

# Reforming the National Affordable Housing Policy to Enhance Acceptance and Participation by Kenyans

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## Abstract

*Kenya's Affordable Housing Program (AHP) 2022 government flagship program was designed to address national rising shortage of houses via provision of 500,000 affordable units over a four-year period. Despite its ambitious vision, since its launch, the program has been plagued by immense public outcry, primarily attributed to lack of transparency, minimal incorporation of stakeholders, and controversial 1.5% levy on housing. From the perspective of the Stakeholder Theory, this study examines implementation of the policy, arguing that active engagement of all respective stakeholders; namely, persons working in government, persons working in the private sector, and people living on low income, is central to its effectiveness. The study was mixed-methods and included 270 respondents across the three stakeholder constituencies and also conducted analysis of policy documents and public discourse. It found low participation, trust, and perceived affordability, particularly from the target beneficiaries of the program. Only 30% of respondents supported the housing levy while 70% did not trust how money was spent. The stakeholders mentioned lack of communication, perceived exclusion, and cost burden among significant hindrances to participation. The paper finds that stakeholder participation, government openness, and fiscal redesign need to take center stage in policy changes if AHP is to gain legitimacy and momentum. Proposals raised include voluntary contribution schemes, public audits, differential subsidies for housing, and strategic communication campaigns. Comparative observations of cross-country models reiterate the importance of participatory governance and responsive financing systems for the success of affordable housing. Finally, this research calls for a paradigm shift in Kenya's housing policy, away from a top-down national project to a trust-based, participatory national partnership, if it is to be successful in its social mandate and reshape urban living standards.*

**Keywords:** Affordable housing program of Kenya, stakeholder theory, housing policy reform, public trust, participation, housing levy, transparency, urban development, low-income housing

## INTRODUCTION

In the year 2022, Kenya's Affordable Housing Program (AHP) was instituted as the flagship of the government's "Big Four" Agenda with the ambitious objective of putting in place 500,000 affordable housing units over the period of four years. AHP aims at mitigating Kenya's dire housing shortage where the production of housing in the formal sector falls short of demand of about 250,000 per year while the production stands at less than 50,000 per annum, thus leaving a total of over 2 million housing units outstanding (World Bank, 2022). Aside from addressing housing requirements, AHP takes on economic and constitutional relevance. AHP aims to stimulate economic growth, contribute to the generation

of jobs, and support Article 43(1)(b) of the Constitution of Kenya, which provides every citizen with the right to adequate and affordable housing (Odhiambo, 2024).

Affordable housing holds the promise of improving the standards of life of Kenya's urban poor to a great degree as 61% of urban households live in dense and unsanitary slums (Nation Africa, 2023). By reducing slums, the AHP could impart numerous socio-economic benefits like better public health, higher labor productivity, and improved security.

While the AHP has the potential to be

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revolutionary, it also has been the target of widespread public skepticism and resistance. Part of the most significant source of resistance arises from the compulsory 1.5% housing levy, deducted from gross workers' wages to fund the scheme. The levy via payroll, imposed without widespread public consultation, was seen by many as another tax to be borne by formal sector workers (Reuters, 2023). The outcry that followed saw mass protests and court proceedings that resulted in it being held unconstitutional under its discriminatory impact on formal workers in a 2023 ruling by the High Court.

Also working to undermine the effectiveness of AHP is the lack of transparency and inclusiveness in its implementation. There have been allegations of baffling management of funds, obscure processes of allocation, and lack of public involvement in the decision-making process (Cytonn Investments, 2023). Such failures have worked to perpetuate long-standing suspicion of the government agencies putting the program into action, to the extent of fear of mismanagement or corruption taming public involvement. This is clear in the very low registration levels on the Boma Yangu housing portal, the master portal for citizens expressing interest and investing in the program monetarily (Odhiambo, 2024). The events reflect the wider need for program governance overhauls. Engagement of inclusive stakeholders, particularly government workers, private sector workers, and low-income households, is key to restoring public trust and supporting inclusive housing solutions.

### Thesis Statement

This research asserts that the success of the Affordable Housing Program in Kenya lies in targeted reforms to stakeholder engagement and openness. By working with key stakeholders and hearing them out in inclusive policy-making and communication, the AHP will achieve more public trust and active participation. This research analyzes stakeholder group attitudes and roles in the AHP implementation and probes into the reforms that will increase program take-up and citizen enrollment. More broadly, the research aims to make evidence-based policy recommendations to further the AHP's social and credibility impact.

## THEORY

### Stakeholder Theory and the Affordable Housing

### Program

This research adopts the framework of the Stakeholder Theory, a theory that calls for the management of all stakeholder groups' interests, roles, and power who have a stake in the success of a program or policy. Based on the work of Freeman (1984), stakeholder theory postulates that public organizations and programs will be more likely to survive when they attend to and respond to the interests of all the participants and the politically or economically dominant. Stakeholder theory has been widely applied in public policy to examine in what ways inclusive rule-making and participatory decision-making contribute to legitimacy and effectiveness (Emerald Insight, n.d.).

In the context of Kenya's Affordable Housing Program (AHP), stakeholder theory offers a useful tool for analysis of acceptance, resistance, and involvement of significant constituencies. Government workers, private sector workers, and lower-income families are some of the most significant stakeholders of the program. Each of these has its role and its ambitions, and each has the ability to contribute positively or negatively to the program's success.

Government workers, such as civil servants and public administrators, play a dual role in the AHP: not only are they implementers of policy, but they are also contributory sources of the housing levy, in as much as the payroll deduction is applied to all formal sector wages, including their own. As implementers, they will be instrumental to the success of the policy, from information dissemination to applications administration and construction logistics. However, their vested financial interest in the costs of the program may affect their attitude and behavior. If they view the program as unfair, inefficient, or politically driven, they not only might resist its implementation but also might shape public opinion via the grapevine and in-place discussion.

Private sector employees make up the majority of formal workers who must contribute to the AHP in financial terms through the levy of 1.5%. Similar to government employees, they too need to be funders and beneficiaries. The majority who fall within the middle-income bracket may pin their hopes of accessing mortgages or grants from the AHP. Such agents' entry into the program

serves to enhance the viability of the scheme; not just the contribution provides the financial basis but the aspiration to access housing, obtain mortgages, and demand equitable distribution has deep impacts on housing demand and political will for the scheme. Most critically, when such agents get shortchanged or locked out, they have the organizational capability to protest the policy. For example, private sector unions in the past waged court battles of the AHP concerning the deduction from wages and lack of consultation (Reuters, 2023).

Poor households are possibly the most significant stakeholder group as they are the ultimate target beneficiaries of the AHP. They are likely to be the urban-poor families or the workers in the informal sector who most need affordable housing. Although they may not contribute to the housing fund, the program's acceptance and satisfaction among them most determines its legitimacy and success. Their participation could be measured in a number of ways: registering to be allocated for schemes like Boma Yangu, willingness to accept possession of AHP flats, or expressing confidence that the program will deliver. According to stakeholder theory, if they fail to see redress of issues like affordability in seriousness, equitable allocation, and proper conditions of housing, then they will be locked out of the benefits of a program designed for them and instead perpetuate the housing crisis (Otiso, 2018).

