scale rental housing affordability)	
15. Uko inzu i(zi)kodeshwa i(zi)teye (Rental housing structure)	-Itageretse (Stand alone) <input type="radio"/> -Igeretse (Kangahe?) (Multi-storied (How many?)
16. Umubare w'ibyumba (Number of bedrooms)	1 <input type="radio"/> 2-3 <input type="radio"/> >3 <input type="radio"/>
17. Ibikoreshe byubutse inkuta (Walls' Building materials)	-Amatafari ahiye (Burned bricks) <input type="radio"/> -Boroko sima (Block cement) <input type="radio"/> -Rukarakara (Mud bricks) <input type="radio"/> -Ibiti (Wood) <input type="radio"/>

18. Ibikoresho by'igisenge (Roof materials)	-Amabati (Iron sheets) <input type="radio"/> -Amategura (Tiles) <input type="radio"/> -Ibindi, bivuge (Other, Specify).....
19. Amafaranga y'ubukode mu kwezi (Rental Housing cost (Rwf/month))	≤30,000 <input type="radio"/> >30,000-60,000 <input type="radio"/> >60,000-100,000 <input type="radio"/> >100,000-250,000 <input type="radio"/> >250,000 <input type="radio"/>
20. Amafaranga urukoresha mu kwezi hatarimo ubukode (Housing expenses without rent (Rwf/month))	≤30,000 <input type="radio"/> >30,000-60,000 <input type="radio"/> >60,000-100,000 <input type="radio"/> >100,000-250,000 <input type="radio"/> >250,000 <input type="radio"/>
21. Amafaranga urugorwinjiza mu kwezi (Household Income (Rwf/month))	≤30,000 <input type="radio"/> >30,000-60,000 <input type="radio"/> >60,000-100,000 <input type="radio"/> >100,000-250,000 <input type="radio"/> >250,000 <input type="radio"/>
22. Ni ku ruhe rugero mufataho ubukode bw'inzu? Level of rental housing affordability?	-Zirahendutse cyane (Very low) <input type="radio"/> - Zirahendutse (Low) <input type="radio"/> -Igicro kirakwiye (Fair) <input type="radio"/> -High(Zirahenze) <input type="radio"/> -Zirahenze cyane (Extremely high) <input type="radio"/>

Hari icyo mushaka kumbaza cyangwa ubundi butumwa mushaka gutanga? Do you have any question or comment to share with me?

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Nongeye kubashimira uruhare mugize n'umwanya wanyu mwigomwe mugira uruhare muri ubu bushakashatsi, nkaba nizera ntashidikanya ko azamfasha kurangiza amasomo neza, kandi mbizeza kuzabasangiza ibizavamo igihe mwaba mubikeneye.

(Thank you once again for your time and participation in this interview, I hope that your input will help me in the accomplishment of my studies, and I eager to share knowledge that I will gain from this study with you, in case of need).

Ibyuzuzwa n'uwabajije amakuru (Observation by the interviewer)

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Annex4: List of Interview Respondents

Respondent ID	Sex	Marital Status	Age	Occupation
R1	Female	Widow	59	None
R2	Male	Married	53	Driver/NGO
R3	Male	Married	52	Driver/Civil servant
R4	Female	Widow	56	None
R5	Female	Widow	57	None
R6	Male	Married	45	Technician/Private Sector
R7	Female	Widow	71	None
R8	Female	Widow	54	Business/Commerce
R9	Female	Widow	58	Business/Commerce
R10	Female	Married	46	None
R11	Male	Single/Orphan	30	Business/Commerce
R12	Male	Married	57	Self employed

Annex5: ATLAS Ti Code list

- Economic Profitability period
- Housing property income reliability
- Investment effort in rental housing
- Rental housing income purpose
- Economic stability status
- Future safeness
- Interest in tenants characteristics
- Land value consideration
- Housing development condition
- Investment condition
- Duty/Responsibility
- Demographic characteristics
- Landlordism status
- Income and employment status
- Desired/Accommodated tenants characteristics
- Rental housing interests
- Rental housing demand status
- Social interaction status

Annex6: List of documents reviewed

Document title	Year	Author	Organization
Affordable housing in Rwanda: Opportunities, Options and Challenges: Some perspectives from the international experience	2014	Robert Buckley The	The Centre for International Growth Conference, Rwanda national Forum on sustainable Urbanization
National Urban Housing Policy for Rwanda	2008	MININFRA	MININFRA
Gasabo District zoning plan	2013	City of Kigali	City of Kigali
Kigali City master plan report	2013	City of Kigali	City of Kigali
Kigali City - Analysis, Benchmarking & Vision Report	2013	City of Kigali	City of Kigali
Kigali Conceptual Master Plan	2007	City of Kigali	City of Kigali
2012 Population and Housing Census .Report on Provincial Results	2012	Government of Rwanda	National Institute of Statistics of Rwanda
Urban planning and social inclusion: A study of Kigali city, Rwanda	2013	David Niyonsenga	Annual World Bank Conference on Land and Poverty