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RESOURCE CAPACITY AND IMPLEMENTATION OF AFFORDABLE RESIDENTIAL HOUSING PROJECTS IN MACHAKOS COUNTY, KENYA

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ABSTRACT

Many urban dwellers in Kenya live in informal settlements because they cannot afford to rent an appropriate home due to the country's housing scarcity. This problem has not been satisfactorily addressed by prior housing strategies. The Affordable Housing Programme, which considers the various socioeconomic classes in the population, was implemented by the Kenyan government in 2017. By considering how social and economic elements interact, this programme seeks to address the complicated issue of housing affordability. Overall, it shows a deliberate attempt to offer efficient and equitable housing options for the diverse urban population and indicates a change from earlier ineffective housing plans. With a focus on Kenya's Machakos County, this study sought to examine the relationship between resource availability and the execution of affordable housing projects. Informed by the resource-based perspective theory, general system theory, and programme theory, it took into consideration three primary independent variables: financial resources, human resources, and social capital resources. Out of a total population of 1262 stakeholders, 297 were chosen at random for the study's descriptive survey design, which included questionnaires and interview guides to gather data. Software called SPSS version 25.0 was used to analyze the data. The null hypothesis, which claimed there was no significant association between resource capacity and the implementation of affordable housing projects, was rejected as a result of the data, which showed a positive relationship between the dependent and independent variables. Financial capacity had the greatest influence among the independent factors, whereas human resource capital had the least. According to the findings, it was suggested that stronger links be made between financial institutions and national and local governments to maintain a steady flow of financial resources, which were shown to be a key factor in project implementation. The county administration was urged to improve employee development programmes and career paths for those involved in project execution. To ensure the distribution of current project information, stakeholders were advised to hold regular consultative sessions. To enable thorough comparisons, the report suggested undertaking equivalent studies in other counties with



comparable affordable housing developments. In addition, it suggested a monitoring and evaluation-focused research to address unresolved issues like how simple loan payback for the projects would be.

KEYWORDS: Resource Capacity, Project Implementation, Housing Projects, Affordable Residential Housing

INTRODUCTION

It is essential to human existence that we have a place to live. Based on their economic status, every household strives to have a decent home. Throughout the past decade, the building construction industry has really grown globally. The review of regulatory policies and granting of tax incentives have contributed to the growth of this sector. Due to the increase in population in urban areas, housing demand has increased significantly. In a number of developed nations, housing has grown significantly, but the same has not been true for population growth. The governments have taken deliberate steps to construct residential houses so that they are affordable and accessible to low and middle-income individuals. In terms of economic development of a nation, housing has significant impact on workers, employers, communities, and regional markets (Necesito, 2018). Scholars' world over has investigated key drivers to implementation and sustainability of housing project and come up with various findings and recommendations for development. Various countries around the world have seen increasing housing demand in recent years due to factors such as urbanization and population growth (Kim, 2019). Despite the fact that urbanization is encouraged to ensure cities become economically stable, most are ill-equipped to handle the huge influx of residents (Mahamid, 2021). Global urbanization continues to escalate urban challenges, causing them to become increasingly urgent. In addition, there are up surging unemployment issues, environmental degradation issues, poor or limited urban services, insufficient infrastructure, and inadequate and durable housing (Necesito, 2018). As a result of the demand for housing, governments around the world have invested heavily in the construction of residential houses to meet its citizens' needs.

