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BEYOND PROCEDURAL COMPLIANCE: STAKEHOLDER ENGAGEMENT AS A DETERMINANT OF PUBLIC-PRIVATE PARTNERSHIP PERFORMANCE IN AFFORDABLE HOUSING DELIVERY IN KENYA

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ABSTRACT

Public-Private partnerships (PPPs) have emerged as Kenya's primary institutional strategy for addressing a chronic housing deficit exceeding 200,000 units annually, yet the programme has consistently undelivered, with fewer than 16% of annual housing units targets met as of 2023/24 financial year. The study aimed at examining the impact of stakeholder engagement on the performance of PPP, in the implementation and delivery of affordable housing projects in Kenya. A mixed –method research h design was adopted, integrating quantitative survey data from 318 professionals across 13 stakeholders strata in the Nairobi Metropolitan region, drawn from a target population 318, calculated using Yamane's (1967) formula at a 95% confidence interval, yielding an 82.6% response rate, with qualitative evidence from 20 purposively selected Key Informant Interviews. Quantitative analysis employed descriptive statistics, Chi-Square tests of association with Cramer's V effect size, bivariate logistic regression, and multiple logistic regression using SPSS version 25. Qualitative data was analyzed through thematic content analysis following Braun and Clarke (2006) framework. The study was grounded theoretically in Freeman's (1984) stakeholder theory, Arnstein's (1969) ladder of citizen participation, and principal-agent theory. A statistically significant and practically strong association was established between stakeholder engagement and PPP housing performance ($\chi^2(51) = 837.794$, $p < 0.001$, Cramér's $V = 0.937$). Multiple logistic regression identified early stakeholder identification (AOR=12.531, $p=0.003$), communication transparency (AOR=12.118, $p=0.017$), and role clarity (AOR=3.624, $p<0.001$) as the most robust independent predictors of performance. Over 60% of respondents assessed stakeholder engagement as inadequate across all six measured dimensions. Qualitative evidence revealed a structurally reproduced governance gap between procedural and substantive participation, with publication-based consultation mechanisms systematically excluding digitally marginalized populations, and a Housing Levy governance paradox in which the public's compulsory financial participation in programme financing is unmatched by commensurate governed voice in

project planning and design. This study concludes that stakeholder engagement constitute a foundational determinant of PPP housing performance in Kenya, and the programme's persistent underdelivery is substantially attributable to a stakeholder governance architecture that is institutionally tokenistic, structurally exclusionary, and misaligned with the constitutional and developmental imperatives of substantive public participation. Meaningful improvement in PPP housing performance requires the institutionalization of early, inclusive, and binding stakeholder engagement as a precondition for project approval, supported by communication strategies that transcend the digital divide, governance reforms that match financial participation with participatory rights, and accountability mechanisms that ensure community feedback is systematically incorporated into binding project decisions.

Keywords; Stakeholder Engagement; Public-Private Partnership; Affordable Housing; PPP performance; Citizen Participation; Principal-Agent Theory.

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INTRODUCTION

The global housing crisis constitutes one of the most pressing development challenges of the twenty-first century, disproportionately concentrated in rapidly urbanizing low-and middle-income countries where population growth consistently outpaces the institutional and financial capacity for adequate housing provision. Kenya faces a critical affordable housing deficit exceeding 200,000 units annually, with approximately 60% of urban populations residing in informal settlements [KIPPRA, 2024]. Informal settlements are housing facilities with structural conditions rooted in resource constraints but in systemic failures of governance, coordination, and inclusive participations that have persistently undermined the effectiveness of housing delivery mechanism [UN-Habitat, 2023]. In response to this crisis, Public-Private Partnerships (PPPs) have emerged as Kenyan government's primary institutional strategy for scaling affordable housing production, premised on the logic that combining public land, regulatory support, and financing frameworks with private sector technical capacity, capital mobilization, and operational efficiency can deliver housing outcomes that neither sector could achieve independently [Government of Kenya, 2018]. Yet the empirical record of PPP housing delivery in Kenya reveals a sobering gap between institutional aspiration and demonstrable outcomes. This gap demands a closer explanation of determinants of PPP performance, and most critically, of the role of stakeholder engagement plays in shaping whether these complex multi-actor arrangements succeed or fail [Bucher, 2024].

The scale of Kenya's affordable housing ambition under successive government administrations has been matched only by the scale of its under-delivery. The "Big Four" Agenda Affordable Housing Programme fell short of its target of delivering 500,000 units with less than 10% of intended units being delivered by 2022, despite a government commitment of Ksh 125 billion to the sector over the 2018-2022 period. The successor administration's Bottom-Up Economic Transformation Agenda inherited and escalated these ambitions, targeting 250,000 new housing units annually and the expansion of the mortgage market from 30,000 to 1,000,000. Yet as of 2023/2024 financial year, only 40,000 housing units had been delivered, 16% of the annual target, while project delays and budget shortfall continued to hinder progress [Kenya Institute for Public Policy Research and Analysis, 2024;KIPPRA, 2024]. These figures are not merely statistical disappointments; they represent a

sustained and compounding failure to provide adequate shelter to millions of Kenya urban residents, particularly the low-and lower-middle-income populations that government-housing programmes nominally target. Understanding why PPP housing performance has fallen so persistently short of target-and what structural determinants most powerfully predict the differences between success and failure, is therefore a question of urgent development and policy significance [Jena & Shrimali, 2024;Bernad et al., 2026].

Within the growing body of scholarship on PPP performance determinants, stakeholder engagement has emerged as a consistently significant predictor of project outcomes across diverse institutional and geographic contexts. Lessons learned from successful PPP housing models globally emphasize the need for supportive policies, transparent processes, and inclusive stakeholder engagement as foundational conditions form framework that can significantly enhance the availability of affordable housing [State Department for Housing and Urban Development, 2023]. Stakeholder engagement in the PPP context encompasses the systematic identification and involvement of all parties with interests in a project, including government professionals and civil society organizations, in the planning, design, implementation, and monitoring processes through which housing projects are conceived and delivered. The absence or lack of effective stakeholder engagement during the project lifecycle, especially at the earlier stages of planning and implementation, often negatively impacts the expected performance of projects, as the lack of contextual knowledge from stakeholder as well as the lack of their support in the field generates compounding implementation failures [Baithili, et al., 2019]. The theoretical foundations for this relationship is firmly established in Freeman's [1984] stakeholder theory, which posits that organizations create value sustainable only when they systematically identify, engage, and balance the interests of all parties affected by their activities. Stakeholder theory emphasize that project management must move beyond creating value for shareholders alone to creating value for all stakeholders, though current research consistently shows that large-scale infrastructure projects face significant delays and cost overruns in part due to the mismanagement of tensions between stakeholder engagement and narrow decision-making focused on limited interest [Gemayel et al., 2025;KPMG, 2024].

