



# KeSEBAE NEWS

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## Housing the Rural Population

By Yvonne Madahana



In Kenya, the Kenya National Bureau of Statistics (KNBS) defines rural areas as all parts of the country that are not gazetted as urban centres, such as cities, municipalities or towns. Housing the rural population therefore involves addressing the unique challenges of accessibility, affordability, cultural appropriateness and infrastructure limitations that distinguish rural living from urban development. Kenya has an annual housing demand of approximately 260,000 units, with an estimated supply of about 55,000 units, leading to a cumulative housing deficit of around 2.2 million units. Housing delivery is the responsibility of county governments, which often lack adequate resources. 68% of Kenyans are without land documentation and tenure security. The Kenya National Bureau of Statistics first volume census report published in November 2019 presents the country's population at 47.6 million people, with an average household size of 3.9. Nationally, 61% of people own homes, while 39% are renting. In urban areas, approximately 22.8% own homes while about 77% are renting. This would mean that rural home ownership stood at approximately 85.6%, with only around 14.4% of rural households renting. The high rate of ownership in rural areas is often attributed to family land inheritance, customary tenure systems and the relatively low cost of formal land transactions, even though many homes remain semi-permanent or are constructed using traditional materials. Housing plays a significant role in national development. Investment in residential construction promotes economic growth by encouraging both savings and investment.

### DEAR READER

*Welcome to KeSEBAE Newsletter.*

*A monthly Newsletter touching on topical issues affecting our environment.*

*KeSEBAE NEWS is a Newsletter of the Kenya Society of Environmental, Biological and Agricultural Engineers (KeSEBAE)*

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It also directly contributes to improved living standards by safeguarding the health of families, which in turn supports higher productivity. Additionally, housing investment creates wealth, generates employment for youth in rural areas, and can help curb the growing trend of rural-to-urban migration that is often driven by lack of opportunities in rural communities. The government has made notable efforts to improve housing through policy frameworks and targeted projects. One such initiative is the Affordable Housing Plan launched in 2019 under Sessional Paper No. 3, which aimed to deliver 500,000 homes across the country in both rural and urban areas.

The current administration has further expanded this commitment. In the 2025 national budget, the Affordable Housing Fund was allocated Ksh 95 billion to support the development of both affordable and social housing. A new Housing Levy Loan Scheme was also introduced, allowing contributors to borrow up to Ksh 5 million at single-digit interest rates to purchase or build homes of their choice, thereby promoting broader access to homeownership. These programmes are open to all Kenyans, including rural residents. Although most affordable housing projects have so far been concentrated in urban or peri-urban areas due to better access to infrastructure and higher housing demand, rural areas are increasingly being included in the rollout. For example, affordable housing projects have already been initiated in rural or semi-rural counties such as Murang'a, Kitui, Machakos and Laikipia.

The government has expressed a clear intention to scale these models across more rural counties, recognising the importance of inclusive development. Moreover, funding mechanisms such as the Nyumba Smart Loan by the Kenya Women Trust Fund continue to provide housing finance to low-income earners, particularly in rural areas. Traditional rural housing types such as manyattas among the Maasai, semi-permanent huts among the Kalenjin and Kikuyu huts are gradually giving way to more modern, permanent structures, many of which are being built with community involvement and remain culturally appropriate.

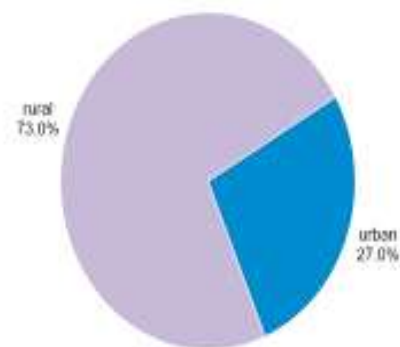
## **2.0 Rural Housing in Kenya: Current State**

### **2.1 Statistics and Demographics**

Housing is one of the essential human needs and the constitution guarantees every citizen the right to access adequate housing, and reasonable standards of sanitation. The Constitution of Kenya, in Chapter Four under Article 43(1)(a), guarantees every Kenyan the right to economic and social rights, stating that: "Every person

has the right to accessible and adequate housing, and to reasonable standards of sanitation." Yet in 2020 rural dwellers, who comprised roughly 72% of the nation's population, continued to face stark deficits in decent shelter and sanitation services. These residents depend heavily on agriculture, which contributes 26% of GDP directly and supports a further 27% indirectly, employs over 40% of Kenyans (more than 70% of whom live in rural areas) and accounts for 65% of export earnings. Despite this critical economic role, 35.5% of Kenyans live below the poverty line, with rural poverty rates consistently exceeding those in urban centres, at 16% compared with 12% in 2016.