The stakeholder approach enables such research to evaluate critically the degree to which AHP development and implementation have addressed or ignored the needs and expectations of such different stakeholders. The framework also enables more in-depth scrutiny of stakeholder attitudes, i.e., skepticism, trust, or indifference, to participation and program outcomes. For instance, the stakeholder who sees the program as accessible and beneficial will participate, while the skeptical stakeholder will likely withdraw or resist the program.

Additionally, stakeholder theory points to the balance of political power in policy success (Rossi, Lipsey, & Freeman, 2018). Since the government designed the AHP, it possesses formal authority and institutional control (i.e., high interest and high power), but such actors as the poor and the private workers have indirect power via public

opinion, mobilization, or withdrawal of support. This balance of interests and impacts means that top-down imposition, however benevolent the motive, will not be sufficient to secure long-term policy victory.

As in stakeholder theory, the main hypothesis of the current study is the presumption that AHP success relies on the best balance and harmonization of the interests of stakeholders. This includes creating mutual value development like planning housing units according to actual demands of the populace and the bilateral communication between affected populations and policy implementers. Actual stakeholder involvement, particularly if accompanied by consultation and decision sharing, has the potential to minimize resistance and facilitate wider participation.

Through framing the study in the stakeholder theory, the current research aims to shed light on the AHP's complex web of perceptions, interactions, and conflicts of interest. This theoretical framework not only prescribes analyzing stakeholder action but also informs recommendations for reform. Policies that involve stakeholder participation, are equitable, and allow for complaint will be more likely to achieve legitimacy, establish and maintain trust, and lastingly endure.

Kenyan affordable housing initiatives, similar to those of most other developing countries, have been the target of enormous scholarship and policy scrutiny. Most plentiful among this scholarship are similarities that demonstrate an ongoing housing shortage, affordability challenges, governance issues, low public participation, and availability of finance. These are concerns that are rich in context to evaluate Kenya's Affordable Housing Program (AHP) implementation and reform needs.

### **Housing Crisis and Public Perceptions**

Kenya's shortage of housing is on record. Estimates suggest that the nation requires more than two million more housing units to bridge the demand-supply gap, and only about 50,000 formal housing units are produced every year (World Bank, 2022). The housing affordability crisis is similarly problematic; up to 70% of urban households, according to recent research, cannot access proper housing because of the unaffordability (Mutisya &

Yarime, 2021). As a result, the majority of Kenyans still live in slums or poor housing conditions, the very same issue that the AHP is supposed to rectify.

However, there has been mixed public acceptance of the AHP. The majority of Kenyans perceive the scheme as burdensome due to its mandatory funding mechanism in general, the 1.5% housing levy imposed on salaried workers. Skepticism is also fueled by corruption and governance concerns in previous public housing initiatives. In a 2023 survey recorded by Nation Media, it was found that nearly half the respondents did not consider AHP units to be affordable; 26% believed that they were available, 47% claimed that they were not, and the rest said they were unsure (Nation Africa, 2023). This is also attributed to cost: in Nakuru, for example, a two-bedroom AHP house cost KES 3.15 million, a sum which was felt to be unaffordable to most low-income workers (Citizen Digital, 2023).

Public knowledge is also restricted. According to the Kenya National Bureau of Statistics, reported by Business Daily Africa, 46% of adult Kenyans had no knowledge of the AHP's existence as of 2023, a signpost that reflects major areas of public outreach and engagement gaps (Business Daily Africa, 2023).

### **Governance and Transparency Challenges**

Openness and good governance are crucial in ensuring the efficacy and credibility of affordable housing schemes. In Kenya, past affordable housing schemes have been marred by governance setbacks such as politicization and corruption. A report on a 2012 public housing project belonging to the state showed that government officials irregularly allocated houses to themselves, with the public loss of confidence in government-funded housing schemes (Citizen Digital, 2023).

The AHP is similar. Odhiambo (2024) notes that the transparency gaps in bidding and allocation procedures like those conducted on the Boma Yangu online platform have created suspicion among the citizens. Without open and inclusive processes, there is a real risk both of public money and housing units being diverted. Governance researchers have traditionally identified weaknesses of weak institution models; Amis (2016) attributes failure in affordable housing

delivery in Kenya to inadequate oversight and weak planning mechanisms, whereas K'Akumu (2015) provides a critique of the historic policy inconsistency and political manipulation in urban house development.

Literature routinely points out that public trust and standards of governance go hand-in-hand. Publics engage with housing programs where processes are honest and equitable. Yet, indication of favoritism, discrimination, or corruption like fears of the AHP disproportionately benefiting wealthy individuals or interests undermines public trust (Citizen Digital, 2023).

### **Financial and Policy Constraints**

Structural impediments also hinder the realization of affordable housing in Kenya. Construction prices went up by 27% in 2023, thus resulting in higher house prices and locking out poor households from acquiring houses (Cytonn Investments, 2023). Housing finance remains a major setback; with fewer than 30,000 active mortgages across the country, traditional home finance channels are beyond the reach of most Kenyans (Nation Africa, 2023).

For these constraints to be tackled, policy innovations are proposed by scholars. Mutisya and Yarime (2021) propose incentives such as interest-rate subsidies and rent-to-own options as potential mechanisms that can increase affordability. Despite the Kenyan government implementing measures such as exemption of stamp duty and tax relief for contributors, their uptake and popularity among citizens remain low (Business Daily Africa, 2023). The World Bank (2022) emphasizes a multi-pronged strategy, not only with increased supply of housing but also with special financial support to low-income groups, combined with reforms in the mortgage system and public-private partnerships.

### **Public Participation and Stakeholder Engagement**

Studies in participatory governance emphasize the centrality of public participation in making housing programs effective. When community members are involved and consulted while designing and executing programs, outputs tend to be more justifiable and sustainable. In the case of the AHP, it was initially received as top-down, with not many channels to provide meaningful



contributions. This dissuaded large numbers of residents and undermined support for the program.

Otiso (2018) supports setting up stakeholder forums or committees to encourage discussion between policymakers and the general public. Media reports in the recent past also show that Kenyans are eager to contribute and provide comments, considering large-scale public interest in being involved in discussions for enhancing the AHP (Nation Africa, 2023). This agrees with global research that stakeholder involvement leads to more locally appropriate policies and enhanced government initiative trust.

### **International Case Studies and Lessons**

Cross-border experiences from other developing countries offer useful lessons to Kenya. The post-apartheid housing strategy of South Africa, the Reconstruction and Development Programme (RDP), delivered over three million subsidised houses by treating housing as a social right and offering fully state-subsidised units to poor families (Law for All, 2023). In spite of maintenance and locational issues, delivery scale and popularity among citizens were remarkable.