Arnstein' (1969) foundational ladder of citizen participation provides an equally important theoretical lens for understanding why stakeholder engagement in PPP housing projects so frequently falls short of its developmental promise. Arnstein's framework distinguishes between non-participation, tokenistic participation, and genuine citizen power, a continuum that maps directly onto the range of engagement practices observable in Kenya's affordable housing PPP landscape. The level of stakeholder involvement may range on a continuum from non-participation to inclusive participation, with the practices and decision taken by implementing entities determining how effective local community stakeholder participation might be, and with the level of participation directly influencing the delivery of sustainable infrastructure outcomes. The critical analytical insight that Arnstein's framework contributes is the distinction between procedural and substantive participation, between engagement processes that genuinely incorporate community knowledge, preferences, and interests into project design and governance. This distinction is particularly consequential in Kenya's affordable housing context, where formal public participation particularly consequential in Kenya's affordable housing context, where formal public participation mechanisms exist but their substantive quality, has been widely questioned by practitioners, beneficiaries, and researchers alike [Mose, 2021; Peter-Mutwii & Wachira-Towey, 2024; Jena & Shrimali, 2024].

The empirical evidence on the stakeholder engagement, PPP performance relationship in developing country housing context is compelling, though geographically concentrated and methodologically variable. In Malaysia, comprehensive community participation during planning phases has been associated with significantly higher project occupancy rates compared to project with minimal engagement [Abdul-Aziz & Kassim, 2021]. In South Africa, housing PPPs with strong stakeholder consultation mechanisms have demonstrated fewer delays and

better cost management outcomes [Madisa, 2024]. Comparative analysis of stakeholder engagement patterns across public, private, and PPP projects reveals that engagement structures differ systematically between project types, with PPP projects exhibiting distinctive engagement dynamics that require dedicated empirical analysis rather than extrapolation from public or private projects evidence alone. In the Kenyan context specifically, [Mose, 2021] identifies inadequate stakeholder engagement as a primary cause of PPP project failures, creating conflicts and miscommunication that slow project timelines and compromise outcomes quality of outcomes, while [Peter-Mutwii and Wachinra-Towey, 2024], document the systemic consequences of weak engagement for both project viability and community acceptance. Fragment institutional coordination, inadequate legal frameworks, and weak stakeholder engagement have been identified as significantly constraining housing delivery in Kenya, with governance failures at municipal and national levels perpetuating informal settlement proliferation despite successive policy commitments to the contrary [Mwangi, 2019].

The context of Kenya's PPP housing programme adds distinctive dimensions to the stakeholder engagement challenge that the existing literature has not adequately theorized. The Affordable Housing Programme deploys a unique financing architecture, the Housing Levy that simultaneously positions members of the public as compulsory financiers of programme and as its primary intended beneficiaries, creating a governance paradox in which the population with the most direct financial stake in programme performance has historically had the least institutional voice in its design and implementation. There should be participation that is more public and consultations to avoid relocation resistance by tenants in the new houses, with the government needing to develop a policy to support tenant relocation to affordable housing development conducted in a more transparent and efficient manner. Furthermore, the geographic distribution of housing projects across the Nairobi Metropolitan region, spanning urban, and rural settings with markedly different community characteristics, land tenure arrangements, and market dynamics, creates a stakeholder landscape of extraordinary diversity whose effective navigation requires engagement approaches far more sophisticated and context-sensitive than the standardized consultation mechanisms that the government practice has typically deployed [Mose, 2021; Peter-Mutwii and Wachinra-Towey, 2024]

It is against this background of persistent underperformance, compelling theoretical foundation, and an evidentially demonstrated gap between formal participation and substantive engagement that this study is situated. While the determinants of PPP housing performance are multifactorial, encompassing real estate market conditions, regulatory frameworks, financing mechanisms, and institutional capacity among other variables, stakeholder engagements occupy a distinctive analytical position as both a direct determinant of performance outcomes and a mediating variable through which other determinants operate. PPPs in affordable housing cannot provide a silver bullet to resolve the housing deficit, and it is more important to prioritize improving housing sector fundamentals, strengthening institutions, and building stakeholder relationships that condition whether private sector engagements and investment can be effectively mobilized and sustained. This study examined the impacts of stakeholder engagement on the performance of PPPs in the provision of affordable housing projects in Kenya, drawing on mixed-method primary evidence from the Nairobi Metropolitan regions to generate empirically grounded and theoretically informed insights from policy and practice.

LITERATURE REVIEW

Theoretical Framework

The analytical architecture of this study is constructed on two interconnect theoretical traditions: Freeman's stakeholder theory, and Arnstein's ladder of citizen participation, deployed not as independent lenses but as a nested, mutually reinforcing framework in which each successive layer explains a dimension of the stakeholder

engagement, PPP performance relationship that the preceding layer alone cannot fully account for. Together, they provide the conceptual infrastructure for understanding why and how stakeholder engagement shapes PPP housing performance in Kenya's specific institutional and developmental context.

Freeman's Stakeholder Theory

The primary theoretical pillar of this study is Freeman's [1984] stakeholder theory, which posits that organizations, create sustainable value only when they systematically identify, engage, and balance the interest of all parties who affect or are effected by their activities. Stakeholder theory has evolved considerably since its foundational formulation, generating three analytically distinct but increasingly integrated strands. Some scholars distinguishing between descriptive, normative, and instrumental approaches to stakeholder theory where the descriptive strand documents how organizations engage stakeholder in practice, the normative strand argues that stakeholder have intrinsic rights that organizations are morally obligated to respect, and the instrumental strand demonstrates that genuine stakeholder engagement produces measurable performance benefits including competitive advantage, operational efficiency, and project success. For this study, the instrumental strand carries the greatest analytical weight, not because the normative and ethical dimensions of stakeholder engagement in affordable housing are unimportant, but because the research question demands an examination of how stakeholder engagements translates into measurable PPP performance outcomes, a relationship that the instrument traditions most directly theories [Parmar et al., 2010].