Kenya urban-rural (2018)



© Encyclopædia Britannica, Inc.

**Figure 2.0:** Rural and urban population in Kenya *Source: Britannica*

The inadequate quality and quantity of rural housing compounds both poverty and health challenges. Simple dwellings made from earth walls, thatch roofs and mud floors are highly vulnerable to water ingress and pest infestation, creating damp unsanitary environments that foster respiratory infections, vector-borne diseases such as malaria and water-borne illnesses. Lack of proper ventilation and reliance on indoor cooking fires exacerbate indoor air pollution, while overcrowding undermines privacy and hygiene. Such conditions increase healthcare expenditures and lead to absenteeism from school and work and also limit the capacity of households to store produce safely or to access modern services such as electricity and telecommunications.

Addressing the rural housing deficit is therefore not simply an exercise in shelter provision but a strategic intervention for economic development and social well-being. Improved housing stock can reduce disease burden, enhance labour productivity and safeguard livelihoods by protecting seeds, tools and harvests from loss. Those gains in turn can stimulate agricultural output, elevate incomes and narrow the urban-rural poverty gap, bringing Kenya closer to fulfilling the constitutional promise of adequate housing.



**Figure 2.1:** Severe Housing Conditions in rural Kenya  
**Source:** Compassion International

## 2.2 Rural Industries and Economic Productivity

Rural Kenya is home to a diverse range of industries that form the backbone of the national economy. From traditional sectors such as agriculture, fishing, and forestry, to emerging areas like agro-processing, tourism, and decentralised power generation, rural areas contribute significantly to both subsistence and commercial productivity. Many rural households depend on proximity to land, water bodies, and natural resources for their livelihoods. Agro-industries, including food processing and value addition enterprises, are increasingly being established closer to production zones.

In regions like the Rift Valley and Western Kenya, tea and sugar processing factories anchor local economies, while fish farming thrives along Lake Victoria. Tourism and hospitality also play a critical role, particularly in communities near conservation areas, lakes, or cultural heritage sites. Rural mining in areas such as Taita Taveta and Migori, though often informal, sustains thousands of households. Small-scale manufacturing, mobile technology, and vocational training hubs are gradually expanding economic opportunity and attracting youth to remain in or return to rural areas. However, this rising economic activity must be supported by adequate housing, reliable energy, road infrastructure, and essential services to sustain livelihoods and improve living standards.

## 2.3 The Status of Housing in Rural Kenya

Housing in rural Kenya reflects a blend of heritage, economic conditions and social evolution. From time-honoured traditional structures to modern masonry houses, the diversity of rural homes tells a story of resilience, identity and gradual transformation. The current status of rural housing varies significantly

across regions, influenced by cultural practices, geography, access to resources and levels of income.

### 2.3.1 Traditional Housing

Many rural communities in Kenya continue to live in traditional homes that have been passed down through generations. These homes are built using locally available materials such as mud, cow dung, grass, wood, and stones. Their construction techniques are simple, cost-effective and well-suited to the environment.

One common example is the **Maasai manyatta**, a round hut made from branches, mud and cow dung, often thatched with grass. It is common in Kajiado, Narok and parts of Laikipia. This design provides thermal comfort and is practical for pastoralist families who are often on the move.



**Figure 2.2:** Traditional Maasai Manyatta Hut. Source: <https://www.kenyatourism.in/maasai-tribe-facts.php>

In northern Kenya, the **Rendille and Turkana communities** live in domed huts made from woven sticks, sisal mats and palm fronds. These structures are easy to dismantle and transport, which suits the nomadic lifestyle of these communities. In Western and Nyanza regions, rectangular houses built with mud walls and thatched or corrugated iron sheet roofs are common. These are often constructed communally using family labour and are relatively affordable. According to national housing data, most rural homes still use earth-based walling materials, while roofing has largely shifted to iron sheets due to improved availability and durability.

