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of Affordable Housing Projects in Kenya*

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Abstract

Urbanization, population, rising land values and construction costs are all contributing to an ever-growing housing deficit, which is one of the most critical socio-economic and developmental challenges in Kenya, and is becoming even more pressing. Solutions to this problem must be approached in a cooperative manner that utilizes the best attributes of the public and private sectors. The aim of this study was to find out how Public–Private Partnerships (PPPs) affected the implementation of affordable housing projects in Kenya. The study was guided by the Resource Based View, Institutional Theory, Stakeholder Theory and Systems Theory, which served as a framework to explain how strategic partnerships, institutional arrangements, stakeholder collaboration and interrelated project systems affect housing delivery. The research type used in this study was cross-sectional descriptive research, guided by the positivist research philosophy. Structured questionnaires were used to gather primary data from key stakeholders in the affordable housing projects in all the 47 county governments in Kenya (public officials, private developers, contractors, financial institutions and regulatory bodies). The analysis techniques that were used for quantitative data were descriptive statistics, Pearson correlation analysis, regression analysis, and moderation analysis to determine the nature and significance of the relationship between the study variables were used. The results indicated that Public–Private Partnerships positively and statistically significantly affected the provision of affordable housing projects, which means that good collaboration between government and private sector actors could improve project implementation, the mobilization of resources, efficiency, and sustainability. The study found that a multi-pronged strategy for strengthening Public – Private Partnerships, creating new financing options and bolstering policy frameworks is required to deliver affordable housing in Kenya in a timely, cost-effective and sustainable manner while helping meet the national housing goals.

Keywords: Public–Private Partnerships (PPPs), Affordable Housing Delivery, Housing Projects, Resource-Based View, Institutional Theory, Stakeholder Theory, Systems Theory.

1. INTRODUCTION

The issue of affordable housing in Kenya is a major socio-economic and development problem compounded by the high land and construction costs, high population growth and rapid urbanization. Housing deficit persists in the country, especially in urban and peri-urban areas, which continue to have a demand for decent and affordable housing (Nawushao, Ng’ang’a 2022). Low- and middle-income households are most affected with reduced purchasing power to afford

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housing, reduced access to mortgage finance and rising rents all taking a toll on housing affordability.

The lack of sufficient shelter has thus become a major factor in the growth of slums, inequality in urban areas and the deterioration of life quality. To counter this, the Government of Kenya has declared affordable housing as a main development priority under Vision 2030 and Big Four Agenda, noting that affordable housing is a social good and an economic catalyst. (Wanjau, Namusonge & Lango, 2024) A pragmatic strategy for leveraging private sector capital, technical expertise, and innovation to supplement scarce public resources is through Public–Private Partnerships (PPPs) (Oroniyi, 2024). The government aims to solve the problem of budget deficit, speed up the construction of houses, optimize construction efficiency and project sustainability by using PPP schemes. While the number of PPPs in Kenya is increasing, however, the delivery of affordable housing projects has not been meeting the intended targets, suggesting deeper issues of structure and institutions.

Statement of the Problem

In contemporary, fast-paced, and increasingly urbanized societies, the demand for affordable housing has emerged as a critical development challenge, particularly in developing economies like Kenya. Rapid population growth, migration to urban areas and increasing housing prices have exacerbated the necessity of governments to deliver quality, accessible and adequate housing to low- and middle-income households (Giti, 2025; Nawushao, et al. 2022). Despite policy instruments like Kenya Vision 2030 and Bottom-Up Economic Transformation Agenda (BETA) 2022-2027 and constitutional requirements, low-cost housing supply continues to fall behind demand, leading to informal settlements and proliferation of slums (Gathu & Nyang'au, 2025; Wanjau, et al. 2024). This study is based on Resource Based View (RBV), Institutional, Stakeholder and Systems Theories to understand the effect of Public–Private Partnerships on affordable housing delivery in Kenya. RBV focuses on the resources and strategic partnerships of the organization, whereas Institutional Theory concentrates on the regulatory frameworks. RBV is about resources and strategic partnerships of the organization, whereas Institutional Theory is about the regulatory frameworks (Ayao, et al., 2025; Wanjau, et al. 2024). Stakeholder Theory emphasizes the need for engaging multiple actors (Chileshe, et al. 2022; Oroniyi, et al. 2024) whilst

Systems Theory posits that housing delivery is a complex process that involves multiple activities (Sakyi-Nyarko, et al. 2026).

