



EFFECT OF STAKEHOLDERS' INVOLVEMENT OF HOUSING POLICY ON THE QUALITY
OF HOUSING IN MALAWI

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Approval of the Thesis

EFFECT OF STAKEHOLDERS' INVOLVEMENT OF HOUSING POLICY ON THE QUALITY OF HOUSING IN MALAWI

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Abstract

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Flood disasters continue to annually wreak havoc on millions of people's lives in Malawi mainly through collapsing housing, resulting in fatalities and significant financial losses (UN, 2019). The primary goal of this study was to determine if incorporating stakeholders in housing policy may address Malawi's low housing quality issue. The researcher used a mixed research approach to address the study objective. Twenty participants were recruited for telephone interviews through purposive sampling method and one hundred and fifty-five participants were used for email surveys by the aid of stratified sampling techniques, totalling to one hundred and seventy-five participants. A total of one hundred and fifty-five participants responded to both emailed questionnaires and interviews representing 88,6% respondent rate. Adam (2020) computation technique was used to determine the sample size. Participants from both public and private institutions were drawn from fourteen floods prone districts of the country. Emailed questionnaires were used to collect quantitative data while telephone interviews were used to collect qualitative data. The research used SPSS to analyse quantitative data through: descriptive, factor and correlation methods while thematic process was used to analyse qualitative data.

The research's findings showed that: The make-up of the housing stakeholders in Malawi varies, and they don't influence the country's housing policies; housing stakeholders have no impact on quality housing; housing resources, stakeholders characteristics and management determines Malawi housing decision making process; and there is relationship between housing stakeholders involvement in decision making and policy formulation and quality housing. The study recommends promoting stakeholder governance in policy formulation and implementation for quality housing in the country.

Declaration

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Dedication

I dedicate this achievement to my late father and my late mother, (*Yolamu Makola Kayange and Mercy Nachiyombo Musukwa*) who with love and effort had inspired me in this process, without hesitating at any moment of seeing my dreams come true, which are also their pride though in another world of Hope. To my wife Joyce and children (Goston, Mwololo, Lwitiko, Nachiyombo, Mwene, Bwighane, Rhodah, Tamiwe, Yobe and Rose-Ndimyake who have been my support in the winding road of difficulties by providing their moral support and endurance. To my late brother Edwin Kolineli Mwatangombe Kayange who exposed me to the inspiring status.

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Table of Contents

List of abbreviations:	xii
List of Tables	xv
List of figures	xvi
CHAPTER 1: INTRODUCTION AND BACKGROUND	1
1.1. Research gap.	2
1.2. Background.	4
1.2.1. Stakeholders	4
1.2.2. Housing Policies	4
1.2.3. Quality Housing.....	5
1.2.4. Malawi housing industry status:	13
1.3. Statement of the problem:	15
1.4. Purpose/ Aim or general objective	18
1.5. Specific Objectives.....	18
1.6. Scope of the study	19
1.7. Significance/ Rationale of the study.....	21
1.8. Research Question.	22
1.8.1. Sub or specific research questions.....	23
1.8.2. Research objectives and Hypothesis:	24
CHAPTER 2: LITERATURE REVIEW:	28
2.1. Housing Stakeholders.	37
2.1.1. Malawi Housing Corporation (MHC).....	37
2.1.2. Technical, Entrepreneurial, Vocational and Education Training (TEVET).....	38
2.1.3. Department of Disaster Management Affairs (DoDMA).	38
2.1.4. Ministry of Lands and housing.....	39
2.1.5. Local Authorities in Malawi.....	39
2.1.6. Ministry of Housing and Lands.....	40
2.1.7. Ministry of Forest and natural resources.....	40
2.1.8. National Construction Industry Council (NCIC).....	40
2.2. Introduction to housing issues:	41
2.2.1. Theoretical and conceptual framework:.....	42
2.2.2. Theoretical framework.....	45
2.3. Characteristics of Stakeholders.	47
2.3.1. Power of Stakeholders:	52
2.3.2. Interests of Stakeholders	53
2.3.3. Attitudes of Stakeholders	54

2.4. Challenges of Stakeholders Management.....	55
2.5. Quality Housing.	60
2.5.1. Housing risks originating from floods and moisture:	63
2.5.2. Causes of Bad Housing:	65
2. 6. Consequences of poor housing:	76
2.6.1. Educational attainment.....	76
2.7. Global warming and seasonal / climate changes:.....	85
2.7.1. Stakeholder Approach:	88
2.7.2. Housing Stakeholders management:	98
2.7.3. Identification of stakeholders.	101
2.7.4. Stakeholders engagement.....	104
2.7.5. Impact of stakeholders' management on housing policies:	110
2.8. Housing Governance:	112
2.8.1. Benefits of Participatory governance.....	113
2.8. 2. Innovation and creativity:.....	115
2.8.3. Participative governance:	123
2.8.4. Stakeholders Governance.....	127
2.8.5. Relationship of Housing land and environmental degradation.	136
2.9. Mortgage and financing housing:	140
2.9.1. Factors affecting growth of mortgage industries:	143
2.9.3. Infrastructures and Location.....	156
3.0. CHAPTER 3: RESEARCH METHOD.....	176
3.1. Research Paradigm.	177
3.2. Research design:.....	179
3.3. Research Methodology.	181
3.3.1. Mixed Method Research :	183
3.3.2. Population of the study:	186
3.3.4. Sampling Techniques.....	189
3.3.5. None probability Sampling (Purposive Sampling for qualitative data).....	190
3.3.6. Probability Sampling (Random Sampling)	191
3.3.7. Stratified Sampling for quantitative data.	191
3.3.8. Demographic, cultural, social and economic factors for sampled population.	193
3.4. Research tools:	194
3.4.1. Research Ethics:	195
3.4.2. Data collection and analysis:	196
3.4.3. Content validity of the used instruments.....	197
3.4.4. Reliability and validity of data:	201
3.4.5. Sampling validity.....	210
3.4.6. Research tools origin.....	212
CHAPTER 4: PRESENTATION AND DISCUSSION OF RESEARCH FINDINGS:	216
4.1. Results of findings from graphical illustrations.....	216
4.1.1Demographic of respondent	217
4.2. Research questions and / or hypotheses for objective 1.	219
4.2.1. To analyse the composition and contribution of Malawi housing stakeholders.	219

4.3.1 To investigate the impact of Malawi Housing Stakeholders on quality housing (Qualitative analysis through thematic):.....	235
4.4. Research questions and/or Hypotheses for objective 3.	254
4.4.1. To determine factors influencing the Malawi Housing decision-making process (Factor Analysis).	254
4.5. Research questions and and/or Hypotheses for objective 4.	266
4.5.1. To evaluate the relationship between housing stakeholders' involvement in decision making and quality housing (Correlation analysis approach).	266
Interpretation of Pearson's r Results	268
4.6. Evaluation of findings.	269
4.6.1. Evaluation of findings from research demographics:	269
4.6.2. Evaluation of findings in objective 1. (Analysing Housing Stakeholders and their contributions)	275
4.6.3. Evaluation of findings in objective 2	286
4.6.4. Evaluation of findings in objective 3	295
Evaluating the relationship between housing stakeholders' involvement in decision making and quality housing (Correlation analysis approach).	317
CHAPTER 5: RESEARCH IMPLICATIONS, RECOMMENDATIONS AND CONCLUSIONS	332
5.1. Research Implications:.....	335
5.1.1. Poverty	335
5.1.2. Housing stakeholders operating in isolation	337
5.1.3. Insufficiency of housing.....	337
5.1.4. Homelessness:	338
5.1.5. Gentrification and Displacement:	339
5.1.6. Tension and insecurity about housing:	339
5.1.7. Unregulated settlement.	339
5.1.8. Financial constrain and housing quality.....	340
5.1.9. Housing governance:	341
5.2. Poor Housing:.....	341
5.2.1. Housing and Technology.	342
5.2.2. Sustainability of housing.....	343
5.2.3. Decision making and quality housing	344
5.3. Research recommendations:	345
5.3.1. Research recommendations for application:	345
5.4. Recommendation for future research:	353
5.5. Conclusion of the study:	364
REFERENCES	378
APPENDIXES:.....	422
Appendix 1: Interview	422
Appendix 2. Questionnaires	424
Appendix 3. Urec decision	434
Appendix 4: Gate Keeper (Authority from Ministry of Lands and Housing).	435
Appendix 5. Informed Consent sample	436
Appendix 6. Introductory letter.	438

List of abbreviations

AH	Analytical Hierarchy
C.CL.	Creative Common License
CIA	Central Intelligence Agency
DFID	Department of International Development
DoDMP	Department of Disaster Management and Preparedness
DoDMA	Directorate of Disaster Management Assessment
EPP	Environmentally Preferable Purchasing
FAO	Food and Agricultural Organization
DGP	Gross Domestic Product
GDP	Malawi per capital (Gross Domestic Product)
GFDRR	Global Facility and Disaster Reduction and Recovery
GHG	Green House Gas
GIS	Geographical Information System
HEMS	Health Education Maintenance and Support
HLP	Housing Land and Property
HO	High Output
IDRC	India and International Development Research Centre
IFCR	International Federation of Red Cross
ILO	International Labour Organization
IPCC	Intergovernmental Panel on Climate Change
IPPR	Institute of Public Policy Research
ITU	Information Technology Unit
JEIEFB	Journal of Emerging Issues in Economic, Finance and Banking
KMO	Kaise Meyer Olkirn
MEJN	Malawi Economic Justice Network
MHC	Malawi Housing Corporation

MPDNAR	Malawi 2019 Floods Post Disaster Needs Assessment Report
NAO	North Atlantic Oscillation
NBER	National Bureau of Economic Research
NCICC	National Construction Industry Council
NCSR	Nationwide Cyber-security Review
NEC	National Economic Council
ODI	Oversees Direct Investment
ODI	Oversees Development Institute
ODPM	Office of Disaster Preparedness and Management
OECD	Organization for Economic Cooperation and Development
PDNA	Post Disaster Needs Assessment
PIEDA	Pair Interaction Energy Decomposition and Development Analysis
PMABOK	Project Management Body of Knowledge
PMI	Purchasing Management Index
SEU	Standards and Effectiveness Unit
SHD	Sustainable Housing Development
SM	Stakeholders Management
SPSS	Scientific Package for the Social Science
SSA	Sub Saharan Africa
TCE	Transaction Cost Economics
TCE	Tangible Common Equity
TEVET	Technical Entrepreneur Vocational Educational Training
UN	United Nations
UNCFCCC	United Nations Framework Convention on Climate Change
UREC	Unicaf Research Council
USA	United States of America
USPA	University Surplus Property Association
VLE	Virtual Learning Environment