### 2.3.2 Emerging Trends and Transitioning Structures

While traditional houses are still in use, there has been a visible shift towards more durable structures. This change is driven by improved access to building materials, government infrastructure projects, and the influence of urban migration.



Homes made of burnt bricks, interlocking stabilised soil blocks, and cement mortar are becoming more common. These homes offer greater protection against weather and require less maintenance. Roofing with corrugated iron sheets has become standard, replacing grass thatch in many areas. In counties such as Kisii, Meru and Kakamega, rural families are building permanent homes with concrete floors, plastered walls and even tiled roofs. These homes are often funded through cooperative savings groups or support from relatives working in urban areas or abroad.

In parts of Central Kenya, particularly in Nyeri, Murang'a and Kirinyaga, timber-framed houses have also gained popularity. These wooden homes are typically constructed using treated cypress or eucalyptus, often combined with cement floors and mabati roofing. Timber is preferred in some hilly and forest-adjacent regions due to its ready availability, ease of construction and favourable thermal properties. These houses are relatively quick to erect and offer a comfortable living environment, especially in cooler climates.



**Figure 2.3:** Wooden House with Modern Metal Roof.  
Source: <https://www.tuko.co.ke/kenya/counties/547128-photo-neat-wooden-house-modern-roof-impresses-kenyans-kazi-safi/>

### 2.3.3 Modernisation and Aspirational Living

A growing number of rural households are constructing modern homes that include multiple bedrooms, separate kitchens and sanitation facilities. These homes reflect improved incomes, access to information, and aspirations for higher standards of living. Some homes now include solar panels, rainwater harvesting systems and indoor plumbing, particularly in high-potential agricultural areas like Nyandarua, TransNzoia and Kirinyaga.

In coastal areas, traditional Swahili homes built with coral stone and lime plaster are being adapted with modern features such as glass windows and decorative finishes. In peri-urban zones such as Kiambu and

Machakos, two-storey houses are appearing more frequently, often combining rural land ownership with urban design influences.



**Figure 2.4:** Luxurious Swahili Home with Modern Amenities in Shela Village. Source: <https://kenyanartsreview.blogspot.com/2018/02/luxurious-swahili-homes-with-modern.html>

### 2.3.4 Cultural Continuity in Modern Compounds

Despite the changing physical appearance of homes, many rural compounds still reflect cultural traditions. It is common to find separate structures within a homestead for specific functions such as kitchens, granaries, boys' sleeping quarters or livestock enclosures. These designs preserve family privacy and uphold traditional planning values even within modern housing developments.

### 2.3.5 Key Drivers of Change in Rural Housing

The ongoing evolution of rural housing in Kenya is shaped by several factors:

- Access to income through remittances, business and agriculture
- Availability of affordable construction materials
- Infrastructure development, such as rural electrification and roads
- Government and NGO-supported housing initiatives
- Exposure to urban lifestyles and construction techniques
- Climate resilience and the need for safer housing during floods or drought

## 3.0 Role of Housing in Economic Development

Improvement of shelter in the rural areas can help reduce the poverty levels. The term shelter encompasses; a sheltered space for living, working and production-related functions, physical infrastructure

including water and sanitation, access to basic health, educational and other essential services. Poverty is a state of material deprivation in respect to basic needs of which includes shelter. Provision and improvement in shelter contributes to qualitative and quantitative improvements in poverty reduction among the people in rural areas.

Improvement of shelter results in improvement of health as this emphasises increase in sanitation facilities and drinking treated water. Considering agriculture is the main steer in rural economy, improvement of shelter must also encompass improving grain storage facilities. In most rural homesteads, in Africa, annual post-harvest losses are adversely felt from poor storage facilities. These losses are as high as 10 to 29 per cent of the total harvest. Therefore, careful attention in improving grain storage facilities can improve food shortages in rural areas.

The construction sector is a major player in improvement of housing or shelter. It can be utilised as a basis for sustained economic growth. It can have an impact on economic production and providing employment, as most of the required processed and semi-processed inputs can be provided by labour-intensive domestic suppliers and basic industries such as cement and steel. Housing projects will make use of the readily available labour, building materials, water and appropriate technologies. For low-income communities, few imported inputs are required for shelter production. Housing is not an internationally tradeable good, therefore it does not depend on the international market. Henceforth, the manufacturing of building materials and construction of low-cost housing and settlement infrastructure is a self-reliant development that benefits a country individually. Good housing improves the living conditions of the labour force and leads to higher productivity.