Applied to PPP housing arrangements, stakeholder theory directs analytical attention to the breadth, quality, and timing of engagement across the full spectrum of affected parties, government agencies, private developers, financial institutions, build environments professional, beneficiary communities, and civil society organizations. The story of project stakeholder engagement is still very much the story of those who have power in projects to engage, with the result that large-scale infrastructure project continue to face significant delays and cost overruns in part due to the mismanagement of tension between narrow stakeholder engagement and the broader value creation that the theory demands. This observation is theoretically significant for the Kenya context, where formal stakeholder consultation mechanisms exists but the power to shape project decisions remains concentrated among government agencies and private developers, with beneficiaries communities occupying a structurally marginal position in the engagement architecture. Stakeholder theory predicts that this imbalance will produce demonstrably inferior project performance outcomes, a prediction that this study's empirical evidence is positioned to test and evaluate. Furthermore, stakeholder theory argues that the normative and instrumental dimensions of engagement are ultimately inseparable. Through this lens, treating stakeholder relationships as merely instrumental mechanism for achieving predetermined outcomes, rather than as genuine value-creating partnership, generates the kind of superficial engagement that fails to capture the contextual knowledge, community trust, and social license that are prerequisites to sustained PPP housing performance [Stieb, 2009;Fontaine et al., 2006].

Arnstein's Ladder of Citizen Participation

The second theoretical pillar is Arnstein's (1969) ladder of citizen participation, which provides the conceptual vocabulary for distinguishing between the quality and depth of stakeholder engagement across a continuum ranging from non-participation through tokenism to genuine citizen power. Arnstein's framework identifies eight rungs of participation, manipulation, therapy, informing, consultation, placation, partnership, delegation of power, and citizen control, grouped into three broad categories that map directly onto the range of engagement practices observable in Kenya's affordable housing PPP landscape. The framework's most enduring and analytically productive contribution is its insistence that not all participation is equal, that formal consultations processes can be, and frequently are, deployed as instruments of procedural compliance rather than substantive empowerment.

In the end, it producing what Arnstein termed “Window-dressing” exercises that give the appearance of community involvement while leaving the fundamental power to plan, implement, and govern PPP projects unaffected. The level of stakeholder involvement while leaving the fundamental power to plan, implement, and govern PPP projects unaffected. The level of stakeholder involvement may range on a continuum from non-participation to inclusive participation, with the practices and decisions taken by the client organizations determining how effective local community stakeholder participation might be, and with the level of participation directly influenced the delivery of sustainable infrastructure outcomes [Arnstein, 1969].

The procedural-substantive participation distinction that Arnstein’s framework generates is central on this study’s analytical argument. Kenya’s PPP housing programme operates within a constitutional and legislative framework that formally mandates public participation, Article 10 of the constitutional of Kenya 2010, establish public participation as a national value, and the Public private Partnership Act 2021 requires stakeholder consultation in project development processes [Affordable Housing Act, 2024]. Yet the mere existence of these formal requirements does not guarantee that the engagement they mandate is substantive rather than tokenistic. Arnstein’s framework gives this finding its theoretical significance: it establishes that the observed engagement deficit is not merely a logistical or resource constraint but a structural governance failure with predictable consequences for project performance, community acceptance, and long-term housing sustainability.

MATERIALS AND METHODOLOGY

Research Design

This study adopted a mixed method research design, integrating quantitative survey data, with qualitative Key Informant Interview evidence to examine the impact of stakeholder engagement on the performance of public-private partnership in the provision of affordable housing in Kenya. The mixed-method design is a pragmatic accommodation but a theoretically motivated choice, the research question simultaneously demands statistical evidence of the association between stakeholder engagement and PPP performance across a professionally diverse respondent population, and interpretive evidence of the mechanisms, experiences, and institutional dynamics through which that association operates in practice [Creswell & Creswell, 2018]. A purely quantitative design would establish the strength the engagement-performance relationship but would be insufficient for explaining the contextual and institutional conditions that produce it, while a purely qualitative design would generate rich narrative evidence without the empirical breadth and statistical power required to makes defensible generalizations across the sector. The mixed-method design resolve this tension by deploying each component where it has the greatest analytical leverage, treating quantitative and qualitative evidence as complementary rather than competing sources of insight.

Study Area, Population, and Sampling

The study was conducted in the Nairobi Metropolitan region, encompassing Nairobi City County, and the neighboring counties of Kiambu, Kajiado, and Machakos. These regions were selected as the primary study area based on their concentration of PPP affordable housing projects, their institutional diversity across urban, peri-urban, and rural settings, and their status as the principal arena within which Kenya’s National affordable housing programme has been operationalized. The target population comprised professionals strata, including government officials, private developers, financial institutional, architects, quantity surveyors, engineers, project managers, community representatives, legal practitioners, environmental specialists, non-governmental organization, environmental specialists, non-governmental specialists, non-governmental organization representatives, research institutions, and estate agents. The study employed Cochran's formula to calculate the sample size. Here's an explanation of Cochran's formula and how to use it:

$$\text{Cochran's Formula: } n = \frac{z^2 * p(1-p)}{e^2}$$

Where: n = sample size

Z = z-score corresponding to the desired confidence level (1.96 for 95% confidence level)

p = estimated proportion of the population with the attribute in question (= 0.5)

e = desired margin of error (e.g., 0.05 for ±5%)

$$\text{Cochran's Formula: } n = \frac{z1.96^2 * 0.5(1-0.5)}{0.05^2}$$

$$n = 384.16$$

The study therefore expected to achieve 384 responses from active affordable housing projects. The sample size formulas provided the number of responses that the study would expect in ideal situation

Stratified random sampling was employed to ensure proportional representation across all thirteen professional categories, guaranteeing that the diversity of stakeholder perspectives embedded in Kenya's PPP housing ecosystem was adequately captured in the sample. Of the 384 questionnaires distributed, 318 were returned in usable form, representing a response rate of 82.6%. This rate exceeds the 70% threshold conventionally considered adequate for survey-based research in the social sciences [Mugenda & Mugenda, 2003] and that strengthens the statistical reliability of the quantitative findings. From the qualitative components, 20 Key Informant Interview participants were purposively selected from senior practitioners across government, private sector, and civil society organization to ensure that the KII sample captured decision-making perspectives not fully accessible through the structured questionnaire instrument. Table 1 and 2 illustrates the Target populations and the sampling frame respectively.

