HOUSING COST AND POVERTY REDUCTION OF REGISTRERED WOMEN GROUPS OF KANDUYI CONSTITUENCY, COUNTY GOVERNMENT OF BUNGOMA; KENYA

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ABSTRACT

Major focus of this study was to evaluate the effect of housing cost on poverty reduction on registered women groups in Kanduyi Constituency, County Government of Bungoma; Kenya. Shelter is one of the very vital necessities to human beings and hence evaluation of growth and development of any nation globally puts in consideration of shelter availability to citizens. This study sought to fill knowledge gap of objectively understanding the relationship between housing cost and poverty reduction. The study used a descriptive survey research design on a population target of registered women groups' representatives. Data collection was done through structured questionnaires. Analysis of data of the study was done by use of Statistical Package for Social Sciences (SPSS 24) in order to solve concerned information of descriptive and inferential content of the study; hence based on descriptive statistics analysis; frequencies, percentages and means were computed. Inferential analysis was as well done to find the correlation among the variables and there of regression analysis was solved. The results revealed was handled, recorded and analyzed in accordance with the objective of the study. Housing cost had a significant influence on poverty reduction in Kanduyi Constituency; County Government of Bungoma; Kenya. This study recommended for embracing the housing cost as being instrumental to poverty reduction in the County Government of Bungoma; Kenya.

Key terms; Housing Cost, Poverty Reduction

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INTRODUCTION

In the study by United Nations (2003) on poverty reduction, housing, food and clothing are basic requirements for achieving adequate standard of living. This consideration was based on the assumption that one billion people, primarily in developing world live in urban slums and experience lack of housing that is a major basic necessity to the human being. Globally most of the scholars among them; Vollmer(2010) assert poverty being one of the most persistent social problem plaguing places specifically in developing countries. Poverty has had several definitions where by basically it is the state of material deprivation with respect to a number of basic needs, including dwellings. In the study by Pillari and Newsome (1998) on poverty, concept of poverty has evolved over the past half a century with little resemblance of definitional consensus amongst stakeholders. Since its recognition and dominance in international and national discussions, different writers, researchers and international organizations have provided different definitions to the concept of poverty, among them. According to Sen (2000) academic interest has become fashionable with scholars actively engaged in the challenging task of defining the concept of 'poverty. Vollmer (2010) embraced the burgeoning interests and the proliferation of poverty interpretations which used several terms to define and measure the concept of poverty and hence the final result could be coupled with a lack of universally agreed definition, causing confusion among stakeholders.

According to Pillari *et al*., (1998), poverty can be defined as a structural problem causing homelessness, unemployment, and oppression. On the other hand Sen (2000) embraced poverty being seen in terms of poor living, rather than just as lowness of incomes and nothing else. More so, Whelan (2007) expressed Poverty was basically about inadequate or lack of resources which makes participation in political processes and socio-economic activities impossible. Despite the focus on the 'basic needs', poverty was largely defined in the late 1960s in economic terms. In the 1970s, these problems associated with economic definition of poverty led to the formulation of a 'new' interpretation and focus which was concerned with human welfare. This new focus explained poverty within the broader concept of development. Redefining the whole purpose of development was vital, hence to develop things but to develop man. Man has basic needs – food, shelter, clothing, health and education. Any process of growth that does not lead to their fulfilment or even worse, - disrupts them is a travesty of the idea of development.

The Kenyan government through her national housing session paper No. 3 of 2004 on National housing policy of Kenya confirmed the intention to arrest the deteriorating housing conditions countrywide and to bridge the shortfall in housing stock arising from demand that far surpasses supply, particularly in urban areas. According to Narayan, Patel, Schaft, Rademacher and Koch-Schulte (2000) on voices of the poor, situation in Kenya has been exacerbated by population explosion, rapid urbanization, widespread poverty, and escalating costs of providing housing. This shortage in housing has given rise to over crowding that has resulted into slum and informal settlements especially in urban areas.

