# Durable Conversions

## Property, Aspiration, and Inequality in Urban Northern Kenya

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ORIGINAL ARTICLE

**Durable conversions: Property, aspiration, and inequality in urban northern Kenya**

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Abstract

*In Isiolo, a northern Kenyan town earmarked for development as part of a large-scale infrastructure project, the value of land has increased dramatically. Local residents with insecure tenure at the town's edges were selling off plots at ever-rising prices. Yet the money generated was renowned for its rapid expenditure, leaving the holder with little to show for the sale. This article examines the discourse of "selling and building," whereby residents aspired to discipline flighty money generated through land sale by converting it into durable investments. In particular, selling and building was seen as a means of strengthening individual property claims: By selling a little land, one could invest the money it yielded in the remainder, most often* *by building a "permanent" house. Yet "selling and building" was an individual, private property solution to the collective problem of insecure customary tenure and worked to gloss over and perpetuate inequalities among residents. The problems associated with the "money of plots" (*pesa ya ploti*), and struggles with building, attest to the complexity of property relations in urbanizing northern Kenya as historically collective and prospectively individual. Moreover, they illuminate residents' deep ambivalence about private property and the inequalities inherent to it.*

Keywords: Land; Property; Money; Aspiration; Inequality; Isiolo; Northern Kenya

One afternoon in October 2014, as I walked along the unpaved road from Isiolo town toward the developing neighborhood of Kwa Loboi, I met two young Turkana women, Mary and Susan, both carrying infants.[1] They were staying with relatives in Kwa Loboi, and we walked the remaining kilometer together. Kwa Loboi was known as a "Turkana village," referencing the neighborhood's majority Turkana population, who claimed to be the first to have settled in the area with their livestock some decades earlier, when the area was still considered part of the town's rural outskirts. Recently, early settlers had been selling off parcels of land at ever-increasing prices. As we walked and chatted, Mary reflected on this trend. "The money of plots [*pesa ya ploti*]!," she exclaimed. "It's bad. It goes with the wind." Susan intervened, concerned, perhaps, that this metaphor might be lost on the foreigner. "Meaning," she explained, "it finishes quickly. Someone can sell ten plots or fifteen, but there's nothing meaningful they do with that money." I asked what differentiated the money of plots from money generated through other means, such as money made from paid work. "You get the money of work after sweating, and so you'll build with it," Mary responded. "But the money of plots goes on alcohol, and to people" (fieldnotes, October 3, 2014).

Mary and Susan's comments about the problems associated with the "money of plots" echo numerous conversations I had with Isiolo residents about plot sale and enduring poverty.[2] Since the mid- to late 2000s, the value of land around Isiolo town in northern Kenya had increased dramatically. This was, in large part, attributable to the Kenyan government's announcement of a large-scale infrastructure project—the Lamu Port–South Sudan–Ethiopia Transport (LAPSSET) corridor—that promised to transform the long-marginalized region into a "new frontier" for economic growth, with Isiolo at its gateway. Rumors circulated that the government intended to establish Isiolo as Kenya's new capital city. The anticipation of future developments occurred in the context of more concrete changes. Political decentralization, which came into effect in 2013, created county governments with unprecedented levels of funding and responsibility, including at Isiolo town, the capital of Isiolo County. This attracted the migration of middle-class professionals looking for opportunities in the new dispensation and places to build houses and settle. These factors came together to generate a rush for land as locals and Kenyans across the country anticipated the rising value of plots.

Isiolo residents were caught up in this rush. Those who occupied land governed under an ambiguous customary property regime in places like Kwa Loboi, at Isiolo town's edges, were selling off and brokering sales of parcels of land to wealthier people intending to settle in the area and to speculators hoping to cash in on rising prices. Selling land was explained by these residents as, in part, a means of preempting wholesale dispossession in a context of insecure land tenure, where poor residents risked their ownership claims being trumped by wealthier, politically connected people able to make a formal claim. As one male resident in his thirties explained, “people saw that those who had an interest in the land, they would come and steal from them. So they thought … let’s just sell and let us benefit rather than come to be stolen from” (interview, August 14, 2014).

At the same time, land sales gave residents access to unprecedented levels of wealth. Most were ethnic Turkana, a group that has historically had low socioeconomic status in Isiolo.[3] The majority earned a living from buying and selling small numbers of sheep and goats; enacting casual labor as watchpersons for wealthy newcomer households or on house construction projects; or doing petty trade selling tea, food, and alcohol to the construction workers who came in and out of the neighborhood each day. Land sales had dramatically increased the circulation of money in the community, attracting extended family members, such as Mary and Susan, to join relatives residing in the area. In discussions about rising land prices, residents would fantasize about the amounts of money that they could make through land sales and how they would invest the money. Yet, when residents actually sold land, they were often reticent to discuss the details. This was because, as Mary noted, the money they had made was often spent quickly, leaving the seller just as poor as he or she had been before the sale. “There are those who sell for millions [of shillings],” one resident exclaimed, “but after a few months their mouths are dry like mine” (interview, August 15, 2014).[4]