Table 1: Summary of Target populations

Target strata	Rationale
Community stakeholders	Financiers (housing Levy)
Private Developer Representatives	Implementers
Civil and Structural Engineers	Expert
Administrators	Implementers
Project Managers	Implementers
Real Estate Valuers	Valuation
Quantity surveyors	Experts
Construction managers	Experts
Government officials	Policy makers
Architects	Experts
Urban Planners	Experts
Environmental Impact Assessment experts	EIA
Financial experts	Analyst

Table 2: Sampling Frame

Target strata	N	Percentage (%)
Community stakeholders	217	56.3
Private Developer Representatives	14	3.6
Civil and Structural Engineers	14	3.6
Administrators	14	3.6
Project Managers	14	3.6
Real Estate Valuers	14	3.6
Quantity surveyors	14	3.6
Construction managers	14	3.6
Government officials	14	3.6
Architects	14	3.6
Urban Planners	14	3.6
Environmental Impact Assessment experts	14	3.6
Financial experts	14	3.6

Data collection

Quantitative data was collected through a structured, self-administered questionnaire organized into thematic sections corresponding to the study's research objective, with Likert-scale response formats used to capture respondent assessments of stakeholder engagement practices and PPP performance outcomes across multiple dimensions including early stakeholder identification, communication transparency, role clarity, community feedback incorporation, and risk-sharing structure. The questionnaire was piloted on 20 respondents drawn from the target population but excluded from the final sample, with pilot findings used to refine instrument clarity, sequencing, and response option adequacy prior to full deployment. Qualitative data was collected through semi-structured interview guides administered to the 20 Key Informant Interview participants, allowing for both structured comparability across interviews and the flexibility to probe emergent themes and contextual nuances that the structured questionnaire instruments could not anticipate. All interviews were conducted with informed consent, digitally recorded where permission was granted, and transcribed verbatim for subsequent analysis.

Reliability and Validity

The internal consistency reliability of the Quantitative instruments was assessed using Cronbach's Alpha coefficient, yielding a value of $\alpha = 0.896$, across all items. This coefficient exceeded the threshold of 0.70 conventionally required for acceptable internal consistency in social science research [Nunnally, 1978] and indicates a high degree of inter-item coherence in the measurement of the study's key construct. Content validity was established through expert review of the instruments by five academics and practitioners with established expertise in PPP housing, stakeholder management, and build environment research, with their feedback systematically incorporated into instrument revision prior to piloting. Construct validity was further supported by grounding instrument items in the established theoretical framework of stakeholder theory and Arnstein's participation continuum, ensuring that measurement operationalization were theoretically coherent and conceptually aligned with the study's analytical framework.

Data Analysis

Quantitative data was analyzed using the Statistical Package for Social Sciences (SPSS, version 25), employing a sequential analytical strategy that moved from descriptive statistics, frequencies, means, and standard deviations characterizing respondents profiles and engagement practices assessments, through inferential analysis. Chi-Square tests of association were used to examine the statistical relationship between stakeholder engagement and PPP performance, with Cramer's V computed to assess effect size. Bivariate logistic regression was subsequently employed to examine the individual predictive relationship between each stakeholder engagement dimension and

PPP performance, followed by multiple logistic regressions analysis to identify the collective and independent predictors of performance when all engagement variables were entered simultaneously. Bivariate analyses were conducted not as a variable selection procedure but as a descriptive analytical step designed to characterize the gross predictive contribution of each engagement dimension before examining their collective and independent contribution in the multiple model. Qualitative data was analyzed through thematic content analysis following Braun and Clarke's [2006] framework proceeding through systematic coding theme identification, and interpretive synthesis organized around the study's theoretical constructs and research questions. Quantitative and qualitative findings were triangulated at the interpretation to produce an integrated analytical account in which statistical patterns were contextually grounded in practitioner narratives and vice-versa.

Ethical Considerations

The study was conducted in full compliance with established ethical principles governing research involving human participants. Research authorization was obtained from the relevant institutional and regulatory bodies (National Commission of Science Technology and Innovation (NACOSTI) and the University's (USIU)- IRB) prior to data collection. All participants provided informed consent prior to their involvement, were assured of the confidentiality of their individual responses, and were informed of their right to withdraw from participation at any point without any consequences. No personally, identifiable information is reported in the findings, with qualitative participants labelled by non-identifying codes throughout the manuscript.

FINDINGS

Respondent Profile

Of the 384 questionnaires distributed a cross the Nairobi Metropolitan region, 318 were returned in usable form, representing a response rate of 82.6%, a figure above the 70% threshold recommended for survey based research [Babbie, 2017]. The respondents profile reflected the professional diversity of Kenya's PPP affordable housing ecosystem. Community stakeholders constitute the largest single stratum at n=151 (47.5%), followed by urban planners, n=17 (5.4%), with the remaining ten professional strata, including project managers, quantity surveyors, financial experts, environmentalists , government officials, construction managers, architects, contractors, civil and structural engineers, administrators, and real estate valuers, each contributing between 3.8% and 4.7% of the total sample, ensuring breadth of professional perspectives across the analytical findings. The results are summarized in Table 3.

Table 3: Response Rate

Respondents Strata	Frequency	Percent
Project managers	13	4.09
Quantity Surveyors	12	3.77
Financial Experts	13	4.09
Environmentalists	15	4.72
Government officials	13	4.09
Construction Managers	14	4.40
Architects	12	3.77
Urban Planners	17	5.35
Contractor/Contractor Representatives	14	4.40
Community Stakeholders	151	47.49
Civil and Structural Engineers	15	4.72
Administrators	15	4.72
Real Estate Valuers	14	4.40
Total	318	100.0

Demographic Characteristics

In terms of demographic characteristics, the sample was predominantly males (71.4%), with females making 26.7%, and 1.9%, not identifying with either. Educationally, the sample was well-qualified: n=175 (55.0%) held bachelors degrees, n=97 (30.5%) held master's degrees, n=14(4.4%) held doctoral qualifications, n=24 (7.5%) held diplomas, and n=8 (2.5%) held other qualifications. This distributions indicates that the majority of respondents possessed sufficient professional literacy to provide informed assessments of stakeholder engagement and PPP performance. Experience levels were substantial, with n=103(32.4%) reporting 11 to 15 years of experienced and n=100(31.4%) reporting 6-10 years, collectively suggesting that nearly two-thirds of respondent had accumulated meaningful sector experience. By sector of employment, n=172 (54.1%) worked in private sector, n=77 (24.2%) in the public sector, and n=69 (21.7%) in academia. Geographically, the majority of respondent reported involvement in urban project n=215 (67.6%), with peri-urban, n=85(26.7%) and rural, n=14(4.4%) settings also represented, reflecting the geographic spread of PPP housing activity across the Nairobi Metropolitan region.