#### **4.0. Challenges in Housing Improvement**

Housing is undeniably a basic human need, yet the sheer scale of investment required to upgrade existing dwellings or build new ones in rural Kenya far exceeds what government budgets can sustain. Community led initiatives self-help groups, savings co-operatives and local build-your-own schemes must remain at the heart of any improvement effort, with the state offering only marginal support. However, this approach encounters a

range of additional hurdles. Uncertain land tenure and fragmented plots often deter families from committing to permanent upgrades, while weak infrastructure and erratic road access drive up the cost and complexity of transporting quality materials. Local skills shortages, scarcity of trained masons and carpenters versed in modern, climate-resilient techniques compromises the build quality. Furthermore, once a house is completed, ongoing maintenance costs frequently fall beyond the means of rural households.

#### **5.0 Kenyan Government Involvement on housing**

The housing policies for Kenya are enclosed in the National Housing Policy for Kenya<sup>1</sup>, sessional paper No. 3 of April 2016. The major elements of Sessional Paper No. 3 of 2016 on National Housing Policy fall under two broad areas namely: - the policy targets and housing inputs.

Successive administrations have upheld and expanded this vision. In the 2025 national budget, an Affordable Housing Fund of KSh 95 billion was ringfenced to speed up both affordable and social housing, and mid-year legislation introduced a Housing Levy Loan Scheme which enables contributors to borrow up to KSh 5 million at single-digit interest rates to purchase or build homes in rural areas as well. Public-private partnerships have since emerged, from the KSh 9.2 billion Athi River development to new county-led projects in Murang'a, Kitui, Machakos and Laikipia, showcasing innovative financing in action. At the institutional level, the National Housing Corporation's 2023–2027 strategic plan refines its rural mandate by strengthening county coordination, embracing prefabrication technologies and developing local capacity. Collectively, these initiatives demonstrate how the foundations laid by Sessional Paper No 3 are translating into tangible progress on the ground.

#### **5.1. Efforts Currently Undertaken to Improve Rural Housing in Kenya**

About 2,000 Murang'a residents from poor backgrounds were set in October 2019 to benefit from affordable housing units from the county government to save them from adverse weather. This initiative was after the loss of lives of several citizens including an elderly lady two years ago who died and her house caved in Kigumo constituency after a landslide caused by heavy rains.

<sup>1</sup> Updated Sessional Paper No.3 of 2016- National Housing Policy  
[https://www.housingandurban.go.ke/wp-](https://www.housingandurban.go.ke/wp-content/uploads/2019/10/Updated-Sessional-Paper-No.3-of-2016-National-Housing-Policy.pdf)

[content/uploads/2019/10/Updated-Sessional-Paper-No.3-of-2016-National-Housing-Policy.pdf](https://www.housingandurban.go.ke/wp-content/uploads/2019/10/Updated-Sessional-Paper-No.3-of-2016-National-Housing-Policy.pdf)

For a long time, residents in Murang'a have been known to inhabit timber houses that a few houses cave during heavy rains.



**Figure 5.1:** Affordable Housing Project Plan in Murang'a  
**Source:** Construction Line

The program is set to run up to 2022. The county government intends to set up a two-roomed permanent house at a minimum cost of as low as 100,000 per unit. Residents are only required to provide labour and land where stabilized block house units will be constructed. Kenya's Affordable Housing Programme (AHP) was launched in December 2017 as one of the national government's four pillars of growth, in the President's big four Agenda. The AHP promises to deliver 500,000 affordable homes over a five-year period, which involves a number of incentive and supports to enable the delivery of affordable housing in Kenya. Among these are the affordable housing project in Kitui county and Lukenya, Athi River. Kitui county affordable Housing project, Kalawa road is a public private partnership between the Kitui county government and Tecnofin Kenya ltd, a local real estate company.



**Figure 5.2:** Kitui Affordable Housing Plan **Source:** Added Value Group

It is located along Kalwa road, opposite WARMA offices within Kitui town. Kalawa housing will provide modern, unparalleled residential community with inbuilt amenities for comfortable organised living at a fraction of the market rate. This plan was launched in December 2020 and was set to be complete in 24 months from then.

