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**AFFORDABLE HOUSING DELIVERY AND ECONOMIC REVIVAL IN THE POST
COVID 19 ERA- A CASE OF FAMILY HOMES FUND IN NIGERIA**

MUHAMMAD MUSTAPHA GAMBO

136525



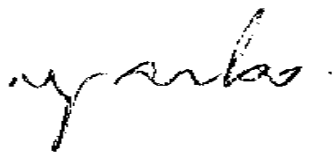
**A RESEARCH DISSERTATION SUBMITTED TO STRATHMORE BUSINESS
SCHOOL IN PARTIAL FULFILLMENT FOR THE AWARD OF A MASTERS IN
BUSINESS ADMINISTRATION**

2024

DECLARATION

I declare that this work has not been previously submitted and approved for the award of a degree by this or any other University. To the best of my knowledge and belief, the dissertation contains no material previously published or written by another person except where due reference is made in the dissertation itself.

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Muhammad Mustapha Gambo

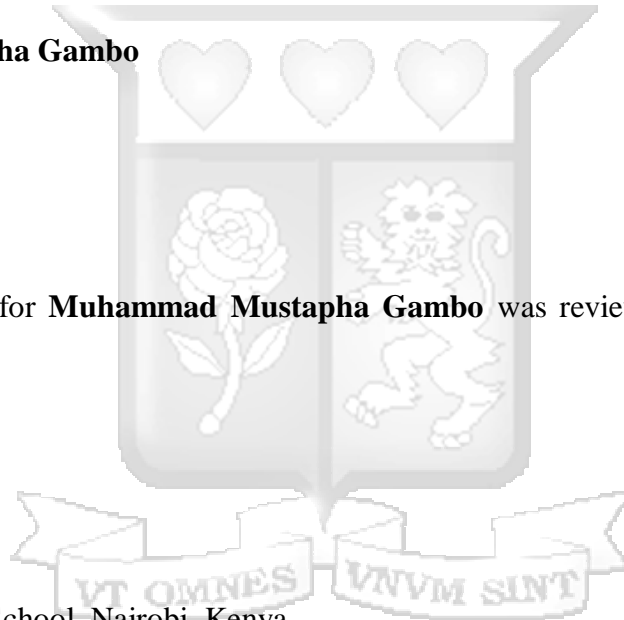
136525

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DEDICATION

To my late father Alhaji Gambo Dauda Paiko and late mother Zainab Salihu.

May ALLAH (S.W.A) make
AL JANNAH to be their final abode.



ACKNOWLEDGEMENT

I would like to thank my supervisor for the support towards completing this project.



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ABBREVIATIONS AND ACRONYMS

FGN	Federal Government of Nigeria
FHA	Federal Housing Authority
FHF	Family Homes Fund
FMBN	Federal Mortgage Bank of Nigeria
SDG's	Sustainable Development Goals
UN	United Nations



DEFINITION OF TERMS

Affordable housing	According to MacMahon (2019), affordable housing can be viewed in terms of three broad aspects: social rent, affordable rent and intermediate. The author went further and clarified that social rent is one that is lower than the market levels while affordable rent is one has been subjected to some government controls. For intermediate rent, the figure is above social rent but below the market rent.
Economic revival	Economic revival refers to the ability of a country to successfully reposition itself in the global economy to its initial position after going through a period of negative shocks (Edward, 2012).
Family Homes Fund	Family Homes Fund (FHF) was registered in 2017 and its operations commenced in 2018. This is the largest housing fund in the entire Sub-Saharan region whose focus is on creating affordable homes for people in Nigeria especially those with low-income status.
Skill-Set	Skills are defined by Peterson & Van Fleet (2004) as the capacity to carry out a given behavioral task or the capacity to carry out a certain cognitive process with a functional link to an accomplishable task.



ABSTRACT

Africa is facing an unprecedented population growth and urbanization rate, coupled with the social and economic effects of the COVID pandemic; making it necessary to enhance mechanisms for social support such as housing. This study's aim was to establish the role of affordable housing delivery and economic revival in the post COVID-19 era using a case study of the Family Homes Fund in Nigeria. Specifically, the study sought to analyze the different approaches to affordable housing delivery adopted and their impact on economic revival post COVID -19; determine the skills set of affordable housing delivery affecting economic revival in the post COVID-19 era in Nigeria; and to establish the critical success factors of affordable housing delivery affecting economic revival in the post COVID-19 era in Nigeria. The study was anchored on the Keynesian economic theory and the public interest economic regulation theory. A quantitative explanatory research design and a stratified random sampling technique were utilized. Primary data was collected using questionnaires. Reliability of the data collection tool was determined through Cronbach's Alpha Coefficient, while the data was analyzed by relevant statistical tools using the SPSS 24 package. Correlation results revealed that there was a positive but insignificant relation between the approaches to affordable housing delivery and economic survival in the post COVID-19 era in Nigeria. Further, skills set for affordable housing delivery had a statistically significant moderately positive correlation with economic survival in the post COVID-19 era in Nigeria while critical success factors had a significant weakly positive correlation. Regression analysis revealed that there a positive and significant relation between affordable housing delivery and economic survival in post COVID-19 era in Nigeria. The study also determined that there was no significant effect of the various approaches used in predicting economic revival in the post COVID-19 era in Nigeria. The analysis further found that there existed a positive and significant relation between the Skillset for Affordable Housing Delivery applied as well as Critical Success Factors for Affordable Housing Delivery and economic revival in the post COVID-19 era in Nigeria. The study recommends that the relevant bodies establish and strengthen skills development programs for professionals involved in affordable housing delivery. Additionally, the study recommends exploration of innovative financing models to support the development and implementation of affordable housing projects thereby enhancing the affordability and accessibility of housing options, leading to economic revival. Lastly, the study recommends adopting an integrated planning approach that considers affordable housing as a key component of broader economic revival strategies.

Key words: Affordable Housing Delivery, COVID pandemic, Economic Revival, Nigeria.

CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

The rise of COVID-19 had significant negative implication on economies of both developed and developing economies (World Bank, 2021). Since then, countries around the world are seeking to have economic recovery from the effects of the pandemic thus the need for economic recovery efforts. However, successful economic revival efforts are strongly hinged on various factors including fiscal and monetary support from the government, strengthening healthcare systems, education, and skills development, investing in research and development, investing in infrastructure as well as affordable housing delivery (Matt, 2020). According to Somaya (2021) affordable housing delivery is a significant catalyst for economic revival in the post COVID-19 era. Literature indicates that an investment in housing programs would attain society needs and create more jobs resulting into economic revival (Matt, (2020); Somaya, (2021)).

Housing is considered key to economic, social, and civic development as many activities related to the sector make direct contributions to the achievement of broader socio-economic development goals. However, the World Urban Forum III reports that the world is facing a global housing crisis. Most of our urban areas have a housing shortage that is not just limited to quantity but also to the poor quality of available housing units as more than one billion people live in substandard housing without clean water or adequate sanitation (Bah et., al 2018). If the cost of the housing (lease or mortgage) is less than thirty percent of the household income, it might be considered affordable.

For city dwellers, rapid population increase puts strain on the provision of public goods and services, which includes housing, an essential product for human health, well-being, and productivity (UN Habitat, 2020). Low-income neighbourhoods in slums are well known for missing the fundamental amenities and infrastructure necessary for sustainable and healthy living. The practical characteristics of slum settlements that draw rodents and other parasites, along with poor sanitation, open drainage, and garbage dumps, are the main causes of the high frequency of infectious diseases (UN Habitat, 2020). However, empirical evidence to support this assertion is scanty and inconclusive.

Around the world, there is an increased demand for affordable housing units and a limited supply. UN Habitat, (2020) projected that 12 million Americans now live in unaffordable housing since housing costs account for more than 50% of their yearly income. For instance, the population of Pakistan is rapidly moving from rural to urban areas, and it is predicted that the government would need to build 400,000 new houses annually over the course of the next 15 to 20 years to accommodate the population expansion (World Bank, 2021). Similar circumstances apply in Indonesia, where 820,000 to 920,000 additional units must be added annually to meet demand. Thailand, on the other hand, has the highest home ownership rate in the world (81%), according to the 2010 census, because it has been providing social housing for decades (World Bank, 2021).

The provision of affordable housing is one of the most significant difficulties facing Nigeria, which is the most populous country in Africa with more than 200 million people (CAHF, 2020; Makinde, 2014). With more than 100 million of these residing in urban areas, it is estimated that the country has a deficit of more than 28 million units (Federal Mortgage Bank of Nigeria, 2020). According to reports, nearly 80% of Nigeria's population resides in subpar, unstable, and unsecure informal housing structures that lack essential amenities like clean water and a functioning sanitary system (Pison, 2020). The researcher Adeoye (2016) opines that the deplorable housing conditions in Nigeria are a result of the general lack of a sound maintenance culture while according to the World Bank (2021), the growing urbanization of Nigeria has been among the main challenge as of 2020, it was reported that 50% of the population currently reside in urban areas, as opposed to 44% in 2010 and 48% in 2015. Slums proliferate as a result of urban sprawl, undermining the nation's efforts to meet its goals for affordable housing and urban development (Makinde, 2014). Since the country's independence in 1960, various Nigerian administrations have implemented a number of initiatives and housing programs to solve these challenges. However, these have had little to no impact, as the finances allocated have increased the financing shortfall facing the economy, further exacerbating Nigeria's housing and urban development problems (Ogu & Ogbuozobe, 2021).

1.1.1 Affordable Housing Delivery

According to Lim, (2019), affordable housing delivery is a comprehensive process that involves the planning, development, and implementation of housing initiatives aimed at providing shelter solutions to individuals or families within a community, with a particular emphasis on affordability. Affordable housing delivery can also be defined as the strategic

deployment of resources and expertise to create housing solutions that are economically accessible to a diverse range of individuals or households. Shahparvaria, Robinsona, Fonga and Ebohona (2019) argued that affordable housing delivery efforts can be enhanced significantly through the adoption of latest technologies and lean thinking as these are expected to increase the rate of production of housing units. According to Iweala (2014), there are different approaches, policy enhancement and relevant skills and capabilities as well as critical success factors associated with affordable housing delivery. Thus, careful consideration of all these issues would successfully support and complement any affordable housing delivery undertaking. The study selected different approaches to affordable housing delivery, skills set for affordable housing delivery and critical success factors for affordable housing delivery as the main variables associated with affordable housing delivery.

Different approaches to affordable housing delivery pertains to the various strategies and methods employed in delivering affordable housing. Approaches can range from public sector-driven initiatives to private sector-driven models and public-private partnerships (Nyein & Hadikusumo, 2021). Public sector-driven approach involves government-led initiatives where public funds are used to finance and oversee affordable housing projects. Private sector-driven approach involves housing initiatives primarily led by private developers and investors, often driven by market forces and profit motives. Public-Private Partnerships (PPPs) approach on the other hand involves collaboration between public and private entities, leveraging the strengths of both sectors to deliver affordable housing (Nyein & Hadikusumo, 2021).

Skills set for affordable housing delivery refers to the expertise, competencies, and capabilities required for effective and efficient affordable housing delivery (Dowling, Maalsen, Emmanuel, & Wolifson, 2020). These skills can involve both technical and managerial skills. Management skills are the skills related to project management, coordination, and overall organizational leadership (Adejumo, 2021). Technical skills on the other hand are skills related to the technical aspects of construction, design, and innovation in housing delivery (Adejumo, 2021).

