EFFECTS OF RAPID URBANISATION ON ACCESS TO ADEQUATE HOUSING IN KAKAMEGA TOWN

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DECLARATION

This research project is my original work and it has never been presented for award of a degree in any other University.

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This research project has been completed under my supervision and submitted in accordance with the university regulations.

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ABSTRACT

The study examine the consequences of urbanization on access to adequate housing in Kakamega town through evaluation of data collected from low income, middle income and high income earners residents to give a clear picture of the housing type and environment in Kakamega town under condition of rapid population rise, growing housing demand and increased rent and land prices as well as growing urban poverty. Findings shows that the majority of the people who move to town from rural areas fail to secure employment immediately and end up experiencing acute unemployment. They are the low income earners in Kakamega town. This growth and physical expansion of the town is accompanied by unplanned urban sprawl, environmental pollution, deterioration and deficiencies in modern basic facilities and general urban decay. These problems are compounded by urban poverty characterized by growth of substandard housing and slum/squatter settlements, deterioration of residential neighborhood and absence of capital spending on existing housing stocks thereby reducing accessibility to adequate housing particularly to low income earners who cannot afford decent shelter.

The research also explores the historical background, factors behind the rapid growth of Kakamega town since 2003, nature of that growth and trend. The research further investigates into whether the policies and strategies put in place by government to ensure that adequate housing is achieved are being implemented in Kakamega town.

The researcher therefore conclude by suggesting recommendations to redress the negative effects of urbanization on access to adequate housing at the same time encourage/promote the agglomeration benefits of urbanization. The researcher further recommends the implementation of favorable land, housing and urban development policies and review areas with discrepancies to address the existing land tenure problems, the establishment of strategies for developing low cost rental housing and supporting the private sector to develop decent and affordable shelter for all.
CHAPTER ONE.

1.0 INTRODUCTION

The term “urbanization” has been given different interpretations and definitions. Wikipedia (2009) defines “urbanization as the physical growth of rural or natural land into urban areas as a result of immigration to existing urban areas”. While United Nation defined urbanization as movement of people from rural to urban areas with population growth equating to urban migration (The associated press, 2008 in Aluko, 2010) but to Adejuwon, (1979:161) in his book “An introduction to the Geography of the tropics” defined urbanization in two terms; economically and demographically. Economically, “urbanization is a process of economic development where people move from agricultural community into non agricultural one”. To him “the process reflects relative growth of secondary and tertiary component of the economy at the expense of primary production”. Demographically, “urbanization is the process of population concentration. Here “It represents a way of ordering the population of a general area for the purpose of attaining higher level of subsistence and security.

Generally, “housing” as a development sector within a national economy, is defined in three terms namely; as the physical product, as the process and as the cultural reality (UN HABITAT, 2002). In the ordinary sense housing is a physical, tangible space open or covered with built forms, artifacts, walls, roof, doors, fences, gates among others. This product is called a dwelling unit, a house or a home and is integrated with other units in the neighborhood or settlements through infrastructure and community facilities, the streets and roads. Housing as a process involves the carrying out of activities including but not limited to organizing the families or social groups to decide on how to acquire or built a house or a home. Many actors are involved, a multiplicity of decisions have to be made, a variety of organizational arrangements are made, all related to planning, getting piece of land, some money, building and maintaining a house. This process is what determines the product. As a cultural reality housing is generated by, and a generator of lifestyles and world views reflecting the conflicts, joys, and pains, aspirations and achievements of real people within their specific cultural context. People express identity, search for security and hope for opportunity also through housing. Thus housing
does not only provide shelter but also accommodates the family lifecycle. This concept of housing determines the process and hence the product.

1.1 Background of the study.

The effect of urbanization on access to adequate housing in developing countries has manifested itself in sociological, economic and demographic terms. There is always uncontrollable movement of people from rural to urban areas with resultant effect on housing hence housing shortage, growth of informal settlements, urban poverty and housing development. In Kenya currently, it is estimated that that 23.3% of the total population live in urban areas with 67.7% living in the rural areas (population and housing census, 2009). It is also estimated that 60 – 80% of residents of Kenya’s largest urban centers like Nairobi, Mombasa and Kisumu reportedly live in informal settlements (UN-Habitat, 2008). It is further estimated that more than 50% of Kenya’s population will live in urban areas by 2030 (vision 2030). Kakamega town is one of the fast growing towns in Kenya. Kakamega town is on south-western part of Kenya, located at an average elevation of 1550m. It was developed by British colonial government for defensive purposes in 1903. The town lies about 30km north of the equator and is 52km north of Kisumu town. It is the Headquarter of Kakamega County, the Kenya’s second most populous county after Nairobi. According to population and housing census (2009), the town has a population growth rate of 4.0% and its population is projected to be 119178 by 2012. Kakamega municipality alone is about 49Sq km but extended has extended into Navakholo and Lurambi divisions.

1.2 Statement of the problem.

Housing is one of the most important elements in our lives. It is both shelter and a link to the neighborhood and larger community. Inadequate, unsanitary and unsafe housing can affect the physical health and security of citizens. The quality of life for most people is likely to be determined by the quality of their residential area. Therefore, access to adequate housing has been declared a fundamental right by both international and national laws. The first one being the Universal Declaration of Human Rights of 1948 which recognizes the right to adequate housing as an important component of the right to
adequate standard of living and this has been further reaffirmed by subsequent various international instruments of which Kenya is a signatory. For example, under article 11 of International covenant on economic, social and cultural rights (1966) provides for “the right of everyone to adequate standard of living for himself and his family including adequate food, clothing and housing, and the continuous improvement of living condition”. The United Nations committee on economic, social and cultural rights (General comment No 4 of 1991 on adequate housing) observed that “the right to adequate housing is not just having a roof over one’s head but rather as the right to live somewhere in security, peace and dignity”. The same has been captured nationally in the National housing policy (2004) and Draft housing Bill (2012). In the Kenya Constitution (2010), the right to housing is now a constitutional right. This is highlighted in section 43 (1b) of the same constitution which states “every person has the right to accessible and adequate housing and reasonable standard of sanitation”. Rapid urbanization is affecting the right to adequate housing directly and indirectly. Cities and urban centers have been portrayed as engines of growth and characterized as places of opportunities thus pulling many people from rural to urban areas to access and exploit these opportunities (UN HABITAT, 2006). The rapidly growing urban centers in the world, Kakamega town being one of them is currently facing enormous housing deficit alongside deficiencies in infrastructure and services, deteriorating environmental conditions and urban poverty. Urban poverty is characterized by rapid growth of substandard housing and slum/squatter settlements, deterioration of residential neighborhoods and absence of capital spending on existing housing stocks. All these jeopardize access to adequate housing as a fundamental human right. Kakamega town has a population growth rate of 4.0%. Thus the need for research to understand these problems and seek for solution at the same time promoting the agglomeration benefits of urbanization.