Table 4: Respondents' Demographic Characteristics

Gender	Frequency	Percent (%)
Female	84	26.7
Male	225	71.4
Other	6	1.9
Total	315	100
Level of education		
Diploma	24	13.2
Bachelors	175	55.0
Masters	97	30.5
PhD	14	4.4
Other	8	2.5
Total	318	100.0
Years of Experience		
Less than 3 Years	12	3.8
3-5 years	60	18.9
6-10 Years	100	31.4
11-15 Years	103	32.4
Above 15 years	43	13.5
Total	318	100.0
Sector of Employment		
Public	77	24.2
Private	172	54.1
Academia	69	21.7
Total	318	100.0
No. of Projects involved in		
1 Project	120	37.7
2 Project	38	11.9
3 Project	10	3.1
More than 3 Projects	2	0.6
Not Involved	146	45.9
Total	318	100
Location of project		
Urban	215	67.6
Peri-urban	85	26.7
Rural	14	4.4
Total	318	100

Descriptive Statistics: Stakeholder Engagement Practices

Respondents were asked to assess six dimensions of stakeholder engagement on a five-point Likert scale ranging from Strong Disagree (1) to Strongly Agree (5) (Table 5). The findings revealed a consistent and statistically coherent pattern of disagreement across all six dimensions, with an overall construct of mean of $\bar{x} = 2.9$, falling below the neutral midpoint of 3.0 and indicating that, in aggregate, respondents assessed stakeholder engagement in Kenya's PPP affordable housing project as inadequate.

The dimension attracting the strongest disagreement was the early identification of stakeholders, with 61.3% of respondents disagreeing or strongly disagreeing that "Stakeholders are effectively identified early in PPP housing projects" ($\bar{x}=2.7$, $\sigma = 0.372$). Communication transparency attracted similarly strong disagreement, with 64.7% of respondents disagreeing or strongly disagreeing that communication channels between the public and private sector are transparent ($\bar{x} = 3.1$, $\sigma = 0.118$), though the mean score marginally above the neutral midpoint reflects the significant neutral response of 29.2%. Role clarity was contested, with 67.3% of respondents disagreeing or strongly disagreeing that all stakeholders roles and responsibilities are early defined ($\bar{x} = 3.0$, $\sigma = 0.323$). Conflict (resolution mechanism attracted 62.3%) disagreement or strong disagreement ($\bar{x} = 2.6$, $\sigma = 0.142$), the dimension with the second lowest mean score, indicating that the absence of structured mechanism for managing stakeholder conflict is a particularly acute gap in Kenya's PPP housing governance architecture. Community feedback incorporation attracted the highest rate of disagreement overall, with 66.7% of respondents disagreements or strongly disagreement that community feedback is systematically incorporated into project design ($\bar{x} = 3.0$, $\sigma = 0.226$). Finally, risk-sharing structures attracted 64.2% disagreements or strong disagreement ($\bar{x} = 2.9$, $\sigma = 0.174$). Taken together, these findings indicate that more than 60% of respondents across all six-engagement dimension assessed stakeholder engagement in Kenya's PPP affordable housing projects as unsatisfactory. This finding has considerable empirical weight given the professional diversity and experience levels of the respondent sample.

Table 5: Stakeholder Engagement

Statement of opinion	Strongly disagree =1	Disagree =2	Neutral =3	Agree =4	Strongly agree =5	Mean ($\bar{x}$)	Std Deviation (σ)
	Mean Scores						
	n(%)	n(%)	n(%)	n(%)	n(%)		
Stakeholders are effectively identified early in PPP projects	38 (11.9)	157(49.4)	81(25.5)	39(12.3)	3(0.9)	2.7	0.372
Communication channels between public and private sectors are transparent	24(7.5)	182(57.2)	93(29.2)	18(5.6)		3.1	0.118
All stakeholder roles and responsibilities are clearly defined	55(17.3)	159(50.0)	92(28.9)	12(3.8)		3.0	0.323
Mechanisms for stakeholder conflict resolution exist	48(15.1)	150(47.2)	88(27.8)	32(10.1)		2.6	0.142
Community feedback is systematically incorporated into project design	27(8.5)	185(58.2)	77(24.2)	29(9.1)		3.0	0.226
Risk-sharing mechanisms are equitably structured	40(12.6)	164(51.6)	83(26.1)	31(9.7)		2.9	0.174
Mean ($\bar{x}$)						2.9	

Association between Stakeholder Engagement and PPP Performance

Chi-Square tests of association were conducted to examine the statistical relationship between stakeholder engagement and PPP housing projects performance. The assumption requirements for valid Chi-Square analysis were satisfied: only 4.17% of cell recorded expected counts below 5, comfortably within the conventional 20% threshold (field, 2018). The results revealed a statistically significant and practical and practically strong association between stakeholder engagement and PPP performance: $\chi^2(51) = 837.794$, $p < 0.001$, Cramér's $V = 0.937$. The magnitude of this association, with Cramer's V approaching 1.0 indicates an extremely strong relationship between the quality of stakeholder engagement and the performance outcomes of PPP projects. This finding is statistically significant and practically significant in its developmental implications. The Phi coefficient of 1.623 ($p < 0.001$) further corroborates the strength of the association, though its value exceeding 1.0 reflects the asymmetric structure of the contingency table rather than constituting an independent effect size measure. These results establish with high statistical confidence that stakeholder engagement is not merely correlated with PPP performance in Kenya's affordable housing sector but constitutes powerful-associated determinants of performance variation across projects.

Table 6: Chi-Square Test of Association: Stakeholder engagement and Performance of Affordable Housing

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	837.794 ^a	51	.000
Likelihood Ratio	529.731	51	.000
N of Valid Cases	318		
a. 3 cells (4.17%) have expected count less than 5. The minimum expected count is .03.			
Symmetric Measures			
		Value	Approximate Significance
Nominal by Nominal	Phi	1.623	.000
	Cramer's V	.937	.000
N of Valid Cases		318	

Bivariate logistic Regressions: Individual Predictors of PPP Performance

Bivariate logistic regression analyses were conducted to examine the independent predictive relationship between each stakeholder engagement dimension of PPP housing performance outcomes. Four of the six dimensions emerged as statistically significant individual predictors of performance.