Critical success factors for affordable housing delivery involves the factors that significantly contribute to the success of affordable housing initiatives. These factors go beyond the delivery phase and often influence the long-term impact of housing projects on economic and social dimensions. The study will review resource factors, building technology factors as well as environmental and Regulatory Factors. Resource factors are related to the availability and efficient utilization of resources such as location, funding, and economic planning. Building

technology factors involve the construction technology, design, and materials used in housing projects. Environmental and regulatory factors are factors related to adherence to environmental regulations, security, social services provision, and overall regulatory compliance.

1.1.2 Economic Revival in the COVID 19 Era

Economic revival refers to the ability of a country to successfully reposition itself in the global economy to its initial position after going through a period of negative shocks (Edward, 2012). Such pandemics can include Ebola, COVID -19 or even civil war. These pandemics usually exert a lot of negative implications across the sectors of the economy. Economic revival is a dynamic process and the pace at which a country revives from severe shocks to an ideal one is a strong indication of resilience. There are several measures and indicators that can be used as proxies of economic revival. For example, Briguglio, et al; (2019) used a comprehensive measure that covered social development, economic government, market efficiencies at a micro-level as well as macroeconomic stability. Other scholars like Martin (2012) and Faggian et al; (2018) used single factor like the rate of employment to measure economic recovery after the end of a pandemic.

1.1.3 Affordable Housing Delivery and Economic Revival in the COVID-19 Era

Housing is a crucial component of progress for every nation due to its influence on human wellbeing, health, and productivity (Federal Government of Nigeria, 2009). The sector works as a vital component in promoting sustainable development and alleviating poverty on an individual as well as societal level and has been used by developed countries such as the United States and China to promote economic expansion and boost the gross domestic product (GDP) (Pison, 2010). It also helps both developed and developing/emerging economies recover from economic downturns and creates job opportunities (Arku, 2006; Iweala, 2014).

When both housing development and renting are taken into consideration, studies have showed that the housing sector contributes to an average of 10- 14 percent of the Eastern Africa states GDP (CAHF, 2020). In fact, the affordable housing sector significantly contributes to economic growth and employment creation through its associated activities in housing construction, maintenance, and transaction (which includes both sales and leases), which can have real local impacts. The pandemic has shown that African countries need proper housing

policies to mitigate risk, encourage revival and recovery, and promote resilience (CAHF, 2020).

If properly adopted and implemented, the COVID pandemic may present an opportunity for Africa's housing sector to exert greater influence on regional and national recovery (Ebekoziem, Aigbavboa, & Aigbedion, 2023). However, for the affordable housing propelled economic revival to be achieved there is the need to study the factors that ensured that it achieves its set objectives putting into consideration the dynamics of the affordable housing industry. The COVID pandemic underscores the underlying need to enhance large scale affordable housing delivery, which should be of good quality, in the right place, and importantly linked to wider economic outcomes (Kansiime, et al., 2021).

1.1.4 Family Homes Fund in Nigeria

Family Homes Fund (FHF) was registered in 2017 and its operations commenced in 2018. This is the largest housing fund in the entire Sub-Saharan region whose focus is on creating affordable homes for people in Nigeria especially those with low-income status. FHF is an initiative from a social perspective that has been promoted by Nigeria's the federal government. The major activities of FHF are investment in structures that allow Nigerians to own homes. In doing so, FHF recognizes the fact that provision of affordable housing is in itself an act that contributes to the realization of fundamental human rights.

Currently, FHF aims to invest US\$3bn in developing 500,000 houses for the Nigeria's low-income individuals. The fund also hopes that it will create 1,500,000 direct and indirect jobs to Nigerians through this intervention (FHF, 2022). In recent years, the fund has created 83,883 jobs, completed the construction of 15,793 housing units, and is on its way to conclude the construction of more than 21,000 housing units This would in turn contribute towards economic revival of Nigeria after the adverse shocks of COVID -19 pandemic. Hence, the present study seeks to appraise the interventions by FHF to deliver affordable housing and how the same can contribute towards economic revival in a country like Nigeria whose economy was adversely affected by the COVID-19 pandemic.

1.2 Statement of the Problem

The COVID-19 pandemic has exerted significant negative effect on the global economy, with Andam, Edeh, Oboh, Pauw and Thurlow (2020) reporting that the pandemic resulted in a 34.1% loss of Nigeria's GDP. In the second quarter of 2020, the level of unemployment in Nigeria was estimated at 27%. Given that the country is oil-dependent, restriction of movement

had significant negative implication on inflows from oil exports. As the country embarks on the economic revival efforts, evidence in other contexts provides an indication that affordable housing delivery can effectively complement these revival efforts (Matt, 2020).

While austerity in the housing sector and the affordability challenges are known with regards to the effects of affordable housing globally, many of these studies have been done in the West (e.g Coupe, 2020; Gurran & Whitehead, 2011; Mulliner & Maliene, 2013) which these are contextually different; and nearly all have been done under ‘steady state’ conditions. There are few studies that have focused on African contexts where the ideas of what is ‘affordable’ and what ‘quality housing’ means is considerably different from other parts of the world. Moreover, none of these studies have been done in the wake of a pandemic that has led to the examination of many aspects of social life including how housing and neighbourhoods could or should look like. Finally, and more specific to Nigeria and Africa, no study has been done that attempts to model the potential of housing as a means for propelling economic recovery, while taking into consideration the various nuances of a Low- and Medium-income countries (LIC/LMIC).

Thus, this study was relevant in terms of developing a strategy for enhancing an affordable housing delivery propelled recovery in Nigeria, which was relevant to enabling the country and largely other developing and emerging economies in effectively reviving their economies and rebuilding better from the effects of the pandemic (Ogu and Ogbuozobe, 2001; Bello, 2019). Given the fact that much of the available studies have been conducted in “steady state” periods, the proposed study seeks to focus on the context of an economic shock (COVID-19).

1.3 Research Objectives

The following general and specific objectives that guided the study were:

1.3.1 General Objective

To establish the role of affordable housing delivery on economic revival in the post COVID 19 era using a case of the Family Homes Fund in Nigeria.

1.3.2 Specific Objectives

The following was the objectives:

- i. To analyze how different approaches to affordable housing delivery which affects economic revival in the post COVID-19 era in Nigeria.

- ii. To determine whether the skills set for affordable housing delivery affect economic revival in the post COVID-19 era in Nigeria.
- iii. To establish the critical success factors for affordable housing delivery in economic revival in the post COVID-19 era in Nigeria.

1.4 Research Questions

The following was the research questions:

- i. How does the different approaches to affordable housing delivery affect economic revival in the post COVID-19 era in Nigeria?
- ii. Do skills set for affordable housing delivery affect economic revival in the post COVID-19 era in Nigeria?
- iii. To what extent do critical success factors (CSF's) for affordable housing delivery affect economic revival in the post COVID-19 era in Nigeria?

1.5 Scope of the research

The focus of the inquiry was on affordable housing delivery in Nigeria. Specifically, the focus of the study was on different approaches to affordable housing delivery, the skillset required of affordable housing and critical success factors (CSF's) of affordable housing. The target respondents for the study were the employees working at Family Homes Fund in Nigeria. The study was conducted in the month of April 2023. The reason for considering the Family Homes Fund is considering the institution's critical role in enhancing affordable housing delivery in Nigeria.

1.6 Significance of the Study

This study was of immense contribution to various actors within the Nigerian housing market. The government used the insights of this study to identify gaps in the provision of housing under the Family Homes Fund. To the various state-governments the results can be beneficial towards replicating similar housing funds that can help bridge the gap in provision of affordable housing to the public. Additionally, the study's findings can assist government entities in allocating resources effectively in order to enhance the efficiency and impact of housing programs, ensuring that limited resources are channeled where they can yield the most significant economic benefits. Further, the findings will provide policymakers with vital information on how delivery of affordable housing has affected the economic revival within households post the pandemic. The study will also be significant to various stakeholders including developers, investors, community representatives and private entities. Developers

can optimize project designs, investors can align their strategies with economic objectives, and communities can actively participate in shaping housing projects that resonate with their economic aspirations. The results will also contribute to practical solutions among private entities seeking to expand investment towards affordable housing across the country. Lastly, the findings will contribute to the body of knowledge as a source material for future research work on affordable housing.



CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter discussed the relevant theories that inform the variables of the study. The chapter also provided an in-depth review of literature and empirical studies aligned with the objectives of the study and also to indicate the relevant gaps. The chapter ended with the conceptual framework of the study and the operationalization of the variables.

2.2 Theoretical Review

The study will be guided by the Keynesian Economic Theory and Public Interest Economic Regulation Theory. Each of these theories brings a unique perspective that, when combined, enhances the understanding of the relationship between affordable housing delivery and economic revival in the post-COVID-19 era. The study is anchored by two theories as affordable housing is not solely an economic endeavour as it also involves the socio-political fabric.

2.2.1 Keynesian economic theory

Keynes (1930) Keynesian economic theory focuses on the overall spending within an economy and its implication on inflationary pressure, employment, and overall outputs. The theory was developed in an attempt to have a clear understanding of the Great Depression that occurred in 1930's. Keynesian economics challenges classical economic theories that emphasize the self-adjusting nature of markets. Instead, Keynes argued that in times of economic downturns, governments should intervene to stimulate demand. He proposed that increased government spending during recessions could boost employment, income, and overall economic activity (Lavoie, 2022).

The central proposition of this theory is that the interventions of the government can lead to economic stabilization. The theory gave emphasis on the need for the government to increase expenditure and reduce taxes so as to stimulate demand and drive the country from depression (Lavoie, 2022). Thus, the theory focuses on how an economy can gain optimal performance through manipulation of aggregate demand through the economic interventions that can be made by the government. Such interventions by the government may contribute towards full employment and stabilization of the general prices of goods in an economy (Lavoie, 2022).

In the context of the current study on affordable housing and economic revival in post-COVID-19, Keynesian economics provides a lens through which to understand the potential economic impact of housing initiatives. Keynesian principles emphasize the importance of increasing aggregate demand (Lavoie, 2022). Affordable housing projects, especially those initiated or supported by the government, have the potential to generate income for individuals through employment and create demand for goods and services associated with the housing sector. Affordable housing initiatives, aligned with Keynesian thinking, can also be seen as countercyclical measures (Lavoie, 2022). During economic downturns, these projects can absorb labor, potentially mitigating cyclical unemployment.

The present study focuses on economic revival which requires such interventions like the support of housing delivery. Thus, the theory was used to underpin the dependent variable economic revival.

2.2.2 Public interest economic regulation theory

Pigou's (1938) public interest economic regulation theory is premised on classical welfare economics. Such type of economic theory focuses on how to safeguard and protect the welfare and utility of others. Public Interest Economic Regulation Theory posits that certain industries, due to their essential nature or natural monopolies, require government oversight to prevent abuse of market power (Stigler, 2021). The goal is to balance the interests of consumers, businesses, and the public, ensuring fair practices, affordable services, and equitable outcomes. Regulations are designed to promote efficiency, equity, and social well-being in these sectors (Stigler, 2021).

In the context of affordable housing, public interest economic regulation theory becomes relevant as it highlights the importance of regulatory frameworks to guide housing initiatives. The study may explore how regulations can ensure that affordable housing projects align with the broader public interest, preventing market distortions, ensuring equitable access, and safeguarding the socio-economic welfare of communities. Affordable housing, left purely to market forces, may not always address the diverse needs of the population (Stigler, 2021). Public interest economic regulation theory suggests that regulations are essential to prevent market failures (Stigler, 2021). The theory highlights the need to strike a balance between private interests (such as developers and investors) and the broader public interest.