Brazil's Minha Casa, Minha Vida program, active between 2009 and 2018, wedded public subsidy with private sector cooperation to deliver five million homes. With the help of subsidized mortgages and guaranteed financing, MCMV promoted mass access to affordable housing without demanding compulsory contribution from citizens (ArchDaily, 2023; IZA, 2020). Along the same lines, India's Pradhan Mantri Awas Yojana (PMAY) deploys a synergy-based model combining federal and state governments and extends interest subvention on home loans to low-income beneficiaries.

These instances offer a number of lessons for Kenya: the value of long-term public investment, creative financing via mortgage refinance institutions such as the Kenya Mortgage Refinance Company (KMRC), and the need to locate housing projects near job centers to avoid relocation resistance (Cytton Investments, 2023).

In summary across the literature, overall agreement is that Kenya's AHP requires governance, financing, and public participation reforms. Program success

will depend not only on increasing housing supply but also on targeting support to low-income groups, increasing transparency, and proactively involving stakeholders. This study builds on these conclusions by looking at how AHP stakeholders perceive the program and what reforms they believe would improve its acceptability and effectiveness.

## **RESEARCH METHODS**

### **Research Design**

The study utilized a mixed-methods research approach, blending quantitative and qualitative methods to understand stakeholder opinions on the Affordable Housing Program holistically. The main form of inquiry was a descriptive survey with content analysis of secondary data. The research design is cross-sectional, taking a snapshot of attitudes and experiences toward the AHP at the current moment. By combining survey information and literature and document analysis, findings are triangulated to increase validity and richness in the description of acceptance and participation problems.

### **Data Collection Methods**

*Surveys:* The basis of the data collection was a systematic survey with members of three most significant stakeholder groups: government employees, private sector employees, and members of low-income households. A purposive sampling strategy was used to get representation from every category, given their relevance to the AHP. Among those groups, the respondents were selected using a mix of convenience sampling (e.g. calling volunteers from government offices, businesses, and community organizations) and snowball sampling (participants referring others within the same group), trying to get a broad geographic coverage in Nairobi and two other major towns. 270 respondents completed the survey: 90 government staff (across various ministries and agencies), 100 private sector employees (across sectors such as finance, education, and manufacturing), and 80 poor people (selected from two slums and one low-cost estate, to capture those who could be potential AHP housing recipients).

The survey instrument consisted of close-ended and open-ended questions. Closed questions (yes/no, multiple choice, and 5-point Likert scale)

gathered quantitative data on such matters as: awareness of the AHP, willingness to take part in or contribute to the program, attitudes towards the affordability of housing, the level of confidence in the management of the program, and perceived barriers to participation. A sample question was, "Do you believe that the housing accommodation provided under the AHP is affordable for someone like yourself?" with answer options on a Likert scale from 1 (Not very affordable) to 5 (Very affordable). Another asked "Would you be willing to pay the 1.5% housing levy if it meant that you could make an application for an affordable home through the program?" (Yes/No/Not sure). These structured questions enable statistical examination of current attitudes." In addition, open-ended questions allowed respondents to describe their views in their own words.

*Questions such as:* "What are the main reasons you would or would not participate in the Affordable Housing Program?" and "What AHP changes would make you more trusting and willing to participate?" This qualitative feedback provided richer context and revealed subtleties beyond the capabilities of fixed answers. Secondary Sources: In addition to the survey, the research consulted applicable secondary data in order to situate and confirm the primary evidence.

Key documents taken into consideration were policy and legal reports e.g. the Development Framework Guidelines for the Affordable Housing Program (Ministry of Lands, Housing and Urban Development, 2018) and finance provisions of the Finance Act of 2023 (Government of Kenya, 2023) for the housing levy, government reports e.g. the Kenya Housing Survey of 2023 (KNBS, 2023) for national housing statistics and AHP awareness and media reports (news headlines, opinion editorials, and press releases for the AHP.

These sources were collected through focused searches of government sites, online news archives, and academic databases. Criteria for selecting secondary materials were credibility (official publications and credible sources) and relevance to issues of public perception, governance, and comparative housing programs. Through reviewing secondary data, the research could establish the AHP's publicly stated goals and operations, trace public discourse about the program, and learn from reported experiences

both domestically and internationally. Data Analysis For quantitative data obtained via the surveys, the responses were coded and recorded in a statistical package (SPSS). The descriptive analysis comprising frequency distributions and percentage calculations for all close-ended questions was conducted .

Likert scale items (e.g., trust or affordability scores) were combined by their mean scores and percentage of respondents agreeing vs. disagreeing. We also conducted cross-tabulations to see if answers differed significantly across stakeholder groups (e.g., government vs. private sector respondents' willingness to pay the levy). Because of the sample size, the analysis is primarily exploratory; where applicable, a chi-square test was used to determine any statistically significant differences in response patterns between the groups (based on a significance level of  $p < 0.05$ ).

Quantitative results are presented in tables for readability. For qualitative data from open-ended survey questions, we conducted a thematic analysis. All written responses were transcribed and read systematically to identify common themes and recurring sentiments. With an inductive coding approach, responses were tagged with such labels as "mistrust of fund use," "cost burden," "lack of knowledge," "positive towards idea," and "ideas for transparency." These labels were then grouped into broader themes that correspond to primary issues: e.g., mistrust and corruption issues tags were placed under a theme "Transparency and Trust," while comments on inability to pay or house prices were under "Affordability Concerns." We counted the frequency of each theme to identify which concerns were most common, and illustrative quotes were taken to highlight each theme in respondents' own words. Secondary sources were analyzed using content analysis and comparative review. Relevant data points (e.g., statistics on housing deficits, public opinion surveys, or descriptions of global case studies) were recorded and, where appropriate, compared to our survey findings. For instance, if the KNBS report indicated that 46% of Kenyans do not know about the AHP, we compared this rate with the awareness rate of our sample.

The study also used the secondary materials to support respondents' claims (e.g. if many respondents listed "fear of corruption" as a reason

for non-participation, it could refer to documented cases or audit reports that justify such fear). In the course of analysis, Stakeholder Theory acted as a guiding framework: the study considered specifically how each group of stakeholders' input agreed with their perceived interests and influence. The quantitative and qualitative results were then interpreted in synthesis, taking care to interpret statistical trends with the illumination of the open comments and external evidence. Ethical procedures were followed in the research. Informed consent with anonymity assurance was applied, and participation on a voluntary basis in the survey. Personal data were not collected on the questionnaires. We also maintained an objective approach when examining secondary material, cross-checking facts from various sources. On a broader scale, the mixed-methods strategy facilitated rigorous testing of the research questions, combining numbers and narratives to inform the subsequent results and recommendations.

**RESULTS**

This section presents the key results of the stakeholder survey of the Affordable Housing Program, and then presents summative findings of the qualitative responses. There were 270 participants, evenly distributed across 33% government workers, 37% private sector workers, and 30% low-income household members, as outlined in the methodology. The results range across awareness and utilization of the AHP, fairness and affordability perceptions, trust in the management of the program, and

suggestions for program improvement from the respondents. Selected quantitative survey results are summarized in **Table 1**.

