

The London School of Economics and Political Science

Geographies of the meantime: temporalities of housing cooperatives in Kigali, Rwanda

Billy Ndengeyingoma

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Declaration

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Abstract

The thesis examines the slow temporalities of urban housing development through the case of housing cooperatives. Cooperative housing development in Kigali reads as slow relative to the speed, efficiency, and performance parameters that inform the urban trajectory of Rwanda's capital city and shape the research orientation of studies of African urbanism. Drawing on nine months of qualitative fieldwork with eight cooperatives, the thesis aims to understand how cooperative members perceive the temporalities of their housing projects in an urban context mediated by speed. I propose the conceptual framework of the 'geographies of the meantime' to support the empirical reading and theorising of slower temporalities. The geographies of the meantime are concerned with the spaces and social connections built in the interim time before a specific objective, say housebuilding, is achieved. I argue that cooperative members adopt a slower pace of development to collectively negotiate their immediate and long-term aspirations, their social connections, and their interactions with public and private urban housing stakeholders.

Cooperative members envisage long-term timeframes of development that rely on slowly consolidated geographies of the meantime. Housing cooperatives progressively acquire land in response to the members' aspirations for homeownership and pursuit of stability. Also, cooperative members speculate about future income-generating ventures in real estate. They lay the groundwork for these future opportunities by institutionalising their solidarity and trust through the organisational form of the cooperative. This slow pace of progress can nonetheless breed frustration and endanger the cohesion of the cooperative. Therefore, the members enact the value of patience to keep the social networks intact and ensure all members can progress at the same pace. This thesis expands the temporal boundaries of studies on African urbanism by drawing insights from slow temporalities of development. This research also contributes to debates on incremental and mutual help housing by shedding light on the socialities created through slowness.

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List of Abbreviations

AHF - Affordable Housing Fund
BRD - Development Bank of Rwanda
CoK - City of Kigali
EDPRS - Economic Development and Poverty Reduction Strategy
GDP - Gross Domestic Product
GoR - Government of Rwanda
HGS - Home-Grown Solutions
HIPC - Heavily Indebted Poor Countries
ICA - International Co-operative Alliance
ILO - International Labour Organisation
KCMP - Kigali Conceptual Master Plan
LTRP - Land Tenure Regularisation Programme
MDG - Millennium Development Goal
MFI - Microfinance institution
MINALOC - Ministry of Local Government
MINECOFIN - Ministry of Finance and Economic Planning
MINICOM - Ministry of Trade and Industry
MININFRA - Ministry of Infrastructure
MINITERE - Ministry of Lands, Environment, Forests, Water and Mines
NCCR - National Cooperative Confederation of Rwanda
NCST - National Council for Science and Technology
NISR - National Institute of Statistics of Rwanda
PPP - Public Private Partnership
PRSP - Poverty Reduction Strategy Paper
RCA - Rwanda Cooperative Agency
RDB - Rwanda Development Board
RHA - Rwanda Housing Authority
RRA - Rwanda Revenue Authority
RSSB - Rwanda Social Security Board
RUDP - Rwanda Urban Development Project
RWF - Rwandan Francs
SACCO - Savings and Credit Cooperative

SAP - Structural Adjustment Programme

SDG - Sustainable Development Goal

UN - United Nations

WB - World Bank

Chapter 1 - Introduction

1.1. Where are the housing cooperatives?



Figure 1.1 Housing in Kigali

I arrived in Kigali to begin my fieldwork in December 2018 and took the photograph in Figure 1 from the office of the Rwanda National Council for Science and Technology (NCST) where I had submitted my research permit application. Locating the NCST was relatively easy. The ease of navigating Kigali is not to be taken for granted, especially after being away from the city for close to a year. Returning to Kigali, even if it is my hometown, requires an adjustment period. I often find familiar built landmarks have been overshadowed by even taller buildings while newly-expanded roads and roundabouts lead me into unexpected detours. This sometimes disorienting experience is one of the facets of the rapid development of Kigali. Of this expanding built landscape, I am particularly interested in housing. From the vantage point of the NCST, a range of housing developments are visible. The informal neighbourhoods of Kigali's Muhima sector take up the middle ground of Figure 1 as the high-end Vision City housing estate funded by the Rwanda Social Security Board (RSSB) sits in the background. I took this picture in anticipation of the time I would be able to situate cooperative-built housing in the city's landscape. The broad motivation of my research project was issues of affordable housing and debates about self-help housing. In

this first section of the introduction, I explain the initial directions of the research project before coming to the detours that eventually shaped this dissertation. It is not uncommon in research to adapt one's line of enquiry to the realities of fieldwork, whether this adaptation is gradual (e.g., Dawson (2020)) or is triggered by a key event (e.g., Nogueira (2017)). I first draw out these initial lines of enquiry to better appraise and reflect on the unforeseen circumstances of fieldwork. I expand those reflections in the second and third sections of this chapter and formulate the research questions of this dissertation in the fourth section.

The recurring theme in housing-related research publications and policies about Kigali is the extent of the affordable housing gap. Policy-oriented reports have projected the growing demand for affordable housing and identified constraints in housing delivery (Bower et al., 2019; Gardner et al., 2019). In line with the global orientation towards enabling housing policies (Wakely, 2016), Rwandan policies (MINECOFIN, 2013) lend their support to affordable housing delivery through the private sector and public-private partnerships. Housing projects through those channels have increased in the past decade, with the largest planned and ongoing developments involving international developers and financiers and institutional partnerships with the RSSB and the Rwanda Development Bank (BRD) (Kwibuka, 2015; Nkurunziza, 2018; Tsinda & Mugisha, 2018). Though these mechanisms have added to the supply of urban housing, they have arguably failed to make a dent in the affordable housing shortage because their housing units fall outside the price range affordable to most of Kigali's urbanites (Goodfellow, 2017; Mwai, 2018). With the shortcomings in formal affordable housing delivery, the informal sector remains the primary source of housing as it provides sufficient amounts of dwellings at affordable prices (MININFRA, 2015a). The socio-economic make-up of the residents of informal settlements is not limited to the lowest income brackets as middle-income households also resort to informal areas due to the limited supply and unaffordability of formal housing (Mathema, 2012).

The challenges of affordable housing extend beyond the boundaries of Kigali as the housing crisis is playing out on a global scale. Addressing the dearth of affordable housing is a rallying call for housing scholars and constitutes an urgent problem to tackle in Rwanda (Nkubito & Baiden-Amisah, 2019), in Africa (El-hadj et al., 2018), and worldwide (Madden & Marcuse, 2016). Due to the persisting and rising housing challenges, there has been increasing research interest on participatory community-led housing provision. These self-help mechanisms can take various socio-spatial and legal forms and include the study of housing cooperatives. Given the retreat of the public sector in housing provision and the

profit-driven considerations of the private sector, self-built and self-managed housing becomes an alternative and at times the only avenue for affordable housing access in both the Global South (Ganapati, 2008, 2014) and the Global North (Mullins & Moore, 2018). The values and organisational principles of cooperatives echo the principles and practices of self-help housing (Ganapati, 2014). The International Co-operative Alliance (ICA) defines a cooperative as an "autonomous association of persons united voluntarily to meet their common identified social, economic, and cultural needs and aspirations through a jointly owned and democratically controlled enterprise" (ICA, 1995). This definition is complemented by principles and values, including solidarity and self-help, that detail the distinct *raison d'être* of cooperatives and suggest the transformative potential of those organisations (ICA, 2015).

With the urgency of housing problems in mind and the potential of housing cooperatives as alternative housing solutions, I oriented my research towards the cooperative housing sector in Kigali. I considered Kigali as an instrumental case study (O'Reilly, 2012) of an African city with an affordable housing shortage and an under-researched but growing cooperative housing movement. Like a dozen other African states, the Rwandan government has reviewed and instituted policies that form the backdrop of the modern cooperative system and delineate state responsibilities in the legislation, registration, and training of cooperatives (Theron, 2010). In 2005, the Ministry of Trade and Industry (MINICOM) assembled the Task Force on Cooperative Promotion which set the groundwork for an enabling environment for cooperatives through policy and regulation (Mukarugwiza, 2010). The National Policy on Promotion of Cooperatives would be published a year later (MINICOM, 2006) with direct references to the definition of cooperative values, principles, and classifications established by the ICA and the International Labour Organisation (ILO). Following the publication of the national policy was the creation of the Rwanda Cooperative Agency (RCA), a public institution in charge of the registration, training, and overall promotion of cooperatives at a national level (Mukarugwiza, 2010). As of the start of the fieldwork, over 8,000 cooperatives in economic sectors ranging from agriculture to mining and handicraft had been registered nationwide (RCA, 2018b). The City of Kigali counted about 1,250 cooperatives with a total membership of over 350,000 people, a quarter of the city's population (ibid). The 79 housing cooperatives in Kigali make up a small portion of the cooperative ecosystem dominated by savings and credits cooperatives and agriculture cooperatives (ibid). Nonetheless, the concentration of housing cooperatives in the capital is

noteworthy given that a total of 156 housing cooperatives were registered in Rwanda in 2018 (ibid).

During the first weeks of fieldwork, I contacted members - usually the chairperson - of different housing cooperatives. Those cooperatives were all classified as organisations with the primary aim to build housing for their members. Therefore, they were coded as '*amazu abanyamuryango*' (housing for members) in the RCA database (RCA, 2018a) to differentiate them from housing cooperatives made up of construction technicians or working in the area of commercial and residential real estate. The sampling and recruitment process will be detailed in Chapter 4. What is relevant to discuss here is the main takeaway from these initial conversations. The housing cooperative members observed that they had not reached the stage of building housing, though most of the organisations had acquired land. The trajectory of a cooperative housing development can be divided into three phases: the organisational phase, which entails the relationship building between the cooperative members and the various negotiations about the design and overall direction of the housing project; the building phase that involves the construction of the dwellings; and finally the living phase when the cooperative members occupy their homes (Obremski & Carter, 2019). The fact that housing cooperatives in Kigali were still in their organisational stage was not in itself an unsurmountable setback to my initial interests in issues of affordability and self-help. However, I found it perplexing that the cooperatives had been registered organisations for years - some even close to a decade - but they had yet to embark on the living phase of their projects or even actively engage in the building phase. Granted the organisational steps can take years to complete (ibid), my initial impressions of the cooperative housing movement in Kigali were not glowing.

At first glance, the absence of built housing suggests that housing cooperatives have hardly added to the affordable housing stock in Kigali. In light of the urgency of the housing issues, I assessed the pace of cooperative housing development as slow and inadequate. I considered ways to adapt my research project around these supposed shortfalls of the cooperative movement, perhaps through an in-depth investigation of the policy and structural economic causes and circumstances behind this limited housing delivery from cooperatives. However, elaborating the assessment that housing cooperatives have inadequately responded to the affordable housing crisis requires a critical look into my evaluation criteria. On what basis was I qualifying the progress of cooperative housing projects as slow, and therefore insufficient? After all, the organisational, design, and living

phases outlined by Obremski and Carter (2019) indicate a sense of progression but are not bound by set timeframes. I was still identifying the reasons behind my initial assessment of slow cooperative development when I presented in my first academic conference a month after returning to London from Kigali in September 2019. The conference presentation, titled "Housing cooperatives: what is there to show for?", served as an exercise in conveying the tensions between the absence of built spaces, the primary goal of cooperatives as housing providers, and the urgency in the affordable housing crisis in Kigali. The snappy title points to my presumptions about the adequate pace of the progress in a context of urgency and reflects my internalised understandings of the temporalities of African urbanism. It appeared that housing cooperatives were out of synchrony with the pressures of urgency, and the leading research task became an examination of these seemingly slower temporalities at play within the cooperatives. As I argue in the following section, the predominant framing of urban dynamics in Africa relies on registers of speed as a proxy of urgency. I engage with these temporalities of speed to critically reflect on my reference points as an urban housing researcher and review my evaluations of the slower temporalities of housing cooperatives in Kigali.

1.2. The speed of African urbanism: out of time, back in time, and right on time

The phrase "rapid urbanisation in Africa" has become a staple of abstracts and introductions – at times, it makes up the very first words written – of research articles and reports about African urbanisation. The rapid pace of urbanisation sets the tone for the angle of study, makes up a centrepiece of the motivation of the research, and is used to indicate that the phenomenon of urbanisation warrants the attention of academics and policymakers. This observation can be made from the works of widely cited authors (see the abstract in Parnell and Pieterse (2014)) and can even be extended to research about geographies of the Global South (see the abstracts in Robinson (2006) and Watson (2009)). In this section, I focus on the ways speed and its connotation of urgency shape the impetus of research on African urbanism. It is relevant to review broader trends in urban research given that housing is considered a central challenge in urban studies of Africa (Patel, 2018). Through those temporal registers, African cities are framed as being 'out of time', 'back in time', or 'right on time'. Time is of the essence because the frenetic speed of urban transformation runs the risk of escalating crises to the point of no return. This line of research calls on researchers

and policymakers to draw their attention to the dangers of Africa's urbanisation before it becomes too late to solve them. Postcolonial scholars have criticised the framing of African cities as 'back in time' on the unilinear development trajectory that ends with models of Western cities and have argued in favour of a theorisation of alternative urban timeframes. The speed of urbanisation fuels arguments of the expansion of neoliberal and speculative development being right on time and opportune on the continent. Speed carries over to expectations of rapid economic growth and justifies the timely push for additional domestic and foreign investments.

The fact that studies of urbanisation would include temporal parameters is a given. By definition, urbanisation can be expressed as the ratio of the urban population relative to a total population (at national, regional, or global scales) or as the growth rate of that urban population over time (Knox, 2009). The consideration of speed is therefore embedded in the notion of urbanisation. What becomes relevant to pay attention to is how speed has become a cornerstone of the agenda of urban studies focused on African settings. The UN-Habitat (2014) describes the African continent's transition to a majority urban population in terms of its fast pace and its breadth of implications on spatial, socio-economic, environmental, and political processes. After Asian cities, African cities are experiencing the most rapid growth and are projected to account for a fifth of the global urban population by 2050 (ibid). These figures almost amount to the combined number of urban dwellers in Europe, North America, and South America where the urban growth is projected to stagnate in the next decades (ibid). From these data projections, Pieterse and Parnell (2014:1) advance that Africa's urban transition is a "revolution" whose impact will reverberate through the economy, politics, ecologies, and socialities of the continent. Given the potential for wide-ranging and pivotal implications, Pieterse and Parnell (2014) call on research scholars, policymakers, civil society, and the private sector to concentrate their attention on this ongoing urban revolution. These assertions and call to action are supported by a review of the data and trends on the speed of the urban transition because "[t]ime and numbers do matter. Locations matters too" (Pieterse & Parnell, 2014:2). The importance and specificities of this confluence of speed and urbanisation in African geographies are explained in many ways. The rapid levels of urban growth since the post-independence period are in themselves significant as they solidified the continent's steadfast urban trajectory - a trajectory that most of the Global North had embarked on more than a century earlier (Pieterse & Parnell, 2014). The most challenging aspects of this spatiotemporal confluence are the (rapid) urbanisation of poverty and the deepening of inequalities, which urban

theorists, practitioners, and policymakers are again called on to consider (ibid). Speed, tabulated in data projections and conceptualised as a key parameter of an urban revolution, therefore serves an imperative to frame the need and timeliness of urban theories and interventions on and about the African continent.

Although Pieterse and Parnell (2014) decry the lack of attention given to Africa's rapid urbanisation, there certainly has been a continued level of attention afforded to the urban phenomenon. The temporal parameter of speed serves as a proxy of urgency and plays a part in this existing (and expanding) body of research that stress how African cities risk running 'out of time' to address mounting crises. Murray and Myers (2012) observe that the dominant angle in the studies on urban Africa has framed the continent's urban transition as an impending crisis. The conditions of the perceived escalating problems span from environmental risk and inefficient management to a widening infrastructure gap and a shortage of affordable housing (ibid). Not only is the nature of those risks worrisome, but the speed of urbanisation is also said to exacerbate those problems and limit the ability to contain and resolve them. The association between the pace of Africa's rapid urbanisation and the risk of unsustainable development is a central argument for Cobbinah et al. (2015:63;66), who warn policymakers and fellow scholars that "the level of urbanisation is alarmingly high" and "has a broader meaning of cumulative deprivation." This is perhaps less of a warning than a reminder of a recurring narrative, as Cobbinah et al. (2015)'s work builds on a body of research that has detailed the nature and extent of these cumulative deprivations in the form of proliferating informal settlements, sprawling land use, and inadequate sanitation and water access. As "[p]overty, informality and the absence of a strong local state [...] are arguably the leitmotifs of African urbanism today" (Pieterse & Parnell, 2014:10), a predominant focus in the research on urban Africa is poverty reduction.

Even so, Satterthwaite (2014) argues there has been insufficient attention from aid agencies and development banks to the challenges of urban poverty reduction in Africa. At first glance, this argument can be surprising because poverty reduction is an integral driver of the mission and ethos of leading development banks like the World Bank Group (2021). Satterthwaite (2014) emphasises that the *urban* dimensions of poverty reduction have been relatively neglected. This lack of attention arguably results from limited conceptualisations of poverty that overlook the forms of deprivations beyond income and consumption baselines (ibid). Though a multi-dimensional definition of poverty can recognise issues of housing, sanitation and water among others, the current constraints in insufficient data

collection will need improvement before the extent of urban poverty can be adequately measured (ibid). This attention to data is worthy of note as it both informs the calls for research and intervention on urban poverty as well as supports the temporal framing of urbanisation in Africa that is the focus of this section.

When it comes to housing, the pressures of rapid urbanisation risk intensifying the challenges tied to informal settlements (Patel, 2018). The proliferation of informal settlements, some of which are categorised as slums, is attributed to the deepening housing crisis on the continent (Croese et al., 2016). According to the UN-Habitat (2016), the expansion of slum areas results from the lack of political will and the dysfunctional financial markets exacerbating the global housing affordability crisis. While the percentage of the urban population living in slums is declining, the absolute number of slum dwellers is rising (ibid). As of 2014, the estimate of slum dwellers in the Global South reached upwards of 900 million people. Sub-Saharan Africa is the developing region with the highest percentage of its urban population residing in slums (ibid). The rhetoric of the slum (Gilbert, 2007), both in its conceptualisation and associated interventions, has far-reaching implications for the African continent. The attention paid to the UN-Habitat cannot be overstated given that such organisations arguably hold more influence than academic scholarship in establishing the agenda and the benchmarks of global urban discourse and policymaking (Pieterse et al., 2018). Nuttall and Mbembe (2008:9) have deplored that “for many analysts, the dominant feature of contemporary African cities is the slum.” With slums treated as spatial entities onto which urban poverty can be neatly mapped (Arabindoo, 2011), addressing the proliferation of slums is equated to poverty alleviation and involves a variety of interventions, some more drastic than others (Huchzermeyer, 2014). The more drastic interventions conflate poverty reduction with the physical elimination of slums and add to the loaded legacy of the term ‘slum’ (Arabindoo, 2011). The emotive and evocative word conjures connotations of squalor, insalubrity, and inadequacy that justify extreme measures to redress those unfavourable conditions (Gilbert, 2007). The ‘Cities without Slums’ campaign initiated by the UN-Habitat as part of the Millennium Development Goals (MDGs) was instrumental in mainstreaming and disseminating the developmental challenges associated with slums. Since its launch, the slogan has been taken up literally with eradication programs carried out by local and national governments in Africa and across the Global South (Gilbert, 2007; Huchzermeyer, 2014).

The challenges in poverty reduction, informality, and governance among others are centrepieces of the developmental lens overlaid on African urban studies. The

developmental focus has entrenched the perceptions of African cities being 'back in time' and needing to catch up and modernise. As Murray and Myers (2012) have argued, the widespread framing of Africa's urbanisation as developmental crises risks obfuscating the complex urban trajectories occurring on the continent. The considerations of a highly complex urban transition and the dangers of overlooking those complexities land themselves at the heart of debates on the state of urban theory about Africa. Postcolonial scholars have criticised the prevalent Western-centric urban theories for treating African cities as either adaptations or aberrations of Western cities (Mbembe & Nuttall, 2004) and have called for the development of Southern urban theory that does not negate the intrinsic theoretical potential of African cities (Ernstson et al., 2014). This criticism is captured by Robinson (2006) in her assessment of the dualism between modernity, which signals and lauds the cultural and innovative vibrancy of Western cities, and developmentalism, which orients the urban studies of African cities towards solving the deepening urban crises. Addressing those crises would presumably advance African cities from their position 'back in time' in developmental terms and place them on the path towards Western modernity, which Robinson (2006) has argued limits the imagination around the potential futures in urban Africa. Africa-generated urban theory is not aiming to argue nor prove African exceptionalism. Instead, southern urbanism can tread the line between the difference and the sameness of African cities vis-à-vis other African and non-African cities (Nuttall & Mbembe, 2008). The sameness among African cities should not – and arguably would be unable to – translate into a single archetype of *the* African city (Pieterse & Parnell, 2014). Nonetheless, theoretical contributions could identify and critically assess common urbanisation drivers and challenges shared across African cities (Myers, 2011; Pieterse & Parnell, 2014). These critical assessments can nuance the developmental lens applied to Africa because the continent does face development challenges that should not be swept away in research (Pieterse, 2010).

Data buttress the understandings of the speed of Africa's urbanisation and the urgency of its developmental challenges. The enumeration of urban growth percentages and urbanisation projections is usually accompanied by a short disclaimer about limits in accuracy and precision. Some scholars have expanded those disclaimers into interrogations on the use and implications of such potentially flawed data. Potts (2012) notably asks "whatever happened to Africa's rapid urbanisation?", a question that partly stems from observations that UN-produced data show trends of decelerating urbanisation. She suggests that the continent's urbanisation has not been so fast after all. The claims of rapid

urbanisation were warranted and adequately supported by regular census data between the 1950s and the 1970s (Potts, 2012, 2018). With the onset of structural adjustment programmes (SAPs), the falling economic appeal and living standards of urban centres manifested in a drop in migration to cities and stalled the momentum of rapid urbanisation (ibid). The collection of local and national census data became sporadic after the SAPs and the assessments of rapid urbanisation in the 1980s were based on population projections that assumed continuous urban growth (ibid). As updated and regularly collected population statistics are becoming available, the UN and other multilateral organisations have acknowledged the slowing of the urbanisation process (ibid). For instance, the widely read 'State of the African Cities' reports published every four years by the UN-Habitat has done so. The 2014 report clarifies that the urban growth rates in Africa projected to 2050 will show a declining trend of urbanisation (UN-Habitat, 2014). However, the largely accepted and disseminated statement of Africa's rapid urbanisation - in absolute numbers, less so as a rate - still hold (ibid). Potts (2012) is critical that these acknowledgements have not been accompanied by a thorough review of the implications of these not-so-rapid urbanisation rates. One key implication is to consider the ways a slow(er) temporal register would complicate the associations between speed, urbanisation, and economic development. In fact, Potts (2018) notes the refrain from multilateral organisations and national governments that urbanisation is a driver of economic development, and *rapid* urbanisation would spur economic growth faster.

The urbanisation and economic development nexus illustrates another appreciation of speed and the urgency to pay attention to the urban transition in Africa, a continent that is 'right on time' for an economic boom. This urgency translates into enthusiasm for economic opportunities and profitable returns on investments. These narratives also invoke the need for efficiency, a related parameter to speed, given that the rapid pace of urbanisation runs the risk of running haphazardly. Speed needs to be adequately channelled and optimised to allow economic growth. However, the lack of efficiency does not dampen the excitement and lauding of the opportunities for economic growth as the interventions needed to boost efficiency themselves represent investment opportunities. After the 'Asian tigers' come roaring in the African "lions on the move" as titled in a McKinsey Global Institute (2010) report that covers the economic potential of African economies. Aside from this seeming affinity for felines, what is also clearly perceptible in these types of accounts from global consultancies and multilateral organisations are the narratives of rapid urban economic growth and increasing investment opportunities. The McKinsey Global Institute (2010:10)

tabulates and charts the "increased economic momentum [that] is widely recognized" and advises global companies to make an early entry into the growing and variegated business opportunities. One of the purported causes of this economic momentum is rapid urbanisation, a process that is argued will sustain growth on the long term (ibid). With urbanisation comes projected demographic changes of the African continent being home to the world's largest working-age population and of a growing urban middle-class consumer base (ibid). These demographic aspects have been at the centre of the optimistic 'Africa Rising' story (see Drummond et al. (2014) and Mahajan (2009)), a narrative that continues to be both disputed and supported (see Coulibaly (2017)). Rapid urbanisation also entails the potential benefits of agglomeration and economies of scale, as well as growth and investment opportunities in the built environment (McKinsey Global Institute, 2010). This outlook relates to the framing of Africa as the "last frontier of international property development" that Watson (2013:15) and others have criticised.

As Potts (2012, 2018) argues, the implications of the slower or faster speeds of urbanisation and economic growth are not limited to discussions of the accuracy and precision of data collection. The scope of this research project does not include further investigations of such quantitative data in the case of Rwanda or elsewhere. What is most relevant is to further question why the temporal parameter of speed has been a central element in shaping research on urban Africa. The full range of alarmist, speculative, and optimistic interpretations of the continent's urban transition is supported by assessments of a particular temporality. If speed generates research attention, is the implication that slower temporalities do not warrant empirical or theoretical attention? In other words, what has fallen outside of the temporal bounds of studies of African urbanism? In the following section, the same questions can be asked of the studies about African cooperatives. I show that the urgency in the developmental challenges of poverty reduction has bounded the scope of cooperative studies. I then point to a broader range of research questions about African cooperatives that have yet to be deeply explored.

1.3. The time of development for African cooperatives

This section covers the current state of research on cooperative organisations in African contexts. The dominant area of research focuses on cooperatives as rural and urban poverty reduction instruments. The fact that poverty reduction concerns would seep into (housing)

cooperative studies does not come as a surprise given the developmental representations of African cities as 'out of time' and 'back in time'. Nonetheless, scholars of cooperatives in Africa have called for a broadened scope of focus beyond poverty reduction. That scope can be expansive, at least judging from the variety of research orientations on housing cooperatives in the Global North. The references to housing cooperative research in geographies of the Global North are not a suggestion to use them as a blueprint for the future trajectory of research on African housing cooperatives. Instead, I include them to further illustrate the empirical and theoretical bounds of the developmental lens applied to cooperative studies in Africa.

Develtere et al. (2008) provide a valuable overview of the cooperative landscape in Africa in their report entitled "Cooperating out of poverty: the renaissance of the African cooperative movement." As Fakude (2016) mentions, this edited report is a recurring citation in studies of African cooperatives. The report is seminal insofar as it is the sole comprehensive study published between 2000 and 2015 that focuses on cooperatives operating across the continent in various economic sectors (Fakude, 2016). The African cooperative sector is dominated by agricultural cooperatives and saving and credit cooperatives (SACCOs) (Develtere & Pollet, 2008a). This largely follows global trends where agricultural and financial cooperatives account for 60% of all cooperative organisations worldwide (COPAC, 2018). Agricultural cooperatives are the most predominant types of producer cooperatives, with independent farmers coming together to ease their access to inputs and equipment and collectively bargain for the market prices of their products (Develtere & Pollet, 2008a). The SACCOs operate as consumer cooperatives that offer social security and access to capital to individuals who are unable or ineligible to access such services from insurance schemes or banks (ibid).

Given the predominance of agricultural cooperatives, the overall membership in the African cooperative sector skews towards rural smallholders. Develtere and Pollet (2008) assert that cooperatives, regardless of their sector of activity, are primarily made up of the urban and rural poor. This membership becomes a significant piece in the conversation about the potential of cooperatives in poverty reduction. Development scholars, development agencies, and governments have hailed cooperatives as instruments of poverty reduction for many reasons. In broad terms, a cooperative can allow individuals with limited financial means to pool their capital, gain access to goods, services, and information, as well as to mitigate their vulnerability to risk (Develtere & Pollet, 2008a). The potential of the

cooperative sector in poverty reduction is tied to specific expectations that cooperatives can mediate access to multiple forms of capital. Wanyama et al. (2008) reiterate conceptions of poverty as being the lack of access not only to financial capital but also of physical, human, and social capital. Cooperatives could potentially alleviate the deprivation from all these types of capital. To access financial capital, individuals with limited means can pool their money together (Wanyama et al., 2008). This could then ease the access to physical capital such as equipment or facilities that allow for economic production and income-generating activities (ibid). The solidarity mechanisms that come with cooperative membership can safeguard the human capital of members and offer some form of social security, say with access to loans that cover unforeseen educational or medical expenses (ibid). Finally, the collective power in a cooperative group can afford a level of social capital that poorer members can leverage to advocate for their needs (ibid).

However, there is still a need for empirical evidence to support the positive impact of cooperatives on poverty reduction (Develtere & Pollet, 2008a; Wanyama et al., 2008). Fakude (2016) notes that the relative dearth of cooperative studies in Africa has not made way for much debate on the purported efficacy of cooperatives to reduce poverty. Although the research landscape remains broadly aligned in its focus on poverty alleviation, there are some nuances in the views on the responsibility and the commitment of cooperatives to poverty alleviation. On the one hand, a cooperative represents an ideal organisational type for poorer individuals who can form or join a cooperative without a prerequisite of large amounts of financial capital (Fakude, 2016). This viewpoint can be nuanced, and not negated, when expanding the scope of cooperative organisations beyond poverty reduction. Cooperatives can in fact open doors to opportunities for wealth creation that would otherwise be unattainable at the individual level (ibid). However, the individuals seeking and gaining access to those opportunities are not necessarily economically poor (ibid).

The association between cooperatives and poverty reduction has been reviewed based on the socio-demographic make-up of members and of the scope of cooperatives' organisational principles. As enterprises aiming to meet the socio-economic needs of their members, this conceptualisation does not limit those needs to poverty reduction and does not preclude the membership of individuals who are not economically poor (Hannan, 2016). Cooperative organisations can therefore not only act as poverty reducers but more broadly as wealth creators (ibid). Okem (2016) also argues that cooperative studies in the African

context do not need to be bounded by a focus on poverty reduction. In higher-income countries, the cooperative model is conceptualised beyond its utility for economically poor individuals (ibid). Based only on financial capital, cooperative organisations provide a sizeable contribution to economic growth, which only reinforces the understanding of the cooperative as an economic model profitable for all (ibid). Also, the membership of cooperatives can be heterogeneous in terms of income levels (Develtere & Pollet, 2008a; Wanyama et al., 2008). For instance, SACCOs have become increasingly popular for middle-class individuals (ibid). Whether lower or middle-income, individuals can stand to benefit from the pooling of finance and the spreading of risk by joining a cooperative (ibid). In addition to the focus on cooperatives for poverty reduction, the study of African cooperatives could also consider the potential of cooperatives to improve the social and economic prospects of non-poor members (ibid).

Like other cooperative organisations, housing cooperatives in Africa (and the Global South more broadly) are predominantly associated with poverty reduction. In particular, the driving argument is that cooperatives are best suited to meet the housing needs of low-income earners given the current market-oriented models of housing provision (Ganapati, 2014). Housing cooperatives are accessible and beneficial to low-income earners for the same reasons cooperative organisations are linked to poverty reduction. Low-income earners can pool their financial resources and skills to build, manage, and sustain their housing development (ibid). Moreover, housing cooperatives can include savings and credit schemes that support their members' social security and economic development (ibid). As discussed in the previous section, gaining adequate housing (read, non-slum housing) represents a mechanism for poverty reduction in the perspective of the UN-Habitat (2010). Housebuilding can help with employment generation and acquiring a house can form the asset base of households (ibid). Housing cooperatives can therefore play a role in poverty reduction, especially as their members can further benefit from the saving schemes and the social capital of unions and federations (ibid).

Studies of housing cooperatives in the Global North offer a relevant contrast in their treatment of what can constitute development. Similar to the Global South context, housing cooperatives are also associated with the potential of participatory development and mutual help provision of affordable housing as an alternative to market-provided housing. However, the focus on participatory development also explores principles and practices of self-determination that have not been a discernible area of research for housing cooperatives in

the Global South. One explanation might be that the primacy of developmentalism has framed the exploration of self-determination as a completed task. In other words, what else could development mean in the African context if not poverty reduction? In the flawed binary logic of classical-traditional development, the need for cooperatives would essentially be obsolete in the Global North since the 'development' of development studies has already been achieved. However, housing and other cooperative organisations continue to operate there and demonstrate that 'development' can happen beyond the parameters of poverty reduction. Cooperatives are, after all, organisations created and sustained to meet their members' common identified economic, cultural, and social needs (ICA, 1995). Not all those needs are likely to be satisfied when the threshold of poverty reduction is met. Identifying the nature of development needs and investigating how that 'development' plays out in space and over time are worthwhile research endeavours for cooperative studies in the Global South. Turning to the research on collaborative housing - which includes cooperative housing - in the Global North offers a valuable look into the expansive scope of cooperative housing studies.

Lang et al. (2018) have compiled the main themes in the literature on collaborative housing in Europe over the last three decades. Unsurprisingly, one primary research area is concerned with the nature and mechanisms of collaboration. Collaborative housing involves participatory modes of governance and threads between values of personal autonomy, solidarity, and shared responsibility (Lang et al., 2018). This research area also addresses the collaboration with other public and private stakeholders in urban housing (ibid). Another thematic area relates to the socio-demographic make-up of collaborative housing groups. It investigates whether and how collaborative housing can serve the interests of individuals from various income groups, particularly low-income or middle-class (ibid). This relates to the research focus on the motivations to join collaborative housing groups and the contexts in which those motivations emerge. In the context of the neoliberalisation of housing provision, a driving motivation becomes availing affordable and socially inclusive housing through collaborative means (ibid). These considerations might be expanded to visions of alternative lifestyles, such as co-housing living arrangements, that challenge the predominant capitalist, individualist, and environmentally unsustainable modes of urban life (Madden & Marcuse, 2016).

In a quantitative sense, collaborative housing does not represent a sizeable percentage of the housing stock and is often omitted from official housing statistics at the national and

regional levels (Tummers, 2016). Qualitative case studies have shown the considerable impact of individual projects, even when this impact is dismissed as minor considering the structural issues at the urban and regional scales (Tummers, 2015). The qualitative research mainly covers aspirations of new lifestyles, architecture and social interaction, inclusionary and exclusionary aspects of community-making, and autonomy (Tummers, 2016). In particular, the co-housing movement has been celebrated as an avenue for alternative and intentional lifestyles that disrupt predominant views of individualism (Vestbro & Horelli, 2012). Jarvis (2015b) situates housing cooperatives as one of the many legal and organisational mechanisms to achieve co-housing. The socio-spatial focus sheds light on the participatory processes that cooperative members and other co-housing groups use to determine and sustain the values and shared purpose of their intentional community (ibid). Williams (2005) identifies the practice of co-housing as motivated by the ideals to improve social relationships and the sense of community through physical design (ibid). Co-housing can also be studied from the viewpoint of social interaction, specifically focusing on how architecture can enhance the sense of community (Jarvis, 2011). These various angles of research on collaborative (and by extension, cooperative) housing emphasise how multi-faceted the prism of mutual help and development can be. In addition to the nature of the shared developmental objectives of housing cooperative members, another missing piece in the research of cooperatives in Africa is a critical (re)evaluation of the temporalities of collective self-help development.

1.4. Research questions and thesis outline

In formulating the driving research question of this dissertation, I aim to expand the conceptualisation of the temporal registers in African urbanism and explore housing cooperatives beyond the developmental lens of poverty reduction. Housing cooperatives in Kigali offer a suitable case to do so given that the organisations are seemingly out of synchrony with the timeframes of urgency in housing development or poverty reduction through housebuilding. However, the organisations remain active in their own ways. They warrant an examination of their contributions to the lives of their members and to the potential new avenues of theorisation about African housing, cities, and cooperatives.

The main research question of this dissertation is as follows:

How do cooperative members perceive and shape the temporalities of their housing development?

This central enquiry is broken down into three questions:

1. What are the aspirations of housing cooperative members?
2. How do the members go about meeting those aspirations?
3. Why do the members perceive the cooperative as the suitable organisational form to pursue their housing needs?

To provide a starting point to answer those questions, I explain in Chapter 2 how the registers of speed apply to the context of urbanism and cooperatives in Kigali. I show that speed and efficiency registers are especially useful for drawing connections between urban and cooperative development in the city. To uncover these temporal registers, I refer to national development plans and urbanisation policies as key sources in light of the relative dearth of urban and cooperative housing academic studies about Rwanda. The urbanisation policies lay out ambitions of fast urbanisation as a means for rapid economic development. The current focus on rapid urbanisation contrasts with the colonial and immediate post-independence periods during which urban development was not prioritised. The push for rapid urbanisation underscores the neoliberal visions of Kigali's future, with land and building laws prescribing development timeframes. The slow pace of cooperative housing development is at odds with the tenets of rapid urbanisation and rapid economic growth. In line with the predominant developmental orientation of cooperatives in Africa and the Global South, cooperative organisations in Rwanda are tied to development priorities of poverty reduction. The 'projectisation' of development through cooperatives informed recent policy reforms to promote efficiency in cooperatives. The latest national cooperative policy introduced the practice of performance contracts to be signed between cooperatives and the RCA, the public authority in charge of cooperative promotion and registration.

In Chapter 3, I propose the conceptual framework of the 'geographies of the meantime' through a literature review of the structural causes and the lived experiences of slower temporalities. The 'geographies of the meantime' define the spaces and social connections built in the interim time before a specific objective – say, housebuilding – is achieved. These interim periods can play out at a slow pace and are primarily characterised by the experience of waiting. I draw on anthropological studies of the 'politics of waiting' and the 'poetics of

waiting' to explore the dynamics of waiting. The 'politics of waiting' refer to the structural reasons individuals or groups are made to wait (Jeffrey, 2008, 2010). The 'poetics of waiting' are concerned with the agency people exercise while they wait (Bandak & Janeja, 2018). The interplay of the politics and the poetics of waiting is foundational to the framework of the geographies of the meantime. I consider the applications of this framework in the context of housing studies by examining the intersections of housing development and the conditions of waiting. Housing studies have extensively covered the politics of waiting, especially in relation to widespread housing aspirations like homeownership. In studies focused on African contexts, aspiring homeowners wait for housing due to limited financial means and unaffordable mortgage loans. As a result, they resort to building their housing incrementally over years. The poetics of waiting have not received much attention in studies of incrementality. The conceptual added value of applying the framework of the geographies of the meantime to housing studies is to draw attention to the poetics of waiting. By considering the housing cooperative as a site of these poetics of waiting, the geographies of the meantime interrogate what it means to 'wait with' others as a part of an organised group seeking housing solutions.

Before moving to the empirical chapters, I detail my research design and methodology in Chapter 4. First, I explain my sampling and recruitment process that relied on the openly accessible cooperative database of the RCA. The final sample includes eight cooperatives at different steps of their housing development and with a range in their membership numbers. Next, I cover the process of qualitative data collection using semi-structured interviews and participant observation. The semi-structured interviews were conducted with cooperative members and representatives of financial institutions, public authorities, and companies working in the built environment. The participant observation targeted the general assemblies of cooperatives and the meetings of specific committees of the cooperative organisations. The thematic analysis performed on both forms of data collection aimed to uncover the range of temporalities perceived and enacted by cooperative members and other stakeholders in urban housing. The chapter ends with a reflexive discussion on the dynamics of conducting research in my hometown.

Chapter 5 is the first empirical chapter of the dissertation and addresses the research sub-question concerned with the aspirations of housing cooperative members. The central feature of the members' aspiration is the notion of '*kwiteza imbere*', a Kinyarwanda phrasal verb that can be translated as self-development. For cooperative members, *kwiteza imbere*

entails seeking a sense of stability. Stability would come from becoming a homeowner and escaping the instabilities of rental housing in Kigali. Relatedly, stability can be understood in relation to the capacity and ease of accumulating wealth through homeownership. I argue the core motivation of self-development involves projections of long-term timeframes that make waiting in the meantime worthwhile for cooperative members. I explore the ways cooperative members use the notion of *kwiteza imbere* to negotiate immediate and long-term temporalities. Homeownership carries the expectation that a stable life is worth waiting for because it will open doors to other possibilities. Some members only envisage waiting in the cooperative until they reach the milestone of homeownership, at which point they may leave the organisation. However, 'waiting with' for other members comes with the understanding of 'staying with' and exploring future opportunities for development. These members conceive of *kwiteza imbere* as the possibility to venture into residential real estate or other income-generating projects as a part of the cooperative.

In Chapter 6, I examine how cooperative members go about meeting their aspirations. I show that the cooperative's trajectory involves decisions around governance and financial management and negotiations, consensus building, and business planning for housing and income-generating projects. These steps take time and involve contractual collaborations with other housing stakeholders. The cooperative members express frustrations at the delays and setbacks faced in those processes. They invoke the value of '*kwihangana*' (to be patient, to be tolerant, to endure) to bear 'waiting with' their fellow cooperative members as they navigate the protracted meantime temporalities and envisage the long-term benefits of their aspirations. I argue that the collective politics of patience (Appadurai, 2013; Procupez, 2015) and the affective dimensions of 'waiting with' rest on enacting forms of *kwihangana* in the face of disheartening setbacks in the cooperatives' project execution. I also show that the relations of 'waiting with' extend beyond the confines of the cooperative organisation and play out between the cooperatives and their external collaborators. The business consultants and housing developers working with cooperatives learn to, and at times struggle to, *kwihangana* and exercise their patience to adapt to the timeframes of housing cooperatives.

Given that cooperative members are cognisant of the slow pace of their endeavours, I explore why the members have adopted the cooperative as an organisational form in Chapter 7. First, the cooperative model allows members to act in solidarity, pool their financial means, and use economies of scale to acquire land and build housing at a later

stage. The members want to put off taking out loans from financial institutions for as long as possible because of the constraining repayment requirements. The cooperative allows members to negotiate between the timeframes of high-interest-rate loan repayment and the option to slowly and incrementally build with the available pooled finances from members. The slow, solidary, and incremental pace is more favourable than the faster but riskier path of taking out a loan the cooperative would struggle to reimburse. The second reason members assemble as a cooperative is to institutionalise their trust through a legally recognised organisation. Although their affective connections allow them to 'wait with' one another, the members need to cement their trust and create legal safeguards to protect their assets as they pursue housing development. They also conceive institutionalised trust as a testament of their long-term commitment to wait with each other in the cooperative until their immediate aspirations are met and to stay together to take advantage of any future opportunities for income generation.

In Chapter 8, I conclude the dissertation by reviewing the temporalities of cooperative housing development through the conceptual framework of the geographies of the meantime and the notion of 'waiting with'. By inscribing the slow pace of cooperative housing in the meantime, I explain how cooperative members carefully negotiate their short and long-term aspirations and enact what they consider to be cooperative values of solidarity and trust. In fact, waiting together becomes a central mechanism and strategy to navigate and (eventually) build geographies of the meantime, but also a deliberate strategy to cement the social bonds between the members and prepare for opportunities that may emerge after housebuilding (i.e. after the meantime). I also outline what scholars of cooperative organisations, housing, African urbanism can glean from the notions of *kwiteza imbere*, *kwihangana*, and the values of trust and solidarity in relation to collective patience. The developmental focus on the (usually poverty-reducing) role of cooperatives can be refined by examining temporalities and affective labour involved in mutual help. In light of the saturation in analytical insights about incremental housing in the Global South, housing scholars can consider how waiting - and specifically, collective waiting - and the practice of incrementality are imbricated. The strategies and measured choices to wait together expand the views of the lived experiences of urbanites and the anticipated futures of African cities whose planning and imaginations are shaped by parameters of speed and urgency.

Chapter 2- Developing Kigali: the temporalities of urban and participatory development

The chapter sets out to establish how the temporalities of speed permeate through the understandings and policies of urban and cooperative development in Kigali. The introductory chapter outlined the prevalence of the registers of speed and urgency in African urbanism and this chapter focuses that examination on the case of Rwanda. Moreover, I aim to draw an analytical line between the studies of Kigali's urbanisation and the cooperative housing sector. The overlaps between housing cooperatives and urban development have yet to be thoroughly interrogated in the case of Kigali. I argue that the analytical lens of temporality bridges those research gaps and further illuminates the stronghold of the imperatives of speed and efficiency on conceptions of urban and cooperative development.

The first section begins by contextualising the primary sources that inform the analyses of urbanism in Kigali and Rwanda in this chapter. As an under-researched context in academic urban studies, national development plans and urbanisation policies offer an entry point into the priorities and the principles of (urban) development from the perspective of policymakers. I present the explicit positioning of urbanisation as a conduit for economic growth and outline the various timeframes of development projected in policies. I then discuss how the ideals of economic upturn through urbanisation coalesce into the imaginaries of Kigali's master plans. The limited academic work about urbanism in Kigali has focused its attention to the polarised receptions of the city's master plans.

In the second section, I emphasise the relevance of highlighting and critically interrogating the temporalities of speed and efficiency that underpin urban development policies and planning tools like the city's masterplans. The lens of temporality warrants a more explicit incorporation into the studies of Kigali's urbanism and can still dialogue with existing academic debates and development objectives outlined in national policies. I contrast the treatment of urbanisation as a minute concern during the pre-colonial and immediate post-independence periods with the prioritisation of rapid urbanisation in contemporary periods. The section further delves into the urban planning connections of Kigali's master plans with Singapore and highlights why the Singaporean references exemplify Rwanda's push towards speed and efficiency. Finally, I illustrate the ramifications of the imperatives of rapid urbanisation through the legal inscriptions of timeframes of development of urban land.

