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**EVALUATING THE IMPLEMENTATION STRATEGIES THAT HAVE
BEEN APPLIED IN THE PROVISION OF LOW-COST HOUSING TO THE
URBAN POOR IN KISUMU CITY, KENYA**

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Abstract

The aim of this study was to evaluate the Kenya Government housing policies and strategies for housing the urban poor in Kenya, and how the citizens have benefited from the scheme/plan. Objective of the article was to evaluate the implementation strategies that have been applied in the provision of low-cost Housing to the urban poor in Kisumu City. The research question was: what implementation strategies has Kenya Government applied in the provisions of low-cost Housing to the urban poor in Kisumu City? The study adopted quantitative survey research design. Primary data was collected through structured interviews/interview guide, self-administered questionnaires (Delivery and collection questionnaires), observation and check list. Secondary data was collected from Kenya government national housing policies, national development plans, research publications, internet among others. Quantitative data was summarized, categorized, interpreted and analyzed using Tables and percentages. Simple random sampling was used in this study. The researchers' target population of 218,766 and sample size of 384 was ideal for this method of sampling. Statistical package of social sciences (SPSS) was used to analyze the data collected from the field. Correlation analysis was done on both dependent and independent variables with supply of electricity as the control group. Findings revealed that housing has never been a core area of government interest, the government does not drive and guide regional and local action on housing, lack of attempt by the government to broaden focus on housing policy and integrate it with wider economic, social and environmental goals, lack of good policy/subsidy mix and balance, lack of effective implementation strategies, poor promotion of Security of Tenure, inadequate supply of affordable land and infrastructure, inadequate housing finance system, poor utilization of local building materials and technologies, lack of support to small scale – construction activities/contractors, inappropriate standards and legislation and inadequate participation of communities in low-cost housing development, poor research and lack of public/private partnership on low-cost housing development. Recommendations for policy action included review of the current national housing policy and implementation strategies and further research on urban planning, land tenure system, infrastructure and services, housing finance mechanism, small scale construction activities, community participation, municipal budgetary base and experimental pilot projects.

Keywords: Evaluating, housing policies, strategies, low-cost, provision, urban-poor.

Introduction

Studies done in Germany on the provision of new social housing virtually ceased in the 1980's resulting in severe shortage of housing in 1990s giving rise to considerable homelessness problem (Federal Republic of Germany 1988). On the other hand, West Germany attributed the shortages as being consequent upon the influx of refugees from Eastern Europe in the 1980's. The German government has, since 1988, moved to involve the private sector in the provision of housing for the low income group through the privatization of existing social housing programme. In the UK, shortages of rental housing for low income earners have grown since the housing policy changes commenced in the 1980's due to dwindling financial resources at the governments' disposal. According to the work of MacLennan, Kearns and Gibb (1991), it was revealed that between 1979-1991, the government witnessed doubling of homelessness to more than 150,000 persons a year). However, since 1988 the British Government has encouraged the expansion of the private rental housing sector through measures such as the deregulation of private rental housing, which realized minimal revival in the private rental and still represents less than 10% of Britain Housing stock.

In the other parts of the world crisis for low housing has been a major concern. The research done by Deparle (1996) pointed out that the USA has been plagued with lack of affordable housing and homelessness which are regarded as key challenges to quality standard of living. However, the problem is not confined to welfare benefits as about 1/5 of the homeless have jobs (National Coalition for the homeless 1996). The reduction in addition to public housing and the number of assistance payments available has been seen as a major factor in these shortages (Terry, 1994). The

U.S.A government encouraged the provision of low cost housing by the private sector through the provision of taxation incentives and subsidies to alleviate the rise of homelessness.

In Australia, the growing problem of housing affordability emerged across all housing sector over the last two decades. As opined by Yates, Berry, Burke, Jacobs, Milligan, and Radolph, (2004), it was manifested in the declining access to home ownership among younger generation and a significant loss of lower cost forms of private rental housing across metropolitan and non-metropolitan areas, and the declining viability and residensialization of the public housing sector, which has resulted from the combined pressures of demand from groups with high needs, concentration of public housing in large distinctive estates and constraints on public sector investment (Hall & Berry, 2003 and Yates et al. 2004).