*Note:* "Yes/Agree" includes respondents who answered "Yes" or selected 4 or 5 on a 5-point agreement scale; "No/Disagree" includes "No" or 1 or 2 on the scale. Some rows may not sum to 100% due to rounding or exclusion of a neutral category. Several important patterns emerge from the survey data.

**Awareness:** About 72% of all respondents stated they already heard of the Affordable Housing Program and 28% discovered it for the first time using this questionnaire. There was more knowledge in the government employees (nearly 90% were aware) and less in poor respondents (about 60% were aware), not surprisingly given that it spreads more effectively within formal places of employment rather than informal neighborhoods. This still means that there is a large minority of the target group who are unknown to the AHP, mirroring the outreach gap in national data (where approximately half the general public are unknown to the program).

**Current Participation:** Only one-third of those polled have registered or intend to register on the formal *Boma Yangu* platform (a prerequisite for being considered for an AHP home). The majority (53%) answered that they haven't registered and don't intend to, while 13% didn't have a clue. To the open-ended "yes or no" follow-up for those who answered "No" about why they

**TABLE 1**  
 Public perceptions of the Affordable Housing Program (Survey Results, N = 270)

Survey Question	Yes/Agree (%)	No/Disagree (%)	Not Sure/Neutral (%)
Aware of the AHP before this survey?	72%	28%	–
Have you registered or plan to register on <i>Boma Yangu</i> ?	34%	53%	13%
Willing to pay the 1.5% housing levy for AHP?	30%	58%	12%
Believe AHP housing units are affordable to you?	25%	50%	25%
Trust that AHP funds are transparently and properly used?	18%	70%	12%
Satisfied with information provided about AHP?	31%	61%	8%

**Source:** Field survey, 2025

haven't registered: common reasons were: not interested or qualified, do not trust the process, and are unsure of how it works. This indicates low conversion from awareness to actual participation. Most significantly, even among those familiar with the program, many have chosen not to participate in it to date.

**Acceptance of the Housing Levy:** The housing levy is a divisive one. Only 30% of those questioned were willing to pay the 1.5% income levy for the housing fund, whereas 58% were not willing to pay it (the rest were undecided or neutral). Opposition to the levy was strongest among private sector workers, many of whom commented that their pay slips were already stretched by taxes and high cost of living, and an additional deduction was not welcome. One of the respondents explained, "My salary already taxed; my rent is high, a housing levy feels like a pay reduction with no direct gain." Public servants were relatively more open (about 40% willing), maybe because they believed they had a duty to comply with government policy or because they were expecting to benefit from civil service housing schemes. Informal low-income workers (who technically would not be taxed directly if not formally working) mostly answered "Not sure," usually because they did not completely understand how the levy works and whether or how it impacted them. These findings suggest that the compulsory funding method of the AHP is unpopular among most who were to pay, consistent with the public outrage reflected in media reports. It is also noteworthy that among the respondents is a sub-group willing to pay (roughly 1 in 3)—suggesting that with proper assurances or inducements, some would be willing to support the idea financially.

**Perceived Affordability of AHP Homes:** When asked if the housing units under the AHP are affordable to them, 25% said "Yes" (or that they think the units are affordable). A total of 50% of respondents don't believe the units are affordable, and another 25% are uncertain. This is in line with the mood among outside polls (Nation Africa, 2023), and it identifies a central paradox: an affordable housing program is being viewed by many of its target beneficiaries as not necessarily affordable. Low-income household respondents, especially, indicated that the units are unaffordable (more than 70% of low-income respondents indicated "No"). They often cited the

recently advertised price ranges of AHP projects, which they perceive as being intended for middle-income families but not for the poor. For instance, Kshs. 3–4 million for a two- or three-bedroom flat (e.g., in the Nakuru Bondeni project) was quoted as being equally out of reach for someone who had a salary very close to the minimum wage. The private and government workers were split: mid-income earners saw that some of the units could be within reach (especially if using a mortgage), but those who were paying mortgages or saving to build houses saw that the scheme was not for them. Open-ended responses to "What would make the housing units more affordable to you?" included suggestions like lowering the selling prices, increasing the subsidy or lengthening the loan tenures, and offering smaller unit sizes or incremental ownership schemes to lower costs. These suggestions imply that the majority of people believe that the current cost structure is disconnected from their own financial reality.

**Trust and Transparency:** Another striking finding is the extremely low level of public trust in the AHP management." Only 18% of the interviewees agreed that they trust the government to spend AHP funds honestly and efficiently. However, as many as 70% of the respondents merely lack faith that the funds would be handled honestly (the others are neutral or don't know). This is an important comment; lack of trust is acting as an even larger deterrent in some senses. Most of the respondents worry that the money raised could "not reach the projects" or that there is "lack of accountability on how houses are allotted." A private sector worker told us, "The concept is good, but I worry my money would disappear into a corrupt system and I would still have no house." Even among those who were willing to pay the levy, some made their willingness contingent on seeing evidence of correct use of funds. When asked the type of transparency they'd most like to see, survey participants most frequently listed public audits, regular reporting on progress, and tangible proof of finished homes. The trust gap was comparatively less among government leaders (who might have more "inside" insight into processes) but incredibly large among low-income residents, who are often wary of official pronouncements after decades of failed initiatives in their own neighborhoods. These views validate the concerns made in public protests and discussion that the integrity of the AHP is



threatened and that until transparency increases, most Kenyans will not participate.

**Information and Communication:** The survey also estimated whether respondents believed they were well-informed about the prospects and terms of the AHP. Only 31% said they were satisfied with information provided, and 61% said information had been insufficient. Most participants heard about important information (such as how to sign up, or who is eligible for allocation) by word of mouth or media instead of formal notification. Low-income earners complained in particular of low levels of exposure to government information – some said that "All I hear is from the radio or local leaders, nothing directly from government outreach." The government servants as a category did better on information (as many got internal circulars on the scheme), but even from this group, some complained of "mixed messages and changing policies" over time. There is an explicit cry from respondents for better communication: ideas ranged from community workshops to simple-to-read pamphlets in local languages and an interactive helpdesk or hotline for questions regarding the program.

In addition to these measurable outcomes, the qualitative survey comments gave greater insight into public opinion. Some common themes recurred:

**Financial Burden and Priorities:** Many respondents view the housing levy and potential mortgage repayments as incompatible with their own personal financial priorities. For example, those already contributing to a mortgage or constructing a house felt it was unfair to be required to contribute towards another housing plan (Nation Africa, 2023). "I already pay a mortgage, the levy takes away needed cash," responded another, encapsulating a view which was also articulated in the press (Nation Africa, 2023). Other respondents mentioned greater priorities (eating, school costs) than house saving that they might never enjoy, implying program design is not how low-income families manage to get by with their tight finances.

**Distrust of Government Motives:** The distrust theme extended beyond the mere handling of funds. A few were suspicious of the real motives behind the program, with some believing it was

a means for politically well-connected individuals to profit. "Politicians will grab the good houses," another person claimed, while another person said, "We have seen good projects in the past but corruption ruined them; AHP might be the same." That kind of cynicism is entrenched and suggests that, absent of change being palpable in the way the program is run, simply touting AHP's benefit might be like yelling into the wind where an indifferent public is concerned.