The third section reviews the ways speed and efficiency shape the understandings of participatory development and therefore of cooperative development. National development policies advance that the principles and values of participatory development are essential components to achieving and sustaining economic and urban development goals. In those policies, participatory development is associated with practices of self-determination and mutual help that have operated informally in Rwanda since pre-colonial times. As these informal practices become institutionalised, temporality operates as a key variable in the policy perceptions of participatory development that have carried over to cooperative organisations. The practice of the *imihigo* (performance contracts signed between different levels of municipal and national governing bodies) aptly illustrates the ways speed and efficiency can support or limit the self-determination tenets of participatory development. This discussion of *imihigo* is particularly relevant in the wake of policy proposals to institute performance contracts in cooperative organisations.

2.1. Studying urban development in Rwanda

2.1.1. Thinking through national development planning

To identify and examine development and urbanisation debates in Kigali and Rwanda, I primarily rely on policies, reports, and working papers produced by local authorities and multilateral agencies. Grey literature often serves as the principal source that frames the representation of urban development in the case of academically under-researched contexts in the Global South (Susan Parnell & Robinson, 2012). Academics may feel reticent to base their studies on grey literature for fear of their research aims being biased or restricted by national and global political agendas (ibid). However, Parnell and Robinson (2012) advance that policy-based research constitutes a valuable and legitimate avenue to theorise about cities less represented in international academic publications. In the context of African countries and specifically of Rwanda, grey literature gains salience in academic research given the emergence and resurgence of national development planning. Turok (2015) classifies Rwanda, along with a dozen other African countries, as a setting where urbanisation receives significant policy attention, hence the elaboration of national urban strategies. Although there may be limited financial and technical capacities to implement said strategies, a critical reading of urban policies is a relevant exercise to discern the

principles and dynamics of urbanisation at a national scale and from the perspective of policymakers (ibid). A central purpose in the urbanisation strategies of African countries is to enhance the productivity of socioeconomic activities through coordinated urban growth in areas of infrastructure and property development (ibid). As is the case in Rwanda, urbanisation plans are a component of comprehensive national development frameworks that position urbanisation as a catalyst for economic development.

The analysis of development policies not only provides insights into the specificities of Rwanda's context but also relates to broader debates about (urban) development paradigms and strategies. Chimhowu et al. (2019) observe a global resurgence in national development planning over the last two decades, with the number of countries with a national plan doubling to 134. This practice of national development planning was a predominant feature in post-colonial recovery and development visions in the 20th century. Though the practice waned in the second half of the 20th century, the Heavily Indebted Poor Countries (HIPC) initiative led by the World Bank (WB) resulted in the production of Poverty Reduction Strategy Papers (PRSPs) in 63 countries starting in 2001. Rwanda is one of those countries, with the latest iteration of such papers published in 2013 (IMF, 2016). Chimhowu et al. (2019) suggest PRSPs may have contributed to this second wind in the popularity of national development planning. Beyond the HIPC initiative, they attribute this global resurgence in planning to the perceived challenges, imperatives, and opportunities of economic globalisation and international development frameworks like the MDGs and the Sustainable Development Goals (SDGs).

Most national development plans cover an average timeframe of four to six years, with these timeframes delimiting interim objectives of longer development vision papers that span periods of twenty or more years in some countries (Chimhowu et al., 2019). Of the 100 or so plans that Chimhowu et al. (2019) surveyed, about half of them were tied to a public authority mandated with finance and economic planning. The likelihood of resources being mobilised and of the plans being implemented and monitored arguably increases when the plan is explicitly endorsed by a political office (ibid). It is somewhat unsurprising that finance and economic planning authorities would be at the helm of national plans given that most development plans focus on productivity, trade, and investment. Development planning across Sub-Saharan Africa frames those economic concerns in relation to poverty reduction (ibid). In addition to the technical and economic projections, national development plans

also serve to communicate and (re)frame national ideals and values to both local and global audiences (ibid).

National development planning in Rwanda in the last twenty years aligns with these global trends. The Rwandan Ministry of Finance and Economic Planning (MINECOFIN) has spearheaded the elaboration and the monitoring of the 'Vision 2020' policy document that outlines development targets between the years 2000 and 2020. The long-term development roadmap in the Vision 2020 is operationalised in a series of medium-term Economic Development and Poverty Reduction Strategies (EDPRS) that cover five-year periods. A reading of these national plans helps build an understanding of what the development priorities in Rwanda are, why those priorities matter, and how urbanisation fits within those objectives. The core target laid out in the Vision 2020 roadmap, first published in the year 2000, is for Rwanda to reach the status of a lower middle-income country (GoR, 2000). The success of this objective is measured through Gross Domestic Product (GDP) per capita and poverty rates (ibid). A revised Vision 2020 published in 2012 adjusts the GDP per capita and poverty rate indicators to reflect global standards of lower-middle-income countries (GoR, 2012). The development roadmap of the Vision 2020 branches out into six focus areas: private-led development, good governance, human development, market-oriented agriculture, regional integration, and infrastructure development (ibid).

Like the other development areas, the motivation for infrastructure development relates to enabling and accelerating economic growth and attracting domestic and foreign investments. Effective infrastructure development entails productive land use management and rapid urbanisation. Urbanisation rates serve as key indicators for infrastructure - and more broadly, economic - development, with the urban population projected to reach 35% of the national population in 2020 (GoR, 2012). These projections amount to more than double the urbanisation rates of 2010 and triple those of 2000. Like the poverty rate and GDP per capita indicators, the target of 35% national urban population was set in relation to an average urban population of 40% for lower-middle-income countries across the globe (ibid). National urban strategies recognise that the causality and the path dependence between urbanisation and economic growth, especially in African contexts, has been contested (MININFRA, 2013). The focus on urbanisation as an indicator is justified based on a correlation with countries across the world that have achieved rapid economic growth along with high levels of urban growth (ibid).

Given the attention placed on the proportion of the population living in urban areas, it is helpful to review the classification criteria for urban areas in Rwanda. The national definition of urban spaces is based on parameters of density, levels of human-made construction, and the predominance of economic activities other than agriculture and livestock grazing (ibid). An urban area is defined as a built-up space of at least 20 km² and with a minimum of 10,000 permanent residents, and therefore a minimum density of 500 p/km² (ibid). From these criteria, urban areas are further delineated in three ways: agglomerations, with a population ranging from 10,000 to 30,000; municipalities, with 30,000 and 200,000 inhabitants; and cities, with a population above 200,000 (MININFRA, 2015b). There are 21 urban areas in Rwanda, with the country's capital Kigali as the only area classified as a city (ibid). As of the publication of the revised Vision 2020 in 2012, 15% of the national population were urban (ibid).

As the timeframe captured in the Vision 2020 came to an end, the Vision 2050 policy was introduced to extend the roadmap of the Vision 2020 and set development milestones over the next three decades. There are no fundamental changes in the outlook on development between the two policies, but more so a review and an emphasis on crucial national development priorities and strategies. While the Vision 2020 targeted a lower-middle-income status, the Vision 2050 sets out to promote economic growth and increase the standards of life that will transform Rwanda into a high-income country by 2050 (GoR, 2020). Similarly to the Vision 2020, the new long-term development roadmap identifies the stakeholders of national development and the main areas of development prioritisation. The policy document emphasises the importance of the private sector and of the promotion of a culture of innovation to sustain economic growth (ibid). In addition to this entrepreneurial spirit meant to spearhead job creation and high productivity, development also relies on the contributions from civil society organisations (ibid). One of the five development pillars of the Vision 2050 is the continued support of urbanisation because the agglomerative qualities of urban centres can facilitate access to markets and skills and spur economic growth (ibid). The Vision 2050 concedes the objective to lift Rwanda to high-income status in three decades is ambitious and challenging, especially when compared to the timeframes other countries took to rise from low to upper middle income (let alone high income) (Gatete, 2016). The high-income GDP per capita targets would be reached closer to the end of the century rather than in three decades if the current GDP growth rates were to remain the same (GoR, 2020). The same could be said for other indicators like the urbanisation rates and urban population. The Vision 2020 aimed for 35% urban population in 2020, but the

latest measures of the population living in urban areas amounted to 18% (NISR, 2018). With a starting point of under 20%, the Vision 2050 sets the goalpost for the urban population significantly higher at 70% (GoR, 2020).

The development priorities and strategies in the Vision 2020 and 2050 national development plans provide the necessary context to address the debated urbanisation plans for Rwanda's capital city of Kigali. Currently, the city accounts for about three-quarters of the national urban population (NISR, 2018). The following section covers those debates on the neoliberal orientation and the modernist urban imaginaries embedded in Kigali's citywide master plans.

2.1.2. The urban neoliberal vision of Kigali

The urban neoliberal vision is consolidated in the long-term development roadmaps discussed above as well as urban-specific policies that amalgamate urbanisation with economic development. The urbanisation of neoliberalism, or urban neoliberalism, broadly characterises how the tenets of free markets, open trade, and commodification manifest in cities (Rossi, 2017). The signs of Kigali's neoliberal urbanisation are also reflected in the urban imaginaries constructed in the panoply of citywide master plans. Urban imaginaries refer to spatial orderings and representations of the city able to influence the construction of reality (Short, 2014). These representations can be created and made explicit via urban marketing strategies that seek to attract investments and business opportunities to a city (ibid). Contemporary practices of urban marketing are arguably a reaction to the pressures of global capitalism inducing cities, namely cities' public authorities and elites, to (re)position and (re)imagine themselves in a competitive globalised market (ibid). The scaffolding of neoliberal urbanisation in African cities is being filled in by the mainstreaming of urban models that plan to create new cities or orchestrate the complete facelift of existing ones (van Noorloos & Kloosterboer, 2017). The practice of spatial master plans largely follows the rise and fall in the popularity of national development planning. The elaboration of master plans and large-scale blueprints for new cities, particularly capitals, was on the rise in the developmental era of the post-independence 1960s (Myers, 2018). Following the timid success of such plans and the SAPs, the practice of master planning was largely abandoned but has made a notable resurgence since the late 2000s (ibid). Amid seventy or so large-scale schemes for the creation of satellite cities and the remodelling of existing cities are the

master plans of Kigali where the current city is reimagined as a modernist embodiment of the global economy (van Noorloos & Kloosterboer, 2017).

The master planning process for Kigali, now including close to twenty plans, began in the mid-2000s with the Kigali Conceptual Master Plan (KCMP). Published in 2007 on the centennial of the founding of Kigali, the KCMP is the first citywide plan for Rwanda's capital and was prepared for the City of Kigali (CoK) and the Ministry of Infrastructure (MININFRA) by a design team led by the American firm OZ Architecture (OZ Architecture et al., 2007a). The plan presents a flexible framework for the long-term growth of Kigali in the next few decades and the groundwork for comprehensive master plans (ibid). Guided by principles of holistic planning, capacity building, and employment opportunities for Rwandans, the master plan advances it does not control growth in a strict way and aims for a "vibrant, unique, and truly Rwandan city" that meets the basic needs of all its citizens (ibid:9). Presented alongside the celebration of history and culture are aspirations for Kigali to play an integral role on the regional, continental, and global stages (ibid). An essential component of this role involves acting as a pole for world-class businesses, service investments, and tourists from across the world (ibid). These guiding economic development goals are integrated into a sustainable urbanist spatial framework that stresses the need to coordinate future land uses, transportation, and infrastructure with the existing fabric of Kigali and the city's projected growth (OZ Architecture et al., 2007b).

Aiming to operationalise the KCMP, the CoK contracted the Singaporean firm Surbana-Jurong (then named Surbana International Consultants) to develop detailed and comprehensive district and citywide master plans. The 2013 Kigali City Master Plan Report is the culmination of Surbana's engagement with the CoK. The standalone visions for the three districts that make up Kigali are informed by six goals, one of which is affordable housing development, that reflect priority development sectors for the city (Joshi et al., 2013). In fact, Kigali is envisioned as "the centre of urban excellence" whose districts each have a focus area: Kicukiro will act as a knowledge hub and a green gateway to the city; Gasabo will be a hub for employment and culture; and Nyarugenge will be home to a "green financial hub and vibrant growth centre" (ibid:11) (Figure 2.1). All the planning targets for the city and its districts fit under the vision of asserting Kigali as a "centre of urban excellence", a title that encompasses the ambitions of the CoK to position Rwanda's capital as a competitive, clean, secure, and modern city (ibid:10).



Figure 2.1 Urban imaginary of Kigali's Nyarugenge District. Source: Joshi et al (2013)

The urban imaginary presented in Kigali's master plans has garnered polarised assessments. The criticism of the master plans echoes the critiques of master planning in Sub-Saharan Africa. Notwithstanding the African context, the urban visions presented in Kigali's master plans are not particularly distinctive. The marketing of cities worldwide employs the now recognizable branding tactics of 'world-class', 'business-friendly', 'green', and 'cultural' among other epithets (Short, 2014). In the case of Kigali, the imaginary of a green, business-friendly, and smart city has proliferated following the master planning process (see CoK (2016) and Smart Africa (2017)). Watson (2013) is widely cited for her criticism of such rhetoric in the Kigali master plans - as well as in plans for Lagos, Accra, Nairobi, Dar Es Salaam, and Kinshasa - which present a modernist vision that erases the widespread informality and sets aside the lived realities of Kigali's urban poor and informal settlement dwellers. In a similar vein, Rollason (2013) argues that Kigali's development strategy is performative given its reliance on a projected image with little connection to contextual realities. The projected image serves as a simulation to attract the necessary investment to transform the simulated Kigali into a reality (Rollason, 2013).

As master plans of African cities are criticised for overlooking the experiences of the everyday and lower-income residents, the perceptions of those residents towards these plans may presumably be negative given their exclusion from the vision of the future cities. However, as exemplified in the case of Kinshasa and its *Cité du Fleuve* master plan, the exclusionary concepts of these master plans might not necessarily be as contested or actively

resisted by the groups who will likely not benefit from them. In fact, De Boeck (2012) observes that both elites and everyday citizens share the dreams of a world-class Kinshasa. The *Cité du Fleuve* development would arguably reinforce and create new tangible forms of exclusion and segregation, and Kinshasa's residents are aware of the risks of relocation and of the precarious situations they would face (ibid). However, the same residents at risk of being relocated revel in the imaginary of a future beautiful and modern city (ibid).

In the case of Kigali, newspaper articles have reported residents being preoccupied with a heightened risk of eviction associated with the master plans (Tumwebaze, 2015). Based on those articles, there is no indication the fear of displacement is juxtaposed with a celebration of Kigali's urban imaginary. Both the conceptual and detailed master plan reports outline the process of stakeholder involvement undertaken to shape and refine the areas of focus. The process of citizen participation is more emphasised in the conceptual plan report than in the detailed master plan, with the former describing the use of questionnaire surveys and community charrettes across Kigali over a four-month period (OZ Architecture et al., 2007b) while the latter simply mentions media campaigns to receive citizen input (Joshi, 2013). Taken at face value, these participatory methods could point to widespread citizen involvement in the elaboration of the master plans or, on the other hand, could be interpreted as mostly gestural. The latter interpretation may not be entirely unfounded considering local newspaper articles reporting that Kigali's residents are largely unaware of the master plans (Karuhanga, 2016; Nsabimana, 2018; Tumwebaze, 2016). Nonetheless, there is a recognition that the future development of their city and their own individual properties are predicated on the master plans (ibid). The coupling of the limited awareness and the general understanding of the stakes of the city's master plans fuels a fear of eviction (Tumwebaze, 2015), not unrelated to the controversial wave of evictions and partial relocations that immediately followed the adoption of the KCMP in 2008 (Manikariza, 2015).

The positive assessments of the master plans point to the indications of Kigali's and Rwanda's increasing appeal on the global market for business investments. The steps taken to establish an investment-friendly climate extend beyond the master planning process, but the master plans are a significant and emblematic component of those marketing efforts. In this context, the choice of the Singaporean firm Surbana-Jurong to produce the detailed master plans is particularly noteworthy. As more cities in the Global South seek to attain a world-class city status, Singapore has been effective in exporting its urban planning and development approaches as a toolkit to achieve said status (Meagher, 2013). For instance,

Surbana-Jurong has operated in more than 30 countries worldwide, including eight African countries other than Rwanda ("Surbana International Consultants", 2015). The Rwanda-Singapore connection stands out as Rwanda is often dubbed the 'Singapore of Africa' (Zongying, 2015). The Rwandan High Commissioner to Singapore noted this metonymy might not be a descriptor commonly used by Rwandans themselves but acknowledged Singapore's economic development route is a model to strive towards (Thomas, 2016). When it comes to emulating Singapore's business-friendly climate, it appears that Rwanda is well on its way if only judged based on aggregate indices and growth indicators. Rwanda's 'Doing Business' ranking by the World Bank (2008, 2020) has shot up from 150th (out of 178 countries) in 2007 to 38th (out of 190 countries) in 2019, making it the second-highest ranked African country after Mauritius. Singapore occupied the top rank in 2007 and the second rank in 2019 (The World Bank, 2008, 2020).

As noted by Chimhowu et al. (2019), national development planning puts the spotlight on specific development priorities and serves as an expression of principles and values. This section highlighted the prioritisation of economic growth in Rwanda's long-term and short-term national development plans. Urbanisation is framed as a potential driver of economic development as spatial principles of agglomeration and connected infrastructure could attract and valorise domestic and foreign business opportunities. The master plans of Kigali, the primary urban area of the country, consolidate the marketing language and imagery of cities aiming to become more attractive and competitive in a global economy. The development principles and values of a modernist urban imaginary have raised questions about inclusivity and citizen participation and depart from the positive reception of the master plans' visions in business-oriented circles. The panoply of master plans and the relatively extensive set of national development plans remain the primary entry point and topic of analysis in urban studies of Rwanda's capital. There is certainly room to further explore the debates on the urban imaginary of the master plans and its implications on the development trajectory of Kigali. In fact, the conversations on the city's urban future through the lens of the master plans are increasingly variegated, with continued attention paid to the risks and dynamics of expropriation and resettlement (e.g. Nikuze et al., 2019). The following section seeks to expand the repertoire of analytical lenses in the urban studies of Kigali by drawing more attention to the criteria of speed and efficiency. Such temporal registers underlie the neoliberal and modernist development vision and strategies of the city's master plans and the nation's development plans.

2.2. Planning and regulating for speed

To begin this examination of the centrality of speed in the visions of Rwandan urban development, it is useful to re-assess the linkages built between Rwanda and Singapore. The selection of a Singaporean firm to design masterplans underscores the prioritisation of a specific rhythm of urban growth. The deliberate planning for rapid urbanisation has been a recurring theme in the studies of urbanism in Asia, with Chien and Woodworth (2018) appraising the implications of the celebration of the 'Shenzhen speed' blueprint and Datta (2016:3) conceptualising the spreading logic of 'fast cities' that construct "imageries and fantasies of time-space compression that expedite the circulation of global capital". As Shin et al. (2020) posit, the Asian model of development offers a key selling point: a blueprint for expedited urban and economic growth. The meteoric rise of Singapore over the span of one generation is particularly appealing in comparison to the Western economies and cities that took more than a century to consolidate (ibid). Shin et al. (2020) are sceptical of this repackaging and policy prescriptions of rapid development whose speed was contingent on the confluence of a particular time period and a set of geographies and politics. They advance that this speed of development cannot be replicated everywhere in Asia, or elsewhere in the world for that matter, and argue that "the normalised expectation of speed [...] consolidates local politico-economic structures that displace both the present and the future" (Shin et al., 2020:252).

Despite the scepticism, the Singaporean model continues to travel far and wide and is entrenched in Rwanda's approach to development. For instance, the strategies to market and solidify a business-friendly climate in Rwanda (and by extension in Kigali) beyond the master plans have taken inspiration from Singapore. A significant example of this mirroring is the creation of the Rwanda Development Board (RDB) in 2008. The RDB was set up with the goal to serve as a one-stop-shop government agency for investors and investment promotion and explicitly models itself after the Singapore Development Board among other international practices (RDB, 2018). The functions of the RDB and the overall positioning of Rwanda as a country that is 'right on time' for investments are centrepieces of policies. As it relates to urban housing development, channelling private investments into affordable housing and facilitating PPPs figure in the priority areas of the medium-term operational instruments for the implementation of the Vision 2020 (MINECOFIN, 2013). Similarly, the 2015 Law on Investment Promotion and Facilitation written under the auspices of the RDB (2015) presents affordable housing as one of the economic sectors ripe for domestic and

foreign investment. In light of the institutional framework and the laudable 'Doing Business Rankings', Rwanda has not attracted the levels of FDIs it ought to, whether it be in housing or other priority economic sectors (Golooba-Mutebi, 2018). Housing projects through private channels or PPPs have modestly increased in the past decade and miss the mark of affordability (Goodfellow, 2014; Tsinda & Mugisha, 2018).

Nonetheless, the pursuit of speed is carrying on at full throttle. Some studies of Kigali's urban growth more broadly have already pointed out the relevance and implications of fast temporalities, especially as it relates to urbanisation rates. Goodfellow (2014) notes that Rwanda remains one of the world's least urbanised countries, which may in part explain the relative lack of urban research on the country. Though Rwanda's urban population is relatively low, the country's urbanisation rates in the last five decades are among the fastest worldwide - a phenomenon that merits closer research attention (Goodfellow, 2014). Potts (2018) includes Rwanda as one of the case studies of African countries where the narratives of rapid urbanisation rate have become prominent. She ties the preoccupation with rapid urbanisation to the Vision 2020 roadmap and contrasts the contemporary outlook on urbanisation with the anti-urban bias in post-independence Africa. Similarly to other African contexts, urbanisation is now broadly supported in Rwandan policies and is promoted as a potential driver of economic development. However, Potts (2018) argues that the rise in urbanisation rates in Rwanda is less a reflection of economic growth and more so a result of administrative boundary changes made between 2000 and 2005 that increased the surface area of Kigali sevenfold. In extending the boundaries, the new urban population effectively retained rural economic characteristics: as of 2012, half of the urban employed population worked in agriculture and resided in isolated dwellings surrounded by farmland (ibid).

Notwithstanding the reservations about urbanisation rates, the contemporary focus on urbanisation is a significant contrast to the colonial and post-independence periods during which Kigali's urban growth was not prioritised. It also provides a case that departs from the predominant expectation of a complete rollback and rollout of government structures in favour of a free market and urban neoliberalism (Myers, 2011). Based on comparisons and contrasts with East Asian and African developmental states, Goodfellow (2017) argues that Rwanda is a neo-developmental state that relies on strategic state intervention to drive national economic development by steering domestic and international investments into certain service sectors. Given that the comparative advantages in manufacturing are shrinking globally and Rwanda has limited natural resources, the development trajectory

traced by the state is not based on manufacturing but on economic restructuring that partly relies on urban growth. During colonial occupation and the post-independence period, urbanisation in Kigali was not a centrepiece of development plans. Though the existing space of Kigali has a pre-colonial history, the city was founded in 1907 by German colonial settlers to serve as a small administrative and military base (Manikariza, 2015). In addition to its central position in Rwanda, German colonisers also selected Kigali with the intent to distance themselves from the royal court base of Nyanza located in the south of the country (ibid). The German plans for Kigali's development were not carried out as Rwanda was assigned to Belgian colonial rule in 1916 amidst the First World War (ibid). Under Belgian control between 1916 and 1962, Kigali was side-lined from its former position as administrative capital (ibid). The Belgian administration founded and focused growth in the city of Astrida - the current Huye - due to its strategic central position in the Ruanda-Urundi territory (combining the present countries of Rwanda and Burundi) (ibid). Following Rwanda's independence in 1962, Kigali regained its title as the capital of the new republic because of its central geographic positioning (ibid).

Kigali did not experience sizeable urban growth between the 1960s and the 1990s for two main reasons: anti-urban biases and socio-political instabilities. The post-independence government placed their focus on agricultural development and limited rural to urban migration into Kigali (Michelon, 2016). At the time, Kigali was less a city than a large village with its 5,000 inhabitants over an area spanning 250 hectares (ibid). The measures to monitor migration were strict: no Rwandans could reside in Kigali without proof of regular employment, with unemployed or irregularly employed migrants forced to return to their rural place of origin (ibid). Along with the anti-urban policies were growing socio-political instabilities and ethnic tensions which limited the motives to move to Kigali, let alone to remain in Rwanda. Before the post-independence period, about 100,000 Rwandans had migrated to neighbouring DRC and East African countries in search of job opportunities (Musahara, 2011; Uwimbabazi & Lawrence, 2011). The rise in migratory flows out of Rwanda starting in the 1960s can be explained by the increasing ethnic targeting of Tutsi, culminating in the 1994 Genocide against the Tutsi (ibid). These studies of the urbanisation trajectory of Kigali since the second half of the 20th century begin to highlight the connections between speed, urban growth, and development priorities. The timeframes in question here play out over decades, as do the timeframes that inform the economic and urban projections of national development policies. However, as illustrated with the case of land reform and land

use below, the temporal expectations and implications of urban growth are also relevant to address in the case of shorter timeframes.

The national land policy that frames the current guidelines and laws on land use and development was published in 2004. At the time, Rwanda was the most densely populated African nation - the country now has the second-highest density in the continent after Mauritius. And with 90% of the population involved in the agricultural sector and close to half of the national GDP generated in that sector, land management occupies a central position in sustainable economic development from the household to the national level (MINITERE, 2004). However, the policy emphasises that the attention to land management should not be restricted to issues of rural and arable areas. The main objectives of the land policy are articulated around the targets to promote investments in land by providing security of tenure and to encourage adequate valuation and transactions of land in a market economy (ibid). The parameters of land tenure have since gradually shifted to written law and replaced customary land tenure. The landscape of land tenure in Rwanda has drastically changed since the implementation of the Land Tenure Regularisation Programme (LTRP). The LTRP ran between 2019 and 2013 and ended with the demarcation and registration of about 10 million plots nationwide, as well as the issuance of corresponding land titles (Ngoga, 2019). The programme stands out as the only such initiative in Sub-Saharan Africa to demarcate land at a national scale and issue land titles to private actors and public entities. Most land titles are leaseholds that range between 3 and 100 years and can be renewed (ibid). Freehold titles can be granted to individuals and private organisations with land that has been fully developed and has access to infrastructure (GoR, 2013).

As with many state-led initiatives, the objectives of the LTRP were tied to the economic development goals of the national Vision 2020. Firstly, the initiative aimed to support the targets of increased agricultural productivity by providing farmers with security of tenure that could encourage more investments into commercial agriculture (Ngoga, 2019). Moreover, the provision of legal titling and security of tenure could also induce investments into non-agricultural activities and make land a tradable asset as landowners would be better positioned to secure loans with land as collateral and able to sell their land to raise capital (ibid). Abbott and Mugisha (2015) studied the impact of the LTRP in connection to a host of development targets, including the increase in agricultural productivity and the growth of investment into non-agricultural activities with landowners able to access loans collateralised with their land. The authors note the methodological limitations in assessing such changes

only two years after the completion of the land reform programme, but they also highlight the structural constraints that could limit the impact of land titling on the short and long term. Less than 5% of the landowners surveyed in the study had used their land as collateral for a loan (ibid). The low uptake may have more to do with the pre-existing and continuing constraints in the financial sector. Financial institutions continue to be risk averse and set up high-interest rates and short loan repayment periods. In turn, potential borrowers avoid taking loans and become even more hesitant to collateralise their land and potentially lose it (ibid).

The land reform objectives of making land a tradable asset have codified the parameters of what counts as the economically optimal and productive use of such an asset. These parameters have broader implications on the temporalities of urban development in Kigali. In fact, the legal measures that followed the 2004 land policy and the LTRP stipulate what constitutes the productive use of urban and rural land and specify the timeframes of said productive use. By law, landowners have an obligation to "exploit [land] in a productive way and in accordance with its nature and intended use" (GoR, 2013:45). The stipulations of productive use of both rural and urban land are tied to specific timeframes. Rural land is productively used if it is not left fallow for more than three years (GoR, 2013). In urban areas, land is considered productively exploited when the implementation of a physical plan for buildings and infrastructure is not halted for more than three consecutive years (ibid). The law includes clauses for the temporary requisition by the state of land meant for agriculture and livestock that fails to meet the criteria of productive use. The temporary repossession can last at least three years, after which the owner of the requisitioned land can submit a request for their full land ownership along with a commitment to use their land 'productively' within a year (ibid). The law does not specify grounds for the temporary repossession of urban land but outlines reasons for the permanent repossession of urban land whose construction has been idle. The local authority that approved the physical plan reserves the right to confiscate urban land that has been unexploited for more than three consecutive years without "tangible reasons for its non-exploitation" (GoR, 2013:53-54). The scope of these reasons is not elaborated in the legal documents. Based on recent reports of repossession of urban land, limited funding does not appear to count as a valid reason. For instance, Kuteesa (2020) reports the repossession by the CoK of more than 50 properties with idle construction projects and highlights the perspective of developers who cite the limited access to loans as one of the causes for their stalled projects. It is important to note these land laws do not amalgamate idleness and unproductivity with incremental

exploitation. In other words, there are no explicit mentions that urban land exploited incrementally but continuously is susceptible to repossession. If there were such mentions in the land laws, it is plausible the majority of urban land would at risk of repossession because incrementality remains the predominant mode of construction in Rwanda (Teymour, 2018).

This section emphasised the central role of temporalities of speed and advanced the analytical relevance of such temporal registers to decipher the dynamics of urbanism in Kigali. The analytical focus on speed is particularly timely considering the contemporary prioritisation of urbanisation as a whole, and of rapid urbanisation more specifically. The confluence of models of rapid urban development - particularly of Singapore's - in Rwanda illuminates the concerted institutional push towards speed that has permeated into regulations. Notably, the temporal implications embedded in the priority of rapid urban growth manifest as codified obligations of the productive use of privately-owned urban land. The following section pivots to participatory development, an approach supported in national policies, and draws out the throughline of temporality. Specifically, I address how parameters of speed and efficiency frame the expectations of participation in the case of cooperatives.

2.3. Timing participatory development

2.3.1. Decentralisation and the *imihigo* performance contracts

Along with the development priorities of economic development through rapid urbanisation, the collection of national development plans highlights the values and principles that underscore those development targets. The first and the revised Vision 2020 roadmaps mention that shared national values have supported national development over centuries and suggest those values could further advance development in contemporary times (GoR, 2000, 2012). The policy does not specify the nature of those values, but the Vision 2050 lists the shared values in national development as self-determination and self-sufficiency at the national level, solidarity and dignity, reconciliation and unity, and gender equity and inclusiveness (GoR, 2020). The newest development roadmap illustrates the merging of values and socio-economic development through 'home-grown solutions' (HGS), most of which are practices with a pre-colonial history that have since become

institutionalised in the post-genocide period. These HGS include *ubuduhe*, *gacaca*, *umuganda*, and *imihigo* (ibid). In their traditional and contemporary forms, these practices can be categorised as community-based approaches and forms of participatory development. Nyamwasa (2008) suggests the forms of mutual aid illustrate a long-standing culture of collaboration that responded to the collective needs of a largely rural population in Rwanda. For instance, *ubudehe* emerged as a form of mutual assistance in cultivating fields, with households joining forces to ensure all their fields would be ready in time for the start of the agricultural season (ibid). The mutual assistance could extend to activities beyond agriculture and include tasks like housing construction or refurbishment (Rutikanga, 2019). The practice of *ubudehe* was institutionalised as a 'home-grown solution' in 2001 in the context of Rwanda's first PRSP for the WB's HIPC initiative (RGB, 2017a). As it relates to the PRSP, *ubudehe* serves as a community-based process to identify characteristics of poverty and potential solutions to poverty reduction (see Rutikanga (2019) for detailing of the process and outcomes of *ubudehe*).

These mutual aid practices and now home-grown solutions to development have garnered a sizeable level of research attention. Most of this research is not immediately concerned with urban development but does emphasise the range of participatory processes in various areas of national development. In particular, the practice of *gacaca* that originated as a form of informal conflict resolution has been widely researched for its contemporary use as a participatory and restorative judicial process in the aftermath of the 1994 Genocide Against the Tutsi. *Umuganda* has not been as extensively analysed, but the practice still offers insights about the transition of an informal mutual aid practice to an institutionalised initiative at the national level. The custom can be loosely translated to coming together to achieve a common purpose (RGB, 2017b). The traditional and rural form of *umuganda* involved a variety of activities, from helping the less physically able to farm their fields or building houses for economically vulnerable families (ibid). The nature of the activities covered in *umuganda* and *ubudehe* largely overlaps, with one difference being that the mutual support of *umuganda* came into play during unforeseen periods of hardship (see Uwimbabazi (2012) for a tracing of the pre-colonial history of the practice). *Umuganda* was institutionalised in 2007 and takes place nationwide once a month, with the morning of the last Saturday of the month set aside for people to work on tasks that are predominantly focused on neighborhood cleanliness as well as improving the conditions of schools, health facilities, and the construction of housing (ibid). As Turok (2019) links *umuganda* with the potential of

cities as engines of economic development, the focus on neighbourhood cleanliness in the institutionalised practice plays into Kigali's marketed brand of a green and clean city.

The main analytical interests in this section build on the practice of *imihigo* as it can generate productive discussions on the temporal implications and limitations of participatory development. The paragraphs below address how *imihigo* has been positioned in decentralisation policies as a tool for participatory governance that can facilitate citizen participation in the decision-making and implementation of national and local development goals. The Vision 2050 roadmap connects *imihigo* to the values of development based on self-determination and community-based development planning (GoR, 2020). Out of the other HGS, *imihigo* might be the practice that most closely aligns with the ideals of self-determination. Kamuzinzi (2016) explains the exercise traditionally entailed an individual identifying a key issue to solve. As the noun *imihigo* derives from the verb *guhiga* (which can be translated as 'to pledge'), the personal identification of a target also carried a commitment or a vow made to others that said target would eventually be reached (ibid). In its institutionalised form, the practice of *imihigo* still connotes self-determination but places emphasis on the timeframes of goal setting and implementation. The attention to temporality relates to the predominant use of *imihigo* by local governments and to the need to assess the performance of decentralised development.

The *imihigo* play a critical role in the decentralisation process that has been taking place in Rwanda over the past two decades. The latest revision of the national decentralisation policy dating from 2012 provides a review of a then decade-long implementation of decentralisation initiatives. One of the aims of the decentralisation policy since its inception was to increase "citizens' participation in initiating, making, implementing, monitoring, and evaluating decisions and plans that affect them [...]"(MINALOC, 2012:24). However, the 2012 policy notes there are still significant shortcomings in community participation levels and ownership of development initiatives. Community involvement in the elaboration of *imihigo* development plans at the district level remains low, especially compared to the engagement in other initiatives like *umuganda* (MINALOC, 2012).

Districts are administrative entities that are central to the decentralised organisational restructuring. With 30 districts nationwide, including the three that make up the CoK, the legal recognition and relative financial autonomy of these administrative entities make them a key unit of local governance (GoR, 2021). The decentralisation policy presents an ideal

formulation process of *imihigo* that begins at the household level and provides citizens with a platform to identify their needs and priorities (MINALOC, 2012). The household-level *imihigo* then get synthesised into district-level *imihigo*. In addition to compiling community priorities, the administrative council that runs the district is also responsible for including national development priorities into the district *imihigo* (ibid). In short, the policy envisages that "[a]s much as possible, national plans shall be composites of local development plans that are regularly prepared, the timelines of which shall be prescribed by responsible agencies in consultation with the Ministry responsible for Planning" (MINALOC, 2012: 31). From this policy perspective, the *imihigo* serve to bring local development needs to the forefront and provide those needs with enough weight to potentially reframe the direction of national development planning.

Imihigo, due to their institutional function as performance contracts, are embedded in questions of temporality. The mention of timelines in the policy quote above has prompted some studies, mostly in literature on public management and governance, to investigate the parameters of performance evaluation. Though focused on governance, those studies assert the implications of temporality for participatory development more broadly. Klingebiel et al. (2019) contextualise *imihigo* as an example of results-based approaches in national development that are based on a contract between two or more government entities. The contracts identify targets to be achieved during a set timeframe, define ways to evaluate the results, and delineate incentives and rewards for meeting those targets (ibid). The goal-setting exercise of *imihigo* is arguably primarily influenced by national development priorities as local government entities are tasked with achieving targets over the course of one fiscal year, leaving little room to incorporate targets more closely aligned with local needs (ibid).

The elaboration of the *imihigo* does include a mandate for district authorities to consult local actors and to include local priorities in the performance contracts. However, Klingebiel et al. (2019) advance that the target-setting process begins with the central government disseminating priorities to local government entities. Local priorities informed by consultations with the local population may get adjusted to fit national preferences and maximise the chances of successful annual performance reviews (ibid). For instance, local authorities may be discouraged to take on multi-year projects (ibid). The ideal of bottom-up self-determination of the traditional understanding of *imihigo* is confronted with the parameters of results-based evaluation and rewards on an annual basis. As the current

parameters of performance are tied with a specific timeframe, this temporal scope influences the identification and the prioritisation of certain development targets over others.

Chemouni (2016) reviews the critiques that decentralisation in Rwanda and programmes like *imihigo* have failed to open avenues for citizen participation. Advances in service delivery and poverty reduction can be credited to decentralisation and its associated expectations of result-oriented governance and accountability (ibid). Also, reference to a broader literature on decentralisation in the Global South provides additional context to assess the levels and mechanisms of citizen participation through *imihigo*. Chemouni (2016) emphasises the importance of sequencing to minimise the risks of disruption and dissolution of decentralisation initiatives, especially considering the constraints and pressures of a post-genocide Rwanda.

For instance, case studies of successful and sustained decentralisation across the Global South show that the administrative phases of decentralisation usually begin with deconcentration before moving to devolution (Chemouni, 2016). As defined by the MINALOC (2012), devolution entails the legal and constitutional transfer of functions and resources to lower administrative levels, while deconcentration refers to a partial transfer where the central government retains authority over development planning and implementation. The deconcentration phase of decentralisation playing out in the past two decades in Rwanda is not an outlier, but Chemouni (2016) stresses that the sequencing of decentralisation must progress into other phases. Development planning and decision-making will need to involve bottom-up mechanisms and broader citizen participation to make decentralisation efforts and successes sustainable in the long term. If not, the current culture of performance and its associated timeframes will only add pressure on local governments to narrow performance indicators down to achievable targets that may not fully capture the breadth of local development priorities (ibid).

This analysis of *imihigo* as institutionalised performance contracts and as tools for bottom-up development planning has focused on public management and governance issues. Temporal parameters of performance evaluation arguably influence the prioritisation of national development targets and leave little room for the inclusion of locally defined development targets. These arguments are further discussed in the following section which addresses the policy initiatives to evaluate the development outputs of cooperative organisations using performance contracts.

2.3.2. Cooperative performance

Along with policy elaboration about matters of urban development, cooperative organisations have also been the focus of a growing set of policies. The Rwandan government has instituted a reasonably comprehensive policy and regulatory framework that informs the contemporary cooperative movement and identifies state responsibilities in the legislation, registration, and training of cooperatives (Theron, 2010). In 2005, the Ministry of Trade and Industry (MINICOM) assembled the Task Force on Cooperative Promotion which set the groundwork for an enabling environment for cooperatives through policy and regulation (Mukarugwiza, 2010). The National Policy on Promotion of Cooperatives would be produced in 2006 with direct references to definitions of cooperative values, principles, and classifications established by the ICA and the ILO (MINICOM, 2006). Following the publication of the national policy was the creation of the RCA, a public institution in charge of the registration, training, and overall promotion of cooperatives at a national level (Mukarugwiza, 2010). As of 2020, over 10,000 cooperatives in economic sectors ranging from agriculture to mining and handicraft had been registered nationwide (RCA, 2020).

The latest national policy on cooperative promotion published in 2018 frames cooperative organisations in line with the dominant understandings of the role of cooperatives in participatory development discussed in the previous chapter. Cooperatives are presented as self-help groups that allow members to pool their resources, gain access to goods and services not easily accessible on an individual basis, and achieve individual and collective wellbeing (MINICOM, 2018). The revision of the 2006 national cooperative policy was motivated by the need to align cooperatives with the development targets updated from the Vision 2020 to the Vision 2050. For instance, cooperatives can contribute to accelerating urbanisation and take advantage of investment opportunities in the housing and commercial estates (ibid). More broadly, the policy highlights how cooperatives could contribute to national poverty reduction efforts, but also notes that these self-help organisations are not limited to low-income contexts. In line with the longer-term national goals for Rwanda to become an upper-middle-income country, cooperative promotion remains a worthwhile policy focus beyond poverty reduction given the levels of global competitiveness achieved by cooperatives operating in Europe and North America (ibid). Over the short and long term, "cooperatives are expected to play a greater role in addressing issues of poverty, promote private investment, and entrepreneurship through business entities" (MINICOM, 2018:9).

Part of the alignment of the revised cooperative policy with the Vision 2050 also consists of including cooperatives in the national performance-based development planning approaches and promoting citizen participation in development. The results-based reorientation of cooperative management would come in the form of the *imihigo* performance contracts. The policy cites the issue of dormant cooperatives that fail to meet the socio-economic needs of their members as a primary impetus to improve the efficiency of cooperative performance (MINICOM, 2018). In a review of cooperative policies in African countries including Rwanda's, Theron (2010) estimates that up to three quarters of registered cooperative organisations may be inactive. Compiling reliable data on the number of cooperative organisations and their membership then becomes a difficult task given the range of dormant cooperatives and the lack of institutional mechanisms to deregister dormant cooperatives (ibid). The author recommends policy frameworks include methods to distinguish between active and dormant cooperatives as it would help focus administrative resources on active organisations but also consider interventions to re-activate the dormant ones. In the Rwandan law detailing the functioning of cooperatives, dormancy for a period of two consecutive years is one of the reasons that can warrant the dissolution of a cooperative (GoR, 2007). The dissolution process can be initiated by a majority vote of the cooperative's members or by a court request submitted by the RCA (ibid). Introducing performance contracts in cooperatives could now be used by the RCA to assess the activity levels of registered cooperatives.

Prior to this proposal of cooperatives to adopt performance contracts, cooperatives were already included as stakeholders in district level performance contracts. In their published form, the district *imihigo* are tabulated documents that list outputs and overall target areas, divide the year into quarters and associate milestones with each quarter, present an allocated budget, and specify stakeholders and development partners. Most of these stakeholders are local government entities like the districts themselves or national public institutions. However, the list of development partners includes a range of different actors. For instance, the last performance contracts formulated in Kigali's districts before the 2018 revised cooperative policy cover a variety of stakeholders in the private sector. For instance, a Swiss design company is listed as a stakeholder in the development of a model affordable housing unit, and a Chinese bank is included as a funder for road construction (CoK, 2017). There are also mentions of local and international non-profit organisations and non-governmental organisations (CoK, 2017; District of Nyarugenge, 2017). When it comes to cooperatives, the district *imihigo* mostly include agricultural cooperatives as stakeholders in

targets of increased agricultural productivity. The stakes of these cooperatives are in the process and outcome of land consolidation for the cultivation of exportable crops (District of Gasabo, 2017; District of Kicukiro, 2017; District of Nyarugenge, 2017). Agricultural cooperatives are also cited as beneficiaries of improved irrigation technology (ibid). Other than agricultural productivity, the targets of youth employment and off-farm job creation also include cooperative organisations. For instance, graduates from technical and vocational training programmes are set to receive a start-up toolkit loan and be encouraged to form cooperatives (District of Gasabo, 2017).

The 2018 cooperative policy cites the relative success of *imihigo* in building a results-based approach to meeting national development goals in the public sector. The proposal to introduce performance contracts for cooperatives is justified by noting the *imihigo* system, though first directed and implemented in the public sector, could also assist the private sector in adopting results-based development planning and management (MINICOM, 2018). In practice, cooperatives would sign annual *imihigo* with their corresponding union, federation, and the National Cooperative Confederation (NCCR) which is the apex organisation that advocates for the cooperative movement at the national level and represents Rwandan cooperatives at the ICA (ibid). Another notable motivation of the policy initiative is to include cooperatives in the formulation and implementation of district level *imihigo*, which would entail that cooperatives' performance contracts would be signed and monitored by local authority representatives (ibid). The insertion of *imihigo* into the cooperative movement, particularly the performance evaluation by local authorities and the RCA, raises similar concerns about the temporality of development planning discussed in the previous section. Given the parameters of performance, what types of development targets will become prioritised by cooperative organisations? The values of bottom-up self-determination espoused in national policies and in the international definitions of cooperative principles may now have to fit within the temporal scope of assessed performance.

2.4. Conclusion

In this chapter, I focused on the analytical relevance of temporal registers of speed and efficiency to elucidate the priorities and trajectories of urban and cooperative development in Kigali. With urbanisation positioned as a catalyst for economic advancement, the

immediate and extended development timeframes outlined in national policies aim for rapid urban change to enable rapid economic growth. The prioritisation of (rapid) urbanisation has been the most pronounced in the last twenty years, in contrast with the developmental priorities in pre-colonial Kigali and in the four decades following independence. A notable example of this explicit turn towards speed in urbanisation is the Rwanda-Singapore planning connections crystallised in Kigali's master plans. The urban imaginaries captured in the master plans promote the city as a fast-growing and hospitable environment for increased local and foreign investments. The deliberate push for speed and efficiency has become inscribed in laws that govern the allowed timeframes of the exploitation of privately-owned land.

Cooperative organisations are also embroiled in these policy precepts of rapid temporalities. With the backdrop of the institutionalisation of participatory development practices, the value-added of cooperatives as platforms of mutual help is set to be evaluated based on criteria of efficiency. The recent introduction of the *imihigo* performance contracts is a significant example of the permeation of variables of speed into all contributing factors of economic and national development. The drawbacks of performance contracts have been addressed in analyses of decentralised governance (Chemouni, 2016). Reflecting on those concerns in the case of cooperatives, the limits on self-determination are especially worrisome in light of the core values and principles of cooperative organisations. The following chapter presents a literature review that conceptualises another way to evaluate the dynamics at play within housing cooperatives. The main thrust of the literature review is to draw out the potential lessons to gain from slower temporalities of cooperative urban housing development.