Anthropologists have long shown that money is not the flat, universal value signifier that economists often assume. As Sharon Hutchinson’s (1992) account of Nuer categories of wealth demonstrated, the way money is earned can affect the ways it is spent. Other studies have shown that the windfall sums generated by particular economies, such as diamond mining in Angola (De Boeck 1998) and luxury export commodities like vanilla and rosewood in Madagascar (Zhu 2018), tend to be squandered in lavish, potlach-like displays of consumption that can at times appear tantamount to throwing one's money away. Rejecting approaches that have explained extravagant spending as expressions of a "culture of poverty" or romantically seeing them as reflecting lifestyles rooted in the present, Annah Zhu (2018, 264) adroitly shows that the spending of "hot" money in Madagascar both reflects the extreme conditions of the global economic order in which rosewood and vanilla are located and subverts it by eschewing "the strategic accumulation of money."

Taking inspiration from Zhu, we might interpret the rapid expenditure of the money of plots as a reflection of a pervasive "get rich fast" culture around private property and speculation in Kenya, while simultaneously subverting it through the quick disposal of its rewards. While this makes for a compelling argument, it pushes the money struggles and dilemmas experienced by its holders to the background, leaving unexplored the moral and political economy and ecology relations that underpin commodities—like rosewood, vanilla, diamonds, and plots—at the center of market booms. These relations are crucial in that they provide the cultural framings of the ways that the money these commodities generate should be disposed of. This has been shown through other cases of burgeoning market economies. Parker Shipton's (1989, 9–10) research among Luo in Western Kenya showed that "how one obtained money affects how one may dispose of it." Certain goods, including landed property, embody the social relations through which they came about. Selling land for individual gain is risky, because it disregards the relational nature of the property claim, which typically includes multiple live and deceased kin members.As a result, in Shipton's example, the money generated through land sale is "bitter" and carries misfortune and thus should be diverted away from productive investments, such as livestock and bride wealth. In another Kenyan example, young Samburu men on the coast engaging in commercial sex with older European women make a problematic form of money known as the “money of Mombasa” (Meiu 2017). Such money is feared to inflict misfortune upon the holder and militate against productive investment. When the “money of Mombasa” is invested in livestock “back home” in Samburu, the animals will likely die suddenly from illness. In Mongolia, the “polluted” money made from the gold mining economy, widely believed to be morally dubious, should be disposed of quickly through the purchase of perishables like alcohol or entertainment; if it is invested in more long-term projects, those projects will be fated for failure. A motorbike bought with gold money will crash; a house built out of gold money will collapse (High 2013, 681).

Unlike in the economies cited in the previous paragraph, the “money of plots” generated through Isiolo’s booming land market was not always or necessarily “bitter” or “polluted,” though it could become so if the land sale was considered illicit and socially harmful. Rather, as noted, it was primarily considered flighty, a quality that often invoked the individual attributes of its holders as weak or lacking the discipline to convert it into long-term investments. Its complex moral valences can be attributed to the place of commodified land in the economic and political lives of residents in the particular historical moment of anticipated development and rising land prices at Isiolo’s edges. Residents in these areas typically had a mobile pastoralist heritage and did not have long-term ancestral attachments to land, meaning that land was not the “anticommodity” that it has traditionally been for Luo (Shipton 1989, 10). Land at Isiolo’s edges had, in fact, long been informally exchanged for money by poor settled pastoralists, though for much lower prices than currently. These exchanges have historically been associated with what Bloch and Parry (1989) describe as the “short-term transactional cycle” that is the legitimate realm of individual activity, often through exchanges with “outsiders.” Like the proceeds made from other activities belonging in the short-term cycle, the money of plots has, historically, been “morally undetermined” (Bloch and Parry 1989, 26), with the potentiality to attain positive qualities if invested into the long-term transactional cycle concerned with the reproduction of the social order or negative associations if used entirely toward individual ends (Bloch and Parry 1989, 27).

In the context of the land rush, the money of plots was morally ambivalent. Land in Isiolo has, since the onset of multiparty politics in the 1990s, been politically associated with particular ethnic groups who have sought to secure their rights to reside in the town through the advocacy of pioneer settlers (Elliott 2020). Selling land to “outsiders” inevitably led to the fragmentation of community claims. While residents argued for their right to sell and profit from land, they were also concerned about the implications of sale for dispossession and disenfranchisement, concerns that led to judgments about how the money should be spent. Residents almost unanimously scorned people’s frittering away of the large sums of money made from plot sales through redistribution among relatives and neighbors and argued that they should “sell and build” (*kuuza na kujenga*). “Building” can refer to a range of self-improvement and self-making projects in Kenya, including investments in small businesses and children’s education. In places like Kwa Loboi, however, where insecure tenure was widespread, it primarily referred to the securing of individual private property claims. Residents insisted that one could sell a little land and invest the money it yielded into securing the ownership of the remainder, either through a costly process of formalization or, more often, through building a “permanent” house.