WASET	World Academy of Science, Engineering and Technology
WB	World Bank
WWI	World Watch Institute

List of Tables

Table 1 :	24
Table 2 :	25
Table 3 :	29
Table 4 :	170
Table 5 :	189
Table 6 :	202
Table 7 :	203
Table 8 :	213
Table 9 :	217
Table 10 :	219
Table 11 :	220
Table 12 :	221
Table 13 :	224
Table 14 :	225
Table 15 :	230
Table 16 :	243
Table 17 :	246
Table 18 :	250
Table 19 :	251
Table 20 :	253
Table 21 :	255
Table 22 :	256
Table 23 :	264
Table 24 :	296
Table 25 :	301
Table 26 :	329

List of figures

Figure 1	8
Figure 2 :	9
Figure 3 :	16
Figure 4	48
Figure 5 :	50
Figure 6 :	77
Figure 7 :	90
Figure 8 :	101
Figure 9 :	165
Figure 10 :	169
Figure 11 :	185
Figure 12 :	187
Figure 13	233
Figure 14 :	241
Figure 15 :	263
Figure 16 :	270
Figure 17 :	271
Figure 18 :	273
Figure 19 :	274
Figure 20 :	276
Figure 21 :	279
Figure 22 :	284
Figure 23 :	297
Figure 24 :	300
Figure 25 :	302

CHAPTER 1: INTRODUCTION AND BACKGROUND

Introduction:

Malawi as a developing country faces severe economic conditions and continues to do poorly on numerous macroeconomic measures. Access to affordable and good housing continues to be a major concern for local communities due to the high levels of poverty. In-reinforced masonry is the prevailing construction style in both formal and informal communities (Novelli et al., 2018). Most households in Malawi live in housing units with grass thatched roofs at 53.8 percent vs 45.8 percent households that live in dwelling units with iron sheet roofs. Additionally, 61.1 percent of owned dwelling units have grass thatched roofs, compared to 9.9 percent of rental and institutional dwelling units and 6.3 percent of owned housing units (Malawi Population and Housing Census 2018 PHC).

Poor and inexpensive materials, such as green bricks or fired bricks joined with mud mortar, are used to build homes for low-income households. In rural locations, green bricks are used more frequently. Fired bricks cemented with cement mortar are typically found in higher income dwellings. Local craftspeople make bricks without using any quality control procedures. Bricks with inconsistent shape and physical characteristics are the results of sub-par production techniques. Moreover, mortar material quality varies according to financial levels. Apart from poor and variable building materials and procedures, lack of technical experience and design codes adds considerably to bad masonry construction (Novelli et al., 2018).

According to Bhat et al. (2019), floods are the most frequent environmental hazard that affects people in Malawi. They occur as a result of both natural and man-made sources. Flooding has threatened socio-economic development in Malawi for more than 50 years due to a combination of factors including land degradation, increased rainfall, and extreme weather events that have grown in magnitude and frequency as a result of climate change (Zuzani et al., 2019). Floods are another common and severe

weather event in Malawi, with varied degrees of harm caused by them. Cyclones Ellin, Japheth, and Idai and Fredy Cyclone brought about heavy rains that devastated hundreds of thousands of people's homes, animals, crops, and livelihoods from 1942 until 2023 (Malawi Government, 2019 and 2023).

1.1. Research gap.

According to Dewilde and De Decker, (2016), there must be a whole-of-government strategy in place to guarantee that housing can contribute to inclusive and sustainable growth. This is a result of the fragmented nature of housing policy-making across ministries and governmental levels in several areas of the nations. On the one hand, this diversity is a reflection of the various effects that housing has on people's lives and the economy. However, the variety of players involved increases the likelihood that some people or groups will "fall through the cracks" of public support, which can lead to higher levels of inequality in support for quality housing and the provision of public services.

Housing objectives in one ministry (or level of government) may conflict with those in other policy domains (or levels of government) due to the fragmentation of housing policies across ministries and levels of government owned companies (parastatals) . For example, local planning processes typically obstruct the construction of new affordable and sustainable housing, despite nationally designed public support for affordable housing development (OECD, 2017).

In order to guarantee that inclusion quality considerations are at the forefront of housing decisions, there is therefore need to enhance the relationship between housing policies and other important aspects of inclusive and sustainable growth. The development of quality neighbourhood, where new housing is also well connected to transportation, employment, top-notch schools, and health services, can be facilitated by a more coordinated implementation of housing policy with operations and investments in other areas (OECD, 2015).

The purpose of this study was to investigate how important stakeholders perceive the efficiency of housing planning and control in light of their decision-making responsibilities for both urban and rural housing development in Malawi . The goal of this study is to ascertain whether a stakeholders-based approach to housing policy will aid in resolving Malawi's problem of sub-par housing. The study's two key themes were the interaction between Malawi's housing stakeholders and high-quality housing as well as the relationship between housing stakeholders in Malawi and policy-making.

The study has been laid down into five chapters namely: introduction, background literature review, methodology, research findings and discussions and evaluation of the findings. Finally research recommendations have been paused.

The first part of the dissertation has tried to: introduce the research topic and the worthiness of the investigations through its introduction, background and statement of the problem where a research question has been paused as “To what extent is involving stakeholders in the housing policy governance improve quality of housing? ; unveil the conceptual and theoretical framework of the study from where the cause root or back born of the study has been originated ; explain main aim of embarking into this investigation where a determination of engaging stakeholders in Malawi housing policy was intended to resolve quality issues; formulate specific objectives which dis-aggregate and follow logically from the research aim; develop an assumption of the research findings in a form of a hypothesis which is subjected for testing along run of the investigations; analysed significance of the research process with specific and targeted housing stakeholders as beneficiaries; highlighted limitations and delimitation encountered during the process and conclusion. Mixed research approach was adapted in this investigation.

1.2. Background.

1.2.1. Stakeholders

The complex nature of housing units can often stem from the diverse needs of individuals and groups. Taking care of those needs can entail a number of tactics, such as attempting to determine whose interests are being expressed and whether they are pertinent to a certain housing development. One way to address issues is to determine the stake that specific people and organizations have in a housing property. This is known as a stakeholder, a word that is widely used in housing policy, planning, and research (Sontoro & Freire, 2019).

Stakeholder is a phrase commonly used in corporate analysis, and it originated in management theory. Any group or individual that has the potential to influence or be impacted by an organization's goals, policies, and ensuing activities is referred to as a stakeholder. Essentially, a stakeholder is now defined as any individual who has an interest in an organization, either because they are impacted by it or have the ability to influence it. The word has primarily been used in a managerial context, where it has been employed to enable managers to recognize and take into consideration the diverse interests and requirements of employees, clients, or investors, all of whom have the potential to impact specific business operations (Burra, et al., 2020).

1.2.2. Housing Policies

The ever-increasing demand for housing in both urban and rural areas, along with the expensive and slow supply of formal housing in urban areas, as well as the concurrent expansion of unsustainable house construction in rural areas, pose challenges to the urbanization and rural settlement sector (Republic of Rwanda, 2020). Because the official sector is unable to provide housing access programs that serve everyone, the majority of urban people still obtain housing through unofficial means. Due to a variety of

factors, the majority of housing constructions only cater to a small percentage of customers, for whom the need is still unsatisfied. The government must make a broad commitment spanning several departments in order to meet the pressing need for housing, particularly housing that is affordable for all citizens. Even if more housing that is affordable for all inhabitants must be produced, the policy's and housing development's effects are expected to be far more widespread (Government of Rwanda, 2013)

Over time, emerging nations' housing policies have taken on different orientations. Governments have been establishing policies that incorporate housing into the larger national plans in response to the growing emphasis on the significance of leveraging the housing sector for economic development and growth in recent years. These days, several nations have unified national housing and urban policies (Maliket et al., 2019) However, because previous rhetorical commitment has not been matched with financial commitment, optimism about the new approach to housing needs to be tempered with prudence.(Moreno-Monroy et al., 2020)

In actuality, though, the housing problems are severe and would necessitate a significant and ongoing inflow of funding into the industry.

Large-scale investments and a consistent housing policy will be needed at the national level of government intervention. Housing policy-makers need to be aware of emerging issues, such as the potential effects of climate change and related illnesses, particularly in low-lying urban peripheries where a substantial population of urban dwellers resides (Arku, 2020).

1.2.3. Quality Housing

The majority of homes in informal or slum communities are made of shoddy, perishable, or recycled materials. The dwellings become hotter inside as a result, and they become less resilient to strong rains. People's health is negatively impacted by overcrowding and a lack of air ventilation. These houses are completely unsuitable for the wide variations in temperature that our nations are seeing more and

more. Furthermore, the majority of these settlements are situated in regions vulnerable to natural disasters like flooding and landslips, which are growing in frequency and severity. Families' health and safety are seriously threatened by a lack of access to clean drinking water and insufficient or non-existent infrastructure for the evacuation of waste water and rainwater (Strohbach, 2016).

The most frequent and destructive natural disaster is flooding, which resulted in an estimated USD 636 billion in losses between 1994 and 2013 and millions of displaced people (UNISDR, CRED, 2015). In 2018, flooding caused 5.4 million internally displaced people (Internal Displacement Monitoring Center - IDMC.2019). The number of individuals impacted by floods is predicted to treble by 2030 due to climate change (Kuzma, et al., 2020).

Floods can be classified according to their water source (riverine, pluvial, coastal, and storm surge), and their intensity can be affected by a number of factors such as drainage, land use and cover, and water penetration capacity. Storm surge is a particular type of coastal flooding that happens during tropical or other severe storms (Sebastian, et al., 2022). Riverine floods occur when rivers overflow their banks, pluvial floods occur when rainwater exceeds the absorptive capacity of the soil and/or drainage system, and coastal floods occur when seawater inundates low-lying coastal areas. Depending on factors including exposure, sensitivity, and the community's ability to adapt, each type of flood can have different effects. These factors also include the flood's severity, depth, and duration, which are all tied to the built environment and geography. Historically, riverine or coastal floods have caused more damage per event than pluvial floods due to their bigger footprints, faster flow velocities, and deeper inundation (Rözer et al., 2016).