Chapter 3 - Geographies of the meantime: waiting for housing together

In the introduction chapter, I focused on the temporalities of speed that dominate urban studies of Africa and argued that slower temporalities are overlooked empirically and theoretically. The previous chapter detailed how the registers of speed and efficiency are central to the visions of urban and cooperative development in Kigali. In this literature review, I propose the 'geographies of the meantime' as a new and needed conceptual framework to capture and emphasise the empirical value and theoretical potential of slower temporalities of urban housing development. I build on the definition of the idiom 'in the meantime' to focus research attention on the period of "time before something happens" and "while something else is being done" (Merriam-Webster, 2021). The geographies of the meantime refer to the spaces and subjectivities built during the interim periods before a specific final goal is reached. The framework provides the conceptual basis to investigate the physical and social spaces that housing cooperatives construct as they pursue their primary mission of housing provision for their members.

The first section of the chapter focuses on waiting as a key lived experience of the meantime. Drawing on anthropological studies, I show that the notions of 'politics of waiting' (Jeffrey, 2010) and the 'poetics of waiting' (Bandak & Janeja, 2018) are integral in strengthening the conceptual framework of geographies of the meantime. In fact, those notions provide critical considerations of the reasons the period of the meantime might be protracted and of the ways this slowly moving interval of time is shaped and understood by those who wait. The politics of waiting (Jeffrey, 2008, 2010) deal with the structural conditions and constraints that induce or impose the necessity to wait. These politics relate to anthropological questions about the experience of 'waiting for' something to happen, such as for a public service to be provided. The poetics of waiting (Bandak & Janeja, 2018) engage with people's agency in shaping their experience of waiting and connotes the sense of strategically 'waiting on' for more opportune times to act.

The framework of the geographies of the meantime is helpful to deploy the registers of the politics and the poetics of waiting in the context of urban housing. The second section focuses on the engagement of housing studies with the politics and the poetics of waiting. The considerations of temporality in housing studies that deal most closely with the

experience of waiting relate to questions of housing aspirations. Those studies mainly focus on the parameters and the consequences of a politics of waiting and examine what it means to 'wait for' housing. The structural setup of housing markets makes particular housing aspirations like homeownership unattainable in an immediate timeframe. Then, 'waiting for' these delayed housing aspirations leads to alternative and new housing arrangements in the meantime. For aspiring homeowners in the Global South, one of the responses to delayed aspirations is incremental housebuilding. The vast literature on incrementality in the Global South offers valuable insights into what it entails to wait for housing and slowly work towards fulfilling housing needs and aspirations.

With housing studies having thoroughly explored the politics of waiting, the poetics of waiting on and for housing have not garnered as much research attention in comparison. I argue that this is the conceptual added value of applying the framework of the geographies of the meantime in housing studies. I suggest that thinking about the notion of 'waiting with' can expand the understanding of the poetics of waiting involved in urban housing. Some anthropological studies of housing in the Global South have shed light on the dynamics of 'waiting with' other people for housing, specifically in the case of grassroots and transnational activist organisations (e.g Appadurai (2013) and Procupez (2015)). In terms of collectivities in the form of housing cooperatives, there remains a lot to learn about and from the meanings of 'waiting with'. The studies of housing cooperatives in the Global South situate the cooperatives within broader debates of self-help housing and therefore primarily focus on the structural conditions that engender the need for self-help. Housing cooperatives and cooperative organisations more broadly can arguably offer their members more opportunities to move past the period of the meantime and meet their aspirations. A more expansive view of the geographies of the meantime invites housing and cooperative scholars of the Global South also to consider the socialities and collective subjectivities that are built in the meantime.

3.1. Waiting in the meantime

The definition of the concept of 'geographies of the meantime' that will be developed in this chapter begins with considering the two related meanings of the idiom 'in the meantime'. The meantime means the period of "time before something happens or before a specific period ends" and can also imply the time "while something else is being done" (Merriam-

Webster, 2021). Starting with these two meanings helps reassess the position of housing cooperatives in Kigali along the trajectory of organisational, building, and living phases (Obremski & Carter, 2019). Situating housing cooperatives 'in the meantime' signifies that they are operating in an interim period meant to pass through a housing construction phase and culminate into residing in their finished built-up housing. The meantime here functions as a reciprocal concept, with the interim period being defined and determined in relation to an end goal. What becomes valuable about the concept of the meantime is the reciprocity between the in-between period and the end goal does not necessarily imply a hierarchy in which the final objective takes analytical precedence over the interim period. This is where the second meaning of the meantime, "while something else is being done", becomes particularly significant as it points to the actions performed during the in-between period and indicates that the meantime, however long it may take, is not a period of idleness. I propose the 'geographies of the meantime', with its meaning of interim actions connected to an objective, as an empirical and conceptual framework that aims to investigate and learn from the sociospatial building blocks that are consolidated during the meantime. The framework can also address the temporal considerations of a protracted period of the meantime and of a slow progression towards an end goal.

A necessary step to refine this framework of the meantime is to address the ways temporal and spatial conditions of in-betweenness have already been studied. A relevant concept to dialogue with is liminality as it signifies "any 'betwixt and between' situation or object, any in-between place or moment, a state of suspense, a moment of freedom between two structured world-views or institutional arrangements" (Thomassen, 2014:7). This definition derives from the earliest uses of the concept of liminality by anthropologists van Gennep and Turner in their studies of rites of passage (ibid). Those studies present liminality as the transition period during which individuals or social groups move from one status to another (Balduk, 2008). This transition between life stages is characterised by ambiguity because liminal conditions evade the classifications of fixed social groupings and therefore connote forms of seclusion and exclusion (Turner, 1967 cited in Balduk, 2008). The concept of liminality has since found applications beyond the discipline of anthropology because the "term captures something essential about the imprecise and unsettled situation of transitoriness" (Thomassen, 2014:2). Thomassen (2014) disputes the widespread applications of liminality that amalgamate the concept with conditions of marginality because social exclusion does not capture the full breadth of the liminal condition. However,

the attributes of uncertainty and ambiguity tied to the original conceptualisation of liminality resonate with the experiences of socially marginalised groups.

For instance, in urban studies, liminality lends itself to characterisations of the ambiguous dynamics of urban informality. Informal settlements are liminal because they are invisible to the state given the marginalisation from public provision of goods and services but are also highly visible and vulnerable to evictions and demolitions (Elleh, 2011; Roy, 2012). Studies of displacement and migration present other applications of liminality related to marginality. The conditions of internally displaced people, asylum seekers, and other migrants are characterised as liminal because of the in-betweenness of their transitory nature and the ambiguities and marginalisation of the migrants' identities (Arvanitis et al., 2019; Brun, 2015; Sutton et al., 2011).

The notion of the geographies of the meantime differs from the concept of liminality in two related ways. Firstly, the framework of the meantime does not aim to elucidate the ambiguities of the in-between conditions of socially marginalised groups. If anything, a central ambiguity in the case of housing cooperatives in Kigali stems from the lack of research on slower temporalities of development. The second distinction is that liminality involves spaces that are meant to be temporary and that are also shrouded in ambiguity and uncertainty. For instance, Arvanitis et al. (2019) designate a refugee camp in Greece as a liminal space while Sutton et al. (2011) study the queue outside the Home Affairs office in South Africa as a space of transition for migrants seeking permanent status. Although liminal phases and spaces might lose their transitory nature like in Brun (2015)'s discussion of protracted displacement, the geographies of the meantime are concerned with the building of spaces (such as housing for cooperative members) meant to be more permanent than temporary. Despite these divergences, a critical insight from the studies of liminality for the framework of the meantime is that in-betweenness is an experience of waiting (Brun, 2015; Sutton et al., 2011). Looking to other literature dealing with spatial and temporal in-betweenness like Cloke et al. (2017, 2020) and Olson (2015), waiting emerges as a central characteristic of the meantime.

Cloke et al. (2020) conceptualise the notion of the 'meantime' in two ways. They first point out the current 'mean times' of global neoliberal policies that have unkindly treated and further marginalised vulnerable populations through the expanded reach of privatisation and deregulation. Their second understanding of the meantime refers to the short-term

interventions and practices of care, welfare, and justice that offer a temporary solution to immediate needs while awaiting broader structural reforms. Based on this second meaning, the meantime operates as a political, ethical, and theoretical space “that opens up a recognition of progressive and hopeful activities” (Cloke et al., 2017:709) and that offers one pathway to identify and analyse geographies of hope (Cloke et al., 2020). For Cloke et al. (2017, 2020), the empirical application and source of theorisation of the ‘meantime’ are food banks in the United Kingdom. The critiques aimed at these spaces operating in the meantime and how Cloke et al. (2020) respond to them are most relevant to my conceptualisation of geographies of the meantime. The authors recognise that these spaces of care, welfare, and in-commonness may perpetuate the climate of neoliberal austerity by providing services for the short-term and taking attention away from the need for structural reform. In pushing back on this criticism, Cloke et al. (2020:4) build on feminist theorisations of care and ethics and argue that these ‘in the meantime’ spaces do offer avenues for change and should not be disregarded because they illustrate a form of “alternative affective politics” where “participants can themselves contribute to a more collective form of social responsibility by the ways in which they perform co-operation, mutual support and in-common connection.” The spaces also offer insights into “alternative prefigurative ethics” that “[steer] attention away from an overemphasis on the end-result of participatory activity, and instead [encourage] a focus on the living out of particular values and organisational traits [...] that are sought in a more idealised later world, but that are also possible in the here and now” Cloke et al. (2020:3). Here, the politics of the meantime offer an analytical reinterpretation of everyday acts of care and welfare without resorting to the binaries of resistance against or incorporation into neoliberal logics (Cloke et al., 2017).

Olson (2015) pays closer attention to the neoliberal structural conditions that create the necessity for these interim spaces of care and welfare that Cloke et al. (2020) describe. She considers the ethical ramifications of spaces of the meantime and argues that such spaces reflect a denial of urgency of the need for radical change. Though Cloke et al. (2020) point to the analytical value of considering the ‘here and the now’ and not only the end goal of structural reform, Olson (2015) argues that these structural changes become a continuously postponed goalpost that certain groups have no other choices but to wait for. It is essential to further reflect on the action of waiting as it relates to what happens, or does not happen, during the meantime. Olson (2015) understands the work of geographers in relation to waiting as primarily oriented towards an analysis of the politics of patience and a critique of the decision-makers and structural conditions that further marginalise unemployed,

unhoused people or migrant populations in long and precarious periods of waiting for secure housing, employment, or settlement or asylum. The individuals subjected to waiting have little opportunity for their urgent needs to be met and are progressively demoralised and depoliticised, which pushes off the goalpost of structural change even further (ibid). For a critical look into the register of waiting, I turn to the discipline of anthropology. Drawing these connections between geography and anthropology continues a dialogue about the implications of having to wait but also offers insights into how people wait and the lived experiences of the meantime.

Temporality has been a central concern of anthropological questions, although waiting itself has not been a central conceptual category according to Bandak and Janeja (2018). The authors define waiting as “a particular engagement in, and with, time” and as a “period, short or extended, [during which] an individual or a collective finds itself placed in a situation where what is hoped for or anxiously anticipated has not yet been actualised (Bandak & Janeja, 2018:1). Whether explicitly laid out or hinted at in anthropological studies, the conceptualisations of waiting can be categorised as engagements with the ‘politics of waiting’ and the ‘poetics of waiting’. Bandak and Janeja (2018) posit that exploring the interplay between these two categories can advance the anthropological conversations on temporality. The politics of waiting (Jeffrey, 2008, 2010) relate to the structural factors that create and reproduce the conditions where individuals and groups need or have no choice other than to wait. Most anthropological works that involve the register of waiting deal with these politics of waiting. Bandak and Janeja (2018) identify the throughline in the studies of the politics of waiting as the focus on the precarious position of marginalised individuals and groups and on the ways the protracted conditions of waiting can catalyse political mobilisations against the structures and institutions that create and perpetuate the necessity to wait. An example of these politics of waiting is the condition of ‘waithood’ coined by Honwana (2012). The young and urban African workforce finds itself stuck in the limbo of waithood, a period between childhood and adulthood marked by stagnation and the extended wait to secure stable employment and living wages (ibid). These studies of waithood in Africa paint a different picture of the famed demographic dividend (Drummond et al., 2014) and its supposed role in boosting and sustaining rapid economic growth. In anthropological and ethnographic studies of housing in the Global South, the framing of the politics of waiting draws attention to the neoliberal reforms that have precipitated the conditions where people live in a constant state of waiting for housing and other types of services (Koppelman, 2018; Koster, 2020; Lombard, 2013). The precariousness associated

with the state of waiting has ramifications for temporalities of the future because it harbours doubts, uncertainties, and a sense of emergency that limit the ability to plan for the long term (Kleist & Jansen, 2016).

On the other hand, the poetics of waiting focuses on the personal experiences of time and investigates why and how similar conditions of waiting can be navigated differently. In exploring the entanglements of the politics and poetics of waiting, Bandak & Janeja (2018:3) set out to show how “waiting may both forge innovation and creativity as well as destroy the persons waiting”. The lens of the poetics of waiting allows the consideration of the ways waiting can play out outside and alongside the domain of politics and of how the lived experiences of waiting can encapsulate both doubt and hope. It views waiting as “an unstable object[...] not to be found merely in the absence of action but in an uncertain terrain where what is hoped for may or may not occur” and as the source of affective responses “ranging from hope, enthusiasm and urgency to apathy, paralysis and lethargy” (Bandak & Janeja, 2018:16). Bandak and Janeja (2018) argue that the perception of or the effective control over one’s space and time mediate these affective responses to the experience of waiting. When waiting is not understood as boredom like in the ethnographies of young urban and employed (male) youth (Jeffrey, 2010; Masquelier, 2013), waiting can also extend to an “active attempt to invest in and realize imagined, and at times incommensurable, futures” (Bandak & Janeja, 2018:20). These various affective responses to waiting can be connected to the different phrasal verbs, whether it be dreadfully ‘waiting out’ as an undesirable outcome approaches, ‘waiting for’ something that is not entirely in one’s control to begin or finish, or ‘waiting on’ which entails a deliberate and tactical choice to refrain from action or to pick an opportune time to act (Schwartz, 1974 cited in Bandak & Janeja, 2018).

These poetics of waiting underscore the arguments that waiting can be a productive and fertile time. Simone (2008) observes that urban analysis of the Global South tends to privilege mobility, whether it be the circulation of individuals or goods, and contends that the conditions of stasis are largely overlooked. This immobility plays out as different processes of waiting, where waiting “increasingly becomes a modality of living in cities that needs to be enacted as sites of possibility” (Simone, 2008: 97). This modality can stretch out over long periods, and the endurance to wait for these opportunities is mainly sustained by the few signs that “much has happened along the way that reiterates the yet to come as almost here” (Simone, 2008: 98). In their overview of the temporalities of waiting in Africa, Stasik et al. (2020) propose a re-evaluation of the experience, practices, and outcomes of

waiting. The framework of the geographies of the meantime rests on this relation between the present and the future that is mediated by the act of waiting. The reciprocity between the projection of the future and the present time is essential to the conceptualisations of waiting (Stasik et al., 2020). Although the experience of waiting can be associated with feelings of stagnation, boredom, and uncertainty, it is also shaped by determination and hope for the future (ibid). In anticipation of that future, waiting “provides opportunities for building relationships, for crafting alternative pathways and for actively tempting fate through social and political action” (Stasik et al., 2020: 2). These poetics of waiting, this calculated and productive (re)shaping of the act and experience of waiting, can emerge from the everyday and seemingly uneventful activities of those who wait (ibid). In particular, maintaining or forming new social relationships can lay the foundation for this hopeful future by forging a sense of mutuality and creating opportunities for advancement (ibid). The third section of this chapter will return to and elaborate on the collective and social aspects of the poetics of waiting in cooperative housing development.

These conceptions of a productive and hopeful waiting phase, as well as the distinctions between ‘waiting for’, ‘waiting on’, and ‘waiting out’, are useful to the framework of the geographies of the meantime because they outline the range of lived experiences of waiting in the meantime. More broadly, the conceptual framework of geographies of the meantime rests on the notions of the politics of waiting and the poetics of waiting. The politics of waiting (Jeffrey, 2008, 2010) call for critical attention to the reasons the meantime – understood as the time before something happens – may become a protracted and precarious period of waiting for anything to happen. The poetics of waiting (Bandak & Janeja, 2018) map well onto the second meaning of the meantime, namely the time “while something else is being done”, and draw analytical attention to the affective responses that may motivate these interim actions. From these insights gained from anthropological studies, the following section turns to housing studies and explores the geographies of the meantime built through urban housing in Africa and the Global South.

3.2. Housing in the meantime

Housing studies offer several entry points to further develop the framework of the geographies of the meantime. This section outlines those various strands of research and focuses on the studies of housing aspirations and incremental housebuilding. I show that

these areas of study illustrate a politics of waiting where individuals are 'waiting for' their aspirations to be fulfilled and incrementally work towards them. I end the section by drawing attention to lines of inquiry that are currently under-researched in the context of urban housing geographies of the meantime. I propose to allocate more analytical attention to the poetics of waiting and argue that the register of 'waiting with,' to add to the understanding of 'waiting for' tied to the politics of waiting, is necessary.

Temporal registers, some more explicit than others, have framed approaches and analyses of housing. The notion of 'housing career' is one example of the explicit analytical focus on temporality in housing studies. Coulter and Ham (2019) define the interest in housing careers as the study of the successive events and states of housing that individuals experience over the course of their lives. These studies usually involve a longitudinal analysis to discern the sequence of these housing states and the length of time spent in each of them (Coulter & Ham, 2019). The transitions from one housing state to another are characterised by changes in tenure type, location, or in quality and size of the housing (ibid). The life-course analysis of an individual's housing career can focus on key life events (for instance, a change in occupational status) and on structural opportunities and constraints that trigger, facilitate, or limit housing transitions (ibid).

A more widespread area of interest in housing studies that involves temporality is the focus on housing aspirations. As Preece et al. (2019:4) define them, housing aspirations are "desires to achieve housing-related ambitions in the future, encapsulating optimistic assessments of what can be realised." They treat the notion as analytically distinct from the choice framework (which informs the studies of housing preferences and choices) because individuals can hold aspirations with no intentions or little choice in changing their housing conditions. In their review of empirical housing studies of the Global North, Preece et al. (2019) observe the dominance of homeownership as the focal point of housing aspirations, especially from the perspective of young people. The housing studies reviewed primarily focus on the changing strategies used by an under-35 population to reach their aspiration of homeownership. Issues of housing unaffordability, which have been compounded by the global financial crisis, have altered the progression and linearity of housing careers. Alternative strategies, such as familial assistance and shared housing arrangements like co-housing, have become a necessary step to navigate transitions in one's housing career. Preece et al. (2019) make two related conclusions based on observing these new housing strategies. First, homeownership remains the primary housing aspiration despite the

structural constraints of the housing market. Second, alternative housing options, whether it be rental housing or returning to the family household, should be understood as short-term and transitory trade-offs along a longer-term housing career geared towards homeownership. In short, the studies of housing aspirations in the Global North show “a deferral of the achievement of aspirations, rather than a more fundamental re-shaping” (Preece et al., 2019:8).

I consider these studies of aspirations and housing ambitions as an apt illustration of geographies of the meantime. The end goal, the ideal and final housing state of one’s housing career, remains the primary object of inquiry in those studies. In this case, the meantime points to the period of time before housing aspirations are fully met and the geographies of the meantime encompass the interim housing arrangements developed along the way. Finding and building geographies of the meantime becomes part of the lived experience of waiting to fulfil housing aspirations. It is important to also reflect on the ways the specific aspiration of homeownership shapes the geographies of the meantime. I will discuss how the meantime is constructed in relation to homeownership in Kigali in Chapter 5. For now, I draw attention to a common housing strategy used while waiting for aspirational housing in the Global South: incremental housebuilding. Adu-Gyamfi et al. (2020), as part of their study of housing aspirations in Ghana, observe that a critical factor in delaying housing aspirations is the inaccessibility of formal housing finance. This observation applies beyond the context of Ghana, where the absence of an accessible mortgage system means that housing finance is incrementally accrued through personal savings and income. The research on incremental housebuilding and financing arguably points to the meantime as the predominant temporal register of urban housing, particularly in the context of the Global South.

Greene and Rojas (2008:92) define incrementality as a “process that lasts many years, and in many cases, never ends” and highlight that a “notable characteristic of this process is the long wait endured by families in obtaining a house with all the necessary features.” According to Bredenoord and van Lindert (2010), incremental housing is the primary mode of housing acquisition in the Global South. The urban poor build their housing incrementally because it allows for housing construction expenses to spread over many years as financing becomes available (ibid). This financing relies on personal sources as the use of formal loans is out of reach for the urban poor (ibid). As most housing studies of the Global South address the housing conditions of the urban poor, incrementality becomes a recurring theme in

those studies. However, it is important to note that the practice of incremental housebuilding is not limited to low-income urban residents. For instance, El-hadj et al. (2018) estimate that incremental housing construction makes up three-quarters of new housing built in African cities and advance that both low-income and middle-income earners build incrementally using personal savings or income as financing. Mercer (2020) researches the case of aspiring middle-class individuals who are incrementally building the suburbs of Dar es Salaam. This incremental process, which does not rely on formal financing, entails acquiring peri-urban land and consolidating housing spaces over years. In the case of Accra, Grant (2007) traces the path to homeownership of high-income groups and observes that incremental building is the main method of housing construction. Though relatively higher income, these aspiring homeowners remain ineligible for mortgage schemes and resort to incrementally funding their housing construction with personal savings and income as well as with financial support from social networks in Ghana and abroad.

As the mode of incrementality transcends income groups, the shared parameter in these politics of waiting for housing is evident: the lack of access to formal financing. The model of incremental housing overcomes the limitation of the requirements of the large loans to finance the construction or the purchase of a house (Keivani & Werna, 2001). Given the absence or the unaffordability of mortgage finance, housing aspirations like homeownership are sought after incrementally. The available sources of financing are employment wages and personal or family savings. Incremental building offers the flexibility to re-allocate those funds to other pressing non-housing needs and resume construction later (Andreasen et al., 2016). Managing gradual investments in housebuilding considering limited financial capabilities is part and parcel of the experience of owner-builders as explained by Cain (2007) in the context of urban Angola. Because most households cannot afford contractor-built housing, they act as owner-builders who take the responsibility of overseeing the construction process of their house-in-the-making. They essentially operate as the main contractor of their housing project by managing the budget and finances, making use of their own labour or the labour of their social networks, or hiring construction staff depending on the nature and stage of the incremental addition. The gradual process is time-consuming for owner-builders as it demands their attention and overseeing, but it also takes time because they wait for years for the construction to be completed. Given these politics of waiting faced by owner-builders, housing scholars continue to recommend the structural expansion of affordable housing finance sources and policy support of existing forms of

microlending like informal savings groups or cooperatives (Awanyo, 2009; Cain, 2007; Huchzermeyer & Misselwitz, 2016).

Although the literature on incremental housing is expansive, the range of empirical investigations and analytical outcomes is limited. The consensus is that incremental housing is the main form of housing delivery for urban residents in the Global South and that incrementality is an outcome of the lack of sufficient and accessible financing sources like housing construction or mortgage loans. Building housing plays out over a long period of time and illustrates that the bulk of research interests in housing studies has been oriented towards temporalities of the meantime tied to the politics of waiting. The arguments and recommendations in those studies point to the need for policy, financing, and technical support for these incremental processes. This support would allow incrementality to become more time-efficient, effectively shortening the length of the meantime phase and the wait to fulfil housing aspirations. However, as these cycles of incrementality have been studied over decades, navigating the meantime remains a recurring and central feature of building urban housing in the Global South.

In light of the prevalence of incrementality as a focal point of urban housing research, what can advance our understandings of the geographies of the meantime? I posit that there can be added value in centring the perceptions and lived experiences of those who are 'waiting for' housing. Waiting is an experience embedded in incrementality - and therefore in the housing conditions of the Global South - and needs to be made more analytically explicit beyond the lens of the politics of waiting. The studies on incrementality usually take a procedural approach that traces the stages of the housing building process and structure their analyses around ways to accelerate the transitions between stages and reach a definite end to the meantime process. While it is important to continue researching why people come to 'wait for' housing, there is more to learn about how the waiting is done and experienced. The next section proposes to shed light on how people 'wait with' one another given that incrementality is a shared condition for urban residents of the Global South.

3.3. Cooperating in the meantime

In this section, I propose that the added value of the framework of the geographies of the

meantime in housing studies can be the additional focus on the poetics of waiting. Because the reasons why people wait for housing are already well researched, I argue there is more to learn about how people wait and shape their experience in the meantime. One angle to explore in these poetics of waiting for housing is the social spaces that become part of the construction of the meantime. I introduce the notion of 'waiting with' to call attention to the collective nature of the housing geographies of the meantime. Turning once more to anthropology, I review how the poetics of waiting from individual perspectives have been studied, with terms like 'resilience' and 'endurance' pointing to a more optimistic reframing of long periods of waiting (Bandak & Janeja, 2018). In this section, I am drawing attention to how these poetics of waiting take shape in and are mediated by the social networks one is 'waiting with.'

This line of inquiry of a poetics of collective waiting has already been pursued in anthropology. The widely cited work of Appadurai (2013) calls for added attention to the ways people collectively organise their futures. He illustrates this anthropology of the future through the notions of 'capacity to aspire' and the 'politics of patience' from his case studies of housing activism in Mumbai. In a context where the urban poor are increasingly facing housing eviction and demolition, he empirically focuses on the activism of Indian-based organisations in partnership with the internationally networked organisation Slum Dwellers International (SDI). The notion of the 'capacity to aspire' describes the mobilisations and campaigns against eviction and demolition and is defined as "a navigational capacity through which the poor can [...] demonstrate and perform their ability to construct collective hope and to draw others around them into public dialogues and contracts to respect their claims to durability and permanence" (Appadurai, 2013:126). The work of community-based and international housing activist groups rests on a 'politics of patience' that opposes the registers and logics of catastrophe and emergency (ibid). This politics of patience requires waiting for policymakers and other actors to deliver on their promises, and this waiting relies on urban housing dwellers reframing the precarity of their housing conditions as temporary. Appadurai (2013:127) suggests this act of reframing is a form of hope that "converts the passive condition of 'waiting for' to the active condition of 'waiting to.'"

In addition to this conversion from 'waiting from' to 'waiting to,' I suggest the key importance of 'waiting with.' It is relevant to further reflect on the context that informed the notions of 'capacity to aspire' and 'politics of patience.' Appadurai (2013) focuses on partnerships between local and international housing activist groups and investigates their strategically

slow practices of mobilising the urban poor and considering housing and political needs over an extended timeframe. These long-term temporalities are a challenging logic to pursue as the urgency of the everyday realities of Mumbai's urban poor demands immediate remedies. The urgency of threats and the temporalities of emergency weaken the capacity to aspire and the ability to conceive and sustain a politics of patience. However, the 'collaborative risk-taking' of the alliance of housing activist groups offers a pathway to negotiate between emergency and patience. The 'capacity to aspire' and the 'politics of patience' put forward by Appadurai (2013) encompass ideas of collaboration. Therefore, it is important to explicitly stress that those notions rest on a collective and consider how the ability of 'waiting to' relates to how and with whom one is 'waiting with.'

The work of Procupez (2015) becomes relevant to dialogue with as it essentially advances that a politics of patience is an exercise of 'waiting with.' In fact, Procupez (2015:62) argues that "[c]ollectivity - the notion that waiting is an activity to be endured together and the affirmative engagement of working with others towards an envisioned objective - is a characteristic feature in this definition of patience." The argument that patience is collective sets itself apart from the usual analyses of the politics of waiting that focus on individual subjections of waiting and draws attention to cases of collective agency that show how people shape their experience of waiting (ibid). Procupez (2015) illustrates this collective politics of patience through the activism of a movement of squatters and tenants in Buenos Aires that mobilised recipients of a government-subsidised temporary housing scheme to work towards permanent housing solutions. In conversation with other scholars of urban grassroots organising in Argentina and Latin America, she concurs that the need for betterment was the primary motivation of housing mobilisation but suggests that "need gives way to [...] practices, routines, discussions, and affective relations [that] become even more important than the end itself" (Procupez, 2015:56). She argues that the urgency of need is replaced by the long-term outlook of patience that operates as a "political stance [which] is better understood as a collective mode of inhabiting temporality" (ibid). By securing the prospect for permanent housing through their advocacy and interventions, the housing activists can adopt a politics of patience that does not rely on an accurate timing of the completion of housing projects but signifies a "collective acceptance to work toward an objective in the long term" (Procupez, 2015:62). It is a lived experience of "waiting while working to make something happen" and a negotiation between temporalities of urgent needs and of promising prospects that involves "(reluctant) hope and the formation of a collective subjectivity" (Procupez, 2015:63).

The notion of 'waiting with' offers insights into the starting definition of the geographies of the meantime as "the time while something else is being done." It illustrates the consolidation of a collective capacity to aspire and a collective politics of patience, a process that warrants as much analytical attention as the outcome of these aspirations according to Procupez (2015). This also calls back to the notion of 'affective prefigurative ethics' of Cloke et al. (2020) who suggest the end goal of collective participatory processes does not supersede the processes themselves. It is useful to carefully consider the formation of these collective and affective subjectivities and critically assess these poetics of waiting in contexts of challenging politics of waiting. Procupez's (2015) ethnographies of grassroots housing organisations show that urban residents of Buenos Aires join those collectives out of the need for better housing but also appreciate the affective values and bonds gained through their membership in a collective. However, the sense of camaraderie and companionship is insufficient to sustain the patience of some members who left the organisations and opted to tackle their urgent needs in other ways (ibid). Like in Appadurai (2013), the dynamics of 'waiting with' in Procupez's (2015) work are situated in debates about grassroots social movements. The organisations involved in these movements and those studies range from transnational NGOs to local housing cooperatives. Procupez and Rodríguez (2019) expand on the role of NGOs in mobilising urban residents of Buenos Aires into legally recognised cooperative organisations that would be eligible to apply for government-sponsored low-interest mortgage loans.

I intend to explore what it means to 'wait with' in the context of debates of self-help which have run through both housing studies and cooperative studies and have predominantly focused on the politics of waiting. The studies of cooperatives in the Global South usually present those organisations as a means for mutual self-help that could allow their members to navigate the constraints of the politics of waiting, particularly the lack of access to capital. As discussed in Chapter 1, development circles conceive of cooperatives in Africa as instruments of poverty reduction because the organisations function as a conduit to pool and access financial and social capital (Develtere & Pollet, 2008b; Wanyama et al., 2008). The studies of housing cooperatives have also predominantly focused on issues of the politics of waiting and have not analytically centred the perspectives of cooperative members as they wait and shape their geographies of the meantime. Cooperatives can enable lower-income earners to meet their housing needs given the current market-oriented models of housing provision. With the retreat of the public sector in housing provision and the profit-driven considerations of the private sector, low-income earners struggle to access

formal affordable urban housing (Ganapati, 2008). The values and organisational principles of cooperatives largely echo the principles and practices of self-help housing: cooperative members can pool their financial resources and their skills to build, manage, and sustain their housing development (Ganapati, 2014). In light of the global shift to the 'enabling approach' in housing policy since the 1990s, housing cooperatives have added to both sides of the debate on self-help by demonstrating the potential of participatory development and reiterating the drawbacks of such housing development. Case studies of housing cooperatives in Kenya, Uganda, Senegal, and South Africa highlight that urban housing provision by the private sector primarily targets middle and high-income earners (Moreau, 2013). With varying levels of success, housing cooperatives have allowed low-income earners to access affordable housing through incremental processes that involve the acquisition of land and the construction of housing spaces using personal and collectively pooled finances (ibid).

Gillespie (2018) illustrates how some cooperative housing projects in urban Ghana can offer an alternative to the dominant market housing provision model unaffordable to low-income urbanites. However, this form of collective housing runs into long-standing roadblocks and critiques of self-help and mutual help housing. Such standalone projects have shown limited capabilities to scale up and make a sizeable addition to the housing stock. Also, the lowest-income earners might be unable to take part in the savings and cost recovery schemes that partially finance collective projects (ibid). To address these limitations, some authors have argued cooperative housing projects could fare better if provided with institutional support. Okpala (1992) underscores the role of the public sector under the enabling approach in setting up an adequate economic, political, and financial ecosystem that can facilitate housing development through the private sector. As housing cooperatives in Africa have not made a numerically sizeable contribution to the housing stock, the incentives tied to the enabling approach - such as infrastructure provision, access to microfinance, and institutional support - could bolster the self-help potential of housing cooperatives and benefit their low-income members (Ganapati, 2001; Okpala, 1992). Bredenoord & van Lindert (2010) have more recently made a similar call for institutional incentives in the access to loans or construction materials as well as technical assistance in construction.

As the self-help potential of housing cooperatives continues to be the subject of studies, the outcome of those studies will likely continue to advocate for changes in the structural constraints at the source of the politics of waiting. As researchers and urban residents alike

continue to wait for those changes, it is worthwhile to explore related lines of inquiry and investigate how we are waiting for those changes. I suggest that the notion of 'waiting with' can accommodate a deliberate analysis of the ways cooperative members live through their protracted period of waiting and work to collectively shape the poetics of waiting in urban housing geographies of the meantime. The notion of 'waiting with' responds to Simone and Pieterse's (2017) arguments about the dominant practices of urban dwellers in Africa and Asia. They advance that urbanites are predominantly concerned with positioning themselves to be at the right place and at the right time to learn about and ideally take advantage of new opportunities and resources. Although these preoccupations are widespread, urban research and policymaking largely overlook these tactical practices (Simone & Pieterse, 2017). One of the tactics used by urban dwellers to be at the right place and at the right time is to build social solidarities and sustain a rich associational life (ibid). Taking part in associations provides urban dwellers with access to information, networks, and ultimately to opportunities. In highlighting those practices, Simone and Pieterse (2017) engage in what they call a 're-description' of the urban world. This conceptual intervention aims to "compose urban knowledge of *what can be as well as of what is*" (Simone & Pieterse, 2017:11) and does so by re-describing the lived urban realities in ways that unearth the obscured but active aspirations, claims, and practices of urban dwellers. I consider the framework of the geographies of the meantime to be a re-description of the processes of urban housing development. The framework draws attention to the current conditions of housing cooperative members by considering the circumstances of the slower temporalities of development. The meantime also addresses what can become of these urban realities by focusing on the meanings of 'waiting with' and the aspirations and tactics at play in such poetics of collective waiting.

The notion of 'waiting with' also dialogues with studies of the self-build slow housing movement, most of which are empirically situated in the Global North. Jarvis (2015a) examines the deliberate process of slow housing development and the added value this pace brings to inclusive participation and equity issues. In the context of community-led housing, of which housing cooperatives are one possible structure, individuals or groups engage in a slow process of self-building because this pace aligns with the broader principles of the 'slow' movement. These tenets prioritise local specificity and diversity and also entail a vision of civic engagement that accommodates participation and deliberation. Engaging in a genuinely cooperative community-led housing development takes time and can move slowly in response to the iterative collective decision-making (Jarvis, 2015a;

Scanlon & Fernández Arrigoitia, 2015). These slow processes of housing development preserve the sense of equity that can be sidelined in the production of 'fast housing' with its priorities of efficiency and economic growth (Steele, 2012 cited in Jarvis, 2015a).

This examination of the slower temporalities of community-led housing echoes the principle of "democratic member control" assigned to cooperative organisations (ICA, 2015). The principle stresses the importance of participation and equity between the cooperative members (ibid). With the indications of inclusive group decision-making being time-consuming, I consider these slower modes of housing development in the context of my focus on how cooperative members wait together. In other words, I want to draw more direct lines between these modes of slow housing and questions of collective patience. Because I understand slowness as a precursor of waiting, the cases presented by Jarvis (2015a) suggest that waiting together safeguards inclusive civic engagement and advances the principles of the slow housing movement. Slower temporalities of development have already been studied in relation to aspirations of a relaxed and convivial lifestyle underlined by principles of environmental sustainability (e.g. Knox (2005) and Pink and Servon (2013)). However, there is more to learn about the meanings and practices of collective patience in these slow modes of housing and urban development. Focusing on the ways housing cooperative members 'wait with' each other can shed light on other experiences of and intentions behind slower rhythms of housing development.

3.4. Conclusion: building geographies of the meantime

This chapter set out to build the conceptual framework of the 'geographies of the meantime' that analytically centres slower temporalities of urban housing development. The framework is primarily informed by anthropological studies of the lived experiences of waiting characterised by notions of politics of waiting (Jeffrey, 2008, 2010) and poetics of waiting (Bandak & Janeja, 2018). Due to structural limitations usually tied to neoliberal policies, individuals and groups are pushed into a protracted state of 'waiting for' something to happen (for instance, for public services to be provided). 'Waiting on' and 'waiting to' point to the poetics of waiting and to hopeful possibilities and strategies (Bandak & Janeja, 2018) that may be devised in the meantime. In using these registers of waiting in my reading of housing studies, I showed that the studies of housing aspirations and incremental housebuilding have thoroughly explored what it means to 'wait for' housing. I argued that a

missing piece in the examination of the geographies of meantime of urban housing in the Global South is the register of 'waiting with.' Housing cooperatives constitute an ideal setting to explore the dynamics of 'waiting with' a collective and can offer insights into the poetics of waiting playing out alongside the politics of waiting.

In the empirical chapters 5 through 7, I explore the ways housing cooperatives in Kigali go about building their geographies of the meantime. Before doing so, the following chapter details the methodology that guided the collection and analysis of the empirical data.

Chapter 4 - Methodology

In the three previous chapters, I built the case to examine the perspectives of housing cooperative members on the temporalities at play in their housing developments. I presented the specific research questions regarding the members' aspirations, the ways they work together to meet those ambitions, and their views on the adequacy of the cooperative organisational form in relation to their housing needs. In this chapter, I detail the methodology used to address those research questions.

The first section focuses on the central decisions that informed the research design. Mainly, I discuss the constructivist paradigm and the inductive approach that underlie the data collection and analysis methods. I also justify the selection of Kigali and its housing cooperatives as case studies. The second section moves to the data collection methods and begins by covering the recruitment and sampling strategies. The two complementary methods used in this project are semi-structured interviews and participant observation. I end the second section with a discussion of the ethical questions that emerged from using those forms of data collection. In the third section, I describe my approach to applying a thematic analysis to the interview and participant observation data. The methodological considerations of translation are addressed in relation to the process of data analysis. I close the chapter by reflecting on my positionality as a 'native informant' (Spivak, 1999) and ethical questions regarding the purpose and the benefit of this research project.

4.1. Research design

The aims of qualitative research can be divided into three categories: discovering, which entails exposing new aspects of reality; constructing, which means creating or improving a social practice or set of perspectives about reality; and understanding, whose purpose is to help the researcher glean more insights about a phenomenon (Brinkmann, 2013). The purpose of my research is to develop an understanding of the perceptions of cooperative members on the temporalities of their housing developments. To facilitate these aims of understanding, the research design adopts a primarily inductive methodology (ibid). Brinkmann (2013) notes that induction is suitable to study emergent phenomena about which little to no hypotheses have been put forward. I adopt an inductive approach not because I claim that waiting as part of housing cooperatives or in African cities is a novel

occurrence. Rather, the phenomenon of waiting together remains under-researched and calls for a deeper understanding of how it manifests in the research participants' lives.

I selected Kigali as an appropriate urban context to explore my questions of housing cooperative temporalities for three sets of reasons. First, as covered in Chapter 2, the urban development ideals of Kigali hinge on parameters of speed and efficiency. Examining the dynamics of temporality in Rwanda's capital can generate a fruitful discussion of the rhythm of cooperative housing development in a context whose policy visions place rapid urbanisation as a key priority. The second reason is that there is a perceptible cooperative movement in Rwanda, and by extension in Kigali. By perceptible, I primarily mean easily identifiable for recruitment and sampling purposes which I will detail later in this chapter. Relatedly, the last motivation to highlight Rwanda's urban cooperative sector is that it is not so perceptible in research terms. For one, Kigali and other urban areas in Rwanda have not garnered much research attention. Goodfellow (2014) observes that Kigali has been overlooked in urban research, and perhaps makes this remark from the perspective of the international academic research community. When it comes to local academic research, publications like the Rwanda Journal shed light on urban dynamics in the country, although the volume of research remains minimal compared to other Sub-Saharan African contexts.

African cities have primarily been left "off the map" of urban theory-making (Robinson, 2006). Within this already limited landscape of research, Rwandan cities have not received as much attention as urban areas in Kenya, Uganda, Tanzania, Ghana, Nigeria, Zimbabwe, and South Africa. Again, my reliance on grey literature to examine the context of Kigali in Chapter 2 reflects this dearth of academic urban research about the city. A similar assessment can be made of research about housing cooperatives. The introductory chapter outlined the predominant focus on agricultural and savings and credit cooperatives at the African scale. The settings where such research is concentrated mainly overlap with the Anglophone countries from where most urban research on the continent is generated. Based on Theron (2010)'s analysis of cooperative law, those countries - as well as Rwanda - have an existing and in some cases fairly extensive legal landscape to promote and support the growth of the cooperative sector. Nonetheless, African housing cooperatives remain under-researched. The context of self-help housing organisations in Kigali is again comparatively overlooked in light of cases studies in Uganda, Kenya, Senegal, Egypt, and South Africa (e.g. Moreau & Pittini, 2012).

The theoretical perspective that underpins this examination of this case study is constructivist. The relativist ontology and subjectivist epistemology (Denzin & Lincoln, 2011) related to a constructivist paradigm offer valuable lenses to support my aims of understanding the Kigali cooperative housing context through an inductive approach. Because of the relatively under-researched lines of enquiry, the acknowledgement that multiple realities co-exist and the openness to co-create understandings with research participants (ibid) productively advance the inductive methodology discussed in the below sections. Moreover, a constructivist paradigm reflects my interests in the perspectives held by members of the same groups - in this case, housing cooperatives. I treat the cooperative organisation as a 'cultural arena' (Rubin & Rubin, 2012). These arenas are defined as spaces where individuals share common characteristics - for instance, religious beliefs - or more broadly have shared interests and responsibilities as do the members of community-led organisations (Mayan, 2016). The constructivist interest in cultural arenas is the exploration of the members' personal perspectives as well as the shared understandings constructed by virtue of the affiliation to a cultural arena (Rubin & Rubin, 2012). This entails a level of collective thinking and shaping of reality, which relates to my theoretical and empirical interests in the ways cooperative members shape temporalities of development as they wait with one another.

In addition to the collective thinking that develops within the cooperative, it is crucial also to acknowledge the cultural arenas that operate at the urban and national scales. As a Rwandan national who grew up in Kigali, I am part of the same cultural arena as virtually all the research participants. This condition demands an awareness of the shared perspectives between the research participants and me, and more importantly, a critical questioning of the parameters that inform those shared meanings. I explore this in detail later in the chapter with a discussion of our shared language of Kinyarwanda and the process and stakes of translation in research. The last section also returns to these points by juxtaposing my memberships in the cultural arenas of Kigali and of Global North-based academia.

4.2. Data collection

4.2.1. Recruitment and sampling

Before starting the fieldwork in December 2018, I conducted preliminary fieldwork in January 2018 as part of a qualitative methodology course assignment. I travelled to Kigali for two weeks and interviewed representatives of the RCA's Planning and Cooperative Promotion Unit. The primary aim of the interviews was to understand the perspectives of policymakers on the involvement of the cooperative movement in Kigali's urbanisation processes. In making these initial contacts at the RCA, I introduced my longer-term aims of examining cooperative housing development in Kigali and asked for assistance in the recruitment process. A key outcome of this preliminary fieldwork was gaining access to the contact information - in the form of phone numbers and e-mail addresses - of housing cooperatives. The contacts list was a helpful addition to the information displayed in the then publicly accessible RCA online repository of cooperatives registered nationwide (RCA, 2018a). The database is now password protected following the RCA's website redesign as part of the broader updating of all public institutions' websites starting in mid-2019.

The RCA database facilitated the first step in my sampling process. As pictured in Figure 4.1, the repository offered search functions to find registered cooperatives based on their sector of activity and the Rwandan province where they are located. By inputting 'amazu' (houses in Kinyarwanda) in the sector of activity and 'MVK' (*Mairie de la Ville de Kigali*, the French designation for the CoK) as the province, the search returned 79 housing cooperatives. Figure 4.1. shows the cooperatives are further categorised based on their main activities and outputs: construction technicians ('*ubukorikori*'), commercial buildings ('*amazu ubucurizi*'), residential houses to be put for sale ('*amazu agurishwa*'), and residential houses destined to the cooperative members themselves ('*amazu abanyamuryango*'). As discussed in Chapter 3, I am interested in painting a picture of the geographies of the meantime constructed by owner-builders working in collective organisations. Therefore, the categorisation of '*amazu abanyamuryango*', which refers to individuals building housing for themselves as part of a collective, is the most appropriate subset of housing cooperatives for this research project and constitutes the inclusion criteria for this first phase of sampling. The initial purposive sample counted 14 housing cooperatives of the type *amazu abanyamuryango*. With the help of the contact information provided by the RCA, I phoned cooperative members - in most cases, the number listed belonged to the cooperative's chairperson - to schedule recruitment interviews.