The theory proposes that the interventions of the government in markets are reactions that the public demonstrate for correcting inefficiencies and failures (Stigler, 2021). The theory further assumes that the benefits from the regulation of the government exceed the costs that the intervention creates. The theory provides a solution to concerns about affordability by suggesting having in place relevant interventions by the government. Such interventions should focus on housing markets so that there is efficient and optimal allocation of housing resources (Stigler, 2021). This study focuses on affordable housing delivery, that can be achieved through government regulation of house rents as well as land for constructing houses. As such, the theory was adopted to anchor the independent variable which is affordable housing delivery.

2.3 Empirical Review

This section presented findings from different studies regarding the relationship between affordable housing delivery on economic revival in the post COVID 19 era.

2.3.1 Different Approaches to Affordable Housing Delivery and Economic Revival in the COVID-19 Era

There are two broad approaches towards affordable housing: the public and the private sector. Nigeria's public housing sector has engaged in various initiatives to drive affordable housing delivery; however, these initiatives have achieved little impact in the market. As indicated by Oyebode (2016), while these initiatives were initiated with the aim of addressing the housing needs of low to middle income groups, higher income citizens have often taken advantage of their position to acquire these homes at the expense of the low-income citizens. In literature review on the challenges facing Nigeria's realization of affordable housing, researchers Ajayi and Oyewobi (2019) report that unchecked population growth, limited adoption of sustainable practices, inappropriate pricing mechanism and unproductive government regulations/policies on housing, lack of political will, poor socio-economic structures and inadequate mortgage institutions have limited access to affordable houses among low-income civil servants.

Walley (2014) called on governments to increase their collaborations with the private sector to foster an atmosphere that is business friendly in order to develop a more efficient system of delivering affordable housing in Nigeria. The researcher argued that the government also has to develop and implement sound policies to support an effective housing value chain and eliminate barriers in the industry processes, so as to ensure that related industry players can collaborate effectively, supported by the appropriate incentive structures. The FGN (2002) had earlier reported that the informal and formal sectors have been key in the provision of housing services in Nigeria, with the private sector dominating the industry. It is, however, a matter of

concern that most of the homes developed by this sector mainly cater for high and middle end customers (Agboola & Adegoke, 2007; Adedeji & Olotuah, 2012).

The private sector participants in housing delivery include body corporates and individuals and these have managed to demonstrate a high degree of efficiency. The involvement of the private extends beyond mere direct construction of houses to the need to manufacture the raw materials required for constructing houses (Windapo, 2007). There are a number of constraints that the private sector encounters even as it seeks to provide housing which include the high costs incurred to finance the operations, land acquisition challenges, high building material costs, planning requirements and lack of government subsidies (Gbadeyan, 2011; Susilawati, 2009).

As a result of the huge shortages and funding gaps in the Nigeria's infrastructural and housing industries, new procurement concept involving public-private partnerships (PPP's) have emerged and are increasingly becoming implemented help address infrastructural needs (Alhajri, 2020). Alhajri (2020) defines a PPP as a partnership between the public sector and the private sector whereby the main goal is to deliver projects or services that traditionally were considered the obligation of the public sector. As constituted, PPPs aim to address infrastructure gaps through facilitating the pooling of resources, utilization of management expertise, technological advancements, operational efficiencies, and supporting private sector innovations (Nyein & Hadikusumo, 2021). Through the involvement of the private sector, governments hope that the efficiency realized in the sector can be translated to large public projects and lower the risks associated with the projects being run exclusively by the public sector operators (Alhajri, 2020).

The Infrastructural Concession Regulatory Commission Act was enacted by the Federal Government of Nigeria (FGN) in 2005 with the aim of ensuring that there is an independent, self-governing body to promote PPP in the delivery of infrastructure. PPP-driven housing and infrastructure development has become more prevalent in Nigeria over time. More than fifty-one (51) projects have been carried out using PPP, according to Vetiva (2011). According to ICRC (2012), between 2013 and 2014, over sixty-six (66) PPP initiatives were in the planning stages. The amount invested annually in the PPP projects rose from \$22 million in 1997 to \$3.1 billion in 2009, and a total of \$23.6 Billion was invested annually from 1990 to 2009 in the PPP scheme.

2.3.2 Skillset of Affordable Housing Delivery Affecting Economic Revival in the COVID-19 Era

The key stakeholders involved in a housing project must have a wide range of skills to ensure the project is completed efficiently. Skills are defined by Peterson & Van Fleet (2004) as the capacity to carry out a given behavioral task or the capacity to carry out a certain cognitive process with a functional link to an accomplishable task. The skills possessed by individuals in a project are the vehicle through which strategy, practice, procedures, personality traits, and work style are adopted and implemented throughout the organization (Whetten, 2005). Ghana's Damoah, Ayakwah, Aryee and Twum (2020) assert that successful delivery of affordable homes requires particular skillsets and competencies without which the country cannot efficiently address the housing challenge. Kavishe and Chileshe (2019) add that the parties involved in PPPs have to carry out proper internal analysis to determine and acquire any skillsets that are not currently available since delivering the housing schemes requires individuals with very particular skillsets.

To deliver the project in accordance with the output requirements provided in the contractual agreements, it is fundamentally important for the organizations to have the requisite capabilities, which translates to having the required skill sets. Skill sets refers to the variety of skills that are required as well as the ability to operate within the parameters of what is deemed practically appropriate within the agreed-upon parameters of project planning. The skill sets that are referred to in this study are the core skills that the entity needs to incorporate in order to sustain as a viable entity to secure project completion (Robinson & Scott, 2009).

Based on literature review, twelve skills were considered to be relevant for firms involved in projects that deal with the delivery of affordable housing projects. Table 2.1 is a list of the skill sets.

Table 2. 1 Organization skills for Affordable Housing project delivery

Skills Sets	Source of Information																
	A	B	C	D	E	F	G	H	J	K	L	M	N	P	Q	R	S
Expertise in arbitration and negotiation	√										√						
Scope-in and -out ability (ability to forecast the future effects of actions)	√																
Cognitive abilities	√							√	√	√							
Project management capabilities	√						√										√
Environmental consciousness																	
Communication skills	√																
Coordinating abilities	√																
Proficiency in assessing Value for money		√															
Capacity to design monitoring mechanisms to assess performance		√															
The capacity to outline in detail, the technical requirements, output/outcome criteria, and procurement requirements for services		√															

Knowledge of technical and operational innovation			√									√	√				
Knowledge of law and contracts				√													
Stakeholder Management capabilities					√	√								√	√	√	

Source: Researcher, (2023)

Legend for Source of Literature: A = (Mistarih *et al.*, 2012), B = (Quium, 2011), C = (CCPPP, 2011), D = (Mizrachi & Attar, 2011), E = (El-Gohary *et al.*, 2006), F = (Mathur *et al.*, 2008), G = (Turner, 2004), H= (Akintoye *et al.*, 2003), J = (Brown & Potoski, 2003), K = (PFI Report, 2002), L = (Abdul-Aziz & Kassim, 2011), M = (Raisbeck, 2009), N = (Brewer *et al.*, 2013), P = (Smyth & Edkins, 2007), Q = (Edkins & Smyth, 2006), R = (Zou *et al.*, 2014), S = (van Marrewijk *et al.*,2008)

2.3.3 Critical Success Factors of Affordable Housing Delivery Affecting Economic Revival in the COVID-19 Era

Adabre and Chan (2019) researched on the factors critical to successful delivery of affordable housing systems from literature reported around the world. The researchers identified 13 critical success factors and categorized them into land use planning CSFs, mixed land use CSFs, developer's enabling CSFs, and household demand enabling CSFs. In Malaysia, the researchers Olanrewaju and Woon (2017) also identified a host of factors influencing affordable housing delivery in the country. The study evaluated the significance of 20 selected characteristics for 468 households that were considered. The researchers opined that the factors include general factors, financial factors, construction factors, income factors, accessibility factors as well as market factors.

Oyebanji et al. (2017) assessed the CSF for delivery of sustainable housing from socio-economic and environmental perspectives. The study targeted housing authorities and non-profit social housing organizations in England and from the research, realization of sustainable housing requires adequate funds, effective application of technologies, protection of the environment, proper utilization of land and proper planning. Saudi Arabia's Assaf et al. (2010) carried out their evaluation on the significance of 34 factors on delivery of affordable homes. The study targeted consultants, contractors, and real estate investors. The order of relevance

was used to further rank and categorize these factors. The respondents indicated that inadequate availability of skilled labor, poor quality of materials and design as well as modifications. The authors emphasized the relevance of conventional institutions such as banks, a real estate development fund, and the private sector in providing financial services to the sector.

Muhammad and Johar (2018) did an assessment of the essence of contextual attributes in achieving PPP projects of housing. This was a comparative inquiry that took consideration of Nigeria and Malaysia. It emerged that allocation of risks equitably; existence of political systems that are stable and developers with high degree of reputation were CSFs in Nigerian context. For Malaysia, the CSFs identified include monitoring on a consistent basis, demand of houses by buyers and actions done towards developers who were errant were evident for PPP projects.



Table 2.2 Critical Success Factors for Affordable Housing project delivery

Critical Success Factors (CSF's)	Source of Information									
	A	B	C	D	E	F	G	H	J	K
Appropriate Location	√									
Adequate funding						√				
Affordability		√								
Efficient Economic Planning			√							
Appropriate construction technology							√			
Environmental Protection								√		
Use of Environmentally Friendly Materials									√	
Effective Land use planning								√		
Appropriate Design										√
Security of Lives and Property				√						
Provision of Social Services						√				
Ensuring Social Cohesion			√							
Equitable Risk Allocation						√				
Reputable Developer						√				
Action against Errant Developer					√					
Consistent Monitoring							√			

House Buyer Demand						√				
Stable Political System									√	

Source: Researcher (2023)

Legend for Source of Literature:

A = Assaf et al., (2010); B= Oyebanji et al., (2013); Chan and Adabre (2019); D = Kog and Loh (2011); E = Bujang et al., (2010); F = Jiboye (2011); G = Berry (2004); H = Xhang (2005); J = Marcuse (2006); K = Illuah et al., (2014)

2.4 Summary of Literature and Gaps

Table 2.3 below shows a summary of the research gaps identified from previous studies.



Table 2.3 Summary of Literature and Gaps

Author	Study	Key Finding	Knowledge Gap	Focus of present study
Adabre and Chan (2019)	Success factors for sustainable affordable housing globally	13 CSFs were identified, which was broken down into four main categories: Land use planning CSFs, mixed land use CSFs, developer's enabling CSFs, and household demand enabling CSFs	Affordable housing was used as the dependent variable	The study covered affordable housing delivery as an independent variable
Olanrewaju and Woon (2017)	Assessed the numerous factors influencing the delivery of affordable housing in the nation	Six aspects, including general factor, financial factor, construction factor, income factor, accessibility factor, market factor, and location factor, emerged as being most significant to the provision of affordable housing	It was done in Malaysia	The present study to be done in Nigeria
Assaf et al. (2010)	Evaluated the significance of 34 factors that have an impact on the delivery of housing	The most important factors were inadequate labor availability, material standards, poor design quality, and design modifications. The	It was done in Saudi Arabia	The present study to be done in Nigeria

Source: Researcher, (2023)

2.5 Conceptual Framework

A conceptual framework is a diagrammatical representation of the hypothesized relationship between the study variables. It highlights the relationship between the independent variable, control variable and the dependent variable.