In addition to its global importance, the construction industry is crucial to any country's growth, and its development is directly dependent on the quality of construction projects (Peter and Evelyn, 2015). According to Ahmed, Mohamed, and Omar (2017), the success of the construction industry is closely tied to the quality of its work. Construction is one of the most important factors contributing to the growth of India's economy, which leads to more jobs being created. Construction implementation can be assessed using the execution timetable, cost of finalization, productivity of completed work, and security (Molavi and Barral 2016). India, like major emerging economies, has experienced urbanization that is accelerating. The country's census outcome in 2001 placed 72 percent of the population to be domiciled in the rural set up and the remainder as urban dwellers. Indeed, the 2011 census revealed that, for the first time since India's independence, urban regions saw a greater increase



in population than rural areas (Mahadevan, 2015). Governments in most advanced countries have made a public pledge to provide suitable housing for every household at a cost that is within their means. A rising agreement in China is that everyone should be entitled to a socially imposed minimum level of living (Yan and Jie, 2014). Production capacity and resource consumption are the primary factors influencing the productivity of a construction company in Benin. This shows that the highest level of production is achieved when qualified people are retained and high-quality resources are utilized (Adeleke, Nasidi, and Bamgbade, 2016).

Kenya is certainly making efforts to improve the housing conditions there which are characterized by poverty. A number of policies and resources have been mobilized by the government to address poor housing conditions in line with SDG target 11. As stated in SDG 11 (target 11.1), all responsible agencies, including governments, are required to ensure that "by 2030, all people have access to adequate, safe, and affordable housing and basic services as well as to improve slum conditions". In order to address the issue of slum dwellers' living conditions, the Kenya Slum Upgrading Program (KENSUP) (2005-20) has been developed by the national government. Kensup's interventions include providing infrastructure and housing services, improving tenure security, and promoting participatory planning. "The Big 4" Agenda launched by President Kenyatta in 2017 includes the construction of 500,000 affordable homes by 2022, with a portion of those houses to be built in informal settlements (Kieti, Rukwaro, and Olima, 2020). Despite Kenya's support for community-based housing projects in slums, it is not clear what factors contribute to the success of such initiatives. A report by the Economic and Social Rights Center (2018) indicates that the government plans to build a million housing units over the next five years. As well as these 800,000 units, 200,000 are classified as social housing. Government officials estimate that the actual target is 500,000 units. Accordingly, the social housing target for the next five years is approximately 100,000 units. These projects will be funded so that the government will provide 10% and the National Social Security Fund (NSSF) will provide 30%. The remaining 60% will come from private sources. The developments are spread out over 7,000 acres of land in five big towns, including Nairobi, Machakos, Eldoret, Mombasa, and Nakuru.

Kenya is faced with housing deficit of 2 million and approximated to expand at 200,000 yearly, and it has prompted its government to crafting an ambitious AHP as part of the Big 4 Agenda. Incoming supply of housing units is estimated at 50,000 housing units annually with a paltry 2% of this being for the low-income segment and it's against the yearly demand of 250,000 units. The rental rate and home ownership in Kenyan urban areas compares unfavorably 21.3 percent as well as 78.7 percent correspondingly. Low house ownership can be attributable to un-affordability of housing units in surging prices, emanating from costly land, costs of construction and professional costs that those developing must necessarily recoup (Center for Affordable Housing finance in Africa , 2021).



STATEMENT OF THE PROBLEM

Housing affordability continues to be an issue not only for developing countries like Kenya but also for many developed nations. This problem is exacerbated by factors such as an expanding urban population, high construction and finance costs, and escalating urban land prices. In a bid to build 500,000 affordable houses by 2022 for all Kenyans, Kenya has announced an affordable housing program as one of the three big agendas. In spite of their importance to economic development, government housing projects face challenges in their implementation (Mahamid, 2021). It is critical to measure the implementation of housing projects in terms of achieving several objectives. These objectives include completing projects on schedule, delivering projects within budget, and ensuring quality throughout the project's entire lifecycle. Moreover, Othieno (2019) stated that residential housing projects are evaluated based on their time, safety, quality, and cost implementation. Kim (2019) notes, however, that most government housing projects around the world are experiencing cost overruns, delays in delivery, and poor quality. For example, Mahamid (2021) indicates that 76% of residential housing projects experience cost overruns with an average of 34.58% and 88% experiencing time overruns. Among the methods of improving project schedule implementation, cost implementation, and quality implementation is the use of monitoring and evaluation, as indicated by Hazhar (2020).