Code	Name	Certificate	Reg.Date	Province	District	Sector	Activity
KIC0388	THE MILLENIUM COOPERATIVE	RCA/0599/2018	18.10.2018	Mvk	Kicukiro	Kagarama	ubucuruzi (ibikorresho ubwubatsi(Quincalliane), Imyaka) serivisi (kubaka amazu, Gufata neza amazu) ubwubatsi (Amazu agurishwa, Amazu ubucuruzi)
KIC0366	TWESE-AMAHORO	RCA/0301/2018	06.06.2018	Mvk	Kicukiro	Kigarama	ubwubatsi (Amazu abanyamuryango)
GAS0521	EKOHEZA-REMERA	RCA/0045/2018	23.01.2018	Mvk	Gasabo	Remera	ubwubatsi (Amazu agurishwa)
GAS0518	COOPERATIVE OF TECHNICIANS IN MASONRY (CTM)	RCA/0027/2018	16.01.2018	Mvk	Gasabo	Rusororo	ubwubatsi (Amazu ubucuruzi)
GAS0514	TURANEZA	RCA/0626/2017	28.12.2017	Mvk	Gasabo	Remera	ubwubatsi (Amazu abanyamuryango)
KIC0353	GIKUMBA CLUB SPORT TWIYUBAKE (GCST)	RCA/0619/2017	15.12.2017	Mvk	Kicukiro	Niroye	ubwubatsi (Amazu agurishwa) serivisi (Sport n'umaco)
NYA0394	KOPERATVE IMPURA	RCA/0581/2017	14.11.2017	Mvk	Nyarugenge	Rwezamengo	ubwubatsi (Amazu agurishwa)
NYA0389	ELEVEN STARS COOPERATIVE (ELESTACO)	RCA/0506/2017	09.10.2017	Mvk	Nyarugenge	Nyarugenge	ubwubatsi (Amazu ubucuruzi)
GAS0501	DUFATANYE NYACYONGA	RCA/0471/2017	18.09.2017	Mvk	Gasabo	Jabana	ubwubatsi (Amazu ubucuruzi)
KIC0349	UMURAGWA COOPERATIVE	RCA/0447/2017	07.09.2017	Mvk	Kicukiro	Masaka	ubwubatsi (Amazu agurishwa)
NYA0371	SHELTERS	RCA/0140/2017	07.03.2017	Mvk	Nyarugenge	Nyarugenge	ubwubatsi (Amazu ubucuruzi)
NYA0365	CYUSA	RCA/0595/2016	03.11.2016	Mvk	Nyarugenge	Nyarugenge	ubwubatsi (Amazu ubucuruzi)
NYA0364	DUTERANINKUNGA MU KUZAMUKA	RCA/0569/2016	13.10.2016	Mvk	Nyarugenge	Nyarugenge	ubwubatsi (Amazu ubucuruzi)
GAS0448	BUMBOGO INVESTMENT COOPERATIVE (BICO)	RCA/0555/2016	03.10.2016	Mvk	Gasabo	Bumbogo	ubwubatsi (Amazu ubucuruzi)
GAS0436	MURINDI REAL ESTATE COOPERATIVE(MREC)	RCA/0275/2016	10.05.2016	Mvk	Gasabo	Ndera	ubwubatsi (Amazu agurishwa)
GAS0435	BRIGHT GENERATION	RCA/0258/2016	04.05.2016	Mvk	Gasabo	Kimironko	ubwubatsi (Amazu abanyamuryango)
NYA0349	TWIFASHE TWITWEZIMBERE	RCA/0178/2016	10.03.2016	Mvk	Nyarugenge	Nyamirambo	ubwubatsi (Amazu ubucuruzi)
NYA0347	TWIGIRE FAMILY	RCA/0169/2016	04.03.2016	Mvk	Nyarugenge	Nyakabanda	ubwubatsi (Amazu ubucuruzi)
NYA0344	FUTURE S COOPERATIVE (FUCC)	RCA/0783/2015	30.12.2015	Mvk	Nyarugenge	Nyarugenge	ubwubatsi (Amazu ubucuruzi)
GAS0412	DUTERIMBERE GISOZI	RCA/0643/2015	15.10.2015	Mvk	Gasabo	Gisozi	ubwubatsi (Amazu ubucuruzi)

Figure 4.1 RCA database of registered cooperatives. Source: RCA (2018a)

Between mid-December 2018 and the end of January 2019, I conducted a total of 15 recruitment interviews¹. The purpose of these interactions was to explain my research aims and confirm whether the cooperative would be an appropriate fit for the project. During these recruitment interviews, I limited my line of enquiry to three main questions: the reasons the cooperative was formed, the nature of the ongoing and prospective housing projects, and the ways the cooperative's involvement in the research project could be useful for its members. I will discuss the motivation behind and the outcomes of this latter question in the final section of this chapter. The first two questions were helpful to determine the final sample of cooperatives included in this dissertation. In narrowing down to the final sample shown in Table 4.1, I aimed to capture the entire trajectory of a housing cooperative by selecting cooperatives in their organisational phase, building phase, and living phase (Obremski & Carter, 2019). In the introductory chapter, I described my initial observation that most of the cooperatives were in their organisational stage during which members spend time deciding on the objectives of their organisations and crafting their housing

¹ Of the initial sample of 14 *amazu abanyamuryango* cooperatives, only one cooperative representative declined to participate in a recruitment interview. The number of recruitment interviews is higher than the initial sample of 14 because it includes conversations with two cooperatives formally categorised as '*amazu agurishwa*'. I contacted those two cooperatives because they were explicitly mentioned by RCA representatives as promising cases of the urban housing contribution of the cooperative sector. Although I hoped those cooperatives also aimed to provide housing for their members, the recruitment interviews clarified the organisations operated like producer cooperatives grouping real estate developers

visions. Through this recruitment process, I learned that a couple of housing cooperatives had embarked on their construction stage and that the members of two cooperatives, Ubumwe and Tuzamuke, now live in their cooperative housing. Table 4.1 also include the number of members (as of January 2019) and the year of formation of the sampled cooperatives. The formation year indicates the time the cooperative groups assembled and precedes the actual year the organisations were granted legal recognition as cooperatives. The anonymised names reflect the common nomenclature of cooperatives whose designation captures a value or, as will be discussed in Chapter 5, connotes a notion of development.

	Cooperatives anonymised names and information
Organisational phase	<ol style="list-style-type: none"> 1. Imbereheza <ul style="list-style-type: none"> ○ Translation: good, prosperous future ○ Membership: 16 ○ Formation year: 2013 2. Dufatanye <ul style="list-style-type: none"> ○ Translation: let's stick together ○ Membership: 142 ○ Formation year: 2009 3. Agaciro <ul style="list-style-type: none"> ○ Translation: dignity, self-worth ○ Membership: 36 ○ Formation year: 2010 4. Duterimbere <ul style="list-style-type: none"> ○ Translation: let's develop ourselves ○ Membership: 519 ○ Formation year: 2011
Building phase	<ol style="list-style-type: none"> 5. Twubake <ul style="list-style-type: none"> ○ Translation: let's build ○ Membership: 11 ○ Formation year: 2012 6. Icyerekezo <ul style="list-style-type: none"> ○ Translation: vision ○ Membership: 90 ○ Formation year: 2008
Living phase	<ol style="list-style-type: none"> 7. Ubumwe <ul style="list-style-type: none"> ○ Translation: unity ○ Membership: 31 ○ Formation year: 1996

	8. Tuzamuke <ul style="list-style-type: none"> ○ Translation: let's rise ○ Membership: 28 ○ Formation year: 1996
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Table 4.1 Sampled housing cooperatives

It is important to clarify the value of including the two cooperatives that have reached the living stage in my final sample. In Chapter 3, I argued housing cooperatives illustrate the conceptual framework of the geographies of the meantime. At a primary level, I positioned cooperatives in this period of the meantime during which they had yet to fully complete their housing projects. In other words, the organisational and building stages of the cooperative's journey map onto this meantime period while the living stage indicates the end of the meantime. The study of cooperatives in their living stages might appear at odds with selecting a theoretical sample (Warren, 2012) meant to capture the analytical criteria of interest of the geographies of the meantime. However, the cooperatives Ubumwe and Tuzamuke are significant additions to the theoretical sampling for two reasons. First, the members of those cooperatives can still reflect on their past experience of the meantime. Formulating those thoughts from their current standpoint of living in cooperative housing might provide insightful contrasts or similarities with the perspectives of the members still in the process of building their housing. The second and perhaps more pertinent reason to include Ubumwe and Tuzamuke is that other cooperative members frequently mention them. In fact, I only learned of Tuzamuke through conversations with other cooperatives because that cooperative is no longer a registered organisation and was therefore not listed in the RCA database. As I will further explain in Chapter 5, Tuzamuke and Ubumwe illustrate what may happen after the meantime. Having those models shapes the perspective of the meantime held by the members of the cooperatives with prospective and ongoing housing projects. Because the notion of the meantime is relational, the experience of the meantime is mutually constituted with the expectations of what can happen once the meantime ends. My theoretical sample therefore allows an examination of these relational aspects.

4.2.2. Semi-structured interviewing

In addition to the recruitment interviews, I conducted a total of 69 semi-structured interviews (Table 4.2). Qualitative interviewing allows researchers to build an understanding of the participants' beliefs, perceptions, and ways of making meaning of their life experiences (Roulston & Choi, 2018). I specifically use semi-structured interviews that give the flexibility

to somewhat guide the conversations with key themes while leaving room for the respondent also to shape the conversation (Brinkmann, 2013), in line with the constructivist paradigm and the inductive nature of the research design. In the preparation, conduction, and analysis phases of the interviewing process, I primarily relied on Brinkmann's (2013) writings on semi-structured interviews. Firstly, the use of semi-structured interviewing as a method stems from the researcher's purpose of producing knowledge (ibid). Recognising that semi-structured interviews have a set agenda brings up ethical considerations that I reflect on in the last section of this chapter. For now, I describe the expression of my research purpose in the preparation and the updating of interview guides. The instances when interview guides are amended are important to acknowledge as, in my case, they reflect the influence of the research participants in shaping the course of interviews. The interview guides (Table 4.3) are structured around three main themes that reflect the three research sub-questions of this dissertation: the aspirations of cooperative members, the activities of the cooperative, and the decision to constitute a cooperative organisation. The first iterations of the topic guide did not include explicit questions around the theme of patience. However, as cooperative members brought up issues of waiting and project timeframes during my first rounds of interviews and participant observation sessions, I added questions around those themes in the final version of the interview guide.

Pseudonym	Cooperative or Affiliation	Occupation	Gender	Age range
Shyaka	Twubake	Human rights lawyer	M	35-44
Bayingana	Imbereheza	Construction Engineer	M	35-44
Butera	CoK	Civil servant	F	
Gasana	Dufatanye	Retail store manager	M	55-64
Twahirwa	Icyerekezo	Logistics engineer	M	35-44
Gatete	Agaciro	Agronomist	M	55-64
Rukundo	Agaciro	Real estate entrepreneur	M	45-54
Mugwiza	Duterimbere	Economic consultant	M	45-54
Hategeka	Dufatanye	Accountant	M	35-44
Ruterana	Dufatanye	Teacher	M	35-44
Kambanda	Dufatanye	Tradesman	M	35-44
Niyibizi	Dufatanye	Insurance broker	F	45-54
Buki	Dufatanye	Petroleum plant manager	M	55-64
Uwineza	Dufatanye	Civil servant	F	35-44
Sebashongore	Dufatanye	Food production manager	M	55-64
Cyizere	Agaciro	Economist	M	35-44
Sekimondo	Agaciro	Doctor	M	55-64
Sangwa	Twubake	Social entrepreneur	M	25-34

Byimana	Agaciro	Retired (former project manager)	M	65+
Umutesi	Agaciro	Retired (former store manager)	F	55-64
Mutoni	Duterimbere	Civil servant	F	25-34
Izabayo	Twubake	Development consultant	M	35-44
Uwimbabazi	Agaciro	Asset manager	M	35-44
Rutayisire	Duterimbere	Telecom engineer	M	25-34
Shema	Agaciro	Transport engineer	M	35-44
Bisimwa	Dufatanye	Foreign affairs consultant	M	35-44
Wangari	Twubake	Architect	M	35-44
Muvunyi	Dufatanye	Mechanic	M	35-44
Umulisa	Dufatanye	Teacher	F	55-64
Sahabo	Twubake	Civil servant	M	25-34
Zimulinda	Dufatanye	Attorney	M	35-44
Gatera	Duterimbere	Civil engineer	M	35-44
Nsengimana	Imbereheza	Economic consultant	M	25-34
Gatari	Ubumwe	Retired (former economist)	M	65+
Mahoro	Tuzamuke	Retired (former construction engineer)	M	65+
Rurangwa	Icyerekezo	Quality assurance technician	M	35-44
Ganza	Imbereheza	Construction Engineer	M	35-44
Ngabo	Imbereheza	Veterinary technician	M	35-44
Musoni	Ubumwe	Retired (former civil servant)	M	65+
Hitimana	Tuzamuke	Retired (former agronomist)	M	65+
Turasenga	Tuzamuke	Retired (former architect)	M	65+
Rwabusaza	Ubumwe	Retired (former insurance broker)	M	65+
Ntazinda	Ubumwe	Retired (former agronomist)	M	65+
Ruzindana	Icyerekezo	Cooperative manager	M	35-44
Uwamariya	Ubumwe	Retired (former civil servant)	F	65+
Ngarambe	Ubumwe	Retired (former civil servant)	M	65+
Mutembe	Ubumwe	Retired (former civil servant)	F	65+
Bucura	Tuzamuke	Retired (former teacher)	F	65+
Bagorozi	Imbereheza	Gig worker	M	25-34
Uwera	Icyerekezo	Currency broker	M	35-44
Mutangana	Tuzamuke	Attorney	M	55-64
Mwisizina	<i>Umudugudu</i> executive	Civil engineer	M	
Gatunzi	Icyerekezo	IT technician	M	25-34
Gaju	Icyerekezo	Public health specialist	F	25-34
Ingabire	Icyerekezo	IT technician	F	35-44
Hitiyise	Tuzamuke	Retired (former	M	65+
Kajangwe	BRD	Loan officer	F	
Irakoze	Consulting firm	Management consultant	M	
Nahimana	Consulting firm	Management consultant	M	
Mugabo	Consulting firm	Management consultant	M	
Uwase	Tuzamuke	Retired (former nurse)	F	65+
Kalisa	Engineering firm	Civil engineer	M	

Kabutera	CoK	Civil servant	M	
Nshimirimana	RCA	Civil servant	M	
Gato	RHA	Civil servant	M	
Uwitonze	Tuzamuke	Retired (former store manager)	F	65+
Nsengiyumva	Icyerekezo	Insurance broker	M	35-44
Adebayo	Property development company	Property developer	M	
Munezero	RHA	Civil servant	M	
Asiimwe	WB	Project manager	M	
Semitari	NCCR	Agribusiness consultant	M	45-54

Table 4.2 List of semi-structured interview respondents

Theme 1: joining the cooperative

1. *Nizihe mpamvu zatumye mushaka kwinjira muri koperative?*
Why did you join the cooperative?
2. *Mufite izihe ntego muri koperative?*
What are the goals of the cooperative?
3. *Kuri mbewe, nizihe ntego mwitayeho kurusha izindi?*
Do you have any specific expectations as a member of the cooperative?
4. *Ni ubuhe buryo mwaje kumva ko koperative ibaho?*
How did you hear about the cooperative?
5. *Hashize igihe kingana iki muri umunyamuryango wa koperative?*
How long have you been a member of the cooperative?

Theme 2: activities of the cooperative

1. *Uretse ibijyanye n'inzu yo guturamo, kuba muri umunyamuryango bibamarira iki mu buzima byanyu umunsi ku wundi?*
How does being a cooperative member affect your day-to-day life?
2. *Uretse iyi koperative murimo, mwaba muri mu yindi koperative cyangwa se ishahirahamwe?*
Are you a member of any other cooperative or association?
3. *Mwakoze cyangwa muteganya gukora ibihe bikorwa?*
What projects is the cooperative planning?
4. *Mubyifatamo mute nk'abanyamurango kugira ngo musoze izo nshingano?*
How do you organise yourselves to accomplish those projects?
5. *Mushinzwe akahe kazi muri koperative kanewe muri ibyo bikorwa?*
What role do you play in the cooperative?
6. *Mumaze igihe kingana iki mutegura ibyo bikorwa?*
How long has the project been ongoing?
7. *Uwo mwanya se niwo mwibazaga ko ibyo bikorwa bizafata kugira ngo birangire?*
Is that a timeframe you were expecting?
8. *Ni gute mwabashije kurindira uwo mwanya wose?*
What has been helping you to wait?
9. *Niziye mpamvu mwashatse kugira ubuzima gatozi nka koperative aho kuguma muri nk'abavandimwe bishyize hamwe?*
Why did you decide to seek legal recognition as a cooperative?

Theme 3: relationships with other stakeholders

1. *Ni mubuhe buryo mukorana n'abashoramari n'abikorera?*
In which ways do you work with the private sector?
2. *Ni mubuhe buryo mukorana n'inzego za Leta?*
How do you work with the public sector?
3. *Ni mubuhe buryo mukorana n'amabanki?*
How do you work with financial institutions?

Table 4.3 Guide for interviews with cooperative members

When crafting the interview questions, the aim is to obtain deep descriptions from the respondents. Brinkmann (2013) suggests semi-structured interviews can accommodate a blend of descriptions of what the participants have experienced and why they surmise those experiences may have happened. This understanding of the nature of the account gathered through qualitative interviewing relates to the analytical decisions presented in the following section. In short, my data collection and analysis approaches consider the possibility of moving past the dichotomy between treating qualitative interviewing as either a source of phenomenological reports of what has happened or as discursive accounts that focus on how participants express themselves (Brinkmann, 2013). Rubin and Rubin (2012) address this dichotomy by explaining that qualitative interviewing can primarily elicit perspectives and meanings or mainly focus on describing key events and social processes. By conducting semi-structured interviews, I am primarily interested in perceptions and aspects of meaning-making. Still, I did not overlook the descriptions and portrayals of events with some level of importance to the research participants. When it comes to interpreting the reports and accounts embedded in the interviews, there is room to begin that process during the interview itself (Brinkmann, 2013). The benefits of the researcher vocalising their interpretations while in conversation with the participant are that participants get the opportunity to comment on those interpretations (ibid). At the end of each interview, I would take time to summarise the conversation and ask the participants whether my summary adequately reflected their responses. By highlighting certain parts of the conversation, I was sharing my interpretation of what I had taken as the key takeaways from the interview. The participants would then assess the quality of my interpretation and, in most cases, would themselves reiterate specific points that I had overlooked in my summary.

4.2.3. Participant observation

To complement semi-structured interviews, I also engaged in data collection through participant observation. The reasoning to use two data collection methods relates to the nature of my research questions. Interviewing respondents is an appropriate approach to investigate the aspirations of cooperative members and their views on the suitability of the cooperative organisational form to meet those aspirations. However, interviews alone may not help paint a detailed picture of how the members go about meeting their motivations. As Guest et al. (2017) explain, participant observation can provide insights into the actions and perspectives that research participants might consider too mundane to even bring up during one-on-one interviews with the researcher. The observation and immersion into routine settings allow researchers to formulate new questions and venture into alternative routes of enquiry, making participant observation an advantageous method at the earlier exploratory stages of research (Guest et al., 2017).

I narrowed the settings for this exploratory participant observation to meetings between cooperative members. Although the scope and breadth of my participant observation were not aiming to be as extensive as an ethnography, the choice of meetings was informed by practices of organisational ethnography which highlight the context of gatherings as suitable venues to understand the minutia and mundane aspects of organisational life (Ybema et al., 2009). I also selected meetings because of their central role in the functioning of cooperatives and their reasonably high likelihood to occur during my fieldwork. The general assemblies in a cooperative serve to keep all members up to date with the organisation's ongoing activities and collectively strategise and decide on the next course of action. Per the national cooperative law in Rwanda, cooperatives should hold at least two ordinary general assemblies per year and arrange any given number of extraordinary meetings as need be (GoR, 2007). With my fieldwork spanning nine months, I anticipated at least a handful of opportunities to attend either general assemblies or extraordinary meetings.

I attended three cooperative gatherings during my fieldwork: two general assemblies held by the Imbereheza and Dufatanye cooperatives and one extraordinary meeting organised by the financial committee of the Agaciro cooperative. With participant observation, various aspects can be placed under the microscope, from body language to the ways participants navigate space and define personal boundaries (Guest et al., 2017). What was of central importance to my research were verbal interactions. I understood the meetings as

favourable settings to hear the nature of the plans the members had implemented and were aiming to put into motion, as well as observe the negotiations and deliberations between the members. Given these objectives, my approach to participant observation can be characterised as highly observational, with the researcher role being visible to participants (Guest et al., 2017). My position as a researcher was made explicit to all participants at the beginning of each meeting. In each of the three instances of participatory observation, the cooperative member who had informed me about the gathering and with whom I had previously arranged an interview introduced me to the other meeting attendees. I would supplement those introductions with additional details about my research objectives with housing cooperatives. In terms of my highly observational role, I simply took a few notes in a notebook and fleshed out the descriptions after leaving the meetings.

My involvement could not have extended beyond an observational role due to the level of access I was granted for the three cooperative gatherings, particularly the two general assemblies. I had originally intended to use participant observation for both exploratory and explanatory purposes. Conducting observations at later stages of the fieldwork presented the possibility of reviewing the interviews' findings in relation to the discussions held during cooperative meetings. Also, based on the rapport built with cooperative members during one-on-one interviews, I could have adopted a more participatory role during the assemblies by asking questions and gauging the attendees' responses. However, the limited access I received was a hurdle to my explanatory plans with participant observation. Of the three gatherings I attended, I could only fully observe Agaciro's financial committee meeting. The general assemblies of Imbereheza and Dufatanye were only accessible to me for the duration of the preliminary discussions before the formal start of the sessions. Those discussions were a mixture of exchanging pleasantries and addressing cooperative-related matters.

The process of requesting consent to stay throughout the assemblies provided a fitting example of the democratic governance of cooperative organisations. I was granted initial access to both the Imbereheza and Dufatanye general assemblies by the cooperative president (with the responsibility to chair the assemblies) of each organisation. In the weeks preceding the meetings, I had conducted one-on-one interviews with both cooperative chairpeople. On the day of the assembly, the process of gaining access to the entire duration of the meeting involved a vote coordinated by the cooperative president. The approval for my presence required a simple majority vote, similarly to the way cooperatives settle other

decisions. In the case of Imbereheza, the attendees each had their turn to verbally grant or decline their consent for my participation. The Dufatanye members opted for the approach of raising their hands as a sign of their consent. In both cases, the majority of members preferred I do not stay for the remainder of the assembly.

The limited access did not render the participant observation method unproductive. For one, as illustrated in Chapter 5, the small talk between members before the start of the assembly can be very revelatory of the shared and diverging perspectives within the cooperative. When recounting these conversations at the Dufatanye assembly, I only include the voices of the members who gave their explicit consent (i.e., voted 'yes') for my attendance to the full meeting. Secondly, as noted above, participant observation can shed light on new research angles worth exploring. The shared understandings and disagreements hinted at in the casual conversations between members (re)shaped some of the interview questions. Many of the cooperative members who declined my request to participate in the assemblies later agreed to take part in one-on-one interviews. Their decision against my participation was likely due to limited rapport. I observed that members who voted approvingly in both the Imbereheza and Dufatanye assemblies were the ones I had previously interviewed.

4.2.4. Ethics in practice

Those instances of gaining informed consent for participant observation raised ethical questions of relevance to the conduct of research with all the sampled housing cooperatives. These ethical considerations are more so connected to 'ethics in practice' than routine matters addressed during a procedural review performed by an ethics committee (Iphofen & Tolich, 2019). In fact, the nature of my research project exempted me from going through a formal ethics review process with the Rwanda NCST, the body responsible for granting research permits, as procedural ethics reviews are only performed for biomedical research (NCST, 2021). The ethics in practice capture all the unforeseen circumstances that the researcher, or even an ethics review committee, cannot predict at the initial stages of the project (Brinkmann, 2013). Specifically, the issues of ethics in practice in this dissertation entail a balance of micro-ethics and macro-ethics (Kvale, 2007). Micro-ethics consider the study's ramifications on individual participants while macro-ethics broaden the scope to weigh the risks and the benefits of research on larger groups (ibid). Therefore, abiding by the foundational ethical principle of beneficence involves individual and collective scales. In

this research project, I consider the risks and the benefits to individual cooperative members and the cooperative organisation as a whole. Attending cooperative assemblies and meetings engendered a careful reflection and balancing act between the individual and collective interests.

In the days or weeks after the assemblies, I was able to receive individual consent for interviews from some of the members who had declined my request for participant observation. However, due to time constraints, I did not manage to contact all the members who attended the assemblies and enquire about their willingness to participate in an interview. Their decision to vote 'no' during the gatherings was, in effect, a definite refusal to engage in the research project. This raises issues between the micro-ethics, with some members agreeing to partake in the research project, and macro-ethics, with members of the same cooperative having declined to participate. The balancing of the micro and macro scales is complicated by the organisational set-up of the cooperative, where each individual holds an equal stake in the collective whole. As the researcher, the primary responsibility to weigh the harms and the benefits falls on me, but identifying the potential risks and rewards can nonetheless be a shared endeavour. The last section of this chapter outlines this joint exercise, particularly the identification of rewards. One of these possible benefits from the viewpoint of some members is that their cooperative will be known by more people - the tactics to build a level of renown are further analysed in Chapter 7. However, because other members effectively declined to participate at an individual level, there are ramifications to the collective level of the cooperative. The ethical dilemma becomes whether publishing the name and other identifiable markers of the cooperative - which some members would consider beneficial - would pose a risk to the members who have not provided their explicit consent as research participants. To strike a balance between these risks and benefits, I opted to anonymise all the cooperative and the participants' names. The anonymity of the cooperative organisations still conveys the experiences of the members who chose to partake in the research project while not impeding the privacy of those who declined to participate and hold ownership over their cooperative's overall activities.

4.3. Data analysis

The method of analysis for the data collected through semi-structured interviews and participant observation is thematic analysis. Thematic analysis is an interpretative approach

that aims to both identify themes that are fairly salient in the textual data and make explicit themes that are tacit (Attride-Stirling, 2001). With this analytical method, I treat textual data as a proxy for the experience (Guest et al., 2014) of research participants in light of my interests in the cooperative members' feelings and perceptions about the temporalities of their housing development. Conducting thematic analysis usually involves an iterative process of extracting lower-order information from the text, grouping those pieces of information into analytical categories, and using those analytical themes to propose higher-order interpretations of the qualitative data and provide answers to the research questions at hand (Attride-Stirling, 2001). Qualitative researchers have used different terminology to make distinctions between those steps in the thematic analysis. In this chapter, I refer to 'codes' as the lower-order discrete features in the text and 'themes' as the higher-order levels of analysis.

My approach to thematic analysis was primarily inductive. Given the overall research design's orientation towards induction, the analytical process followed the exploratory aims of this research project. An iterative approach that involves reading, coding, re-reading, and coding the text once more is a characteristic component of an inductive thematic analysis (Guest et al., 2014). Given my exploratory aims, my coding strategy was more so data-driven than theory-driven. Data-driven codes are not predetermined and emerge from the iterative reading and analysis of the collected data (ibid). To help identify those codes, I paid attention to some structures and linguistic cues that qualitative researchers often incorporate in their coding strategy. For instance, instances of repetition, metaphors, transitions between topics, and phrases that are local to the research context (ibid) were useful anchors in my coding strategy. It is important to note that my iterative process of coding was not exclusively inductive. Having formulated research questions and elaborated a conceptual framework also clued me to relevant features in the data. It is fairly common for a thematic analysis to involve some deductive elements (Schmidt, 2004) or adopt a hybrid inductive and deductive approach (Fereday & Muir-Cochrane, 2006). My coding strategy was theory-driven to some extent. I did not prepare codes in advance of the analysis as is expected for a deductive approach (Brinkmann, 2013). However, given my interest in the experience of waiting, I looked for the research participants' explicit and implicit mentions of their views on and lived experience of waiting.

A preliminary step to the thematic analysis is the process of transcription. Brinkmann (2013) notes that transcription is an analytical step in and of itself that involves more than simply

transposing the spoken into the written. In my transcription, the primary methodological considerations related to translation. And given that transcription is an analytical process, the choices in translation have ramifications for the remainder of the thematic analysis. I transcribed the data collected through interviews and participant observation in the data management software NVivo. The transcription was performed in the language(s) used by the participants: either Kinyarwanda, French, English, and most commonly a combination of two or all of those languages. I opted to conduct the interviews in Kinyarwanda but would pose questions in French or English when the participants would mix or switch between languages. As for the instances of participant observation, the conversations between the members were primarily in Kinyarwanda but also incorporated French and English.

Given that the findings of this dissertation are presented in English, it is important to clarify the timing of the translation in the process of the thematic analysis. Translation from a source language to the language of publication can either be completed before the start of the analysis (for instance, before the coding process), during the analysis, or after the analysis in preparation for the publication (Nurjannah et al., 2014; Resch & Enzenhofer, 2021). Selecting the timing of the translation is not a benign choice as it can profoundly impact the methodological process of the analysis and, by extension, the nature and the soundness of the findings (ibid). For instance, a translation performed prior to the thematic analysis runs the risk of losing the nuances that the participants intended to convey in their language of choice (ibid). In terms of theoretical perspective, adopting and following through with a constructivist paradigm comes with substantial stakes when it comes to language. Language mediates and captures socio-political and cultural beliefs and values (Temple, 2002 cited in Filep, 2009). Therefore, researchers must take care not to lose these potentially idiosyncratic meanings in the process of translation (ibid). I consequently performed the data analysis in the original language of the respondents and only translated data to English when inserting direct quotes from the respondents in the following chapters. I also include the excerpt in its source language(s) above the translated segment so both passages can be read one after the other. There are multiple formatting choices to present translated data, such as the inclusion of both the source language and the translated excerpts side by side (Roulston & Choi, 2018). Alternatively, only the translated data is presented or the translated excerpt contains words or phrases in the source language (ibid). I also make use of the latter formatting choice on a few occasions in the dissertation.

The inclusion of excerpts in their original language form has stakes beyond formatting preferences. In fact, it serves as a deliberate act to retain some fidelity to the research site (Jazeel, 2016) and to signal the singularity of the findings (Jazeel, 2019). Jazeel (2016:650) advances that the careful methodological work of translation is one way of answering the ever-pertinent question of “how can disciplinary geographers retain fidelities to the local places, regions and communities in and with many of us work that are nonetheless situated beyond the Euro-American heartlands of disciplinary knowledge production”. Relatedly, the attention to translation advances the decolonisation of knowledge production by emphasising the singularity of certain narratives and positioning those narratives as rightful sources of knowledge generation (Jazeel, 2019). Instances of ‘untranslatability’ are especially effective in marking and thinking through the singularities of research sites (ibid). In Chapters 5 and 6, I note these moments of ‘untranslatability’ which in my case are not fully characteristic of a failure in drawing linguistic equivalences between Kinyarwanda and English. For instance, the notion of *‘kwihangana’* can be literally translated to ‘waiting’ but more significantly connotes other meanings that situate patience into a broader constellation of affective registers. As these ‘untranslatable’ notions form the analytical core of two empirical chapters, it is important to stress that they are not significant simply because they stand out in the landscape of Anglophone knowledge production and publishing. As another testament of their singularity, they demand analytical attention able to generate dialogue and leave room for critique from the Kinyarwanda-speaking cultural arenas where the notions are familiar and mundane.

4.4. “How can this research be useful for you?”

According to Iphofen and Tolich (2019), asking whether one’s research is necessary is a central ethical question. In this section, I contemplate an equivalent question of whether or not the research I conduct is (or can be) beneficial. This returns to the ethical principle of ‘doing no harm’ and the careful weighing of the potential benefits over the potential risks to the research participants. Iphofen and Tolich (2019) also critically question who gets to determine and balance the risks and benefits of a research project. As the researcher, I am responsible for critically assessing whether my project will in fact do no harm. This responsibility also comes with the privilege and power to posit the positive outcomes of my research. Because of this personal privilege, I take a reflexive turn in this section and describe the more collective approach of defining how this research project can be beneficial.

Moreover, the constructionist and interpretative perspectives that underlie my research design also call for researchers to reflect on their positionality because their own cultural arena influences the way data is collected and interpreted (Rubin & Rubin, 2012). I also detail the dilemmas engendered by steering the research in a direction that diverged from the identified collective benefits.

At the end of each interview with cooperative members, I would pose the following question: how can this research be useful to you? The purpose of the question was two-fold. First, it was useful to elicit a summary of the most urgent priorities faced by the cooperative. The question would complement my own verbal summary of the interview, on which cooperative members were invited to comment. The second aim of the question was to provide space for the cooperative members to reflect on the interaction we had and to share their views on what they hoped to gain from their participation in the research project. The responses from the research participants can be broadly characterised as requests for knowledge-sharing and requests for advocacy. In terms of knowledge-sharing, the members are interested to learn more about how other housing cooperatives in Kigali and abroad function and how their projects' ambitions and implementation fare in comparison to theirs.

The main form of advocacy suggested by the cooperative members relates to getting access to financial capital. Hearing advocacy as a response reminded me of the common answers I hear during the national evening news when reporters conduct interviews. The reporting usually ends with the interlocutor expressing a need for "*ubuvugizi*" (advocacy) - usually towards a public institution, whether it be a decentralised body or a national ministry - in order for their issues to be heard and for a solution to be found. In the case of cooperative members, the advocacy would be directed to financial institutions. Specifically, the members are seeking ways to find affordable loan packages. Ingabire, a member of the Icyerekezo cooperative, saw this research project as a way to show commercial banks that housing cooperatives are deserving and reliable borrowers. She wondered why banks could not offer lower interest rates to cooperatives given that the organisations assembled many people dedicated to advancing their shared interests through mutual help. As discussed in the previous chapter, limited access to formal access is the central feature of the politics of waiting when it comes to housing development in African cities. In Chapter 7, I address the relationship (or lack thereof) between housing cooperatives and financial institutions.

However, I have argued that this dissertation would not dwell on the politics of waiting because those dynamics have already been extensively discussed in housing research of the Global South. I justify the choice to orient my line of inquiry elsewhere by contemplating the potential of added knowledge in cooperative, housing, and urban studies. When asking why this project is necessary, the criteria for my answer are also informed by the academic community I am currently part of. In many ways, this dissertation prioritises the parameters of charting new conceptual routes over the more explicit suggestions for advocacy made by cooperative members. My choices as a researcher relate to debates on the motivations of academic production and on broader conversations about the exchanges and extractions between the Global North and the Global South. A central demand that emerges from those debates is to pluralise the involvement in knowledge production beyond the professional and theoretical precepts of the Global North academy (Jazeel, 2019). This work involves 'abiding by' (Ismail, 2005 cited in Jazeel, 2019) the communities and field sites included in our research and critically re-evaluating who the stakeholders of research are. In my case, not 'abiding by' the requests of the cooperative members to address the politics of waiting may understandably be interpreted as a distancing of the field for my own academic interests in the poetics of waiting together.

In a similar vein to this invocation of 'abiding by', Gidwani (2008: 237-238) invites Global South researchers with an affiliation to the Global North academic institutions to "ask what it would mean to write with a primary commitment to extra-academic social use-values that diverge from - even actively reject - the circuits of exchange and academic rewards." According to him, seeking and practicing alternative forms of academic generation is necessary because the current circuit of knowledge production usually profits the researcher more than the research participants in the Global South. The researcher affiliated with a Global North academic institution, concerned with academic advancement, translates their work to fit it within the dominant academic debates and canon (Gidwani, 2008). The work translated from the Global South becomes knowledge insofar as it is legible to and consumable by Western academic circles. Spivak (1999) has notably addressed these dynamics of extraction and benefits to researchers from or based in the Global North in her treatise of the 'native informant'. She borrows the term from anthropology and contends how far the problematic expectations placed by the Global North academy on the native informant have stretched. The native informant can capture the positionality of individuals who originate from and work on the Global South but have relocated to the Global North. Such individuals may have "come with the hope of finding justice and welfare within a

capitalist society" but are confronted with the realisation that "the only entry is through [...] a museumization of national origin in the interest of class mobility" (Spivak, 1999: 398).

Negotiating the positionality of the native informant therefore involves serious predicaments. Drawing from Spivak (1999)'s characterisations of the native informant, Khan (2005: 2022-2023) "extends the idea of the 'field' so that it includes not only the site over there where I search for answers to research questions but also includes a second site over here where my research will be read." When researching one's own place of origin or culture, the native informant faces the expectation of a cultural ambassador bringing authentic insights from 'over there' to 'over here' (Khan, 2005). However, authenticity is mediated by persisting power differentials between the Global South and the Global North. Most of what is treated as 'legitimate' knowledge about Africa is an outcome of intellectual productions in the West and by western academics (Mama, 2007). When navigating the 'over here', the native informant may only be legitimised by Western academia when presenting an exoticised view of a Global South in need of saving (Khan, 2005). The challenge becomes representing a complex - perhaps a more apt characterisation than 'authentic' - experience without reproducing tropes of victimisation and powerlessness that have been the most common filters of black experiences in western academia (Johnson, 2019).

The native informant also deals with uneasy reflections when working 'over there'. Khan (2005) relates her interrogations of the value-added of her research to her interlocutors in Pakistan. She surmises that some research participants may consider the research as a way to solve their issues while others may not hold many expectations of a researcher who will eventually return to the West. The inability to pinpoint clear and immediate benefits for her research participants leaves Khan (2005), as a native researcher, in a bind. However, she comes to the conclusion that there may not be a clean resolution to having one foot over here and the other over there. Although the outcomes of her academic work may not yield immediate improvements for her research participants, Khan (2005) engages in work outside academia as a means of 'abiding by' (Ismail, 2005 cited in Jazeel, 2019) her field site 'over there' and enable tangible and more immediate change.

These long-standing examinations of the native informant are foundational to my identification of the stakes of my own native informant positionality. It is important to pragmatically consider how much my thinking and my representations of Kigali may uphold canons that pigeonhole and relegate Rwanda (and even Africa) into tropes of victimisation,

powerlessness, and crisis. With such examinations, my end goal is not necessarily to embody the positionality of the 'complaining native' who intentionally sets out not to be legible to the Western canon while disseminating their work through a mainstream Western publication (Macharia, 2016). I am more so seeking to emulate the variant of the native informant that Macharia (2016) describes as the 'indifferent native'. The indifferent native intentionally traces their own path, and in doing so subverts the dominant academic expectations about Global South researchers and research outcomes (ibid). I do not treat this indifference as an abnegation of the critical importance of retaining an awareness of the geopolitics of knowledge (Mignolo, 2002). However, indifference does offer more room to manoeuvre than the paralyzing condition of hyper-reflexivity to deal with the "anxiety about not being able to see that which one has not been trained to see" (Noxolo, 2016:48) and ruminations about inadvertently reinforcing the hegemony of Eurocentric views about the Global South.

I remain aware of the predominant dissections of Rwanda in the Global North academia along lines of ethnicity, governance ideologies, and political party affiliations, which Rutazibwa (2014) has qualified as silencing devices that can obfuscate the plurality of development trajectories being charted. As an 'indifferent native', I chose to explore one of these many trajectories, and specifically examine the temporalities at play as far as housing development is concerned. When juxtaposing this positionality with ethical questions about the value and necessity of this project, it is important to dispel any confusion that my indifference applies to the explicit requests of cooperative members. My choice to focus on the poetics of waiting instead of the politics of waiting does not represent a categorical refusal to abide by (Ismail, 2005 cited in Jazeel, 2019) the housing cooperatives. In my interactions with cooperative members, I had to be frank about the expectations I would fully be able to fulfil. Knowledge-sharing is a request I can adequately complete in the short term through this dissertation. However, I understand that advocacy necessitates a longer-term commitment beyond the mere publication and dissemination of this research project. And that is perhaps what the research participants are expecting of me. Quoting a poem from Audre Lorde, Macharia (2016) in his position as an indifferent native reflects on "what do we want from each other after we have told our stories". The cooperative members have clearly indicated what they want from me after I have told their stories, and it is my ethical responsibility to take the time needed to abide by them.

4.5. Conclusion

In this chapter, I covered the methodology that guided my examination of the temporalities of housing cooperatives in Kigali. From a constructivist and interpretivist perspective, I chose Kigali as an appropriate case study because the cooperative housing and overall urban dynamics of the city are under-researched when compared to other African capitals. The highly inductive research design includes exploratory data collection and analysis methods. With a recruitment and sampling process facilitated by a previous engagement with the field, I conducted semi-structured interviews with housing cooperative members and with other urban housing actors connected with the cooperatives. Despite the limited access, participant observation during cooperative meetings and general assemblies was a generative form of data collection. In addition to providing useful insights into the workings of cooperatives, those instances of participant observation raised ethical questions about issues of consent and anonymity. The thematic analysis applied to the interview and participant observation data was primarily inductive and resulted in content-driven codes from which I extracted themes. As the main language of the data is Kinyarwanda, I also addressed my choices in the timing of the translation during the process of analysis. Finally, I discussed how my positionality as a native informant informed my perspectives on the question of the potentially beneficial aspects of this research for the cooperative members. In the following empirical chapter, I apply this methodology to elucidate the temporal ramifications of the aspirations held by cooperative members.

Chapter 5 - Cooperating for *kwiteza imbere*: waiting together, staying together

In this chapter, I focus on the motivations of the members to form or join their housing cooperatives. I show that the core aspiration of the members is to *kwiteza imbere*, which can be translated as self-development. According to the members, self-development involves becoming a homeowner and also entails income-generating projects through residential and commercial real estate. Through these motivations, I examine the ways cooperative members wait together to meet those aspirations. I argue that the notion of *kwiteza imbere* involves multiple temporal projections and captures diverging ways the members are planning to wait together in the cooperative. Some members are only planning to wait until they become homeowners, after which their continued path of self-development will not involve the cooperative. However, other members conceive of the potential of self-development in the cooperative beyond the milestone of homeownership. The aspirations of *kwiteza imbere* reveal that 'waiting with' does not entail 'staying with' in the long-term for all cooperative members.

I use the first section to show the analytical value of studying the long-term trajectory of the cohesion and potential dissolution of the collective ties between housing cooperative members. The absence of a shared collective goal poses a risk to the continued cohesion of housing cooperatives (Obremski & Carter, 2019). In the second section, I explore the shared collective goal of homeownership as a milestone of *kwiteza imbere* and as the start of an improved life stage. Cooperative members associate homeownership with a sense of stability missing in the rental housing market. They are willing to wait to become homeowners because a long-term stable life will be the reward for their patience.

In the third section, I turn to the cooperatives Tuzamuke and Ubumwe as cases of what may happen after the members have become homeowners. These cooperatives illustrate two different instances of waning cohesion in the collective and low willingness to engage in other projects that would take time to materialise. Members from other cooperatives wish to avoid the potential dissolution of their group and hope to stay together and continue to *kwiteza imbere*. The final section focuses on the ways cooperative members envision real estate projects as the next step of self-development. After waiting together to reach the

milestone of homeownership, members advocate for the cooperative to stay together and reap the potential benefits of pivoting to residential and commercial real estate.

5.1. *Kwiteza imbere* and the continuity of housing cooperatives

I meet Ganza in his office on the second floor of a building in the commercial area of Nyabugogo. Ganza invited me to sit down across from him at the empty table in the office, with the other table being taken up by a laptop, a printer, and a binder with a handwritten title on the spine label reading RRA (short for Rwanda Revenue Authority). He mentioned that he worked in the construction sector and specialises in government buildings. As our conversation began, Ganza was busy writing and responding to text messages on his phone. He needed to attend to those conversations because they pertained to planning a trip to visit family members in France and Canada and sorting out his visa applications. After Ganza put his phone away and told me he was all ears, I began the interview with my usual lead question: what reasons prompted you to join the cooperative?

Ganza succinctly provided an answer centred around the motivation of '*kwiteza imbere*'. This phrase and its other iterations were a recurring feature of the conversations with Ganza's fellow members in the Imbereheza cooperative. In addition to being brought up in most interviews, the phrase seemed to encapsulate cooperative members' range of aspirations and priority levels when joining their organisation. *Kwiteza imbere* can be literally translated as 'to advance oneself' and 'to move forward', but more broadly connotes 'development' or more aptly 'self-development'. For instance, the use of the phrasal verbs *kwiteza imbere* or *gutera imbere* in policy circles points to development. National policies promote cooperatives as part of the '*iterambere ry'ubukungu*' of the country ('economic development') and more broadly in line with the '*Intego z'Iterambere Rirambye*' (the UN's SDGs) (MINICOM, 2018). The phrasal verb and its iteration also find themselves in the name of many cooperatives operating in housing and other sectors. A search through the RCA database of the 9000 registered cooperatives nationwide returns about 400 cooperatives whose names include '*duterimbere*' (let's develop), '*twitezimbere*' (let's develop ourselves), '*imbere heza*' (a good future), or other variations. The permeation of *kwiteza imbere* in cooperative names is likely tied to the national sensitisation and policy framing of cooperatives as platforms of participatory and mutual help development as covered in Chapter 2. On this topic of mutual help, it is relevant to note that my translation of *kwiteza*

imbere to 'self-development' may erroneously imply that the 'self' only refers to an individual. As shown in this chapter, *kwiteza imbere* is a collective endeavour constituted of the shared ambitions of the individual members and reliant on the mutual support of the members.