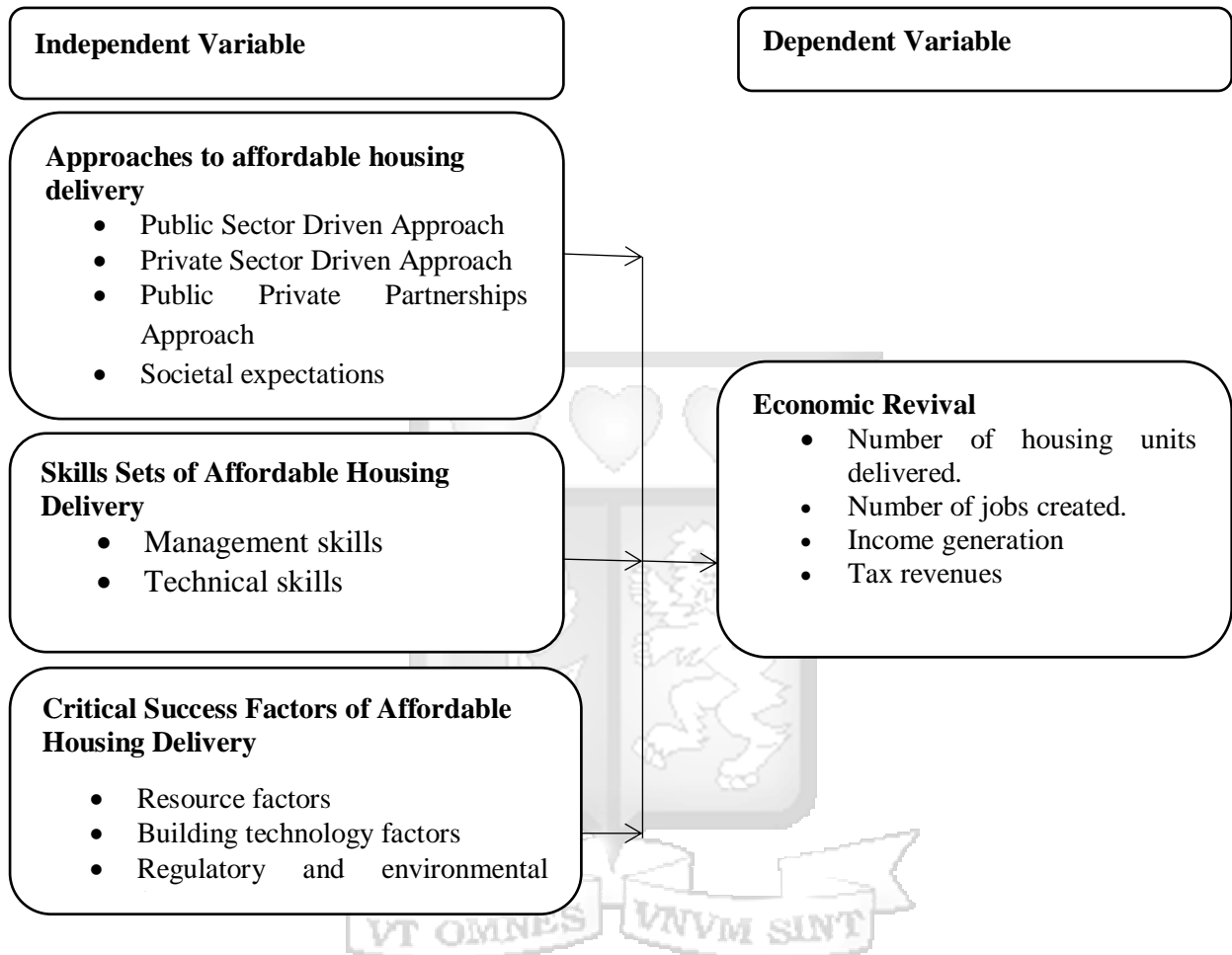


Figure 2. 1 Conceptual Framework

Source: Author (2023)

The conceptual framework in Figure 2.1 illustrates the relationship between independent variables (Approaches to Affordable Housing Delivery, Skills sets for Enhancing Affordable Housing Delivery and Critical Success Factors for Enhancing Affordable Housing Delivery) and the dependent variable, which is Economic Revival through Affordable Housing Delivery. Considering the fact that construction results to multiplier effects in the industry, thereby the dependant variable was measured in terms of number of units delivered and also jobs created through the construction activities.

2.6 Operationalization of Variables

The study variables are conceptualized based on various measures as shown in table 2.4 below.

Table 2.4 Operationalization of Variables

Variable	Type of Variable	Measurement	Scale
Different approaches to affordable housing delivery	Independent	<ul style="list-style-type: none"> • Public Sector Driven Approach • Private Sector Driven Approach • Public Private Partnerships Approach 	Ordinal scale
Skillset of affordable housing delivery	Independent	<ul style="list-style-type: none"> • Management skills • Technical skills 	Ordinal scale
Critical success factors of affordable housing delivery	Independent	<ul style="list-style-type: none"> • Resource factors • Building technology factors • Regulatory and environmental factors 	Ordinal scale
Economic revival	Dependent	<ul style="list-style-type: none"> • Number of Housing Units Delivered • Number of Jobs created • Income generation • Tax revenues 	Ordinal scale

Source: Researcher, (2023)

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter discussed the strategies adopted in conducting this research. It was preceded by the essential philosophical and theoretical presumptions guiding the development of the research inquiry, the creation of the framework, and the subsequent data gathering. The processes, procedures, and methods utilized for data collecting are also discussed in this chapter. These included document reviews, pilot studies, and the main data collection tool in the form of a quantitative research questionnaire survey.

3.2 Research Philosophy

Research philosophy is the key base that informs the methods for gathering information in a study (Liamputtong, 2019). This study adopted positivism research philosophy. This philosophy entailed the use of available theories to come up with testable hypothesis. It is also associated with causal interactions. Thus, this philosophy was instrumental in exploring the relationship in the variables. The philosophy provides guidelines in carrying out inquiries that are scientifically related (Bougie & Sekaran, 2019). In this philosophy, reality is believed to be objective in nature. Since this study was more interested on facts, this philosophy was instrumental.

3.3 Research Design

Research design refers to the overall structure guiding the study's execution, from data collection to analysis (Harris et al, 2019). This study utilized explanatory research design; which was ideal due to the limited information that is available on the phenomena under investigation. Further, the approach is scientific in nature, and it relates with description and observation of events of an object without interfering with it. According to Strijker, Bosworth and Bouter (2020) the design is the most appropriate when a description of key attributes of a given sample based on some established attributes have to be observed. This research sought to understand and describe the current state of affordable housing delivery and economic revival after the shocks of COVID-19 in Nigeria.

3.4 Target Population

Target population is a collection of items or events including objectives that have similar attributes (Dźwigoł, 2019). The study targeted 85 employees working at Family Homes Fund in Nigeria. These was drawn from top, middle and lower-level management as shown in Table 3.1

Table 3.1 Target Population

Category of employment	Population	Percentage representation
Top management	15	17.6%
Middle management	30	35.3%
Lower-level management	40	47.1%
Total	85	100.0%

Source: HR Records of FHF (2023)

3.5 Sampling Technique and Sample Size

3.5.1 Sampling Technique

Sampling in research involves selecting individual units to measure and obtain data and information from a set of a larger population (Eden & Nielsen, 2020). The population refers to the entirety of individual units with observable characteristics; This study targeted affordable housing practitioners. A good sampling design is considered an essential and important step towards delivering the set-out objectives that the research seeks to achieve. The misapplication of research sampling can result to hiding the behavior patterns and inappropriately capturing the internal diversity of a given research population (Bartlett *et al.*, 2001).

According to Bernard (2006), sampling designs with errors can lead to the internal diversity of the survey sample not to be properly represented and it can be a source of bias to the conclusions with regards to the research. Selecting samples that are relevant to the study's objectives and are information-rich is referred to as purposeful sampling. The selection of cases or data sources that are information-rich is the main justification for adopting purposeful sampling in research. Data from cases or respondents with a wealth of information are considered dependable since they are thought to be informed and knowledgeable about the subject, which gives them the opportunity to give useful and insightful opinions (see Patton, 2002).

The study used stratified random sampling in the selection of 70 respondents from the target population. These were then stratified into three strata as per their level of employment. A representative sample was then drawn from each stratum as shown in Table 3.2.

Table 3.2 Sample Participants Selection

Category of employment	Population	Sample proportion (%)	Sample size
Top management	15	15/85*100%=17.6%	17.6%*70=12
Middle management	30	30/85*100%=35.3%	35.3%*70=25
Lower-level management	40	40/85*100%=47.1%	47.1%*70=33
Total	85		70

3.5.2 Sample Size

Sample size is a small representative item that is selected from the larger target population (Kara, 2020). The study relied on a scientific formula to calculate the ideal sample that will be representative of the overall population of interest for the survey. The aim of selecting an appropriate sample ensured the data collection was economical and can be conducted in a timely manner. The following Yamane (1967) formula was utilized in determination of the study's sample size:

$$n = (N) / (1+Ne^2)$$

Where, n = Sample Size

N= the size of the population

e = the probability error of 10%

$$\begin{aligned}
 &= \frac{85}{(1+ 85*0.05^2)} \\
 &= 85/(1+0.2125) \\
 &= 85/1.2125 \\
 &= 70 \text{ respondents}
 \end{aligned}$$

3.6 Data Collection Methods

Data collection refers to those strategies used in actual gathering of unsorted information (Thanem & Knights, 2019). The study used primary data which was gathered through questionnaires that was distributed to the respondents through the drop and pick method. The

questionnaire was structured to ease the process of analysis. The questionnaire was divided into general information and five sections which referred to the main study variables.

3.7 Data Collection Procedures

The researcher sought a letter of introduction from Strathmore University that was an authority for collecting information. The questionnaire was administered to respondents by self. This is a strategy that is aimed at improving the response rate. Administering questionnaire by self, allowed the researcher to have an opportunity of responding to concerns of the respondents as they respond to the questionnaires. Participants in the study were given ample time to share their views with an agreed period for collection of the dully filled questionnaires.

3.8 Research Quality

Research quality in this study was determined through validity and reliability. These are discussed in the subsequent sections:

3.8.1 Validity of Research Instrument

This reflects the extent to which a study tool measures something that is designed to indicate (Fellows & Liu, 2021). The study adopted content validity with the aid of two experts in the field of housing delivery in Nigeria. These experts helped in reviewing the contents of the questionnaire and any suggestions they recommend were affected on the final copy of the questionnaire.

3.8.1 Reliability of Research Instrument

A study tool is said to be reliable when it gives consistent measurement even with different trials (Ghauri, Grønhaug & Strange, 2020). The reliability of the questionnaire in the present study was determined through a pilot study and the adoption of Cronbach Alpha Coefficients. The questionnaire was pilot tested among 5 respondents from Family Homes Fund who were purposively selected. The complete field questionnaire from the pilot study was used to compute the values of Cronbach Alpha. Rose, McKinley, and Baffoe-Djan (2019) recommend that such values above 0.7 indicate that the study tool is reliable.

Table 3.3 Reliability Results

Reliability Statistics			
Variable	Cronbach's Alpha	N of Items	Decision
Skillset of affordable housing	.860	13	Accepted for use in main data collection
Approaches to affordable housing	.730	3	Accepted for use in main data collection
Critical success factors	.915	18	Accepted for use in main data collection
Economic Survival	.745	4	Accepted for use in main data collection

3.9 Data Analysis

The analysis of the data was done through SPSS version 24 guided by frequencies and percentages as descriptive statistics as well as correlation and regression analysis as an inferential tool. A multiple linear regression was adopted in the research to determine the magnitude of relationship between the research variables. The following regression model was used in order to draw relevant inferences:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \varepsilon$$

Where Y=

B_0 = Constant

β_1 , β_2 , and β_3 are Coefficients

ε = error term

X_1 = Approaches to affordable housing delivery

X_2 = Skillset of affordable housing delivery

X_3 = Critical success factors of affordable housing delivery

The findings were presented through tables and figures.