In November 2019, the President launched the Habitat heights development in Lukenya as part of Kenya's broader national affordable housing programme which aims to build 500,000 homes. The Habitat heights project aims to deliver 8,888 unit. Housing microfinance has been employed as a major contributor to affordable housing plan. Here, people are allowed to access loans from different premierhips for constructing their own homes.

This has an advantageous edge since the people are able to build their houses to their own specifications, designs and preferences. This strategy targets low-income people in Kenya. A good example is a project that is a partnership between Habitat for Humanity's Terwilliger center for innovative shelter and the Mastercard Foundation. This project helped finance institutions to develop housing microfinance products and services. Habitat Terwilliger center worked with Kenya Women Microfinance Bank (KWFT) to develop the housing microfinance product Nyumba Smart Loan.

A report, which surveyed 1,250 women who benefited from the initiative by accessing loans, individuals who due to their low earning as little as US\$50 dollars were excluded from banking and financial services, have experienced an overall housing satisfaction of 15% increase. They accessed Nyumba smart Loan and have been able to invest in water and sanitation including improvements such as flushing toilets and installation of safe water sources. Habitat, an office of the UN has offered assistance by meeting the need for housing through providing housing to orphans and vulnerable group housing, community infrastructure, advocacy and livelihood empowerment.



**Figure 5.3:** Housing Project in Laikipia **Source:** NTV Kenya



Habitat Kenya mobilizes global and local volunteers and community/corporate partners to help build affordable, low-cost houses and promote home ownership for the vulnerable groups minimizing poverty. Habitat Kenya provided solutions that benefit and impact whole communities such as water and sanitation and energy solutions, construction of schools and other community infrastructure.



**Figure 5.4:** Houses constructed through UN Habitat Programme **Source:** UN Habitat

Through Habitat's advocacy program, women and other vulnerable groups have been empowered to secure land tenure through formal and informal mechanisms of land ownership. It also assists government policy makers to promote policies, law and systems that advance access to adequate and affordable improved housing conditions and living standards. Habitat also provides training to women, youth and other communities on financial literacy, production and marketing alternative building blocks such as interlocking stabilized soil blocks and training of construction artisans on appropriate building technology and quality standards.

## **6.0 Emerging Trends in Rural Housing Development in Kenya**

Recent years have witnessed the emergence of innovative approaches in rural housing development, driven by climate change, technology, financial innovation, social inclusion, and governance reforms. These trends offer great potential to address Kenya's persistent rural housing deficit while enhancing sustainability, resilience, and equity.

### **6.1. Climate-Resilient Housing Design**

With climate change exacerbating risks such as flooding, droughts, and extreme winds, there is growing emphasis on designing rural homes that can withstand environmental shocks.

Adaptations include raised foundations to mitigate flood damage, reinforced walls to resist strong winds, and incorporation of passive cooling and heating techniques to enhance indoor comfort. Some projects have begun adopting green roofs and improved ventilation designs, while localized climate risk mapping using predictive models is informing safer housing site selection.

### **6.2. Application of Digital Technologies**

Technology is increasingly being integrated into rural housing planning and delivery. Geographic Information Systems (GIS) are being used to map land use, settlement patterns, and infrastructure gaps, enabling better targeted development. Renewable energy solutions such as smart solar micro-grids and solar home systems are being installed in off-grid rural areas, often equipped with smart meters to monitor energy use. Additionally, Internet of Things (IoT) technologies are being piloted for water management and sanitation monitoring, improving resource efficiency in remote communities.

### **6.3. Sustainable Construction Materials and Techniques**

The shift towards eco-friendly building materials is gaining traction. Locally available renewable materials such as bamboo, stabilized earth blocks, hempcrete, and bagasse ash bricks are being utilized to construct durable, low-cost, and environmentally friendly houses. The circular economy is also influencing construction practices, with recycled plastics, fly ash, and construction waste being converted into building materials. Globally emerging technologies like 3D printing of houses are beginning to attract interest as a potential solution for rapid, affordable rural housing.

### **6.4. Innovative Housing Finance Mechanisms**

Access to affordable finance remains a major constraint for rural home ownership. However, new financial models are being introduced. Blended finance frameworks combining public funds, private investment, donor grants, and microfinance are helping de-risk rural housing investments. Mobile-based microfinance platforms, often integrated with mobile money services like M-PESA, are allowing informal income earners to access incremental housing loans. Community-based savings schemes such as SACCOs, table banking groups, and cooperative housing societies are also becoming instrumental in mobilizing local capital for home construction.