When it comes to his understanding of self-development, Ganza outlines the importance of first becoming a homeowner through the cooperative Imbereheza and then transitioning to building housing for non-cooperative members. Other members of Imbereheza, like Ngabo, shared this perspective of development as rooted in homeownership and branching off into housing provision for non-cooperative members. After a 20-minute drive from the city centre, I arrived at Ngabo's rental house on a Wednesday afternoon in April 2019. The neighbourhood where the house is located could be characterised as peri-urban, with detached single-storey residential houses starting to make their mark on the mostly unbuilt and vegetated hillsides (Figure 5.1). I sit on one of the sofas in the living room while Ngabo pours us glasses of water and brings a basket of fresh fruit that he places on the coffee table. Ngabo has taken days off from his job as a veterinary technician and was now able to find time to speak with me after two weeks of trying to schedule a conversation. Similarly to Ganza, Ngabo boiled down his motivation for joining the cooperative as '*kwiteza imbere*' and explained his views of self-development as follows:

Icyambere, urumva twari tukiri abantu dushobora kuvuga duti "ubundi, tuhuje imbaraga zacu, nidushobora kwigirira amazu yacu?" Ni kuvuga, duhuje imbaraga, njye nkabanza nkubaka, nawe tukakubakira, nawe. Mbese, ahanini twashakaga kubanza kugira aho tuba natwe ubwacu. Mbere yo kubasha guhaza abandi, nawe urabanza ukihaza. Aho kugira ngo twubakire abandi, why not twebwe ubwacu tukabanza tukiyubakira amazu yacu, kandi yo mu rwego rwo hasi. Ntekereza ko, kugira ngo umuntu yiteze imbere, icyambere n'uko ubwe abanza kwiteza imbere. Kwiteza imbere icyambere ni ukubasha kubona aho uba. Ubwo rero ni muri icyo sens twabashije kwihuza.

Firstly, you see we were thinking to ourselves "actually, if we joined forces, could we not get our own houses?" I mean, if we join forces, I would start building first, and then we would build for you, and then for you. So, in short, we mainly wanted to first have a place to live ourselves. Before satisfying the needs of others, you start by satisfying your own. Instead of building for other people, why not start by building our own houses for ourselves, and houses that are affordable. I think that in order to develop, one starts by developing oneself. Developing starts with finding a place to live. So, it is in that sense that we managed to come together as a cooperative.



Figure 5.1 Ngabo's peri-urban neighbourhood

Ngabo added that the development trajectory, after the milestone of homeownership for cooperative members, will shift to the construction of residential housing for sale or rent to non-cooperative members. In addition to the nature of these development objectives, the sense of continuity implied in *kwiteza imbere* is also essential to further consider in the case of housing cooperatives. In fact, Obremski and Carter (2019) describe the case of housing cooperative members struggling to define a shared purpose after completing the construction of their homes. For other cooperatives, the sense of community and shared goals comes from the active management of the housing development. The considerations for the long-term sustainability of housing cooperatives have been taken up as part of the classification of the types of housing cooperatives. Birchall (1997:25) suggests that “[t]here is a fundamental distinction between *house-building* co-ops, which exercise mutual aid in building but then tend to dissolve in favour of individual owner-occupation, and *true housing* co-ops which continue to own and manage the property, with their members being individually tenants, collectively owners.” The remark that a so-called ‘true’ housing cooperative is one that maintains some form of longevity after housing has been built is noteworthy. The authenticity of a cooperative would therefore hinge on the temporal length of the cooperation mechanisms, which have ramifications on the type of ownership. There are other distinctions about the longevity of housing cooperatives made on the basis of the nature and the length of cooperation. For instance, some housing cooperatives only provide loans for the building construction or take on the building stage itself while others - usually classified as tenure or as rental cooperatives - live on as organisations by maintaining the ownership and ensuring the management of the housing development (Ganapati, 2010).

In other terms, housing cooperative members may only wait with one another in the meantime until they achieve the objective of housebuilding. The cooperatives that operate as rental or tenure organisations can continue to bind the members together through contractual agreements and shared activities like property management. The RCA classifications of housing cooperatives in Kigali do not explicitly distinguish between housebuilding, tenure, or rental. The categorisation of '*amazu abanyamuryango*' (housing for members) is broad enough to accommodate any of the aforementioned modus operandi. An analysis of *kwiteza imbere* offers clarification as to how cooperative members' aspirations will shape their organisations' activities. The temporal dimensions in *kwiteza imbere* can reveal the extent to which members are willing to wait in the cooperative and are planning to move forward together. Although Ganza and Ngabo have similar aspirations and expect some continuity for the Imbereheza cooperative, not all cooperative members conceive of their organisation as a route to further their ambitions of self-development beyond homeownership. In my conversation with Twahirwa, a member of the cooperative Icyerekezo, he indicated the main challenge of cooperatives as being one of sustainability. In light of the cooperative organisational principle of free and open membership, Twahirwa noted that members could terminate their membership at any point. Therefore, nothing prevents them from leaving the organisation after the housing construction phase. According to Twahirwa, the cooperative gradually dissolving as each member gets their house is an undesirable outcome. He summarised these thoughts by saying that when it comes to the long-term trajectory of cooperatives, "*ça commence bien, mais ça finit mal*" ("it starts off well, but it ends badly"). He cited the cooperatives Tuzamuke and Ubumwe as examples of cooperatives that did not end well because they did not pursue any further shared projects beyond housebuilding. For Twahirwa, a 'bad' ending to a cooperative is essentially a premature halt that squanders the potential of the members to find other avenues of self-development.

These suggestions bring up critical temporal bounds to define the meanings of 'waiting with'. As Ngabo from the Imbereheza cooperative explained, *kwiteza imbere* begins by developing oneself before taking on the needs of others. As homeownership is synonymous with self-development, the individual aspiration of homeownership acts as a shared goal amongst the cooperative members. What cooperative members are waiting for in the meantime is to become homeowners, but the notion of *kwiteza imbere* leads to considerations about what may happen after the meantime. The unit of the 'self' in 'self-

development' relates to individual members but also encompasses the scale of the cooperative and the people one is 'waiting with'. If building housing in the meantime and waiting together strengthens social bonds (Procupez, 2015), how do these social connections fare over time? As cooperative members wait together to get housing, do they also stay together after meeting those aspirations? The next sections will detail whether and how 'waiting with' can translate into 'staying with'. In the following section, I delve into the aspiration of homeownership and show that the core of this motivation is the search for a sense of stability. This stability allows members to project a long-term future that does not necessarily involve staying in the cooperative.

5.2. Stability through homeownership

On a late Tuesday afternoon, I make my way to the reception area of the school where Ruterana teaches. The school's secretary informed me that Ruterana would join me after concluding his last mathematics class of the day. His teacher duties did not stop at the end of that class given that many students made their way to the reception to ask questions, request loans on course guidebooks, and get signatures on their report cards. We started the conversation with Ruterana explaining why he was motivated to join the Dufatanye cooperative. Ruterana emphasised that homeownership had been his primary target when joining the cooperative. To Ruterana, homeownership affords a sense of stability that he and his family have not experienced as tenants. He added that he had considered alternatives other than the cooperative that could allow him to leave the rental market. Ruterana explained his process of joining Dufatanye and his priority for a stable homeowner life with the following:

[...] navuga ko muri Dufatanye [cooperative name anonymised] nimwe mu nzira nabonye ariko narimfite target imbere. Narimfite target nk' umuntu ufite urugo, afite abana, ikintu atekereza cyambere ni stabilité. Ukavuga uti byivuze byo mbonye inzu, kuko buriya guhora wimuka, nkubu nari Kanombe, mvayo i Kanombe njya Kimironko, ubu ngeze Kicukiro. Bivuga ko ejo ntawamenya. Ariko nimuka njya Kicukiro naho kubera ugerageza kugabanya ama dépenses, kubera umwana yiga Kicukiro, byibuze transport ivemo. Rero muri icyo gitekerezo cyo kugira ngo mbe stable, niho natekereje nigute nabona inzu? [...] kora n'agaplan ukuntu, ndi umwarimu, ndavuga ngo ariko se nk'ubu mbonye nk'abarimu 10, tukishyira hamwe, tugafata avance ya salaire, twese uko turi icumi, tukubakira umwe, ejo twafata avance nyumwa y'imyanka ingaha tukubakira undi. [...] nsanga mu myanka 13, buri mwarimu - muri abo 10 - buri mwarimu yaba afite byabuze inzu n'akwita valeur ya 10 millions, isanzwe. [...] maze gukora aga plan njya gushakisha abo bantu. Ariko nyine umuntu wese akanca intege, ati ese "uwo muntu wakwihangana imyanka 13, yaba ari inde?" Ariko nanjye

nkababwira, nonese - ko nari mfite iyo experience - ko hari abantu bamaze imyanka 30, 40 bakodesha kandi nyine bishyura amafaranga ku nzu itazaba iyabo?

[...] I'd say that Dufatanye was one of the paths I saw, but I had a target before. I had a target, as a person that has a family, that has children, the first thing you think about is stability. You say at least if I get a house, because having to move all the time...see I used to be in Kanombe, I left there and went to Kimironko, and now I am in Kicukiro. So that means you cannot predict tomorrow. But I moved to Kicukiro because I was trying to reduce expenses, since my child studies in Kicukiro, at least there are no transport costs. So with the thought of wanting to be stable, that is how I thought how can I get a house? [...] I made a little plan, I am a teacher, I thought if I found about 10 other teachers, and we came together, took out salary advances, all 10 of us, and we built for one person, and then we take other salary advances after a certain number of years and we build for another one. [...] I found that in 13 years, all 10 teachers would have a regular house valued at about RWF 10 million (£ 8,000). [...] After making that plan, I started looking for those teachers. But then every person would discourage me, asking me "who would be that person that would wait for 13 years?". But then I would tell them that there are people who have been renting for 30, 40 years and just paying money on a house that will not be theirs.

Here, Ruterana envisions a stable life for him and his family in a house they would own. The stability he refers to can be partly understood as residential stability, which is measured in terms of the length of time a resident lives in a dwelling unit or neighbourhood (Lindblad & Quercia, 2015). The schoolteacher mainly contrasts the perceived residential stability of homeownership with the instability of rental housing. His perspective is not unique among the cooperative members and other renters in Kigali who give accounts of the volatility of rental costs and suggest that landlords avoid setting up long-term rental contracts to allow them to inflate prices (Mathema, 2012). These issues are echoed in the lived experiences of urban renters in other African cities. For instance, the instability experienced by some renters in Kumasi, Ghana, drive their aspirations for homeownership (Adu-Gyamfi et al., 2020). Renters seek to own a home to gain a sense of security and peace of mind from their concerns of rising rental prices and termination of rental contracts (ibid). In Dar Es Salaam, unaffordable rents and tenuous relationships with landlords push renters to seek a more secure form of tenure (Andreasen & Agergaard, 2016). Homeownership, in the context of the Global North, is also associated with a higher perceived sense of control, with the owner-occupier feeling less vulnerable to external influences like the decisions of landlords on rent increases or lease renewals (Rohe et al., 2013). In conjunction with the ability to reside in the same house for an extended period, the link between stability and homeownership points to the capacity and ease of building wealth. Ruterana suggests paying rent for decades is not a more valuable strategy than allocating the necessary time to finance and build one's house. The sentiment that paying rent does not represent a suitable long-term investment

is not uncommon (McCabe, 2016). Compared to renters, homeowners are generally more prone to accumulate financial wealth over time (Aarland & Reid, 2019). Therefore, homeownership occupies a central role in social mobility, with housing being the asset that usually holds the most wealth for households (McCabe, 2016). Owning a home can symbolise economic progress and signal to oneself and others the achievement of financial security (Andreasen & Agergaard, 2016; Rohe et al., 2013).

The sense of stability is not limited to homeownership as a specific form of tenure. Although the uncertainties of the rental market make homeownership a desirable alternative, it is not inconceivable to find residential stability as a tenant according to Mutoni from the cooperative Duterimbere. I join her at the ministry where she has worked for close to a decade. As her desk was in a shared office, she found an empty office where we could speak without disrupting her colleagues. It was clearly a busy end of the week as many of her colleagues walked into the office to ask for assistance. Mutoni mentioned she was looking forward to her basketball match that afternoon – Fridays are half working days in government offices, a recent initiative meant to provide civil servants more leisure time. Despite her demanding work commitments, Mutoni kept our conversation jovial and peppered with jokes and hearty laughter. She explained her primary motivation for joining Duterimbere was to become a homeowner. Like many of the other civil servants that form the cooperative, Mutoni finds renting in Kigali rather expensive relative to her government salary. With regards to affordability and rental housing, she later added:

[...] urebye ubusabe uri hano bwa bakozzi ba Leta bashaka inzu iciriritse...twakoze database. Ikibazo cy'icumbi n'ikibazo gikomeye cyane. Ntabwo nzi ukuntu gishobora gucyemuka. Kuko njye hari igihe ntekereza wenda abantu bose ntabwo bagira inzu hano mu muji wa Kigali, ariko bashyiraho régulation za renting bikamera nk'u Burayi. Hari n'umuntu usazira mu ngo akodesha, kandi ntagire ikibazo. Aho kuguma muri stress, uzana imvi. Qu'est-ce que c'est la vie? Uzabaho ryari?

"[...] there is an existing database that shows the demand from government workers, there is a huge demand for affordable housing. The problem of housing is a very serious problem. I do not know how it can be solved. I sometimes think that maybe not everyone can have a house here in Kigali, but there could be regulations around renting put in place like in Europe. There, there are people who grow old in a rented house without facing any issues. Instead [of us] staying in stress and getting grey hair. What is life? When will life begin?"

Mutoni chuckled and laughed as she was saying this. The light-hearted tone only served to underline the gravity of the broader housing context in Kigali and to emphasise the high

hopes she associates with improved housing conditions. She envisions that residential stability could be the starting point for a more stress-free life. Homeownership, especially from the perspective of tenants, can be treated as a benchmark for an improved phase in life (Andreasen & Agergaard, 2016). However, Mutoni also suggests that tenant protection regulations could provide some residential stability and therefore consolidate a viable alternative to homeownership. Her suggestion invites us to reflect on the reasons why the considerations for a stable life as a tenant were a rare occurrence in the conversations with cooperative members. Assessing the context of the USA, Rohe et al. (2013) propose two perspectives from which to analyse the dominance of homeownership as the preferred tenure type: the 'capacity to own' and the 'desire to own'. The capacity to own depends on the availability of personal finances, affordable mortgages, and suitable housing units (ibid). In the case of Mutoni, Ruterana or Ngabo, joining a cooperative enhances this capacity to own. Their capacity to own becomes especially reliant on personal and pooled finances in the absence of affordable mortgages, as I will cover in detail in Chapter 7. The desire for ownership reflects the perceived social and economic gains outlined above. Stability and control over one's living arrangements are key motivations shaping the desire to own, and a home is considered a safe investment and a wealth creator over the long term (Rohe et al., 2013). The authors (ibid) note that these social and economic benefits are reinforced by cultural and institutional contexts where homeownership is lauded and actively promoted by government agencies, real estate agents, mortgage lenders, and other actors in the housing market. In fact, an assessment of housing policies across the globe indicates there is a noticeable emphasis on, and preference for, homeownership over rental housing (Gilbert, 2016). This policy support mainly reflects the private and social benefits associated with homeownership, whether it be wealth accumulation or civic participation (Acolin, 2020). Homeownership is branded and framed by governments and other stakeholders in the building industry as culturally desirable and a marker of social status (Gilbert, 2016).

The national policies in Rwanda are no exception to this global policy bend towards homeownership. The insufficiency in rental regulations in Kigali does not represent such an anomaly in comparison with other African capitals (Patel, 2018). However, in light of Rwanda's extensive urban policymaking (Turok, 2015), the grey areas in the rental market stick out even more on the canvas of robust and comprehensive urban policies. Judging from the most recent National Housing Policy (MININFRA, 2015a), it appears that elaborating clear rental housing regulations is not the utmost priority. The policy supports housing schemes accessible to all and does cite rental housing as a tenure type that can

accommodate low to high-income earners at various stages of their lives (MININFRA, 2015a). The acknowledgement of rental housing is nonetheless sidelined by more emphatic support for homeownership. In fact, the policy plainly reads: “[w]hile also support[ing] a vibrant and demand driven rental market [...], it generally promotes home ownership for social, political, and economic *stability* [emphasis added] and a private sense of belonging through private investment into the country as a contribution to peace, happiness, and loyalty” (MININFRA, 2015:14). Here again, stability becomes embedded in homeownership.

However, stability does not have to be limited to homeownership as it is also achievable in rental tenures. Housing researchers have pointed out the lack of studies that explain the causality, using quantitative methods, between homeownership and desirable financial and non-financial attributes such as higher social status or a sense of control over one’s life (Lindblad & Quercia, 2015). In a survey of two dozen European countries, Acolin (2020) finds that owners and renters experience somewhat similar financial and non-financial outcomes when the difference in tenure length is slight. In other words, the positive benefits tied to homeownership can also be achieved through renting when renters can remain in the same residence for more extended periods (ibid). On the one hand, these findings reinforce the importance of residential stability, which provides residents with a sense of control over their future and imbues them with the confidence to invest in that future (ibid). However, the main contribution of this study is to argue that residential stability and its associated positive outcomes are not inherently limited to homeownership and can be attainable for renters provided institutional and market structures are supportive of tenants (ibid). As of 2017, an estimated 40% of households in Kigali were homeowners, compared to upwards of 90% homeownership rates in the other four (and more rural) provinces of Rwanda (NISR, 2018). With about 55% of households in Kigali living in rental housing (ibid), there certainly is room from a policy perspective to consider strengthening the residential stability of tenants. This would begin to chip away at the predominant and restrictive conception of homeownership as the only tenure type that guarantees residents with a sense of stability.

5.3. The end of the cooperative

The cooperatives Tuzamuke and Ubumwe are relevant cases to examine whether and how members stay together after reaching the milestone of housebuilding. These two housing cooperatives were often cited by members of other cooperatives as examples of

organisations that had completed the building phase of their housing development. As mentioned in the first section, Twahirwa from the cooperative Icyerekezo illustrates the issue of the long-term cohesion of cooperatives by pointing out these two cooperatives have not pursued other projects after housebuilding. Tuzamuke and Ubumwe stand apart from the other cooperatives not only because their members now reside in the houses they have built. The two cooperatives were formed in the immediate years following the 1994 Genocide against the Tutsi and are primarily made up of members who had been living in exile and had returned to Rwanda. In the perspective of these members, homeownership not only afforded a sense of residential stability but also created a sense of ontological security (Hiscock et al., 2001) and provided a sense of belonging in Rwanda. When I met Uwamariya in her home, she recounted her path back to Kigali and her motivation to get a home of her own through the Ubumwe cooperative:

[...]quand j'ai quitté le Rwanda, j'avais 8 ans et je n'avais aucun souvenir et surtout je ne connaissais même pas ici. [...] Nous aimions le Rwanda parce que nos parents nous avez toujours parlé, un pays exceptionnel, mais quand nous sommes arrivés on s'est dit, mais 'turatashye, turahunze?'. C'est vrai, c'est comme dans un pays étranger. [...] On a dû s'y habituer, ça a pris du temps. Bon, heureusement, on était pas dehors, on pouvait habiter la maison d'autrui à l'époque, mais ça ne nous plaisait pas non plus d'avoir quelqu'un qui vienne toquer et vous dire, 'savez-vous que vous habitez ma maison?' [...] Pour moi, j'étais seule, mon garçon était déjà adulte, je n'avais pas peur. Mais les gens qui avaient des enfants? Voyez, quand ils devaient aller travailler, ils laissaient les enfants dans la maison d'autrui qui venait de rentrer. Ils ne savaient pas qui il est, et pourquoi il avait fui. On se posait des questions. On n'était pas tranquille. Alors le premier objectif c'était d'avoir sa maison à soi.

[...] when I left Rwanda, I was eight and I did not have any memories and did not even know Kigali. [...] We liked Rwanda because our parents would tell us about it, an exceptional country, but when we arrived we asked ourselves: have we returned or are we still refugees? It is true, it was like a foreign country. [...] We had to get used to it, it took time. Luckily, we were not without a roof because we lived in other people's houses, but it was not pleasant to have someone knock on your door and say 'do you know you are living in my house?' [...] For me, I was alone, my son was already an adult, I was not afraid. But for people with young kids? You see, when they had to go to work, they would leave their kids in other people's houses. They would not know who the owners are, and why they had fled. We asked ourselves questions. We were not at peace. So the first objective was to get a house of your own.

The members of Tuzamuke and Ubumwe, in their own individual but shared trajectories, were waiting to return to Rwanda after their years in exile and treated homeownership as means to appease their concerns of security and to concretise their hopes and intentions of making a life in Kigali. The relationships between returnees to Rwanda after the genocide

and home and land ownership - including the practice of occupying emptied houses - have been explored in detail by Musahara et al. (2004), Newbury (2005), and Bruce (2007) among others. What is most relevant to examine in this chapter are the ways Tuzamuke and Ubumwe stood the test of time. As the members have resided in their cooperative housing for close to two decades now, the trajectories of the two cooperatives illuminate the possibilities and the difficulties in staying together after waiting for homeownership. Gatari characterises his life among his neighbours of the cooperative Ubumwe as tranquil and peaceful. He is grateful that the spirit of solidarity that shaped the cooperative from its inception has not wavered. The cooperative members have remained friends, but Gatari recounted how the fervour to cooperate is not as intense as it once was:

[...] parce que dès le départ, il y a beaucoup d'enthousiasme. Mais avec la persévérance qui serait nécessaire pour pouvoir réaliser un projet de longue durée, les gens se fatiguent. [...] Parce qu' à force de fonctionner avec les mêmes personnes pendant longtemps, on se lasse, la motivation est perdue. Parce qu'il y a des gens qui ne fonctionnent pas au rythme des autres, qui ne cotisent pas au rythme des autres, qui ne participent pas aux réunions au rythme des autres, et les gens freinent les autres, et là ça fait tomber la motivation des gens aussi. Donc il faut un esprit de remobilisation continuel pour que les gens puissent tenir ensemble. [...] Et aussi, il faut que la coopérative puisse répondre à un besoin réel. Parce que il y en a ils vont dans les coopératives, ils se disent aujourd'hui c'est une opportunité d'affaires, et quand ils ont découvert que ce n'est pas une opportunité d'affaires, ils partent. Nous c'était une opportunité d'affaires parce qu'il fallait avoir une maison, la première maison. Mais maintenant aujourd'hui les gens qui sont ici ils ont une maison, deux maisons, trois maisons, donc ils n'ont plus la même motivation.

[...] at the start, there is a lot of enthusiasm. But there is perseverance that is needed to be able to achieve a project over a long period of time, and people get tired. [...] Because as you work with the same people for a long time, you get tired, you lose motivation. Because there are people who do not work at the same rhythm as others, that do not financially contribute at the same rhythm as others, that do not participate to meetings at the same rhythm as others, and people hold back others, and that makes people lose motivation. So you need to continuously mobilise people so that they hold on together. [...] And also, the cooperative needs to respond to a real need. Because people go into cooperatives telling themselves it is an opportunity for business, and when they discover it is not an opportunity for business, they leave. For us, it was an opportunity for business because we needed to have a house, the first house. But now people who are here today they have a house, two houses, three houses, so they do not have the same motivation.

In Chapter 6, I will come back to the issues of working at different rhythms and address the ways cooperative members navigate those setbacks and exercise patience. Here, I focus on the implications of the gradual loss of motivation after the “real need” for homeownership has been met. With the members of Ubumwe having waited for and successfully reached

their housing goals, what becomes the glue that holds the cooperative together and encourages members to stay together? From Gatari's perspective, mobilising the members towards a new opportunity - identifying a new "real need" for *kwiteza imbere* - might provide the cooperative with a tangible reason (other than the members' friendships) to move forward. Gatari noted that the main hurdle in pursuing any other ventures is that members of Ubumwe have reached old age. A shared sentiment among the members is the reluctance of committing to another long-term project, especially because it was tiring to wait for close to a decade for all the members to get their house through the cooperative. However, Gatari and his fellow members have been brainstorming ways to keep the cooperative together in the future. Although they have not determined the nature of the next phase, the members are hoping their children will be interested in sustaining the future of Ubumwe and devising their own development plans.

However, there was a definite end to the trajectory of Tuzamuke as the cooperative was liquidated in 2012. Uwase recounted the circumstances of the end of the cooperative and shared her contentment about the ways the nature of the mutual help between the former Tuzamuke members has persisted and transformed. On my way to Uwase's home, I noticed the signage on the road where her house was located was not limited to the standardised street numbering system used across Kigali. Another sign mounted on a shorter pole designated the street with the name of the cooperative Tuzamuke. Uwase was sipping her usual mid-morning tea on her veranda when I entered the house gate Uwase's gardener had opened for me. A toddler was playing in the garden, and Uwase let me know her granddaughter was spending the week at her house. As I sat at the small veranda table, one of Uwase's neighbours walked through the gate and shouted a reminder about an upcoming fundraising meeting. Uwase and three other women who have also entered retirement (one of which is a former Tuzamuke member) have been running a group that caters meals to patients in a nearby hospital. Their fundraising efforts are usually focused at the level of their *umudugudu* (a village or a settlement), the smallest administrative unit in Rwanda that averages 200 households (MININFRA, 2015a). Uwase proudly pointed out she and her group had brought meals to sixty patients the previous week.

Uwase suggested Tuzamuke came to an end due to diverging perspectives on the long-term purpose of a collective organisation. The possibility of Tuzamuke transitioning into a housing provider for non-cooperative members was not met with much excitement. A central limitation was the financing of these potential real estate ventures. Uwase explained

that Tuzamuke had secured a solidarity loan in the early 2000s to finance housebuilding for the members. However, she and many other members appraised the changes in the current landscape of loan options and opted to avoid the risks of tying themselves to a bank - a concern I examine in detail in Chapter 7. The eventual dissolution of Tuzamuke was not the end of the collaborative ties between the former members. Uwase advanced that the connective tissue of solidarity had been safeguarded and even reinforced through their activities at the *umudugudu* level. Along with the cooperative-built houses along Rue (road) Tuzamuke, the village administrative unit regroups households with no relation to the cooperative and who reside in homes on adjacent streets (Figure 5.2). During the *umuganda* (the monthly community service initiative described in Chapter 2), Uwase reconnects with former Tuzamuke members to tackle issues that pertain to their neighbourhood. They, along with the other residents of the *umudugudu*, also have their sight on more lofty goals. The *umudugudu* has petitioned the CoK to authorise the transformation of a nearby wetland - zoned for urban agriculture in the master plans - into a recreational area. Following our interview, Uwase shared the physical plan of this envisioned area crossed with walking and bike paths and interspersed with outdoor exercise equipment.



Figure 5.2 Tuzamuke's cooperative *umudugudu*

Uwase painted this picture of the collaborative initiatives within the *umudugudu* to illustrate that she is still practising her personal motto of "*travailler c'est bien, en équipe c'est meilleur, et en souriant c'est parfait*" (working is good, working in a team is better, and working with a smile is perfect) despite the dissolution of the Tuzamuke cooperative. While she refers to her charitable project carried out through cooperation, the following section examines the

standpoint of members who assign the value of working together to income-generating ventures. These perspectives are not shared among all members, and this divergence illustrates the trepidation or the satisfaction about the cooperatives' geographies of the meantime being limited to a journey towards homeownership.

5.4. Staying together for profit

When it comes to cooperatives with ambitions to move beyond residential housing, there is perhaps no more evident example than the Twubake cooperative. I got connected to Sangwa, a member of Twubake, through Fabrice, a former employee of a firm where I had interned two years prior to fieldwork. Fabrice, who was also conducting his doctoral fieldwork in Kigali, informed me that his good friend from university was a housing cooperative member and would likely be amenable to speaking with me. Fabrice connected Sangwa and I via email, and Sangwa and I coordinated to meet a week later. I arrived at the bakery that Sangwa had suggested as a meeting location and was taken by the calming atmosphere and the cosy outdoor seating. I spotted someone I had first met at a book club gathering a few weeks back and we exchanged a quick wave and nod in salutation. This encounter was a nice reminder of how small and interconnected Kigali can feel, and that feeling would set the mood for the remainder of the fieldwork. Judging from his amicable interactions with all the staff members, it was clearly not Sangwa's first time at the bakery. After he highly recommended I get the honey-glazed bread rolls, he explained that he had worked to set up this bakery as part of a social enterprise initiative.

Still professionally involved in the social enterprise sector, Sangwa also works in real estate on the side. His higher education training in real estate and business management comes in handy as he intends to transition into making real estate his primary source of income. With close to two months into fieldwork, I had begun to sketch out some of the main motivations of cooperative members, namely the goals of homeownership covered in the previous sections. Sangwa's ambitions as part of Twubake shed light on other means of *kwiteza imbere* beyond homeownership. He positioned land and housing as assets that could bring in additional income and perhaps even be highly profitable. Following conversations with other members of Twubake and other cooperatives, it became evident that income-generation through real estate development occupies a significant role in the cooperatives' agendas. As I will detail in this section, members of the same cooperative hold different

views about the relevance of real estate development in their plans of *kwiteza imbere*. These diverging understandings stress the importance of considerations of the longevity of housing cooperative organisations. The members with the most enthusiasm about housing as income generation are proposing a form of continuity for their cooperatives. They consider that waiting together throughout the meantime provides a strong foundation for staying together after the meantime and pursuing further collective endeavours. In other words, the geographies of the meantime characterised by the building of residential homes for the members would give way to other phases of waiting together for new projects to take shape and bring in money.

While the members of Twubake like Wangari also aim to become homeowners, seizing the opportunities of Kigali's real estate market is a central component of their self-development strategies. I met Wangari on a weekday mid-afternoon in his office space in a commercial office building located in the city centre. After moving to Rwanda from another country in East African Community, Wangari has been working in the design and construction sectors in Kigali for over five years. With what looked like Adobe software running on the Mac desktop on his desk, he offered me a seat at a desk near the glass partition in front of his colleague's work area. Wangari summed up Twubake as a cooperative in the business of real estate and with an openness to diversify in the future. He joined the cooperative to expand the options of investment he could venture into with his individual financial means. The pooling of resources with other people served as an opportunity to make more significant investments in real estate. He described his fellow cooperative members as businesspeople who may not all have professional experience in the built environment but can appreciate the potential for good returns on investment through real estate.

Izabayo fits this description of such a member. I spoke with him on his lunch break at a buffet restaurant he usually patronises because it is close to the international development agency where he works. Izabayo went over the reasons Twubake has been eyeing affordable housing development. He noted the cooperative, first and foremost, serves as means to become a homeowner. In addition to ownership, Izabayo learned from conversations with his fellow cooperators that the market for affordable housing in Kigali is growing and that land represents a safe investment - one could buy land today and resell it at a profit the following day. To him and the other members without direct professional experience in the built environment, there is a sense that investing in land and affordable housing would be secure and profitable ventures. Izabayo added that those types of investments provide him

with the flexibility to have a toe in the real estate sector while remaining focused on his day job.

Though the member may perceive housing and land as safe investments, Sangwa and Wangari highlight the strategies and the precautions needed to make those investments worth the while. Wangari deemed it would be judicious for Twubake to perform market studies to ensure the cooperative provides readily marketable and affordable products. He cited the ongoing debates in his professional field of housing design, with one of the main topics being whether apartments, detached houses or other housing forms would be most appealing in Kigali's real estate market. To him, it would be ideal to conduct a study to uncover how residents intend and like to use their home spaces. In addition to usage, Wangari stressed that providing houses that were actually affordable was critical. As explained in the introductory chapter, housing developments – some of which are marketed as affordable – resulting from PPPs or the private sector are unaffordable to the majority of Kigali's residents. In Sangwa's words, there is a section of society that remains in between needing housing and not being able to afford it. Sangwa described this in-between segment as the working and middle classes who have not been catered for by developers and financial institutions and may reach retirement age without owning a home. Wangari pointed out that one of the benchmarks he has used to gauge affordability is a housing market study published in 2012 (Planet Consortium, 2012) – an often-cited reference in studies of affordable housing in Kigali (e.g. Bower et al., 2019; Nkubito & Baiden-Amisshah, 2019). He reiterated the need for the cooperative to refine its strategies with additional market studies, as the 2012 study dates back almost a decade back when Twubake was itself getting started as a cooperative.

Another major consideration in Twubake's real estate investment plans is the introduction of a new land tax law (RRA, n.d.). Both Wangari and Sangwa expressed concerns about the tax law and its potential implications on the cooperative's development strategies. Wangari suggested that the increase in property taxes may deter the members from investing in real estate, especially considering how slow the returns on investment can be in the real estate business. For those reasons, the cooperative might opt to re-orient its investments in a sector other than real estate. For now, the cooperative owns about 2 acres of land across Nyamata, Ruhenzi, and Bugesera. In addition to the construction of residential housing units for its 11 cooperative members, Wangari outlined the other developments the cooperative is projecting and highlighted the promising and hopefully profitable plans for Bugesera. With

the new Kigali International Airport slated to be built there (Ntabareshya, 2021), Twubake is considering developing housing, warehouses, or even a hotel to take advantage of the area's projected boom in activity. However, Sangwa described the pressures incurred from the new tax law, particularly from his perspective as a landowner with his own real estate ventures separate from the cooperative. The increase in taxes can be challenging to keep up with and creates pressure to sell off land. Given that he owns land across Kigali, Sangwa has been considering the scenario in which he would sell the more peripheral pieces of land and only hold on to the more centrally located ones that have steadily appreciated in value. Although Sangwa's personal real estate ventures might get sidelined, he noted that the cooperative might be somewhat shielded from those pressures given that the members have enough money pooled to afford the land taxes.

From these conversations with members of Twubake, the considerations for the next step of the cooperative are detailed and deliberate. The members weigh the pros and cons of investing in real estate but endorse that strategy as their continued path for *kwiteza imbere*. In other cooperatives, the potential transition to residential and commercial real estate development is met with more ambivalence. Consequently, the cooperative members continue to question whether they will stay together after waiting in the meantime to gain homeownership. The members of Dufatanye are gauging the prospect of wealth creation through real estate further down along the trajectory of their cooperative. Their immediate priority is to see the construction of enough housing units for close to 150 members through to completion. Afterwards, the cooperative could shift its attention to income-generating projects. Kambanda, a member of Dufatanye, works as a self-employed tradesman and shares the same motivation as other members to become a homeowner. The Dufatanye cooperative intends to allocate most of its acre of land for residential housing destined for its members. Kambanda explained that the cooperative, after housing its members, could then venture into the business of housing development for sale or rent. He clarified that Dufatanye was actually categorised as a multiservice cooperative - and not simply a housing cooperative - which means that he and his fellow members are open to expanding the scope of their activities beyond housing. In other words, their collective endeavours for *kwiteza imbere* do not need to plateau at the stage of homeownership. This wider array of activities could include the development of office spaces for rent, retail space like a supermarket, and other amenities to be located near the cooperative's residential housing and serve as an additional stream of income for the cooperators.

While Kambanda seriously contemplates the variety of income-generating services the cooperative could provide, other members like Bisimwa are not as enthusiastic. Bisimwa had joined Dufatanye only three months before our conversation. He suggested we meet at a café near the embassy row in Kigali where he would head for an appointment later that afternoon. Having moved back to Rwanda from North America, he heard about the cooperative from a relative who had been a member Dufatanye and who offered to gift Bisimwa their shares in the cooperative. Bisimwa decided not to pass up on the offer and had thus far attended two of Dufatanye's general assemblies to get up to speed on the operations of the cooperative. Though he is still getting his footing, he is clear about his motivation to gain homeownership through the cooperative. He has also heard about the ambitions to start commercial ventures but feels ambivalent about taking part in those projects. He expressed some openness to reassess his thoughts about participating once he gets his housing unit. Although he is a newcomer to the cooperative, Bisimwa suggested he is not the only member who is not married to the idea of real estate ventures through the cooperative. And his assessment is not far off the mark. As Kambanda put it, some members may simply relinquish their membership in the cooperative after getting their houses. Kambanda qualified that scenario as a lost opportunity to further make use of the members' ability to mobilise their skills and their finances. According to him, taking up income-generating ventures in the future could be a way for the members to preserve their bonds after the residential housing projects are complete. He said the following:

Icyindi cyane sustainability, n'impamvu ikomeye cyane cause iyo ukoze project cyangwa bubatse urugo cyangwa ikintu icyaricyo cyose kitari sustainable then you will lose mugihe runaka gikeya cyane. Ariko twebwe impamvu twatekereje business, buri muntu wese ashaka interest cause when we achieve that amazu arangira tuzajya muri business. Business yungura umunyamuryango. Ni kuvuga ngo when you have something you earn, you have shelter, you are earning something, ko abantu bakeneye aho gutura, icyo nicyo twumva ariyo bond izaduhaza. [...] When you have profit, you cannot run away. Kuko bazaba bavugaga ngo amazu twarayabonye, now it's about business. Niyo twumva ariyo bond ishobora kuzatugumisha hamwe.

About sustainability, that's really important because when you do a project or build anything that's not sustainable then you will lose after a short time. But the reason we thought about business, everybody wants interest, so when we complete our houses then we will go into business. Business that brings in earnings for the members. That means that when you have something you earn, you have shelter, you are earning something, because people need where to live, that's what we think will be the bond that joins us. [...] When you have profit, you cannot run away. Because they will say we got our houses, now it's about business. That's what we think is the bond that can keep us together.

Transitioning into the business of housing would provide one solution to the concerns of the longevity of the cooperative raised by some members of Dufatanye. The incentives to stay together in the long term are the prospects of an additional stream of income that can support the members' continued self-development. The perspective that income-generating projects can preserve the bond between cooperative members is also held by Sekimondo, a member of the Agaciro cooperative. Nonetheless, the ambitions of *kwiteza imbere* through real estate development did not figure in the initial goals of the cooperative. I met Sekimondo in his office where he has been applying his experience as a medical doctor to a health and social services initiative covering the East African region. He explained that the initial vision of Agaciro had been to serve as a retirement community because the majority of the members, including himself, are edging towards or have already entered retirement. In this community, he pictured himself living close to people in the same age range and that he had befriended over the years. The members would reside in villas with large gardens located in a sector distant enough from the busyness of Kigali's central areas. To that end, they planned on building three dozen villas - enough to accommodate the members - over the acre of land they had bought in Rusororo, about a 30-minute drive away from the city centre. Sekimondo added that the members conceived of this idea back in 2010 when the city's comprehensive master plan and its related zoning and building codes had yet to be put in place. By the time the cooperative requested a building permit, the density requirements from the master plan needed to be met. The 30 or so detached villas spread over one acre fell below the 90 to 160 dwelling units per hectare requirement (Joshi et al., 2013: 35) for their land in Rusororo.

Due to new zoning and building codes, the Agaciro cooperative adjusted its plans. Sekimondo was disappointed his initial vision of a retirement housing community would not be realised. The only silver lining in these adjustments is the higher housing density requirements meant there would be land left to exploit. As he put it, "*le malheur est bon*" (misfortune can be good fortune) because the idea to build recreational and commercial areas emerged from there. If not for the master-planned zoning, the cooperative members would have gone ahead with their low-density residential housing plans. These additional developments could bring in some income that would be a welcome supplement as the members enter retirement. In addition to small retail areas, their housing development will include more housing units than there are members, and those units will be sold or rented. Byimana, now retired from a career in development project management, explained his thought process in managing the shift from the initial vision of a retirement community to a

more mixed-use neighbourhood. He envisages that there will still be ways to live well without necessarily having to live large and occupy 250 square meters to himself. He wanted to live a serene life in his retirement and feels he can still find tranquillity in the updated design concepts. For instance, instead of individual gardens for each house, the members are considering the possibility of a common green space they can share, as well as other recreational areas. Byimana can envision himself enjoying a brisk walk or a jog around those common areas.

Uwimbabazi also shared his perspective on the changes from a retirement community to a denser housing development with commercial spaces. I spoke with him in the lobby near the central elevators of the bank where he is employed. He mentioned being one of few cooperative members in the age range of late thirties to mid-forties and with two decades or more as working professionals ahead of them. He observed that it was more difficult for the older members to adapt to the master plan requirements as they were the most attached to the plan of a retirement community. Uwimbabazi was on a personal level looking to become a homeowner but empathises with the concerns that the older members have raised. For instance, some members are apprehensive about having to strenuously climb up stairs now that the updated housing design includes two or three stories to abide by the minimum dwelling unit density. To account for this concern, the cooperative considered layouts that would allow the members to comfortably live on the ground floor and have the option to rent or sell the residential spaces above. Uwimbabazi acknowledged that arriving at a compromise about the cooperative's plans can be tricky, especially considering the age gap between the members. The challenges in compromising reflect various 'temporal horizons' where considerations such as ageing influence the urgency of immediate needs and the commitment to longer-term endeavours (Jarvis, 2011). The prospect of venturing into business may not be appealing to older members because these income-generating projects will also demand to wait to gain benefits. Uwimbabazi explained that he may gladly jump on board another project spanning over the next decade while his fellow members close to or already in retirement may wonder how much vitality they will have ten years from now.

The members of Agaciro, especially the youngest ones, have elaborated strategies to capitalise on the commercial angle of their cooperative. They still hold some expectations that the new direction the cooperative is taking will not be such a sharp turn from the original vision. I headed to a restaurant in Nyarutarama to meet Rukundo on a weekday morning. I

arrive at the breakfast buffet area where I see a handful of patrons, neither of them seated alone and already enthralled in conversation. I spot a table with a briefcase and what looks like printed design renderings and hover over the table before Rukundo arrives a few moments later. He would refer to the renderings as he went through the design rationale of two-bedroom and four-bedroom housing units the cooperative has in mind. He explained that in the realm of real estate, one needs to understand the market, determine a unique selling proposition, and make projections of the potential buyers and occupants. He laid out one shorthand method to make such projections: make a four-by-four matrix with the age categories 'old' and 'young' on one axis and the marital status categories 'single' and 'married' on the other. The single and young and the single and elderly would likely go for a two-bedroom unit while the 4-bedroom units could be more appealing for married people, both old and young. To get more precision about the ratio of 4-bedroom and 2-bedroom to be built in their neighbourhood requires a more rigorous look into probability and statistics, as Rukundo added as he took out the laptop in his briefcase. He proceeded to look up the Rwanda Demographic Profile before declaring that 64% of Rwanda's population is below the age of 35. He concluded his overview of real estate projections by stating the younger demographic in the country and its purchasing power should inform the types of housing units the cooperative ends up putting on the market.

Shema provided his perspective on the cooperative's unique selling proposition and his predictions that selling and renting their housing units would not be challenging. He shared his thoughts about this over a late breakfast on a Saturday morning at the restaurant he suggested located in Kiyovu. The heavy rain took us by surprise given the sunny start of the day and delayed the plans Shema had after our conversation. He had intended to head to work after the interview and to follow up on the supervision of a road-widening project. He works as an engineer and being in his early forties, he is one of the younger members of Agaciro. Shema sees the additional units resulting from the density requirements as an opportunity that can be easily leveraged. He predicts those units will be easy to sell because prospective clients would find the idea of a cooperative neighborhood quite appealing. He explained that he could recommend a housing unit to a friend who may feel more inclined to rent or buy it because of their existing friendly relationship. He assessed that buying a house would be appealing to non-cooperative members because they can trust in one or more of the Agaciro members.

5.5. Conclusion

In this chapter, I presented the motivations of the members to form or join their cooperatives and analysed those aspirations in relation to the meanings of waiting together in a self-help housing cooperative. The core motivation of the members is to *kwiteza imbere*, which means to self-develop. One central component of *kwiteza imbere* is becoming a homeowner. The meantime is characterised by a long wait for homeownership, a milestone that both represents and catalyses self-development. The desire for ownership is informed by a search for stability and conceptions of this tenure type as a safe and worthwhile investment. Due to the uncertainties of the rental market, cooperative members experience a lack of control over their living environments and seek a sense of security that would mark the start of a stable life stage. Owning a home will also sustain their self-development as property can be a valuable source of wealth creation.

These ambitions of *kwiteza imbere* through homeownership bring up relevant temporal considerations that can help elucidate the poetics of collective waiting. Moreover, with the geographies of the meantime framed as a relational concept, the understandings of what happens in the meantime – in this case, waiting together – are informed by what may occur after the period of waiting. The possibilities of *kwiteza imbere*, both on the short and long term, are tied to the mutual support and cooperation between the members. This outlook on self-development engenders a poetics of collective waiting that emphasises the value of leveraging the shared condition of waiting in the meantime and staying together beyond the meantime to explore other opportunities of *kwiteza imbere*. The cooperative members are actively considering what will happen after the meantime, after they have waited and have reached their objective of homeownership. They envisage staying together in the long term and furthering their path of *kwiteza imbere* with residential and commercial real estate projects.

The main argument of this chapter is that staying together after the meantime gives meaning to waiting together in the meantime. I showed that the prospect of staying together is not met with the same level of enthusiasm by all members, with some considering leaving their cooperative after meeting their goal of homeownership. Staying together requires deliberate efforts considering the difficulties in defining a shared purpose beyond housebuilding (Obremski & Carter, 2019) and the different parameters that shape people's temporal horizons (Jarvis, 2011). The longevity of the cooperative beyond the meantime

would be a testament to the value of having waited together. Although the incentives to stay together are framed in relation to financial gains, staying together emphasises how the shared experience of waiting in the meantime can provide the foundation to expand the collective opportunities for *kwiteza imbere*. In the next chapter, I address the challenges of waiting for homeownership and planning for business-oriented ventures and elaborate on the affective make-up and dilemmas of collective patience.

Chapter 6 - The collective patience of *kwihangana*

Following the discussion of the aspirations of cooperative members in the previous chapter, this second analytical theme examines the ways the members go about meeting their objectives of *kwiteza imbere*. I explore the decision-making mechanisms of housing cooperatives and cover the collaborations between the cooperatives and other urban housing stakeholders. In particular, I focus on the timeframes at play in the planning processes within cooperatives and between cooperatives and their collaborators. In doing so, I explain how these various timeframes shape the collective politics of patience (Appadurai, 2013; Procupez, 2015) and extend the scope of collective patience beyond cooperative organisations. I argue that the notion of *kwihangana* (to be patient, to tolerate, to endure) is a defining affective register of the poetics of collective waiting in the cooperatives and shapes the planning decisions that cooperatives conduct in the meantime. The notion of *kwihangana* also permeates through the interactions between cooperatives and other actors. In this chapter, waiting with other cooperative members becomes an exercise of *kwihangana*. The necessity to hold on, be tolerant, and persevere emerges from the various setbacks cooperative members encounter while pursuing their projects. I also show that other housing stakeholders have to exercise a level of *kwihangana* as they work with cooperatives whose pace of progress they consider to be slow.