Rising sea levels, changed rainfall patterns, and more frequent and intense extreme weather events are all caused by climate change, which also increases the frequency and severity of flooding (IPCC: Climate Change 2022). Flood danger is increased by urbanization, population growth, and occasionally

ground subsidence in flood-prone locations (Kuzma et al., 2020 & Hallegatte et al., 2016). In order to plan ahead, minimize the effects of, and increase ability to respond to flood occurrences, households in locations with an increased future risk of flooding must create the resilience necessary to sustain essential functions despite the danger of flooding.

Building or remodelling homes that are resistant to future flooding risk are two ways that investments can be made to boost household resilience to flood risk. Install flood-control systems or infrastructure that is climate-adapted to lessen the danger of flooding for homes or to lessen the effects of flooding, particularly by using natural solutions such wetland preservation; Expand the availability of emergency funding, including through insurance, for necessities like mobility and recuperation; Incorporate climate change data into project design and economic modelling analytic to take shifting flood risk into consideration; and Create early-warning alerts for flooding to assist houses which are most vulnerable (Satterthwaite & David ,2020). This study therefore seek to investigate effect of stakeholders' involvement of housing policy on the quality of housing in Malawi in order to achieve quality houses.

Malawi is a small country of one hundred and eighteen thousand, four hundred and four square kilometres (118,484 km²) located in the southern part of Africa. It shares boundaries with Tanzania to the North East, Mozambique to the South and Zambia to the West (see fig 1. Malawi's geographical location below). Its geographical location in the Great Rift Valley, its unpredictable climate, and environmental degradation, Malawi is particularly prone to extreme weather events like flooding, which causes extensive damage to dwellings, especially for the poor (UN, 2019).

Figure 1

Figure showing Geographical Position of Malawi (Source: Danie, 2023).

Figure 1, above shows geographical position of Malawi, one of the contributing factors to its natural disaster prone like heavy rains which results into floods and tremors (UN, 2019).

According to World Bank (2019), Malawi is particularly vulnerable to natural disasters because of its location in the African Great Rift Valley, rapid population growth, unsafe urbanization, poor settlement design, fragile structures and infrastructures, lack of access to adequate information and awareness, climate change, and ecological degradation. Floods, heavy rain, drought, and hailstorms are the most frequent weather conditions linked to earthquakes in Malawi. The frequency and severity of tragedies in the nation are further exacerbated by environmental changes. The aforementioned natural disasters result in destruction of property, loss of human and livestock lives, damage to infrastructure, especially to housing, worsening of poverty levels, deterioration of health status, pitiful ecological conditions, and a decline in the quality of education of impacted residents.

The Malawi economy's construction industry is a significant sector with several backward and forward connections to other industries. It makes a substantial contribution to the socio-economic growth of the nation and generates employment possibilities. On a few prevalent problems that afflict the building industry in emerging nations, Malawi inclusive: Numerous best practices and suggestions for fixing these problems have been revealed by the international studies. According to a literature analysis, developing nations are still in the growth stage when it comes to their contractors and the broader business environment. If given the chance, people can improve their shortcomings, but they cannot alter the workplace. The industry in underdeveloped nations faces difficulties such as inadequate education and training (lack of HR), a lack of government commitment, and a lack of resources (World Bank, 2020).

Figure 2:

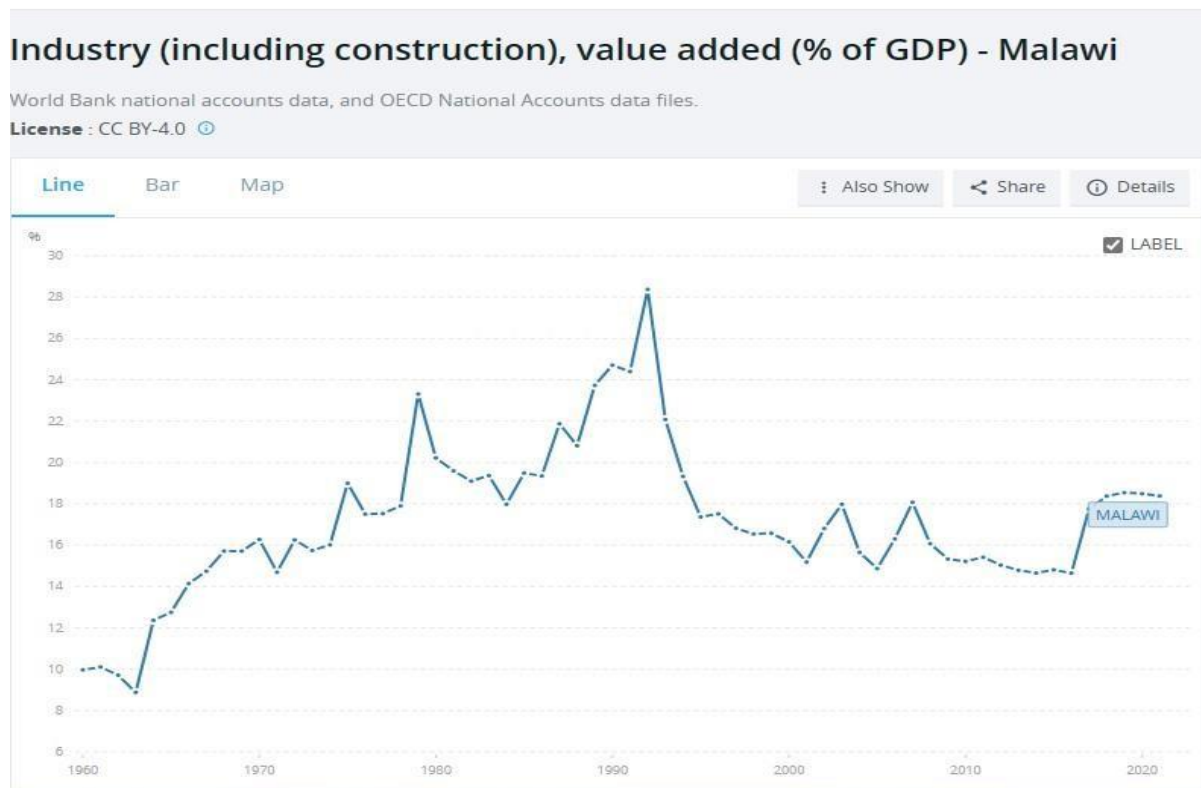


Figure showing Malawi Housing Construction Challenges. Source: World Bank (2020).

Figure 2 above shows variance of construction industry in contributing to Malawi economy from the years 1960 to 2020. The figure is a clear indicator of Malawi construction industry's economic unstable situation.

Homes and households in Malawi that are most vulnerable are severely impacted by major catastrophes. Between 1979 and 2010, a total of approximately 21.7 million people were adversely affected by natural catastrophes, which resulted in over 2,500 fatalities (Government of Malawi 2015b). Floods have recently resulted in significant disasters, including the collapse of homes and the destruction of property, necessitating the relocation of survivors and the hospitalization and nursing of the injured. For instance, in 2015, the southern region of the nation was the hardest damaged by floods, resulting in a loss of \$335 million in US dollars, or 5% of GDP (Government of Malawi 2015a). Compared to all other identified natural disasters, Malawi has seen more floods.

Over the previous five decades, the country has had seven (7) severe droughts and nineteen (19) big floods. The post disaster needs assessment (PDNA) report from the Malawian government (2019) states that fifteen of the country's twenty-eight districts are thought to be susceptible to flooding. This represents 54% of Malawi's districts.

According to the Malawi Vulnerability and Disaster Risk Assessment (2015), if natural disasters are not addressed, Malawi's economy is in danger each year. Shire River alone experiences an annual loss of 0.7% GDP, or \$9 million. On the other hand, the drought in Malawi causes a loss of \$13 million almost every year. This is demonstrated by the loss of lives and property, the evacuation of the survivors, and the subsequent resettlement of the survivors through the provision of transportation, shelters, food, medical services, and educational services, not to mention the construction of infrastructure for education. Education services are given the lowest priority as survivors are resettled. Disaster situations force the

Malawian government to devote its development resources to natural disaster relief for some of the aforementioned reasons.

In order to achieve housing superior project outcomes, stakeholder engagement is becoming a more and more important aspect of construction project practice globally. For instance, identifying stakeholders is a crucial part of the first scoping step and needs to happen before creating an engagement plan and starting consultations. Due to the fact that each stakeholder typically has a unique interest in the project, conflicts, and a significant rise in the complexity of the situation may result (Eweje et al., 2020). A well-run stakeholder engagement process facilitates collaboration among project stakeholders to improve living standards and comfort levels, reduce adverse environmental effects, and boost the project's economic viability.

Therefore, a fundamental component of any "sustainable development" plan ought to be stakeholder engagements. Therefore, if a project considers the expectations of the stakeholders and makes an effort to meet their demands, it has a higher chance of success, especially in the long run. This paper's goal is to investigate the possibility for involving stakeholders in building projects in light of the aforementioned problems facing the sector.

When construction addresses social and cultural needs, improves the economy, and addresses environmental issues, it is considered sustainable. A building may be deemed environmentally sustainable, for instance, if it uses little energy during its entire life cycle and takes into account material reuse when it comes to the end of its useful life (Ewurum et al., 2020). Delivering long-term value, affordability, quality, and efficiency to clients and users while reducing adverse environmental effects and boosting economic sustainability is the core idea of sustainable building. To ensure inter generational justice, it necessitates the creation of enlightened institutions and infrastructures, responsible risk and uncertainty

management, information and knowledge acquisition, and preservation of the capacity of Earth's natural systems to benefit humanity (Lin, 2018).

Based on the idea that sustainable construction achieves the necessary performance with the least negative environmental impact while promoting economic, social, and cultural advancement at the local, regional, and international levels, ISO TS 21929 establishes a framework for sustainability indicators of buildings (Gillett, et., Al. 2016). The aim of sustainability is framed as requiring social fairness and equity in addition to environmental regeneration and economic viability, so penetrating deeply into the framework of social organizations (Kavishe, et al., 2019).

As the UNEP (Nelles, et al., 2017), sustainable building and construction have to possess the subsequent attributes.

- i. Designed and maintained in a routine manner to maximize lifespan,
- ii. Building laws and regulations should incorporate sustainability considerations and obligations.
- iii. Both short-term and long-term environmental factors should be taken into account for the project.
- iv. Government policies and incentives supporting environmentally friendly building and construction methods,
- v. Aware of sustainability issues, investors, insurance providers, property developers, and purchasers of properties ought to actively promote sustainable building and construction practices.