**Support for the Affordable Housing Concept:** Not all remarks were unfavorable. A large number of respondents supported the idea of the Affordable Housing Program; they agree that it is a real necessity. Some in each stakeholder group pointed out that well executed, the AHP would benefit many Kenyans. The plan is fine in theory; everybody needs an affordable house," one person replied, and another said, "This is the first time the government at least is making an effort to allow common folk to own a house." These interviewees were opposed to the mode of implementation (levy and trust problems) but not the underlying principle. This hopeful but cautious frame of mind was expressed by a respondent who had written, "I would join if I saw it working cleanly; the dream of home ownership is strong, but show me it's legit." It indicates that there is goodwill behind this that reforms could draw on.

**Reforms Desired:** To the question regarding reforms, some consistent suggestions from the public were a repetition of what has been suggested by experts. Increased transparency topped the list among them – respondents want mechanisms like published audits, an online searchable list of who gets houses, and open criteria for allocation. Others suggested making the funding method voluntary or flexible: e.g., one proposal was for individuals to sign up for the fund (and perhaps receive priority of allocation if they do) rather than everyone being compelled to pay in. Others suggested alternative funding streams such as bonds or public-private partnerships so that people won't have to take the whole cost on themselves. The demand for inclusive discussion was also placed: government workers, for example, felt that the government needs to have forums or town meetings with the citizens and stakeholders so as to obtain feedback and to further clarify the program specifics, thereby creating an increase in understanding and trust.

Briefly, the findings are a picture of a public that largely understands the housing problem and even appreciates the AHP's intent but is now unwilling to engage due to cost, equity, and trust concerns. Participation levels are moderate, and without policy implementation reforms, most will likely remain on the outside. The survey's statistical findings of low willingness to pay, low perceived affordability, and low trust all indicate areas to be addressed. The qualitative comments provide advice on how to address them, voicing directly the public perception of what would make the Affordable Housing Program more acceptable. These findings will subsequently be explained in the next section through the lens of Stakeholder Theory, and will inform the recommendations for reforming the AHP.

## DISCUSSION

Understanding the foregoing findings from Stakeholder Theory sheds meaningful light on how differing stakeholder perspectives have guided the direction of the Affordable Housing Program, and with what implications for policy reform. The results clearly reveal a mismatch between the government reaction to the AHP and expectations and requirements of the other primary stakeholders – low-income households and private sector employees. Here we explore these misalignments, the influence each stakeholder group has had (or may have had), and how our results compare with the literature and other contexts' experiences.

### Stakeholder Perspectives And Influence

#### **Government (Policy-Makers and Implementers):**

From the very start, the government of Kenya has been a prime mover for the AHP, with high power and high interest in this stakeholder relationship. But Stakeholder Theory reminds us that even well-intentioned policy can be a failure if it does not sufficiently engage other stakeholders (Emerald Insight, n.d.). The findings of the survey imply that the government, in its aggressive promotion of the compulsory levy and speedy implementation, overestimated the significance of stakeholder acceptance. The high level of resistance to the housing levy (almost 60% not willing to pay) implies that the policy was seen as imposed without sufficient consultation. Actually, government and private sector formal employees even mobilized (through unions, court documents, and protests) to assert their stake when they felt it was being

disregarded, demonstrating that this constituency is extremely influential when mobilized in a common cause. The judicial injunctions and ultimate court rulings against the levy (Reuters, 2023) are proof that stakeholders are utilizing institutional channels to voice their concerns in policy. Stakeholder-oriented, the government treated formal employees more as a resource (to be financed) than as colleagues, and that caused a negative reaction that led to the shutting down of the program. As for poor recipients, the dynamics within the government are turned backward: this constituency has high concern but traditionally limited influence. In the survey, they were least certain about price and least knowledgeable. Because they are typically beyond formal systems, their "voice" is expressed mainly through public opinion rather than action. Public sentiment, however, can become political pressure. If the majority of poor Kenyans turn down the AHP as irrelevant or untrustworthy, political legitimacy for the program erodes, which may influence leaders who need those voters' support. The Stakeholder Theory would condemn the initial AHP application as exclusionary, arguing that even less formally influential stakeholders (like poor communities) should be included, perhaps through civil society organizations or local leaders who can best voice their concerns.

**Private Sector Employees:** The reactions of this group in our research highlight their dual role – they are to be the financiers (via the levy) and potential beneficiaries (most fall into the "middle-income" bracket which is the target of affordable mortgages). The collected evidence suggested that most private sector interviews are not willing to pay under current conditions, and most are skeptical about the affordability of the houses. From the stakeholder perspective, private sector workers have moderate to high power: they can resist through work actions or even simply by not appearing (which takes away funds and legitimacy from the program). Their stake is also high – 1.5% of income is significant, and home ownership is a significant life goal. The AHP's struggle is a sign of a failure to balance value for this stakeholder. Stakeholder Theory contends policies would establish a win-win solution for stakeholders, that employees, here, would accept payroll deduction if they readily accepted a like gain (an affordable home) down the road. As things are today, however, not everyone received the

seeming causal connection from paying the levy to attaining property ownership, given fears and uncertainty with the allocations made, and waiting periods that outlasted life itself. Also, as our open responses indicated, the current home-seekers felt penalized. In Stakeholder Theory, the government equated the private employees as a homogeneous group of recipients without taking into account the variability of their situations (some already have homes or mortgages, some do not, etc.). The absence of opt-outs or side doors disenfranchised those who felt that the scheme did not suit them. In comparison, in other countries like Brazil's MCMV, statutory employees were not forced to pay an extra tax; instead, the government provided subsidies and facilities for financing, thus making the employees partners that took loans voluntarily because it benefited them. This Kenyan experience illustrates that compulsive action is likely to invite resistance, and an incentive method would have provoked more voluntary involvement from this group of stakeholders.

**Low-Income Families:** For Kenya's poorest citizens, homeownership has traditionally been beyond reach, and the AHP supposedly holds out a promise. Yet the findings present a widespread distrust: just a fourth believe AHP units could ever be within their price range, and faith in the program is extremely low. Stakeholder Theory focuses on addressing the needs of all stakeholders, but especially those which the organization (or policy) seeks to benefit. In this case, the targeted beneficiaries are the low-income families, but their needs (in fact low-cost housing, flexible payment terms, security of tenure) seem not to be adequately addressed. That most see the houses as being too expensive or fear they will not even get one suggests a misalignment between policy-making and beneficiary conditions. This is attested to by literature for example, research by Mutisya & Yarime (2021) highlights that without deeper subsidization or alternative models, the poorest segments are still left out of "affordable" housing programs. These families are low power (they may not be unionized, and have less access to legal remedy), but they must be involved for the on-paper success of the AHP; building homes that stand empty or are unaffordable is not meeting the social goal. Poor respondents in our sample felt cynically manipulated or ignored (one even suggested that the program might be used to benefit the rich at the expense of the poor under

the guise of helping the poor (Citizen Digital, 2023). This is a problem of stakeholder legitimacy: if the reported primary beneficiaries are not able to legitimize the program by endorsing it, the moral and practical foundation of the AHP is compromised. Community engagement here might mean bringing the members of a community into the decision-making process on design, or designing some projects explicitly around the demands of what low-income citizens want (even if that's plain housing or rental provision, not today's one-size-fits-all model). The global precedent of sites-and-services developments (e.g., in India or much of Kenya's own history) shows that bringing communities up into construction in an incremental manner onto serviced land lots can work if conventional developer-produced housing is out of their reach. Stakeholder Theory would justify giving voice to poor communities in making such decisions.