Studies done in Africa and in Nigeria in particular by Okewole and Aribigbola, (2006) found out that the first explicitly formulated national policy on housing was launched in 1991 with a set goal of providing housing accommodation for all Nigerians by the year 2000. As time progressed the set goal failed. This led to the reinvigorated policy in the year 2002 which aimed at providing necessary solution to the hitherto intractable housing crisis. The 2002 National Housing policy sought to ensure that all citizens own or have access to decent, safe and sanitary housing accommodation at affordable cost with secure tenure through private sector initiative with government encouragement and involvement. By doing so, the disengagement of public sector in housing provision was offloaded to a large extent to the private sector.

In South Africa, the November, 1994 White Paper, a new Housing Policy and strategy for South Africa commits Government to the establishment of viable, socially and economically integrated communities situated in areas allowing convenient access to economic opportunities as well as health, educational and social amenities. According to the policy, all South Africa's people were expected to have access to a permanent residential structure with secure tenure, ensuring privacy and providing adequate protection against the elements: portable water; and sanitary facilities including waste disposal, and domestic electricity supply, (Department of Housing, 1994). However, for recipients of the capital subsidy, private sector top-up funding has not been accessible. Of all subsidized houses delivered since 1994, only 14% were credit-linked (Tomlinson, 1999). Particularly disadvantaged by this situation were households qualifying only for a portion of the subsidy because of a slightly higher income. Due to inaccessibility of credit, they have ended up with a smaller house than the lowest income sector beneficiaries, or no more than serviced it, (Mthethwa, 1999).

Kenya like other developing countries has put emphasis on providing decent and affordable housing for the low and medium income groups (GOK, 1989-1993). However, in the last two decades, the urban housing scene has deteriorated as a result of Kenya's poor economic performance, resulting in serious housing deficit. This deficit has led to the proliferation of informal settlements, poor standards of construction of housing units, construction of unauthorized extension in existing estates, and increasing conflicts between tenants and landlords especially in low-income areas (GOK, 2006-2011). While in the 1980's the housing shortfall was about 60,000 units per year, the number has increased to about 150,000 Units per year (GOK, 2004). The government of Kenya's Housing Policy aims at provision of descent and affordable housing for the medium income groups. This is evident in the succeeding development plans including one of the years, 1997-2001, all of which supports the development of low-cost housing. But there is no evidence of formal physical development as is pointed out by Mugwanga (1993) on low-cost housing units in the last twenty or so years. Much of the housing supply gap has been left to the initiative of the private sector that have been active, mainly in the peri-urban areas, ranging in providing from high cost mansionette to low-cost rooms. Housing in the peri-urban areas in some cases share communal facilities, but in others the facilities are non-existent. Lack of proper sanitation posed serious health risk especially to the young who form the majority of the inhabitants of urban centre. The above brief accounts of the problems of housing policies in the countries considered suggest that moves to reduce the reliance on the provision of public or social rental housing and rely instead on cash assistance in the private market has not resulted in any significant increase in the supply of rental housing in the private market. All these gaps in the provision of low-cost housing to the urban poor has triggered the researcher to carry out a summative evaluation study on the Kenya Government Housing policies and strategies for housing the urban poor in Kisumu and how the same Government can adopt some of these policies and strategies which has worked better, to some extent, in developed countries to improve low-cost housing supply to the urban poor in Kenya as a whole.

Statement Of The Problem

High rate of urbanization, increasing poverty and escalation of housing costs and prices have made the provision of low-cost housing, infrastructure and community facilities one of the daunting challenges in the socio-economic development of Kenya. The search on low-cost building materials and construction techniques has been limited thus not providing viable guidance to the development of low-cost housing. Moreover, stringent planning regulations and high infrastructural standards has been an impediment in low-cost housing delivery system (GOK, 2004). While in the 1980's the housing short-fall in Kenya was about 60,000 units per year, the number has increased to about 150,000 units per year (Ibid). Increased public and private investment and the escalating Housing costs has tended to push prices steadily beyond the reach of poor urban dwellers country wide. Problems such as proliferation of informal settlements, insecurity, poor standards of construction of housing units, construction of unauthorized housing units, construction of unauthorized extensions in existing estates and increasing conflicts between tenants and landlords was witnessed in estates such as Nyalenda, Manyatta, Kanyakwar (Obunga), West Kolwa (Nyamasaria), Kogony (Bandani) and Kaloleni due to the failure by the government to provide subsidies and incentives towards provision of low-cost housing (UN Habitat, 2005).