3.10 Ethical Consideration

Ethical concerns are prescribed issues that guide the conduct of a study (McKinley & Rose, 2019). In this study, necessary authority including the letter of introduction from the

University was obtained. The respondents' informed consent was sought in advance and they will also be informed that the study was used specifically for academic purposes and that their anonymity was guaranteed at all times during the research. The survey further ensured that ethical approval was obtained from the Strathmore University Institutional Review Committee and research license from NACOSTI was sought prior to conducting the field work. The study ensured that the confidentiality of the respondents was maintained in the study and the data collected was securely stored and not accessed by unauthorized people.



CHAPTER FOUR

PRESENTATION OF RESEARCH FINDINGS

4.1 Introduction

This chapter discussed the research findings from the analysis of the collected study data from employees working at Family Homes Fund in Nigeria. The study utilized structured questionnaires in the data collection hence quantitative analysis was applied in this chapter. The main areas are the response rate, demographic profile of employees, descriptive, correlation and regression analysis.

4.2 Response Rate

The research was interested in obtaining study responses from employees working at Family Homes Fund in Nigeria. The sample for the research was 70 employees and this research obtained 50 responses representing 71.4% response rate while 28.6% of the participants did not return the questionnaires during the specified period. The response rate was adequate since it was above the threshold of 60% for quantitative studies hence was used in this survey.

4.2.1 Profile of Employees in Family Home Fund

The study queried the employees on various demographic factors and the results are presented in Table 4.1 below.



Table 4.1 Demographic Analysis of Respondents

		Frequency	Percent
Position in Organization	Managers	13	26.0
	Assistant Manager	7	14.0
	Resident Quantity surveyor	4	8.0
	Resident Engineer	4	8.0
	Deputy MD	1	2.0
	Project Associates II	2	4.0
	Project Officer	4	8.0
	Coordinating Project manager	1	2.0
	Project manager	9	18.0
	Senior Architect	4	8.0
	Regional Coordinator	1	2.0
	Total	50	100.0
		Frequency	Percent
Work experience	5-10 years	21	42.0
	10-15 years	14	28.0
	15-20 years	6	12.0
	More than 10 years	9	18.0
	Total	50	100.0
		Frequency	Percent
Highest education qualification	Degree	7	14.0
	Postgraduate Qualification	43	86.0
	Total	50	100.0

Results demonstrated that 26% (n = 13) of employees were the Managers of the family home funds, 18% (n = 9) were project managers, 14% were assistant managers. The findings showed that the research was able to obtain responses from a large pool of employees with various roles and responsibilities, thus could offer information on affordable housing delivery and economic survival.

The employees were asked to indicate how long they have worked for Family House Fund in Initially and most of respondents 42% had worked for 5-10 years, 28% for 10-15 years with 12% being in the organization for 15-20 years. This was an indication the employees had vast experiences thus they can provide relevant information on how the economic survival of households post the pandemic. The majority of the participants 86% (n = 43) had a postgraduate

qualification with only 14% obtaining a degree in education. This showed there was high education attainment and competency among employees at Family Homes Fund in Nigeria.

4.3 Descriptive Analysis

The research utilized questionnaires in the data collection with ordinal scale used in the development of the questionnaire; 5 = highly important, 4 = Important, 3 = moderately important, 2 = mildly important, 1 = Least important. The study used descriptive tests such as means and standard deviation in summarizing the responses obtained.

4.3.1 Different Approaches to Affordable Housing Delivery

The respondents were asked to provide responses on statements concerning the different approaches used in Affordable housing delivery and response is shown in Table 4.2

Table 4.2 Descriptive Analysis of Different Approaches to Affordable Housing Delivery

		Frequency	Percent
Public Sector Driven Approach	Least important	1	2.0
	Mildly important	3	6.0
	Moderately important	9	18.0
	Important	20	40.0
	Highly important	17	34.0
		Mean = 3.980	Dev = .979
Private Sector Driven Approach	Least important	2	4.0
	Mildly important	1	2.0
	Moderately important	8	16.0
	Important	31	62.0
	Highly important	8	16.0
		Mean = 3.840	Dev = .865
Public Private Partnerships Approach	Mildly important	3	6.0
	Moderately important	7	14.0
	Important	23	46.0
	Highly important	17	34.0
		Mean = 4.080	Dev = .853

The findings showed that 40% of respondents viewed the public-sector driven approach as important with 34% noting it was highly important. Analysis revealed that 62% of employees considered the private sector driven approach as important with 4% viewing it as least important. 46% of participants indicated the public-private partnerships approach was important with 34% being highly important. The average mean indicated that public-private

partnerships was highly rated (mean = 4.08) with private sector driven being the least ranked by respondents (mean = 3.84).

4.3.2 Skillset of Affordable Housing Delivery

The second objective reviewed the skillsets involved in affordable housing delivery. This was grouped into management and technical skills and results are shown below.



Table 4.3 Descriptive Analysis of Skillset of Affordable Housing Delivery

Management Skills	N	Mean	Std.
			Deviation
Expertise in arbitration and negotiation	50	4.0000	1.08797
Scope-in and -out ability (ability to forecast the future effects of actions)	50	4.1200	.87225
Cognitive abilities	50	4.0000	.72843
Project management capabilities	50	4.2600	.85261
Environmental consciousness	50	4.4600	.67643
Communication skills	50	4.1600	1.11319
Coordinating abilities	50	4.2600	.85261
Technical skills	N	Mean	Std.
			Deviation
Proficiency in assessing Value for money	50	4.2400	.77090
Capacity to design monitoring mechanisms to assess performance	50	4.3400	.74533
The capacity to outline in detail, the technical requirements, output/outcome criteria, and procurement requirements for services	50	4.2800	.78350
Knowledge of technical and operational innovation	50	4.2600	.66425
Knowledge of law and contracts	50	4.1000	.73540
Stakeholder Management capabilities	50	4.2200	.78999

The respondents indicated that to a very high importance environmental consciousness (mean = 4.46), communication skills (mean = 4.16) and coordinating capabilities (mean = 4.26) were necessary in affordable housing delivery. The employees also noted that expertise in arbitration and negotiation was important (mean = 4.00) and cognitive abilities were important (mean = 4.00) in affordable housing delivery. The research showed that capacity to design monitoring mechanisms to assess performance was highly important (mean = 4.34). Further employees noted that it was highly important to have the capacity to outline in detail the technical requirements, output/outcome criteria, and procurement requirements for services (mean = 4.28). Respondents also revealed it was important to have knowledge of law and contracts as indicated by mean of 4.10.

4.3.3 Critical Success Factors of Affordable Housing Delivery

The third study objective considered the critical success factors to affordable housing delivery and summary of results is shown in Table 4.4 below.

Table 4.4 Descriptive Analysis Critical Success Factors of Affordable Housing Delivery

			Std.
Resource Factors	N	Mean	Deviation
Appropriate Location	50	4.2600	.82833
Adequate funding	50	4.6600	.62629
Affordability	50	4.7800	.58169
Efficient Economic Planning	50	4.4600	.64555
			Std.
Building Technology Factors	N	Mean	Deviation
Appropriate construction technology	50	4.0400	1.02936
Environmental Protection	50	4.1800	.84973
Use of Environmentally Friendly Materials	50	4.2200	.76372
Effective Land use planning	50	4.2200	.64807
Appropriate Design	50	4.4200	.60911
			Std.
Environmental and Regulatory Factors	N	Mean	Deviation
Security of Lives and Property	50	4.6400	.63116
Provision of Social Services	50	4.3800	.80534
Ensuring Social Cohesion	50	4.0800	.72393
Equitable Risk Allocation	50	4.0000	.88063
Reputable Developer	50	4.3400	.93917
Action against Errant Developer	50	4.5000	.81441
Consistent Monitoring	50	4.6800	.65278
House Buyer Demand	50	4.5200	.61412
Stable Political System	50	4.1800	.82536

The employees showed that the highly important resource factors were affordability (mean = 4.78), adequate fundings (mean = 4.66) and efficient economic planning (mean = 4.46). The analysis revealed the use of environmentally friendly materials was highly important (mean = 4.22). The employees noted that appropriate design (mean = 4.42) and effective land use planning (mean = 4.22) were highly important in affordable housing delivery. The results

further indicated that highly important variables were security of lives and property (mean = 4.64), consistent monitoring (mean = 4.68), action against errant developers (mean = 4.50), provision of social services (mean = 4.38) and stable political systems (mean = 4.18) in the affordable housing delivery.

4.3.4 Economic Survival in the post COVID-19 era in Nigeria

The dependent variable focused on the economic survival in households post the Covid-19 pandemic and summary of findings is shown in Table 4.5

Table 4.5 Descriptive Analysis of Economic Survival in the post COVID-19 era in Nigeria

	N	Mean	Std. Deviation
The increase in the number of housing units created has resulted to an increase in the number of homeowners	50	4.0400	.92494
More jobs have been created through housing initiatives	50	4.0600	.93481
Affordable housing initiatives have supported income generating activities of people in Nigeria	50	4.1400	.80837
Affordable housing initiatives has increased the amount of tax paid by Nigerians	50	3.5200	1.11098

The findings showed that affordable housing initiatives have supported income generating activities of people in Nigeria was considered highly important as indicated by mean of 4.14 and deviation of .808. The respondents indicated increase in the number of housing units created has resulted to an increase in the number of homeowners was important (mean = 4.04). The results showed respondents agreed it was important that more jobs have been created through housing initiatives (mean = 4.06, dev = .934).

4.4 Correlation Analysis

The study sought to determine the type of relation existed between the variables and the findings are shown in Table 4.6 below.

Table 4.6 Correlation Analysis Results

		Economic Survival	
Spearman's rho	Economic Survival	Correlation	1.000
		Coefficient	
		Sig. (2-tailed)	.
		N	50
	Management Skills	Correlation	.392**
		Coefficient	
		Sig. (2-tailed)	.005
		N	50
	Technical Skills	Correlation	.277
		Coefficient	
		Sig. (2-tailed)	.051
		N	50
	Resource Factors	Correlation	.287*
		Coefficient	
		Sig. (2-tailed)	.043
		N	50
	Building Technology Factors	Correlation	.247
		Coefficient	
		Sig. (2-tailed)	.084
		N	50
	Environmental Regulatory Factors	Correlation	.582**
		Coefficient	
		Sig. (2-tailed)	.000
		N	50
	Affordable Housing Delivery	Correlation	.265
		Coefficient	
		Sig. (2-tailed)	.063
		N	50

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

The findings on the first objective confirmed there was a positive insignificant relation between the approaches to affordable housing delivery and economic survival in the post COVID-19 era in Nigeria ($r = .265$, $N (50)$, $Sig = .063 > .05$). The results on the second objective showed that management skills had a moderate positive and significant relation with economic survival

in the post COVID-19 era in Nigeria ($r = .392^{**}$, $N (50)$, $Sig = .005 < .05$); further technical skills were found to have a weak positive and significant relation economic survival in the post COVID-19 era in Nigeria ($r = .277$, $N (50)$, $Sig = .05 = .05$). On the third objectives findings indicated there was a weak positive and insignificant effect of building technology factors economic ($r = .247$, $N (50)$, $Sig = .084 > .05$); while resource factors had a weak positive and significant relation with economic survival in the post COVID-19 era in Nigeria ($r = .287^*$, $N (50)$, $Sig = .043 < .05$). Finally environmental regulatory factors were found to have a strong positive relation with economic survival in the post COVID-19 era in Nigeria ($r = .582^{**}$, $N (50)$, $Sig = .000 < .05$).