**Inter-Stakeholder Dynamics:** Inter-stakeholder dynamics also appear in the survey themes. Private sector and public sector employees alike, for instance, both shared a fear that resonates with poor people: mistrust of fund management. This creates an unlikely coalition of opinion that transcends class lines of "we don't trust the system." The government is thus faced with a collective front of suspicion. On the other hand, there are a few differences: some middle-income individuals appreciate AHP that lower-income ones don't (as the latter just can't afford even the subsidized option). If the government could garner the help of middle-income stakeholders by raising transparency and yielding outcomes, then this can be building momentum (the stakeholder theory's theory of coalition formation). Those initial success stories might subsequently be used to extend benefits to lower-income groups possibly by means of cross-subsidization. But if the scheme remains viewed as doing no good for either the contributors or the most impoverished, it could end up pleasing nobody – a lose-lose situation stakeholder management theory advises against.

**Barriers to Participation and Policy Effectiveness**  
 The study identifies the key obstacles to stakeholder participation in the AHP as mistrust, cost, low perceived utility, and communication. These are closely in line with what is reported by other observers and scholars in the literature.

Governance-related issues (mistrust) are perhaps the most salient obstacle; as Odhiambo (2024) posited, transparency is essential for protecting public trust. The AHP's existing transparency mechanisms (e.g., the Boma Yangu platform) have not managed to reassure individuals indeed, respondents mentioned the absence of transparency on the Boma Yangu website, echoing grievances that despite having a computerized system, one cannot view how allocations are done or funds accounted for (Citizen Digital, 2023). Unless this is addressed, even those who are willing to donate money may remain behind. This finding concurs with stakeholder theory's concept of trust as social capital which an initiative should foster with its stakeholders.

A second form of barrier is affordability and financial design. The housing levy design and unit price together determine the economic proposition to stakeholders. Currently, that proposition isn't attractive to either contributors (who fear paying in without benefit) or low-income recipients (who fear they can't afford the "affordable" residence). This is as much a problem of design as one of perception. For comparison, projects like South Africa's RDP abolished the affordability hurdle by subsidizing homes in full for the poor – which assured take-up (individuals signed up to take free homes without much ado) but with other issues like excessive waiting lists and pressure on the government budget. Kenya's AHP tried something else: contributory funding and mortgage-based home ownership, which spreads out the financial burden but is more difficult to sell to the masses. The barrier here is partially risk aversion and financial literacy: some respondents did admit they have no idea how they would end up with a house from this, but others simply won't borrow. Thus, even regardless of trust, the idea of how the AHP is funded may need to be re-designed to suit willingness and capacities of stakeholders an obvious point for policy reform.

Public involvement (or lack thereof) in decision-making itself is cited as a barrier. Governance literature suggests that if the public sees exclusion from planning, they will be less inclined to support execution. That a material number of respondents demanded forums for the expression of their opinions indicates that the first deployment did not include sufficient stakeholder consultation. Conversely, there are some global

examples involving beneficiaries in matters like housing planning or allocation committees (e.g., some community-led development projects or participatory slum-upgrading programs). Kenya's AHP can borrow from such participatory elements to break the ice of mistrust.

### Comparison With Literature and Other Contexts

The findings affirm much of the argument presented in previous research, with the advantage of empirical nuance. The general public suspicion we observed is in line with media reporting and opinion surveys. For instance, our results of trust are indicative of the sentiment that was evidenced in national debates where citizens were concerned about a "scam"; also suggested in policy analyses that warned of low take-up if governance is not dealt with (Citizen Digital, 2023). The affordability challenge we measured is precisely what other researchers such as Mutisya and Yarime (2021) have termed a policy gap: if the lowest-cost formal house exceeds the budget of most urban residents, the policy isn't really tapping into the demand. This study supplies specific data (percentages of perceived (un)affordability and willingness to pay) that lend further weight to the case made by those researchers for deeper subsidies or differentiated approaches.

Comparatively to international models, there are some differences and lessons. The enthusiastic enrollment seen in Brazil's and South Africa's programs (millions enrolling or being allocated houses) is significantly different from Kenyans' conservative approach toward the AHP. This could be due to, in large measure, the way those programs structure stakeholder value. In Brazil's MCMV, the poor Brazilian's interest was simple: they would get a house under a heavily subsidized loan, and they did not have to pay anything until that opportunity arrived. Under Kenya's AHP, people are supposed to pay first (in the form of levy) and only later, hopefully, get a home. It is essentially asking stakeholders to part with money and trust first, something that is hard to do in a low-trust environment. South Africa's strategy of offering free houses meant that stakeholders (poor citizens) stood to gain nothing by getting involved (except perhaps waiting time), and uptake was therefore high – but that model placed the whole burden on the state, which has proven to be costly to fund in order to keep up with demand.



Kenya is attempting a middle solution but may be getting the worst of both worlds: the public believes that they have something to lose (money with no assurance of it) and the government is not convinced. It could perhaps be argued that a better middle solution is needed – perhaps equated voluntary contributions with government money, or more direct tangible rewards to the donors (such as housing savings accounts in their name). Housing finance literature for developing countries (e.g. World Bank reports) often suggests innovative mechanisms like housing microfinance or incremental self-build support, which may be simpler to utilize for poor households than conventional mortgages. The same ideas are the suggestions of our respondents, like smaller units or flexible payment.

Another area of similarity is the role of public-private partnerships (PPP), which was brought up in the literature. The idea is that using private developers has the potential to provide efficiency and capital, whereas government offers land and subsidies, thus each interested party (public sector, private sector, community) shares responsibilities. Kenya's AHP does consider PPPs (in fact, some projects are joint ventures between developers), but according to our research, it is not a very visible (or maybe even not trusted) part of things from the perspective of the people. Some simply pointed out dryly that maybe private companies were the ones profiting (Citizen Digital, 2023). This is to say, PPPs if not transparent will further mistrust (people might believe deals are done to profit developers). Stakeholder theory here would be to stress that all stakeholders like private developers have to be accountable and that their inclusion has to be framed as being to the benefit of the end-users (e.g., faster delivery of units, reduction in costs) and not as a grab for public funds. Otiso (2018) noted that PPPs in Kenyan affordable housing can only be successful if there is an "enabling environment" and risk-sharing that really lowers costs to consumers (Otiso 2018). Our evidence of chronic unit costs being high indicates that any PPPs to date have not economized meaningfully on prices to the consumer, or at least meaningfully to an extent deemed affordable.