There are numerous hindrances that limit the realization of the housing agenda not only locally, but even globally. Ronoh (2020) observed that out of 10, 9 residential housing projects suffers cost overruns up to 183%. In addition, Kihoro (2017) observed that 48% of building construction projects in Nairobi County are incomplete and 10% of them have stalled completely. The stalling of these projects, delays in delivery as well as increase in cost of construction leads to the persistence in the inadequacy of housing units in Nairobi City County. In addition, Kaniaru (2018) points that failure of these housing projects will result in reduced supply of quality houses as well as injured economy. Elizabeth (2020) also indicates that while most of government residential projects utilize monitoring and evaluation, there is low involvement of stakeholders and poor communication. It is therefore important to understand the influence of monitoring and evaluation practices on implementation of residential housing projects. It is against this backdrop that this study investigates the relationship between the two variables.

Objectives of the Study

- i. To examine what extent does financial resources influence the implementation of low-cost housing Projects in Machakos County, Kenya.
- ii. To establish the influence of human resource on the implementation of low-cost housing Projects in Machakos County, Kenya.
- iii. To determine the influence of social capital resource on the implementation of low-cost housing Projects in Machakos County, Kenya.



I. LITERATURE REVIEW

1) 2.2 Implementation of low-cost housing Projects.

Construction industry production processes are impeded through unaffordable housing delivery, unsustainable practices in housing designs, inadequate information on methods and practices for affordable housing delivery (Windapo 2017) Stakeholders are not appropriately enlightened about the uses of construction resources for affordable housing delivery despite the fact that such housing will have a positive effect on society (Attia, Dumbrava, and Duquenne, 2014). Sustainable construction seeks to support effective management in efforts to achieve comfortable, safe, productive, and secure housing.

B. 2.3 Financial resources and implementation of low-cost housing Projects.

Defining cost estimates for conceptual alternatives by the owner is very key in determining the construction capital costs so that the owner of the project may provide the necessary funds (Othman et al 2017). According to Gupta & Belinda (2018) the project owner should approve maximum finance budget and formulate throughout on project financing right from the onset. Construction resource allocation is important in planning and allocating resource required like products and materials, construction tools and equipment, human resources, space, subcontractors and finances to meet project objectives of quality and on time completion of projects. (PMI 2021) Project managers need to ensure availability of resources are resource conflict resolution, optimal time, effort and cost management, ensure right skills from workers are available, identify limitations such as site access and weather and track resources utilization to avoid excessive resourcing or underutilization to achieve quality projects. According to Rumane (2018) problems with projects can occur where there is poor resources allocation, and the opposite is positive because construction has grown more technological, the variety of goods and materials has expanded, standards and rules have been stricter and many specialized creators are present, particularly in the early phases of design processes.

2.4 Human resource and implementation of low-cost housing Projects

Construction industry and production process are significant for the economic growth of a nation, especially if the intent is that of achieving cost-efficient project production. In that case, the use of resources on-site must be proficiently controlled. Effectiveness in the management of cost in construction during housing production hinges on the adequate implementation of the initial construction resources plans on-site (Langford 2014). The high cost of construction and expensive housing delivery call for the need to address issues of affordable housing in South Africa, to ensure availability and affordability of housing to the people irrespective of their income level (Odediran 2014)