In order to successfully engage stakeholders, one must actively solicit and receive their support as well as collaborate to design, plan, and implement innovative business solutions (Freeman, et al., 2018). Stakeholder engagement and knowledge management (KM), two components of organizational competency that address stakeholder-related innovation, were coupled in the context of sustainable development by Ayuso et al. (2023). They discovered that a firm's perspective towards sustainable innovation is influenced by knowledge obtained through stakeholder engagement. Kavishe, et al. (2019)

suggested the use of sustainability reporting (SR) as a way to improve communication, establish a reputation for ethical behaviour, and create a competitive edge for construction companies by increasing the transparency of their plans, activities, and accomplishments. In the construction industry, SR plays a role by pointing out issues with longevity, stakeholder involvement, and reputation management.

1.2.4. Malawi housing industry status:

Since most Malawians cannot afford formal housing, over 90% of housing in the nation is made up of unofficial construction (Kloukinas et al., 2019a). The majority of households, according to Kloukinas et al. (2019a), are forced to meet their housing needs on their own, with little access to loans and other micro financial instruments. 90% of homes are actually self-built, indicating that independent builders predominate in the housing industry (Ramparsad, 2015). Since residences in the informal sector may be found for roughly 60 times less than in the formal sector, most individuals either own or rent one there (Ramparsad, 2015).

Low-income people are compelled to build substandard homes in informal settlements due to a shortage of affordable housing in cities (Mpanga, s.d.). Under the Ministry of Lands, Housing, and Urban Development, the Department of Housing regulates home development in coordination with the Department of Buildings, DoDMA, and other agencies. However, the Department of Housing has found it challenging to carry out its task due to a lack of resources. A large portion of the populace in rural areas lacks the knowledge and abilities necessary to build homes in compliance with official building codes (Government of Malawi, 2019).

Although the process in the informal sector may result in future tenure instability, it is consumer-friendly. On the other hand, the formal, cad-astral-based method produces a secure title but is more complicated in terms of time, money, bureaucracy, etc. Due to the immediate need for shelter and affordability, which outweigh the benefits of long-term stability, the majority of people choose to work in

the informal sector (UN-Habitat, 2015). As a result, formal housing only makes up a small portion of the housing stock less than 20% in urban regions and 5% in rural ones. In actuality, only the wealthiest 1% of the population can afford the high-quality, standard housing offered by the formal private building industry, and only the top 20% can afford the serviced homes from the formal public housing schemes, which are 4–10 times less expensive (UN-Habitat, 2010).

Malawi has neither building regulations nor a construction policy. UN-Habitat (2010) states that there are gaps in standards due to fragmented legislation, the construction industry operates without direction, and District and City Assemblies struggle to create building bylaws. Certain City Councils have implemented regulations within their respective jurisdictions in the absence of National Building Regulations. Local governments are in charge of general infrastructure, service delivery, and local planning in terms of development (Government of Malawi, 2016b).

According to UN-Habitat (2015), the majority of building ordinances were created in the 1960s and do not take into account modern construction technologies. UN-Habitat (2015) issued a warning, stating that sufficient environmentally friendly raw material production and component manufacturing are required to support current local technologies and advance them. UN-Habitat stated that it would be damaging and unrealistic to insist on all dwellings complying with draft building norms, or to elevate requirements above what is already reasonable.

This investigation therefore provides a successive strategy on the remedy for safeguarding human lives from low quality houses which are the main cause of killings, injuries and creation of homelessness circumstances through natural disasters (Malawi 2019 Floods Post Disaster Needs Assessment Report). It is from this back ground which prompted the researcher in suggesting that Malawi government through stakeholders can be open enough in embracing new ideas and policies in order to safeguard human dignity through the provision of quality housing which can withstand the dynamic environment

1.3. Statement of the problem:

Most houses belonging to middle and lowest class of Malawian citizens are weak and susceptible to natural disasters, the worst being floods which collapses weak houses (IFRC 2019). According to Government of Malawi, (2015, 2019, 2022 and 2023) Malawi has lost 1,610 people through collapsing houses due to floods impact. The 2019 floods resulted in 60 deaths, 974,000 affected people, and damages and losses of \$220 million (CRED n.d.; Government of Malawi 2015, 2019). The 2015 floods caused 270 deaths, 638,000 affected people, and physical damages and economic losses of \$335 million. According to the Global Climate Risk Index, Malawi was among the top five nations in the world most affected by extreme weather events in 2019 as a result of Tropical Cyclone Idai (Eckstein, Kunzel, and Schafer, 2021). In the year, 2022, Tropical Storm Ana and Tropical Cyclone Gombe caused 945, 934 people to be affected and 64 fatalities.

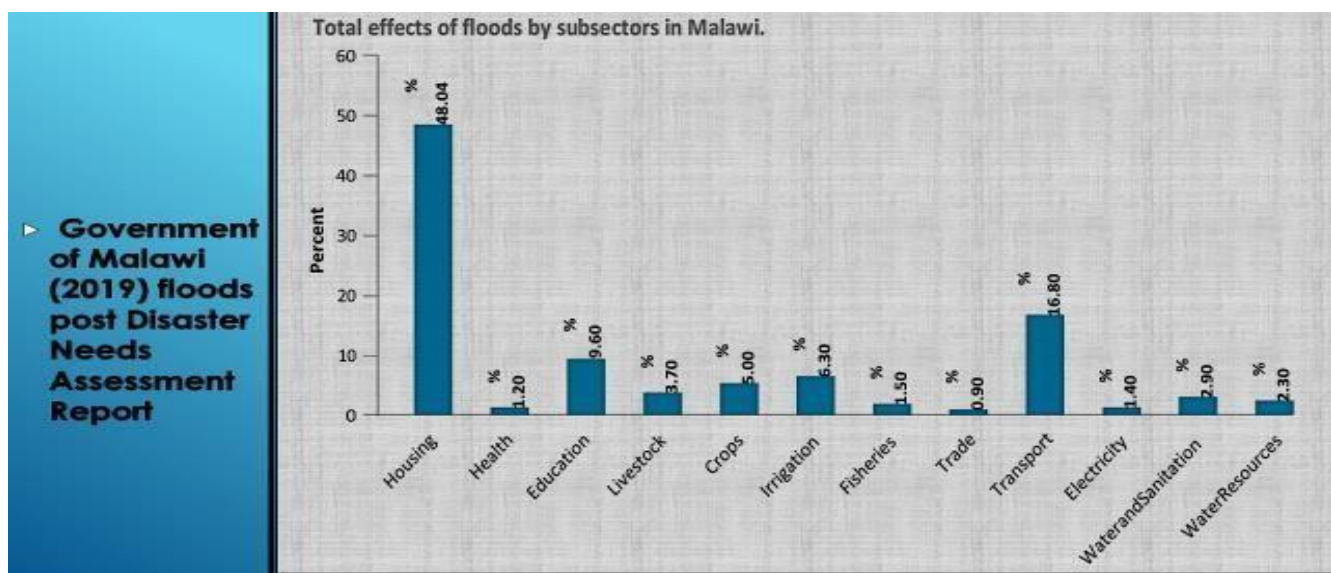
In March 2023, Tropical Cyclone Freddy caused significant damage in Malawi. Many flood incidents and landslides were recorded in the local authorities of Balaka, Blantyre, Chikwawa, Chiradzulu, Machinga, Mangochi, Mulanje, Mwanza, Neno, Nsanje, Ntcheu, Phalombe, Thyolo, and Zomba. After the severe rains, 2,267,458 individuals were impacted, comprising of 659,278 displaced individuals, 679 fatalities, 537 unaccounted for, and 2,186 injuries. An estimated 1,308,064 women and girls of reproductive age make up the entire impacted population.

The challenge has so far proven endless for the country has put no solid measures to exterminate the ever-elapsing calamity. The house occupants are as well incapable with very limited ability to regulate the hydro-logical disasters originating from floods which occurs nearly each and every rainy season. Floods among other natural disasters collapses all slums, the poorest being the most victims.

Below is 2019 Malawi Floods needs assessment graph depicting housing as the worst affected among all areas by 48.04%.

Figure 3, below shows impact of floods on Malawi housing industry as per Floods needs assessment, (2019) report. The country's housing stock was significantly impacted by the 2019 floods in Malawi, where rising waters destroyed or severely damaged thousands of dwellings. When the flood waters took their homes away or submerged them, many people were left without a place to live. The already terrible living conditions for those impacted were made worse by the collapse of housing infrastructure, which also resulted in crowding in makeshift shelters and camps for displaced people.

Figure 3:



Post Floods Needs Assessment, (2019). Source: Government of Malawi (2019).

The quality of housing as revealed by Aubrey (2016) have its origin from a theoretic outline for Forecasting and Design of excellence accommodation which is reflected in the concept of quality houses. The theory was caught to explain the value of housing (Kuletskaya, 2023). Housing emerging troubles ascends because of the mismatch between people's social economic and their cultural state and the housing development and produces. This results into the housing ceasing to be means for the accomplishment of the user's survivors and hopes (Aestveit et al., 2021).

Consequently, in an environment that supports the prevailing confirmation of housing theory. Non-existence of Malawi housing governance is the main course root of unsustainable housing which are vulnerable to floods calamities. Annually, floods collapses slums forcing a significant amount of individuals into destitution and hunger (DoDMA, 2019). It is from this basis that the incorporation of Malawi housing stakeholders in housing policy formulation and implementations could be a solution to exterminate the ever-elapsing hydrological calamity. The study proposes the formulation of housing governance as a means to avert housing disorderly in Malawi. Housing governance acts as a mediator among housing stakeholders. The study also contributes to housing literature on housing creativeness in the course of identifying housing financial resources, suitable building materials which can withstand external forces like floods and curbing malpractice behaviour among housing stakeholders which compels the poor to permanent vulnerability to natural disasters.

It is imperative that the researcher encompassed this line of exploration into a new study that will investigate the inclusion of housing stakeholders in the formation of housing policies.

This was achieved by answering the research question of “To what extent is involving stakeholders in the housing policy governance improve quality of housing?” A mixed method was used to collect and analyse collected data in order to answer the research question. Data was collected from the following housing stakeholders: Building contractors, TEVET institutions, National Construction Industry Council (NCIC), Ministry of lands and Housing, district commissioners, city and town councils, Department of Disaster Management and Preparedness (DoDMA) and Malawi Housing Corporation (MHC).