In summary, the discussion here validates that the challenges facing the Affordable Housing Program are not unusual; they mirror trends across other government programs where stakeholders are

not sufficiently engaged. But Kenya's peculiar situation of low trust in government and the financing model chosen have combined to produce formidable headwinds. The exchange validates the fundamental principle of Stakeholder Theory: that interests of those affected (or in need of assistance) must be taken into consideration if a policy is to stick ((Freeman, 1984; Emerald Insight, n.d.). Public servants, the private sector employee, and lower-income families each have legitimate but unique concerns.). Policy effectiveness will be in handling these relations: regaining trust (through demonstration and transparency), realigning the funding mechanism to be fairer and more acceptable, and involving stakeholders proactively in the process. The next section synthesizes these conclusions into practical recommendations for reform, intended to align the AHP with stakeholder expectations and hence enhance public acceptance and participation.

## CONCLUSION

This study sought to explore the way Kenya's Affordable Housing Program can be reformed so that it can increase its uptake and acceptance among Kenyans, with special focus on the voices of government employees, private sector staff, and low-income households. The study confirmed that although in theory the AHP was responsive to a very important need, its take-off has been marred by low uptake mainly due to issues of funding design, transparency, and stakeholder engagement. The Kenyans comprehend the importance of affordable housing – as testified to by the overwhelming agreement that the objectives of the program are exemplary; but all but a handful are passive or active critics through lack of trust and incompatibility with interests.

Applying Stakeholder Theory, the research highlighted that every stakeholder group's power and satisfaction are decisive to the program's success. Government players launched the AHP with high ambitions, but poorly consulted or convinced the same people whose participation it requires. Formal sector workers paid the cost of the housing levy without any matching benefits, leading to opposition that brought the policy to a standstill. The low-income earners, who were allegedly the direct beneficiaries, found the houses largely unaffordable and the process opaque, discouraging them from joining. These dynamics

underscore a central implication for policymakers: inclusive policymaking and implementation is not a nicety; it is a necessity for success. When stakeholders are disrespected or trust is violated, even well-intentioned programs can fail.

The study findings have several important implications. To policymakers in Kenya, the message is strongly clear that reforms to the Affordable Housing Program are strongly needed. Greater transparency isn't merely a matter of good governance; it is directly linked to greater public willingness to contribute and engage, as our survey results suggested. Likewise, incorporating feedback mechanisms isn't merely a democratic courtesy – it leads to rational design enhancements (e.g., better payment terms or more suitable housing types) that can be the difference between a project embraced by communities and one met with indifference or hostility. The suggestions that were put forth – from the restructuring of the levy to building stakeholder committees – offer a road map to restoring public trust. These reforms, if implemented, could be the difference between stagnation and new life as a flagship social program for the AHP.

For stakeholders themselves (the public groups), the study demonstrates that their voice and actions have impact. The fact that government is considering alterations (for example, public announcements implying alternative financing in the wake of the levy backlash) is a sign of stakeholder power. It suggests that continued positive action; raising one's voice, participating in offered forums, keeping governments accountable, will be key to shaping the AHP as a program serving people. Civil society and the media also contribute to enabling the public and state to communicate in order to make information flow and oversight continue.

In the broader context beyond the AHP, the case supports lessons to other developing nations with affordable housing challenges. There is a string that runs throughout those sustainable approaches entail striking balance between social goals and economic ends and achieving acceptance by the people through trust. Those countries that have achieved success in mass housing (like Singapore or some European models) have done so with extensive stakeholder involvement – either cooperative housing programs, a great

deal of public subsidy to counterbalance what the citizens can afford, or tight transparency that assured everyone was assured of fairness. Kenya's experience with the AHP adds to this global discussion by showing the risks of anticipating a build-it-and-they-will-come model when the public is cynical.

In conclusion, the future long-term sustainability of Kenya's Affordable Housing Program will depend on a shift in strategy: from a top-down authoritarian government project to a people-centered partnership. The AHP needs to shift to embody the culture of trust, inclusiveness, and responsiveness. If followed, the reforms proposed, the program stands better chances of overcoming its early hitches and achieving its aim of providing decent, accessible housing to Kenyans of all socioeconomic status. Such an outcome would not only appease an inherent human right; shelter, but would also fortify the social contract between the Kenyan people and their government and demonstrate that with the right reforms, lofty national projects can yield tangible results and enhance the people's way of life. The Affordable Housing Program, reauthorized and redefined, can then serve as a model for other government programs and for other countries who want to make the dream of affordable housing a reality.

## RECOMMENDATIONS

### Public Policy Reform Recommendations

Based on research findings of this study and analysis herein, various policy reforms and strategic measures are suggested to align Kenya's Affordable Housing Program with stakeholders' demands and increase transparency, participation, and trust. The following proposals are intended to construct a more inclusive, credible, and ultimately successful AHP. The below proposals are intended to address certain problems highlighted by stakeholders and have been grounded both in the comments from the survey and literature as well as in international case study best practices:

- i. **Establish Strong Mechanisms for Stakeholder Engagement:** The government should create formal channels of stakeholder engagement and monitoring of the AHP. This could include the creation of a Housing Program Stakeholder Committee made up of government employee representatives

(e.g. civil service union), private sector employee representatives (e.g. workers' union or professional association), and low-income neighborhood activists or civil society organizations advocating for housing. Such a committee can sit in regular sessions with AHP administrators to vent their concerns, formulate solutions together, and monitor progress. Public hearings and town meetings throughout counties should also be held, especially at the beginning of new housing developments, in order to involve local communities in planning. By actively listening to stakeholders, the program can modify its approaches (e.g., shifting designs or payment schedules) to better reflect what people want and will support. This engagement will give stakeholders a sense of ownership of the process, changing perception from AHP as a top-down dictate to a collaborative effort.

ii. **Improve Transparency and Accountability:**

To close the gap of trust, the AHP must operate with greater transparency. There must be transparent reporting and auditing. Transparent reporting and auditing must be adopted by the government. This entails the release of quarterly reports delineating the extent of funds raised (through the levy or otherwise) and exactly how they have been utilized or expended on projects. The Boma Yangu website can be enhanced to reflect current information on project status (e.g. construction houses, timelines to completion) and allow registered users to check their application status in a housing allocation queue. Additionally, an external audit firm or the Auditor-General should undertake annual audits of the Housing Fund and project allocations, with the result being disclosed. Distribution of finished houses must be according to transparent criteria (e.g. lottery or priority groups) that are made public, and distribution events may even be conducted openly (observed by media or streamed live) to show fairness. These measures are in line with calls from experts for transparency – e.g. implementing a verifiable bidding and distribution process as Odhiambo (2024) recommends. By making the process transparent, opportunities for corruption are minimized and public confidence can be restored in the long run.