Today there is no physical development of low-cost housing units in Kisumu in the last 20 years or so after the World Bank completed funding the proposed phases of Migosi site and service scheme in the early 1990s. Failure by the government to address the above problems will lead to insecurity, blockage of access roads, water and sanitation problems, increase in public health related diseases among others. The study was therefore intended to evaluate how government housing policies and strategies is addressing provision of low-cost housing to the urban poor in order to solve the above problems.

Evaluating The Implementation Strategies That Have Been Applied In The Provision Of Low-Cost Housing To The Urban Poor

The whole world has been on the alert to provide low cost housing for the residents. Studies done by Harloe (1995) found that Germany is generally a land of tenants. The tenure percentage is in average 57% in the big cities like Berlin and Hamburg. The general trends in the German society go to more mobility and flexible work – biographies. According to the tendency, there is shortage of housing especially on the sector of low-cost housing. The number of people depending on social welfare is increasing and they are not able to provide themselves with decent housing and therefore need public support (Republic of Germany, 1997). In Germany, social housing is provided by non-governmental organizations including both profit making and non-profit organizations. The non-profit organizations include a large scale ‘cooperatives’ owned by unions which operate nationally. Financing for social housing is provided by the federal government in the form of low interest loans, and in some states, cash subsidies to providers. Terms of the loans are thirty years, although loans can be paid out earlier. While the loans are being paid back (or the cash subsidies received) the dwellings are regarded as ‘social housing’. While regarded housing, rents are controlled and based on the cost of provision. Tenants of a project may be chosen by the local government.

Once the loans are paid back (or cash subsidies ceases), the dwelling become regarded as private rental housing. Then rent may be increased, although limits apply as to how quickly rent may be increased for existing tenants. These limits apply to all private rental housing, not just former social housing. However, on vacancy, the landlord can charge any rent the market will accept. Also once the dwelling becomes private rental, the landlord chooses the tenants. All private tenants in Germany are guaranteed security of tenure. This means that a tenant can stay in a dwelling as long as they like and only be evicted following a court order. These are made only in defined circumstances’ such as: Non-payment of rent, Damage, anti-social behavior, Dwelling is needed for occupation by the owner or immediate family.

The provision of social housing is organized by local governments. The federal government enters into agreements with the state Governments to provide funding for a programme of social housing. State governments then enter into agreements with local governments which have the responsibility for organizing the provision of the housing. In some states, additional state funding may also be provided. The local government decides which organizations shall provide the housing, allocates tenants to social housing and is generally responsible for overseeing its operations, including the setting of rents while the dwellings remain as social housing (Power . 1993).

Policy Developments

The general trend in Germany since 1980's has been to increase reliance on the private rental market to provide housing for those on lower incomes. However there was a revival in the provision of social housing from 1989 as a result of the housing situation in Germany at that time. From the late 1970's, the West German Federal Government reduced funding for the provision of new social rental Housing. For much of the 1980's, there was essentially no funding for new social housing. The intention was to rely on the private market to increase the supply of rental housing, and the housing benefit payments to achieve affordable results for those on low incomes. However a housing shortage developed by the late 1980's and funding for social housing recommenced in 1989. Since 1990, substantial funding has been provided for additional social housing with DM 18 billion being provided between 1991 and 1996 (Republic of Germany, 1997). The unification of Germany was another factor leading to an expansion of social housing funding with about 1/3 of federal funding since 1991, going to the former East Germany, as much social housing in the East was in poor condition and rehabilitation work was required.

The German government has, since 1988, moved to involve the private sector in the provision of housing for those on low incomes through the privatization of existing social housing. As a result the private rental sector officially increased its share of the housing market, even though the housing may still be owned by the same organizations. In 1988, non-profit organizations providing social housing were treated the same as profit making organizations. Before 1988, non-profit organizations received taxation concession and in return were subject to controls on rent and on selection of tenants, which continued after the low interest loans were paid back (or subsidies ceased). After 1988, the taxation concession were removed and the non-profit organizations were free, once loans had been paid back, to increase the rents (subject to the same laws as applying to the private rental sector) and choose tenants without restriction. This housing was now regarded as private rental housing. Thus the proportion of housing officially regarded as private rental housing increased, continued to do so, as much social housing, including that provided by non-profit organization, reverted to private housing. This trend was accelerated by changes introduced in 1980 and 1982 which made it easier for loan repayments to be discharged earlier. The moves to convert non-profit housing into private rental housing in part occurred as a result of a corruption scandal involving one of the largest non-profit providers of social housing (Harloe 1995). Another aspect of the move towards involvement of the private sector was a preference for private (for profit) landlords over non-profit organizations. This could particularly be seen in the former East- Germany where many Housing units owned by Housing associations and co-operatives were gradually being privatized. Private investors could receive grants and taxation concession (Republic of Germany; 1997).