Borasino (2019), opines that housing governance is a process which encompasses a much wider assortment of both private and public players. Currently, Malawi housing policy is constrained because of the following factors: housing strategy or policy design has a descending or top down approach; Government’s failure to inter-coordinate housing stakeholders; lack of housing participants’ institutional

capability and lack of responsibility in positions of participation. Advantages of stakeholders involvement in policy formulation could yield the following privileges: there could be an increase in potential for success of the nation and across the border in the endorsement and putting into practice of set building standards; An assurance of meeting particular groups' housing needs and finally, dissimilar stakeholders composes of variety of professionals and knowledge to specific housing segments in achieving quality houses. It is from this basis that the researcher was therefore compelled to embark on this investigation in order to achieve quality housing through stakeholders' involvement.

1.4. Purpose/ Aim or general objective

According to Phairs (2023), the research aim or general objective should be able to stipulate the nature of information the investigation is anticipated to acquire. The aim or general objective of this study was therefore to determine if a stakeholders involvement applied to housing policy would help to solve the issue of poor quality of housing in Malawi.

1.5. Specific Objectives.

Research objectives dis-aggregate and follow logically from the aim. They are preliminary view of the research design (Phairs, 2023). The investigation therefore aimed to attain the following research objectives:

1. To analyse the composition and contribution of Malawi housing stakeholders
2. To investigate the impact of Malawi housing stakeholders on quality housing
3. To determine factors influencing Malawi Housing decision making process

4. To evaluate the relationship between housing stakeholders involvement in decision making and policy formulation and quality housing.

1.6. Scope of the study.

Since research is by its very nature structured, it entails formulating a hypothesis or research question, creating a methodology for gathering and analysing data, carrying out observations or experiments, analysing the results, and coming to a conclusion. Reviewing previous research on the subject is frequently necessary in order to comprehend it and expand upon it. There are two types of research: quantitative (centred on numerical data and statistical analysis) and qualitative (exploratory and subjective)..Research attempts to provide new knowledge by offering evidence-based insights into various Housing elements of Malawi. The study is essential for improving society, finding solutions to issues, and for guiding decision-making.

The study adopted both qualitative and quantitative research approaches which Saliya (2023) has termed it as mixed research method. Saliya (2023), have defined mixed research method in order to define research strategy which wilfully merge together qualitative and quantitative investigation methods surrounded by the phases of the research procedures. Researchers opines that the approach is used to differentiate investigation designs by integrating the two including the trans-formative strategies which is a modification of one type of data into an alternative, generally qualitative data is transformed into quantitative data, (Saliya and Jegede 2021).

Saliya (2023), has recommended mixed research approach as having less error since the two research results are compared and contrasted to determine the reality of the findings.

Saliya (2023) recommend mixed research because of its intricacy of thoughtful which warrants research result's validity. However, Corner et al. (2019), reiterates that qualitative research is subjective and time wasting as compared to quantitative research approach in terms of data collection process. Corner, further

states that mixed research is expensive and time consuming as well for two systems of research approaches double the cost of the undertakings and time factor.

Quantitative data delivers profound thoughts of investigation reactions, and numerical scrutiny can make available comprehensive valuation of configurations of replies. Qualitative research approaches provide in-depth information through probing and is realistic in the sense that it is carried out in a natural environment where physical language is also taken into consideration (Sorato, et al., 2020). Therefore, since both scientific and computed analysis and narrative analysis have both weaknesses and strengths, the combination of the two were used to analyse data collected with the aim of having reliable and valuable results.

The researcher opted for mixed research approach because of its ability to integrate both qualitative and quantitative research approaches in a solo study. The rudimentary evidence of this approach is that the said combination allows comprehensive and synergistic exploitation of raw collected information rather than distinct quantifiable and narrative information gathering and examining (Åkerblad et al., 2020).

The listed characteristics below prompted the researcher to adapt the approach:

Data for both open ended and closed ended research questions were collected and analysed in a single process; Involvement of the usage of rigorous process in collecting and analysing data suitable to each techniques practice i.e. the suitable sample sizes for both research paradigms scrutiny; Integration of data in the process of data gathering, analysing and discussion; Adaptability in the implementation of quantitative and qualitative mechanisms by adapting sequential or concurrent while maintaining the same sample or different samples.

According to Pedamkar (2020), mixed research approach is not limited to the following advantages which prompted the researcher to regard the approach as having more merits than separate approaches as qualitative and quantitative paradigms:

Compares and contrasts independent results of qualitative and quantitative.

The approach empowers participants in order to confirm that research findings are reinforced or grounded in participants' knowledge and experience. The process nurtures interactions. The multidisciplinary research teams of both qualitative quantitative and mixed are compelled to interact for the good of one cause. There is flexibility of the research approach and adjustable to various research designs such as: randomized trials and observational studies in order to clarify in-depth information rather than single approach. The approach is reliable to collect rich and all-inclusive information creating a minimal or zero error during the analysis process.

1.7. Significance/ Rationale of the study

Malawi had the first publication by Bureau (2016), titled "Safer Housing Construction Guidelines". The publication has been a revision from the former variety which was prepared by the government in the year 2010 concerning houses to withstand natural disasters. The strategies are aftermaths combined determinations by: Malawi government through housing and lands department; building department and disaster management affairs department; World Bank; International capacity for tragedy decrease and recovery and United Nations Habitat forming the standard reference for housing construction (Kloukinas et al., 2019).

The strategies encompass an outline of various ecological threats and adaptive practice of building site selection and household building by means of the vicinity or local obtained resources such as burnt bricks.

The above stated building guidelines (literature) is viewed by the researcher with serious gaps which should be addressed if the nation is to achieve quality housing. Below are the highlighted gaps which are contributing to the failure in implementing the laid guidelines. The exclusion of hands on

“stakeholders” who are responsible in the implementation of various technical and managerial housing activities starting from the design, land or site allocation, use of skills and technology applications. Absence of source/s of suitable building materials which are robust and environmentally friendly since burned bricks aggravates speedy deforestation and ecological dilapidation, a situation which fuels floods in Malawi.

Kulkarni (2021) asserts that research investigation must be justified for its worthiness to the targeted audience. The study findings are to be promulgated for its beneficial to such targeted audience. Kulkarni (2021) reaffirms that research rationale or justification and significance are similar and can be used interchangeably. The following are therefore expected benefits from the investigations:

Influence Malawi government by involving housing stakeholders in policy formation and reinforcement. Such a team work will aid the country's achievement for quality housing; Influence housing stakeholders in adapting modern and reliable building technologies for quality and sustainable housing. Modern technology would enable housing to withstand external forces which are currently threatening housing industry; Influence Malawi law makers and reinforcer on how universal housing standards could be achieved. This may be done through building materials subsidy, Soft housing loans, centralized housing design, well trained and experienced workforce and improved building supervision and Contribution to world literature on quality and sustainability of housing. Other countries and regions may learn from Malawi housing policy formation and reinforcement to solve their quality housing issues.

1.8.Research Question.

Research question has been defined by McCombes, (2023) as a proclamation of a precise enquiry the investigator wants to answer with the aim of addressing research problem. MacCombes (2019)

echoes Ratan et al. (2019) by emphasizing that research question should be specific. It classifies and defines the gap in the field of the intended research which is sought by the investigator to address. This investigation therefore would like to answer the question of: "To what extent can involving of stakeholders in the housing policy governance improve the quality of housing in Malawi?". McCombes, (2023) reaffirm that research question directs the investigator in focusing on the intended subject and improve an outline that guides the entire investigation progression. It is therefore imperative to identify a research question before undertaking a research study.

1.8.1. Sub or specific research questions.

Rata et al. (2019), recommends that research questions should be developed from research problem for them to give sense to the investigation. Research questions therefore, questions what affiliation is in existence amongst dissimilar variables in the investigatory process, whereas hypothesis forecasts the correlation among variables. Rata et al. (2019), Patnaik and Swaroop (2019) cited that research questions should describe research problem and be able to specify research variables. The research therefore sought to provide answers to the following questions:

1. What is the constitution and contribution of Malawi Housing Stakeholders?
2. What is the impact of Malawi Housing stakeholders on quality housing?
3. What factors influence Malawi Housing decision making process.
4. To extent can Malawi Housing stakeholder participation on housing decision making and policy formation contribute to quality housing.

Aligning Research questions with research objectives.

Table 1:

NO	Specific research Questions	Research objectives
1	What is the constitution and contribution of Malawi Housing stakeholders.	To analyse the composition and contribution of Malawi housing stakeholders.
2	What is the impact of Malawi Housing stakeholders on quality housing.	To investigate the impact of Malawi housing stakeholders on quality housing.
3	What factors influence Malawi housing decision making process.	To determine factors influencing Malawi Housing decision making process.
4	What is the relationship between housing stakeholders involvement in decision making and policy formulation and quality housing	To evaluate the relationship between housing stakeholders involvement in decision making and policy formation and quality housing.

Table showing Alignment of research questions to research objectives

1.8.2. Research objectives and Hypothesis:

Ryan (2023), have defined a hypothesis as an educated deduction concerning conceivable dissimilarities, association or sources. McCombes (2023), reiterates that a good research hypothesis should be able to: categorize quantifiable variables; measure, approve or disprove the legitimacy of prevailing or fresh philosophy and reliability. The following research hypothesis (aligned with objectives) were therefore investigated and tested.

Reviewers typically anticipate hypotheses rather than research questions in quantitative studies. Nonetheless, research questions and hypotheses have distinct functions and can complement one another well. A crucial measure towards executing a fruitful survey involves coordinating the surveyor's goals with the research questions and hypotheses. This aids in defining the surveyor's goals, parameters, and course as well as in selecting the best methods for sampling, measuring, and analysing data. The hypotheses,

which are theories and are stated in more general and larger words, determine the research objectives, which are particular and concrete. Since a hypothesis can be investigated in a variety of ways, the research objectives vary depending on the circumstances of each instance.