Global studies will provide insightful information on managerial capabilities, coordination of stakeholders and technological enablers for PPPs. For example, managerial skills play an important role in the success of PPP by Fuead, et al. (2026) and digital public infrastructure (DPI) in enhancing governance and service delivery by Sakyi-Nyarko et al. (2026). However, these studies are conceptual, literature-based and off-scope of the African context, resulting in gaps in the knowledge of how to operationalize PPPs oversight in Africa's contexts of resource constraints and urbanization such as Kenya. There are methodological limitations, with most using systematic literature review or qualitative synthesis, with few offering empirical evidence to support policy or sector-based interventions. Drawing on the experiences from African countries like Ethiopia (Abera, et al. 2025) and Nigeria (Oroniyi et al., 2024), it is observed that opportunities and challenges in implementing PPPs exist, such as poor risk-sharing mechanisms and institutional capacity gaps. These studies provide insights into enabling factors and constraints, but they are not applicable in Kenya because they vary in terms of socio-economic and institutional conditions.

The Kenyan studies offer industry-specific knowledge and experience regarding PPPs, project planning, quality management, and the regulatory framework. Nawushao et al. (2022) and Giti (2025) report positive impacts of PPPs in the delivery of affordable housing, Wanjau et al. (2024) give great importance to the role of moderating regulatory environment, and Gathu and Nyang'au (2025) emphasize the role of QM practices. Empirical studies have mostly relied on one theory, either Institutional Theory (Abera et al., 2025), Stakeholder Theory (Chileshe et al., 2022), or RBV (Nawushao et al., 2022) and failed to bring multiple theories together to account for systemic interactions. This creates a gap in knowledge about the concept of how PPPs affect affordable housing delivery. However, the quantitative cross-sectional methods are constrained, and problems and inconclusive results remain on the transferability of certain sectors, coordination of stakeholders and financial mechanisms. Contrasting evidence on the effectiveness of PPPs (positive in housing: Giti, 2025; Nawushao et al., 2022; negative in water: Ayao et al., 2025) further highlights knowledge gaps, emphasizing the need for an empirically tested, integrated model in Kenya's affordable housing context.

Objective of the Study

To determine the influence of public–private partnerships on the delivery of affordable housing projects in Kenya.

Theoretical Framework

The study is anchored on four complementary theories below.

Resource Base View Theory

Barney (1991) developed a theory called Resource Based View (RBV). It asserts that organizations can gain, and maintain, competitive advantage by gaining, developing and strategically using valuable, rare, inimitable and non-substitutable (VRIN) resources. The theory is based on the assumption that organizational resources are not evenly distributed and that organizational performance gaps are a result of the effective use of the resources. The factors that are essential for producing desired outcome are tangible factors like financial capital, land and intangible factors like expertise, knowledge and managerial capability. PPPs utilize complementarities between public and private sector resources. The theory posits that there is a positive link between these independent variables and the dependent variable; projects that have robust mobilization and utilization of resources should have better housing delivery outcomes.

Institutional Theory

DiMaggio and Powell (1983) put forward the Institutional Theory. It highlights the importance of institutional pressures such as laws, regulations, norms and cultural expectations on organizational behavior. It is a theory that assumes that organizations respond to these pressures in order to become legitimate, secure resources and survive. One of the key propositions is institutional isomorphism coercive, mimetic, and normative; that is, when organizations are influenced by external factors, they tend to mimic each other's structures or practices.

Stakeholder Theory

Stakeholder Theory was advanced by Freeman (1984). It claims that all stakeholders including the government, private developers, private financiers, and communities must be considered to achieve sustainable success. The theory posits that stakeholders have different Power, Legitimacy

and Urgency which could affect organizational outcomes. The key to the success of the organization is to effectively manage and involve these stakeholders in achieving the goals of the organization. Stakeholder Theory is applicable as it suggests success of affordable housing projects depends on active engagement and coordination of key actors in PPPs. Financial mobilization, risk sharing, and project acceptance are expected to improve through involvement of financing institutions, developers, and community members. The active inclusion of the needs and contributions of stakeholders, therefore, seems to have a direct positive correlation with housing delivery outcomes across PPPs.