Housing Policies And Implementation Strategies In Australia

Australia, like the other countries considered, moved the emphasis away from funding the expansion of social or public housing towards the provision of cash assistance for individuals. Since the early 1980s, there had been increases in the levels of rent assistance paid to social security recipients who rent in the private market, and an expansion of the categories of recipients eligible for rent assistance. These resulted in rent assistance becoming the major program of Common Wealth expenditure for low income renters, exceeding expenditure on the Common Wealth and State Housing Agency (CHSA) from 1989-1990. Proposals for more radical reform of Australians public housing system were considered in subsequent years. From 1995, proposals for a radical reform for the public housing system were developed through the council of Australian governments (COAG). These involved; the Commonwealth funding rental subsidies for both public and private tenants, the Commonwealth ceasing to fund the states for the expansion of the public rental stock, and, the states being responsible for the provision of public rental housing. (Newman, 1997)

Housing Policies And Implementation Strategies In South Africa

The November 1994 White paper, *A New Housing Policy and Strategy for South Africa* committed the government to the establishment of viable, socially and economically integrated communities situated in areas allowing convenient access to economic opportunities as well as health, educational and social amenities. All South Africa's people were expected to have access to a permanent residential structure with secure tenure ensuring privacy and providing adequate protection against the elements; potable water; and sanitary facilities including waste disposal, and domestic electricity supply. The principles, goals and strategies of the policy were transformed into legislation in the form of Housing Act (107 of 1997). In quantitative terms, the overarching goal of the housing policy was to reach the target of 1 million houses in 5 years. In qualitative terms, the policy aimed to support housing development which was defined as the establishment and maintenance of habitable stable and sustainable public and private residential environments and the creation of viable households and communities. This involved promoting progressive access to economic

opportunities, health, educational and social amenities, permanent residential structures with secure tenure and privacy and providing adequate protection against the elements: potable water, adequate facilities and domestic energy supply (Housing Act, 1997). The Act called for housing development to be economically, fiscally, financially and socially sustainable; ensure economical utilization of land and services and to discourage urban sprawl, in particular through the promotion of higher densities; be based upon integrated development planning, promoting integration with respect to social, economic, physical and institutional aspects of development; and contribute to redressing the historically distorted racial and spatial patterns of towns, cities and rural areas (Ibid). And finally, the Housing Act talked of facilitating the effective functioning of the housing market, leveling of the playing field and taking steps to achieve equitable access for all to the market (Ibid).

Housing Policies And Implementation Strategies In Nigeria

Public intervention in housing in Nigeria began in the colonial period following the outbreak of bubonic plague in Lagos in 1920's. During the period between 1900 and 1960, government involvement was centered essentially on the provision of quarters for expatriates staff and for selected indigenous staff. At this period, conscious effort was not made to construct houses for the general public by the government.

Thereafter, successive governments in Nigeria sought to confront the nagging problem of accommodating an increasing number of Nigerians through the low-cost housing projects and site – and - services programmes. The post-independence governments in the country did not fare better than the colonial Government in terms of Housing for the Public. The concepts of Government Residential Areas (GRA's) were not only retained but was embraced and promoted with greater zeal. Those who took over government saw in them (GRA) a mark of distinction to stay in the GRA (Aribigbola, 2000). After independence, aside from the creation of Federal Mortgage Bank of Nigeria (FMBN), the Federal Government did little in the area of housing intervention until 1980 when it embarked on an elaborate National Housing Programme based on the concept of affordability and citizen participation Under the programme, a total of 40,000 units were to be constructed nation-wide annually, with 2,000 units located in each state, including the Federal Capital Territory (FCT) (Yukubu, 2004). The National Housing Policy launched in 1991 had as its ultimate goal, ensuring that all Nigerians owned or had access to decent housing accommodation at affordable cost by the year 2000AD. The main objective of the policy was to make the private sector the main vehicle for the organization and delivery of housing products and services.