The first section explores how *kwihangana* arises from and shapes the working relationship of the cooperatives Agaciro and Dufatanye with the consultants and developers they have worked with. I use the setting of a business plan elaboration to draw attention to the distinctions between the development timeframes adopted by the cooperative Agaciro and those of the professional consultants. Similarly, the housing developer contrasts their preferred developer timeframes (Raco et al., 2008) with the slow project cycle of housing cooperatives. The consultants and the developer assign this slow pace to the specific modes of cooperative decision-making and to the affective relations that bond the cooperative members. While the housing developer struggles to see a way forward working with the two cooperatives, the consultants reflect on their efforts to align their expected timeframe of progress with the cooperatives'. They evoke *kwihangana* as a key characteristic of working with, and waiting with, housing cooperatives.

In the second section, I expand on the ramifications of *kwihangana* in the face of a range of delays and setbacks. In particular, *kwihangana* is juxtaposed with the frustrations felt by cooperative members because of the slow progress of their housing endeavours. The members of the Dufatanye cooperative attempt to move forward but are stopped in their tracks as the required conditions for collective democratic decision-making are missing from their general assemblies. As for the Icyerekezo cooperative, its members are still recovering from the issues of financial mismanagement that severely derailed their projects and chipped away at their trust in the cooperative model. In light of such circumstances, *kwihangana* serves as a way to negotiate between the hardships faced in the meantime and the potential benefits to come in the future. In the case of the Imbereheza cooperative, the choices of enduring and waiting together through the meantime are informed by considerations of longer timeframes in which the benefits of collective patience can trickle down to the cooperative member's immediate families and to generations to come.

6.1. Out of synchrony: the patience of doing business

6.1.1. Planning for the future

On an early Wednesday evening, I arrive at the hotel where an assembly meeting for the Agaciro cooperative would be held. I had a conversation with Rukundo the previous day during which he mentioned the technical committee of the cooperative had planned a meeting to discuss financial matters. Like other housing cooperatives, Agaciro has multiple committees tasked with various aspects of the cooperative's functioning. Given his personal ventures in real estate projects, Rukundo was elected to join the technical committee tasked with monitoring the design and implementation process of the cooperative's housing projects. After informing me about the financial meeting, he proceeded to phone the cooperative president Gatete - whom I had met a week prior and who was set to chair the meeting - to check whether it would be acceptable for me to join the committee's discussions. Rukundo then shared the meeting time and hotel location with me and added that this would not be the first time the cooperative sought out the facilities of that hotel for a gathering. The financial meeting did not take place in one of the hotel's conference rooms but unfolded in the garden area under a small square white tent. Seeing that the tent was the sole structure in the garden, with the other patrons sitting around tables covered by parasols, I wondered if it had been erected especially for Agaciro's meeting. There was

certainly a visible level of set-up, with extension cords trailing from the audio-visual tools and a standing projector screen posted in one corner of the tent. A few tables had been put together to form an L-shape and chairs were arranged to face the screen. Six members of the cooperative's technical committee were in attendance. Out of the six men, I had only spoken with Rukundo and the cooperative president Gatete at that stage of the fieldwork. Over the following months, I would also get to converse one-on-one with the other four members Byimana, Uwimbabazi, Sekimondo, and Cyizere after being introduced to them at the meeting.

Also in attendance were three consultants hired by the cooperative to elaborate a business plan. The practice of business planning is not unique to the Agaciro cooperative. The Dufatanye cooperative also contracted the services of an independent architect to receive technical and financial guidance to plan for the design and conceptualisation of their housing and commercial developments. Moreover, the latest national cooperative policy (MINICOM, 2018) includes business planning as part of cooperative registration requirements. New cooperatives seeking registration will be required to elaborate a business plan. The RCA will evaluate the implementation of the business plan one year after its elaboration and grant registration to organisations that would have made sufficient progress. These new registration requirements are put in place to curb the registration of 'dormant cooperatives' that the state deems not to contribute sufficiently and rapidly enough to the economic development of their members and Rwanda as a whole (ibid). As covered in Chapter 2, these policy moves orient cooperatives towards the logic of speed and efficiency by likening cooperatives to business entities. Although these registration requirements were not in place when the Agaciro and Dufatanye cooperatives went through registration procedures, those requirements indicate that business planning will become a formalised practice for housing cooperatives.

The interactions between the Agaciro cooperative and the consulting team – and later in this section, with a housing developer – illustrate the various timeframes, expectations, and evaluation criteria at play when it comes to business planning. Raco et al. (2008) use the notion of geographies of time to highlight how different groups and communities might experience and imagine time differently depending on their interests. Multiple timeframes can be overlaid within one geography: administrative and bureaucratic timeframes are defined in relation to output-focused priorities and bounded by performance evaluation criteria (the discussion of performance contracts in Chapter 2 is an apt example of such

timeframes); developer timeframes seek to optimise and shorten the periods of investment and construction in order to maximise profits; non-institutionalised timeframes capture the aspirations of other stakeholders like community members and do not neatly map onto the aforementioned timeframes (Raco et al., 2008). The timeframes of the consulting team take up similar parameters to developer timeframes by privileging optimised business cycles while the Agaciro cooperative adopts slower temporalities.

The primary purpose of the financial meeting of Agaciro's technical committee was to discuss a draft version of a business plan. After connecting his laptop to the projector, one of the consultants was experiencing trouble in adjusting the projection size on the standing screen. Rukundo got up to lend him a hand and joked that the young generations get so encumbered with technology and cannot conceive that work still managed to get done well when these tools were not available. With the technical adjustments done, the consultant kicked off the slide deck presentation and laid out the details of the agenda which included a discussion of raising capital through investments, a competitor analysis, and the phasing of the residential and commercial segments of the cooperative's housing development. The presentation began at around 18:30, and the ensuing discussions would last close to three hours – enough for a few refills of tea for the cooperative members and soft drinks for the consultants and me. One of the first slides in the presentation contained the mission and vision statements, both written in English, of the cooperative's housing development referred to as an 'estate'. Providing "decent homes to members and clients in a friendly community environment" encapsulated the cooperative's mission, with the vision to complete the estate by 2025. Next, the consultant named Mugabo briefly listed the stakeholders of the project as the public sector, given its policymaking and regulatory role; civil society, as a potential source of clients; the private sector, as a possible source of financing but also of inexpensive construction materials and labour; and finally the cooperative members themselves. To cover the landscape of competition in Kigali, Mugabo went over the range of price per square meter of various housing and commercial real estate developments. The consultant then opened a spreadsheet file with a projection of a 10-year financial cost plan for the commercial side of the cooperative's estate. Each tab in the spreadsheet was a whirlwind of numbers from which I made out mentions of profit margins and revenue streams from recreational amenities like a swimming pool and the residential units to be rented or sold to non-cooperative members.

The business plan sets out some markers for the progress of Agaciro's residential and real estate projects, with a goalpost of completion in 2025 and estimations of the funding needed for this construction phase. When I spoke to him about a month after the financial meeting, the cooperative member Sekimondo explained that setting clear timeframes and plans to meet them was important to appease the current cooperative members' frustrations and entice new members to join Agaciro. He said: "[...] *les nouveaux membres, les aspirants, bakeneye kubona ikintu gikorwa. Et c'est même une doléance de la part de certains membres anciens. Kuko urumva nimba le projet imaze hafi dix ans, abantu baravuga pour convaincre il faut ko hagira ikintu gikorwa [...]*" ("[...] new members, prospective members, they need to see something done. And that is a grievance from some of the current members, because you see the project has taken ten years now, People say to convince [new members to join], something has to be done [...]"). Because each time showing land that is vacant [...], you find people need something that really shows that things are about to start." According to Sekimondo's fellow cooperative member Uwimbabazi, hiring consultants to prepare a business plan is a concrete step towards putting their project in motion. Uwimbabazi reviewed the timeframe of Agaciro's endeavours that began around 2010. He explained that between 2010 and 2015, the members were busy pooling money and progressively buying plots. The land acquisition process was lengthy because cooperative members needed to negotiate with about twenty individual owners, purchase plots, transfer the ownership to the cooperative's name, and consolidate the separate parcels into a large piece of developable land. The plots were initially zoned for agricultural uses and the cooperative also spent time petitioning the CoK for the zoning to be changed to housing use. After these years spent consolidating their now one acre of land owned by the cooperative, Uwimbabazi considers business planning as a productive way to define milestones for coming years and assess the financial contributions the members will need to make. The financial meeting of Agaciro's technical committee primarily focused on the aspect of pooling money from the members.

Gatete, who chaired the meeting in his capacity as the cooperative's president, opened the floor for questions and comments about the presentation from the consultants. The discussions that ensued mostly involved the cooperative members. The consultants were busy taking notes during the remainder of the meeting and occasionally intervened to provide clarifications, even remarking that the cooperative members were very knowledgeable in the areas of finance and real estate. Cyizere, who I would later learn has an academic background in economics, began the round of questions by noting that the barrage of numbers in the presentation was not informative about tangible facts. He

explained that the points he was looking for pertain to the level of contributions expected from each cooperative member to finance the estate development. Rukundo responded that the financial contributions would vary according to the development phasing and strategies the cooperative adopts. One possible scenario could entail funding the construction of a residential model unit that could be shown to prospective buyers and renters. Another strategy would place the initial focus on the commercial facilities of the estate, which would require more substantial contributions from the members. To indicate his personal preference for the latter strategy, Rukundo suggested those commercial projects would likely be the binding glue of the cooperative given that members will have the prerogative to sell or rent their residential units and not reside in the estate.

There were some chuckles and approving nods from the other cooperative members meant to express their sympathy with the sentiments expressed by Rukundo about the long-term future of Agaciro. To echo the previous chapter, this reiterates the anxieties about the dissolution of the cooperative after the meantime and the deliberate intentions to stay together and continue to *kwiteza imbere*. The conversations continued in good humour and revolved around those two scenarios of estate development and their associated funding needs. Rukundo fielded most of the follow-up questions from his fellow members and elaborated on his reasoning in favour of building the housing units for cooperative members after completing the commercial areas and the housing units for sale and rent for non-cooperative members. He returned to the proposed cooperative's mission statement of creating a friendly living environment - and of "creating synergy" as he added in English - that is enticing to prospective buyers and renters. Rukundo suggested commercial and recreational areas would be a key component in the estate's appeal, which would justify prioritising the construction of those amenities. Moreover, this development sequence would tie into a financing strategy for the later phases of the estate. The revenues generated from the commercial and residential real estate could partly finance the construction of the housing units destined for cooperative members. Rukundo also brought up another funding strategy that may introduce a different set of priorities in the development phasing. He briefly outlined a hybrid ownership model in which the cooperative would float shares of the project to investors to raise sufficient capital but would retain administrative control over the estate by capping the proportion of shares investors are allowed to buy.

While the hybrid ownership model did not particularly enthrall the other cooperative members, there was some willingness to entertain that financing strategy pending further

discussions about the proportion of shares allocated to investors. One financing route that was categorically excluded as a viable option is the bank loan. Even Uwimbabazi, who works in a bank, advised minimising the loan amount the cooperative would request if that option could not be avoided altogether. As I was seated to Sekimondo's right during the meeting, I could hear him quietly but repeatedly punctuating Rukundo's comments about the impracticability of loans with some *"tout à fait"* (absolutely). Rukundo launched into an explanation of the risks involved in bank loans after asking the consultants to include more specificity in the subsequent iterations of their SWOT (strengths, weaknesses, opportunities, and threats) analysis. He suggested that real estate development should focus on the changes in demand and supply of the decade ahead and advanced that taking out a loan would only warp that focus. According to him, the high-interest rates and the repayments scheduled while construction is ongoing can heavily drain available financial resources and likely doom the project to failure. Chapter 7 will return to these considerations about loans and explore the tenuous relationship between cooperatives and financial institutions.

As the meeting was coming to a close, Gatete concluded that part of the vision of Agaciro is to set itself apart from other cooperatives by setting up a distinctive approach for their housing estate development. The strategies and concerns brought up during the technical committee meeting would make their way onto the agenda of Agaciro's upcoming general assembly and become recurring topics of conversation in the interviews I would have with the cooperative members over the following months. The decision-making processes, the project planning and execution sequence, the approaches to project financing, and the considerations of other stakeholders in project development would also be discussed by members of the other housing cooperatives.

6.1.2. Learning to *kwihangana*

Six months after Agaciro's financial meeting, I met with the three consultants Irakoze, Nahimana, and Mugabo who had prepared the cooperative's business plan. The open plan layout of their office would have made for a nondescript workspace were it not for the eclectic ornaments interspersed between binders in the bookshelves, the posters with kaleidoscopic patterns covering the back wall, and the ambient music softly playing from surround sound speakers. I sat opposite Irakoze at his desk while Nahimana sat behind his own desk, working on his laptop and occasionally chiming into the conversation. Mugabo had left for a client meeting and returned to the office towards the end of my conversation

with his two colleagues. Irakoze explained that they worked as a management consultancy firm that primarily offers strategic planning, financial analysis, and project management services. In their six years as a firm, the three consultants have mainly worked with clients in the medical, financial, and real estate sectors.

The consultants seek out clients by following up on tenders and advertisements in newspapers or on the radio, but they have primarily relied on word of mouth to get new projects. Irakoze explained that his colleague Mugabo had once consulted for Agaciro's member Rukundo on a real estate project unrelated to the cooperative. Later, Mugabo caught wind from Rukundo that the cooperative needed consultant services to prepare a business plan. Irakoze noted they have worked with multiple cooperatives involved in housing and in other sectors and began scrolling through a directory file on his desktop computer to search for the cooperatives' names. Of the names he listed, I recognised the cooperative Dufatanye that he described in terms of its large membership size of more than 100 members and the target number of dwelling units of the cooperative's project. He continued browsing the directory and intermittently asked his colleague Nahimana to confirm whether the names or project descriptions he was calling out referred to cooperatives. Though Nahimana at times confidently approved a specific initiative was cooperative-led, he mostly expressed hesitation as to whether an NGO, a company or a cooperative organisation was at the helm of a project in question. This time speaking to me, Irakoze explained that he and his colleagues could consult on a project but not immediately make out that an organisation is actually registered as a cooperative.

The back and forth between Irakoze and Nahimana over their directory seemingly indicated a certain lack of awareness of the distinctions between cooperatives and other organisations. The cooperative and business interchangeability also reflects the ways cooperative members envisage the future of their organisations. As discussed in the previous chapter, the next phase of housing cooperatives after building residential housing is a transition to income-generating projects. I asked the consultants how their work interactions with the housing cooperatives like Agaciro and Dufatanye were comparable with the other organisations they have consulted for. Irakoze pointed out the first difference is the pricing of their consultant services, with cooperatives usually being quite adamant about negotiating the price as low as possible to fit in their limited budget. Nahimana observed that decision-making in a cooperative can become a lengthy process that starts with a cooperative committee gathering, in the fashion of Agaciro's technical committee, before

bringing any proposals to a general assembly during which a course of action can be formally voted on. The committee then regroups to work through the collectively approved next steps and prepares a new set of suggestions for the following general assembly. As this decision-making cycle can play out over months and even years, Irakoze commented that the lengthy process had tested his patience because it does not align with the usual turnout rates of deliverables as a consultancy. He explained:

***Wihangane** [itsindagira yongerejwe] nkoreshe ijambo seriousness, ntabwo...wenda si byiza kubera ko baba bari abantu nubundi bakuze baba bari sérieux, ariko iyo ibintu bitinze cyane, wumva ko bitabaye serious. Kuko muri business, muri consultancy, ushaka ko ibintu bigenda kuri gahunda. Iyo bitagendeye kuri gahunda, wumva ko bitabaye serious bihagije. Ariko abantu bari serious, gusa haza icyo kintu cya too much, you know, involvement in decision-making, abantu benshi bagomba ku directinga decision-making. Umuntu umwe ntabwo yafata icyemezo muri koperative. Tugomba rero ku bumva, **tukihangana** [itsindagira yongerezwe], tukajya mu nama imwe, ya kabiri, ya gatatu, nta cyemezo kirafatwa kandi dufite n'abandi bantu tugomba ku servinga.*

***Wihangane** [no translation with emphasis added] that I am using the word seriousness, it's not...maybe it's not good because they are older people who are serious, but when things take a long time, you think that it was not serious. Because in business, in consultancy, you want things to go according to a plan. When things deviate from the plan, you think that they were not taken seriously enough. The people themselves are serious, but there is that element of too much, you know, involvement in decision-making, many people have to direct the decision-making. No one person can make a decision in a cooperative. So we have to listen to them, **tukihangana** [no translation with emphasis added], to go to the first meeting, the second one, the third one, and no final decision has been made while there are also other clients we have to serve.*

The contrasts between cooperatives and other business organisations highlighted in the excerpt pertain to the mode and the related duration of decision-making. Given the cooperative principle of democratic member control (ICA, 2015), the possibility of a unilateral - and perhaps, more expedited - decision is off the table. Irakoze added that six months had passed since the consultants met with the technical committee of Agaciro. Though the cooperative has held a general assembly since then, he noted the details of the business plan still have not been finalised. Irakoze estimated that he could take up a new project and comfortably complete and file a detailed business plan in the same six-month interval. Irakoze has also had to exercise his patience with the Dufatanye cooperative given that the first steps to elaborate its still unfinished business plan date back to 2017. For the consultants, adapting to the timeframes of Agaciro and Dufatanye required them to be patient and to endure the lack of synchrony between their preferred pace and the slower

pace of the cooperatives. The act of *'kwihangana'* (the infinitive form of *'tukihangana'* and *'wihangane'* in the quote above) captures these aspects of patience in the face of setbacks. It is useful to review the distinction between *kwihangana* and the verb *kurindira*, which also means to wait. The two words can be used interchangeably in some contexts, say if a customer service attendant were to ask a client to wait a bit more to get their turn (e.g. *'mwihangane, njiye kubageraho'* or *'murindire, njiye kubageraho'*). However, *kwihangana* paints a more nuanced picture of the action of the waiting given the term's connotations of tolerance, endurance, and resilience - all of which are conditions that stem from waiting (e.g. Procupez, 2012; Schweizer, 2008). The excerpt from Irakoze illustrates the use of the verb to mean both tolerance and endurance. By saying "*wihangane nkoreshe[...]*", Irakoze asks me to show some indulgence as he develops the characterisation of cooperative members and activities based on their seriousness and commitment levels. *Kwihangana*, beyond tolerance of minor inconveniences, also connotes the endurance needed to get through the cycles of decision-making. It can also point to more profound forms of resilience like in Zraly and Nyirazinyoye (2010)'s analysis of *kwihangana* as a discursive tool that captures the resilience exercised by survivors of the 1994 Genocide against the Tutsi.

These perspectives from the consultants offer a new scope to consider the dynamics of collective patience and 'waiting with' in relation to cooperative organisations. As Procupez (2015) illustrated with grassroots housing organisations, waiting is endured together and the collective experience of patience constitutes a shared bond between the organisations' members and beneficiaries. Here, the notion of *kwihangana* suggests that the collective that is enduring the waiting extends beyond the confines of the cooperatives themselves. Here, Irakoze and his colleagues are waiting with the cooperative and attempting to find some synchrony in their various paces of planning and doing business. Granted the management consultants were hired by Dufatanye and Agaciro, 'waiting with' the cooperatives has meaning beyond a contractual relationship. Having to *kwihangana* and to exercise patience has expanded Irakoze's understandings of the pace of business and of the affective components that shape the temporalities of housing development. In fact, Irakoze reflected on the lessons learned while working with cooperatives and said:

Hazamo n'ikintu cya discipline, cya commitment, gukunda imirimo, hazamo ikintu cya honesty, ibintu byo kubaha. Urabona koperative ziba zirimo abantu, cyane cyane za koperative tw'interactingze, zirimo abantu bakuru wakwigiraho ibintu byinshi pe. So ntabwo nshaka kuvuga kuri bya bintu nk'ibyo mw'ishuli, ariko hari ibintu bituma business ziramba, abantu bakagera kubyo bifuzza atari necessarily monetary values.

Harimo ikintu cyo kubaka personality, ikintu cya perseverance, credibility. Hazamo ibintu...kwihangana [itsindagira yongerezwe], gutega amatwi, kuba attentive. Urabona hari ibintu byinshi twabigiyeho. Ikintu cyo kwihangana [itsindagira yongerezwe] n'ikintu burya gikomeye muri koperative kubera za issues twagiye tuvuga by'umyanya. Urumva rero utihanganye, ntabwo byashoboka. Kubaha, bijyana no kwihangana [itsindagira yongerejwe] kubera umuntu utamwubyashye ntabwo wamwihanganira [itsindagira yongerezwe]. [...] Biratugora na n'ubu turakihangana. Ntabwo tuzi igihe bizarangirira, ntabwo tubizi. Ikiza niko duhari, so...

One considers things like discipline, commitment, the love of work, about honesty, about respect. You see cooperatives are made of people, especially the cooperatives we have interacted with, they are made of older people from who you can really learn a lot. So I do not want to speak about lessons like in school, but there are things that are not necessarily monetary that allow businesses to flourish and people reach what they wished for. There are things like personality building, perseverance, credibility. There are things...to *kwihangana* [no translation, emphasis added], to open your ears, to be attentive. You see there are a lot of things we learned from them. The aspect of *kwihangana* [no translation, emphasis added] is something that is actually important in a cooperative because of the issues of time we have discussed. So you see if you don't *kwihangana* [no translation, emphasis added], it would not work. Respect, it comes with *kwihangana* [no translation, emphasis added] because if you did not respect someone you would not endure for them [...] It is difficult, we are still enduring. We do not know when it will end, we do not know. It is still good that we are there, so...

These management consultants are not the only private sector collaborators of housing cooperatives to qualify the cooperative project cycle as slow. However, the willingness to *kwihangana* and to become a part of the collective that waits with cooperatives is not a shared trait. Adebayo, one of the directors of a property development company, made the overall assessment that cooperatives operate at a slow pace during our conversation in the main meeting room of the company's office. Posters with renderings of the company's proposed and ongoing housing developments practically covered one wall's entire width and height. One of the wall-height posters depicted the values, mission, and vision in a similar graphic composition as on the company's website. Adebayo invited me to sit across from him at a large meeting table that took up most of the room's space. During the conversation, he would refer to the bulleted notes he had prepared in response to the questions I had sent him by email. He connected his laptop to a projector and I followed along as he scrolled through the document containing his notes.

I learned of this property development company from members of both the Agaciro and Dufatanye cooperatives. Cyizere, one of the attendees of Agaciro's financial meeting, mentioned that the cooperative had caught wind of a West African real estate investor

looking to build thousands of affordable housing units in Kigali. He sent me an electronic brochure of that project - which included an organisational chart of the company that featured Adebayo - after I messaged him to ask whether he had the contact information of the real estate investor. As Adebayo would explain, advertisements of the affordable housing projects have circulated on social media, in addition to more targeted marketing with physical brochures distributed across various (but mostly governmental) institutions. Gasana from the Dufatanye cooperative shared the business card of one of Adebayo's fellow company directors who the cooperative had first contacted to learn more about the property developer's housing ventures. Adebayo recalled having discussions with members of Agaciro and Dufatanye and relayed to me his perspectives about the trajectory of their cooperative projects.

First, Adebayo noted that he had to clarify the property development company's business model in response to the cooperative members inquiring about financing and investment for their housing developments. As a developer, he oversees the construction of housing units that cooperative members - like any other prospective homeowners - can buy through mortgage loans handled by financial institutions. He handed me some of the brochures and one-page application forms with bank logos in the headings from a pile stacked next to his laptop. Those forms serve as expressions of interest and constitute a preliminary step in the mortgage eligibility screening process to be conducted by the three banks the property development company has partnered with. Adebayo reported that the company had received close to 8000 filled out forms submitted on their website, though the mortgage eligibility procedures have not begun. While the developer's largest housing development project has yet to break ground, Adebayo discussed the two smaller and ongoing construction sites, with targets of about 300 housing units on one site and 1500 on the other. He anticipated that the projects he described as gated housing estates would be completed within the next two years. In addition to the profits generated from the housing units, the property developer will include recreational and retail facilities in the estates that can continuously generate revenue.

In addition to covering his business model, Adebayo broadly commented on the cooperative housing model. He recalled bringing up the importance of clearly defining the objectives of the cooperative projects with the members of Agaciro and Dufatanye that he had met. According to Adebayo, two trajectories can be taken: the cooperative can serve as a means to homeownership for its members or as an organisation focused on investment in

real estate. When it comes to the first path, he had advised the members to consider contracting a developer to rapidly build their houses on the cooperative-owned land. On the other hand, if the cooperatives opt for the investment angle, then they should fully commit to that business route and make use of their land to earn profits by also providing housing options to non-cooperative members. He emphasised the value of decisively committing to an objective after remarking that neither the Agaciro nor Dufatanye cooperative had managed to build any housing despite a decade spent as active organisations. Adebayo commended the cooperatives for reaching the milestone of land ownership and sustaining a regularity in the financial contributions from members, but expressed his bafflement at what he considers glacially slow progress on the housing construction front.

Adebayo made this assessment about the pace of cooperative projects based on his previous career as a project manager in the energy sector in West Africa. After his retirement, he decided to repurpose his project management experience to property development, with the housing market in Rwanda as a steppingstone to expand operations to the neighbouring East African countries. Referring to the bulleted notes projected on the screen, Adebayo listed three project management tenets applicable to real estate: delivering on schedule, reducing costs, and meeting or ideally exceeding quality standards. He expects to make profits and adequate returns on investment from his housing development ventures by applying those principles. Given that cooperative housing projects do not fit within his ideal timeframes of development and profit-making, Adebayo relegated the cooperative organisations to community-based associations in which participants only end up talking round and round and are “not able to differentiate between emotion and business.”

Unlike the management consultants Irakoze and Nahimana, the property developer does not envisage a professional partnership with the cooperatives. The main practical reason comes back to the business model of the developer that does not cater to financing, but the other cause of this divergence is Adebayo’s confusion about the cooperatives’ *modus operandi*. Adebayo added that “[t]here is a clear line between these two things” - in reference to business and emotion - and suggested the cooperatives have yet to decide on which side they stood. The developer’s perspective is clear: cooperatives should be run like businesses. In professional terms, he does not see any benefits in *kwihangana* and waiting with these cooperatives as they continue treading the line between business and emotion.

To Adebayo, these blurred boundaries only lead to inefficiency and push the goalpost of homeownership and real estate developments even further away. He laid out his perspectives with the following:

So that's why I am saying we need to be careful when we say co-op, either we go back and call it a community - I am not joking here, it may sound jokey and funny but that is the truth - if you want to run a co-op, make it formal. If you have people, administrators in the office, experienced in all this, so we may be medical doctors and we have a co-op and we're interested in real estate, so we don't need to know about building but whoever we hire in the office will have [experience], because that's the business we intend to do. [...] They're not structured to look like an organisation that is running like a company [...] if you don't have that, it's not going to work, and that's the reason why for 10 years, for 15 years, you're still a co-op where you are not achieving results, other than just renewing membership and all that, and just contributing money and money being locked there in an account. It's not working.

When evaluated on criteria of a developer's timeframe (Raco et al., 2008), the housing cooperatives are not functioning efficiently enough. Adebayo advises that leaning into the business side and working more like a company could allow cooperatives to achieve results beyond acting as a savings platform for their members. In Chapter 7, I address the choices and the tensions in forming a cooperative instead of adopting a standard for-profit organisational form like a company. In the remainder of this chapter, I continue examining the affective dimensions of cooperatives that Adebayo infers have not added momentum to housing development. However, as the consultants Irakoze and Nahimana suggested, there may be outcomes beyond rapid profit-making that can be sought after in housing and real estate projects. The next sections detail how the notion of *kwihangana* encapsulates the affective registers of slow cooperative development and the temporal negotiations between fast returns and longer-term benefits. In the section below, I discuss the experiences that cooperative members endure due to delays in consensus building and financial mismanagement issues. These demotivating and frustrating setbacks run the risk of cementing the meantime as a period with no end in sight. However, they weigh the potential individual and collective benefits of enduring and waiting with their fellow cooperative members against the immediate decision to leave the cooperative.

6.2. Holding on to cooperate

6.2.1. Waiting to decide together

"*Dushaka ibikorwa, pana amagambo*" (we want results, not words), says Umulisa in response to Sebashongore after he quipped that he has not seen her attend a cooperative assembly in a while. Both are members of Dufatanye and are busy catching up ahead of the start of the first general assembly of the calendar year. Sebashongore jokingly insinuated that Umulisa was only interested in the meeting now that the cooperative was one step closer to starting the construction of their housing. By expressing her need for concrete results instead of roundabout discussions, Umulisa illustrated a common frustration shared by other fellow members. In fact, as more members trickled in for the meeting, the back and forth between Umulisa and Sebashongore turned into a group conversation centred around the expectations for a clear path forward for Dufatanye. Amid the complaints that monetary contributions to the cooperative were not yielding results fast enough, Sebashongore was optimistic about the strides that Dufatanye had recently made. He noted that the cooperative's construction permit application had been approved and that the milestone placed them one step closer to their housing ambitions. These preliminary conversations ahead of Dufatanye's general assembly - as well as the discussions I was privy to during the assembly - shed light on the reasons cooperative members might be losing patience and turning to *kwihangana* as a way to endure those conditions. In addition to tangible markers of progress like material housebuilding, *kwihangana* also responds to challenges tied to the cooperatives' mode of democratic consensus-building. Group decision-making in mutual help housing developments is known to be a time-consuming process (Scanlon & Arrigoitia, 2015). At the start of this section, I detail the circumstances that can derail the process of consensus-building in the case of Dufatanye, slow down the momentum of the cooperative, and test the patience of the cooperative members.

I caught wind of Dufatanye's upcoming general assembly during my conversation with Gasana, the cooperative's president, about two months before the meeting. Gasana asked me to join him in his jewellery shop located in the *Quartier Commercial*, a colloquial appellation for one of the busiest commercial areas of Kigali. We sat next to one another on two wooden chairs placed behind the jewellery display cases. Gasana noted that our discussion would have to be brief because he needed time to make his way to the RHA for

a meeting regarding government assistance on infrastructure for affordable housing projects. As our discussion was starting, he received a message from the engineer hired by the cooperative to elaborate the designs of the cooperative housing. Gasana typed a reply to inform the engineer the requested payment instalment would be made after the cooperative's building permit is granted by the CoK. In addition to the building permit process nearing its end, Gasana expressed his satisfaction about the current stage of their progress and his enthusiasm for what is to come. If all went well, the next steps would entail reaching an agreement with the RHA for infrastructure support and continuing to meet with potential investors and contractors – as he had done with Adebayo in the property development company – to learn about alternative financing sources to bank loans.

These progress updates would form the bulk of the agenda of the cooperative's general assembly planned for March 2019. Gasana explained that as per RCA requirements, Dufatanye held at least two assemblies per year and usually scheduled one in March and the other in October. A few weeks prior to the general assembly, he shared the meeting time and location details. He also warned me that there was a high likelihood, judging from their experience in previous years, the first meeting of the year would get postponed due to low attendance. The meeting was scheduled on a Sunday at 1 pm, a convenient time to accommodate members that attend morning church services. I messaged Gasana the day before to confirm whether the assembly would be held as planned the following day. I recalled that Ruterana, the cooperative vice-president, mentioned that the cooperative communicated through a WhatsApp group and I presumed they made use of the platform to gauge attendance levels ahead of a meeting. Gasana replied that the assembly was still scheduled to go ahead but reminded me once more of the possibility of postponement. He suggested we touch base in person a few minutes before the start of the meeting to discuss what I planned on presenting in the assembly.

On the Sunday of the assembly, I made it just a few minutes before 1 pm to the location Gasana had provided. The assembly was to be held at the seat of a sector, an administrative unit below the district level. This choice of location initially puzzled me before Gasana explained that he had been attending a SACCO meeting. These financial cooperatives operate at the sector level – which explains the meeting location at the sector's office – and Gasana, in his capacity as one of the founding members of that SACCO and as the president of Dufatanye, was able to arrange for a meeting room to be used by the housing cooperative as well. He added that the start time of the Dufatanye assembly would have to be pushed

back as the ongoing SACCO meeting was running over. The general assembly eventually started at around 1:30 pm. The meeting room was large, with a seating capacity of about a hundred, and had rows of chairs all facing a table draped with fabrics of the blue, yellow, and green of the Rwandan flag. The cooperative vice-president Ruterana and Gasana sat at this main table, and Gasana invited me to sit on the chair to his left. The two dozen members in attendance were spread out in the room, mostly silent and looking at their phones, and only Sebashongore and Umulisa were engaged in a conversation with one another. Sebashongore eventually asked Gasana if he could start the meeting, and Gasana responded that he was waiting for everyone to fill out the sign-up sheet being passed around. While members were writing their names on the sheet, Zimulinda jokingly pointed out that there was nothing to drink. Sebashongore confirmed there were in fact no drinks and suggested that getting some would perhaps help break the silence in the room.

Gasana eventually stood up and kicked off the meeting. He greeted everyone before turning to his right to ask Ruterana for the number of attendees. Looking at the filled out sign-up sheet, Ruterana counted 27 members in attendance – five other members walked in minutes after he read out that number. As Gasana brought up the issue of quoracy, Sebashongore interjected to ask about the guest – in reference to my presence – they were not used to seeing at their meetings. Gasana noted the matter of the guest would be addressed shortly and returned to discussing the quorum. He reminded everyone that reaching the quorum needed to make any votes during a general assembly required 71 members, half of the total membership of 142 in the cooperative. As Gasana sat back down, he said it was now time to give a few minutes to the guest and gestured for me to stand up. I obliged and, far from any type of presentation that Gasana may have expected, proceeded to introduce myself and provide an overview of my research project. Before sitting back down, I added that I would be most interested in having one-on-one conversations with the members at a later time. Gasana quickly paraphrased my introduction and added that since the quorum had not been reached, it may not be appropriate to discuss matters that would require to be settled through votes. Instead, he suggested the members set aside 15 minutes, or however long they saw fit, for me to ask them questions during the meeting.

Zimulinda, seated in the first row, spoke up and said he wanted to hear progress updates on the housing project. He added some context to his request by noting that some members, including himself, had given the requested contributions equal to 10% of the value of housing units the cooperative planned on building. He has not heard any news about

tangible outcomes from those contributions. Gasana explained that progress updates were listed on the agenda for the assembly and reiterated that the only agenda item they would be unable to complete due to the quorum requirements was voting for new members to join the cooperative's committees. In response to this, Zimulinda counseled his fellow members to put more effort into punctuality because not only did the assembly start later than the scheduled 1 pm time, but a lot of members also arrived late. He rhetorically asked if anyone had even come at the initially scheduled time, and Umulisa raised her hand to indicate that she had in fact reached the meeting location before 1 pm. Zimulinda suggested the discussion of the progress updates take about a half-hour so the assembly can end by 3 pm unless more members join before then and the quorum is reached. Turning around to address the other members, Zimulinda encouraged them to grant me some of their time for conversations as part of the research project and reminded them they had all been students themselves and could empathise with how difficult it can get without any help. Gasana reiterated Zimulinda's message and thanked me for my interest in their cooperative. He added he would be in touch with me to share the contact information of the members willing to participate in the project, and I took that as my cue to leave.

6.2.2. Managing money and patience

The cooperative governance process can incur delays when the required conditions – such as quoracy – to reach agreements and move forward are missing. The Dufatanye general assembly illustrates an occasion when collective decision-making could not occur, forcing the members to wait for an extraordinary assembly to be scheduled and hope the quorum is reached then. Although these delays can add up, the members may not have to stretch their capacity to *kwihangana* as much as during cases of poor governance involving mismanagement of cooperative finances. These instances seem to happen often enough to create a certain infamous reputation of the cooperative sector, with frequent reports of mismanagement circulated on news outlets. In addition to media coverage, the concern over mismanagement in cooperatives has reached the highest levels of the policy spheres. The MINICOM, which oversees the regulation of the cooperative sector, has taken up this issue during a session of the Rwandan Senate (Senate of Rwanda, 2020) . This matter of cooperative governance makes up one of the half-dozen areas identified as limitations to the development of cooperatives and therefore figures as part of the rationale behind the review of the national cooperative policy (MINICOM, 2018). Mismanagement can occur when cooperative leaders separate the other members from the decision-making processes

and extend this lack of transparency to misuse and embezzle the organisation's financial resources (ibid).

The housing cooperative members and the other stakeholders they interact with are well aware of these financial mismanagement issues. Given the policy attention towards cooperative governance, it was not surprising that Nshimirimana, an employee of the RCA, brought up financial mismanagement as an area targeted by the monitoring, evaluation, and inspection mandate of the agency. Cooperative members can request the RCA to conduct a free-of-charge audit of their organisations' finances. These requests usually stem from suspicions of embezzlement. Depending on the outcome of the audit, the legal officers of the RCA can guide the members through arbitrations and offer legal advice. Civil servants in other institutions also cite mismanagement as an impediment to cooperative-led initiatives. Based on interactions with housing cooperatives as part of his work at the RHA, Gato assessed that the cooperatives' projects take a long time to materialise partly due to the financial contributions from the members slowing to a trickle. He advanced that members may feel reticent to commit their money out of fear the cooperative leaders would drain the collective financial pool of contributions.

While reflecting on his design and engineering commissions for cooperatives such as Dufatanye, Kalisa attributed the purported downfall of cooperative projects to breaches in trust. He is aware that cooperatives emerge from the initiative of people coming together with a common purpose and that members slowly pool their individual means in order to reach their goals. The tables turn when the common purpose and resources get coopted for the personal benefits of the cooperative leaders who had been entrusted with pushing a common cause forward. Kalisa suggested that members easily get blindsided because they may not closely follow the activities of the cooperative leadership. Members volunteer their time and skills to the cooperative while juggling their other external commitments, and therefore cannot always keep a close eye on the cooperative's inner workings. Kalisa added that the cooperative's financial means may not allow the hiring of an individual with accounting skills to regularly monitor the flows of finances. However, cooperative members certainly notice the stagnation of their housing development. Mutoni, a member of the Duterimbere cooperative, deplors that the delays in their projects have not only frustrated some of her fellow members but also ignited suspicions about the management of the cooperative's finances. She noted that Duterimbere had been audited and all was in order, but she empathises with the feelings of doubt and restlessness. The protracted timeframe

of project completion progressively erodes trust and fuels sentiments of missing out on more quickly rewarding investments, with members regretting their financial contributions to a cooperative that has yet to yield any results.

Financial mismanagement played a significant role in delaying the trajectory and moulding the reputation of the cooperative Icyerekezo. Towards the end of my discussion with Gaju at the health centre where she works, she asked me why I had decided to include Icyerekezo in my project. After providing my usual rundown of the sampling and recruitment processes, Gaju responded that she assumed I had heard about the cooperative from its ongoing legal battles with a contractor. According to her, those disputes have built a reputation that usually precedes the cooperative, with people first associating Icyerekezo with legal entanglement. Her journey in this cooperative has also tainted her appreciation of the overall cooperative sector. When I asked whether she was involved in any other cooperatives, Gaju responded: “[...] *avec l’expérience d’Icyerekezo [cooperative name anonymised], je me dis que je n’irai pas dans une autre, plus jamais. Donc c’est la dernière, on a perdu beaucoup, on a du perdre le temps, même financièrement, donc je me suis dit en moi plus jamais. Mais peut-être que ça va venir quand je serai convaincue par quelqu’un d’autre. On a été déçu.*” [With the experience at Icyerekezo [cooperative name anonymised], I tell myself that I will not join another, never again. This is the last one, we lost a lot, we lost time, even finances, so I am telling myself never again. But maybe a time will come when I will be convinced by someone else to join. We were disappointed.”]

Other members of Icyerekezo also expressed their disappointment about the mismanagement of the cooperative. At the end of his workday, Uwera shared his account of the cooperative’s misfortunes at the ground floor café of a hotel located a walking distance from the currency brokerage bureau where he works. He pinned the failures and the delays of the cooperative’s housing project to the former leadership committee. Uwera alleged that the former cooperative president, who has since been removed, was in league with the hired contractor to siphon the cooperative’s finances by stalling the progress and inflating the prices of the construction. He explained that the internal auditing committee of the cooperative eventually caught on and sounded the alarm. Nsengiyumva, who had been a part of that auditing committee, disclosed most of the details of the mismanagement allegations off-record but provided an overall timeline of the trajectory of their housing project. The project’s first phase consisted of building 45 houses, with an expected construction time of 11 months as per the contract signed with the contractor in July 2013.

By March 2014, the foundations had been completed and the walls erected. However, the first signs of trouble emerged in June 2014 when cooperative members organised another site visit and found the houses in the same state as three months before. The cooperative collectively agreed to extend the construction schedule to May 2015. Still, the housebuilding did not reach completion, with the only significant progress being the installation of ceiling and roof frames.

By November 2015, the members of Icyerekezo had elected a new leadership committee and removed the former president. Nsengiyumva painted the interval between May and November 2015 as a tumultuous period for the cooperative. The internal auditing committee juxtaposed the payments made on behalf of the cooperative to the contractor with the state of the housing project. With the insufficient construction progress not matching up to the sizeable payments, the suspicions started to grow that the then cooperative president had bypassed the stages of collective decision-making in favour of personal interests and was in allegiance with the contractor. Although Icyerekezo has recuperated the performance bond from its insurance company, the delays and the missed expectations were difficult to recover from. Nsengiyumva illustrated those unmet standards by pointing out the cooperative members had secured import tax subsidies from the RDB on the purchase of finishing materials and fixtures coming from the United Arab Emirates or China. Nsengiyumva explained that Icyerekezo was unable to take advantage of those tax subsidies as financial mismanagement problems sidetracked the initial plans. And even with a new leadership committee, the trust in the cooperative was not immediately restored. Therefore, the members opted not to hire another contractor through the cooperative and left the responsibility to individuals to fully build their houses at their own pace. I spoke to Nsengiyumva in his completed house, but he noted that only a handful of cooperative members had moved into the estate.

6.2.3. Building a future with *kwihangana*

Housing cooperative members can face severe hurdles that delay the course of their projects. Those setbacks range from the relatively minor inconvenience of not meeting the quorum in a general assembly to more serious cases related to financial mishandlings. The members of Icyerekezo are still recovering from the damages of mismanagement, and although they have grown weary of the cooperative model, they chose to remain in their cooperative. Holding on to the cooperative is a reflection of *kwihangana*. The choice to keep

waiting with one another - and more frustratingly, waiting because of other people - results from the members' careful assessment of the relief of cutting their losses short by leaving the cooperative and the potential benefits that may materialise in the future. In other words, *kwihangana* represents a moderating attitude where the hardships of the present are weighed against the expectation of fruitful and profitable outcomes. Although their cooperative was allegedly upended by its former president, the members of Icyerekezo place those setbacks against a longer trajectory that retains some hope of ending well. Gaju explained that she chose to stay because the cooperative has the potential to cater to more than housing in the future. One opportunity she identified for the cooperative is pivoting to income-generating projects, starting from where they live. Gaju noted that the Icyerekezo housing development is a new estate still missing various amenities. The members could add recreational facilities or a small grocery store opened to cooperative and non-cooperative members. Gaju emphasised the added value and the promise of rentability of those amenities given that the estate is located far from the city centre and its readily available options.

In addition to a future they can exercise a direct influence over, the members of Icyerekezo also anticipate potentially beneficial future conditions produced by external actors. Uwera recalled the very beginning stages of the project when water, electricity, and an easily accessible road did not reach their estate. The government eventually supplied the missing infrastructure to accommodate the Icyerekezo housing development. Uwera advanced that the state actors do not randomly bring new infrastructure to an uninhabited area and suggested that the cooperative's presence attracted those infrastructural additions. Following that logic, he projected that growth would continue happening around and thanks to their estate, especially in light of how Kigali has developed. He thought back to sectors like Kimironko and Gacuriro that have consolidated into prized residential neighbourhoods and rhetorically asked what would prevent their cooperative estate from joining those high ranks in the next five years.

As discussed in Chapter 4, my position as a researcher places me in the category of external actor with potential influence (admittedly minor) over the trajectory of the cooperative. To gauge the nature of this influence, my last interview question would elicit the members' impressions of how this research project could benefit them personally and the cooperative as a whole. Uwera showed another angle of his perspective on future benefits - and future beneficiaries - by answering: "[n]yewe ishobora kutakimarira, ariko ibintu byose dukora,

tugiye dukora tukavuga ngo 'ni njye, ni njye, ni njye', ntacyo byaba bitumariye. Ariko ushobora kuyikora, uri inyuma yanjye, uzaza hanyuma, uzaza cyera nyuma y'imyaka 20, bikaba byamugirira akamaro." [It may not be of any use to me, but with all the things we do, if we did them thinking 'it's me, it's me, it's me,' they would not be any value. But you could do it, and the person behind me, the person who will come after that, the person who will come in a long time after 20 years, it could be of value to them].

The outlook of the members of Imbereheza also includes a long-term timeframe where the rewards of being a cooperative member will take time to take shape. Bagorozi, a member of Imbereheza, shared his views on this matter when we met in the bustling commercial and transport node of Nyabugogo on a late weekday afternoon. He suggested we meet there as he had to cater to a temporary work assignment in the area. Similarly to the Twubake members' speculative viewpoints outlined in Chapter 5, Bagorozi maintains that one of the reasons he is able to *kwihangana* is the confidence that housing and real estate constitute safe assets with minimal risks of financial loss. He emphasises the critical importance of waiting to enjoy the rewards of such investments. The administrative and developer timeframes (Raco et al., 2008) would indicate that the imperatives of speed and fast returns of investment are the only ways to survive and thrive in a global context of urban neoliberalism (Raco et al., 2018). However, slower temporalities and tenets of profit-making through urban development may not be entirely incompatible. The notion of 'productive waiting' proposed by Harms (2013, cited in Raco et al., 2018) captures the necessity (and at times, the strategic choice) of patience during the interval of time between when the investment is made and the point at which profit begins to materialise. Building from Bagorozi's account, *kwihangana* enables the anticipation and the management of these conditions of delayed returns of housing development. More significantly, practising *kwihangana* stresses that remaining in this phase of 'productive waiting' (ibid) is not a comfortable state and demands constant re-negotiations between immediate and future rewards.