2.6 Social capital resource and implementation of low-cost housing Projects

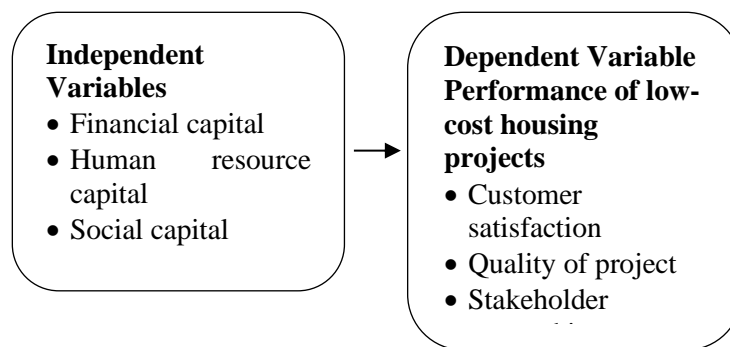
Participatory project design is an approach to design that actively involve all in the design process to ensure that the result meets their needs and is usable. This alone does not guarantee success of such projects as other critical success factors influence the extent to which these projects succeed. One of the key factors that planners should not overlook is the social capital

2.7 Theoretical Framework

2.7.1 Resource Based View

Birger Wernerfelt (1984) developed the resource-based theory. This theory suggests that a firm's competitive edge is based mainly on using a combination of the essential capabilities and the resources, both the tangible and the intangible ones, which the firm controls. Colbert (2014) indicates the relationship between firm capabilities and firm resources. According to him, capabilities are unique non-transferable resources of a certain organization. The key responsibility of capability resources is to increase productivity level of other resources owned by the organization. The resources are the assets owned and controlled by a company, while capabilities are the company's capacity to implement the resources. It is the packaging of the resources that improve the capabilities. If an organization has the best and most appropriate stock of resources relevant to its business and strategy, it is more likely to succeed and excel (Teece, Pisano & Shuen, 2017). The firm is largely defined by the resources or information it embodies or commands in the RBV. It incorporates a better understanding of the firm's role into our market knowledge (Hurevicius, 2013).

Conceptual Framework



RESEARCH METHODOLOGY

Research Design

The study adopted a descriptive research design. Creswell and Plano Clark (2011) states that descriptive research determines and reports the way things are. Descriptive research design was therefore significant in this study as it informed the researcher of the exact position of the phenomenon that is being studied without altering its state. The description in the research design sought to answer

such questions as what, how, when and where.

Sample Size and Sampling Procedure

Bryman and Bell (2011) state that the rule of the thumb in sampling is to obtain as big a sample as possible. Taking a population size of 106, the researcher adopted the Ya-mane Taro formula to get a sample of 84 respondents.

1) Sampling Procedure

The study first used proportional allocation where each population group (N_p) was divided by the total populace (N) to get a ratio in which each group was picked at and later multiplied by the sample size gotten. That is for instance, for project officers the sample was $9/106 \times 84 = 7$ Stratified sampling methods were also used for the selection of the study respondents.

Sampling Frame

	Frequency	Ratio	Sample
Project officers	9	0.79	7
Field officers	12	0.79	10
Community leaders	22	0.79	17
Project committee's representatives	37	0.79	29
County government officials	10	0.79	8
Total	106	0.79	84

Research Instrument

For this study, the researcher made use of questionnaires in the gathering of primary data. The choice of this instrument is informed by its advantages such as; it is free from the bias of the interviewee and respondents had ample time to give well thought out answers.

Pilot Testing of Instruments

The pilot study enabled the researcher to probe the feasibility of the methods and procedures that were used in the main study. The accuracy of data to be collected is largely dependent on the data collection instruments in terms of validity and reliability which can only be established through a pilot test (Kumar, 2019).

Validity of the Research Instrument

The researcher used Face validity to study's questionnaire with the help the researcher's supervisor, giving it a subjective overview. Further, the current study also looked into the content validity of the choice research tools through persistent consultations with raters from University of Nairobi with



respect to; readability, clarity and comprehensiveness of measurement on the construct of interest.

Reliability of the Research Instrument

The study embraced the use of internal consistency technique employing Cronbach Alpha to examine the reliability of research questionnaire that was utilized in the current research study.