1.3 Purpose of the study.
The study investigated the consequences of rapid urbanization on access to adequate housing development in Kakamega town.
1.3.1 Objectives of the study
The following are the objectives of the study;

1. To examine factors behind rapid growth of Kakamega town.
2. To establish the growth of Kakamega town since 2003 to 2013 and the consequences of that growth on access to adequate housing.
3. To establish whether the policies and strategies put in place by the government and other stakeholders to ensure adequate housing is achieved are being implemented in Kakamega town.

1.3.2 Research Questions
From the above objectives, the following research questions have been developed;

1. What are the factors behind the rapid growth of Kakamega town?
2. What are the consequences of rapid urbanization on adequate housing in Kakamega town?
3. Are the policies and strategies put in place by government addressing the issue of adequate housing in Kakamega town?

1.3.3 Research Assumptions.
The research assumptions are as follows;

1. The population under study is homogenous.
2. They live under same climatic condition.
3. They share same experiences.

1.4 Significance of the study.
The study of rapid urbanization and access to adequate housing in Kakamega town revealed the real urbanization problems on the ground and give us opportunity to strategize solution to the same. Inadequate housing is characterized by health related problems such as malaria due to presence of stagnant water caused by lack proper drainage and dampness hence breeding zones for mosquitoes, vector for malaria causing organisms’ plasmodium. Another health problem is Respiratory infections such as asthma, chronic bronchitis and pneumonia whose main cause are overcrowding, poor ventilation and air pollution. Dermatological illnesses like allergies, skin infections, skin inflammations, skin irritation and fungal infections as a result of dampness, coldness, air
pollution and widespread poverty. Kakamega town being one of the areas that receives a lot of rainfall, the research results can be used to create awareness on the above mentioned problems and how to prevent or avoid them.

Furthermore, the data collected therefore, can be useful to ministry of housing, ministry of planning and Kakamega county government to set further strategies to enhance access to adequate housing that encourage healthy living as it is always said “a properly housed population is a healthy nation hence a wealthy nation”.

In addition, the data to be collected could be useful to non – governmental organizations and international communities like UN – Habitat, European Union and World Bank to review their activities towards reducing social inequality and inequity among the urban dwellers in Kakamega and other towns with similar problems.

To Kenya government, the data will be useful in the review of national housing policy and setting strategies that are people focused and action oriented in addressing urban housing problems and issues related to urban planning and renewal in all counties including Kakamega town.

To private sector and the community at large interested and involved in housing development, the data to be collected will help the make informed decision in terms of where to invest and to whom to provide for housing. Kakamega town may turn out to be the investment town chosen based on data generated from this research.

In general, the research results seek to inspire people of Kenya to become creative and demonstrate ways of making our urban residential housing attractive physically, environmentally, culturally and economically.

1.5 Justification of the study.

After gaining municipality status in the early 1970s, Kakamega town stagnated underwent demographic and economic stagnation until 2003(Kakamega Central District Development Plan 2008/2012). The growth became notable and the residents could feel the demographic, economic and social changes. The town population increased. The demand for additional residential housing to accommodate the growing population also increased. Rent charged on existing houses shoot up. The demand and prices of food rose up tremendously. Growth of informal/slum settlements and deterioration of
environmental hygiene in the residential neighborhood became evident. All these compounded by urban poverty affect access to adequate housing particularly by the low income earners hence the need for research to give a clear picture of the housing type and environment in Kakamega town under condition of rapid population rise, growing housing demand, increased rent and land prices and growing urban poverty. The study also gives us the opportunity to recommend solutions the problems experienced due to rapid urbanization.

1.6 Limitation of the study.

The research involve several activities such as the development of research instruments, pre – testing of the instruments during the pilot study, securing permission for the actual study, data collection, analysis and presentation as well as the ultimate report writing. These activities and operations are many and consumed considerable amount of time. The study will also involve financial cost such as cost of stationeries, transport cost, computer services, subsistence all of which have been incurred by the researcher. The instruments like questionnaires were returned by the respondents but some questions were left un-answered due to lack of information leading to un- representative information while some interviewees particularly the landlords decided to give misleading information, some respondents were tenant at the same time a public officers forcing the researcher to restructure his samples. Some respondents refused to be interviewed. Some landlords thought the researcher was working for KRA thus sent the researcher away. The research was carried out in kakamega town, the area that receives a lot of rainfall throughout the year due to effect of kakamega forest. Such rainy weather affected the research process. As soon as it started raining, the research process has to stop.
1.7 Definitions of terms.

UNCHS _United Nation Center for Human Settlement.
GDP _Gross Domestic Product.
GNP _Gross national product.
GFCF _Gross Fixed Capital Formation.
GSS _ Global Strategy for Shelter.
CDF _ Comprehensive Development Framework.
KISIP _ Kenya Informal Settlement Infrastructural Program.
KMHP – Kenya Municipal Housing Program.
NHC – National Housing Corporation.
NACHU – National Housing Cooperative Union
EMCA – Environmental Management Co ordination Act
OSHA – Occupational Safety and Health Act
WECO –Western College
MMUST – Masinde Muliro University Science and Technology
CHAPTER TWO

2.0 LITERATURE REVIEW

Housing is a basic human need that is recognized globally as human right. In the hierarchy of needs, shelter is considered third only to food and clothing. The struggle for these basic needs has increased progressively as the human race advances in number and cultural diversity. The universal declaration of human rights of 1948 recognizes the right to adequate housing as an important component of human right to adequate living and this has been further reaffirmed by the subsequent various international instruments of which Kenya is a signatory.

Urbanization on the other hand has been part of human civilization. As a result, 49% of people worldwide lived in urban areas in 2005. This proportion is expected to rise to 50% in 2006 as the global urban population continues to increase by more than 60 million every year (UN – HABITAT, 2006:2).