Systems Theory

The founder of the "Systems Theory" was Ludwig von Bertalanffy (1968). It suggests that organizations and projects are subsystems within a larger environment that are interrelated and interdependent. The theory assumes that other parts of the system are affected by the changes of one part, and that the goal setting process involves the coordination of the components of the system, feedback loops and integration of the components. Systems thinking is about whole system management, about recognizing interactions and about optimizing processes to improve overall performance. This study is relevant to the application of systems theory because the delivery of affordable housing has interrelated elements – PPP arrangements. The theory suggests that if these elements are harmonized with each other, their effects would be beneficial in relation to outcomes of housing projects.

Empirical Review

Public–Private Partnerships (PPPs) and Delivery of Affordable Housing

Nawushao, et al. (2022) investigated the influence of Public–Private Partnerships on the implementation of affordable housing projects in Mombasa County, Kenya, with the objective of examining how stakeholder management, development partners' commitment, legal frameworks, and political systems affect project implementation. The study was carried out in Likoni Customs Estates, Likoni Flats and Chagamwe Estate, where a proportionate stratified random sample of 318 respondents was selected from among county officials, NGO managers, development partners' managers and household heads in 2022. The study adopted descriptive survey design, primary data was retrieved through structured questionnaire, and it was analyzed by using odds ratio and

correlation analysis. The results showed that all the PPP variables had significant impact on the implementation of the projects, with the strongest impact being from the political system. The current study was a quantitative, cross-sectional study that included the delivery phase and a broader scope of affordable housing in Kenya to compensate for this conceptual and methodological gap.

Giti (2025) conducted a study to assess the role of Public–Private Partnerships (PPP) in providing low-cost urban housing in Kenya with the aim of determining how PPPs can speed up housing delivery to realize the Kenya Vision 2030 targets and development goals. The study was carried out in the Kenyan urban housing sector comprising housing practitioners, housing financiers and housing developers. A three-round Delphi method was used, involving 88 panelists to evaluate the opportunities for low-cost housing in the framework of PPPs. The data was analyzed in an iterative manner over the 3 rounds in order to get consensus. Results showed that PPP can provide low-cost urban housing solution provided the environment is conducive and there is effective risk management by the contracting parties. The study is however mainly predictive and qualitative in nature and is based on expert opinion (not empirical & cross-sectional data analysis). This creates a gap in methodology and concepts which is tackled in the current study by providing empirical analysis of PPPs in the affordable housing market in Kenya.

Conceptual Framework

The conceptual framework figure 1 provides a visual and theoretical representation of the relationships among the study variables, illustrating how independent variables influence the dependent variable. Grounded in Resource-Based View, Institutional Theory, Stakeholder Theory, and Systems Theory, the framework demonstrates how organizational resources, institutional norms, stakeholder engagement, and systemic coordination interact to determine project success.

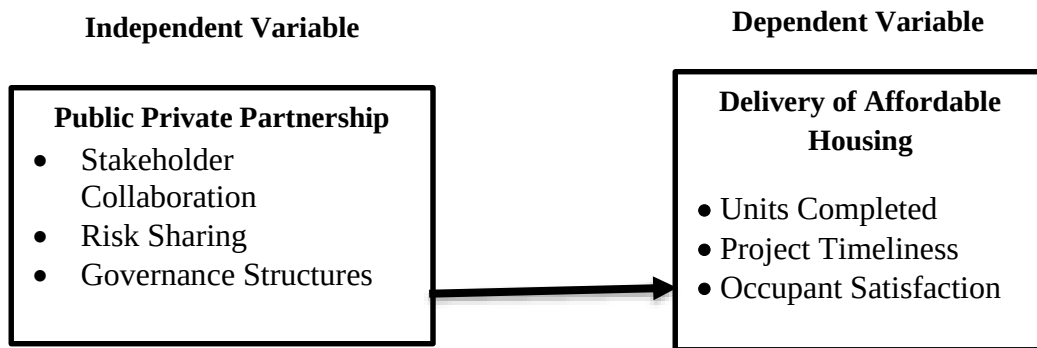


Figure 1 Conceptual Framework

Research Hypothesis

- i. **H₀₁:** Public–Private Partnerships (PPPs) do not have a significant influence on the delivery of affordable housing projects in Kenya.