Yet converting the money made through land sales into individual property claims was itself a complex moral endeavor in a context of customary tenure. This article examines the tension between the ideal of “selling and building” and the reality of growing inequality. As an individual private property–based solution to the collective problem of insecure customary tenure, selling and building worked to gloss over and perpetuate inequalities among residents. Those who did succeed tended to be better-off residents able to detach from the relations with relatives and neighbors through which their property claims had initially come about. At the same time, their success could signal dubious dealings, including the illegitimate sale of land claimed by others, and thus be seen to attract misfortune, which undermined the durability of their property claim. The problems associated with the money of plots and struggles with "building" illuminate the complexity of property relations in urbanizing northern Kenya that are historically collective and prospectively individual. Moreover, they reveal residents' deep ambivalence about private property and the inequalities inherent to it.

**Land, property, and commodification in northern Kenya**

Land in Kenya has historically been subject to different classifications and tenure regimes. With the onset of British colonialism, the colony's land was categorized in terms of its commercial potentiality, judgments that saw the entirety of northern Kenya's predominantly arid rangelands classified as "low potential." Identifying land in what became known as the "White Highlands" for cultivation by settlers, the colonial administration applied full private property rights as enshrined in British land law, moving African populations onto "native reserves" where land was held collectively according to colonial-invented "customary" law under the authority of chiefs and headmen. Similar "native" areas and chiefs were established in the north with the aims of restricting pastoralist groups' mobility across territorial boundaries and of enabling taxation (Whittaker 2014).[5] Settlement in administrative centers and towns like Isiolo was restricted to non-African government officials, traders, and so-called alien Somalis who had retired from military service. Nevertheless, "natives" did settle in Isiolo town, including (predominantly

Imenti) Meru from the nearby Meru reserve (Hjort 1979, 30) and Turkana who had migrated southward in several waves (Broch-Due 2000; Lamphear 1976, 229). They sought out wage labor in Isiolo, in other towns, and on European-owned farms farther south (Waweru 2002).

In Kenya's "White Highlands," anticolonial sentiment exacerbated by overcrowding and insecurity of tenure on native reserves impelled land reform, culminating in the 1954 Swynnerton Plan, which established procedures for the conversion of land in native reserves into individually owned freeholds (Syagga 2006, 297). This was primarily carried out in central Kenyan native reserves. At independence in 1963, the new Kenya African National Union government essentially adopted the recommendations of the Swynnerton Plan, accepting the principle that private, individually owned property facilitated "progressive" land use and emphasizing the role of the market vis-à-vis the redistribution of landownership. The new government continued to pursue the systematic adjudication of land rights and registration of titles in areas where land had been classified as "native land" under the colonial regime, which formed the basis for political patronage and the enrichment of the new political (and predominantly central Kenyan) elite (Leo 1984).

While agricultural areas with "high potential" for commercial exploitation were prioritized, attempts were made at adjudicating pastoralist land, most notably in predominantly Maasai districts of Kajiado and Narok between the mid-1960s and the late 1970s (Galaty 1992) and parts of Samburu District from the early 1970s (Lesorogol 2008) in the form of "group ranches" owned privately by ranch members and managed by elected committees. These schemes are widely recognized to have deepened inequality among ranch members and increased instances of landlessness, as members with education, influence, or business acumen demarcated disproportionally large shares for themselves and pursued individual title deeds (Galaty 1992, 28). Adjudication and group ranches have been resisted by successive local governments in Isiolo precisely because of these associations with dispossession (Elliott 2018, 23-24; Markakis 1999, 294). Here, and elsewhere in northern Kenya, land continued to be governed under a "largely neglected regime of customary law" under the Trust Land Act of 1963 (Syagga 2006, 310).

During the decades that followed independence, wealth in northern Kenya continued to be associated with livestock and trade. In Isiolo, a predominantly Borana political and economic elite emerged from a class of colonial-era chiefs and headmen who, toward the end of the colonial period, had been permitted to set up shops in trading and administrative centers in the rural Borana-designated part of Isiolo District. Some set up shop in Isiolo town following independence and the lifting of colonial restrictions on settlement. They accumulated not land but rural herds via profits from urban commerce (Dahl 1979). Around Isiolo town, land could be informally exchanged for money but was not associated with the levels of wealth and accumulation witnessed in central Kenya.