In the study by Kimalu, Nafula, Mande, Mwabu and Kimenyi (2002) on situation analysis of poverty in Kenya, fighting poverty has remained a strong war since independent in order to improve social services. However, according to Kristjanson, Mango, Krishna, Radeny and Johnson (2010), most of such effort have not yielded expected results, hence a half of the country's population is in poverty. More so, the Population of Nairobi, Kenya's capital city has been growing at an estimated annual rate of 5 percent. Apart from natural increase, much of this growth is linked to rural-urban migration.Using asset-based welfare measures in Kenya, Barrett, Marenya, Minten, Murithi, Oluoch, Place, Randrianarisoa, Rasambainarivo, and Wangila

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(2006) on welfare dynamics found evidence of poverty traps and suggested that asset transfers, insurance against shocks and removal of barriers restricting opportunities of historically disadvantaged groups might be the most effective poverty reduction measures (noting that income-based studies typically recommend productivity-enhancing interventions).

Statement of the problem

Poverty manifests itself in form of shelter and failure to access essential services such as education, food, health, water and sanitation. Poverty especially in the urban areas has been made severe by low labour absorption capacity of the non- agricultural sector especially manufacturing which has limited growth due to low growth of investment and technological innovation. In the study by Ekwi *et.al.,* (2007) on poverty reduction, weak governance which is manifested in corruption on resources, rent seeking, inappropriate planning have contributed immensely to low access of basic necessities specifically housing for middle and low income Kenyans. In the study by Wilcox (2012) on shelter and poverty, housing benefit changes are at the heart of the coalition of the government and the private sector. However, the significance of the links between housing and poverty deserves recognition from both those interested in housing and those interested in poverty. According to Serumaga (2017), Kenya being a developing nation with devolution set up functions at hand, has counties that are struggling for developing, noting the poor habitat and poverty levels existence that leads to poor shelter and infrastructure. In the County Government of Bungoma; Kenya, various women registered groupings have come up to improve their living standards with having improved shelters projects as a priority, as well, collectively sharing resources on building the projects in that, less resources are employed.

In the study by Kamalu *et al .,* (2002) on poverty reduction while considering study variable; Housing Cost on Poverty Reduction. House cost was considered a major factor in among the attributes of poverty alleviation. Housing availability makes a site habitable, hence when there exist habitable conditions for citizens then as well disposable income would as well be available for improvement of livelihood. Apart from Serumaga (2017) studying on habitat and poverty in Kenya and recommending for further research on the same, many scholars among them Kristjanson *et.al.,* (2010) researched on poverty reduction as a regressing variable on various independent variables in general but did not emphasize on Housing Cost as a major independent variable on Poverty Reduction, other factors could have more weight than Housing Cost, Poverty being affected by a myriad of factors, this study sought to zero on Housing Cost and Poverty Reduction, considering recommendations of most scholars and findings, gives rise to a knowledge gap to necessitated for the study of effect of Housing Cost on Poverty Reduction of registered women groups in Kanduyi Constituency; County Government of Bungoma; Kenya.

Objective of the Study

To examine the influence of Housing Cost on Poverty Reduction of registered women groups in Kanduyi Constituency, County Government of Bungoma; Kenya. The study was guided by the following hypothesis;

- **$H0_1$**: There is no significant relationship between Housing Cost and Poverty Reduction of registered women groups in Kanduyi Constituency, County Government of Bungoma; Kenya.

LITERATURE REVIEW

The study relied on theoretical review that included; multi-dimension theory of poverty, dependency theory, Sociologist theory of poverty: Multi dimension theory of poverty was initiated by Oxford Poverty and Human Development Initiative (2010).This Oxford University initiative used index of health, education and standard of living to determine the degree of poverty of a population. Most countries around the world define poverty as

the lack of money. However, the poor themselves consider their experience of poverty much more broadly. A person who is poor can suffer multiple disadvantages at the same time – for example they may have poor health or malnutrition, a lack of clean water or electricity, poor quality of work or little schooling. Focusing on one factor alone, such as income, is not enough to capture the true reality of poverty.