2.1 Factors behind rapid urbanization

According to Adejuwon (1979), ancient and medieval Indian towns owed their growth to political, military and religious functions. Delhi, Agra and Varanasi originated as a result of administration of various dynasties. Majority of modern towns originated as collection and distribution centers for agricultural regions. Gradually such centers acquired industry, transport and administrative services. But in South America, the development of most cities and towns were influenced by the coastal harbors and beaches. Like in Brazil all largest towns are found along the coastal trip except the case of Brasilia and Manaus which lies on the Amazon River Valley. On their growth, he recognized trading opportunities, industrial development and improved social services as the main factors attracting people from rural areas to urban areas.

O Connor (1971) states that the rapid expansion of urban centers going on in Africa results from a combination of high natural increase rate and substantial rural – urban migration in search of better wages, employment prospects and business opportunities while same are just attracted by the glitters of cities and towns life and better social services such as education, health care and transaction services.
According to star newspaper journal dated 6th October, 2010, rapidly increasing urban population in Kenya is driven by a transforming economy from large agriculture based to manufacturing and this will continue pushing housing demand. This is confirmed by population and housing census (2009) that Kenya’s current urbanization level is 39.7% and is projected to hit 50% by 2030.

2.2 Consequences of rapid urbanization on adequate housing.

Urbanization process has led to several consequences among them are;

2.2.1 Housing shortage.

This has been a problem / consequence of urbanization everywhere in the world. According to UN –HABITAT, 2003, “in Latin American countries, urbanization processes and application of micro – economic adjustment policies combined with severe recession have had serious consequences in terms of urban poverty in the region. As a result, the housing deficit is increasing in all countries except Chile. In 1991, Argentina had an estimated total housing deficit of 3 million units while Brazil and Peru were 5.2 million and 1.0 million respectively”.

In Asia, the situation is even worse than Latin America. “Formal housing delivery process kept pace with urban growth in the 1990s. This was until the financial and currency crisis of 1997 when many countries in the region experienced sharp economic contraction. As a result, the urban housing shortage in India increased from 10.4 million units in 1991 to 15.5 million in 2001. Pakistan housing deficit has been increasing by 27,000 units a year and is currently estimated at 7.3 million units. Bangladesh has an estimated National Urban Housing need of 659,000 units while Indonesia needs to house approximately 735,000 new urban households per year”.(UN – HABITAT, 2003a).

To UN – HABITAT (2005), Africa is the most rapidly urbanizing yet economically poorest region of the world, almost every country experiences housing shortage. Zimbabwe’s urban housing deficit in 1992 was estimated at about 670,000 units but by 1999, the figure had risen to over 1.0 million. Ghana had an annual housing deficit of about 400,000 units in 2002. The backlog in provision in South Africa was estimated at 2.3 million in mid 2003. Cameroon has an annual housing deficit of close to 70,000 units
while the annual requirement for new dwellings in Ethiopia is estimated to be between 73,000 and 151,000 housing units. In Kenya, National Housing Policy (2004) indicates that the annual housing demand in urban areas is estimated at 150,000 housing units. Supply on the other hand is estimated at 40,000 units per annum resulting into a supply gap of approximately 110,000 housing units. Out of 40,000 units supplied annually, more than 80% houses produced are for high and upper – middle income earners yet the greatest demand is for low and lower – middle income group who make up 83% of the urban population. What is the situation in Kakamega town?

2.2.2 Housing Production for Economic Growth.

Housing production and consumption of housing services has multiplier effect on macro – economy. A thriving housing sector can contribute to economic growth though creation of employment opportunities in building materials’ and construction sector. Sales of building materials and housing services generates revenue at same time improve circulation of currency in the economy. UNCHS and ILO (1995) argues that “rapid urbanization calls for high capital spending on housing to meet the escalating housing demand and this further contributes to better performance of the National economy. This is due housing multiplier effect to macro – economy”. It further indicates that “capital spending on housing contributes between 2 – 8% of GDP and 10 – 30% of Gross Fixed Capital Formation (GFCF). Housing services typically account for 5 – 10% of the GNP (Angel, 2000:24). In Middle East for example, housing construction typically account for 3% of GDP (Dhonte et al, 2000) and Tunisia housing investment has averaged 4% of GDP since 1990 (Erbas and Nothaft, 2002) while in Kenya, central government expenditure on housing decreased by 38% in fiscal year 1999 owing to the poor performance of the national economy and it has since remain low (Majale and Abu, 2001).

2.2.3 High cost of land and housing

Land prices are critical factors in access to housing. High land prices resulting from market forces (demand and supply) and restrictive framework together with low incomes
of many households turning land into a single biggest component of legal housing cost in many developing countries towns (UNEP, 2002). The problem is compounded by urbanization and globalization which has accelerated the commercialization of urban land market in developing countries (UN – HABITAT, 2003).

In mid 1990s, land in Mumbai, India was among the most expensive in the world regardless of the fact that a large proportion of the local population live below the official poverty line (UN – HABITAT, 2006).

2.2.4 Growth of urban slums and poverty

Urbanization of poverty in developing countries is most conspicuous in the proliferation and expansion of slums and informal settlement (UN – HABITAT, 2003). Urban poverty is characterized by rapid growth of substandard housing and slums, deterioration of residential neighborhood and absence of capital spending on existing housing stocks. It also manifests itself in acute unemployment and underemployment, failure to afford three meals a day, high crime rate and prostitution (World Bank, 1980). The informal housing delivery system in the slums are providing at least rudimentary shelter for the rapidly growing number of urban poor households where the vast majority resides. In this case given the prevailing level of income and other constrains, informal settlement can be seen as a solution not a problem because the informal rental housing is the only mode of providing cheap and affordable housing (UN- HABITAT, 2003g:14).

To UN-HABITAT (2006:38) slums and urban poverty are just manifestation of a population explosion and demographic changes due urbanization and globalization and slums must be seen as the result of failure of housing policies, laws and delivery systems as well as of national and urban policies. Is this true in Kenya?

2.3 Policies, strategies and programs.

The philosophy underpinning Global Shelter Strategy (GSS), Agenda 21 and Habitat Agenda is that favorable shelter policies that can contribute significantly to overall macro – economies, environmental and social development.

In fact, UN – HABITAT and ILO (1995) argues that “the priorities of Local and National Governments and of International development cooperation, should be to advocate and
provide active support for development strategies based on labor intensive shelter delivery using local resources thus linking the goal of shelter for all with that of full employment in a common strategy for poverty reduction”.