Land sales were, on the contrary, associated with poor settled pastoralists. Independence marked the onset of widespread pastoralist impoverishment in northern Kenya following a violent secessionist war (Whittaker 2014) and a series of droughts. Isiolo town's population increased significantly as those who lost large numbers of livestock sought out opportunities for casual labor, famine relief, and work on government irrigated farming schemes (Hogg 1986). Isiolo's existing Turkana population grew during this period, with some Samburu joining established Turkana settlements, while impoverished Borana and Somali pastoralists and Tigania Meru agropastoralists also migrated to the town (Hjort 1979). Many settled at Isiolo's edges: places where land was freely available and conducive for keeping small numbers of livestock. As

Isiolo expanded and these areas became desirable to better-off townspeople and migrants for building and settlement, early settlers sold lands for low sums and shifted farther out of the town onto not-yet-commodified land. These trends were particularly associated with Turkana, whose poverty and long-term exclusion from pastoralist economies meant that, unlike some Borana, they could not attempt a return to pastoralism (Broch-Due 2000; Hjort 1979). Their long-term socioeconomic marginalization is spatially manifest in their occupation of land at the town's peripheries.

Around the mid- to late 2000s, national attention turned toward northern land with the announcement of the LAPSSET plans. Now reimagined as potential property and wealth, the land around key centers along the corridor, including Isiolo, became the focus of a rush to profit from an anticipated rise in land prices. Demand for land was further bolstered by the decentralization of government in 2013, which attracted northern professionals, in particular Borana from neighboring Marsabit County, in pursuit of opportunities in the new Isiolo County government. At the time of my fieldwork between 2014 and 2015, prices of plots had risen dramatically in neighborhoods like Kwa Loboi at the town's edges that were associated with poor settled pastoralist communities. The terms of a new Community Land Bill, intended to protect community ownership of former trust land areas, was being debated in Parliament. This was believed to propel the land rush further, as people sought to acquire land before the reform was enacted (Elliott 2020, 47).

Early settlers in neighborhoods at Isiolo's edges were excited by the prospect of accumulating wealth from land, something that was strongly associated with "developed" parts of Kenya. At the same time, they feared dispossession due to insecure tenure. Early residents had typically settled under the authority of a pioneer settler, who was typically seen to have connections to government authority, most commonly through former employment in the police. Reminiscent of colonial policies of indirect rule, such men were seen as intermediaries between "the community" and "the government" who could ensure rights of occupation to ordinary people unable to access formal land allocation procedures. While lacking the status of the urban political and economic elite described above, who owned large herds and urban enterprises, these men sought to build political careers through establishing settlements and gathering supporters, while also accumulating wealth in return for settlement in the form of small monetary or livestock payments (cf. Guyer 1993; Kusimba 2020). Early settlers were often members of extended families or social networks and were typically associated with a particular ethnic group, though in reality they could be ethnically diverse. Exclusionary ethnic claims to the town had intensified with the increased political competition that had followed Kenya's return to multipartyism in the 1990s, so that settlement at the town's edges became a key means through which different ethnic groups claimed rights to the town (Elliott 2020). Settlers' claims to property rights were legitimate under the Trust Land Act, yet the local government reserved the power to grant private property rights in these areas, a power that was often abused (Kenya Ministry of Lands 2009, 11–12).

Despite much political rhetoric about formalizing residents' plots in the context of the land rush and fears around dispossession, Isiolo's authorities were renowned for corrupt and partisan land dealings, making formal land allocations, including through backdated documentation, on the basis of bribes and in return for votes. This had created complex, overlapping land claims in areas like Kwa Loboi, where a single plot could be claimed by multiple "owners" on the basis of customary tenure, purchase, and formal allocation (cf. Bansah 2017; Gough and Yankson 2000; Lund 2008). The situation was exacerbated by some early settlers' brokering the sale of land that was claimed by other early settlers, so that a plot could be sold without its "owner" being aware or to multiple buyers by different sellers (cf. Haxby 2021). To add to the mix, a market in forged documents meant that those unable to pay their way through "formal" channels could purchase fake proof of ownership.

In this context, some pioneer settlers had petitioned the local government to honor their communities' customary claims and formally register the land in these areas, supplying bureaucrats with lists of claimants and descriptions of where their plots were located. However, given the costs of formalization, only settlements with enough votes to have leverage on a councilor or area MP hoping for reelection were successful. Kwa Loboi's pioneer settler was said to have battled unsuccessfully with the local authority for land registration up until his death in the late 2000s. Early settlers complained that, with the growing instances of plot disputes and the pace of land sales that had followed his passing, the community claim had fragmented, leaving them to pursue formalization as individual households.

Early settlers in neighborhoods like Kwa Loboi were thus left in the position of having initially claimed land rights collectively with reference to customary law but now having to fend for themselves when it came to translating their claims into formal property rights. They generally felt unable to enter Isiolo's land office without the backing of a leader or politician and were unable to pay their way through formalization. As a result, many saw land sales as their best chance of avoiding wholesale dispossession. At the same time, residents were concerned about what they described as "displacement by money" (*kuondolewa na pesa*): the ultimate displacement of early settlers out of Isiolo town, whereby the money of the wealthy would push out poor residents in a gentrification-like process.