Early stakeholder identification significant predicted PPP performance ($B = 1.713$, $OR = 5.546$, 95% CI [0.033, 0.855], $p = 0.042$), indicating that a unit increase in the effectiveness of early stakeholder identification was associated with a 154.6% increase in the odds of project performance. Transparent communication channels between public and private sectors significantly predicted performance ($B = 0.578$, $OR = 1.782$, 95% CI [0.357, 4.871], $p = 0.012$), with each unit increase in communication transparency associated with 78.2% increase in the odds of good project performance. Clear definition of stakeholder roles and responsibilities similarly predicted performance significantly ($B = 0.766$, $OR = 2.151$, 95% CI [0.284, 4.675], $p < 0.001$), with clearly defined roles associated with a 115.1% increase in the odds of performance. The systematic incorporation of community feedback into project design was among the strongest individual predictors ($B = 1.386$, $OR = 3.999$, 95% CI [0.144, 5.435], $p < 0.001$), with a unit increase in community feedback incorporation associated with a 99.9% increase in odds of project performance.

Two dimensions did not reach statistical significance as individual predictors: conflict resolution mechanism ($B = 0.809$, $OR = 2.246$, 95% CI [0.698, 4.229], $p = 0.175$), and risk sharing structure equitability ($B = 0.227$, $OR = 1.255$, 95% CI [0.769, 2.047], $p = 0.363$). The non-significance of these dimensions indicate they may play

mediating effect through other engagements dimension, possibility explored further in multiple logistic regressions analysis that follows.

Table 7: Bivariate Analysis of Stakeholder Engagement

	B	df	Sig.	Exp(B)	95% C.I. for Exp(B)	
					Lower	Upper
Stakeholders are effectively identified early in PPP projects	1.713	1	0.042	2.546	0.033	0.855
Communication channels between public and private sectors are transparent	0.578	1	<0.001	1.782	0.357	0.871
All stakeholder roles and responsibilities are clearly defined	0.766	1	0.000	2.151	0.320	0.675
Mechanisms for stakeholder conflict resolution exist	0.809	1	0.175	2.246	0.698	0.229
Community feedback is systematically incorporated into project design	1.386	1	<0.001	1.999	0.144	0.435
Risk-sharing mechanisms are equitably structured	0.227	1	0.363	1.255	0.769	1.047
Constant	7.983	1	.003	2929.29		

Multiple Logistic Regression: Collective Predictors of PPP Performance

Multiple logistic regressions analysis was conducted (Table 8) to evaluate the collective and independent predictive contributions of all six stakeholder engagement dimensions simultaneously, enabling identification of the engagement variables whose predictive power persisted after controlling for shared variance with other dimensions. Three dimensions emerged as statistically significant independent predictors of PPP performance in the multiple regression model.

Early stakeholder identification remained a significant predictor at the model level ($p=0.007$). Respondents who strongly agreed that stakeholder were effectively identified early demonstrated substantially higher odds of rating projects performance positively ($B = 2.528$, $AOR = 12.531$, $p = 0.003$) compared to those who strongly disagreed. This finding positions the timing and breadth of stakeholder identification as foundational to the entire engagement-performance relationship. Communication transparency retained strong predictive significance ($p=0.001$), with respondents who strongly agreed that communication channels were transparent, approximately 12 times more likely to rate project performance positively than those who strongly disagreed ($B = 5.820$, $AOR = 12.118$, $p = 0.017$). This is the strongest odds ratio among statistically significant predictors in the multiple regression model, underscoring the centrality of information quality and accessibility to PPP performance. Role clarity similarly retained significance ($p=0.007$), with disagreement about role definition associated with significantly lower odds of positive performance ratings ($B = -17.093$, $AOR = 3.624$, $p < 0.001$).

Notably, the risk-sharing mechanisms dimension emerged as a significant predictor in the multiple regression model ($p=0.024$) despite its non-significance in bivariate analysis, with respondents who disagreed that risk-sharing mechanisms were equitable structured showing significantly higher odds of positive performance rating for disagreement categories ($B = 3.938$, $AOR = 26.548$, $p = 0.001$). This is a counterintuitive finding that warrants interpretive caution and suggest that the relationship between risk-sharing perception and performance is more complex and potentially mediated by other variables than the bivariate model captured. The conflict resolution mechanisms and community feedback dimensions did not reach significance in the multiple regressions model ($p=0.598$ and $p=0.501$ respectively), indicating that their apparent bivariate associations with performance were substantially accounted for by shared variance with the other engagements dimensions. The model constant was

negative and non-significantly ($B = -30.133$, $p = 0.099$), indicating a low baseline probability of positive performance ratings when all predictors are held at their reference levels.

Table 8: Multiple Logistic regression of Stakeholder Engagement vs Performance

	B	Sig. (p-value)	Exp(B) (AOR)	95% C.I. for EXP(B) Lower Upper	
Stakeholders are effectively identified early in PPP projects					
Strongly Disagree	Ref.	0.007			
Disagree	-48.751	.009	1.487	.104	2.006
Neutral	-26.653	.065	1.367	.093	1.003
Agree	-13.892	.010	.430	.030	.076
Strongly agree	2.528	.003	12.531	.031	.422
Communication channels between public and private sectors are transparent					
Strongly Disagree	Ref.	0.001			
Disagree	-16.390	.013	2.628	1.333	2.926
Neutral	-33.404	.005	1.161	.912	1.066
Agree	-38.806	.007	1.402	.046	1.006
Strongly agree	5.820	.017	12.118	.035	11.486
All stakeholder roles and responsibilities are clearly defined					
Strongly Disagree	Ref.	0.007			
Disagree	-17.093	.001	3.624	1.104	3.045
Neutral	1.131	.028	2.100	.000	.
Agree	-5.780	.038	.003	.000	.
Strongly agree	1.335	.013	1.522	.003	3.829
Mechanisms for stakeholder conflict resolution exist					
Strongly Disagree	Ref.	0.598			
Disagree	4.513	.700	91.154	.000	.
Neutral	1.774	.693	5.894	.000	.
Agree	3.295	.750	26.975	.000	.
Strongly agree	2.391	.739	10.926	.000	.
Community feedback is systematically incorporated into project design					
Strongly Disagree	Ref.	0.501			
Disagree	-11.513	.638	.900	.323	.706
Neutral	6.064	.099	9.915	2.000	12.898
Agree	-6.985	.589	6.001	1.006	7.503
Strongly agree	-4.410	.957	5.521	1.012	6.662
Risk-sharing mechanisms are equitably structured					
Strongly Disagree	Ref.	0.024			
Disagree	3.938	.001	26.548	11.828	37.411
Neutral	3.923	.006	50.565	.151	66.102
Agree	20.104	.013	14.227	.000	.
Strongly agree	2.876	.003	2.747	1.275	3.313
Constant	-30.133	.099	.000		