Vancouver Action Plan (1976) emphasizes that effective implementation of strategies, policies, plans and programs in the field of human settlement require appropriate instruments in the form of political, administrative or technical institutions, enabling legislation and regulatory instruments as well as the formal procedures for harnessing resources in particular human capacities. It also calls for removal of any barrier that prevented women from actively participating in planning, design and implementation of all aspects of human settlements.

Global Strategy for Shelter (GSS) to the year (2000) emphasizes that the goal of national policy should be to widen the range of housing choices available to all households so that they can adjust their shelter situation to their needs and preferences. This is much more important than having pre-determined targets in terms of housing production. It also underline that government intervention may be required to offset market imperfection and in some specific cases, a policy may be justified to meet the social welfare requirement of the very poor and destitute.

Comprehensive Development Framework (CDF) calls for partnership between National Government, local government, civil society, private sector and external assistance agencies to mobilize their resources towards housing development.

Under poverty reduction strategy, MDG 7 Target 10 suggests that shelter sector can be used as a driving force for the promotion of economic development and as an effective entry point for poverty eradication and social development.

Habitat Agenda paragraph 61 suggests effective monitoring and evaluation of housing conditions including the extent of homelessness and inadequate housing and consultation with the affected population, formulating and adopting appropriate housing policy and implementing effective strategies and plans in addressing those problems.

The slums and informal settlement upgrading program has been emphasized and adopted by many governments since they have acknowledged that informal settlements are the only shelter option available for the poor and low income groups and that they have a vital function in the urban economy.
In Turkey, options other than demolition of informal settlement were considered for the first time in the first five year development plan in 1963. This led to gradual extension of some services especially water supply, electricity and access roads to the “gecekondu” (slums) by the municipalities and utility companies. In mid 1990s, a populist policy reform led to increased land ownership and development rights which contributed to the re-development of “gecekondu” into neighborhood of modern mid and high rise apartments. Despite such effort, “gecekondu” continued to be built to date (Erman, 1997; 2001).

In South Africa, the authorities have responded positively to informal settlements and have chosen to support “in situ” (slums) upgrading in Cape Town (Irurah et al, 2002). Mali was initially reluctant but in 1980s, a few informal settlements were regularized and upgraded as part of World Bank financed urban development program and in 1992, Mali devised a comprehensive policy of legalization and upgrading (Vaa M, 2000 vol 12 page 34).

Kenya has also changed from intolerance whereby the informal settlements were regularly demolished to acceptance. Currently, the government in collaboration with UN–HABITAT is implementing the Kenya Slum Upgrading Program (KENSUP). The objective being to improve the overall livelihood of the people living and working in slums through targeted intervention to address shelter, infrastructure services, land tenure and employment issues as well as HIV/AIDS in slum settlements (UN–HABITAT, 2005c:51). There is also Kenya Informal Settlement Infrastructural Program (KISIP) – a program implemented by Kenya government in collaboration with World Bank aiming at providing basic infrastructural services such as water supply, electricity, access roads, waste disposal and drainage systems to improve lives of the people living in the slums. In addition, there is Kenya Municipal program (KMP) by local government and a number of civil society groups such as shelter forum, umande trust, pamoja trust, NACHU among others working on shelter but at low capacity that cannot effect large scale projects.

Besides emphasis on partnership and collaboration to mobilization of resources towards slum upgrading, the national housing policy for Kenya recommend other strategies in addressing urban housing problems;
The policy recommended proper maintenance of public housing for civil servants as well as institutional housing which have to be done on regular basis. Besides, periodic rental valuation of all existing public housing stock to determine the economic rent payable and market responsive house allowances is to be paid to civil servants. The maintenance program for government houses is currently underway throughout the country.

Civil servant housing scheme has been proposed to cater for special housing needs of civil servants under the civil servant housing scheme fund. This program aimed at facilitating civil servant to acquire and own houses.

To the low income urban population, the national housing corporation, local authorities and other agencies facilitates the provision of planned, surveyed and serviced plots for new residential areas as site and service schemes.

To keep rent levels under review, the policy imposes some measure of control to prevent any abuse while ensuring that capital investment in housing yields profitable returns. Rent Restriction Act has been reviewed and the bill has been taken to parliament for approval.

Provision of incentives to private sector has been recommended to direct more investment towards housing development particularly low cost housing. Such incentives include tax deductibility for housing loans.

The question is “Are these policies, strategies and programs being implemented in Kakamega town or not?”
CHAPTER THREE.

3.0 RESEARCH METHODOLOGY.

3.1 Area under study.

The research has been conducted in Kakamega town, the largest town western region and has been the provincial headquarters of western province. The town is located in Kakamega central district and stretch into three divisions namely; Municipality, Lurambi and Navakholo with urban population of approximately 119187 (Kakamega District Development Plan 2008/2012) from which a sample of 0.5% has been selected for study. Municipality alone cover 49sq km and is entirely urban. The town is linked by tarmac road with Mumias, Webuye and Kisumu. The town lies about 30km north of the equator at an average elevation of 1550m above the sea level. It is 52km north of Kisumu town and is the headquarters of Kakamega County. The County is located in western part of Kenya, bordering Bungoma to the north, Trans- Nzoia to the north east, Uasin –Gishu and Nandi to the east, Vihiga to the south, Siaya to the south west and Busia to the west. The county covers an area of 1395sq km. It is the Kenya’s second most populous county after Nairobi.

The county is the home of Luhya speaking communities but the town’s population is made up of people from different parts of Kenya as well as other nationalities such as the Hindus and the Europeans. The culture of the Abaluhya has dominated the county in terms of circumcision, marriage, burial ceremonies, music, sports among others social life of the society. The county depends mostly on farming and commercial activities. The county has conserved the only Kenyan rainforest – Kakamega forest just 3km from Kakamega town.

Kakamega was initially known as “Sheywe” but the name Kakamega is a corruption of Kalenjin word “kkakume” meaning “we have arrived”
3.2 Methodology objective, research approach and instruments.

The objective of this methodology is to generate sufficient qualitative and quantitative data to facilitate the outcome of the magnitude, extent and effect of rapid urbanization on adequate housing in Kakamega town.

The data has been procured for the study from primary and secondary sources. The secondary sources includes population and housing census reports, housing survey reports, government national development plans, housing policy document, vision 2030, millennium development goals document, books, newspapers, journals, magazines and internet sources. This data has enabled the researcher to situate the study theoretically and supply the conceptual framework with which to work on the primary data.