Having historically shifted to Isiolo's peripheries, Turkana residents in particular questioned the sustainability of selling and shifting amid the hype around Isiolo's future and the anticipation that much of the land surrounding the town would eventually be encompassed in, and subject to, the land rush. The displacement of individuals had implications for the wider community's belonging in the town; in Kenya's ethnicized politics, small ethnic populations struggle to produce political representatives to protect their rights and interests (Elliott 2020). In Kwa Loboi, the example of one early resident, Mama Esther, who had been "displaced by money," was often cited as something that ought to be prevented. Mama Esther was said to have sold land for millions of shillings until she had nothing left. Having squandered the money, she had nothing to show for the large amount of land she once had claimed.

It was in this context that early settlers in Kwa Loboi insisted that one should "sell and build." Given the challenges associated with formalization, this was most often pursued through the building of a house, ideally in "permanent" material such as stone or cement blocks, a common strategy for securing property claims in urban and periurban Kenya and elsewhere (Gastrow 2017; Holston 1991; Nielsen 2011a). Materials mattered; stone and cement blocks created the appearance of formality and urban aesthetics and were deemed to make the claim more secure (Gastrow 2017). Yet these materials were costly; in 2014, a simple permanent house cost approximately a million shillings (more than US$9,000). To realize such a project, early settlers needed to sell some land and convert the money into building materials and construction labor. This was a challenging prospect due to the notorious flightiness of the money that plot sales generated.

**Unruly currency**

As Mary's comments in the vignette introducing this article suggest, money generated by plot sales tended to "go with the wind" because sellers tended to redistribute it: The money went "to people" (*kwa watu*). When one sold a plot, one struggled to keep the money it yielded away from the countless relatives, friends, and neighbors who sought a share in it. Those advocating for "selling and building" tended to scorn such spending as unproductive "squandering" that was short term and shortsighted. When people like Mama Esther, mentioned earlier, sold all their land until they remained with nothing, their actions were typically blamed on their lack of education or personal attributes such as "carelessness" or even poor mental health. Yet such explanations failed to acknowledge the very real pressures plot sellers faced to share their money.

The pressure to redistribute was a problem particularly associated with the "money of plots." In contrast, money made from other pursuits, such as work, as Mary noted, could more easily be preserved for individuals' long-term projects, including securing a property claim. Mary explained this distinction with the notion of "sweat": The "money of work" could be channeled into one's long-term projects because it was the product of one's individual labor. This reflected locals' moral evaluation of the money of plots as "easy money" that was generated by Isiolo's speculative economy as opposed to hard work.

Furthermore, the money of work was generated slowly, in small amounts, and was easily hidden. In contrast, a plot sale tended to be highly visible and difficult to conceal, and its windfall-like nature meant it was hard to refuse requests from needy relatives and neighbors. The hiding of a plot sale would generate suspicion as to its potentially illicit nature, suggesting, for example, that the plot in question might be claimed by others or that it might contain a grave, making the sale tantamount to selling off one's kin. When money generated from plot sales was hidden, it could cause disputes within families. This was particularly the case where early settlers had been involved in brokering land deals that involved the sale of land claimed or occupied by others, thus rendering the deal less visible to members of their own households. I knew women who had discovered, much to their fury, that their husbands had been involved in brokering land deals and had received plot money without informing their wives. The money of plots was often contested and tended to bear heavily on its holder, thus promoting its redistribution.

An additional important factor behind the compulsion to redistribute money made from plot sales can, at least in part, be attributed to early settlers' land claims having initially come about in the context of "customary" arrangements—that is, through their relationships with others, either directly with the neighborhood's pioneer settler or through relations to existing settlers who would provide them with a section of their land upon which to settle. Behind the scenes of an early resident's land claim was typically an entanglement of relations. At the same time, plots were talked about in individual private property terms. This was both aspirational and performative: Private property arrangements organized land in established neighborhoods of the town, and as Kwa Loboi developed, residents sought to defend their claims to landownership through performing it as private property, regardless of whether they could acquire the requisite formal documents or build the all-important permanent house. Early settlers claimed that the owner of a plot had the right to sell it and do what he or she wanted with the money—a principle underlying the discourse that one should "sell and build." In practice, however, tensions around plot sales indicated that "ownership" could not always be attributed undisputedly to an individual or an individual's household. Residents were often keen to remind me (and each other) of their role in enabling another resident to "own" the land the resident did. The late pioneer settler's children, in particular, repeatedly asserted that nobody had come to the area on his or her own and simply cut a piece of land; all had been allocated land by the pioneer settler himself. In light of these claims, it was not socially acceptable for an individual to sell land and then be stingy with the money.