3.10 Data collection procedure

Data was collected using a questionnaire with both open ended and closed ended questions structured to meet the objectives of the study and administered to the respondent through the research assistant

Data Analysis Technique

Data was analyzed using Statistical Package for Social Sciences (SPSS Version 25.0). Referencing of all received questionnaires was done and coding of questionnaire items was done for facilitating data entry. After data cleaning which entailed checking for errors in entry, descriptive statistics such as frequencies, percentages, mean score and standard deviation was estimated for all the quantitative variables and information presented in form of tables. The qualitative data from the open-ended questions was analyzed using thematic content analysis and presented in narrative form.

Inferential data analysis was done using multiple regression analysis. Multiple regression analysis was used to establish the relations between the independent and dependent variables.

3.11 Ethical Considerations

To conduct this study, the researcher sought both an introductory letter from the graduate school, University of Nairobi to ascertain that he was a bona fide student and a permit from the National Commission for Science, Technology and Innovation (NACOSTI). Permission was also sought from intended respondents to indicate their willingness to participate and their anonymity when it comes to answering the research instruments was upheld.

CHAPTER FOUR

DATA ANALYSIS AND PRESENTATION

Questionnaire return

In this study, the sample size was 297 and out of this sample size, 202 questionnaires were fully filled and returned translating to 68.01% which is approximately 68% return rate. This return rate is deemed adequate to make data analysis and inferences in accordance with Jack (2008) who observed that the goal is to have a rate above 60%.



Regression analysis

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.334 ^a	.112	.094	1.096

These results in table 4.8 show the manner in which this model fits the data which was collected from the field and analysed and it can help to fit the data into the equation. The R is .334a and R squared is .112 meaning that R squared can be used to provide the predictive power of the model and this shows if used, it can provide 11.2% variations in the implementation of low-cost housing project. This variation can be explained by the changes in financial capital, human resource capital and social capital.

Analysis of Variance ANOVA

Model	Sum of Squares	Df	Mean Square	F	Sign.
Regression	29.772	4	7.443	61.96	.000
Residual	236.649	197	1.201		
Total	266.421	201			

The results in table 4.9 show that a P-Value of 0.000 shows that the model was significant at predicting the manner in which changes in financial capital, human resource capital and social capital could be used to bring change in the implementation of low-cost housing project. The F calculated is 61.96 which is greater than the critical one (1.467) at 5% significance level and this implies that the model was significant.

Regression Coefficients

	Unstandardized Coefficients		Standardized	T	Sig
	B	Std. Error	Beta		
(Constant)	0.4016	0.555		7.239	.000
Financial capital	0.229	0.770	0.214	2.967	.003
Human resource capital	0.124	0.085	0.112	1.473	.142
Social capital	0.210	0.064	0.124	3.269	.001

The results in table 4.10 show that when these results are used, the equation will be as follows:
 $Y=0.403+0.214X_1+0.112X_2+0.124X_3+ \epsilon$

These results review that independent variable would be held constant at zero, then the implementation of low-cost housing project in Machakos County would be 0.403. Also, a unit increase in financial capital would lead to 0.214 (21.4%) increase in the Implementation of low-cost housing project. The variable was significant since $p=0.028$ is less than 0.05; hence, null hypothesis that presumed that there was no significant influence of financial capital and implementation of low-cost housing project in Machakos County, was rejected.

A unit increase in human resource capital would lead to 0.112 (11.2%) increase in the implementation of low-cost housing project in Machakos County. The variable was significant since $p=0.007$ is less than 0.05; hence, null hypothesis that presumed that there was no significant influence of human resource capital and Implementation of low-cost housing project in Machakos County, was rejected. A unit increase in social capital would lead to 0.124 (12.4%) increase in the Implementation of low-cost housing project. The variable was significant since $p=0.002$ is less than 0.05; hence, null hypothesis that presumed that there was no significant influence of social capital and Implementation of low-cost housing project in Machakos County, was rejected.