The primary data has been gathered through self studies. This involved interviews with a cross section of landlords and tenants targeted. The public officers in the local authority, ministry of housing and ministry of planning were also interviewed. Questionnaires were used together with interviews and observation. Measurement and estimations were used to determine the extent to which urbanization has affected access to adequate housing and the size of the habitable rooms.

3.3 The population, the sample, sampling procedure and techniques.

The urban population in Kakamega town is projected to be 119187 by 2012 (Kakamega Central District Development Plan 2008 – 2012). This is inclusive of children, youths and adults dependants who are neither landlords nor tenants needed for study. The study majorly engaged the tenants, landlords and public officers, thus the reason for sampling of the respondents.

The researcher required a sample 0.5% of the total population (119187) which is equivalent to approximately 596 respondents who were involved in the study.

The researcher selected a reasonable number of subjects that represented the whole population and provided efficient ways and means of collecting data. Four various sampling techniques used. These includes stratified sampling technique where the involved respondents were divided into three strata; landlords, tenants and public officers. From each stratum the members were selected randomly. The researcher also used systematic sampling technique which involved choosing a starting point in sampling
frame at random then choose every 3rd household from which the respondent was selected. Cluster sampling method was used considering gender of the respondent and whether tenant or landlord. Households were also clustered on the basis of nature of the residential estate whether low, middle or upper class.

3.4 Research design/strategy and procedures.

The research design is a housing survey that has been conducted in Kakamega engaging a sample of 596 respondents including landlords, tenants and public officers from local authority, ministry of housing and ministry of planning. All data collected has been analyzed descriptively and presented in form of graphs, pie chart, maps and photographs. The research procedures involved the development of research instruments and tools such as questionnaires and interview schedule. These instruments were then subjected to pre – testing during pilot study. Pilot study was carried out after the instruments had been finalized. Questionnaires were tested on selected sample which was similar to the actual sample in the study. The subjects were encouraged to make comments and suggestions concerning the instrument particularly on clarity, relevance and appropriateness of questions which worked well and the deficiencies were corrected immediately when identified. The data has been collected, analyzed and presented in chapter four while conclusion and recommendations are in chapter five.
CHAPTER FOUR

4.0 DATA PRESENTATION AND ANALYSIS.

4.1 Historical Background of Kakamega Town.
Kakamega town was developed by British colonial government for defensive purposes in 1903 and by 1920; it became Kakamega District Headquarters when the colonial administrative headquarters was moved from Mumias due to extreme heat and malaria. In 1922, Provincial General Hospital was built.
In 1930 following the survey of the town boundaries, gold deposits were discovered 3kms to south-west in a place named after the prospector called Roster man. In 1946, the gold mining process came to an end and ten years later Roster man company closed down. The discovery of gold brought an influx of settlers and greatly increased the town’s population.
Kakamega town earned its status of urban council due to an increased and steady growth both in government and commercial activities. This put pressure on council to provide housing to urban population. At the same time, political pressure was also at its peak to force the provincial administration to hand over power to the natives.
In 1971, the boundary was extended to 49sq km and the town was declared Kakamega municipality. Major economic activities includes mixed agriculture (livestock keeping and cropping both cash crops and subsistence crops), commercial and small scale industrial activities.

4.2 Factors behind the rapid growth of Kakamega town.
This rapid urbanization is attributed to by natural growth of urban population as a result of better nutrition, high morbidity and low mortality rates. Also in the line-up is rural-urban migration owing to declining in size of the agricultural land and its productivity. This is compounded by the persistent rural poverty forcing people to move to Kakamega town to improve their livelihood. Besides, urban-urban migration has been seen among business population attracted by the business opportunities in the town and working class who come on transfers and the newly employed. Popularization of Kakamega town as an investment destination in various investment forums due to the county’s population also
attracted several service providers. The insecurity in Mandera and Garrissa counties has forced the Somali, Burji, Galla and the Orma from their homes to Kakamega town where they are currently in business. Another factor is the development of industrial and service oriented enterprises such as west Kenya Sugar Company, bakery, Safaricom retail shop, banks, learning institutions, big luxurious hotels and supermarkets. The major factor is the upgrading of Western College to university status; the Masinde Muliro University of Science and Technology. The college attracted several students from various parts of the county.

4.3 Consequences of rapid urbanization on adequate housing.

4.3.1 Housing shortage

Kakmega town is one of the fastest growing towns in the country with an estimated population of 119187 by 2012 at a growth rate of 4.0% . In the beginning of plan period (2008), the population was 94,849 (Kakamega Central District Development Plan 20008/2012) but with increased number of students, the number is likely to be bigger. The study reveals that the large urban population has created a great housing demand that surpasses supply. All respondents (public officers, landlords and tenants) interviewed share the same sentiment that housing shortage in Kakamega town is real. The situation has forced some households working in the town to live in the suburbs like Makunga (centre)- 4km from town along Mumias road, Muraka-3km from town along Kisumu road among others while others live in the neighboring small towns like Khayega, Shianda and Malava. This situation greatly increased day time town’s population. The great demand is not only created by workers and business population, but also students of Universities like Masinde Muliro, Nairobi, Mt. Kenya, Jomo Kenyatta, Kenyatta and tertiary colleges such as Kenya Institute of Management, Sigalagala polytechnic, Kenya Medical Training College, Kenya Institute of Professional Studies and Kakamega Teachers Training College. Although, housing shortage is confirmed to be real, the statistics to support this assertion is lacking.
4.3.2 Housing production for economic growth.

The high urban population in Kakamega town implies more housing units are required to be supplied to meet the demand created by large population that needs to be accommodated. The research finding reveals that between 2003 and 2013, lots of construction work particularly residential housing including National Housing corporation flats project at Amalemba estate which supplied 80 units, two bedrooms- self contained in 2010.Afya SACCO housing project at Amalemba estate which started in 2009 and has since delivered 20 units, some are still under construction while some plots still remain undeveloped.

**Figure 4.1: NHC flats at Amalemba estate.**

Source: The Author.

**Figure 4.2: Land for housing development next NHC flats.**

Source: The Author.
The main engine driving housing production in Kakamega town is the private sector. The housing plans approved records from municipal council office indicates that 500 houses has been approved in the last two years, some of which are storey buildings while 20% of houses constructed yearly go unapproved.