To ease his 'productive waiting,' Bagorozi relies on a form of collective and social waiting that crystallises some of the future benefits in the present time. In fact, waiting together forms bonds that elevate the cooperative from the status of a mere housing organisation to one of a family. He juxtaposes the challenges of *kwihangana* with the more immediate rewards of being part of a cooperative family with the following:

[...] *ibintu by'amazu n'ibintu biri favorable, kandi n'ibintu utavuga ngo bishobora ku guhombya cyane, nta loss igaragaramo cyane. Nubwo wenda bizasaba imbaraga nyinshi n'amafaranga, bigatuma bishobora gufata igihe...bituma bishobora gufata igihe. [...] Nukuvuga ko, mbere na mbere, koperative yacu ikintu kiriyimo, nta loss irimo. Gusa, kubijyanye na interest, n'ibintu bisaba gutegereza cyangwa se kwihangana, kuko n'ibintu bifata igihe. Noneho n'ikindi cya kabiri, zo wenda ni intéréts ziri personnels kugiti cyanyje cyangwa se kugiti cy'abandi, noneho hari na intéréts collectifs. Intéréts collectifs ni kuvuga ko twese hamwe duhuriye kuki? icyambere, ubu turi abavandimwe. [...] Aho tugeze, ubu twabaye umuryango, iyi ni intéréts collectifs. Ushobora kugwara, abandi bakagusura. [...] Wenda izo ni intéréts ziri socials. Ariko nukuvuga ko, njye ko mba nyirimo, bitandukanye cyane ko mba ndi nyeyine, sibyo? [...] Nukuvuga ko mbese narebye kuri izo intéréts zibiri, zaba z'ibikorwa bisanzwe bya koperative noneho zaba izi intéréts zisangwe z'abaturage, kuba wagira inshuti mufite ikintu muhuriye ho, kuba wagira ikibazo bakakugoboka. Nukuvuga ko n'iyindi famille muri rusange.*

[...] things related to housing are favourable, there are things you wouldn't say could cause a lot of financial loss. Even if they require a lot of effort and money, that's why it takes time...it can take time. [...] That means, first of all, there isn't any loss in our cooperative. Only, when it comes to interests, that demands to wait or to *kwihangana*, because they are things that take time. Those are maybe personal interests or personal to other members, but there are also collective interests. Collective interests mean what binds all of us? Firstly, now we are brothers. [...] Where we've reached, now we've become a family, those are collective interests. You can fall ill, and the others come to check on you. [...] Those are social interests. That means, for me to part of the cooperative, it's very different from being alone, right? [...] So in short I look at both of those interests, whether they come from the projects of the cooperative or whether they are general interests of a person, to have friends you share something in common, to know they can help if you have a problem. That means that it's another family.

The familial bonds forged in the cooperative enable members to *kwihangana* by accentuating the value of interests beyond monetary returns. It is also significant to consider how *kwihangana* relates to the members' nuclear and extended families. The efforts spent waiting and enduring will not be in vain, even if the members themselves do not get to fully enjoy those benefits. For many members, the seeds they are planting now will grow slowly but will have matured in time for their children to reap the fruits of that long-term labour. Nsengimana, a member of Imbereheza, attributed his ability to adopt a long-term perspective to his training as an economist. Projecting how the value of shares and assets can accrue over time is part of his motivation to keep waiting in the cooperative. Having stayed in Imbereheza is particularly notable because the number of members has dwindled from 36 to 17. He contended that former members left the cooperative for various reasons, most of which boiled down to dissatisfaction about not receiving any tangible benefits after more than five years of Imbereheza being a registered organisation. Nsengimana

empathised with that feeling as many members have families and may understandably opt to allocate the money they usually contribute to the cooperative to a purpose with more immediate outcomes for their families. He added that the contemplation of forming a family of his own actually reinforced his perseverance to remain a cooperative member. Firstly, because Imbereheza began as a savings group, the members maintain their commitment to accumulating savings so as to lay the groundwork for a better future. This future is one that Nsengimana is preparing for his family. His upbringing in a modest family that did not own land builds his perseverance to set aside shares and assets through the cooperative that his children could later inherit.

Kwihangana in the cooperative therefore emerges as a means to create and transfer generational wealth. The core aspiration of *kwiteza imbere* covered in Chapter 5 can be reviewed with the temporalities of *kwihangana* in mind. The beneficiaries of the stability of homeownership and the income generated from real estate projects extend beyond the cooperative members and include their current families and generations to come. However, reaching the rewards of these various initiatives of *kwiteza imbere* necessitates to *kwihangana*, to exercise a particular form of collective patience that underscores tolerance, perseverance, and endurance. *Kwihangana* also suggests a level of acceptance from the cooperative members who may not get to fully benefit from the rewards of their slowly consolidating projects. The mixture of endurance and acceptance is encapsulated by Bayingana, another Imbereheza member, who shares his perspective on the need and the possible outcomes of *kwihangana*:

[...] *twanihaye imyanka 30 muri rusange. Hanyuma nyuma y'imyaka 30, tukareba niba twarageze ku byo twifuzaga byose, niba twanakomeza. Ariko urabona tuzaba tunashaje. Urumva mu myaka 30, dushobora kuvuga duti wenda ibyo twagezeho, tubifungire aha birahagije cyangwa abana bacu reka baze bakomeze. Kuko buriya, vision dufite, hari igihe n'ikintu kigora abantu, ni kureba hafi. Ikintu kigora abantu kugira ngo yinjire muri koperative ayiyumve mo, ayikorere, yitange, nuko amaso ye areba ku bibazo afite nonaha. Avuga ati, nje nifitiye ibibazo ibi ngibi, none ahubwo kugira ngo mpite mbona inyungu nonaha, ahubwo ndimo ndasubira inyuma. Noneho abantu benshi bacika intege, hagati mu nzira, bataragera iyo bajya kubera ko amaso yabo atabasha kureba yo. Ariko mu by'ukuri, niba jye mfite imyaka 40, mu myaka 30 nzaba mfite 70, nzaba nshaje nibyo, ariko umwana wanjye mbyaye ubu, azaba afite imyaka 30. Urumva nje nyiri gu struglinga mfite imyaka 40, nyiri gu struglinga muri ibi, uwa umuteguriye we agasanga mu myaka 30 hari ikintu ngihari, mfite, gifatika, namuteganyirije. N'ubwo njyewe naba ntarabonye inyungu zabyo direct, ariko ibintu umuntu wanjye ya benefitingze, ni nk'inyungu zanjye. Kandi noneho we ntazavunika n'uko navunitse. Nukuvuga rero, n'urugamba rwo kugira ngo ejo hacu hazabe heza, imiryango yacu, kurusha uko twebwe twahasanze.*

[...] we gave the cooperative 30 years in general. After 30 years, we will see if we reached all that we wanted, if we want to continue, but you see we will be old then. In 30 years, we could say that what we reached is enough, let us close it here, or our kids could come take over. Because really, in the vision we have, what becomes difficult for people is to look on the short-term. What makes it difficult for people to join a cooperative, to work for it, to volunteer for it, is that their eyes are only looking at the problems they have now. They say: 'I have these sorts of issues, and instead of getting benefits immediately, I am moving backwards'. So many people give up in the middle, in the middle of the journey, before getting to where they were supposed to be because their eyes are unable to see over there. But really, if I am 40 years old, and in 30 years I am 70, I will be old that is true but my children who are born now will be 30 by then. So you understand I am still in the struggle at 40 years of age, still struggling in this, but I am preparing for them so they can find that in 30 years there is something there, something that I have, that is tangible, that I prepared for them. Even if I did not get the benefits directly, but the benefits that my children get to enjoy are also my benefits. And then they will not have to bend over backwards the way I did. So that means that in our fight to have a better tomorrow, it is for our families, so they get something better than we had.

6.3. Conclusion

This chapter presented the ways housing cooperatives are out of synchrony with the rapid timeframes of business and property development. The second section explained how a lack of synchrony can manifest within the cooperative organisations, with delays around consensus building and more severe issues of financial mismanagement that slow down the momentum of cooperative projects. I argued that *kwihangana* (to be patient, to tolerate, to endure) elucidates the different forms of 'waiting with' and sheds light on the tensions and difficulties in creating and sustaining a poetics of collective waiting. First, *kwihangana* adds to the understanding of collective patience by expanding the scope of the collectivity that is linked by patience. For instance, private sector actors working with the cooperatives Dufatanye and Agaciro exercise patience in managing the different paces of project cycles and consider the added value of *kwihangana* in shaping the temporalities of housing and business development. Second, the cooperative members are patient with each other and hold on in the face of setbacks. The notion underscores that waiting in the meantime is a challenging experience that tests the patience and the resilience of the cooperative members, especially when waiting is a direct consequence of others' ill-doings. Building geographies of the meantime is a slow process that members endure, and in doing so highlight how *kwihangana* is an active negotiation between cutting one's losses (of time and money) short and holding on for the prospects of tangible benefits to materialise in the future and even after the members' own lifetimes. As illustrated by the outlook of

Imbereheza members, the decision to *kwihangana* in the meantime - instead of leaving the cooperative, for instance - is justified by the hope and expectations of positive outcomes for the members themselves and their families. Given the need to *kwihangana* and to wait with other cooperative members, the next chapter explores the ways the cooperative organisational form itself facilitates and sustains collective patience.

Chapter 7 - The solidarity and trust of slow cooperatives

In the two previous empirical chapters, I detailed the individual and collective experience of waiting of the cooperative members. In this chapter, I examine how the cooperative organisation itself facilitates a poetics of 'waiting with' through the values of solidarity and trust. With this discussion, I answer the research question pertaining to why members perceive the cooperative as the adequate organisational form to meet their aspirations. Solidarity is one of the core principles associated with cooperatives (ICA, 2015). Here, I argue that enacting solidarity in the housing cooperatives shows the intentional ways the members wait together and for each other. The waiting relates to the time required to accumulate enough finances to start their housing projects. A related value to solidarity is trust, which the members are intentional in consolidating through a legally recognised organisation like the cooperative. Trust allows the members to create safeguards as they wait in the meantime and to build a reputation they can leverage in the future.

The first section explains how the cooperative members understand solidarity in relation to the pooling of financial capital. An expected function of cooperative organisations is to combine various forms of capital, but money is significant given the reticence of cooperative members to take out bank loans. The high-interest rates and the short repayment periods of loans are prohibitive for most members who then seek alternative sources of getting access to capital. Coming together as a group becomes a means to accumulate capital and finance the housing aspirations of the members.

However, the undertaking of accumulating capital is lengthy. One of the limiting factors in speeding up that process is that the members have different financial means. In the second section, I detail the ways solidarity encapsulates the explicit intentions of cooperative members to wait together. Other organisational forms like companies could allow cooperative members to pool together finances at a faster pace as members with more monetary capacity would be able to contribute larger amounts of money. Instead, the members deliberately choose the cooperative form where all individuals have equal shares. This choice allows them to preserve their solidarity and ensure that members with lesser financial means are not left behind and unable to find a way to *kwiteza imbere*.

In the final section, I turn to the value of trust to illustrate the ways cooperative members intend to safeguard their collective patience. The members can rely on their affective bonds to wait for each other and hold on in light of the setbacks covered in Chapter 6. However, they conceive of the legal recognition of the cooperative organisation as a way to consolidate their trust in one another, solidify their bonds and willingness to wait, and protect their collective assets while they wait. The trust within the cooperative can also function as a signal of the trustworthiness of the organisation as a whole. The members anticipate that trustworthiness could help them secure income-generating opportunities and partnerships in the future.

7.1. Joining forces, joining money

I head to the petroleum refinery plant where Buki, a member of Dufatanye, works. As he had instructed me, I called Buki to receive further instructions on where to meet him once I reached the plant's main entrance. Unfortunately, the calls were not going through and I sent Buki a message instead. Joseph, the taxi driver who had driven me that morning, commented that he would not be surprised if my meeting did not happen on time. He added that I should not be surprised either because as a Rwandan, I should be familiar with our loose sense of punctuality and with meetings being delayed. After several other failed calls, I approached the security guard at the gate to announce my appointment with Buki. The guard responded that people working near petroleum storage tanks usually turned off their phones and asked his colleague to help me find Buki. After walking past the large storage tanks I saw on the drive up to the plant, I found Buki standing outside of his office and listing instructions to a team of men wearing safety jackets and hard hats. Buki explained our conversation would have to be short because of his busy morning and he concisely conveyed his impressions of cooperative organisations with the following:

Expérience mfite nuko, abantu bishyize hamwe ari benshi, bagira intege, bagira ingufu. icyambere, tukumenya gukora mobilisation, mobilisation ni ugushyira abantu hamwe. N'ukwibaza, ese mwishyira hamwe kugira ngo mugere kuki? Ese impanvu abantu bishyira hamwe ari benshi n'iki? Iyo rero umaze kubigeraho ugashyira abantu hamwe, ugakora mobilisation, ibisigaye aba ari ugushaka amafaranga. Ariko maze kugira expérience mu buryo bwo gutekereza kure kuko... nyine ikibazo dukunze kugira hano mu Rwanda ni ukubona amafaranga y'ibintu byose. Ariko byatumye nanjye nshakisha uburyo nshake za résolutions, kuba naba na mobiliza y'amafaranga akaboneka.

My experience is that when people come together, they gain strength. First, you need to know how to mobilise people, how to put people together. The question is, you are coming together to reach which goal? What are the reasons people are coming together? After mobilisation, what is left is looking for money. I have experience about thinking on the long-term because... see the issue we usually face here in Rwanda is to get money. But that motivated me to find networks to search for this money.

The framing of the cooperative as a way to join forces with other people was recurring in the conversations with members of Dufatanye and of other cooperatives as well. For instance, after sharing his frustrations over the financial mishandling of the cooperative Icyerekezo, Nsengiyumva closed our conversation by saying: “[...] *la coopérative c’est une très bonne chose parce que l’union fait la force. Il y a un adage qui dit, si tu veux aller plus vite, vas seul; si tu veux aller plus loin, vas avec les gens.*” (“[...] the cooperative is a really good thing because with unity comes strength. There is a proverb that says if you want to go fast, go alone; if you want to go far, go with people”). In the case of Dufatanye, Buki illustrated how far a group can come when they act in solidarity by describing the way he and his fellow members progressively pooled their financial capital to consolidate an acre of land. With about 130 members and monthly contributions of RWF 100,000 (about £ 70) over three years, the cooperative acquired land – with the land titles assigned to the organisation – without requesting a bank loan. The idiom that going together may enable a group to go far, but not necessarily fast, is also an accurate descriptor of the dynamics of cooperatives and of the predicaments faced by the members. In fact, a solo but quicker route is not a feasible alternative for cooperative members due to limited personal financial means to afford land acquisition and housebuilding. When it comes to other sources of financing, the option of taking out a bank loan is out of reach and undesirable for members as individuals and for their cooperatives as a whole.

On this matter of commercial bank loans, Ganza shared the perspective of his fellow cooperative members of Imbereheza and his work colleagues based in the commercial area of Nyabugogo with the following:

Muri Imbereheza, banki turabitsa gusa ntwabwo turaka inguzanyo. icyo nari nabonye cyo, abantu bayo ntibakunda iguzanyo ya za banki. Hano Nyabugogo twebwe tugira ibintu...abacuruzi ba hano bagira ibintu bita...banki bayise ngo ni Nyabingi. Ni kuvuga ngo iyo Nyabingi yaje mu bintu ira bijyana. Iyo Nyabingi yaje mu bintu, ira bijyana. Noneho mu kuyirwanyiriza kure, kuko hari abacuruzi bajya bacuruzi hano Nyabugogo, barwanya banki cyane bavugaga bati tujye tugenda uko imbaranga zacu zingana ariko ntitwitezemo Nyabingi.

For Imbereheza [cooperative name anonymised], in the bank we only save, we have not asked for a loan. What I have seen is that members do not like loans from banks. Here in Nyabugogo, the traders have called banks Nyabingi [a nefarious spirit with the ability to possess human beings]. That means that when Nyabingi comes into your things, it takes them away. When Nyabingi comes, it takes things away so you have to keep your distance from it. The traders here in Nyabugogo, they really avoid banks and say that they will move according to their own means rather than dealing with Nyabingi.

Although Ganza was the only one to liken banks to a spirit in Rwandan lore, the reluctance and the anxiety of engaging with banks was reiterated in many other ways. The preferred safer choice is to solely rely on collectively pooled personal finances, which entails progressing slowly but in unison as a cooperative. Returning to the financial meeting of the Agaciro cooperative of Chapter 6, members strategised on ways to expand their available financing because member contributions are insufficient to fully cover the costs of their projects. They weighed the pros and cons of restructuring their cooperative with a hybrid ownership opened to investors and, along with their business plan, reviewed the phasing of their estate development in line with their financing constraints and opportunities. And with a similar outlook to other cooperatives, the consensus in Agaciro was that raising capital through a bank loan would be a perilous route to embark on. In particular, collateralising the land that was painstakingly consolidated over half a decade thanks to the members' financial contributions is out of the question. Chapter 2 outlined the milestones in land tenure regularisation and the related policy expectations of land ownership paving the way for Rwandans to take out loans and accelerate their personal (and by extension, national) development. Exposé on the LTRP (e.g. Ngoga, 2018) bring up De Soto's 'dead capital' thesis to contextualise the purpose and the developmental promises of land regularisation. However, these De Soto inspired visions have not come to fruition because of the risks involved with the bank loans terms and conditions, as Abbott and Mugisha (2015) have observed. The envisioned well-oiled machine of rapid urbanisation fuelling economic development is evidently missing a critical cog: viable loan options for a nation of aspiring homeowners that are celebrated in policies for their potential to spur urban and economic growth (MININFRA, 2015a).

The circumstances faced by housing cooperatives reinforce existing conceptions of the politics of waiting for housing. As covered in Chapter 3, the consensus is that urban residents seeking to better their housing conditions (primarily understood as an aspiration for

homeownership) are confronted with unattainable formal financing options. Self-help and self-financed incremental housing serves as a way to make do with those conditions. The housing finance infrastructure in Rwanda is still in its infancy stage and remains prohibitive for individuals across the income spectrum. For instance, calculations of the mortgage to GDP ratio - a common indicator to gauge the vitality of the housing finance sector - amount to between 1 and 3% in Rwanda (Badev et al., 2014; Gardner et al., 2019), compared to more advanced economies like South Africa and the UK where the ratios are estimated at around 40% and 80% respectively (Badev et al., 2014). As Iyandemye and Barayandema (2018) observe, the purchase affordability and the repayment affordability of mortgages are out of reach for nearly all Rwandans. The purchase affordability, which refers to the eligibility to borrow to buy a home, is essentially limited to households with monthly incomes above RWF 900,000 (£ 640) and who represent less than 5% of the national population (Ntabanganyimana, 2013). Moreover, the ability to sustain the repayment of a mortgage is also low given the current loan terms. Although loan repayment tenures now average 20 years (an increase from a maximum of 10 years), the average interest rate in commercial banks amounts to 16% (Iyandemye & Barayandema, 2018). The high-interest rates also carry over to construction loans from commercial banks, where the loan tenure are usually shorter than a mortgage.

From these politics of waiting for housing emerge a poetics of collective waiting formed by housing cooperatives. The members appraise the various timeframes tied to the options of formal financing. On the one hand, seeking a loan could accelerate the pace of their housing development and shrink the period of the meantime that separates them from their housing aspirations. On the other hand, these faster temporalities come with significant challenges related to the repayment affordability of the loan. Associated with those financial burdens are the risks of alienating the cooperative members who would struggle to contribute to the loan repayments and stripping them of opportunities to *kwiteza imbere*. Housing cooperatives have yet to explore the possibility of loans for microfinance institutions (MFIs), an alternative that offers more flexibility than standard mortgages or construction loans and has been shown to speed up the pace of incremental housebuilding (Ferguson & Smets, 2010). Although the microfinance sector (predominantly composed of SACCOs) is growing in Rwanda, MFIs have yet to extensively cater to housing construction (AFR, 2021). All in all, the members are cognisant that waiting will be necessary to meet their housing aspirations, not only to make do with the structural financial conditions but also because a slower pace of development ensures that all members advance together through the meantime.

Hategeka, a member of Dufatanye, asserted that the contact between the cooperative and financial institutions would likely not extend beyond the bank account the cooperative has opened to store the membership contributions. Based on the high-interest rates and loan tenures of the major commercial banks in Kigali, the Dufatanye members have assessed that it would be imprudent to seek out loans to finance the construction of their housing. Hategeka surmised that Dufatanye could surely be eligible for a loan given the cooperative's owned land - bought solely using members' contributions - could serve as collateral. However, he noted that the standard 16% and above interest rates coupled with a 15-year repayment period would not be financially manageable for all the members. As the members are committed to progress together, they could not choose a strategy that would effectively push the members unable to fulfil the repayment terms out of the cooperative. They have considered alternatives to raise capital, such as exploring partnerships with investors with the hopes of finding more viable terms of repayment. The lead Dufatanye had with the property developer Adebayo was not fruitful given the modus operandi of the development company.

Mugwiza also presented the reasons why bank loans were not a viable option for the cooperative Duterimbere. He instructed me to join him at the cooperative's office space, rented out in a commercial building nearby popular open-air markets in the city. I was able to make out that the office was located on the second floor of the building thanks to the large banner attached to the balcony railing and reading the name of the cooperative in large block letters. Mugwiza was sitting at a meeting table - the main piece of furniture in the uncluttered space - with his computer, his phone, and a tablet splayed in front of him. He handed me his business card that showed the cooperative's logo I had first seen on the cooperative's website and listed his role as an economic consultant. He, along with another administrator, was hired by the cooperative to keep track of the organisations' activities and serve as a more readily available contact point when the leadership committee members are not available. In terms of financing strategies, Mugwiza and the members of the cooperative recognise that pooled contributions will not suffice but a bank loan would be a risky way to close the gap.

He opened an amortisation calculator application on his phone and walked me through the numbers he was plugging in. He illustrated the case of a mortgage loan but maintained that the constraints of taking on a construction loan would be similar. Noting the RHA's RWF 35

million (£ 25,000) estimate cost of an affordable house, Mugwiza identified the target market for these houses as being individuals earning between RWF 100,000 (£ 70) and 1,200,000 (£ 850) monthly. He specified the income estimates were a direct reference to the figures that delimited the middle-income bracket in the income pyramid published in the oft-cited Planet Consortium (2012) housing market study of Kigali. He then entered an interest rate of 18% on a mortgage loan to be repaid over 20 years, and the loan calculator produced a monthly amortisation of around RWF 500,000 (£ 350). Mugwiza assessed that those payments for an affordable house would hardly be feasible for an individual earning RWF 1.2 million per month, let alone a tenth of that amount. Although the loan terms are currently largely prohibitive, he expressed timid hope that a recent WB affordable housing financing program will help remediate the situation.

The program Mugwiza referred to is the WB's \$250 million Affordable Housing Fund (AHF) taken on by the GoR in 2017 (Teymour, 2018). This initiative comes on the heels of the Rwanda Urban Development Project (RUDP), funded by a WB loan approved in 2016 (The World Bank, 2016). The RUDP primarily focuses on urban infrastructure development in Kigali and six secondary cities in the country to spur economic growth and get a step closer to Rwanda's vision of becoming a middle-income country (ibid). The main improvement the AHF targets is expanding access to housing finance and the growth of the housing market (Teymour, 2018). Financial institutions in Rwanda operate with an asset-liability mismatch: because short-term deposits (the liabilities) predominantly comprise the banks' funding, banks carefully weigh the risks of catering to long-term assets such as housing loans (ibid). The AHF comes in to provide longer-term funding that can enable banks to expand and extend the terms of their housing loans beyond the small eligible segment of high-income individuals considered to be the least risky borrowers (ibid). Lowered interest rates and longer tenures would make loans accessible for a larger segment of the population characterised as the "missing middle" between the 50% and 80% income percentile (ibid). The missing middle usually refers to the small and medium enterprises sector that remains largely underserved by financial institutions despite its continued sizeable contributions to the economy (Alibhai et al., 2017). Adapted to the context of housing, the phrase could also include the middle-income aspirational homeowners that may now gain access to housing loans after the implementation of the AHF.

It is noteworthy that Mugwiza assigned the Duterimbere members to the middle of the income pyramid. The members of other cooperatives could also arguably be categorised as

middle-class based on the (non-exhaustive) criteria of professional occupation and education levels. The circumstances surrounding the politics of waiting dampen the excitement and predictions that middle-class individuals are set to boost rapid economic growth through their investments and entrepreneurial practices (Ncube et al., 2011). Clearly, the Rwandan middle-class currently has little other recourse than waiting and relying on personal or collectively pooled finances. This observation in itself is valuable as it broadens the scope of the politics of waiting for housing predominantly studied with regards to the urban poor. What is also significant to consider, and will be addressed in the next section, are the related poetics of collective waiting that middle-class individuals forge through housing cooperatives. Housing cooperative members could fit under the umbrella of the missing middle of housing finance as they navigate the timeframes of financial institutions to determine the suitable, if any, timing to seek a bank loan.

Shema laid out the dilemma that he and his fellow Agaciro members continue to ponder over. These negotiations reflect the foundation of the poetics of collective waiting at play in the cooperative. He identified the need for an influx of capital to enable their construction project to take shape faster. Depending solely on the members' contributions would only allow them to build in a piecemeal fashion and require them to wait to pool enough funds to afford the next leg of construction. In the absence of accessible housing loans, the main path towards homeownership in Rwanda remains self-construction sustained over time as personal funds become available (Teymour, 2018). While access to a collective pool of capital might speed this incremental approach, securing enough financing to build in one bout would be preferable for Shema and seeking a construction loan could accelerate the pace of construction. However, Shema also considered the risks of the loan terms precipitating their cooperative project to its downfall. He suggested a resolution to this dilemma might be working with banks as late as possible in the trajectory of their housing development so as to minimise the principal of the loan. Shema elaborated on this possibility with the following:

Icyo twe twanga, ni nayo mpamvu ya koperative ikomeye, n'uko twi endetta cyane bigatuma noneho tunanirwa banki ikazatwara ibyo bintu. Banki zimaze igihe zibikora, abantu bakavuga ngo urimo urubakira banki kugira ngo ibigurishe. None za efforts zacu zose zigapfa ubusa, zigapfa ubusa. Ibyo turabitinye cyane, ni nabyo bituma iyo prudence nyinshi cyane tuguma tuyifite. Ariko amaherezo, ugomba gukorana na banki. Ariko twumva twakorana na banki turimo turasoza kurusha ko twakorana na banki tugitangira.

What we do not like, that is also a strong reason for making the cooperative, is to be overloaded with loans that we cannot repay and for the bank to take things away. Banks have been doing that, and people would say that you are busy building for a bank that will auction it off. And all of our efforts would be wasted. So we are scared of that a lot, and that is why we keep being prudent a lot. But ultimately, you have to work with banks. But we think we would want to work with a bank towards the end of the project rather than at the beginning.

With the current prohibitive conditions of formal financing, housing cooperative members join their individual capital to fund their incremental land consolidation and housing development. These tactics mostly align with the predominant understandings of the politics of waiting for housing elsewhere in Africa and the Global South. The housing cooperatives in Kigali illuminate the poetics of collective waiting forged in response to these politics of waiting. Building the geographies of the meantime is inevitably a slow process without the recourse of formal financing, but the cooperative members weigh not only the financial risks but also the social risks of attempting to build faster. Their collateralised land may be repossessed if a loan cannot be reimbursed. Another critical risk is that some members might not be able to sustain the burden of loan repayment. The cooperative members are intent on moving forward together, even if that entails waiting together in a protracted meantime and forgoing their (albeit limited) chances of faster development. The awareness of the variegated financial capabilities within the cooperative is a critical piece of the poetics of waiting together. The following section expands on this point and discusses the conscious efforts made by cooperative members to foster and sustain a sense of solidarity between them.

7.2. Preserving solidarity

The cooperative Imbereheza will be our departure point to discuss the value of solidarity. The background of that cooperative is a relevant reminder that solidarity does not require the stamp of a legally recognised organisation to be enacted and sustained. Prior to joining forces in their cooperative, the members of Imbereheza (and of other cooperatives, for that matter) had laid the groundwork for an infrastructure of collaboration through an informal savings association. The inception of the savings group relied on the members' pre-existing social connections. Bayingana shared the story of the first days of Imbereheza when we met on an early weekday morning at a restaurant with a set-up that can seemingly adapt to all times of the day and the week - a menu with plenty of options, the ubiquitous Coca-Cola branded plastic tables and chairs fit for a bar, and a spacious indoor area large enough for

night goes to gather and celebrate. Most cooperative members became acquainted and friendly through their place of worship and their network of cooperation grew from there, as Bayingana recounted:

Icyambere dutangira ari ikimina, intego nyine twumvaga ari ubwisungane. Urabizi mu kimina, biba ari ibintu bwisungane tuvuga ngo umwe muri twebwe ashobora kugira urubanza, ashobora kugira ikibazo, ashobora kugira impanvu zituma akenera ubushobozi burenze ubwo afite wenyine. Ariko yaba ari kumwe nabangezi be, bakaba bamwunganira, agakemura ikibazo afite bitanenze kugera kure cyane. Urumva byari mu gutangira. Ariko aho twatangiyeye kugira ibitekerezo byo gushinga koperative, kuko urabizi utangira mu bitekerezo ariko ntabwo uhita ubona ibyagombwa ugahita utangira koperative, nabyo ni process ifata igihe. Ariko nibura uba watangiyeye gukora nk'umuntu uri muri koperative. Noneho twaravuze duti ngo nyine, duhindure intego dufite, bive kubwisungane gusa kubera ubwisungane bwo buguma ho muri koperative, ibyo ni gombwa, rero turavugaga duti dushyiremo n'izindi ntego. Tureba rero hafi yacu, cyangwa se mu gihugu muri rusange, cyangwa mu Banyarwanda muri rusange, ikibazo gihari gikeneye ibisubizo byihutirwa. Nko muri twebwe ubwacu, dusanga harimo ikibazo k'icumbi, no mu gihugu muri rusange, turavugaga duti twerekeze intego zacu mu macumbi.

First when we started as a savings group, the goal we had in mind was to associate with one another. You know that with savings groups, it's things about associating and saying that one among us could have a wedding, could face an issue, could have a reason that demands more means than he has as an individual, but you are with your friends who can help you to solve the issue you have. So that was at the start. But we began to have ideas to form a cooperative, because you know it starts with ideas but you don't immediately get the legal documents, that's a process that takes time but at least you would have started to work like people in a cooperative. So we said let's change the goals we have, not simply to be associated and solidary because solidarity stays in a cooperative, that's necessary, but we said let's add other goals. So we looked near us, or at the country in general, or to Rwandans in general, to see the issue that is present and needs an urgent solution. Even for us, there is an issue of shelter, or an issue of housing more generally in Rwanda.

As Bayingana noted, the savings group – which started in 2013 and acquired legal personality as a cooperative after two years – was driven by a spirit of solidarity. Transitioning from a savings group to a cooperative organisation would not come at the expense of the solidarity between the group of 16 friends. Bayingana expressed that the members, as part of the cooperative, would continue benefitting from their various personal networks and upholding the importance of savings to set up the base for a comfortable future. He illustrated this with a scenario in which one of his fellow members would connect him to potential clients or point him in the direction of new work opportunities in line with his profession as a construction engineer. With the initial spirit of solidarity that brought them together remaining intact, the members anticipate some positive developments from

gaining the status of a cooperative and the potential to expand their collective endeavours and leverage their shared savings. Bayingana elaborated on the reasons that motivated him and his fellow members to seek legal recognition as a cooperative organisation:

[...] urumva iyo umuntu yinjiye muri business, business iri commercial business y'ubucuruzi, aho iri hose igira amategeko ayigenga. Ikindi kandi, business irenze umuntu umwe, babiri, batatu, byanze bikunze igomba kugira amategeko agenga imikorere. Kuburyo mugira imirongo migari, n'imirongo yihariye ibahuza, izabafasha gutanga serivisi zifite qualité ikwiye, kandi hatabayeho kugira ngo abantu bagongane. icyakabiri, koperative n'urwego rukorera mu gihugu. Buriya koperative yunganirirana na gahunda za Leta. Kubera ko niba wenda hari ubutumwa runaka Leta iri gushaka kugeza ku bantu, urumva kugera ku muntu umwe ku giti cye biragoye. [...] Ariko biroroshye cyane iyo uje ugasanga abantu bari hamwe, benshi, icyarimwe, ukabagezaho ya gahunda ya Leta, actually ari gahunda ibafiteyeho akamaro.

[...] you understand when someone goes into business, a commercial business, wherever it is, there are laws that regulate that business. Also, a business that exceeds more than one person, two people, three, it needs to have regulations for its activities. That way, you can have guidelines, guidelines that connect you, that will help you to provide services, services with sufficient quality, and without the instances of people butting heads. Also, a cooperative is an entity that works within the country. You see cooperatives can be assisted by state programs. Say for example there is an initiative the state is trying to get to people, you understand to reach one person at a time, it's difficult. [...] But it's easy if you were to come, and you find people are together, many people at once, and the initiative from the state can reach them, especially when it's a program that has an added value to people.

This rationale to gain legal personality can be delineated into three categories:

navigating the business world, defining guidelines for doing business together, and facilitating interactions with the state and other stakeholders in urban housing. These considerations also shaped the decision-making process of other housing cooperatives. The outcome of seeking legal personality as an organisation did not necessarily need to lead to a cooperative, but the now housing cooperatives members were intentional in choosing that organisational form among other options such as companies. The following discussion of the selection process for members of the Agaciro and Twubake cooperatives illustrates the perspectives of legal personality as a means to navigate the business climate. It also shows the cooperative organisation is instrumental in preserving the solidarity between the members. This value illuminates the deliberate efforts of the members to wait together over the course of their housing development. In fact, the members discarded the company as an option because it risked jeopardising the sense of solidarity they had fostered before seeking legal recognition and resolved to maintain moving forward into their housing and business-oriented ventures.

Before going over his projections of prospective buyers and renters based on Rwanda's demographic profile, Rukundo of the Agaciro cooperative articulated the pertinent distinctions between cooperatives and companies that informed the members' choice of the suitable organisational form. He reiterated the cooperative principles of democratic control and equitable economic participation (ICA, 2015) by explaining that a cooperative operates on symmetrical financial contributions and with every member having the same rights. This, in turn, entails that members treat each other as equals. On the other hand, a company allows uneven inputs where individuals with more financial means could outbuy and outvote others. In the case of Agaciro, selecting an organisation that maintains a certain symmetry between its members is essentially a choice to safeguard the solidarity between the members. Byimana boils down the concept of a cooperative to the value of solidarity. Echoing Rukundo, he justified the selection of the cooperative as a conscious effort to preserve their sense of solidarity and ensure the most financially comfortable members would not simply decide on the future directions of the organisation and potentially leave behind the members unable to keep up financially.

Shema restated the will to uphold solidarity through a cooperative that functions on equal contributions and in which members recognise they have varied levels of financial capacity. With or without legal recognition, practising solidarity entails waiting for and with each other. My categorisation of the cooperative membership as middle-class, whether it be of Agaciro's or of other organisations', should not obfuscate the challenges faced by the members to cater to their immediate needs while preparing for their longer-term aspirations. The stories from Imbereheza in Chapter 6 are evidence that not all members have the same ease to *kwihangana* and decide to leave the cooperative. The ability to *kwihangana* is linked to the members' financial means and can be bolstered by the solidary attitudes within the organisation. While one person may not struggle to provide the money required for a particular project, another member might need a much longer time to come up with their contribution to the collective financial pool. Shema elaborated on the realities and the challenges associated with a membership with varied financial capacities:

Ngarutse kuri icyo, les moyens, bien s'ur ntabwo abantu 30, 40, bashobora kuba bafite moyens zimwe. Kandi no mu gihe, moyens nazo hari igihe ziyongera cyangwa zikagabanuka. So nicyo gikuru, gikuru niko abantu bemera ko...ikintu cyiza na bonye mo [...] kuba uri umuntu usanzwe uzi ko umushinga usaba patience, ukaba uri umuntu usanzwe socialement uzi kubana, ushobora kubyumva, urabyihanganira, ukaba

patient. Ukaba patient iyo umuntu atatanze cotisation, uramutegereza. Ariko la coopérative ubwayo, uko iminsi igenda nuko ugenda ubona yuko ntabwo ariyo kugira ngo wihutishe ibyo bintu, ntabwo ariyo the best model. Kubera ko iyo igendera kuburyo ibintu bingana, equal share, bitari commercial, bihora bivuga ko umugabane wacu ugeze kuri aya. So niba ugeze kuri aya, objectif mutarayigeraho, buri muntu wese avuga ati 'eh, musumbize ayanjye ngende' [...] Izo rero nizo challenges zirimo muri koperative.

On this point of financial means, of course 30, 40 people can't have the same means. Also over time, those means can increase or decrease. So that's the main point, people need to accept that...the good thing I've seen [...] is that if you are a person who already knows that a project demands patience, that you are a person used to a social life, you can understand, you can *kwihangana*, you can be patient. You can be patient when someone doesn't give a contribution, you wait for them. But the cooperative, as the time goes on you progressively realise the cooperative is not the best model if you want things to go fast. Because the cooperative functions on equal shares, it's not commercial. So if your shares are at certain level and you see the objective hasn't been attained yet, every person says give me back my money so I can go [...]. Those are the challenges that exist in the cooperative.

Wangari, a Twubake cooperative member, also pointed out the cooperative model and its values of solidarity and mutual support are challenging to maintain in practice. Doing so demands to *kwihangana*, and as Shema observed above, the realisation that the cooperative model may not facilitate rapid development can be a bitter pill to swallow. To bypass the stagnation, Wangari remarked that cooperatives might resort to reconfiguring themselves into companies and fully embrace an individualist and capitalist approach. He traced a similar line of thought as the members of Agaciro when describing the selection criteria behind Twubake becoming a cooperative. Wangari distanced the cooperative from a standard capitalist structure where a few individuals own a majority of shares and can steer their organisation in any direction given their financial control. Because the bulk of our conversation until then had been about Twubake's strategies about investment and income-generation through the real estate sector, I commented that real estate could largely be categorised as a capitalist venture. I proceeded to ask how he and his fellow members managed to merge their real estate ambitions with a cooperative organisation that he does not perceive to be capitalist, or at least less capitalist than a company. He answered with the following:

[...] it's been difficult because members of the cooperative are individuals as well, some are more financially able to do their remittances every month as we expect, others are slower to be able to give their contributions every month. So we have to be patient we each other and that's a difficult part because some want to move faster, others are a bit slower and have to be assisted and pulled along. So that's basically

what I see as the main challenge and it requires a bit of patience, but it is also encourages those who are weaker to challenge themselves a bit more but also those who are faster to mind their brothers who are slower, and sort of be patient and supportive.

As part of a cooperative, Shema pictures a path towards their goals along which members will stand for and with one another and ensure everyone remains on the same footing and at the same pace. This path will invariably be slower but stands to benefit the cooperative members. Preserving solidarity is not a purely selfless altruistic act and is integral in maintaining the social infrastructure of the cooperative, and therefore sustaining the poetics of collective waiting. This acknowledgement of the self-interested motives of solidarity does not negate or contradict the genuine intentions of the members to wait for and with each other so as to not exclude anyone from their organisation. Examining the different motivations behind solidarity simply reflects the primary mechanism of cooperation: helping someone else also constitutes a form of self-help. As Simone (2021:3) reiterated in a review of his 'people as infrastructure' concept, the formation and maintenance of a social infrastructure entails people "looking out for each other" but also "looking out onto the world." This scoping out of the potential benefits emphasises the critical importance of preserving such social infrastructure and the interdependence of its various nodes. As I showed in Chapter 5, cooperative members hope to stay together after the meantime and continue "looking out onto the world" for income-generating opportunities. Therefore, ensuring their social infrastructure is not shattered by the hardships of the meantime becomes essential. The members are "looking out for each other" through a poetics of collective waiting characterised by their selection of a solidary organisational form and the careful calibration of financial inputs with minimal risk of alienating members.

Since some of the cooperatives started out as savings groups, it is useful to point out that managing the integrity of a social infrastructure does not always necessitate solidarity. For instance, studies of micro-credit institutions, SACCOs and other community-based savings associations have highlighted the dangers of peer pressure sidelining mutual support (Rahman & Ley, 2020; Rozario, 2002). Members might pressure each other to repay their share of the loans in savings groups, and the corrosive peer pressure is exacerbated in instances of group lending guaranteed by social collateral (ibid). The members of Imbereheza and Agaciro did not evoke any tensions during their time as informal savings groups, and there is also little room to exert such peer pressure in the housing cooperatives currently. Shema suggests there is an understated pressure not to disappoint your fellow

members by deciding to renounce one's membership. However, he added that the urgency and importance of a member's personal or familial commitments outside of the cooperative might supersede this fear of disappointment, leaving no other choice to the member than to exit the cooperative. The most effective method to incentivise such a member to stay might be to offer a financial donation, or at the very minimum not add to their financial burdens by pressuring them with the prospect of a bank loan or an increase of the monthly member contributions to the cooperative.

The practices and the deliberate efforts to preserve solidarity underscores the critical role of solidarity in the poetics of waiting together. The members are intent on navigating the meantime together by accommodating everyone's financial capacities and selecting an organisational form whose core principles elevate solidarity. "Looking out for each other" (Simone, 2021) in the meantime safeguards the social infrastructure of the cooperative and paves the way for staying together after the meantime and leveraging the potentialities of the collective. The section below turns to the value of trust and explores its role in enabling and sustaining the abilities of the members to wait together in the meantime and potentially stay together afterwards.

7.3. Institutionalising trust, signalling trustworthiness

Though cooperative members seek to protect the value of solidarity, they also recognise the limits of solidarity in protecting them as they embark on their development paths. With preserving solidarity as one reason to become a cooperative, the second reason related to defining guidelines of doing business together leads us to consider another value that is paramount for members: trust. The value of trust has been a recurring object of analysis in various disciplines, from moral philosophy and sociology to economics and management studies (Bachmann & Zaheer, 2005, 2013). Those disciplines define trust as the willingness of a trustor to act in ways that involve a risk of loss or some form of vulnerability if the trustee does not perform a certain action (Mayer et al. 1995, cited in Li, 2012; Ostrom & Ahn, 2009). Based on this definition, uncertainty and interdependence are two conditions tied to trust (McEvily et al., 2005). First, there is the uncertainty that the trustee may behave in ways that lead to adverse outcomes for the trustor (ibid). Despite the uncertainty, the trustor might be compelled to take a leap of faith and rely on the trustor given their interdependence, which indicates that the needs of one party cannot be met without relying on the other party (ibid).

The interdependence manifests as financial interdependence in the case of housing cooperatives. As covered in the first section, the members rely on each other to collectively pool money and fund their envisioned housing developments. Moreover, members benefit from their social interactions and connections to maneuver the uncertainties of trust-building. Those social affinities form the basis of a sense of reciprocity and solidarity. As some members of Twubake suggest, this foundation of solidarity helps build trust but is at risk of crumbling under the weight of their projects. Other mechanisms to support and sustain trust are therefore necessary. Similarly to Imbereheza, Twubake transitioned to an organisation with a legal personality from an informal organisation glued together by the value of solidarity. As mentioned in Chapter 5, Izabayo views real estate as a secure investment landscape relatively easy to navigate without professional experience in the field. He first heard about Twubake in 2011 when the cooperative operated as a savings group. One of his work colleagues had taken the initiative to start a savings group and encouraged Izabayo to join by emphasising the importance of saving while they were still young and unmarried. Izabayo was only well acquainted with his workmate upon joining the group, but he progressively developed bonds with the nine other members as well. He now considers himself close to his fellow members and affirms that "*twese turaziranye cyane, twaragiye tuba famille kurusha ko twabaye koperative*" ("we all know each other, we became more of a family than we became a cooperative"). Being part of this family means that its members are tolerant and lenient towards one another, say when someone does not provide their financial contribution at the time the savings group had agreed. They do not resort to sanctions but give each other some leeway and show sympathy. The various expressions of this tolerance echo the attitude and the practice of *kwihangana* addressed in the previous chapter. Izabayo attributes the absence of major conflicts in the group and the steadfast focus on future projects to their cohesion as a family, but also to the trust-building mechanisms secured through legal recognition.

From the inception of Twubake as a savings group, Izabayo was on board with the initiatives to place their savings into residential housing development and, at a later stage, into real estate projects. One step in implementing those goals was for their group to gain legal personality as a cooperative organisation. Izabayo articulated a concern that prompted them to consider legal recognition by rhetorically asking "*ariko igihe abantu batangiye kuzana ideas nizo let's do affordable housing, ntangira gutekereza ese ibyo wabikora informally? Ntabwo mwashyira amafaranga hamwe, nubwo rwose twizerana, nubwo rwose ari nka famille*

[...]” (“when people brought ideas like affordable housing, we thought: can we do this informally? Can we bring our money, even if we trust each other, even if it’s like a family?”). Sahabo, another member of Twubake, also discussed the need to create safeguards as the group acquires land and begins its housing development projects. I spoke with him at his cubicle on the lower ground floor of the building that houses the public institution where he works. Sahabo made a point to note that he and his fellow cooperative members can rely on their social bonds in times of joy or sorrow. They come together for moral support and allocate a modest but meaningful financial donation in such circumstances. But these acts of solidarity do not shield them from the potential of disputes arising, especially in light of their growing assets. Sahabo explained that having legal personality - which Twubake received in 2015 - comes with the safety net of the ability to settle any major disputes (like someone taking other people’s assets) through a judicial route. He assessed that navigating the court system as an informal savings group and disentangling individual from collective ownership could be more difficult. Sahabo added that Twubake has thankfully not faced any significant conflict that required judicial intervention, which is not the case for all cooperatives as illustrated with the case of Icyerekezo in Chapter 6.