As regards dependency theory, Hans Singer (1949), who is as well a first proposer of dependency theory, the scholar embraced dependency theory as an approach to understanding economic underdevelopment that emphasizes the putative constraints imposed by global political and economic order. More so, the second proposer was Raul Prebisch in 1950s that had same sentiments. Both scholars had explanations of terms of trade between the developed and underdeveloped countries. In the study by Hinga (2007) on dependency, the focus was on the centre-periphery relationship whereby dependence of the periphery on the centre resulted in the poor development of the periphery of the periphery.

In the study by Keneth (2006) on sociology, the scholar asserted sociological theory being an attempt to create an abstract and testable proposition about a society, often heavily relies on scientific method, aims for objectivity and avoids passing value judgements. Hence explains aspects of social world and eneble prediction about future events. In the study of Garga (2015) on insecurity and poverty, the concept of poverty can better be defined and understood when combined with its causes as well. Universally accepted definition of poverty is the conventional view of it to be as a result of insufficient income for securing basic goods and services. According to this scholar, the term manage is the general language on the tongue of the populace where people want to expand limited income or money at hand to buy sufficient and enough. The result is just to buy the goods and service that are inferior, less qualified, and not enough to meet the removal of poverty. Lack of development is often seen as the factor that determines poverty. But in fact it is poverty that also prevents development. So, here we have a chicken-egg situation (does poverty come first or underdevelopment?) we must get out of if we want to tackle the real causes of poverty.
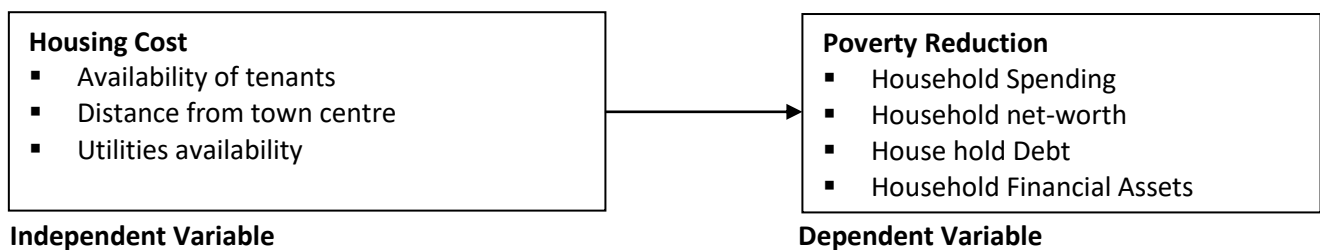
Housing Cost ▪ Availability of tenants ▪ Distance from town centre ▪ Utilities availability	→	Poverty Reduction ▪ Household Spending ▪ Household net-worth ▪ House hold Debt ▪ Household Financial Assets
Independent Variable		Dependent Variable

Figure 1: Conceptual Framework

METHODOLOGY

This study used descriptive design which involved collecting data of the answered questions about the respondents of the study. Descriptive research is often used as a pre-cursor to more quantitative research designs with the general overview giving some valuable pointers as to what variables are worth testing quantitatively (Adams *et al*. 2007). This study considered target population consisting of 284 persons of all registered women groups'

representatives in Kanduyi Constituency, as provided by the department of social services, Ministry of Labour and Social protection, County Government of Bungoma. The target population was 284 respondents; sample of 163 respondents was used in the study based on Krejcie and Morgan formula for determination of sample size of research activity, by use of Krejcie and Morgan formula table.

The study used close ended (structured) questionnaires to collect primary data from leaders of women groups who were involved in adoption of House improvement Projects in Kanduyi Constituency, County Government of Bungoma; Kenya. Data was collected by self-administered questionnaire. Self-administered method requires a person known as the interviewer asking questions generally in a face-to-face contact to the other interviewee (Kothari 2004). The questionnaires were self-administered and the respondents were assured of confidentiality in that the information to be obtained would be used for the proposed study only.

The quantitative data collected was analyzed by Statistical Package for Social Sciences (SPSS 23) where descriptive statistics was computed to help in describing and interpreting data in line with study objectives. For variable relationships, correlation and regression analysis were examined. Analyzed data was presented by use of tables. The Analytical model for the study was ordinary least squares regression model that took form of as below:

$$Y = \alpha + \beta_1 X_1 + \varepsilon$$
Where;
Y= poverty Reduction of women groups
α= Constant Term
β= Beta Coefficient –This measured how many standard deviations a dependent variable changed, per standard deviation increase in the independent variable.