The high urban population and the housing construction level noted in Kakamega town automatically translate into increased demand for necessary basic inputs for housing development. There is also job creation in the construction industry. The construction related industrial workers like the plumbers, electricians, carpenters, welders among others get jobs and earn income. This improved money circulation attracts business population and service providers. Currently, the town hosts 17 banks including Diamond Trust Bank and Equatorial Commercial Bank, 8 micro finance institutions including platinum and SMEP DTM, 7 big supermarkets including Tuskys and Nakumatt, 10 big luxurious hotels and guest houses including Rondo and golf tourist hotels, Safaricom and orange retail shops, private hospital like Aga Khan, bata, cometics, boutique and many more.
Figure 4.4: A two bedroom flat under construction in Amalemba estate.

Source: The Author.

Figure 4.5: A two bedroom Residential units within town centre.

Source: The Author.

4.3.3 High cost of land and housing rent.

This is evident as land has become scarce and those available for sale are offered at a higher cost that is too expensive for many to afford. In areas within the municipality 3km from town like Matende and Sijirai, a plot (0.125acre) that used to cost ksh.10, 000 in 2002 is currently selling at between ksh.200000 to ksh.500000 depending on the location of the plot. Within the town prime areas where business premises can be placed at ground floor while the upper floors becomes residential, a plot cost more than a million. While a
two bedroom, self contained house in the same estates used to fetch between ksh.2, 000 to ksh.3, 000 rents per month in 2002 is currently earning between ksh.6000 to ksh.10000.

The NHC flats are two bedroom, self contained units charging rent between ksh.15000 to ksh.20000. Ground and first floors earn more rent than the upper floors. In the high class estates like Otinde and Milimani where houses are mostly stand alone-gated homes; a housing unit goes for between ksh.30000 to ksh.50000.

**Figure 4.6: Gated home at Millimani estate.**

![Gated home at Millimani estate](image-source)

Source: The Author.

**Figure 4.7: Gated home at Otieno estate.**

![Gated home at Otieno estate](image-source)

Source: The Author.
In Kakamega town also exist two housing schemes namely; Nabongo and amalemba schemes which were initiated by Kakamega municipal council in the late 1970s and early 1980s under low cost housing for low income earners. They were single room units which used to earn rent of ksh.200 but are currently attracting rent of between ksh.1800 to ksh.3000 depending on availability of electricity and water. Most of these houses are under improvement. They are made to be one bedroom units, each with its toilet but outside the house to accommodate middle income earners at ksh.6000 rent per month. The reason is that the low income earners have vacated the houses claiming they cannot afford the rent charged to the neighboring slum known as Kaburini and amalemba where rent is ksh.500-600 for single rooms and ksh.1200 for two rooms.
Table 4.1: Showing Average Rent Currently Payable In Kakamega Town

<table>
<thead>
<tr>
<th>CATEGORY OF HOUSES</th>
<th>SIZE OF THE HOUSE</th>
<th>RANGE OF RENT PAYABLE</th>
<th>AVERAGE RENT</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>High income houses</td>
<td>Self contained two bedroom</td>
<td>30,000-40,000</td>
<td>35,000</td>
<td>Within Town</td>
</tr>
<tr>
<td></td>
<td>Three bedroom gated home</td>
<td>40,000-50,000</td>
<td>45,000</td>
<td>Millimani&amp;Otiende</td>
</tr>
<tr>
<td>Middle income houses</td>
<td>Two bedroom self contained</td>
<td>6,000-10,000</td>
<td>8,000</td>
<td>Shijirai, Shirere&amp;Amalemba</td>
</tr>
<tr>
<td></td>
<td>Two bedroom</td>
<td>15,000-30,000</td>
<td>22,500</td>
<td>Kenfinco, Otiende, Near Masinde Muliro</td>
</tr>
<tr>
<td></td>
<td>One bedroom</td>
<td>8,000-12,000</td>
<td>10,000</td>
<td>Kenfinco, Otiende, Near Masinde Muliro</td>
</tr>
<tr>
<td>NHC Houses</td>
<td>Three bedroom gated homes</td>
<td>15,000-30,000</td>
<td>22,500</td>
<td>Nhc Estate</td>
</tr>
<tr>
<td></td>
<td>Two bedroom</td>
<td>15,000-20,000</td>
<td>17,500</td>
<td>Amalemba</td>
</tr>
<tr>
<td>Low income houses</td>
<td>Single room</td>
<td>1800 – 3000</td>
<td>2,400</td>
<td>Nabongo Scheme</td>
</tr>
<tr>
<td></td>
<td>Single room</td>
<td>200-500</td>
<td>350</td>
<td>Municipal Council Houses</td>
</tr>
<tr>
<td></td>
<td>One bedroom</td>
<td>1,000-1,500</td>
<td>1,250</td>
<td>Municipal Council Houses</td>
</tr>
<tr>
<td></td>
<td>Two bedroom</td>
<td>2,000</td>
<td>2,000</td>
<td>Municipal Council Houses</td>
</tr>
<tr>
<td>Slum houses</td>
<td>Single room</td>
<td>500-600</td>
<td>550</td>
<td>Kaburini, Masingo, Amalemba Scheme, Kisumu Ndogo, Shikhambiri</td>
</tr>
<tr>
<td></td>
<td>Two rooms</td>
<td>1,200</td>
<td>1,200</td>
<td>Kaburini, Masingo, Amalemba Scheme, Kisumu Ndogo, Shikhambiri</td>
</tr>
</tbody>
</table>

Source: Author
4.3.4 Growth of informal settlements and urban poverty.

High cost of land for housing development coupled with high rent charged on existing houses has forced low income earners to live in slums such as kaburini, amalemba, masingo, kisumundogo-matende among others. The high cost of land has induced some of the indigenous people to sell the only ancestral land to investors leaving them landless hence squatting on public land creating the notable slums of kakamega town; kaburini, amalemba and masingo. They are the landlords in these slum estates. However, there are several scattered informal settlements established on freehold family lands by the indigenous people who lack the capital to invest on decent housing but take the advantage of housing shortage to make money from low income housing. Such slums are found in almost all estates like kisumundogo (matende), shirere, shikambi, shitao, shijirai, lurambi among others. These slums are highly populated accommodating about 63% of kakamega urban population, experiencing declining living condition. The houses are unplanned and therefore are illegal settlements. A big proportion of the dwelling units in slums are built of temporary building materials ranging from mud to iron sheets for walls. Most floors are un-cemented and dusty and some of the tenants there complained of leaking roofs. Thus these dwelling units are unstable and cannot withstand elements of weather like strong wind and stormy rainfall. In kaburini, some dwelling units are constructed on sloppy grounds which can be easily swept away by run-off during rainy seasons. There is clean piped water system criss-crossing kaburini and amalemba slums with water kiosks which were done by KEFINCO - a Kenya government and Finland project. The problem is, most of people in these estates cannot afford purchasing water daily at ksh.5 per 20 litres jerican thus get their water from nearby streams. In kaburini which is bordering a sewage treatment plant, it becomes even more dangerous during heavy rains when the sewage over flow into a nearby stream where residents get their water for daily use. Majority of slum dwellers struggle to meet their daily basic needs due to intermittent and low income. Electricity and garbage collection which are core essentials for adequate housing are lacking in all slums.
Figure 4.8 A toilet in Kisumu Ndogo slum.