The rapid expenditure of money from land sales "on people" could be interpreted as a means of remedying the ambiguity around who was entitled to the money generated through land sales through investment in the wider social order, akin to the kinds of long-term transactional cycles that Bloch and Parry (1989) describe. Expenditure on alcohol could also be interpreted in this way. As Mary pointed out, in Kwa Loboi, money from plot sales was often expended on alcohol, which was tied up in obligations to redistribute. Alcoholism was a growing problem in Kwa Loboi among both male and female early settlers, evident in the empty plastic Metropolitan Gin bottles that littered the neighborhood and in the people one met along its pathways as they staggered between compounds. Alcohol clearly had destructive social effects between relatives, neighbors, and, most of all, husbands and wives. But buying alcohol for others and drinking together was also a means of nurturing the relations upon which people depended. Men, in particular, who had sold some land could, in the weeks after a plot sale, become temporary "big men," buying generous rounds of drinks in local bars. While local *changaa* brew could be sourced for as little as ten shillings, after a plot sale, people would enjoy expensive bottled beer like Tusker. Albeit for a limited period, men would mark their distinction from their former selves and fellow early settlers by consuming and sharing their drink of choice. Temporary as these shows of generosity were, the one who was buying drinks one day would be receiving the next. Sharing the money of plots now meant that one could claim a share of a plot sale from someone else in the future.

Nevertheless, residents continually dismissed such spending as irresponsible, reiterating the notion that early settlers should "sell and build" and emphasizing investment in individual private property claims via the building of permanent houses as more durable and long term. Making the conversion from flighty money to permanent house was only possible, however, if the relationships that rendered the money of plots so fleeting were carefully managed.

**A successful conversion**

After completing my fieldwork stay in Isiolo and during a phone conversation with Halima, my host in Kwa Loboi, she notified me of developments in the neighborhood (personal communication, November 17, 2016). Halima was among Kwa Loboi's growing number of newcomer residents, having bought a plot from an early resident in 2005, built a house, and moved to the area from a crowded extended-family setup in Isiolo's oldest neighborhood. Halima told me that she had been encouraging Sarah, one of her Turkana neighbors, to build a permanent house and secure the ownership of her plot. During my stay in Isiolo, Sarah, her husband, Joseph, their four children, and Sarah's younger sister, who attended a nearby primary school, had been living on a plot delineated from land they had acquired through Joseph's connections to the area: He was a younger brother of a woman who had distant kin connections to Kwa Loboi's pioneer settler and was one of the neighborhood's earliest residents. Sarah herself was born and raised in another Isiolo neighborhood situated at its southern periphery, where her mother still lived with her younger children and adult sons and had moved to Kwa Loboi with Joseph as a young woman during her first pregnancy.

Sarah and Halima had formed a friendship despite their different socioeconomic backgrounds. Sarah would often come by Halima's house in the evenings to collect her phone from where it had been charging (Halima's was one of the few houses to be connected to power) and then would sit with Halima and me, sharing stories about goings-on in the neighborhood, the latest plot dispute or scandal, and watching television. Sarah had a spare key to Halima's house and would clean and wash the family's clothes for a few hundred shillings, while Halima worked as a teacher in a nearby primary school. I, too, came to spend a good deal of time with Sarah, accompanying her around the neighborhood and on trips to the town center, where she had a stall at the market. Sarah would often talk about how life had changed for her and her young family. She and Joseph had started out with very little, living as caretakers in the palatial house built by an Isiolo doctor, one of the first newcomers to acquire land and build a permanent house in the area. The doctor had never finished the house, and it had stood empty for a couple of decades. Sarah described how she and Joseph, unable to afford a mattress, had slept on flattened-out cardboard boxes inside the unfinished house. Later, when prices of land had begun to rise, they had sold a piece of land and used some of the money to build a house, constructed from a wire mesh frame filled with small stones and smoothed over with cement.

Together, the couple was able to make a modest living: Sarah doing occasional domestic chores for Halima and attending to her small stall selling vegetables at the marketplace and Joseph working as a night guard on the plot of a wealthy newcomer and, during the day, finding odd jobs on construction projects around the neighborhood. They also had a small number of goats, which would be taken to graze on undeveloped plots. This life marked a huge improvement to their days of sleeping on cardboard boxes, Sarah would tell me, and talked of her aspirations for the future: setting up a small shop in the neighborhood and upgrading her house to a "permanent" one.

During my phone conversation with her, Halima updated me on how Sarah was doing. Sarah and Joseph had recently subdivided the plot they lived on, selling half of it and coming into a significant amount of money. Halima described how she had mentored Sarah to resist the persistent claims by neighbors and relatives who showed up at her plot and demanded money, encouraging her to instead channel the money into her long-aspired-for permanent house. Sarah had succeeded, Halima told me proudly, and now had a house of cement blocks.

Stories such as this circulated among early settlers and newcomers like Halima during my stay in Isiolo, and inspired praise of individuals like Sarah as "serious," hardworking people whose discipline and resolve allowed them to stave off pressure from neighbors and relatives to redistribute, in contrast to people like Mama Esther, who were shortsighted and "careless." But pointing to personal attributes to explain the differences between those who had succeeded in selling and building and those who had failed to do so masked people's unequal possibilities for converting the money of plots into durable property claims. To start with, early settlers were already differentially positioned in how much land they had managed to acquire in the area and thus the amount of land they could sell. Most notably, the neighborhood's pioneer settler had claimed a particularly large tract of land, which had been divided up between his numerous children upon his death. Second, it was often those who had, or had strong connections to, someone in formal employment who had a better chance of managing the relationships of dependency and obligation through which the money of plots was so often expended and thus had better chances of preserving sufficient money for building projects.