X_1= Housing Cost.
ę = Error term

FINDINGS AND DISCUSSIONS

One hundred and sixty-five (165) of the questionnaires were administered to sampled respondents in women groups in Kanduyi Constituency, County Government of Bungoma; Kenya. However, 138 questionnaires were returned completely filled representing a response rate of 83.4%. This surpassed Mugenda and Mugenda (2008) of greater than 70% and Babbie (2004) of greater than 60% return rate. The demographic characteristics of the respondents comprised of gender, age, education level. None of the respondents was found to be between 24 and 30 years old. However, majority of the respondents were between 36 years and 40 years being 44.2% and minority of 8.7% of the respondents were over 50 years. This implied that they were in position to give the required information concerning the poverty of registered women groups in their groups. On the aspect of highest education attained, majority of the respondents were found to have certificates as they represented 51.4% and minority were degree holders with 9.4%.

Descriptive Statistics
Housing Cost and Poverty Reduction in Kanduyi Constituency, County Government of Bungoma; Kenya

Table1: Housing cost on Poverty Reduction

Statement	1	2	3	4	5	Mean	SDV
Building materials are within the locality of housing projects	1.4(2)	2.2(3)	0(0)	23.9(33)	72.5(100)	4.64	0.734
Personnel for building house projects are easily available	2.9(4)	26.8(37)	31.2(43)	30.4(42)	8.7(12)	3.15	1.010
Locality topography for housing projects is friendly.	2.2(3)	13.8(19)	39.9(55)	32.6(45)	11.6(16)	3.38	0.937
Bungoma County Government offers training on housing projects implementation to the community of persons registered	2.9(4)	23.2(32)	35.5(49)	26.8(37)	11.6(16)	3.21	1.021
Personnel for building houses are sourced by tendering	7.2(10)	13(18)	19.6(27)	50.7(70)	9.4(13)	3.44	1.107
Overall mean						**3.56**	

The finding in table 1 meant that 72.5% of the respondents agreed that Building materials are within the locality of housing projects and 23.9% of the respondents strongly agreed. With a mean of 4.64means that respondents agreed that Building materials are within the locality of housing projects. However, 30.4% of the respondents agreed that Personnel for building house projects are easily available and 8.7% strongly agreed on the same. A mean of 3.15 indicated that some personnel for building house projects are easily available. It was also revealed that 32.6% of the respondents agreed that locality topography for housing projects is friendly while 11.6% strongly agreed. A mean of 3.38 showed that the locality topography for housing projects being friendly affects the housing cost.

The results further revealed that 26.8% and 11.6% of the respondents agreed and strongly agreed respectively that the Bungoma County Government offers training on housing projects implementation to the community of persons registered. A mean of 3.21 implies that the training is not always readily available and easy to reach. Lastly, 50.7% and 9.4% of the respondents agreed and strongly agreed respectively that the Personnel for building houses are sourced by tendering. A mean of 3.44 implied that some of personnel for building houses are sourced by tendering

Descriptive Statistics; Poverty reduction of registered women groups in Kanduyi Constituency, County Government of Bungoma; Kenya

Table 2 : Poverty Reduction in Kanduyi Constituency; County Government of Bungoma							
	1	**2**	**3**	**4**	**5**	**Mean**	**SDV**
Locality infrastructure has improved for the well-being of residents	9.4(13)	12.3(17)	12.3(17)	32.6(45)	33.3(46)	3.86	1.122
Homelessness has reduced from the locality	19.6(27)	21.7(30)	26.8(37)	14.5(20)	17.4(24)	2.88	1.357
Social housing has reduced and citizens tending to home ownership	7.2(10)	7.2(10)	18.1(25)	41.3(57)	26.1(36)	3.83	1.062
Employment rates have grown up in the locality for both skilled and unskilled.	0.7(1)	17.4(24)	26.1(36)	52.2(72)	3.6(5)	3.41	.843
More small business ventures have been created to improve on income of the locals		13.8(19)	39.1(54)	41.3(57)	5.8(8)	3.57	0.793
Overall						**3.51**	