Qualitative Evidence: Key Informant Interview Findings

The Key Informant Interview findings generated a rich and critically positioned qualitative account of stakeholder engagement in Kenya's PPP affordable housing programme that both corroborates and contextualizes the qualitative evidence presented above. Thematic content analysis of interview transcripts across 20 purposively selected senior practitioners identified three dominant themes: the definitional ambiguity of stakeholder identity, the governance gap between formal and substantive participation, and the structural exclusion of vulnerable populations from meaningful engagements processes.

On the question of stakeholder identity, participants revealed that even basic definitional clarity about who constitutes a meaningful stakeholder in PPP affordable housing projects is absent from institutional practice, creating a foundational ambiguity that undermines the entire engagements architecture before it begins. As one participant observed,

“Who really are the stakeholders with meaningful stake on the affordable housing? By assumption, members of the public are a critical component of the stakeholder, right? But when do they come in, at financing, at purchasing, what about environmental impacts? The housing levy for example should give members of the public a big voice but does it?” (P002).

This observation identifies a structural paradox at the heart of Kenya's affordable housing PPP governance: the Housing Levy positions the public simultaneously as compulsory financiers and primary market beneficiaries, yet this dual stake translates into neither meaningful governance voice nor substantive participation rights in project planning and design.

The governance gap between procedural and substantive participation emerged as the most analytically significant theme across the interviews, directly corroborating the quantitative finding that over 60% of respondents assessed engagement as inadequate despite the existence of formal public participation processes. Participants identified the publication-based participation model, in which public consultation are announced through formal channels, as structurally exclusionary, noting that *“the government sometimes assumes that every member of the public is enlightened...when the government publishes or call for people to participate, how fair is the engagement to people who have no access to such publication? The process excludes many people by default”* (P011). This critique maps precisely onto the lower rungs of Arnstein's participation ladder, the informing and consultation categories, where the direction of information flow is primarily from implementing entities to communities, and where the structural conditions that would enable genuine community influence over project decision are absent. A contrasting perspectives from one participant defended the government's engagement efforts, citing the Boma Yangu digital platform as evidence of meaningful public involvement, yet simultaneously acknowledged that *“a significant proportion of stakeholders might not be able to access published public participation platforms and so they are left out”* (P004). This acknowledgment emphasizes that digital participation mechanism reproduce rather than resolve the structural exclusion that characteristics Kenya's PPP housing engagement architecture.

Discussion

The findings of this study present a statistically robust and theoretically coherent account of relationship between stakeholder engagement and the performance of public-private partnership in the provision of affordable housing in Kenya. The empirical evidence anchored in a Cramer's V of 0.937 from a professionally diverse sample of 318 respondents, triangulated with qualitative Kenya Informant Interviews sentiments, establishes with high analytical confidence that stakeholder engagement is not merely associated with PPP performance but constitutes one of its most powerful determinants. This section interprets these findings against the study's theoretical framework and

the broader empirical literature, attending explicitly to points of convergence and divergence with comparable studies across developing and developed country contexts.

The Engagement-Performance Relationship: Convergence with the Literature

The statistically significant and practically strong association between stakeholder engagement and PPP housing performance established in this study is broadly consistent with the prevailing body of empirical evidence across infrastructure and housing sectors. Studies in construction and infrastructure delivery consistently demonstrated that efficient stakeholder engagement enhances team collaboration and integrated project delivery, with engagement deficits generating compounding implementation failures including delays, cost overruns, and community resistance. This pattern was emphasized by the descriptive findings, by over 60% of respondents assessing stakeholder engagement as inadequate across all the six measured dimensions. This finding converges with Chileshe et al. [2020], who identified community acceptance and support as the highest-ranked critical success factor for PPP infrastructure and housing projects in Kenya. Their finding implicates stakeholder engagement quality as the mechanisms through which community acceptance is secured or withheld. Similarly, systematic reviews of PPP housing literature reveal that PPPs are unjust and tend to exclude local actors from collaborations, with resident participation and inclusion identified as the best strategy for PPP to evolve as a future guarantor of sustainable housing delivery, a conclusion that the Kenya evidence supports and extends with quantitative precision [Fell, & Mattsson, 2021].

The instrumental strand of Freeman's [1984] stakeholder theory finds strong empirical validation in the multiple logistic regressions findings. Early stakeholder identification, communication transparency, and role clarity emerged as the most robust independent predictors of PPP performance, retaining significance after controlling for shared variance among all engagement dimensions consistently with the theory's core proposition that organizations create sustainable value by systematically identifying and engaging all affected parties from the earliest stages of project development. Empirical evidence from PPP projects in Nigeria similarly identifies the timing of stakeholder engagement and the transparency of internal stakeholder as key enablers of external stakeholder management and PPP success, directly corroborating the finding that early identification and communication transparency are the engagement dimensions with strongest and most consistent predictive power in this study. Furthermore, transparency constitutes one of the underlying principles of PPP procurement and delivery, with communication strategies developed from the outset shown to reduce social risks, minimize disputes, and prevent the misunderstanding that generates project delays [Akintoye et al., 2003; Africa Development Bank, 2022].

Early Stakeholder Identification and Role Clarity: Theoretical Implications

The finding that early stakeholder identification is the most foundation predictor of PPP housing performance, with strong agreement associated with an adjusted odds ratio of 12.531 in the multiple regression model, has significant theoretical implication for both stakeholder theory and PPP performance. It positions the timing of engagement as a procedural consideration and as a structural determinant of the entire project performance trajectory, consistent with Jones et al.'s [2018] arguments that the instrumental benefits of stakeholder engagement are maximized when relationships are established proactively rather than reactively. This finding diverges meaningfully from studies in high-income country context, particularly in Western Europe and North America. In these economies, stakeholder identification is typically embedded in formal project appraisal processes and its timing is less variable and therefore less predictive of performance outcomes [Roehrich et al., 2014]. The divergence suggests that the predictive power of early identification is particularly acute in institutional environments, such as Kenya's where formal stakeholder mapping processes are inconsistently

applied and where the absence of early engagement creates information and legitimacy deficits that compound through subsequent project phases.