iii. **Reform the Housing Levy Framework:**

With the overall resistance to the mandatory levy, there is a requirement for reform of the funding strategy. A proposal is to make the housing fund contributory but voluntary at least during the transition period. Rather than a mandatory payroll deduction, the government might permit formal employees to volunteer into the program. Subscribers can receive tangible benefits, for instance, a government matching grant (the government puts in a percentage of every shilling donated by them) or preference when homes are available, or a guarantee of repayment with interest if they are not allocated a home within a set time. Another approach is to split the levy: those already owning a house or financing one may be exempted or taxed at a lower rate (not double burdened), and those without a house may be taxed and must be prioritized. At the same time, the government must also identify alternative sources of funding to fund or top up the levy. These might be in the form of infrastructure bonds set aside for low-cost housing (where Kenyans can contribute voluntarily), public-private investment funds, or reallocations from other less pressing sources within the budget. By cutting down on the coercive nature of the financing and raising the sense of fairness and individual gain, the program can win over more skeptics as willing contributors. Indeed, our survey indicated that many would be content to contribute if they were confident of getting value in return, so formalizing those assurances is essential.

iv. **Enhance Affordability and Financing Options for Beneficiaries:**

To address the underlying issue that too many "affordable" units are still unaffordable to the intended groups, a multi-faceted strategy is needed. The government should provide reduced subsidies or cross-subsidization to poorer buyers, i.e., provide a sliding scale of reductions on the cost of housing or grants based on income, so that poorer applicants pay significantly less than middle-income applicants for an individual unit. Working with county governments to waive local fees or donate land for free can reduce the cost per unit even lower. Also, extend and sell low-interest loans: enhance the Kenya Mortgage Refinance Company

(KMRC) to partner with Sacco societies and microfinance institutions to advance micro-mortgages or rent-to-own schemes to informal earners. The idea is to offer payment flexibility e.g., incremental purchase (where a beneficiary can start by paying rent which then becomes equity). The scheme can also make the housing solutions more diverse: not everyone will get a new flat; some can choose a serviced plot to build incrementally, or a better rental flat with discounted rent. Experience from other countries supports this versatility: for instance, in sites-and-services schemes, letting families have a starter unit or plot and the choice to upgrade it worked in some environments. By speaking to people at their pocketbook, the AHP can get on board participants who otherwise do not feel like participants. An affordability task force can be created to be always looking for the ways to lower costs (purchasing material in bulk, pre-standard designs, etc.) and having those reductions translate into cost savings for the user.

- v. **Improve Public Communication and Education:** In communicating better how it is done, the awareness understanding gap can be decreased. The government must launch a multi-pronged public education campaign on the AHP. The campaign must use several platforms for instance community radio stations, barazas (public meetings), social media, and local authorities (chiefs and ward councilors) to disseminate comprehensible information on registration, benefits, rights of contributors, and procedures to obtain a home. Success stories need to be marketed: e.g., if a project is completed and families have moved in, that story (with real beneficiaries showing off their new homes) needs to be spread in order to create positive momentum. Another is the establishment of helpdesks or hotlines through which people can ask questions about the AHP. County government housing offices or Huduma centers (government service one-stop centers) may also have special officers to help citizens with registration or program information. There should be regular updates provided also to contributors on what milestones their funds have reached ("X houses built this month thanks to Housing Fund donations"), linking

again to a sense of shared development. Education campaigns can also eliminate any myths (e.g., explaining that contributing to the fund does not mean a house, to manage expectations, but explaining what contributors do get). Open communication will not only increase awareness but also demonstrate the government's willingness to be open with citizens, which can restore trust.

- vi. **Institutionalize Governance Reforms and Anti-Corruption Mechanisms:** In parallel with transparency, the governance structure should be tightened to foster integrity within the AHP. To that end, an independent Affordable Housing Oversight Board should be established, possibly enshrined in law, with legitimate professionals (auditors, housing experts, civil society leaders) that would be responsible for the program implementation. Such a board would monitor contracts awarded, check that procurement is done according to public procurement law, and handle complaints or accusations of fraud. Adopting technology such as blockchain to follow money might be seen to ensure an irrefutable history of expenditure and donations (a number of countries are piloting this for public expenditure to enhance trust). In addition, the government must demonstrate zero tolerance towards any corruption in regard to the AHP: any official or developer who is found misusing the program should have investigations and prosecutions initiated against them, and the cases released as a warning (as suggested by Odhiambo (2024), independent audits and severe penalties for misconduct are necessary). By visibly tightening governance, the government sends a signal to stakeholders that it is intent on reforming the AHP's image and making sure that the program is for the benefit of the people, not rent-seekers. This, in the long run, can influence public perception to support offering the program an opportunity.
- vii. **Leverage Public-Private Partnerships (PPPs) Wisely:** Reforms must also aim to leverage the private sector to supplement the AHP, but with protections that will be in alignment with the public interest. The state can offer appealing incentives to investors and private developers to invest in affordable housing –



tax relief, streamlined approvals, and access to public land – on conditions of affordability and openness. For instance, a developer can be allocated land for development on the condition that they sell, for instance, 70% of the units at a predetermined price to AHP-registered purchasers. PPP contracts should include mechanisms for government oversight and public participation, and outcomes of such arrangements should be made public. Basically, the PPP should be structured in a manner that the profit motive of the private sector is balanced by mandates of public good. Also, collaborate with private-sector employers (especially large corporations) to create employer-assisted housing plans through the AHP program – corporations could contribute to the housing fund in lieu of employees as a benefit (possibly in lieu of other benefits), which could increase the level of funds and directly link workers to homes. This way, the private sector workers see their employers and the government working together for them, which can help in building trust.

- viii. **Monitor, Evaluate, and Adapt:** Finally, think of the AHP as a dynamic program that evolves with feedback. Regular monitoring and evaluation (M&E) have to be included in the new program. Monitor participation rates, beneficiary satisfaction, and project delivery timelines. Surveil the public from time to time to see if attitudes are shifting (as this study did). If certain of the strategies are not engendering increasing acceptance (for instance, if voluntary gifts remain low), the government should be willing to further adjust its strategy. By being recursive and reactive, the AHP can avoid complacency and demonstrate that input from stakeholders does lead to change. This will also help to keep the program intact across political cycles, as open outcomes and public acceptance reduce the chances of future leaders cancelling or ignoring the project.

Implementing these recommendations would address the core issues that were identified: stakeholders would be heard and involved, finances and operations of the program would be clearer and fairer, and the hard costs/benefits to citizens would be improved. Over time, these changes are certain to increase public participation

– more people will join the program, contribute voluntarily to the fund, and ultimately purchase or lease the housing units. Significantly, these reforms would also improve performance: with improved funding, monitoring, and coordination among stakeholders, the AHP can allocate houses more effectively and equitably. Essentially, the Affordable Housing Program has to shift from being viewed as a government dictate and assume the status of a national housing partnership. By embracing that partnership model, Kenya is able to make the AHP more credible and see to it that it truly realizes its vision of affordable homes for the masses.

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