Poverty Reduction of registered women group variable was as dependent variable. 32.6% of the respondents agreed and 33.3% also strongly agreed that locality infrastructure has improved for the well-being of residents. However, 12.3% of the respondents were undecided on whether Locality infrastructure has improved for the well-being of residents with a mean of 3.86. On the other hand, 14.5% and 17.4% of the respondents agreed and strongly agreed respectively that homelessness has reduced from the locality. A mean of 2.88 implies that not all homelessness has reduced from the locality. The results also revealed that 52.2% of the

respondents agreed that employment rates have grown up in the locality for both skilled and unskilled while 3.6% strongly agreed. A mean of 3.41 indicated that there employment rates have grown up in the locality for both skilled and unskilled. Similarly, 5.8% and 41.3% of the respondents agreed and strongly agreed respectively that more small business ventures have been created to improve on income of the locals. With mean of 3.57, it implied that more small business ventures have been created to improve on income of the locals. Finally, 41.3% of the respondents agreed that social housing has reduced

and citizens tending to home ownership and 26.1% of them strongly agreed. A mean of 3.83 implied that social housing has reduced and citizens tending to home ownership

Inferential Statistics

This study undertook inferential statistics which comprised of linear regression analysis. The purpose of regression analysis was to test the study null hypotheses and therefore achieve study specific objective. The hypothesis was tested at significance level of 0.05. Correlation Analysis as indicated in Table 3 showed that there is significant linear relation between independent and dependent variables. The results indicated there was relationship between Housing Cost and Poverty Reduction of registered women groups in Kanduyi Constituency, County Government of Bungoma; Kenya is positive and significant (R=0.563, P=.0000). This implied that the Housing Cost influences Poverty Reduction of registered women groups in Kanduyi Constituency; County Government of Bungoma; Kenya.

Table 3: Pearson Correlation Analysis

		HC
Housing Cost	Pearson Correlation	1
	Sig. (2-tailed)	
	N	138
Poverty Reduction	Pearson Correlation	.563[**]
	Sig. (2-tailed)	.000
	N	138

Summary of the Findings

The data used for the findings was collected using questionnaires from 138 respondents from women groups' in Kanduyi Constituency, County Government of Bungoma; Kenya. The specific objective of the study was achieved through conducting linear regression analysis thereby establishing R square and B coefficients. These analysis were conducted at 95.0% confidence level (P<0.05). The major findings of the study are discussed below.

Housing Cost and Poverty Reduction of registered women groups

The objective of this study was to examine Housing Cost and Poverty Reduction of registered women groups in Kanduyi Constituency. The study sought to test the null hypothesis which implied there was no significant relationship between Housing Cost and Poverty Reduction of registered women groups by women groups in Kisumu Constituency, County Government of Bungoma; Kenya. Linear regression results using un-standardized beta coefficients showed that there exists a positive and significant influence of Housing Cost on poverty reduction of registered women groups by women groups in Kanduyi Constituency, County Government of Bungoma; Kenya.

CONCLUSIONS AND RECOMMENDATIONS

The findings of this study indicated that Housing Cost has significant influence on Poverty Reduction of registered women groups in Kanduyi Constituency, County Government of Bungoma; Kenya. Therefore, from the study, it was concluded that Housing Cost influences Poverty Reduction of registered women groups. Improvement in Housing Cost would result to increase in Poverty Reduction.

Since most of women group lacked required knowledge, the study recommended that there was need for increased training and capacity building for women group members so as to enable them acquire knowledge and skills in Poverty Reduction. This would also enable them to appreciate the aspects of Housing Locality.

Therefore, the study recommended that there was need for making information on Housing Locality available not only to women groups but also to other stakeholders. This can be achieved by using

various way of disseminating information not limited to one form media. The information would enable women groups to utilize knowledge on Housing Locality to improve on their Poverty Reduction.

Areas for Further Research

The study was limited to Kanduyi Constituency; however, there is need for further studies to consider other constituencies in Kenya so as to have great contribution to the economy in terms in terms of Poverty Reduction, more so, the semi urban and urban constituencies.

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