Chapter five

Research findings, conclusion and recommendation

The present study examined the influence resource mobilization on the implementation of affordable housing project in Machakos County, Kenya. This purpose was achieved through three research objectives and hypotheses. The linear relationships between variables were computed by means of Pearson's Correlation Method. Hypotheses were established through regression analysis at 95% confidence interval using F test. The ANOVA tested the models' fitness in estimating the dependent variables given the independent variables.



Results on financial capital indicate that majority of the respondents disagreed with the statement that the project generate adequate funds to run operational cost of the project, 113(55.9) were neutral on the statement that there is adequate cash reserves to run the project and that books are kept appropriately and are readily available with 125(61.9). 73(36.1) of the respondents disagreed with the statement that the project can borrow finances for expansion without any problem. On whether the project can service loans and other financial commitments, the respondents were neutral to this statement with 80(39.6) even though the other responses were evenly distributed towards the positive side.

Majority of the respondents agreed with the statement that the county employees under housing project have the required knowledge and skills that produce economic potential for the completion of affordable houses. They also agreed that employee implicit knowledge, employee intellect in terms of work at the housing sector. However, the respondents had a neutral opinion on the statement that the project Leadership has leadership abilities, management skills, professional skills, problem-solving skills and creative abilities which are very important in running the project.

The third objective was to look at the influence of social capital on the implementation of low cost housing project. The results indicate that majority of the respondents had a neutral opinion on the statement that there is a great degree of collaboration among the stakeholders in implementation of affordable housing projects. Respondents agreed that there is a high level of dialogue among the stakeholders in implementation of affordable housing projects in that there was constant consultation between the county government and the national government. Respondents had a neutral opinion on the statement that there is a great extent of coordination among the stakeholders in implementation of affordable housing projects.

CONCLUSION

Influence of financial capital on the implementation of affordable housing project

Financial capital was the first independent variable under this study. The following findings should in regression analysis show that financial capital has a significance influence on the implementation of the affordable housing project and it had the highest score. Descriptive statistics showed that the respondents disagreed with almost all the parameters that project generate adequate funds to run operational cost of the project and that project can borrow finances for expansion without any problem. The respondents noted that this project was just a pilot study, the government had budgeted for it and chances are high that the project was completed in time to show the donors that the project is visible. “This project was completed within the stipulated time because it was a pilot study and the national government had allocated funds for it and so the project was completed in time. But this cannot be



used to conclude that the project if rolled out in other counties will be the same because I think when it is down in all counties, the government will have to spread the little money they have to these projects and thus completion will be an issue still on whether the project can be able to generate enough money, I think it is very early for us to comment about this since this project was completed barely four months ago so if we comment on that issue basing our argument on this, then I might mislead you and that is why I have no comment on it but with time like two to three years, then we can comfortably access if the project can raise enough money and even the county be able to borrow money using them as the security ”

These findings are in agreement with those of Kusimo (2018) who noted that proper resource allocation by the resource allocation team helps keep projects on schedule at the same time ensuring the need for project activities is fulfilled and maximized. Since the national government reimbursed the money in time, there was good and efficient flow of materials and workers were paid in time and this made the project to be completed within the stipulated time and within the budget. The findings are also in agreement with Vivi Mary Elizabeth (2020) who did a study on the influence of monitoring and evaluation on performance of housing projects in Nairobi County and noted that resource allocation was very key for the project to be handed over on schedule over the project duration.