Out of the pioneer settlers' children, all of whom had inherited large plots of land upon his death, two sons had built permanent houses, and one was planning to begin the process of pursuing formal documents attesting to his ownership. One, Eipa, was employed as a police officer in Nairobi and would soon be retiring and claiming his pension. In addition, he owned a *matatu* public transport vehicle, which he rented out in Nairobi, thus generating a regular supplementary income. The other son, Ekusi, was married to a woman who was employed by a microfinance company in Nairobi. While their building projects were not financed with loan capital, the preferential access to credit associated with formal employment in Kenya gave them another layer of security. Neither Sarah nor her husband had completed primary school, nor had they ever been engaged in any form of formal employment. Sarah's brother-in-law was, however, educated and worked in the office of a local nongovernmental organization in the town center. Demands from needy relatives could, at least some of the time, be deflected to him, while Sarah and Joseph could themselves turn to him in times of need. While these successful builders all did redistribute money made from plot sales, they had alternative sources of income and security through which they could realize their building projects. Furthermore, this security meant that they could distance themselves from the friends, relatives, and neighbors who demanded a share in the proceeds from their plot sales. In contrast, those living in Kwa Loboi who did not have such security were vulnerable to and dependent on their relations with others and were more likely to be compelled to redistribute, limiting their possibilities for building.

Explaining successful "selling and building" as an outcome of individual attributes thus worked to gloss over inequality in Kwa Loboi, and, as an individual solution to the collective problem of insecure tenure, contributed to deepening differentiation. When Ekusi complained that all of his neighbors were newcomers because all the land around his plot had been sold off, he quickly dismissed my query as to whether this was a bad thing. "This is a metropolitan town now," he explained. "The best thing you can do is stay in your place and get on with your business" (interview, August 14, 2014). For Ekusi, Kwa Loboi's urbanization appeared to render solidarities between early settlers less relevant, given that one can reasonably expect to have a neighbor with a different background to oneself when one lives in a town or a city. A number of early settlers would, almost in the same breath, complain that the area was being "lost" to newcomers and then affirm that this was appropriate to "town." These further legitimized aspirations to sell and build. Ekusi's own permanent house-building project was well under way and was dependent on the sale of a plot or two.

The "selling and building" discourse could also mask some early settlers' more direct roles in the neighborhood's growing inequality. In a conversation about the risk of early settlers' displacement out of the area, one resident, an educated and formally employed man in his early forties suspected by neighbors to be engaging in brokering sales involving land claimed by others without their consent, explained that as "pastoralists," Turkana and Samburu liked to move out of town to places where there was space (fieldnotes, May 10, 2014). A Turkana councilor also suspected of illegitimate sales similarly reproduced a stereotypical depiction of Turkana people in Isiolo when he joked that they moved out of town because they were afraid of the electricity that followed the area's development (interview, November 27, 2014). While this has long been an ethnic stereotype about Isiolo Turkana, it was clearly also becoming a class stereotype through which an elite claimed their rights to private property ownership over their poorer neighbors.

**Illegitimate money**

Despite the depoliticizing effects of the notion of "selling and building" described herein, in practice, those who did successfully build could come under moral scrutiny. Much of the literature on house building in urban Africa and elsewhere has emphasized the slow, incremental nature of building, as people gradually accumulate enough money to buy building materials and pay for construction labor, often in the absence of housing finance (Gastrow 2017; Holston 1991; Nielsen 20011b). The mushrooming of houses built by Kwa Loboi early settlers who had managed to sell and build sparked speculation as to how such growth was possible, resembling findings elsewhere where "development" that has come about too quickly is eyed with suspicion (Smith 2008). In Kwa Loboi, such suspicions were directed in particular at the brokers among early resident ranks who were suspected of having built permanent houses using money generated out of selling land that was not legitimately theirs to sell.

These kinds of sales were said to generate another type of money described as *pesa haramu*—"illegitimate money." Like Shipton's (1989) "bitter money" and Meiu's (2017) "money of Mombasa," *pesa haramu* could not bring durable or lasting wealth and could promote misfortune because of the morally dubious nature by which it was made. As one early settler, Shukri, explained, "legitimate things last"; the things that one obtained as a result of cheating, trickery, or "funny business" (*vituko*), such as selling other people's land, did not. A person who had acquired wealth through such immoral means might be rich, Shukri went on, but one day the person could suddenly be shot by the police, and what would the person's wealth do for him or her then (fieldnotes, December 14, 2014)? Others remarked that even if those whose wealth was *haramu* did not suffer themselves, the burden of misfortune would fall upon their children.