METHODOLOGY

Research Philosophy

This study uses a positivist research approach whereby the research assumes that the reality is objective, can be observed and quantified in terms of measurable and observable data (Saunders, Lewis & Thornhill, 2019). Seeking to understand cause-effect relationships among variables, positivism focuses on hypothesis testing, statistical analysis, and generalizable findings (Creswell & Creswell, 2018). The study explores how the Public–Private Partnerships (PPPs) have influenced the delivery of affordable housing projects in Kenya, the positivist approach will allow structured data to be collected using questionnaires and regression analysis will be used to test the hypothesized relationships. The research philosophy in this study is positivism, that is a research philosophy that focuses on the use of factual evidence and objective measurements in examining the relationship between variables. Positivism asserts that there are universal laws of the universe, that reality can be observed, measured and tested through the quantitative approach and hypotheses can be formed and tested in order to make predictions. The study is based on the philosophy of structured data collection, numerical measurement and statistical analysis, which makes it objective and replicable.

Research Design

This study used a cross-sectional descriptive research design that can be used to collect data and analyze data at one point in time to examine the relationship between variables. The design is suitable since it enables the researcher to find out the effect of Public – Private Partnerships (PPPs) on provision of affordable housing projects in Kenya. A descriptive design helps to determine variables in their natural state without controlling or altering them, helping them to understand what is and is not happening as well as the relationships.

Target Population

The target group includes stakeholders in affordable housing projects in all 47 county governments in Kenya including County housing officials, project managers, engineers, architects, contractors, private developers, regulatory authorities, financial institutions and project development partners. They are actors directly involved in the development of affordable housing projects, both in terms of planning, funding and regulation, and in the development of Public–Private Partnerships (PPPs). The population is ideal to capture data that is context-specific, relevant, reliable and suitable for understanding the impact of PPPs on the provision of affordable housing projects in Kenya.

Data Collection

The data gathered for this study were primarily collected from the stakeholders involved in affordable housing projects in Kenya using a structured questionnaire which aimed to elicit quantitative information. All study variables were included in the questionnaire which included Public–Private Partnerships (PPPs) on affordable housing projects. The questions were close-ended and had a Likert type rating system for quantitative analysis. Prior to the principal data collection, a pre-test of the instrument was carried out with a small sample of the respondents to test the validity and reliability of the instrument. The findings of the pilot test were used to make necessary changes in the questionnaire for clarity, relevance and consistency. The data was gathered by distributing the questionnaires face-to-face, via emails and online survey platforms based on the availability of the respondents. This approach enables systematic, objective and efficient collection of data for statistical analysis and hypothesis testing in accordance with the study's positivist philosophy (Creswell & Creswell,2019).

Data Analysis

Descriptive and inferential statistics were used to analyze the collected data, using Software of Statistical Package for Social Sciences (SPSS) version 28 and software SmartPLS. Frequencies, percentages, means and standard deviations were used to describe the demographic information and characteristics of the study variables. Simple regression analysis was used for inferential analysis, to study the effects of Public–Private Partnerships (PPPs) on the provision of affordable housing projects.

Table 1 Regression Equation

Step	Regression Equation	Purpose / Test	Expected Outcome
1	$DAH = \beta_0 + \beta_1 PPPs + \varepsilon$	Test direct effect of PPPs on delivery of affordable housing (DAH)	β_1 should be significant if PPPs influence DAH

Where;

- **DAH** = Delivery of Affordable Housing (Dependent Variable)
- **PPPs** = Public–Private Partnerships (Independent Variable)
- β_1 , = Regression coefficients

RESULTS

Descriptive Analysis of Public–Private Partnerships (PPPs)

The study targeted 47 counties but managed to assemble data from 38. The research did statistical analysis. Descriptive results indicate that PPPs play a significant role in the delivery of affordable housing projects. Key PPP indicators such as risk sharing mechanisms, stakeholder collaboration, and contractual clarity recorded high mean scores, suggesting widespread agreement among respondents that effective PPP arrangements enhance project implementation, efficiency, and sustainability.

Descriptive Summary

Table 2: Descriptive Statistics of Study Variables (N = 38)

Variable	N	Minimum	Maximum	Mean	Std. Deviation
Public–Private Partnerships (PPPs)	38	2.10	4.60	3.72	0.58

Interpretation of Descriptive Statistics

The descriptive statistics show that Public–Private Partnerships (PPPs) had a mean score of 3.72 (SD = 0.58) that suggests that most respondents agreed that in Kenya, PPP arrangements significantly support the provision of affordable housing projects. The relatively low standard deviation indicates that perceptions of the stakeholders are even, indicating that the experience of county governments, private developers and implementing agencies is fairly homogenous in terms of how effective PPP frameworks are perceived to be.