Aligning research objectives against hypotheses

Table 2:

NO	Objectives	Aligned Hypotheses
1.	To analyze the composition and contribution of Malawi housing Stakeholders.	<i>H0.</i> Malawi housing stakeholders does not contribute enough to Malawi Housing industry <i>Ha.</i> Malawi housing stakeholders do contribute enough to Malawi housing industry
2.	To investigate the impact of Malawi housing stakeholders on quality housing.	Qualitative in nature
3.	To determine factors influencing Malawi housing decision making process.	<i>H0.</i> Clear housing project objectives does not improve the affiliation among stakeholders power and anticipated housing project quality <i>Ha.</i> Clear housing project objectives improves the affiliation among stakeholders power and anticipated housing project quality <i>H0.</i> Effective communication does not improve the association among stakeholders power and anticipated quality housing. <i>Ha.</i> Effective communication improves the association among stakeholder's power and anticipated quality housing. <i>H0.</i> Agile reaction to change does not improve the association among stakeholders power and expected housing quality project <i>Ha.</i> Agile reaction to change improve the association among stakeholders power and expected housing quality project

4	To evaluate the relationship between housing stakeholders involvement in decision making and policy formation and quality housing.	<p><i>H0.</i> There is no relationship between housing stakeholders involvement in decision making process and policy formulation and quality housing</p> <p><i>Ha.</i> There is a relationship between housing stakeholders involvement in decision making process and policy formulation and quality housing</p>
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Table showing aligning of research objectives against hypotheses.

Research constraints or limitations:

Research limitations are imperfections or inadequacies encountered during the process of investigations and negatively affecting the research outcomes. This investigation therefore had the following which the researcher strived to iron them out in order to reduce their impact. Kulkarni, (2021) reaffirms that there are no investigation processes which is free from challenges. Mixed research methods have implications in terms of implementations, especially in complicated investigation like housing policies (Lapes et al., 2023). The following were some challenges and the mitigation:

Complexity of evaluation: Planning and conducting mixed studies is complicated. Sampling for both qualitative and quantitative (either embedded or parallel), conduciveness time in sequencing of both, amalgamation of data in the process of analysis is a great hassle. The research supervisor aided the researcher to plan and guide during the research processes. The process requires a variety of expertise in assuring that qualitative and quantitative data analysis are handles by experts because not many researchers are experts in both. The researcher was compelled to learn and put into practice the research multi methods meritoriously through the Virtual Learning Environment (VLE) materials and you tube. Mixed research process is much more expensive in terms of labour requirement and resources as compared to single ones. Sequential process was adopted because it accommodates the combination process. This

was done by first using the qualitative phase and then utilized the results by designing a quantitative phase. The aid of telephone interview and emailed questionnaire, helped to reduce travel, meals and accommodation expenses

Prior research evidence:

Research literature review is generally based on citing prior research studies which gives the basis of the literature review. It therefore helps to lay a foundation for understanding the research problem under investigation, a situation which was a deficiency in this investigation for Malawi case. The researcher utilized the international literature in relating to Malawi case.

Admission to access information:

Variation of individual participants (information barriers) perceptions contributed to information barrier. A well detailed letter of consent eased the situation.

Language barrier

The researcher's use of foreign language (English) might have been a great barrier to those who had less exposure to English for ease of their expressions. A well experienced interpreter was the remedy put in place.

De-limitations:

Natural disasters like floods, earthquakes, cyclone wind, hunger and outbreaks are subjected to national and international aid. It is politically free but commonly humanitarian aligned to. Housing stakeholders and other aligned parties had the obligation to cooperate during data collection process with the hope of relief aid expectations.

Summary for chapter one:

This chapter has indicated that Malawi as a country has most of its households live in weak and dangerous houses which are vulnerable to most natural disasters, in particular floods. Perpetual house disruptions due to floods, earthquakes and cyclone wind greatly affect households of both living below poverty line and some middle-class ones. The chapter has reflected on the quality of housing which is the main contributing factor for natural disasters' injuries, deaths and homelessness. Housing theoretical concept has been highlighted in order to understand the origin of the problem under investigation and its implication.

It is therefore worth investigating the countries challenging situation which is entangling its economic status and the welfare of its citizens. A mixed research approach was adopted in order to investigate the challenge. To be effective in such an investigation, a research question had been paused with the aim of defining and clarifying the existing gap under investigation. Research questions had therefore been emerged from the research question in order to meet the objectives of the investigation. The chapter has finally justified that expected outcomes will benefit housing stakeholders and housing governing bodies in policy formation and implementations towards universal quality housing in Malawi.

CHAPTER 2: LITERATURE REVIEW

Introduction:

A summary of the previously published works on a topic is what a literature review is. The phrase can be used to describe an entire academic document or a specific portion of a book, essay, or other scholarly work. This chapter reviews literature pertaining to housing stakeholders involvement in policy formation and implementation in order to attaining quality housing.in Malawi.It covers definitions of housing and stakeholders, housing design to completion and its environment, contribution of housing stakeholders to quality housing and their characteristics.

Operational Definition and conceptualization of some Key terms:

Conceptual definitions offer clarification regarding the meaning of a term or concept .Conversely, an operational definition specifies how a particular idea is to be measured or observed. It outlines the doable actions or processes for realizing the worth of that idea. Operational definitions are essential because they guarantee accuracy and consistency when gathering data. Operating definitions were therefore created by the researcher according to how terms were intended to use certain variables during the investigation. Through the use of operational definitions, the researcher methodically gathered information on processes and phenomena that aren't readily visible by turning abstract ideas into quantifiable observations.Below are some operational definition and conceptualization of some key terms

Table 3:

Terms	Operational Definitions	Conceptual Definition
Calamities	Disastrous occurrences that seriously harm people, property,and the environment. Natural catastrophes like earthquakes,hurricanes, floods, and wildfires as well as man-made disasters like industrial accidents or terrorist attacks may be among these occurrences.	Unexpected and powerful occurrences that profoundly affect people individually, in groups, and throughout society.

Catastrophic	An incident or circumstance that causes significant and pervasive harm, devastation, or loss. These occurrences frequently affect a large number of individuals, communities, or ecosystems with far-reaching effects.	Circumstances or occurrences that, in terms of their size, intensity, or impact, fall outside of the typical range of expectations. These incidents upend the status quo, put pre-existing structures and systems to the test, and demand prompt and thorough responses.
Housing stakeholders Characteristics	The distinguishable characteristics, functions, passions, and obligations of people or organizations working in the housing industry. These attributes could include personal data (age, household size, income bracket, etc.), professional associations (developers, legislators, social service providers), and driving forces (advocacy for cheap housing, community development, profit-seeking, etc.)	The wide range of characteristics, viewpoints, and impacts that various players bring to the housing scene. In addition to personal qualities, these attributes also include institutional ties, power relationships, beliefs, and objectives that influence stakeholder interactions and housing ecosystem results.
Community:	The external characteristics and layout of a residential neighbourhood,	The interpersonal ties—social, emotional, and psychological that unite members of a specific group
Dilapidation:	The state of a residential property's disrepair, deterioration, and decay brought on by neglect, poor upkeep, or structural problems. Visible indicators of damage could include things like peeling paint, broken windows, leaky roofs, cracked walls, malfunctioning plumbing or electrical systems, and other structural flaws that jeopardize the house's safety, use, and habitability.	The wider effects of poor living circumstances brought on by the physical deterioration of residential buildings. It draws attention to the detrimental effects that evident property deterioration has on the general well being and standard of living of the people or families that live in such run-down houses

Ecology	The scientific investigation of the interactions between living things and their surroundings. It entails analysing how organisms interact with one another as well as with the physical environment, which includes the soil, water, air, and other components of the ecosystem.	A comprehensive viewpoint on the mutual reliance and connectivity of all living things with their surroundings. It highlights how crucial it is to comprehend and honor the complex web of life on Earth, acknowledging the intricacies of ecological systems and the precarious equilibrium necessary to keep life on Earth thriving.
Environment	The environmental elements that affect an organism's growth, development, and survival on a physical, biological, and social level. This comprises all of the elements that together make up the ecosystem—air, water, soil, climate, plants, animals, and human activity—that support life as we know it. The environment includes both naturally occurring elements (forests, rivers, mountains) and man-made aspects (roads, buildings, pollution).	A valuable and limited resource that offers the products and services necessary to sustain life on Earth. It is stressed as the cornerstone of human well-being, offering resources essential for survival such as clean water, food, shelter, and air. In order to safeguard the Earth's natural balance and diversity for present and future generations.
Housing governance	The actual elements and procedures used to execute and oversee housing policies are the main emphasis of the operational definition of housing governance. This include institutional structures, monitoring and evaluation, crisis management, stakeholder engagement, and operational frameworks.	The fundamental ideas, philosophies, and ideologies that influence housing practices and policies are explored in the conceptual definition of housing governance. This comprises: Sustainability, Justice, and Equity
Housing	The operational characteristics and practical aspects of housing systems, i.e., management features. Regulations,	The housing-related theories and ideologies that have the following characteristics: Urban planning, sustainability, social equity, cultural relevance, and housing as a human right

accessibility, affordability, and services

Households	Household operational words cover the practical and methodical components of effectively managing a residential unit. Together with the crucial components of financial operations like budgeting, revenue management, and cost monitoring, these phrases also encompass fundamental features like household makeup, which might comprise nuclear families, extended families, or single-person arrangements.	Household concepts cover a broad spectrum of social, economic, and cultural elements that influence how residential units behave and operate. These concepts explore the conceptual understanding of different roles, relationships, and family arrangements in a social setting. These encompass ideas such as intergenerational connections, domestic work division, family dynamics, and the desire to become a homeowner.
Housing Land	The administration and practical aspects of land set aside for housing that includes the following features: development process, land use planning, availability of basic services, legal framework, and dynamics of the Market	The theoretical models and ideologies pertaining to the meaning and use of land for housing, taking into account the following factors: social justice, land as a resource, urbanization, cultural relevance, and environmental considerations.
Housing infrastructures	The functionality and practical aspects of housing-related infrastructure, including basic utilities, transportation, communication networks, upkeep and repair, planning, and development	Theoretical frameworks and ideologies pertaining to housing infrastructure that emphasize sustainability, equity and accessibility, urban planning, and the role it plays in community development.
Isolation	When offering housing services or projects, working alone can lead to duplication of effort, a lack of coordination, and inefficiencies.	When it comes to solving housing concerns, isolation can lead to narrow perspectives and a lack of imagination. When stakeholders work together, information, skills, and resources may be shared, which promotes more creative and comprehensive solutions. When stakeholders operate independently, they might pass on chances to capitalize on one another's

advantages and solve housing-related issues more successfully.