### 6.5. Social Inclusion and Capacity Building

There is growing recognition of the need for socially inclusive housing programmes. Women-led housing cooperatives are being empowered to participate in housing delivery both as homeowners and as developers. Universal design standards are slowly being adopted to ensure accessibility for the elderly and persons with disabilities. Vocational training programmes targeting youth are equipping them with construction skills, creating local employment and enhancing the quality of rural housing delivery.

### 6.6. Governance and Land Tenure Innovations

Land tenure security remains central to housing investment decisions. Kenya is piloting land digitization initiatives, including the application of blockchain technology in land registries, which has the potential to enhance transparency, reduce disputes, and simplify transactions. County governments are also increasingly developing their own housing policies and spatial plans, tailoring interventions to local needs. Furthermore, some counties are integrating disaster risk management into housing policies to improve resilience to floods, landslides, and other hazards.

### 6.7. Monitoring and Evaluation Advancements

New tools are being adopted to enhance monitoring and accountability in housing delivery. Satellite imagery, drones, and real-time digital dashboards are enabling remote progress tracking of housing projects. In addition, emerging impact measurement frameworks go beyond counting housing units to assess broader outcomes such as improved health, education, livelihoods, and environmental sustainability.



**Figure 6.1:** Construction of houses using soil stabilized blocks in rural areas **Source:** Engineering for Change

### 7.0 The future Plan of Rural Housing in Kenya: Policies and Plans

The **National Spatial Plan (NSP)** is a national spatial vision that guides the long-term spatial development of the country of thirty years (30) from 2015-2045. It is a flagship project identified under Kenya Vision 2030. One of the specific objectives of the National Housing Plan is to create livable and functional human Settlements in both urban and rural areas.

The Big Four Agenda; **Affordable Housing Plan**, seeks to provide two housing types namely: “affordable housing” and “social housing”. Social housing also refers to housing in informal settlement. The government plans to develop one (1) million housing units in the next five years. Out of these 800,000 units are categorised as low affordable housing while 200,000 as social housing. In reality, discussions with government officials indicates that the housing actual target is 500,000. That would mean that Social Housing target is about 100,000 units in the next five years.

#### 7.1 Loopholes in the Housing Policies, Strategies and Plans of the Affordable Housing Plan

The national government and county governments lack a precise housing policy to drive these initiatives. Having these policies will enable the two levels of government to focus on their constitutional roles in regard to housing. National government’s role is to provide overall frameworks for housing delivery. The counties have the role of delivering the actual housing units while conspicuously lacking proper implementation policies and strategies, except a few such as Nairobi, Mombasa and Kisumu which developed county policies supported by the national government and development partners.

#### 7.2. Emergence of Informal Settlements in Rural Areas

Improved housing and economic opportunity in rural Kenya are catalysts for rapid transformation. As rural centres develop into towns, better homes, new businesses and enhanced services attract increasing numbers of people. Higher living standards and expanding local markets draw migrants from more remote areas, and rising land values encourage further investment.



Yet this very success carries the risk of unintended urbanisation: without careful planning, burgeoning demand for affordable shelter can outstrip supply, giving rise to informal settlements or slums within these once-quiet trading hubs. Throughout history, urban growth has often been accompanied by the development of slums. New arrivals seeking work and opportunity settle wherever land and housing remain accessible, frequently on marginal plots lacking basic services.

In rural towns this dynamic is especially acute, since local authorities may lack the resources or expertise to enforce building standards, extend water and sanitation networks, or allocate land for orderly expansion. Left unchecked, informal clusters can develop on flood-prone land or steep slopes, exposing residents to health hazards, insecurity of tenure and inadequate infrastructure.

To prevent this, national and county governments must anticipate the flip side of affordable housing provision.

Policies and strategies should incorporate proactive land-use planning, rapid tenure regularisation, and incremental infrastructure extensions. Community-led mapping exercises can identify suitable expansion zones, while partnerships with local developers and cooperatives can ensure that low-cost plots come with water, sanitation and electricity connections.