Inferential Analysis and Hypothesis Testing

Influence of PPPs on Delivery of Affordable Housing Projects (H_{01})

The effects of PPPs on delivery of affordable housing projects (H_{01}) were examined. A simple linear regression analysis was done to look at the impact of Public–Private Partnerships (PPPs) on the provision of affordable housing projects in Kenya. The findings show that there is a positive and statistically significant relationship between the structure of PPPs and the level of affordable housing projects' performance ($p < 0.05$) and that the better the structure of PPPs, the better the results of the project in terms of timely delivery, cost efficiency, and quality outcomes. The significance of the statistical model shows that PPPs are a significant factor in the prediction of the provision of affordable housing. Hence the null hypothesis H_{01} , which assumed that PPPs have no significant impact in delivering affordable housing project in Kenya, is rejected. The results indicate that efficient risk-sharing structures, private sector efficiency, and public sector support are vital to supporting the timely delivery of affordable housing within PPP frameworks and highlight the importance of PPPs in Kenya's housing development agenda.

Table 3: Regression Analysis of Public–Private Partnerships on Delivery of Affordable Housing (H_{01})

Model	B	Std. Error	Beta	t	Sig.
(Constant)	1.214	0.231	—	5.255	0.000
Public–Private Partnerships	0.487	0.064	0.521	7.609	0.000

Interpretation: PPPs have a positive and statistically significant influence on delivery of affordable housing projects.

Decision: Reject H_{01} .

The regression results presented in Table 3 postulate that Public–Private Partnerships (PPPs) have a positive and statistically significant influence on the delivery of affordable housing projects in Kenya. The unstandardized regression coefficient ($B = 0.487$) indicates that for every one-unit increase in the effectiveness of Public – Private Partnerships, the delivery of housing projects with affordable housing is increased by 0.487 units, with all other variables in the model held constant. Based on the standardized coefficient ($b = 0.521$), the improvement of PPPs shows a moderate positive effect, meaning that the better the housing delivery performance the better the PPPs are. In addition, this correlation is statistically significant ($t = 7.609$, $p < 0.001$), meaning that the effect observed is not due to chance. The constant term ($B = 1.214$, $p < 0.001$) indicates the mean of affordable housing delivery when the value of PPP is zero. With this information, the null hypothesis (H_{01}) which said the Public–Private Partnerships has no significant effect in the provision of affordable housing projects in Kenya is rejected. The results indicate that enhanced cooperation between public and private sector can result in a greater degree of efficiency, quality and timely implementation of affordable housing projects.

Table 4: Model Summary

Statistic	Value
Sample Size (n)	38
Independent Variable	Public–Private Partnerships
Dependent Variable	Delivery of Affordable Housing
R	0.521
R ²	0.271
Adjusted R ²	0.251
F-statistic	F(1, 36) = 57.90
Significance	p < 0.001

Interpretation: The regression model explains 27.1% of the variation in the delivery of affordable housing projects ($R^2 = 0.271$). The model is statistically significant, $F(1, 36) = 57.90$, $p < 0.001$, indicating that Public–Private Partnerships significantly predict the delivery of affordable housing projects among the 38 county governments. The findings support the rejection of the null hypothesis and confirm that PPPs positively influence affordable housing delivery in Kenya.

Table 5: Regression Model

Model	Df	F	Sig.
Regression	1	48.62	0.000
Residual	36		
Total	37		

The ANOVA results indicate that the regression model examining the influence of Public–Private Partnerships (PPPs) on the delivery of affordable housing is statistically significant. The model produced an F-statistic of 48.62 with degrees of freedom (1, 36) and a p-value of 0.000 ($p < 0.001$). This demonstrates that the regression model provides a significantly better prediction of affordable housing delivery than a model without PPPs. Therefore, the null hypothesis was rejected, and it was concluded that Public–Private Partnerships have a statistically significant positive influence on the delivery of affordable housing projects in Kenya.

Table 6: Summary of Hypothesis Testing

Hypothesis	Test Result	Decision
H ₀₁	Significant	Rejected

Summary of Hypotheses Testing

Overall, the findings indicate that Public–Private Partnerships (PPPs) exert direct and significant effects on the delivery of affordable housing projects, enhancing efficiency, resource mobilization, and project outcomes.