Though Izabayo and Sahabo appreciate the solidarity between the members, relying on solidarity alone has a limited impact in consolidating the trust required to keep their investments safe. Through the cooperative organisation, the members of Twubake are essentially institutionalising their trust towards one another. Ostrom and Ahn (2009) explain that trust can be enhanced through institutions that serve as incentives for individuals to keep behaving in trustworthy ways. Here, institutions broadly refer to rules that prescribe what types of actions are allowed, prohibited, or required (Ostrom & Ahn, 2009). These rules can be devised and enforced in formal and informal contexts, with enforcement being tied to sanctions in the case of a breach of the prescriptions (ibid). These institutions solidify a sense of predictability for social outcomes by creating an incentive structure that rewards or sanctions certain behaviours (ibid). As the members do not exercise the explicit peer pressure described in savings groups (Rahman & Ley, 2020), the institutionalisation of trust sets the guide rails to prevent individuals from behaving in non-cooperative ways.

The cooperative members aim to be trusted in the eyes of the state, financial institutions, potential clients for their services, and any other actors that may facilitate their projects. As Sekimondo from Agaciro succinctly put it, a cooperative organisation with legal personality can play the part of a *“interlocuteur valide”* (a valid interlocutor). Based on the perspectives

of members from other cooperatives, the organisation is valid to the extent that it is trustworthy. Bagorozi, a member of Imbereheza, shared his views on this matter and clarified that seeking legal recognition may be more about the 'recognition' than the 'legal' aspect. As a cooperative, Bagorozi assessed that he and his fellow members are known, and that making oneself known generates a good reputation because people will generally tend to perceive that exposure in a positive light. To illustrate his point about recognition, he noted that I would not myself have known where and how to find them if it were not for their legal personality as a cooperative. Their recognition as a cooperative forms one central component of signalling trustworthiness and indicating the members have nothing to hide or more so that everything the members have to offer is worth showing. Semitari, a representative of the apex confederation of cooperatives NCCR, provided his take on the interplay of legal personality, recognition, and trustworthiness by humorously walking me through some analogies. Starting with a few rhetorical questions, he said the following:

Ubu nawe wakwibaza uti ko nanjye nagize igihe kikagera ngashaka indangamuntu? Ko nta muntu ukuburanya muri famille, ni mpamvu ki ushaka indangamuntu? Kuki kuzi gutwara ikinyabiziga mu buryo bwose, kuki ugira permis? Ko ufite ubumenyi, kuki ugira diplome? Ko ari njye ukora, diplome itankorera, uyikeneye gukoresha iki? Kuki ngira autorisation de bâtir, kandi mfite amafaranga, autorisation de bâtir irabuza iri tafari kugera hejuru ririya. Nibyo, impamvu mbizanye nk'urugero, urugo ugira umurungo rugenderaho, igihugu kigira umurungo kigenderaho, n'ubu igihugu kigira itegeko nshyinga n'ayandi agashamikira ho. Noneho koperative iraje ihuriyemo n'abantu batandukanye [...] bakwiye kugira umurungo bagenderaho, kugira amategeko, statuts zabo. Noneho ikindi gikurikiyeho, bashyizemo n'imitungo. Buriya imitungo ikenewe kurindwa nk'uko umuntu aguze imodoka akwiye kubahiriza amategeko y'umuhanda kugira ngo abafite imodoka nini, nka cya Caterpillar, kugira ngo kidahohotera umutoya. Noneho ayo mategeko bishyiriyeho, bakanagomba no guherekezwa no kugira icyo cyemezo kubuzima gatozi. Kubera iki? Bo ubwabo birabafasha muri internal controls zabo. Ariko nibirangira, koperative ishobora kugira abandi bafatanyabikorwa. Donc ifite abakozi ikoresha, iyo ibahemukiye bigenda bite? Ifite abandi bafatanyabikorwa, niba ari nk'iyi hotel, bashobora kugirana amasezerano yo kuyi supplyinga umusaruro runaka, bari bafitanye contrat, koperative ntiyubahirize. Nuja kurega uzasanga urega ikintu kitabaho [...] Ariko ibyiza iyo ufite ubuzima gatozi, izaregwa. Ariko noneho nayo, nikosezwa, soit izaba ari umukozi, soit azaba ari umufantanyabikorwa, iyi hotel wayi supplyinze ariko ntibishyure [...] bazaba bafite right yo kuburanira imitungo yayo kubera ko bazaba bari reconnus imbere y'amategeko.

Well you could ask yourself why you decided at some point to get an identity card. Since you're known in your family and no one in your family disputes that, why do you need to get an identity card? Since you have the necessary skills to drive a vehicle, why do you have a driver's license? Since you are knowledgeable, why do you have a diploma? Since it is me doing the work, it's not the diploma working, what do you need the diploma for? Why do you have a building permit when I have all the money needed to build and the permit only says that this brick can't go on top of that one?

The reason I bring these examples, you see a family has a direction it follows, the country has a direction it follows, it has a constitution from which other laws branch off. So now a cooperative comes and joins many different people [...], those people coming together should have a line they follow, have regulations, have their statutes. Also considering those people bring in assets. You see assets need to be protected like the way a person who buys a car should abide to the road code so that the one that has a big car, like a Caterpillar, doesn't abuse the one with a small car. Now the rules those people agreed on, they also have to follow through with them with an agreement of legal personality. Why? Because it helps them in their internal controls, but beyond that, a cooperative provides services and can have collaborators. A cooperative can have employees. If the cooperative is dishonest towards them, what happens? The cooperative can have collaborators, say like this hotel, they could make a contract for the cooperative to supply goods. [...] If the cooperative doesn't respect the contract, and you want to take legal action but you find you're accusing something that doesn't exist [...] It's good if you have legal personality, you can be held accountable. But also the cooperative, if it is wronged, either by one its workers or by a collaborator like this hotel [...], it would have the legal rights to claim what it's due because it's recognised in front of the law.

The type of visibility that cooperative members are targeting plays into the urban imaginaries and marketing tactics of Kigali. Building a trustworthy reputation emulates city-wide and national strategies to create a trustworthy climate to attract domestic and foreign investments. Wangari and his fellow members in Twubake are angling for recognition in the eyes of the state in the hopes of getting connected with investors who may provide more advantageous financial support than commercial banks. It is therefore important these potential investors perceive the cooperative as trustworthy. Although such connections with investors have yet to happen, Twubake has leveraged its level of visibility towards local government entities and positioned itself as an urban development partner with pressing demands with regards to infrastructure. Because the cooperative intends to add to the affordable housing stock of Kigali, the organisation is calling upon district authorities to support the cooperative project with infrastructure provision and respect their pledge (see RHA, 2019) to assist affordable and densified neighbourhood developments. Wangari outlined their interactions with and their expectations of local authorities:

[...] so we're already talking to the leadership of the district. Because you know every district has their own targets they have to meet every year [in reference to the *imihigo* performance contracts]. And usually we're called upon to sell our vision for that year so that we are able to get to a conversation with the district on what we're able to do, what we're not able to do, where our interests are. And also the city can tell us areas of interest for the city so we can see if we can invest in those areas. [...] You know sometimes you get to an area where maybe the infrastructure is not yet there and we need to have confidence from the responsible people that they're going to bring the infrastructure and we bring in our development.

Signalling trustworthiness to financial institutions was a recurring concern of members across cooperatives. As mentioned in Chapter 4, most members envisage one possible benefit of their involvement in this research project as the dissemination of their commitment to mutual help and housing development. According to them, gaining visibility on this matter could help improve their minimal relationship with financial institutions. Housing cooperatives have long been voicing their difficulties to engage with commercial banks and advocating for more manageable loan terms and conditions ("Housing Co-Ops Call for Low Interest Rates," 2011). Despite limited improvements in the restrictive conditions that frame the politics of waiting for housing, the members are keeping up with their strategies of appeal and advocacy towards financial institutions. Building a trustworthy reputation might be a more understated tactic than advocacy, but the strategy plays into the more active efforts of the members to negotiate short and long-term temporalities. For instance, because waiting together in the meantime is a precursor to staying together in the long term, financial institutions could provide longer loan tenures and trust that cooperatives can commit to such an engagement. As Shema from Agaciro offered, banks should seriously consider adapting financial packages for cooperatives because *"koperative iba ari ikintu gikomeye [...], probabilité yayo yo guseniyuka ntabwo ari nini cyane"* ("a cooperative is something that is strong [...], its probability to dissolve is not big").

7.4 Conclusion

This chapter examined the connections between the cooperative organisational form and the poetics of waiting together. I first presented the structural financial circumstances that characterise the politics of waiting for housing faced by the cooperative members. The prohibitive terms and conditions of housing loans from financial institutions dissuade the members from seeking capital through banks. The cooperative organisation, therefore, allows members to pool their personal finances and avoid the riskier route of taking out a loan. Because members solely rely on their collective capital to fund their housing projects, the pace of incremental housing development is slower than the financially riskier but faster option of using a construction loan. The members recognise that the meantime may stretch out over a long time. However, the potential benefits of waiting together constitute a motivation to make do with a protracted meantime. The values of solidarity and trust support their poetics of collective waiting.

Firstly, the members enact solidarity by avoiding financial burdens that could alienate those with the fewest financial resources. The middle-class cooperative membership includes a variety of circumstances, priorities, and overall income levels. Taking a bank loan to accelerate the speed of residential housing or real estate projects might prove to be financially unsustainable for some members and effectively push them out of the cooperative. Renouncing the option of a bank loan is a conscious act of solidarity experienced as waiting with one another through the meantime. Solidarity also manifests in the deliberate pick of the cooperative over other legally recognised organisational forms like a company. Some cooperatives first took shape as de jure informal savings groups that transitioned into a legally recognised organisation. In choosing a suitable organisation, preserving a sense of solidarity and balance between the members was a crucial criterion. The core cooperative principles of solidarity and equitable economic participation (ICA, 2015) matched the members' vision of their journey through housing development and the real estate business arena. The members intend to progress together and not leave anyone behind on this path of *kwiteza imbere*, even if that entails moving slowly and accommodating everyone's financial capabilities.

The value of trust also contributes to the poetics of collective waiting and supports the members in navigating the meantime. Pursuing housing aspirations and accumulating financial and real estate assets require an added layer of protection over the bonds of solidarity. By working as a cooperative, the members have institutionalised their trust in each other and created incentives to mitigate self-interested detrimental behaviours. They also anticipate that the stamp of a legally recognised organisation grants them a level of visibility and trustworthiness in the eyes of private, financial, and public sector actors. In line with their extended timeframes of *kwiteza imbere*, building a trustworthy reputation constitutes a strategy that requires patience to pay off. The members intend to position themselves as potential partners in housing and business-oriented ventures and are signalling their openness to collaborate with other urban housing stakeholders. As the members wait together in the meantime, they anticipate their mutual trust and their perceived trustworthiness will carry over beyond the meantime.

Chapter 8 - Conclusion

This thesis examined the temporalities of cooperative housing development in Kigali. The priorities of housing development and urbanisation in Rwanda's capital reflect the predominant research and policy focus on parameters of speed and efficiency. As presented in the introduction chapter, the impetus for research about African urbanism - with one of its components being housing - relates to speed and urgency. There is an urgency that comes with the continent's rapid urbanisation as this speed might engender or worsen a variety of developmental crises. One of these crises relates to a proliferation of inadequate housing conditions. Self-help housing is often presented as a potential solution to the housing crisis given the global housing policy context characterised by the retreat of the public sector as a housing provider and by unaffordable options supplied by the private sector. Cooperative organisations in Africa have been promoted as a means of poverty reduction and as self-help solutions to various developmental challenges, including housing provision. My initial assessment of housing cooperatives in Kigali seemed at odds with the overall orientation towards speed and efficiency emphasised in Rwandan policies and central in the research about African urbanism. The housing cooperatives had made limited progress in housebuilding but were nonetheless active and registered self-help organisations. Therefore, the primary aim of this research was to examine the seemingly slower temporalities of housing development at play in the cooperatives.

To support that examination, I proposed the conceptual framework of the 'geographies of the meantime' in Chapter 3. The geographies of the meantime focus on the sociospatial building blocks put in place during the interim period before a specific objective is attained. As the period of the meantime can be protracted, the core objective of this framework is to draw research attention to slower temporalities of development that contrast with the dominant parameters of speed, urgency, and efficiency. Because waiting is a central lived experience of the meantime, I used the notions of the politics of waiting (Jeffrey, 2010) and the poetics of waiting (Bandak & Janeja, 2018) to determine the conceptual added value of the framework of the geographies of the meantime. The politics of waiting invokes the structural conditions that create the necessity to wait, while the poetics of waiting focuses on the ways people perceive and shape their time of waiting. Given the predominant attention to the politics of waiting in Global South housing and cooperative research, I suggested that applying the framework of the geographies of the meantime to housing, cooperative, and

urban studies allows a critical examination of the poetics of waiting at play in the experience of waiting, particularly in the collective experience of waiting. I captured my focus on the poetics of collective waiting through the notion of 'waiting with'. The first section of this chapter reviews the ways cooperative members wait together. I connect these discussions of 'waiting with' to the research questions that guided this dissertation, namely what are the aspirations of cooperative members; how do the members go about meeting their aspirations; and why do the members perceive the cooperative as a suitable organisational form to reach their goals. After addressing those questions, I reflect on the broader relevance of this dissertation's conceptual claims and empirical findings. The second section of this chapter offers avenues for housing, cooperative, and urban scholars to think with the framework of the geographies of the meantime.

8.1. Temporalities of housing cooperatives in Kigali

In exploring what it means to 'wait with' in a collective self-help organisation, I began the empirical chapters by examining the aspirations held by housing cooperative members. The focus on aspirations in housing studies has so far been connected to analyses of the politics of waiting which delay the prospect of fulfilling said aspirations. In Chapter 5, I first applied the framework of the geographies of the meantime to interrogate the aspirations of cooperative members and elucidate the poetics of collective waiting. The motivations to create or join a cooperative provide a clear understanding of what the members are waiting for and influence the ways members are waiting with one another. Homeownership is the central motivation of cooperative members. The members aspire to become homeowners because they associate this tenure form with residential stability, especially in contrast with their lived experience as renters. Once it is reached, the goal of homeownership would have been a long time coming for the cooperative members. Since before joining the housing organisations, they have been aiming to leave the uncertainties of rental housing behind them. There is also a willingness to wait in the cooperative, as the prospect of homeownership is more attractive than the alternative of remaining in rental housing. Here, the meantime captures the period of waiting to become a homeowner. Building the geographies of the meantime amounts to building residential housing. It is a process that cooperative members have individually committed to waiting for in the hopes of gaining a sense of residential stability. This understanding of what the members are waiting for broadly aligns with the dominant angle of research on housing aspirations in the Global South. The

case of housing cooperatives adds an assessment of the members' experiences and perceptions of waiting in the meantime. To make such an assessment, I connected the aspiration of homeownership with the broader ambition of *kwiteza imbere* (to move forward, to self-develop).

The notion of *kwiteza imbere* sheds light on the long-term temporalities that cooperative members are projecting as part of their personal and familial development. It also points to the ways the long-term development paths of the members might diverge. In other words, *kwiteza imbere* raises questions about the extent to which waiting in the cooperative is, in fact, collective and whether it is relevant to look into the poetics of collective waiting. The wait for homeownership is worthwhile because it represents both a milestone in self-development and the starting point of a new and improved life stage open to other possibilities of *kwiteza imbere*. After dealing with their immediate preoccupation with residential stability, the cooperative members hold an optimistic view of what could happen for themselves and their families after the meantime. The continued path of *kwiteza imbere* after the milestone of homeownership does not necessarily involve remaining part of a cooperative. I noted the shared concern of members from different cooperatives about their housing organisations' long-term relevance and survival. There is an apprehension that some members will leave the cooperative after meeting their objective of homeownership. To illustrate the gravity of this concern, members refer to the examples of housing cooperatives that have fully built members' homes but have since been largely inactive or even dissolved. As Obremski et al. (2019) have observed, housing cooperative members can face difficulties defining what binds them together as an organisation after building housing. Individual aspirations make up the necessary impetus for members to join or form cooperative organisations (Puusa et al., 2016). Although the personal motivations for homeownership act as the driving force of housing cooperatives, they may not necessarily sustain the cohesion of the organisations after those ambitions are fulfilled. Beyond the building of housing in the meantime, there may not be enough building of social connections to warrant sustaining the cooperative in the long term. The concern that the cooperative may dissolve after the meantime suggests that waiting is a collective experience (Procupez, 2015) that does not carry over into a longer-term cohesion that binds the members together. In this sense, waiting with other cooperative members does not take much meaning beyond members waiting alongside one another to pursue the shared goal of homeownership. Waiting together serves as a means to the end of housebuilding, an objective that could also mark the end of the collective form of the cooperative.

However, with the geographies of the meantime being a relational concept, the meanings of what occurs in the meantime (such as waiting) are defined in relation to what may happen after the period of waiting. While some members conceive of homeownership as their end goal in the cooperative, others envisage more geographies to be built through collective self-help. In particular, the efforts and investments of the cooperative members could shift to residential and commercial real estate. These other ambitions to *kwiteza imbere* provide a look into these projected futures and lead to a re-evaluation of the meaning of waiting together in the meantime. For the members who wish for their cooperative to continue, *kwiteza imbere* signifies moving forward with their fellow members after building their residential housing geographies of the meantime. Dissolving the cooperative after the building phase would jeopardise the potential to create or take part in other initiatives for self-development. Specifically, generating income through residential and commercial real estate projects is the next way cooperative members plan to develop themselves after the milestone of becoming homeowners. From cooperatives categorised as organisations aiming to build housing for their own members, the long-term cohesion between the members would entail orienting their activities to income-generating projects and essentially adopting the modus operandi of 'amazu agurishwa' (houses for sale) organisations. The members speculate on the opportunities of Kigali's urbanisation and encourage their fellow members who feel ambivalent about staying in the cooperative to consider these other future avenues for *kwiteza imbere* as a collective.

Here, 'staying with' after building residential homes would give meaning to 'waiting with' in the meantime. The shared experience of waiting for homeownership warrants the consideration of how else the members can wait together as they pursue their self-development. The collective willingness and ability to wait together to complete a slowly consolidating endeavour like housebuilding provides a solid foundation to stay together and embark on another waiting process. This time, patience will be required to build new geographies of the meantime characterised by opportunities yet to come and by real estate ventures that would slowly take shape but eventually be profitable. Staying together signifies that having waited together in the meantime formed social ties that can survive the phase of housebuilding. Projecting a long-term trajectory of the cooperative shows the members assign a value to waiting in the meantime that extends beyond the rewards of homeownership.

In Chapter 6, I discussed how cooperative members work to meet their immediate and longer-term aspirations of *kwiteza imbere*. The members elaborate business plans for their residential and commercial ventures, make use of different committees in their cooperative, and collectively decide on the next steps of their projects during general assemblies. These processes necessitate a sustained rhythm to make progress and involve timeframes that accommodate the consolidation of finances and the physical construction of their projects. In addition to these timeframes, the members can face minor delays as they wait for the right conditions for consensus building. There are also cases of more severe setbacks that stem from financial mismanagement and that can halt cooperative projects in their course.

Given the timeframes, delays, and setbacks at play in these development processes, I examined the ways cooperative members wait in these circumstances. I argued that exercising '*kwihangana*' - a notion that encapsulates patience, tolerance, and endurance - is integral to creating and sustaining the poetics of collective waiting. The notion characterises the members' attitude and approach to waiting with each other in the meantime, surmounting the hurdles in their projects, and living with the feelings of frustration caused by their slow progress. During cooperative meetings and general assemblies, the issues of pace and timeframes of completion are topics of conversation. The members are keenly aware that their projects are taking a long time to materialise and request updates and concrete action plans to move forward. However, there is a need to *kwihangana* when the required quorum to vote in the general assembly is not reached and the time to approve action plans has to be pushed back. Exercising *kwihangana* also allows members to regain some hope in the future of their organisation after cases of financial mismanagement break their trust in the cooperative model. These setbacks were enough reason for some members to leave their cooperative and take their chance on another - and likely more individual - route towards their self-development goals. The remaining members attribute *kwihangana* as the reason they have held on to the cooperative path.

The practice of *kwihangana* also shows how the collective ties of patience extend beyond the cooperative itself. Housing cooperatives work with private sector actors like business consultants and developers to elaborate business, design, and financial plans. As the members feel frustrated because of lengthy and delayed project implementation, those private-sector collaborators experience difficulties adapting to the timeframes of the cooperatives. The rapid project cycles of business consultancy and property development are at odds with the slower timeframes of cooperative housing development. Reconciling

the fast with the slow requires a deliberate effort to *kwihangana* and offers insights on other ways to plan and conduct business, both from the perspective of cooperatives and of their collaborators. For instance, the consultant team hired to elaborate cooperatives' business plans perceives the patience, perseverance, and endurance captured in the act of *kwihangana* as central components of the cooperative business model and as a useful lesson about alternative timeframes of business.

What *kwihangana* reveals about the temporalities of housing cooperatives adds to the dynamics at play in Chapter 5. Exercising patience, perseverance, and endurance allows members to navigate the protracted nature of the meantime by considering why it could be valuable to wait. This attitude of *kwihangana* once again stresses the relational nature of the framework of the meantime. Enduring in the meantime is considered worthwhile in relation to the expectations of the benefits at the personal, family, and cooperative levels that may come in the future. *Kwihangana* also unveils the longer-term, and at times multi-generational, temporalities that cooperative members are negotiating as they wait in the meantime. The members grapple with the difficult realisation they may not get to fully benefit from the rewards of their slowly-built geographies of the meantime. However, when considering a longer temporal trajectory, enduring and persevering may at least yield fruits for their members' families and for generations to come.

I addressed why members selected the cooperative as the organisational form most suitable to fulfil their aspirations in Chapter 7. This question becomes especially relevant in light of the findings from the two previous empirical chapters. The members rely on *kwihangana* to hold on and get past setbacks that have derailed their housing development plans. Despite these issues, they intend to stay together after waiting in the meantime to engage in collective projects beyond residential housing. These considerations already suggest the value that members assign to forming and remaining as a cooperative. In Chapter 7, I explained that the base motivation of creating a collective is to respond to the structural conditions of limited and unaffordable loans from financing institutions. However, the value-added of the cooperative can be interpreted beyond the confines of the politics of waiting and the widespread knowledge of inaccessible formal financing across the Global South. I argued that the specific organisational form of the cooperative facilitates the members' ability to wait together by consolidating the values of solidarity and trust. Coming together as a group allows individuals to pool their finances and access capital they would otherwise not be able to gain on their own. The members actively avoid the alternative routes of

individual self-building with a construction loan or homeownership through a mortgage because those options would involve financial institutions. The current high-interest rates and short repayment periods of commercial banks place loans outside the reach of most members and raise concerns about risks of repossession if the loan cannot be repaid. Relying on the financial capabilities of the members is a time-consuming process that also requires exercising *kwihangana*. In this case, the members have to be tolerant of other members who cannot financially contribute at the required intervals that the cooperative has collectively set.

The solidarity of pooling finances and giving grace to individuals unable to contribute on time is not a distinctive feature of the cooperative organisational form. In fact, many of the cooperatives began their collective journey as informal savings groups. The members transitioned to a legally recognised organisation to place guide rails along their slow journey through the meantime. Building these geographies of the meantime involves land acquisition, financial consolidation, and business dealings with other stakeholders. According to members, navigating the meantime and the meanders of business development requires more than the social and affective bonds strengthened through their time as a collective. For instance, in light of financial mismanagement issues, operating as a legally recognised organisation provides more options for the members to seek legal recourse. The cooperative form builds trust between the members and between the members and other stakeholders. Trust relates to creating safeguards that protect assets and finances while the members wait to complete their housing developments. As discussed in Chapter 5, cooperative members are also keen to venture into residential and commercial real estate projects. The wait for those opportunities could be shortened by building a trustworthy reputation as a visible organisation made of members open to collaborating with other housing actors.

Creating these safeguards for the meantime also points to how the members intend to wait together. Forming a cooperative reflects the deliberate choices to preserve and consolidate the solidarity between the members. A cooperative is an organisational form designed to keep members equal in terms of shareholding and decision-making power. Moreover, the sense of solidarity is enacted when members, out of concern with leaving any of their fellow members behind, are adamant about moving forward together (however slowly) on the path of *kwiteza imbere*. Expediting housing development could be possible by increasing the members' required contribution to the cooperative's financial pool. Another option is to

operate as an organisation other than a cooperative to allow members to invest as much money as they can and to gain a proportional amount of shares. It is significant that the members chose to remain equal in the cooperative and not to increase the required amount for contributions. I argued this is a form of solidarity and a testament to their willingness to wait together.

8.2. Thinking with the geographies of the meantime

In this section, I delineate the contributions of this dissertation to cooperative studies, housing studies, urban studies, and urban policies about Kigali and African cities more broadly. The geographies of the meantime served as a valuable framework to explicate the temporal and socio-spatial dynamics at play in the housing cooperatives of Kigali. The primary purpose of the framework was to draw attention to the empirical and theoretical value of slower temporalities of urban housing development. In particular, I focused on the poetics of waiting (Bandak & Janeja, 2018) which refer to the ways people understand and shape their experience of waiting. I suggested that the notion of 'waiting with' can capture the collective nature of the poetics of waiting and expand the notions of the capacity to aspire and of the politics of patience (Appadurai, 2013; Procupez, 2015) through the case of mutual self-help groups like cooperatives.

8.2.1. Cooperatives as sites of collective patience

What can studies of Rwandan and African housing cooperatives gain from these ideas of 'waiting with' while building geographies of the meantime? As covered in Chapters 1 and 3, the research focus on housing cooperatives in Rwanda and in Africa is minimal compared to the predominant attention placed on agricultural cooperatives and savings and credit cooperatives. Nonetheless, the common throughline in studies of cooperatives – regardless of their sector of activity – is the examination of the benefits of mutual help to overcome the lack of access to capital. In other words, the recourse to self-help is a way to navigate the politics of waiting (Jeffrey, 2010) that point to various structural constraints and causes for delayed development. With a critical limitation being limited access to capital, cooperative organisations provide avenues for members to raise financial, human, and social capital (Wanyama et al., 2008). In the case of housing development, the limited and unaffordable loan options are the prime illustration of the politics of waiting faced by urban dwellers.

Moreover, the vast literature on incremental housing reflects the persisting challenges in these politics of waiting characterised by limited financial means. I also addressed these politics of waiting in Chapter 7 with a discussion of the housing cooperative as an avenue for its members to pool their financial means and possibly bypass financial institutions altogether.

The first contribution of the geographies of the meantime is to understand the collective poetics of waiting that are playing out alongside the already well-researched politics of waiting in cooperatives. In housing cooperatives, pooling finances is a collective effort because the individual or institutional means of raising capital are limited. In this dissertation, I showed that another key collective aspect of the cooperative is waiting. Raising capital is tied to and is shaped by the ways cooperative members 'wait with' one another. Waiting together is mediated by values of solidarity and trust. Solidarity takes meaning as a negotiation between the possibility of raising money - and by extension, of developing - faster and the choice to remain together but progress at a slower pace. The cooperative organisation operates beyond the solidary acts of raising capital and becomes a site of solidarity expressed in the form of collective patience. The members are waiting together and accommodating each other's abilities to contribute to the cooperative financially. As the process of pooling money can be slow, waiting together is also facilitated by a sense of trust between the cooperative members. Trust pertains to the safeguards afforded by a legally recognised organisation and aims to protect the members' growing assets.

Other lines of inquiry to be drawn from this dissertation relate to the cooperative goals and aspirations that fall outside the categorisation of poverty reduction. Scholars of cooperatives in Africa have called for an expanded scope of study beyond the association of cooperatives with poverty reduction and a recognition of the cooperative endeavours of non-economically poor members (Fakude, 2016; Hannan, 2016; Okem, 2016). Moreover, the examination of the shared aspirations of the non-urban poor can dialogue with the growing body of research about the middle-classes in Africa. I qualified the housing cooperative members in this dissertation as part of the middle-class based on their occupation. However, the concept and categorisation of the middle-class in Africa can be too vague or too narrow when relying on factors like occupation and education. The case of housing cooperatives can nonetheless advance the conceptualisation of the middle-class through a focus on temporality. The outlook of the middle-class towards the future has already been addressed, with middle-class individuals having the ability and the confidence (thanks to a stable

income, for instance) to plan ahead, tactically diversify their sources of income, and aim to sustain their middle-class status across generations (Banerjee & Duflo, 2008; Lentz, 2020). As covered in Chapter 6, housing cooperative members have some ability to *kwihangana* in the meantime and comfort to allocate time beyond solving immediate needs as they plan for generations to come. The temporalities of middle-class formation and reproduction can serve as more explicit benchmarks in the conceptualisation of the African middle-classes. Spronk (2020: 174) defines the middle-class as a “classification-in-the-making”, an “aspirational category” shaped by a “particular idea of the good life”. Some of these visions of a good life relate to housing, with the aspiration of homeownership and its eventual fulfilment increasingly becoming a central focus in the study of the middle-classes in African contexts (Durham, 2020; Mercer, 2020; Page & Sunjo, 2018).

The question that has not been clearly answered is how long or how fast this in-the-making process unfolds. The framework of the geographies of the meantime can elucidate such considerations of pace and timeframes as well as refine the characterisations of the state of in-betweenness of the middle-classes. The cooperative members work in between and not always in synchrony with the timeframes of economic and urban growth. With their middle-class status in-the-making (or in the process of being reinforced), they establish the pace and the length of the timeframe to work towards their aspirations of *kwiteza imbere* and of a better life. The middle-class timeframe extends beyond the boundaries of urban and economic growth to include beneficiaries beyond the cooperative members themselves. A related point to stress is how the in-the-making process is a deliberately collective endeavour. As illustrated by Appadurai (2013), the 'capacity to aspire' of the urban poor is collectively fortified and sustained. The urban middle-classes also require social networks to consolidate their capacity to aspire as their individual means do not guarantee the immediate actualisation of their aspirations. The socialities of middle-class formation and sustainment have been studied (e.g. Kroeker, 2018), but have not been complemented by a thorough examination of the temporalities at play within these social networks. As the middle-classes aspire together, waiting is an essential piece of their shared experience and can play out in formal organisations such as cooperatives.

8.2.2. Building more than housing

The geographies of the meantime add significant layers to the conceptions of the process of incremental housing development. The studies of incrementality in the Global South have

thoroughly examined the motives of self-help as a response to the politics of waiting characterised by limited formal sources of financing. Although it is necessary to continue emphasising the nature of these politics of waiting, the slow and long path of incremental development has not been extensively studied in terms of the experiences of owner-builders as they wait while building housing. The housing cooperatives in Kigali are engaging in an incremental process as they acquire land, find financing without taking out bank loans, and make piecemeal progress on constructing their homes. The temporalities of waiting together in cooperatives shed light on the perspectives and attitudes of owner-builders as they build incrementally. The notion of *kwihangana* in Chapter 6 is particularly relevant in capturing a range of outlooks, from tenacity and hope to frustration and disillusion. For instance, the collective aspects of the cooperative (such as consensus-building and the pooling of finances) that would theoretically speed up and ameliorate the process of incrementality can themselves be the source of setbacks that significantly extend the period of the meantime. The choices to *kwihangana*, hold on to the cooperative, and hope for rewarding future outcomes support the potential for incremental development to move forward despite its slow and frustrating pace. The case of housing cooperatives illustrates how the experience of incremental housing development is one of collective patience, tolerance, and perseverance. These poetics of waiting together add to the already rich insights on the politics of waiting in housing studies.

A related research area worthwhile to explore is the experience of waiting of the families and collaborators of owner-builders involved in incremental housing development. In this dissertation, the geographies of the meantime stressed the collective aspect of waiting from the perspective of people bound by the organisational ties of their cooperatives. The scope of the framework can be expanded and applied to the extended network of people actively waiting and which primarily includes family members, beneficiaries, and collaborators. Housing scholarship does highlight that owner-builders rely, especially financially, on their networks in order to build incrementally. It would be insightful to centre and examine the perspectives of the members of these networks in studies of incremental housing. This dissertation provides a departure point by applying the notion of *kwihangana* to cooperative collaborators and mentioning how the cooperative members' families have a stake in this exercise of endurance. In fact, the ability of owner-builders (in this case, cooperative members) to *kwihangana* is not solely dependent on the solidarity of their fellow cooperative members but can also be influenced by their familial ties. Taking the framework of the meantime further could highlight how the family members or beneficiaries of owner-

builders negotiate the urgency of certain needs with the endurance and the hope that building incrementally is worth the wait and the invested financial resources.

Finally, a crucial added value of the geographies of the meantime is a re-examination of the end goals of incremental housing. By focusing on the consolidation of the collective capacity to aspire and the collective politics of patience (Appadurai, 2013; Procupez, 2015), the framework of the meantime provides insights on both the process and the expected outcomes of incrementality. The aspirations of incremental housing are not limited to the material building of housing units. This observation is not especially novel given that housing scholarship often covers the ties between housebuilding and other ambitions like residential stability, wealth creation, and community-making. In this dissertation, the cooperatives registered as organisations aiming to provide housing for their members exemplify the far-reaching implications of housing provision on the social cohesion and social future of their members. The geographies of the meantime emphasise the broader ideals of incremental housing by bringing the building of social bonds to the forefront and provide tools to identify and analyse strategies in community-making. These tools are useful because, based on academic and policy observations, building housing together does not guarantee long-term social cohesion (Obremski & Carter, 2019; The World Bank, 2015).

Through the notions of *kwiteza imbere* and *kwihangana*, the geographies of the meantime cut to the core of this issue of the lack of long-term social cohesion. What *kwiteza imbere* adds to housing studies is an understanding of how people conceive and collaborate towards shared ambitions of social cohesion. The case of housing cooperatives offers a relevant example of the overlaps and the tensions between housebuilding and community-making, with the members treating the cooperative as an instrumental means to improve their housing conditions while also considering ways to sustain their togetherness. Staying together, being solidary, and cultivating trust become aspirations in and of themselves and therefore necessitate deliberate and incremental efforts in order to be met. Along with the expected incremental milestones of securing land, servicing plots, and constructing housing units, housing studies can expand the range of examinations about the gradual and deliberate steps involved in building a housing community.

The notion of *kwihangana* provides a starting point for more extensive examinations of the time and the labour required to create and maintain social ties in housing communities.

Kwihangana in the meantime allows the housing development to move forward while also leaving room for the social connections between the members to grow stronger. Along with Jarvis' (2011) delineation of the scales of temporalities involved in community-led housing development, the practice of *kwihangana* sheds light on the temporal scales of everyday life and community formation. The discussions of the time-consuming approach of group decision-making (e.g. Scanlon & Arrigoitia, 2015) are one example of the laborious process of building a community. The notion of *kwihangana*, and its signifiers of endurance and collective patience, is a useful addition to the analytical toolkit of community formation because it underlines the desires and the dilemmas of owner-builders in forging social bonds. Community-building is therefore not positioned as a vague or romanticised ideal but as a concrete objective with actionable (albeit not easy) strategies that demonstrates that collective patience in incrementality enables more than the construction of housing.

8.2.3. Towards an urbanism of solidarity

The main contribution of the geographies of the meantime to urban studies of Africa is to delink speed from development. By showcasing conceptions and practices of development predicated on collective patience, the framework of the meantime highlights how slowness is not antithetical to urban development. This is a fundamental insight that can begin to liberate urban scholars from the pressure of equating the relevance of their research with urban phenomena framed around speed. The relief from this amalgamation between speed and development opens the door to critically examine what has fallen outside the temporal bounds of urban studies. The slow temporalities that have been overlooked by urban scholars are not necessarily a sign of idleness or of directionless aim in urban development. Through the geographies of the meantime, this dissertation shed light on an urbanism of solidarity that is flowing amidst and resisting the strong currents of speed and urgency. Some of the markers of this urbanism of solidarity in Africa have already been outlined by Simone and Pieterse (2017) and Stasik et al. (2020) who note the critical importance of developing social networks to navigate the meanders of rapid urbanisation. A continued focus on the building blocks and the ambitions of this urbanism of solidarity represents a compelling and complex research agenda for urban scholars. The framework of the meantime provides a solid starting point as it captures the work needed to enact the value of solidarity desired by urban dwellers and championed by scholars interested in the socialities of urban transformation.

In particular, the geographies of the meantime centres slower temporalities but does not paint an uncritical and romanticised picture of urban transformation. Some urban studies scholars may consider the focus on slowness and its association with solidarity to be a dangerous distraction from the urgency of developmental issues. However, as this dissertation showed, consolidating geographies of the meantime is not divorced from the awareness of essential urban development pressures and needs. In other words, building and sustaining an urbanism of solidarity is a slow and arduous process which urban studies need to address in more depth. Slow temporalities and this exercise of collective patience highlighted in the framework of the meantime involve confounding and seemingly contradictory factors. For instance, housing cooperative members in Kigali are proponents of profit-seeking perceptions of housing but also hold a deep commitment to solidarity. How can these seeds of solidarity flourish in a global context of neoliberal urbanism? To tackle such questions, the geographies of the meantime offer insights into the various timeframes of urban development. African cities are represented and branded as opportune investment spaces given the speed of urbanisation. The case of Kigali illustrates one such city that is right on time for urban development to take off, ready to receive local and foreign investments and to ensure their profitability. Housing cooperatives provide another temporal perspective on what it means to be right on time to contribute to and benefit from urban growth opportunities. The cooperative members align themselves with the views of urbanisation as a means of economic development and, as Simone and Pieterse (2017) have observed of urban dwellers across Africa, seek to position themselves at the right place and the right time to take advantage of opportunities. However, the cooperative members' commitment to solidarity and choice to slow down their organisation's temporal trajectory highlight that being right on time for development is contingent upon being together. The divergence between the envisioned speed of urban development and the pace of cooperative development is a manifestation of an urbanism of solidarity and is an invitation for urban scholars to critically review the timeframes prioritised and celebrated in urban studies and development.

Reviewing the temporalities of urban development and supporting an urbanism of solidarity are also relevant to policymakers. The focus on speed in urban policies requires careful consideration of what can happen in the *longue durée* and of who may be left behind in urban contexts that prioritise one specific developmental pace. In the case of Rwanda, the geographies of the meantime raise questions about the compatibility between speed and some of the values espoused by national development plans, especially the value of

solidarity. The Vision 2050 lists solidarity, self-determination, and inclusiveness among others as values that will shape development in the coming decades (GoR, 2020). These values have become recurring in development plans across the world, whether they be produced by national governments or multilateral organisations. The framework of the meantime is relevant for policymakers because it underscores the time it takes, and perhaps the time that is *needed*, to accommodate the consolidation and the preservation of solidary social networks. This necessary time and its associated practices of collective patience emphasise how the register of speed can jeopardise genuine and effective policy support for inclusive and solidary urbanisation. The housing cooperatives building their geographies of the meantime could bend to the pressures of speed and find ways to accelerate the pace of their development but doing so could alienate the members with the fewest financial means and exclude them from opportunities of *kwiteza imbere*. Instead, the choice to wait and progress together shows the members' commitment to and practice of solidary urban housing development. It is therefore crucial that temporalities of slowness play a role in shaping development plans and informing strategies to support an urbanism of solidarity.

The acknowledgment and support of slowness in policies reaffirm the fundamental insight of the geographies of the meantime: speed can be delinked from development. The conceptions and day-to-day practice of development within cooperatives differ from the register of speed preconised in policies. The framework of the meantime puts forth a nuanced view of the constraints and the tangible opportunities associated with the solidary understandings of the notion of *kwiteza imbere*. For cooperative members, this entails preparing for a long-term development path that binds them with other members. In other words, *kwiteza imbere* shows that self-development is dependent on other people, that the "self" extends beyond the individual, and that collective patience is essential to keeping and growing this unit of the "self" that includes cooperative members, their families, and their collaborators. The mutual interdependence at play within cooperatives is an important reminder of the shared stakes we (including urban scholars and policymakers) all hold in urban development. Policymakers are undoubtedly key stakeholders in this exercise of collective patience considering how cooperatives conceive of their legal personality as a means to signal their trustworthiness as development partners. Contributing to this network of collective patience and solidarity requires of policymakers to re-examine their views of speed as the sole temporal register capable of shaping and sustaining shared visions of development. For the benefit of housing cooperatives and incremental urban housing

development as a whole, this re-examination must address the parameters of results-based performance evaluations.

The requirement of business planning as part of the cooperative registration and the introduction of *imihigo* performance contracts in Rwanda's national cooperative policy will likely result in underwhelming assessments of housing cooperatives if the current amalgamation between speed and urban development persists. The parameters of these results-based performance evaluations are important to reconsider as they are misaligned with the value of solidarity and the practice of incremental housing championed in urban policies. In fact, Rwanda's national housing policy recognises incremental development, self-construction, and cooperative housing as valid means of affordable housing provision (MININFRA, 2015). Moreover, the housing policy reiterates solidarity as one of the values to be encouraged while developing and sustaining housing settlements and points to cooperative organisations as a platform to enable solidarity (ibid). As the geographies of the meantime attest, the path of incremental and solidary housing development is slow and requires collective patience. Policy support for cooperative and incremental housing therefore needs to account for the practice of collective patience in its assessment of what makes a cooperative well-performing. The requirement for aspiring cooperative organisations (in housing and in other sectors) to prepare a business plan should adapt its parameters of performance to the rhythms of solidarity and incrementality. The national cooperative policy seems to only treat business planning as a way to capture economic targets, reading "economic or business plan" on multiple occasions (MINICOM, 2018: 29; 32; 36). The detailed cooperative registration requirements of the RCA do delineate that both economic and social benefits can be components of business planning (RCA, 2022). It is crucial that these social benefits not be overshadowed by economic metrics, especially as social outcomes are not as easily quantifiable as projected assets, turnover, or construction progress of a housing development scheme.

Similarly, the results-based monitoring of cooperatives through the *imihigo* performance contracts also needs to recognise social outcomes as standalone performance indicators that hold as much weight as economic metrics. These performance contracts may be suitable for the nature of activities of producer or consumer cooperatives but will struggle to capture the mode of incremental cooperative housing development predicated on collective patience and solidarity. Based on standard criteria of performance, policymakers can easily write off housing cooperatives and the promotion of an urbanism of solidarity as

unviable. A relevant example of the dissonance between results-based evaluations and incremental housing projects is the assessment of WB-funded sites-and-services projects. The programmes aimed to create an affordable and incremental method of housing provision but were largely abandoned after their heyday in the 1970s due to poor evaluation results. However, there has been a recent notable reversal in the assessment of the success of sites-and-services projects (Gulyani, 2016; Wakely & Riley, 2011). The initial evaluations of failure are now considered premature because the incremental housing communities needed time (and in this case, decades) to fully consolidate (ibid). This specific case illustrates how the short-termism of results-based evaluation can overlook the rhythms and slow temporalities involved in building housing and social networks incrementally. It is therefore necessary to align the policy support for incremental housing with appropriate means to evaluate the progress and the success of this model of affordable housing provision. Doing so can also provide a more complete picture of the development of an urbanism of solidarity. The parameters of good performance should include perceptions and appreciations of social development within incrementally built housing communities, whether they involve cooperatives or not. For instance, the recent re-evaluations of sites-and-services communities highlight the added-value of social development in the form of heightened social cohesion thanks to years of cooperation (The World Bank, 2015) or, in the lens of the geographies of the meantime, years of exercising collective patience.

To reframe results-based performance around the central role of social benefits, the RCA can also learn from the case of South Africa where both a management report and a social report are used to gauge the functioning and performance of cooperatives (Department of Small Business Development, 2019). The management report includes standard economic performance metrics while the social report captures the ways cooperatives abide by the ICA cooperative principles and social values, one of which is solidarity (ibid). After all, cooperative organisations are by definition formed and sustained to meet the "socio-economic needs" of their members (ICA, 2015). The policy promotion and support of cooperatives should therefore consider the efforts and the time required for social needs to be fulfilled. Though the impetus of performance monitoring in Rwanda is to address the issue of dormancy in cooperatives, it is crucial not to confuse slowness with dormancy. Carefully considering the social added value of cooperatives will help distinguish whether a slow pace of development is an indicator of dormancy or a sign of deliberate collective patience. The cooperative members' views on *kwiteza imbere* and their practice of *kwihangana* expand the pace and scope of development timeframes, underscore the social

needs of the members, and broaden the understandings of performance and efficiency. Preserving the social integrity of the cooperative in the meantime constitutes a performance point in its own right.

This dissertation began with my personal reflections on my understanding of the performance of housing cooperatives and used the geographies of the meantime to detail the collective patience and care for solidarity that can evade standard performance evaluation. The perspectives of the cooperative partners in Chapter 6 are also useful in highlighting how housing cooperatives do not neatly fit within the practice of business planning. Beyond waiting together in the meantime, the cooperative members envisage staying together in the long term and await new opportunities for their development. The members decide that what is right on time for them may not only reside in the immediate and remain hopeful their time will in fact come as long as they stay together. The geographies of the meantime delink speed from development and centre temporalities that accommodate the consolidation and the preservation of social networks. It is now the turn of urban scholars and policymakers to envision new directions - and more aptly, new temporalities and solidarities- for the meantime and the future of Rwandan and African urbanism. And there is no need to wait to begin this work.

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