4.5 Regression Analysis

The research utilized two main approaches in the regression tests: simple for individual objective and multiple regression for the general objective. The findings are shown in this section.

4.5.1 Approaches to Affordable House Delivery and Economic Survival in post COVID-19 era in Nigeria

This regression test was focused on the first objective and the findings are presented in Table 4.8 below.

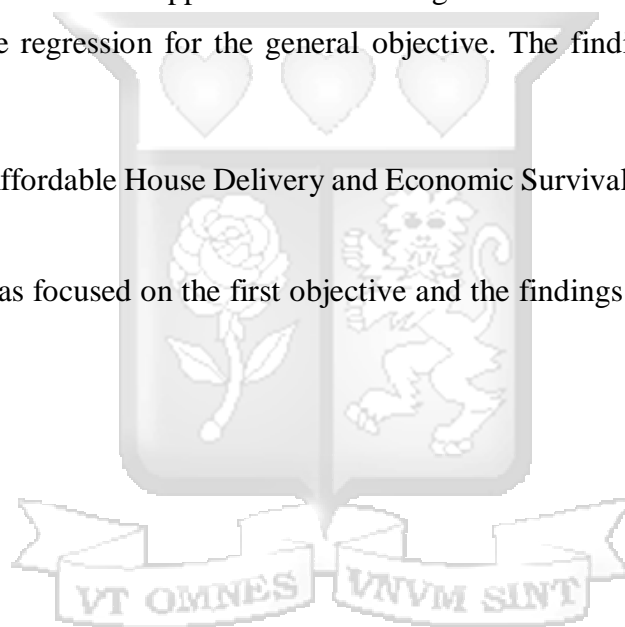


Table 4.7 Regression Result for Approaches to Affordable House Delivery and Economic Survival

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.288 ^a	.083	.023	2.61504

a. Predictors: (Constant), Public Private Partnerships Approach, Private Sector Driven Approach, Public Sector Driven Approach

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	28.552	3	9.517	1.392	.257 ^b
	Residual	314.568	46	6.838		
	Total	343.120	49			

a. Dependent Variable: Economic Survival

b. Predictors: (Constant), Public Private Partnerships Approach, Private Sector Driven Approach, Public Sector Driven Approach

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	10.695	2.516		4.251	.000
	Public Sector Driven Approach	.399	.396	.148	1.006	.320
	Private Sector Driven Approach	.515	.439	.168	1.173	.247
	Public Private Partnerships Approach	.368	.462	.119	.796	.430

a. Dependent Variable: Economic Survival



The regression tests showed a coefficient of determination ($R^2 = .083$) which revealed that holding all factors constant 8.3% of variations in economic survival in post Covid-19 era in Nigeria can be predicted by the different approaches to affordable housing delivery. However, tests of the model statistical significance showed a f-calculated = 1.392 and corresponding sig = .257 > .05 revealing there was an insignificant effect of the different approaches to affordable housing delivery on the economic survival in post COVID-19 era in Nigeria. The findings on the individual factors; public sector driven approach (sig = .320 > .05), private sector driven approach (sig = .247 > .05) and public private partnerships (sig = .430 > .05) had an insignificant effect on economic survival in post COVID-19 era in Nigeria.

4.5.2 Skillset for Affordable Housing Delivery and Economic Survival in post COVID-19 era in Nigeria

The second objective focused on the magnitude of effect of Skillset for Affordable Housing Delivery on economic survival and results are shown in Table 4.9.



Table 4.8 Regression Result for Skillset for Affordable Housing Delivery and Economic Survival

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.450 ^a	.202	.168	2.41322

a. Predictors: (Constant), Technical Skills, Management Skills

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	69.409	2	34.705	5.959	.005 ^b
	Residual	273.711	47	5.824		
	Total	343.120	49			

a. Dependent Variable: Economic Survival

b. Predictors: (Constant), Technical Skills, Management Skills

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	6.420	2.999		2.141	.037
	Management Skills	.235	.117	.363	2.008	.002
	Technical Skills	.097	.175	.109	.555	.581

a. Dependent Variable: Economic Survival

The analysis of the regression tests resulted in a coefficient of determination $R^2 = .202$ which demonstrated that holding other factors constant 20.2% of changes in economic survival in post Covid-19 era in Nigeria can be predicted by Skillset for Affordable Housing Delivery (management and technical skills). The ANOVA analysis output showed a calculated f-value = 5.959, sig = .005 < .05 thus confirming there was a positive and significant relation between skillset for affordable housing delivery and economic survival in post COVID-19 era in Nigeria.

Individually, the coefficient for management skills ($\beta_1 = .235$, sig = .002 < .05) showing that changing the level of management skills in affordable housing delivery will lead a to a positive (.235/ 23.5%) in the economic survival in post COVID-19 era in Nigeria. The coefficient for technical skills had a sig = .581 > .05 signifying those technical skills in affordable housing delivery did not significantly influence the economic survival in post COVID-19 era in Nigeria.

4.5.3 Critical Success Factors in Affordable Housing Delivery and Economic Survival in post COVID-19 era in Nigeria

The third objective focused on the magnitude of effect of critical success factors for Affordable Housing Delivery on economic survival and results are shown in Table 4.9.

Table 4.9 Critical Success Factors in Affordable Housing Delivery and Economic Survival

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.546 ^a	.298	.252	2.28847

a. Predictors: (Constant), Environmental Regulatory Factors, Resource Factors, Building Technology Factors

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	102.214	3	34.071	6.506	.001 ^b
	Residual	240.906	46	5.237		
	Total	343.120	49			

a. Dependent Variable: Economic Survival

b. Predictors: (Constant), Environmental Regulatory Factors, Resource Factors, Building Technology Factors

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	6.516	3.414		1.909	.063
	Resource Factors	-.185	.228	-.126	-.813	.420
	Building Technology Factors	-.072	.161	-.084	-.448	.657
	Environmental Regulatory Factors	.359	.108	.670	3.324	.002

a. Dependent Variable: Economic Survival

The analysis of the third regression model revealed a coefficient of determination ($R^2 = .298$) which revealed that holding all factors constant 29.8% of variations in economic survival in post Covid-19 era in Nigeria can be predicted by the Critical Success Factors in Affordable Housing Delivery (resource, building technology, environmental and regulatory). Further ANOVA testing revealed a calculated f-value = 6.506, sig = .001 < .05 thus confirming there was a positive and significant relation between critical success factors for affordable housing delivery and economic survival in post COVID-19 era in Nigeria.

The research further showed negative coefficient for resource factors ($\text{sig} = .420 > .05$) and building technology factors ($\text{sig} = .657 > .05$) revealing no statistically significant effect. The findings on environmental and regulatory factors revealed a coefficient $\beta_1 = .359$, $\text{sig} = .002 < .05$ revealing that changing the variable by a unit will improve economic survival in post COVID-19 era in Nigeria by .359/35.9% changes.

4.6 Affordable Housing Delivery on Economic Revival in The Post Covid 19 Era in Nigeria

The overall regression model was estimated, and the findings are shown in the table below.



Table 4.10 Regression Summary Affordable Housing Delivery and Economic Revival in The Post Covid 19 Era in Nigeria

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.513 ^a	.263	.215	2.34512

a. Predictors: (Constant), Critical Success Factors, Affordable Housing Delivery, Skill Set

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	90.139	3	30.046	5.463	.003 ^b
	Residual	252.981	46	5.500		
	Total	343.120	49			

a. Dependent Variable: Economic Survival

b. Predictors: (Constant), Critical Success Factors, Affordable Housing Delivery, Skill Set

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.969	3.460		.569	.572
	Affordable Housing Delivery	.285	.218	.194	1.306	.198
	Skill Set	.007	.003	.017	2.333	.004
	Critical Success Factors	.128	.049	.421	2.612	.001

a. Dependent Variable: Economic Survival

The overall regression model yielded a coefficient of determination ($R^2 = .263$) which revealed that holding all factors constant 26.3% of variations in economic survival in post Covid-19 era in Nigeria can be predicted by the affordable housing delivery. Further ANOVA testing revealed a calculated f-value = 5.463, sig = .003 < .05 thus confirming there was a positive and significant relation between affordable housing delivery and economic survival in post COVID-19 era in Nigeria.

4.6.1 To analyze how different approaches to affordable housing delivery which affects economic revival in the post COVID-19 era in Nigeria.

The results showed a coefficient for the different approaches to affordable housing delivery $\beta_1 = .285$, sig = .198 > .05 revealing there was no significant effect of the various approaches used in predicting economic revival in the post COVID-19 era in Nigeria.

4.6.2 To determine the skills set for affordable housing delivery affecting economic revival in the post COVID-19 era in Nigeria.

The analysis of the second objective had a coefficient $\beta_2 = .007$, sig = .004<.05 revealing that changing the skills set for affordable housing delivery by a unit will improve economic survival in post COVID-19 era in Nigeria by .007.

4.6.3 To establish the critical success factors for affordable housing delivery affecting economic revival in the post COVID-19 era in Nigeria.

Lastly, analysis of the final objective revealed a coefficient $\beta_3 = .128$, sig = .001<.05 revealing that changing the critical success factors for affordable housing delivery by a unit will improve economic survival in post COVID-19 era in Nigeria by .128.



CHAPTER FIVE

DISCUSSION OF FINDINGS, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

The fifth chapter presented a summary of the findings, discussion as well as the conclusions and recommendations of the study. Lastly, suggestions for further studies are given.

5.2 Summary of Research

The study sought to establish the role of affordable housing delivery on economic revival in the post COVID 19 era using a case of the Family Homes Fund in Nigeria. Specifically, the study looked to determine different approaches to affordable housing delivery, skills set for affordable housing delivery and the critical success factors for affordable housing delivery affecting economic revival in the post COVID-19 era in Nigeria. Correlation results revealed that there was a positive insignificant relation between the approaches to affordable housing delivery and economic survival in the post COVID-19 era in Nigeria. Further, skills set for affordable housing delivery had a moderate positive and significant relation with economic survival in the post COVID-19 era in Nigeria while critical success factors had a weak positive and significant relation with economic survival in the post COVID-19 era in Nigeria.

Regression analysis revealed that there existed a positive and significant relation between affordable housing delivery and economic survival in post COVID-19 era in Nigeria. The study also determined that there was no significant effect of the various approaches used in predicting economic revival in the post COVID-19 era in Nigeria. The analysis further found that there existed a positive and significant relation between the Skillset for Affordable Housing Delivery applied and economic revival in the post COVID-19 era in Nigeria. Finally, the regression tests established that that there was a significant effect of the Critical Success Factors for Affordable Housing Delivery used in predicting economic revival in the post COVID-19 era in Nigeria.

5.3 Discussion of Findings

This section presents a discussion of the findings which will be showcased in line with the objectives of the study. The main objective of the study was to examine the role of affordable housing delivery on economic revival in the post COVID 19 era using a case of the Family Homes Fund in Nigeria. The study analysis revealed that there existed a positive and significant relation between affordable housing delivery and economic survival in post COVID-19 era in Nigeria. The study findings were in line with Keynes (1930) Keynesian economic theory which

notes that for economic survival, there is need for the government to apply various measures to nudge the economy. Such interventions like the support of housing delivery by the government may contribute towards full employment and stabilization of the general prices of goods in an economy. The study findings were further underpinned by Pigou's (1938) public interest economic regulation theory which justifies the application of the interventions by the government in markets. The theory further noted that these interventions are reactions that the public demonstrate for correcting inefficiencies and failures and eventually benefit the economy.