Interest of housing stakeholders	The real-world factors, functions, duties, and relationships of different stakeholders in the housing industry. People or organizations with a stake in housing development, administration, and policy might be considered stakeholders. In order to effectively collaborate, make decisions, and accomplish mutual advantages in housing projects, it is vital to comprehend their interests.	The term includes the more general concepts, theories, and frameworks pertaining to the requirements, drives, and effects of every individual engaged in the housing industry. It involves comprehending how various stakeholder interactions, interests, and power dynamics affect housing development, management, policy making, and community results.
Malpractice	Using subpar materials, not adhering to building plans and specifications, not obtaining the required permissions, or doing fraudulent activities like overcharging or misrepresenting prices	The values of honesty, excellence, and safety that ought to direct every building project are violated by malpractices in the housing industry. Serious repercussions including structural flaws, safety risks, legal problems, monetary losses, and damage to the participants' reputations might result from them.
Housing Management	The activities, procedures, and practical elements of managing residential buildings, including big housing projects, apartments, and single-family houses. A variety of tasks are included in housing management with the goal of guaranteeing the effective administration, upkeep, and functioning of residential buildings.	The broad ideas, structures, and theories that support residential property management, administration, and governance. It includes the principles, goals, and policies that direct housing management in the public, commercial, or non-profit sectors.
Mortgage	The procedures and practical elements of getting and keeping a mortgage (loan for housing purposes) . Important terms for operations include:The	A mortgage is a formal contract that a borrower and a lender enter into whereby the borrower gets money to buy real estate and pledges the property as security for the loan. The lender

	principal is the initial amount borrowed. Interest Rate: Usually stated yearly, this is the percentage applied to the principle.	may foreclose on the property if the borrower defaults on the loan.
Natural Disaster	Natural disaster-related operational words include a broad spectrum of procedures and activities aimed at efficiently anticipating, reacting to, and recovering from natural catastrophes. i.e. disaster preparedness; early warning systems; emergency response; disaster recovery, community engagement, resource management, coordination management monitoring mechanism.	A natural catastrophe is a Catastrophic occurrence brought on by Earth's natural processes that results in major disruption, devastation, damage, and loss of life or property. Earthquakes, hurricanes, floods, wildfires, tsunamis, and droughts are a few examples.
Poor housing	This focuses on real-world implementations, policies, and initiatives pertaining to substandard housing. Programs for housing improvement, community development, affordable housing, regulatory frameworks, public policy advocacy, monitoring and evaluation, stakeholder collaboration, and education and awareness campaigns are all included in this.	Living circumstances that fall short of fundamental requirements for comfort, safety, and health can be referred to as bad housing. Inadequate infrastructure, overpopulation, a lack of essential services (such power, clean water, and sanitary facilities), or structural flaws can all be indicators of these situations.
Poverty	The poverty line, which varies by location and is frequently updated for inflation, is the income threshold below which a person or family is deemed to be living in poverty	The state in which a person or community does not have the financial means to satisfy necessities including clothes, food, housing, and medical care is known as poverty. Economic, social, and cultural circumstances can influence the definitions.
Power	The usefulness of the various stakeholders' responsibilities and impact in the housing	The fundamental concepts and ideas pertaining to the power relationships between housing stakeholders. Important conceptual terms consist

industry. Important terms for operations include: Involving different stakeholders (such as the government, developers, and community members) in decisions pertaining to housing policy and projects.

of: Social Capital: The networks of connections between members of a community that can influence housing stability and improvement by facilitating collaboration and resource access.

Quality Housing

The effective use and control of elements that guarantee well-designed, secure, safe, and comfortable living environments. This covers a wide range of topics, including building codes, standards, craftsmanship, maintenance procedures, energy efficiency, safety precautions, amenities, and services offered to locals.

Good housing goes beyond a building's architectural characteristics and includes more general ideas, ideals, and objectives pertaining to the development of livable, inclusive, and sustainable communities. From a conceptual standpoint, decent housing is considered a basic human right that is necessary to advance economic growth, social cohesiveness, and well-being. From a conceptual standpoint, affordable, accessible, inclusive, resilient, and sustainable housing are all important factors. It embodies the notion that housing should be more than just a place to live; it should be a place that promotes possibilities, security, dignity, and health for both people and families.

Robust Housing

A home or property that is built, planned, and maintained to endure a range of difficulties and dangers, guaranteeing resilience, safety, and longevity over time. The utilization of premium materials, sturdy building methods, stringent testing procedures, and efficient maintenance procedures are all operational factors for a strong home.

A sturdy home reflects the values of durability, flexibility, sustainability, and livability. From a conceptual standpoint, a sturdy home is more than simply a physical building; it is a representation of safety, continuity, and the well-being of its inhabitants. It embodies the concept of a house that offers security, safety, and comfort in a world that is always changing.

Housing Site

The pragmatic elements of the site's administration and upkeep. This comprises: Construction and development; the managerial and logistical procedures used to construct the housing units, aspects of Finance, regulatory

The broad concepts and tenets that guide the site's development and design. This comprises: The housing site's vision and design philosophy; principles of urban planning; social impact and sustainability:

Compliance and Community Engagement:

Slum	Slums are often defined by their lack of adequate housing, poor infrastructure, inadequate access to services, and low quality of life. They are typically characterized by overcrowding, substandard living conditions, and social issues.	Slums are frequently characterized by their low standard of living, insufficient housing, inadequate infrastructure, and limited access to services. Overcrowding, poor living conditions, and social problems are usually what define them.
Housing Specifications	<p>This comprises:</p> <p>Technical papers: In terms of operations, housing requirements are recorded in comprehensive papers (such as plans, schedules, drawings, and technical specifications) that provide builders and contractors precise instructions to adhere to while building. Quality assurance refers to the procedures and methods used to guarantee that the building satisfies the set standards. Throughout the building process, it involves material testing, inspections, and adherence to building codes.</p>	<p>Housing specifications delineate the prerequisites, guidelines, and rules that establish the parameters of acceptable housing. This covers sustainability, safety, usability, and aesthetics.</p> <p>Design Theory includes the fundamental ideas that underpin the design of homes, such as energy efficiency, space use, aesthetics, and compliance with building requirements. Additionally, it embodies the culture or community that the home is intended for.</p>
Housing stakeholders	The real-world activities, procedures, and exchanges amongst housing stakeholders. Tenant-Landlord Relations, Monitoring and Evaluation, Advocacy and Policy Influence, Project Implementation, Collaboration and Partnerships, and Conflict Resolution are all included in this.	People, organizations, or groups with an interest in or investment in the housing industry are known as housing stakeholders. Residents, developers, and landlords are examples of key stakeholders; government agencies, non-profits, and community groups are examples of secondary stakeholders.

Housing Sustainability	The application of water-saving techniques, energy-efficient technology, and environmentally friendly materials in building and remodelling.	The capacity of residential settings to satisfy present housing demands without endangering the capacity of future generations to satisfy their own. It encompasses social, environmental, and economic aspects.
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Table of operational conceptional terms and their definitions

2.1. Housing Stakeholders.

Housing stakeholders have been defined by (Zedan, 2017) as people or organizations with a stake in real estate development and the potential to influence or be impacted by it. Among them includes, but are not restricted to, the following: client, design team, construction team, and regulatory team. The construction industry's stakeholders' integration and collaborations have been found to be critical determinants of construction project performance. Nguyen and Mohamed (2021) opined that efficient stakeholder management is one of the important success criteria for building projects. The Malawi government is working with the following public housing stakeholders in order to improve the quality of housing in the country. Private housing stakeholders are incorporated in the National Construction Industry Council (NCIC) such as contractors of varying categories (from \$6 million minimum to unlimited).

2.1.1. Malawi Housing Corporation (MHC).

An Act of Parliament established MHC in 1964 with the goal of building homes and offering serviced land for developers to use in the construction of their own homes. MHC rents out its residences. A portion of its housing inventory is also sold to the general public. MHC had constructed about 6,000 buildings in the cities of Blantyre, Lilongwe, Zomba, Kasungu, and Mzuzu since 1964, as of 2008. In 2007–2008, MHC estimated that over 100,000 metropolitan areas nationwide were in need of their

housing, and they planned to develop 316 serviced plots and build about 500 units in that year. This refers to the Corporation's inability to build enough homes to meet demand (Namaona, s.d.).

2.1.2. Technical, Entrepreneurial, Vocational and Education Training (TEVET).

A Malawian parliamentary act from 1999 established TEVET, or Technical, Entrepreneurial, Vocational and Education Training, as a regulatory body. The TEVET Authority oversees, encourages, and facilitates the sustainable delivery of high-quality technical, entrepreneurial, and vocational education and training. The development of TEVET is aided by the business sector's involvement in programme design and implementation as well as funding provided by the TEVET levy. The goal of Malawi's TEVET policy is to strengthen the collaboration between the public and commercial sectors. The purpose of the TEVET Qualifications Framework (TQF) is to standardize and govern the granting of TEVET qualifications.

To improve access to TEVET, the government has also founded Community Technical Colleges (C.T.Cs). Updates have been made to the TEVET curriculum to make it more adaptable and job market-driven. The Productivity Enhancement Programme, the Formal Apprenticeship Programme, and the Informal Skills Development Programme are just a few of the training courses that the TEVET Authority provides (Government of Malawi, 1999).

2.1.3. Department of Disaster Management Affairs (DoDMA).

The Department of Disaster Management Affairs (DoDMA) is the government agency in Malawi tasked with directing and coordinating the implementation of disaster risk management programme in the nation to enhance and protect the lives of Malawians, particularly those who are impacted and susceptible to disasters. The department was established by the Disaster Preparedness and Relief Act of 1991 (Government of Malawi 1991). Malawi's Department of catastrophe Management Affairs

(DoDMA) is set up to efficiently handles the nation's catastrophe risk and response activities. It is in charge of managing actions related to catastrophe response, preparation, and recovery. Typically, the DoDMA is divided up into a number of units or divisions, including emergency response, recovery and rehabilitation, early warning systems, and disaster risk reduction. These teams are supposed to collaborate to guarantee that Malawi responds to calamities in a coordinated and effective manner.

2.1.4. Ministry of Lands and housing.

All issues in Malawi pertaining to lands, housing, and urban development are coordinated by the Ministry of Lands, Housing, and Urban Development, which also sets national standards and provides policy direction. In the areas of lands, housing, and urban development, the Ministry develops national policies, plans, and programme. It also drafts, examines, and modifies the laws already in effect in these areas. The general public, as well as any interested parties or stakeholders, are the target audience for the Ministry's land and housing management services. Its responsibility is to guarantee the safe, planned, and sufficient housing necessary for socio-economic development, as well as the sensible, sustainable, and efficient use and management of land and the orderly development of both urban and rural regions.