Role clarity's retention as a significant independent predictor in multiple regressions model, with disagreement about role definition associated with substantially lower performance odds, aligns with principal-agent theory's prediction that clearly specified contractual relationships reduce the information asymmetric and incentive misalignments that generate performance failures in multi-actor arrangements. Evidence from PPP projects in Uganda demonstrates that unbalanced risk allocation and a tendency to assign all risks to one party without adequately assessing their capacity to manage them constitute a primary driver of PPP failure. This finding generates to the role clarity dimension in this study, where the absence of clearly demarcated responsibilities creates accountability vacuums that private developers, governments agencies, and community beneficiaries are unable to fill independently [Fell, & Mattsson, 2021]

The suppressions and Emergence Findings: A novel Analytical Contribution

Among the most analytically significant findings of this study are the suppression and emergence effects identified through the comparison of bivariate and multiple logistic regressions models, a comparison that reveals dimension of the stakeholder engagement architecture that would have remained invisible under a single-model analytical approach. The suppressions of conflict resolution mechanisms and community feedback incorporation in the multiple model, both significant individually but non-significant when controlling for other engagement dimensions, suggest that these dimensions operate as downstream consequences of upstream engagement quality rather than as independent performance determinants [Uddin et al., 2023]. When early identification is effective and communication is transparent, conflict resolutions and feedback mechanisms tend to be activated and utilized organically. This interpretation supported in literature, which identifies conflict as inevitable in PPP arrangement due to long-term agreement structures and multiplicity of stakeholders with varying beliefs and interest, while simultaneously demonstrating that the root cause of most PPP conflicts trace back to early-stage engagement failures rather than to the absence of formal resolutions mechanisms per se [Bamzai-Dodson et al., 2021].

The emergence of risk-sharing structure equitability as a significant predictor in the multiple regression model, despite its non-significance in bivariate analysis, is a counterintuitive finding that warrants careful interpretation. Optimal allocation of risk between public and private sector is instrumental to the enhancement of value for money in PPP infrastructure projects, with inappropriate risk generating enhanced risk premiums and inefficient management that makes projects more expensive than traditional procurement. The directions of the odds ratio in this study however suggest a complex and potentially paradoxical relationship between risk-sharing perceptions and performance ratings. The most plausible interpretation, consistent with the principal-agent framework, is that respondents who disagreed with equitable risk-sharing were simultaneously more sensitive to and more articulate about the performance implication of governance failures. This finding should be interpreted with methodological caution, as noted in the findings section, and metrics dedicated investigation in future research.

The Governance Gap: Procedural Verses Substantive Participation

The qualitative evidence generates the study's most conceptual significant contribution, one that the quantitative findings establish in statistical terms but that the KII testimony illuminates in its full institutional complexity. The convergent testimony of participant across professional strata reveals a governance gap between procedural and substantive participation that maps directly onto the lower rungs of Arnstein's (1969) ladders, where formal engagements processes exists but community inputs are systematically decoupled from binding project decisions. This finding converges with and substantively extends the conclusions of systematic literature reviews identifying inadequate stakeholder engagement as one of the critical gaps in PPP infrastructure studies, noting insufficient frameworks for assessing social impacts and inadequacies in community-facing engagement mechanisms as

persistent features of the global PPP governance landscape. The structural exclusion mechanism identified in the KII testimony adds a distributional dimensions to the engagement deficit that the quantitative finding alone could not reveal, and that reinforces Freemans et al.'s [2021] argument that the normative and instrumental dimensions of stakeholder engagement are ultimately inseparable. That is to say, treating engagement as a procedural compliance requirement rather than a genuine value-creating process produces precisely the superficial participation patterns that the KII evidence documents. The Housing Levy paradox identified through qualitative analysis, whereby the public is positioned simultaneously as compulsory financier and primacy beneficiary yet lacks meaningful governance voice, represents structural features of Kenya's PPP housing architecture with no direct equivalent in the comparative literature, constituting an original empirical contribution that warrants both theoretical development and policy attention. Studies suggest that the institutional mechanisms through which community acceptance is sought are fundamentally misaligned with governance stake that the housing levy has created. This misalignment between financial participation and governance participation is theoretically novel finding that both challenges the assumptions that financial inclusions in PPP arrangements generates commensurate participatory rights, and opens a productive avenue for future research on the governance architecture of levy-funded housing projects in developing country contexts [Fell, & Mattsson, 2021].

CONCLUSIONS AND RECOMMENDATION

The findings establish, with statistical robustness and institutional depth, that stakeholder engagements is not a peripheral governance consideration in Kenya's affordable housing PPP programme but a foundational determinant of whether these complex multi-actor arrangements deliver on their development promise. The extremely strong association between engagement quality and project performance ($\chi^2(51) = 837.794$, $p < 0.001$, Cramér's $V = 0.937$), the persistent predictive power of early stakeholder identification, communication transparency, and role clarity in the multiple logistic regressions model, and the sentiments from the interviews collectively converge on a single overarching conclusion that Kenya's affordable housing PPP programme has systematically underperformed not because the PPP model is inherently inappropriate but because the stakeholders engagements architecture has been consistently insufficient, tokenistic, and structurally exclusionary, concentrating decision making power among government agencies and private developers while marginalising the communities whose housing needs the programme nominally exists to address.

For the national government and the State Department for Housing and Urban Development, the most urgent priority is institutionalisation of early and substantive stakeholder identification as a mandatory and auditable precondition for PPP project approval, moving beyond the current publication-based public participation model toward structured community mapping exercises that identify and meaningfully engage all affected parties, including digitally excluded populations, before project design decisions are made. For private developers and implementing entities, the evidence on communication transparency demands the development and mandatory implementation of dedicated stakeholder communication strategies from project inception, encompassing multilingual and multi-channel communication approaches that reach communities across the digital divide rather than defaulting to formal publication channels that systematically exclude low-income beneficiaries. For policy makers and legislators, the housing Levy governance paradox identified through qualitative analysis demands urgent structural reform: the compulsory financial participation of the public in the Housing Levy must be matched by commensurate governance participation rights that give levy contributors a meaningful institutional voice in the planning, design, implementation, and oversight of the projects.

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