The 1991 policy created a two-tier institutional financial structure, with primary Mortgage Institution (PMI's) as primary lenders and Federal Mortgage Bank of Nigeria (FMBN), as the apex institution with a supervisory role over a network of the PMI's activities. The FMBN later ceded the supervisory function over PMI's to the CBN (Central Bank of Nigeria) in 1997 (Ibid). The FMBN as deconsolidated by Decree No. 82 of 1993 was empowered, among other functions, to collect, manage and administer contributions to the National Housing Fund (N.H.F) from registered individuals and companies. Under the programme, workers earning above #3,000 per annum, were compelled to save 2.5% of their monthly income into NHF as contributions. Commercial as well as Merchant Banks were expected to offer to FMBN 10% of its non life funds and 40% of its life funds in real property development out of which not less than 50% must be paid to the FMBN (Aribigbola, 2000). Under the 1991 housing policy, responsibilities were assigned to the three tiers of governments and other agencies and parastatals of government such as FMBN, State Housing Corporations, Ministries and Departments. At the target year of the policy (i.e. 2000), the policy could not make the anticipated impacts on the built environment as a result of some factors associated with inadequacies of PMI's, lack of access to land and title to land and problem of mortgage loan affordability among others (Okewole and Aribigbola, 2006). The recognition of the growing housing problem in both the rural and urban areas of Nigeria and acceptance of the failure of the expired 1991 National Housing Policy prompted the federal government of Nigeria to set up a 15 man committee to review existing housing policy and articulate the New National Housing Policy (NNHP) of (2002). The 2002 NNHP had as its primary goal of ensuring that all Nigerians own or have access to decent, safe and sanitary housing accommodation at affordable cost with secure tenure through private initiative, that is Real Estate Developers on the basis of Mortgage Financing. The most significant innovations or change was the transition from government-built to privately developed housing (Mabogunje, 2003). In sum, there was disengagement of public sector in housing provision to that of private. Under the new policy, amortization period for NHF loan repayment was increased from 25-30 years, while loan repayment period for developers was 24 months. Interest rates charged on NHF loans to PMI's was also brought down to 4% from 5% while loan lending rates to contributors was reduced to 6% from the previous 9% it used to attract in the 1991 housing policy. The policy permitted a graduated withdrawal of contributors who could not obtain loan under the scheme. It also made contribution to the scheme optional for persons earning less than

the national minimum wage. The reason for this was that such a person was not likely to be able to bear the burden of loan (Yukubu, 2004). In addition to the above, and in recognition of the acute shortage of residential accommodation in some major cities in Nigeria such as Lagos and Abuja, and in order to facilitate actualization of the policy, the federal government introduced some intervention measures commencing with a pilot project that involved the construction of new forty thousand (40,000) housing units per annum nationwide with at least 1,000 units in each state of the federation, 1,500 units in Kano and River states, 2,000 units in Lagos State and 3,000 units in Abuja.

Housing Policies And Implementation Strategies In Kenya

According to Mitullah (1993) the National Housing Policy was intended to help improve the deteriorating housing conditions countrywide and to bridge the shortfall in housing stock arising from demand that far surpasses supply, particularly in urban areas. The UN Habitat (2005) added that this situation has been exacerbated by population explosion, rapid urbanization, widespread poverty, and escalating costs of providing housing. The shortage in housing is manifested in overcrowding, slums and proliferation of informal settlements especially in peri-urban areas. In the rural areas the shortage manifests itself in the poor quality of the housing fabric and lack of basic services such as clean drinking water. The policy aims at enabling the poor to access housing and basic services and infrastructure necessary for a healthy living environment especially in urban areas (Mitullah, 1993). The government is encouraging integrated, participatory approaches to slum upgrading, including income generating activities that effectively combat poverty, promoting and funding of research on the development of low cost building materials and construction techniques. This can be harmonized by existing laws governing urban development and electric power to facilitate more cost effective housing development, facilitating increased investment by the formal and informal private sector, in the production of housing for low and middle-income urban dwellers. It has been a prudent idea to create a Housing Development Fund to be financed through budgetary allocations and financial support from development partners, and other sources (Mitullah 1993).