DISCUSSION

The findings of this study provide robust evidence that Public–Private Partnerships (PPPs) significantly influence the delivery of affordable housing projects in Kenya. Previous empirical studies have emphasized the importance of PPPs in housing delivery, including Nawushao, et al. (2022), Giti (2025), and Giti, K’Akumu, and Ondieki (2020), which highlighted PPP arrangements as key enablers of project efficiency, resource mobilization, and risk-sharing. However, these studies primarily focused on isolated cases or lacked comprehensive analysis across multiple counties, leaving a contextual gap that the current study addresses by encompassing all 47 counties. The positive and significant effect of PPPs aligns with the Resource-Based View (RBV) theory, which posits that unique organizational resources and capabilities technical expertise, financial capacity, and collaborative networks are essential for achieving superior project outcomes (Wernerfelt, 1984; Barney, 1991). PPPs mobilize both tangible and intangible resources from the public and private sectors, thereby improving project delivery outcomes.

Summary of the Study

The main aim of this study was to find out Public–Private Partnerships (PPP) effect on delivering affordable housing projects in Kenya. Using a positivist approach, which prioritizes the search for objective truths, and a cross-sectional research design, the primary data were gathered from the stakeholders involved in affordable housing projects in all the 47 county governments in Kenya. The results indicate that Public–Private Partnerships (PPPs) have a positive statistically significant impact on the provision of affordable housing projects. Key enablers of improved project

efficiency, timeliness, and completion rates identified include collaborative governance, risk-sharing mechanisms, and the private sector's expertise.

Conclusions of the Study

Grounded on empirical evidence, it is concluded that Public – Private Partnerships (PPPs) are a key institutional approach for the inexistent affordable housing problem in Kenya. Well-designed PPPs support the deployment of private sector resources, expertise, and innovative approaches that support public sector goals. The results highlight that roles, risk sharing and collaborative governance are important factors to improve the efficiency, timeliness and quality of PPP projects, which in turn contribute to their success.

Policy Recommendations

In cognizant of the empirical evidence, national and county governments should institutionalize strong, transparent and standardized PPP frameworks specific to the housing industry, in recognition of the statistically meaningful role that PPPs play in the delivery of affordable housing. Policy changes should be made to promote the creation of a single set of standard PPP contractual templates which explicitly specify risk-sharing arrangements, performance standards, dispute resolution procedures, and exit options. This reduced the transaction costs and contractual ambiguity and increased investor confidence.

In addition, the government should create specialized PPP housing units, both at the national and the county level, filled with professionals that are knowledgeable in project finance, real estate development and contract management. Capacity-building programmes must be strengthened to build the competence of the public sector in negotiations, monitoring and evaluation of PPP housing projects. This is in line with the Resource-Based View, which states that the success of a project depends on the strategic application of the institutional resources.

Contributions of the Study

The study adds to theory by confirming the applicability of using the Resource Based View, Institutional Theory, Stakeholder Theory and Systems Theory to understand the delivery of affordable housing in the developing country context.

Policy-wise, the study offers evidence-based perspectives to guide the Kenyan's Affordable Housing Programme and policy at the county level.

In practice, the results provide direction to practitioners, developers, financiers and regulators on partnership structuring for better housing outcomes.

From a policy perspective, the study provides evidence-based insights to inform Kenya's Affordable Housing Programme and county-level housing strategies.

Practically, the findings offer guidance to practitioners, developers, financiers, and regulators on how to structure partnerships for improved housing outcomes.

Suggestions for Further Research

The study reveals useful information on the impact of Public–Private Partnerships (PPPs) on providing affordable housing projects in Kenya, but there are some areas that could be explored. Firstly, future research can explore other contextual influences that may impact housing delivery like political stability, socio-economic health, and urban planning policies. These variables could give more insight into PPPs.

Secondly, it is suggested that affordable housing projects be tracked through time in a longitudinal design. There were limitations of this cross-sectional design study including the fact that longitudinal studies would be able to better identify changes in partnerships, and in turn provide more fine-grained insights into causal relationships.

Thirdly, qualitative research examining the stakeholders' viewpoints could be used alongside the quantitative research to shed light upon barriers, perceptions, and experiences that could impact project success. This type of study potentially could give a more in-depth look at institutional relationships, decision-making processes, and financial issues at the county level.

Lastly, comparative analysis of findings between sectors or countries could provide an indication of generalizability of findings. Learning from the experiences of other infrastructure PPP sectors (water, transport, health etc.) could provide transferable good practice and sector specific nuances.

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