In recent months, a new trend has emerged: young Kenyans disillusioned by urban life exposed by social media to the harsh realities behind city glamour are returning to their home regions in search of more sustainable and fulfilling livelihoods. This reversal of rural-to-urban migration offers both promise and challenge. A 2021 survey revealed that around 22% of urban households in Nairobi had at least one member who moved to a rural area during the pandemic, largely due to economic pressures (The Standard, 2023). Will these returnees help drive a renaissance of well-planned rural towns or will their arrival further strain nascent housing markets?



The poster for the KeSEBAE 2026 Annual Conference features a futuristic, digital-themed background with glowing lines and data points. At the top left is the KeSEBAE logo, which includes a green gear icon with a leaf and the text 'KeSEBAE'. To its right is the full name of the organization: 'Kenya Society of Environmental, Biological and Agricultural Engineers'. In the top right corner is a circular gold seal that reads 'CPDs' and 'TO BE AWARDED AS PER ERM REQUIREMENTS'. The central text reads '2026 ANNUAL Conference' in large, bold, green letters, with 'Conference' in a red script font. Below this, a dark green rounded rectangle contains the theme: 'THEME: ARTIFICIAL INTELLIGENCE FOR THE TRANSFORMATION OF AGRICULTURE, INDUSTRY, INFRASTRUCTURE AND THE ENVIRONMENT'. At the bottom center, a white box with a gold border displays the dates 'MAR 2026' and 'NAIROBI TUE 24 - FRI 27'. The bottom of the poster has a dark green footer with contact information on the left and website/email details on the right.

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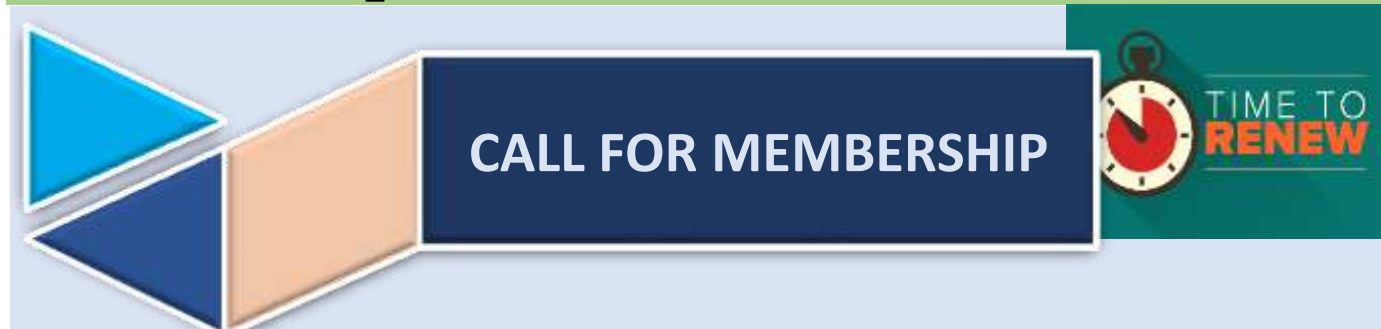
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<i>Member</i>	2,000	1,000	2,000
<i>Ass. Member</i>	1,000	1,000	2,000
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## PAYMENT DETAILS

<b>Bank</b>	
<b>Bank</b>	Absa Bank Kenya Plc
<b>Branch</b>	Nairobi University Express Branch
<b>Account Name</b>	Kenya Society of Env. Bio. & Agric. Engineers
<b>Account No.</b>	2038150696
<b>Swift Code</b>	BARCKENX
<b>Currency</b>	Kenya Shillings

## M-PESA DETAILS

Pay Bill No.: **4002575**  
Account No: **Your Full Name**



<b>Important Links</b>	
<b>KeSEBAE</b>	<a href="https://www.kesebae.or.ke/">https://www.kesebae.or.ke/</a>
<b>JEAE</b>	<a href="https://www.kesebae.or.ke/journal/">https://www.kesebae.or.ke/journal/</a>
<b>EBK</b>	<a href="https://ebk.or.ke/">https://ebk.or.ke/</a>
<b>IEK</b>	<a href="https://www.iekenya.org/">https://www.iekenya.org/</a>
<b>PASAE</b>	<a href="http://www.pasae.org.za/">http://www.pasae.org.za/</a>
<b>Email</b>	<a href="mailto:info@kesebae.or.ke">info@kesebae.or.ke</a>