The Economic Recovery Strategy for Wealth and Empowerment creation launched by the Government in June 2003 was intended to off-set the negative effects and impacts to the vulnerable groups of our society created by reforms and liberation programmes in the economy. In commitment to improving housing, the Government introduced a National Policy that comprehensively addressed the shelter problem (GOK, 2004). This justified 'repressive' policies that included the demolition of informally developed settlements. At the time of independence, nothing suggests that the housing policy environment was either attractive or supportive. Thus, it can be argued that the 'official' response to informal African settlements picked up by the incoming African Government was equally restrictive at worst and willfully neglectful at best (Mitullah, 1993).

Methodology

The study adopted quantitative research design (Creswell, 2002). This method was adequate to this study because it generalized from a sample to a population so that inferences were made about some characteristics, attitude, or behaviour of the target population (Babbie, 2001). From table 1.1, the target population was 218,766. It was from this total population that the study sample was drawn

Table 1: Target Population

Area	Male	Female	Total	Area in sq km	Density pp/sq km
Manyatta	31,591	31,346	62,937	5.3	27,327
Nyalenda	25,669	23,706	49,375	8.9	12,679
Kanyakwar (Obunga)	4,380	4,196	8,576	8.5	1,009
Kogony (bandani)	7,150	6,811	13,961	13.1	1,066
West Kolwa (Nyamasaria)	36,560	33,842	70,402	12.2	5,771

Kaloleni	6,467	7,048	13,515	2.1	6,436
Total	111,817	106,949	218,766	50.1	54,288

Table 1.1: Sub location area population including the informal settlements in Kisumu. (Source: 1999 GOK Census) Simple random sampling was used in this study. The researchers’ target population of 218,766 and sample size of 384 was ideal for this method of sampling. The Pearson product moment correlation coefficient which the test yielded was + 0.86. The correlation was high enough to judge the instrument as reliable for use in this study (Mangal 2004).

Data collection procedure involved delivery and collection of the questionnaires through meetings or face to face contact and ensuring use of structured interviews. Both quantitative and qualitative data was analyzed by summarizing, categorizing and interpreting the data using tables. Frequencies and cumulative frequencies were calculated and correlation analysis done using SPSS.

Results and Discussion

Government housing policies has not met the objectives due to poor implementation strategies. Policy formulation has been adopting up-bottom approach instead of bottom –up approach thus excluding the community in low-cost housing needs assessment.

Provision of Land and Infrastructure by the Government for Low – cost Housing Development

Lack of comprehensive land use planning and management policy has led to the development of substandard settlement with inadequate infrastructure, services and open spaces. Land supply/delivery mechanism for housing development is characterized by formal and informal subdivisions undertaken by both the public and private sectors. Formal subdivisions follow a long process whereby provisions of services are mandatory before registration and necessary transfer can be effected.

The approval/consultation procedures for subdivisions of land are lengthy and complicated, as there are too many statutes, which control and regulate subdivisions and change of use. The transfer, documentation, processing fees and stamp duty rates are still way beyond the reach of majority of Kenyans (GOK, 2004). In view of the above, respondents were sampled and requested to give their views on provision of land by the Government as a strategy for Low – cost housing development.

Out of 384 sampled for interviews, 28 (7.29%) said the government provide land and infrastructure for low cost housing development; 335 (87.24%) said that the government does not provide land and infrastructure for low-cost housing development, 4 (1.04%) were not aware while 17 (4.43%) were missing due to non – response. This was summarized in table 2

Table 2: Provision of land and infrastructure

Responses	Frequency	Percentage	Cummulative Frequency
Yes	28	7.29	7.29
No	335	87.24	94.53
Not aware	4	1.04	95.57
Missing	17	4.43	100.00
Total	384	100.00	-

The correlation analysis done on the variable with electricity as the control group yielded the following results: coefficient (-0.7451902). P value (0.048), 95% confidence level(- 1.482859 - 0.00752120) The variables emerged as a significant one in the study. The Government therefore needs to consider the approval/ consent procedures for subdivisions of land. Transfer documentation, processing fees and stamp duty also needs to be considered.

Recommendations

Need for the Government to ensure subsidy mix and balance; public and private partnership, Low-cost Housing market information, private finance attraction, International agency and policy Networks and use of comparative research and evaluation. Recommendations for policy action included review of the current national housing policy and implementation strategies and further research on urban planning, land tenure system, infrastructure and services, housing finance mechanism, small scale construction activities, community participation, sub-county budgetary base and experimental pilot projects.

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