Influence of human resource capital on implementation of affordable housing project

Human resource plays a crucial role in the implementation of any project. The human resource includes both the skills and unskilled personnel who work hard to make sure the project is completed within the stipulated time. Analysed data showed that the respondents noted that county employees have the required skills that produce economic potential for the completion of affordable housing and that project leadership has the leadership abilities, management skills, professional skills, problem solving skills and creative abilities which are very important in running the project. The inferential statistics also showed that there is positive relationship between human resource capital and implementation of affordable housing project. “This project was the most well-coordinated one I have ever managed if I may say. The governor himself would come here to see the progress of this project every two weeks and the county engineers never missed to be seen here for at most three days and this shows you how important this project was. The project was done by different people both skills and unskilled. The unskilled were the casuals whose job was just to provide materials near to the masons and then there were engineers such as electrical ones, those who were involved in plumbing works, landscaping and so much and so forth so I say without doubt that this project had the best group of human resource and this is why this project was completed within the time. I think if all other county and national projects would be coordinated like this, surely this country could be far” These findings are in agreement with those of (Wirojanagud 2007), who noted that effective management of labour resources is one of the most critical functions affecting the performance of the construction industry.



These findings are also in line with those of Schallmo 2017, who said that among all strategies supporting the construction firm's flexibility and agility, only the development of human resources versatility is guaranteed to yield cost benefits.

Social capital and implementation of affordable housing project

Social capital focuses on stakeholders who may include the end users, project financiers and even the government. The study findings showed that there is positive relationship between social capital and implementation of affordable housing project. The respondents agreed that there is high level of dialogue among the stakeholders in implementation of affordable housing projects. "This project was completed within the timeframe due to constant dialogue between the stakeholders and when the project was completed, all members of staff of both the national government and county government were notified and we had a meeting where we agreed on various matters touching on how these units will be rented and how they will be distributed so that no staff will be disadvantaged. This was done to ensure that there is openness and thus the houses were occupied through a competitive way and payment is uniform to all the tenants and this ensures that each occupant is satisfied. The tenants do collaborate very well with the management on the matters of managing the units like garbage collection, parking, security and keep the compound in a serene condition. This is something we are really proud of". These finding agrees with Morrow & Hansen (2004) who argued that with cognitive-based trust, "One party assesses the trustworthiness of another party by weighing the evidence embedded in both the attributes of the transaction and the characteristics of the other party(s) to the transaction." Therefore, each client-project manager interaction presents an opportunity for cognitive-based trust to be either heightened or eliminated. Also, these finding are in agreement with those of McAllister (1995) who asserted that cognitive-based trust is built on perceptions and self-interest as it pertains to implementation and accomplishments through direct dealings with a partner.

RECOMMENDATIONS

Based on the results from the data analysis and conclusions, this study recommends the following:

- i. The government needs to establish a link between the national government, county government and the financial institutions so that there can be a continued flow of financial resources/reserves which were found to have the highest influence on the implementation of housing project. Without firm financial resources, the project may be faced with difficulty in its implementation, and this leads to what has been referred to as ghost project. The study observed that the respondents had no clear information concerning the books of account and whether they were kept appropriately and their readiness for access. These books are very important for they form the basis for accountability and thus, the banks should not be the only entities keeping these books but also each department in the county government needs to have a copy of the same.



- ii. Human resource forms the backbone for the implementation of any construction project. Even though the respondents agreed that there were highly qualified individuals who were working in this project, the respondents who had a contrary opinion such as disagree and strongly disagree should not be overlooked and thus the study recommends that the county government needs to put up mechanisms for training of the staff who are involved in the implementation of these projects. There is need for inductions for the employees for further career development in their fields.
- iii. Social capital is very important in the implementation of the housing project hence the good relationship between the stakeholders plays a key role on the continuation of the project. This study recommends vigorous consultative meetings among the stakeholders so that there is a constant briefing so that each stakeholder has first hand information on the progress of the project. There is also need to establish an office which will be liaising with the stakeholders in different levels so that there is constant flow of information in all the levels.

Suggestions for further study

- i. Since the pilot study was not done in Machakos County only, a similar study should be done in other counties where this affordable housing project was done so that the results can be compared with this one. This will give a broad view of the whole phenomenon.
- ii. There is need for a study to be done on monitoring and evaluation in order to answer some of the questions which respondents had neutral opinion such as whether the project can borrow and service their loans without a challenge

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