source: Author

Figure 4.9 Kaburini Slum with Kenfinco water Kiosk.

source: Author

Figure 4.10 Section of Kaburini slum.

Source: Author
In the town, there are some houses which used to be permanent decent, self contained houses but due to lack of maintenance, their condition has since deteriorated. These units range from single room to one bedroom to two bedroom houses inhabited by the low income earners. Some of them are municipal council houses, state corporations like postal corporation’s houses and some civil servant government houses although government houses are currently under renovation program. Their plumbing system failed, the tenant could not pay for basic services like water and electricity so the services had been long disconnected because of pending bills. Such houses fall under protected tenancy stipulated by Rent Restriction Act and rent increase has been restricted by the same law. The rent charged has remained as low as ksh.200 to ksh.500 for single rooms, ksh.1000 to ksh.1500 for one bedroom houses and ksh.2000 for two bedroom houses. Some of these houses have been taken over by middle income working class who are avoiding paying market rent in middle income estates and have reconnected electricity and water services.

Figure 4.11 Municipal Council house in Mudiri estate.
Even though municipal council believes that housing situation in Kakamega is manageable, the housing environment in many estates of Kakamega town particularly the slums are unsatisfactory. 66% of the respondents admit that they are staying in houses without good toilets and bathrooms. 31% of the respondents said that their houses are in dire need of renovation or upgrading or replacement as some of them are as old as Kakamega town and 34% are built of mud and iron sheets at the wall including civil servant houses. 70% of respondents in Kakamega town live in rental accommodation, a number being students of various universities and colleges in the town and 60% occupying rooms as opposed to houses. 63% residents of Kakamega town admit living in slums majority being women widows whose husbands sold their ancestral land before death, some are widowed in the rural areas but due to rural poverty, have moved to town to look for source of livelihood while some are just single mothers. 2% of the respondents stay in high class houses of Milimani and Otiende while 30% live in middle income houses and 5% stay outside the town.
4.4 Implementation of housing policies, strategies and programs.

Government policies, strategies and programs put in place to address accessibility to adequate housing have been implemented in Kakamega town over the years. In 1970s and 1980s, the Kenya government embarked on construction of civil servant housing, State Corporation houses and municipal housing. Civil servant housing range from high, middle and low grades, flats, massionates and bungalows and are currently under renovation program. Postal corporation and municipal housing are neglected. There has been no maintenance since they were constructed.

The Kenya municipal housing program (KMHP) of 1980s developed houses in Amalemba and Nabongo schemes. The project targeted low income earners in terms of ownership and accommodation. Although the project benefited the middle income working class in terms of ownership, the low income benefited in terms of accommodation.

In addition, the NHC projects have benefited the residents of Kakamega town in two phases. The first phase was implemented in the 1970s when bungalow three bedrooms self contained houses each in its own compound were constructed and sold to the public.
The second phase supplied 80 units’ flats the market for sale in 2010. The houses are two bedrooms self contained with shared common areas.

The recently implemented housing strategy in Kakamega town is Kenya slum upgrading program (KENSUP) by the ministry of housing in partnership with local authority. Amalemba and Bondeni primary schools got 10 classrooms block storey building each with electricity, piped water and flushable toilets provided. Nabongo scheme got Nabongo health centre well equipped. All these facilities are currently serving the residents of Kakamega town. Besides, 3km road was tarmac in 2010 as part of the project opening up mwalimu centre for business.

The current one which is at planning stage and is likely to benefit residents of Kakamega town is Kenya Informal Settlement Infrastructure Program (KISIP) ministry of housing in partnership with World Bank.

Another program yet to be implemented is civil servant housing scheme. The initial survey was conducted in 2011 and the plan is that Kakamega town stand to benefit in future.

Civil societies are also doing their part in ensuring that everyone has a home. NACHU has an office in Kakamega town and in partnership with ministry in charge of housing are organizing squatters and slum dwellers to form housing SACCOs in which they save towards housing development. After saving certain amount, the groups are liable to get certain amount of loan from NACHU for purchasing land and developing a house.
CHAPTER FIVE.

5.0 CONCLUSION AND RECOMMENDATION

5.1 Conclusion.

Even though, municipal council believes that housing situation in Kakamega town is manageable, the housing environment in many estates of Kakamega town particularly the slum settlements are unsatisfactory. With 63% of the town’s population resides in slum settlements, there is need for course of action to address low cost housing in Kakamega town. The current construction work going on in the town is driven the private sector in business concentrating more on middle income and nothing at all on low income housing.

Finally, the research has given a clear picture of how existent of an active institution of higher learning in an urban set up plays a vital role in the growth of urban centers (Masinde Muliro University and the growth of Kakamega Town). However, there is need for proper planning and sound management of emerging issues such as high crime rate, prostitution among others resulting from rapid urbanization.

5.2 Summary of findings.

After attaining municipality status in the early 1970s, Kakamega town underwent stagnation both demographically and economically. The major driving force behind rapid growth of Kakamega town since 2003 is the upgrading of WECO to University status; the Masinde Muliro University of Science and Technology.

Acute shortage of residential housing is evident in the town with 63% (low income earners) of the town population resides in the slums, 30% (middle income earners), 5% stay outside the town and 2% (high income-businessmen) resides in the gated stand alone homes. Several houses are under construction but targets the middle income and well to do businessmen.

Rent charged has gone up to ksh50,000 for gated homes and ksh20,000 for a two bedroom middle income house. Land for housing development has become scarce and very expensive.
Growth of informal/slum settlement is evident not only on public land but also on freehold private land to provide alternative accommodation to the growing low income population in the town.