5.3.1 Different Approaches to Affordable Housing Delivery and Economic Revival in the post COVID-19 era in Nigeria

Based on first objective, the study sought to analyze how different approaches to affordable housing delivery affect economic revival in the post COVID-19 era in Nigeria. The study findings determined that there was no significant effect of the various approaches used in predicting economic revival in the post COVID-19 era in Nigeria. The study findings were supported by Oyeboade (2016) who noted that Nigeria's public housing sector has engaged in various initiatives to drive affordable housing delivery but have demonstrated insignificant impact in the market. The study concluded that while these initiatives were initiated with the aim of addressing the housing needs of low to middle income groups, higher income citizens have often taken advantage of their position to acquire these homes at the expense of the low-income citizens. The study findings were also corroborated by Gbadeyan, (2011) & Susilawati, (2009) who found that the various approaches utilized by the private sector in housing delivery had an insignificant impact on the development of the economy in Nigeria. The study concluded that this was due to a number of constraints that the private sector encounters which include the high costs incurred to finance the operations, land acquisition challenges, high building material costs, planning requirements and lack of government subsidies.

The study findings were however disputed by Ajayi and Oyewobi (2019) who reviewed the challenges facing Nigeria's realization of affordable housing and found a significant relation between the various solutions to affordable houses among low-income civil servants and economic growth. Additionally, Walley (2014) noted that the various approaches taken by the government in order to develop a more efficient system of delivering affordable housing in Nigeria was key in ensuring economic development for Nigeria. The findings were also not in line with Alhajri (2020) who found that the through the involvement of the private sector

through PPPs, governments have increased efficiency in large public projects and lowered the risks associated thereby improving the economy.

5.3.2 Skillset for Affordable Housing Delivery and Economic Revival in the post COVID-19 era in Nigeria

The study's second objective sought to determine the skills set for affordable housing delivery affecting economic revival in the post COVID-19 era in Nigeria. The study found that there existed a positive and significant relation between the Skillset for Affordable Housing Delivery applied and economic revival in the post COVID-19 era in Nigeria. The study findings were corroborated by Whetten (2005) who determined that skills possessed by individuals are essential to the sustainability of an organization. The research further determined that skills possessed by individuals in a project are the vehicle through which strategy, practice, procedures, personality traits, and work style are adopted and implemented throughout the organization. The study findings were also in line with Damoah, Ayakwah, Aryee and Twum (2020) who noted a significant relation between skills required for delivery of affordable homes and economic growth. The study also concluded that successful delivery of affordable homes requires particular skillsets and competencies without which the country cannot efficiently address the housing challenge.

The study findings were also supported by Robinson & Scott, (2009) who asserted that to deliver the project in accordance with the output requirements provided in the contractual agreements, it is fundamentally important for the organizations to have the requisite capabilities, which translates to having the required skill sets. Additionally, Kavishe and Chileshe (2019) concluded that delivering housing schemes requires individuals with very particular skillsets which was in line with the findings from the current study.

5.3.3 Critical Success Factors for Affordable Housing Delivery and Economic Revival in the post COVID-19 era in Nigeria

Finally, the study further sought to establish the critical success factors for affordable housing delivery affecting economic revival in the post COVID-19 era in Nigeria. The research established that there was a significant effect of the Critical Success Factors for Affordable Housing Delivery used in predicting economic revival in the post COVID-19 era in Nigeria. The study findings were in line with Adabre and Chan (2019) who researched on the factors critical to successful delivery of affordable housing systems from around the world and determined that these factors portrayed an impact on the economy of a country. Olanrewaju

and Woon (2017) also identified a host of factors influencing affordable housing delivery in Malaysia and established the significance to the country's economy.

The study findings were also corroborated by Oyebanji et al., (2017) who assessed the CSF for delivery of sustainable housing from socio-economic and environmental perspectives targeting housing authorities and non-profit social housing organizations in England. The study revealed that resource factors, technology factors and environmental factors were critical to achieve delivery of sustainable housing and eventually economic prosperity. Assaf et al., (2010) carried out their evaluation on the significance of 34 factors on delivery of affordable homes in Saudi Arabia and revealed that these factors were essential to the growth of the sector. Additionally, Muhammad and Johar (2018) did an assessment of the essence of contextual attributes in achieving PPP projects of housing in a comparative inquiry of Nigeria and Malaysia. The study revealed that allocation of risks is equitably stable political systems. Consistent monitoring and demand of houses were some of the factors critical for the success of PPP projects which led to the growth of an economy as revealed in the current study.

5.4 Conclusions

Findings from the first objective drew the conclusion that there was no significant effect of the various approaches to affordable housing delivery on economic revival in the post-COVID-19 era in Nigeria. The study further concludes that the approaches analyzed in this study i.e. the Public Private Partnerships (PPP) approach, the Public Sector Driven Approach and the Private Sector Driven Approach do not have a direct and measurable impact on economic revival. These results suggest that other approaches to affordable housing delivery may have been more influential in driving economic revival in Nigeria during the post-COVID-19 era.

Based on the study findings from the second objective that there exists a positive and significant relationship between the skillset for affordable housing delivery and economic revival in the post-COVID-19 era in Nigeria, the conclusion drawn is that having the necessary skills in affordable housing delivery is crucial for driving economic revival. The findings indicate that well-developed skillset in areas related to affordable housing delivery, such as management and technical skills, plays a significant role in positively impacting economic revival in the post-COVID-19 era. The presence of these skills enables effective implementation, management, and coordination of affordable housing projects, leading to tangible economic benefits. The skills identified, such as expertise in negotiation and arbitration, scope-in and -out abilities, project management capabilities, environmental consciousness, communication

skills, coordinating abilities, proficiency in assessing value for money, capacity to design monitoring mechanisms, knowledge of technical and operational innovation, knowledge of law and contracts, and stakeholder management capabilities, were all associated with economic revival.

The study findings on the final objective established the conclusion that several critical success factors have a significant impact on economic revival through affordable housing delivery in the post-COVID-19 era in Nigeria. These factors encompass resource factors, building technology factors, and environmental and regulatory factors. The study further concludes that resource factors such as appropriate location selection, adequate funding, affordability, and efficient economic planning are key resource factors that contribute to economic revival. Additionally, the use of appropriate construction technology, environmental protection, use of environmentally friendly materials, effective land use planning, and appropriate design are vital Building Technology Factors that positively influence economic revival. Finally, Environmental and Regulatory Factors such as security of lives and property, provision of social services, social cohesion, equitable risk allocation, reputable developers, action against errant developers, consistent monitoring, house buyer demand, and a stable political system have significant effects on economic revival.

Overall, the study concluded that there existed a positive and significant relation between affordable housing delivery and economic survival in post COVID-19 era in Nigeria. The findings indicate that affordable housing initiatives contribute to increased homeownership, job creation, and support for income-generating activities. These outcomes collectively contribute to economic stability and growth, emphasizing the importance of affordable housing as a crucial factor in Nigeria's economic revival and survival.

5.5 Recommendations

The various approaches applied to affordable housing delivery was found to have an insignificant effect on economic revival in the post-COVID-19 era in Nigeria. Based on this conclusion, the study recommends that while the study did not find a significant impact of specific approaches, it is important to explore diverse strategies for affordable housing delivery. Policymakers and housing organizations should consider implementing a combination of approaches which could help harness the strengths of each approach and create a more comprehensive and effective framework for affordable housing delivery. The study further recommends fostering stronger collaboration among different stakeholders involved in

affordable housing delivery including government entities, housing organizations, private developers, financial institutions, and community representatives. Encouraging partnerships and shared expertise can lead to more coordinated and impactful efforts in addressing affordable housing challenges and promoting economic revival.

The skillset for affordable housing delivery was determined as an important factor aiding economic revival in the post-COVID-19 era in Nigeria. From this conclusion, the study recommends that the relevant bodies establish and strengthen skills development programs for professionals involved in affordable housing delivery. Further, they should provide training and educational opportunities to enhance their expertise in various areas. This will ensure that professionals possess the necessary skills to drive economic revival through effective and efficient affordable housing initiatives. The study further recommends an increase in collaboration and knowledge sharing among professionals in the affordable housing sector. By fostering platforms for networking, exchanging best practices, and learning from successful case studies, it will promote continuous improvement and innovation in affordable housing delivery practices, ultimately enhancing the economic impact of these initiatives.

The study further noted the significant impact of critical success factors on economic revival through affordable housing delivery in the post-COVID-19 era in Nigeria. Based on this, the study recommends that the stakeholders should ensure the availability of adequate and sustainable funding options for affordable housing initiatives. They should also explore innovative financing models to support the development and implementation of affordable housing projects thereby enhancing the affordability and accessibility of housing options, leading to economic revival. The study also recommends the adoption of sustainable practices in affordable housing delivery. This includes incorporating environmentally friendly construction materials and technologies, promoting energy efficiency, and implementing green building standards. Sustainable housing initiatives not only contribute to economic revival but also have positive social and environmental impacts.

Based on the overall conclusion showing a positive and significant relation between affordable housing delivery and economic survival, the study recommends adopting an integrated planning approach that considers affordable housing as a key component of broader economic revival strategies. Further, ensuring that alignment between affordable housing initiatives and other development goals, such as employment generation, infrastructure development, social services provision, and sustainable urban planning will maximize the economic impact of

affordable housing delivery. The study further recommends creating a supportive policy environment that encourages affordable housing development as well as implementing housing policies that incentivize investment, streamline regulatory processes, and promote innovative financing mechanisms.

5.6 Limitation of Study

There are limitations with respect to this study. The limitations relates to the difficulty of achieving a high response rate. This can be attributed to the sector specific nature of the study. In order to substantiate this piece of work, it is highly recommended that triangulation using the qualitative approach be also undertaken in order to increase the reliability of the findings of this research in view of having to settle for low response rate. The research was contextually limited to only examining the Family Homes Fund thus alienating other various affordable housing projects being pursued across Nigeria. This limited the applicability of the findings in relation to economic revival in households. Further, owing to the expansive geographical location the study was not able to consider views from beneficiaries of affordable housing across Nigeria and only accessed participants from urban areas. The research was limited by the accessibility of participants who are in informal businesses thus scheduling data collection was hard hence more assistants were recruited to aid in the data collection.

5.7 Areas for Further Research

The study's main focus was on the impact of affordable housing delivery on the economic survival in post COVID-19 era in Nigeria. Further research can be conducted on other factors that may have contributed to the economic survival of Nigeria in the post COVID-19 era. Additionally, region-specific, or contextual studies can be conducted to examine the varying impacts of affordable housing delivery on economic revival across different states or regions in Nigeria. This will provide a more nuanced understanding of the relationship between affordable housing and economic revival within diverse contexts. Further research work can also be conducted to explore the basic impact of affordable housing delivery on individuals and communities. The research can investigate how access to affordable housing contributes to improved health outcomes, educational attainment, social cohesion, and overall well-being. This research can provide a broader understanding of the social and economic value of affordable housing beyond direct economic indicators.