Such explanations of wealth that "lasts" and wealth that does not bring us back to notions of durability and its lack. Accordingly, a property claim that someone had made using illegitimate money would not hold up in the long term. In Kwa Loboi, the big, permanent houses of individuals believed to be selling others' land without their consent were dismissed as lacking life and substance—as mere facades of propriety. One early resident reputed for brokering had built a concrete block house but had also lost much of the money he had made to alcohol. He was rarely home and frequently found at a local bar. His wife, Stella, was unwell and an alcoholic; at night, as the children slept, she could be heard shouting and wailing. Their children would be passed between relatives' houses, sleeping and eating in the plots of others. Their permanent house was a "graveyard" (*makaburi*), Shukri once remarked: unable to facilitate the basic facets of social reproduction (fieldnotes, September 9, 2014). On one occasion, Stella had become angry with her husband, having discovered that he had made money from a plot sale without informing her, giving money to their son without Stella getting "even ten shillings." "Other wives get money to go to the salon," she complained bitterly, "but there's nothing I get" (fieldnotes, October 4, 2014). Stella was stuck; she had inherited a good deal of land from her late father, who had been an early settler in the area, but the land had all been sold. Stella attacked the permanent house in her rage, smashing all the windows and burning her husband's clothes. To add to the couple's troubles, another building on their plot had caught fire one night some months earlier, and although nobody was hurt, everything inside the house had been lost. Stella became fearful that the fire was the work of jealous neighbors and called it "a political issue" (fieldnotes, May 10, 2014). Witnessing the dramas unfolding in their neighbors' plot, residents commented that the misfortune plaguing the couple would push them to abandon their plot, selling it, too, and leaving the area.

## Conclusion

Despite a strong normative discourse that encouraged "selling and building" as a means of securing individual property in Kwa Loboi, in practice, for the majority of early settlers, making the conversion from land sale to durable property claim was no easy task. The money of plots makes visible differentiation between those who were vulnerable to and dependent on their relations with others and those who were better able to manage those relations, typically due to the security that formal employment affords. Conversely, the discourse of "selling and building" glossed over these inequalities, portraying successful building as a matter of personal attributes of discipline and resolve. As an individual solution to a collective problem of tenure insecurity, selling and building also perpetuated inequality in the neighborhood.

Nevertheless, problems with the money of plots also illuminate ongoing tensions between ideas of individual, private property and more collective claims to land that generated contradictions regarding how the proceeds from land sales should be spent. Kwa Loboi's early settlers, in particular, those who were poorer and struggled to secure their property claims as individuals, were continuously shifting between these ideas of property, claiming exclusive rights to selling land and the money it yielded in principle, but in practice demanding their share of others' sales and being obliged to redistribute in turn should they come to sell. While many residents were reluctant to talk in detail about their own plot sales, pressures for money and debts to others likely became entangled with personal plans and aspirations and worked to promote land sales. As residents described it, channeling the money of plots into apparently unsustainable investments, such as redistribution among relatives and neighbors, was problematic when it led to the perpetuation of poverty and alcoholism and pushed residents out of the neighborhood altogether. Still, these investments and the relations they worked to reproduce might, for Kwa Loboi's poorest, be more durable than a permanent house.

Indeed, while sharing out and "squandering" money from plot sales tended to be scorned as shortsighted, squirreling it away and quickly building with it could be equally problematic. It could also raise questions about the nature of the land sale and prompt disputes over the right of the individual in question to sell and profit from it alone. The predicaments of selling and building are exemplified in the extreme in the case of brokers, whose illicit land sales generated *pesa haramu* and property that, despite its apparent durability, would ultimately be short-lived. But while the sale of land undisputedly claimed by others was a clear breach of moral conduct, a more general condition of ambiguous ownership and entangled relations behind individual property claims meant that selling land in the area was almost always a sensitive issue. Success in the form of a permanent house could always invite envy and suspicion that the seller had not adequately compensated the relations through which the property had been realized. Moral scrutiny among residents and fears of *haramu* wealth and misfortune sought to keep individualistic accumulation, witnessed in its most excessive forms in central Kenyan real estate markets, in check.

The predicaments of the durable conversion reveal the contradictory terms of property at Isiolo's edges as historically collective and prospectively private and the ways in which residents sought to reconcile these contradictions. This did not ultimately lead to the eschewing or subversion of private property norms per se. Residents continued to aspire to private property ownership and ultimately the kind of security promised by title deeds, which largely remained inaccessible in Isiolo. In practice, however, the durable conversion was a complex moral achievement that few residents were able to realize.

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**Notes**

1 Pseudonyms for people and neighborhoods are used throughout to protect the identity of residents.

2 This article draws on twelve months of fieldwork in Isiolo town between January 2014 and January 2015.

3 Isiolo town's population primarily comprises Turkana, Samburu, Somali, Borana, and Meru communities, all of whom claim historical rights and belonging to the town (Boye and Kaarhus 2011).

4 A "dry" mouth connotes hunger and thirst.

5 What was then called the Northern Frontier District (today's Isiolo, Marsabit, Wajir, Mandera, and Garissa Counties) and Turkana District (today's Turkana County).

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