**Table 5.1: showing housing condition and percentage of occupation.**

<table>
<thead>
<tr>
<th>Housing condition in Kakamega town</th>
<th>Percentage of occupation</th>
</tr>
</thead>
<tbody>
<tr>
<td>No proper toilet/bathroom dwellings</td>
<td>66</td>
</tr>
<tr>
<td>Houses in need if renovation</td>
<td>31</td>
</tr>
<tr>
<td>Mud/iron sheet walled houses</td>
<td>34</td>
</tr>
<tr>
<td>Rental accommodation</td>
<td>70</td>
</tr>
<tr>
<td>Rooms instead of houses</td>
<td>60</td>
</tr>
<tr>
<td>Slum dwellers</td>
<td>63</td>
</tr>
<tr>
<td>Middle income dwellers</td>
<td>30</td>
</tr>
<tr>
<td>Reside outside but work in the town</td>
<td>5</td>
</tr>
<tr>
<td>High income dwellers</td>
<td>2</td>
</tr>
</tbody>
</table>

**Source:** Author

5.3 **Recommendations.**

The researcher suggest that there is need to redress the negative effects of urbanization on access to adequate housing at the same time encourage/ promote the agglomeration benefits of urbanization.

**Policy recommendations**

The researcher further recommends the implementation of favorable land, housing and urban development policies and review areas with discrepancies to address the existing land tenure problems.

County land policy and land act should be put in place to address the issue of family selling the only family land thereby remaining landless. This can be one way of resolving the problem of squatter settlements both on public and private lands.

County housing policy and housing act should be in place to address the emerging issue of female headed households to end the discrimination they undergo when intending to rent or purchase a residential house.

County urban development policy and urban act should be in place to address the problem of waste disposal both solid and liquid which is a major problem in Kakamega’
slow income residential areas. The act should also prohibit construction of residential houses on steep dangerous grounds like the case of Kaburini slum of Kakamega town because its life threatening to children, aged and the sick.

Urban planning by the county should not only be done on leasehold public land but also incorporate freehold private land to curb the sprawling of scattered slums.

Policy implementers should be strict on observing standards and specifications in the building code, occupational safety and health act, EMCA 1999 among others to save life of urban residents.

**Affordability and accessibility**

There is need for county governments to establish strategies for developing low cost rental housing and give support to private sector to develop decent and affordable shelter for all.

To enhance affordability and accessibility of low income earners to decent housing, the county government should initiate projects that are income generating oriented to low income groups.

In addition, low income groups needs empowerment though capacity building particularly on how to identify opportunities for generating income.

People in “jua kali” and small scale businesses need to be mobilized to form groups and save after which they can be offered loans which are cheap to service and advice them on how to expand their business base.

**Areas for further research**

Housing market should be studied and the information generated to be used for housing policy review. This is recommended because housing market is an important determinant in housing affordability and accessibility.
The negative socio-economic implications of urbanization on urban dwellers to be studied particularly urban poverty among women which affects their accessibility to adequate housing.
REFERENCES


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UNESCO (2001), EOSS SAMPLE CHAPTERS HUMAN SETTLEMENT DEVELOPMENT- Vol IV- Urban Environmental Problems: Implications of rapid
APPENDIX I

QUESTIONNAIRE GATHERING INFORMATION ON URBANIZATION AND HOUSING IN KAKAMEGA TOWN.

INSTRUCTION.

- Do not write your name.
- Fill all the spaces provided.
- The purpose of this questionnaire is purely academic.

PERSONAL DETAILS.

1) Which organization do you work for?
2) How long have you worked in Kakamega town?
3) Are you a tenant or landlord?
4) How much rent do you pay/charge per month?
5) What is the size of your house(s) in terms of rooms?

OTHER DETAILS.

6) (a) In your view, how is the housing situation in Kakamega town currently in terms of:
   (i) Demand and Supply
   (ii) Nature and condition of housing
iii) Access to decent housing

b) How was the situation in Kakamega town in terms of above mentioned I, ii and iii before 2003?

7) What are the factors behind the rapid growth of Kakamega town in the recent years?
8) Which are the main occupation of majority of residents of Kakmega town?

9) In your view, how is the nature and extend of informal settlements in Kakamega town?
10) What are the policies, plans, programs and strategies your organization in partnership with other stakeholders has put in place to address issues of housing in Kakamega town?
11) In your view, is housing need in Kakamega town being met?............................... 

12) If NOT, what do you think should be done to make housing accessible and affordable to residents of Kakamega town other Kenya’s growing towns that are currently experiencing the same housing problems?.................................
# APPENDIX II

## WORK PLAN / TIME PLAN.

<table>
<thead>
<tr>
<th>No</th>
<th>Activity</th>
<th>Duration</th>
<th>Timeframe</th>
</tr>
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<tbody>
<tr>
<td>1</td>
<td>Research proposal approval</td>
<td>One month</td>
<td>January 2012</td>
</tr>
<tr>
<td>2</td>
<td>Preparation for research (preparation of the survey instruments and pre – testing them)</td>
<td>Three weeks</td>
<td>February 2013</td>
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<tr>
<td>3</td>
<td>Collection of data</td>
<td>One &amp;half months</td>
<td>February – April 2013</td>
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<tr>
<td>4</td>
<td>Data analysis and presentation</td>
<td>Two weeks</td>
<td>April 2013</td>
</tr>
<tr>
<td>5</td>
<td>Completion of first draft</td>
<td>Two weeks</td>
<td>May 2013</td>
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<tr>
<td>6</td>
<td>Finalization of the research report</td>
<td>Two week</td>
<td>June 2013</td>
</tr>
<tr>
<td>7</td>
<td>Submission of the report</td>
<td></td>
<td>End of June 2013</td>
</tr>
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</table>
# APPENDIX III

## BUDGET.

<table>
<thead>
<tr>
<th>No</th>
<th>ITEMS AND SERVICES</th>
<th>COST (shs)</th>
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<tr>
<td>1</td>
<td>Cost of equipments and stationeries</td>
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</tr>
<tr>
<td>2</td>
<td>Cost of travelling / transport expenses</td>
<td>5,000</td>
</tr>
<tr>
<td>3</td>
<td>Unforeseen cost</td>
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<tr>
<td>4</td>
<td>Subsistence cost</td>
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<tr>
<td>5</td>
<td>Typing, Printing and binding</td>
<td>10,000</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>35,000</td>
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