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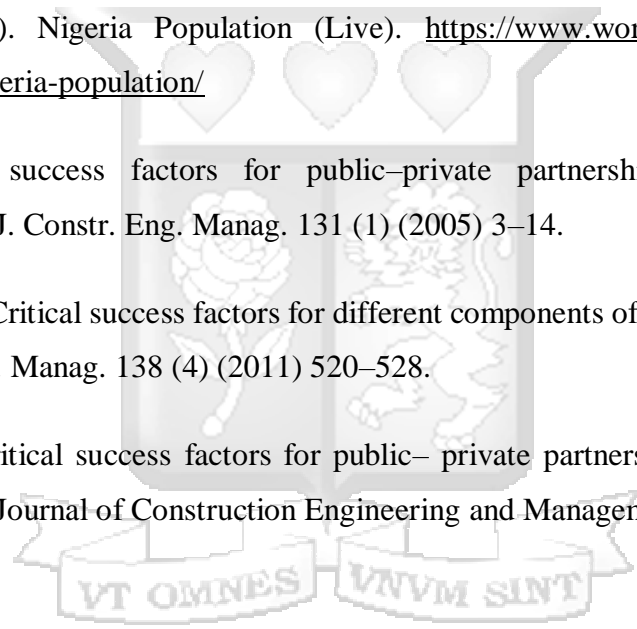
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APPENDICES

Appendix I: Ethical Review Committee Approval



22nd June 2023

Dr Gambo Muhammad,
muhammad.gambo@strathmore.edu

Dear Dr Gambo,

RE: Affordable Housing Delivery and Economic Revival in the Post Covid 19 Era- A Case of Family Homes Fund in Nigeria

This is to inform you that SU-ISERC has reviewed and **approved** your above **SU-masters** research proposal. Your application reference number is **SU-ISERC1688/23**. The approval period is from **22nd June 2023 to 21st June 2024**.

This approval is subject to compliance with the following requirements:

- i. Only approved documents including (informed consents, study instruments, MTA) will be used.
- ii. All changes including (amendments, deviations, and violations) are submitted for review and approval by SU-ISERC.
- iii. Death and life-threatening problems and serious adverse events or unexpected adverse events whether related or unrelated to the study must be reported to SU-ISERC within 72 hours of notification.
- iv. Any changes anticipated or otherwise that may increase the risks or affected safety or welfare of study participants and others or affect the integrity of the research must be reported to SU-ISERC within 72 hours.
- v. Clearance for the export of biological specimens must be obtained from relevant institutions.
- vi. Submission of a request for renewal of approval at least 60 days prior to the expiry of the approval period. Attach a comprehensive progress report to support the renewal.
- vii. Submission of an executive summary report within 90 days of completion of the study to SU-ISERC.






Before commencing your study, you will be expected to obtain a research license from National Commission for Science, Technology, and Innovation (NACOSTI) <https://research-portal.nacosti.go.ke/> and obtain other clearances needed.

Yours sincerely,

for: **Mr Ambrose Rachier,**
Chairperson; SU-ISERC



Appendix II: NACOSTI Research License

 REPUBLIC OF KENYA	 NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY & INNOVATION
Ref No: 876895	Date of Issue: 12/April/2023
RESEARCH LICENSE	
	
This is to Certify that Mr.. Muhammad Gambo of Strathmore University, has been licensed to conduct research as per the provision of the Science, Technology and Innovation Act, 2013 (Rev.2014) in Nairobi on the topic: AFFORDABLE HOUSING DELIVERY AND ECONOMIC REVIVAL IN THE POST COVID 19 ERA- A CASE OF FAMILY HOMES FUND IN NIGERIA for the period ending : 12/April/2024.	
License No: NACOSTI/P/23/25098	
876895 Applicant Identification Number	 Director General NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY & INNOVATION
Verification QR Code	
	
NOTE: This is a computer generated License. To verify the authenticity of this document, Scan the QR Code using QR scanner application.	
See overleaf for conditions	

Appendix III: Research Questionnaire

SECTION A: GENERAL INFORMATION

1. Position in the Company/Organization:.....

2. Years of Working Experience:

Years of Working Experience	Tick Below
5-10 Years	
10-15 Years	
15-20 Years	
More than 20 years	

4. Highest academic qualification

Highest Educational Qualification	Tick Below
Diploma	
Degree	
Postgraduate Qualification	

SECTION B: APPROACHES TO AFFORDABLE HOUSING DELIVERY

5. Please rate the following approaches to affordable housing delivery on a Likert Scale from 1-5. Where 5 = highly important, 4 = Important, 3 = moderately important, 2 = mildly important, 1 = Least important.

	Rating				
	Least important	Mildly important	Moderately important,	Important	Highly important
Public Sector Driven Approach					
Private Sector Driven Approach					
Public Private Partnerships Approach					

SECTION C: SKILLS SETS FOR AFFORDABLE HOUSING

6. Please rate the following skills on a Likert Scale from 1-5. Where 5 = highly important, 4 = Important, 3 = moderately important, 2 = Mildly important, 1 = Least important.

Skills Sets	Rating				
	Least important	Mildly important	Moderately important	Important	Highly important
Management Skills					
Expertise in arbitration and negotiation					
Scope-in and -out ability (ability to forecast the future effects of actions)					
Cognitive abilities					
Project management capabilities					
Environmental consciousness					
Communication skills					

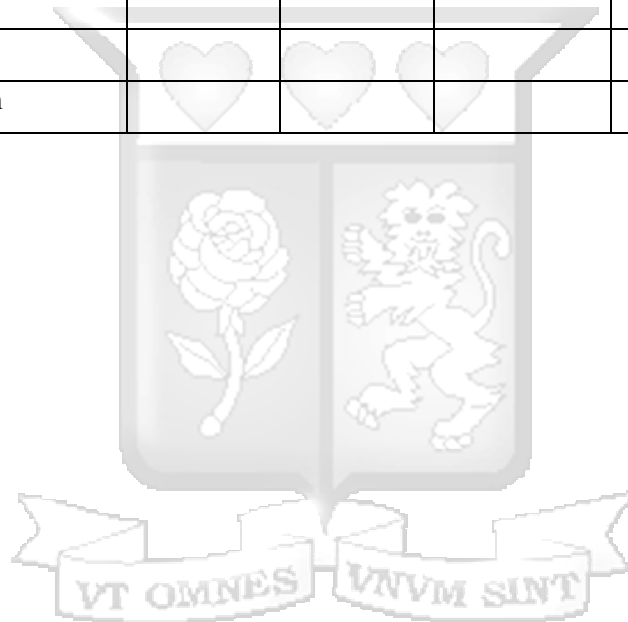
Coordinating abilities					
Technical Skills					
Proficiency in assessing Value for money					
Capacity to design monitoring mechanisms to assess performance					
The capacity to outline in detail, the technical requirements, output/outcome criteria, and procurement requirements for services					
Knowledge of technical and operational innovation					
Knowledge of law and contracts					
Stakeholder Management capabilities					

PART D: CRITICAL SUCCESS FACTORS FOR AFFORDABLE HOUSING

7. Please rate the following factors on a Likert Scale from 1-5. Where 5 = Highly important, 4 = Important, 3 = Moderately important, 2 = Mildly important, 1 = Least important.

Critical Success Factors (CSF's)	Rating				
	Least important	Mildly important	Moderately important	Important	Highly important
Resource Factors					
Appropriate Location					
Adequate funding					
Affordability					
Efficient Economic Planning					
Building technology factors					
Appropriate construction technology					
Environmental Protection					

Use of Environmentally Friendly Materials					
Effective Land use planning					
Appropriate Design					
Regulatory and environmental factors					
Security of Lives and Property					
Provision of Social Services					
Ensuring Social Cohesion					
Equitable Risk Allocation					
Reputable Developer					
Action against Errant Developer					
Consistent Monitoring					
House Buyer Demand					
Stable Political System					



SECTION E: ECONOMIC REVIVAL

8. Please rate the following statements on a Likert Scale from 1-5. Where 5 = strongly agree, 4 = agree, 3 = undecided, 2 = disagree 1 = strongly disagree.

ECONOMIC REVIVAL FACTORS	Rating				
	Strongly Agree	Agree	Undecided	Disagree	Strongly Disagree
The increase in the number of housing units created has resulted to an increase in the number of homeowners					
More jobs have been created through housing initiatives					
Affordable housing initiatives have supported income generating activities of people in Nigeria					
Affordable housing initiatives has increased the amount of tax paid by Nigerians					

Thank you for your participation in this survey.

Appendix IV: Participant Consent Form

Title of the Proposed Study:

AFFORDABLE HOUSING DELIVERY AND ECONOMIC REVIVAL IN THE POST COVID 19 ERA- A CASE OF FAMILY HOMES FUND IN NIGERIA

Section I:

Investigator: **Muhammad Mustapha Gambo**

Institutional Affiliation: **Strathmore Business School (SBS)**

Section II: Information Sheet–The Study

2.1: Why is this study being carried out?

The research is being undertaken as a partial requirement for the academic award of Masters of Business Administration Degree. The intent of the research was purely for the academic purposes and no research data sought was utilized beyond that parameter.

2.2: Do I have to take part?

No, your participation in the study was upon your own willingness. Even upon consent to take part in the study, the respondent can decline to take part in the study at any point within the course of the exercise. The research instrument was mailed to the participants of the research through Google forms to ease data collection.

2.3: Who is eligible to take part in this study?

The study targets employees working at Family Homes Fund in Nigeria. These can be drawn from top, middle and lower-level management.

2.4: Who is not eligible to take part in this study?

This research study is not open to respondents who are not employees working at Family Homes Fund in Nigeria.

2.5: What will taking part in this study involve for me?

The study will require the participants to allocate at least 10 minutes of their time to answer the research instrument.

2.6: Are there any risks or dangers in taking part in this study?

The study poses no risk whatsoever to the respondents. The study was conducted purely through electronic channels thus will not have any physical risks to the participants. Further, the anonymity of the participants was upheld through the research process. The participants will not be required to identify themselves hence no risk of victimization

2.7: Are there any benefits of taking part in this study?

Yes, the findings of the research are expected to likely support with vital information on how delivery of affordable housing has affected the economic revival within households post the pandemic as well as act as basis for future reference. The findings are also anticipated to contribute to practical solutions among private entities seeking to expand investment towards affordable housing across the country.

2.8: What will happen to me if I refuse to take part in this study?

Nothing. Participation in the study is entirely voluntary.

2.9: Who will have access to my information during this research?

All the accessed research data was treated with utmost confidentiality and will not be disclosed to any person who is not party to the research process. The results of this research will only be utilized for academic purposes and access to the same will require the approval of the researcher and the Strathmore Business School. The results of the study will be disseminated to interested participants upon request on completion of the research. Further, the study in its' entirety will be published in the Strathmore University Digital repository. The collected information will be stored securely by the researcher in Google drives and the results of the analysis will only be accessible upon request to SBS or the researcher personally.

2.10: Who can I contact in case I have further questions?

Any query can be directed to me **Muhammad Mustapha Gambo**. Any further information can be sought from my Research Supervisor through the School of Business- Strathmore University

If you want to ask someone independent anything about this research please contact:

The Secretary–Strathmore University Institutional Ethics Review Board, **P. O. BOX 59857, 00200**, Nairobi, email **ethicsreview@strathmore.edu** Tel number: **+254 703 034 375**

I, _____, have had the study explained to me. I have understood all that I have read and have had explained to me and had my questions answered satisfactorily. I understand that I can change my mind at any stage.

Please tick the boxes that apply to you;

Participation in the research study

I AGREE to be part of the research ()

I DO NOT AGREE to be part of the research ()

Storage of information on the completed questionnaire

I AGREE to have my completed questionnaire stored for future data analysis ()

I DON'T AGREE to have my completed questionnaire stored for future data analysis ()

Participants Name:

Participants Signature: Date:

I, _____ (Name of person taking consent) certify that I have followed the SOP for this study and have explained the study information to the study participant named above, and that s/he has understood the nature and the purpose of the study and consents to the participation in the study.

Signature:

Date:

Name: **Muhammad Mustapha Gambo**