2.1.5. Local Authorities in Malawi.

The local government system in Malawi was introduced in 1998, with the enactment of the Local Government Act . There are four city councils, twenty-eight district councils, two municipal councils, and one town council in the system. Their role is to create plans for the social, economic, and environmental development of their regions. The council works to develop and promote the construction industry through a number of initiatives, such as advising the government on the creation of industry-related policies that will foster professionalism and growth, standardizing construction contracts and procedures, providing manpower training in both technical and managerial areas, and encouraging research and development

within the sector. The housing sector would be immediately impacted by the council's mission to develop, regulate, and promote Malawi's construction industry (Government of Malawi, 1998).

2.1.6. Ministry of Housing and Lands.

In Malawi, the Ministry of Lands and Housing was founded in 1964. It oversees the administration of the country's housing laws, provides government and public servants in Malawi with adequate and suitable office and housing, makes affordable, safe, and secure urban housing accessible to all income levels, fosters an environment that attracts local and foreign investment in urban housing, facilitates the timely and cost-effective construction of infrastructure for the built environment, manages government buildings, and coordinates human settlements with international organizations (Government of Malawi, 1964).

2.1.7. Ministry of Forest and natural resources.

The overarching goal of the Ministry of Natural Resources and Climate Change is to offer regulatory and policy guidance for the development, management, and protection of forests and natural resources in order to support the nation's social and economic growth. This mission is derived from a number of laws. The Ministry has four technical divisions under its purview, and its headquarters are in Lilongwe. In addition, the Ministry oversees three regulatory authorities and water boards. The ministry goal is to manage the country's natural resources, environment, and climate change by advancing sustainable and equitable socio-economic development through the use of suitable standards, technologies, and procedures.

2.1.8. National Construction Industry Council (NCIC).

Through the registration of companies, labourers, contractors, and suppliers of building supplies, the Malawi NCIC oversees and advances the country's construction sector. It has registered professional firms and individuals in many categories since its founding in 1996. There are presently more than 400

members in its directory. During project inspections, NCIC confirms that consultants and contractors are registered and acting in their permitted capacity. The NCIC is authorized by the NCIC Act (1996) to identify non-compliance and to issue arrest warrants and fines.

2.2. Introduction to housing issues:

Housing is one of the crucial basic human needs. Rolfe et al. (2020) have concurrently agreed that housing is vital to the: well- being, existence and healthiness of human kind. It is therefore evidenced that housing is among the unsurpassed indicators of individual's degree of dignity and the society in which he/she dwells. Akiwande and Hui (2022) has alluded that poor housing supply is associated with insufficient contrivances and housing land allocation discrepancies, financial support, bank loan bodies and infrastructures. Housing embroils accessibility to land, protection and essential services in order for it to function well. Cincinelli and Martellini (2017) has reaffirmed that: insanity, unhealthy, hazardous environment and insufficient housing negatively impact the safety, physical healthiness and confidentiality of human being. This is echoed by Okafor, (2016) by underscoring that poor housing affects the output of each and every individual regardless of status, doctrine, colour and social financial status. Challenges of housing and the need of housing are exhibited in: overpopulation, pitiable and insufficient social services, substandard and unpleasant conservation circumstances and urban uncleanliness, the deficiency of exposed space, lack and extraordinary price of materials for building (Ananwa, 2016). Based on the said housing challenges, there is need for government and other housing players to intervene through housing policy formation and implementation.

Government endorses national policies in order to increase housing competence and increase of accessibility for all to quality housing. National government/s have the responsibility in arranging urban areas to be in line with national policies in dense arrears, linked and hygienic places through financial

support (CUT, 2019). National government has the responsibility to inspire numerous characteristics of housing market such as: price, magnitude and excellence of offered housing. Such characteristics can be attained through government intervention under the cover of housing policies in order to make available structures and communal amenities, encouragements for inhabitants and developers to obtain or build particular varieties of houses, and right to access monetary incomes essential to obtain or purchase quality housing (Ahlfeldt and Pietrostefani, 2019 and Rode et al., 2017).

Housing problems are escalating in most developing countries, Malawi inclusive. Practicably main challenges for housing crisis are in urban areas such as “insufficient quality housing supply in relation to demand”. There are more people sleeping in indecent houses than those who sleep in decent houses (Ziblim, (2017). United Nations (2019), reaffirms that worldwide, 30 percent of people living in urban areas lives in shanty towns with disgraceful environments where the following are deficiencies or challenges: Privation from better-quality water, non-existence of right of entry to better sewage amenities, living in congested environments, living in unsound or vulnerable houses to external forces, living in circumstances where there is no safety of tenancy (living is circumstances with no legal rights both tenants and house owners). Above all, over two billion people worldwide are in dire need for quality and sustainable houses (Enoghase,et al., 2015).

The main objective of this section is to demonstrate by using academic literature that poor governance and the absence of a stakeholder approach are among the causes that would explain poor housing policies and quality of houses

2.2.1. Theoretical and conceptual framework:

A Research theory.

Theories and models are concepts that lack a common definition or meaning; instead, academics, professionals, and researchers have attempted to describe and explain theories using their perspectives, backgrounds, and other factors. Undoubtedly, a theory is one of the key components in an explanation of communication issues or events. As a result, having a solid understanding of theory is beneficial for understanding research, communication, and many other aspects of human behaviour. This is because theory relies on research to support its validity. When discussing the significance of theory, Schüll, (2022) said that theory is what gives studies the necessary foundation. According to Gulson, et al. (2015), *Education Policy and Contemporary Theory* examines how different theoretical stances give rise to distinct concerns for policy analysis, highlighting the significance of theory as an indispensable tool for investigating and challenging diverse policy domains and prevailing narratives.

In science, a theory is a broad body or collection of ideas that explain a phenomenon. In order to challenge and advance our current understanding of phenomena, theories are developed to explain, forecast, and understand them. They are created by researchers to make predictions, make connections, and explain phenomena.

Theoretical frameworks are frameworks that can hold or support a research study's theory. Research theories are crucial because they give context to research goals and aid in the search for explanations for various research aspects.

A comparison and contrast of the variety of opinions on what constitutes the virtues of a good theory is crucial, even though there are differing views on what constitutes a theory. Barber (2018) quoted Grimm, (2016) and (2018) who said that "Operationalization of the definition of theory should directly be tied to the necessary components of theory.". He asserts that a theory consists of the following four elements. Definitions, an application domain, a group of interrelationships between variables, and.

specific forecasts or factual assertions. It is in opposition to the aforementioned claim that a few definitions of a theory are examined in order to comprehend what theory meant to each scholar.

A theory is a proven explanation for why or how a specific phenomenon occurs; it explains patterns that have been noticed over a period of time. Important concepts in this context include “established” and “observed regularities.”. Theories are created based on repeated repeatedly observing similar results. Replication in research is crucial for a variety of reasons, one of which is the following. It is also the reason why a single study or even a body of studies cannot “prove” a theory is correct; rather replication offers more proof in favour of a theory (Thomas, 2022).

The stakeholder theory argument serves as the foundation for the investigation. According to Barnett et al. (2020), stakeholder theory explains how companies really consider stakeholder interests. The theory explains the individuals impacted by housing services as well as how they affect a firm's business goals. Many academic fields have a lengthy history with the stakeholder idea (Richter and Dow, 2017). Stakeholders were divided into three categories by Barney et al. (2020): true stakeholders, stake watchers, and stake keepers. The housing sector has a moral obligation and a responsibility to the real stakeholders, who have a valid claim, authority, and influence over the company.

Stake-watchers serve as proxy or middlemen for actual stakeholders, safeguarding their interests without actually having a stake in the matter. They are made up of several associations that serve as watchdogs and defend the rights of consumers, the environment, and shareholders. Their influence stems from their representation of actual stakeholders' interests. The corporation is under no moral or legal obligation to look out for the interests of the stake watchers who control the company. Independent regulators like governments, courts, regulatory bodies, the press, and the media are the stakeholders. Despite not owning any shares in the company, they impose certain external controls and rules on it. They

serve as the guardians. They can impose obligations both externally and indirectly, but they remain completely autonomous of the company. Stakeholders are not the company's responsibility. Stakeholders include the press, courts, government agencies, and the media (Barney et al., 2020). In stakeholder theory, stakeholder relations are crucial (Hatami and Firoozi, 2019). According to stakeholder theory, society will back a business if it offers benefits, especially in the case of sustainability initiatives and operations.

According to Freudenreich et al. (2020), the primary responsibility of the focal business is to coordinate value generation for and with stakeholders in accordance with the shared purpose. As a result, the inclusion of CS characteristics in the product acknowledges the contribution of stakeholders to its creation. According to Mitchel et al. (2018), customers are more likely to buy a company's goods or services if they see that the business is dedicated to resolving environmental, social, and governance (ESG) challenges. It is from this background that the researcher was guided by stakeholders' theory which looks into their characteristics

2.2.2.Theoretical framework

A theoretical framework is a basic analysis of other theories that acts as a guide for creating the justifications researchers shall employ in their own work/s. Researchers create theories to explain: phenomena, make connections, and predict the future. Researcher explain their current theories that underpin their research in a theoretical framework to demonstrate that their paper's or dissertation's topic are pertinent and based on well-established concepts.

In other words, the theoretical framework researchers choose for their research papers, thesis, or dissertations serves to both justify and contextualize the later research they are to conduct. Researchers are better prepared for success later in the research and writing process if their theoretical framework is/are comprehensive. It's imperative to become familiar with the theories and models that prior researchers

have developed before you begin your own research. Researchers have the chance to showcase and justify their learning as it relates to their potential research topic/s in their theoretical framework/s. Researchers topic/s probably already have a wide range of theories, particularly if it is a broad topic. The researcher shall assess, contrast, and decide which are most pertinent to their theoretical framework.

By "framing" your research within a precisely defined field, you can make the reader aware of the presumptions that guide your methodology and explain why you made the decisions you did for the methodology and discussion sections. This section of the dissertation lays the groundwork for the research findings analysis, assisting the researcher in interpreting his or her findings and drawing more general conclusions, (Nguyen and Muhammed, 2018).

According to Vinz, (2023), theoretical framework is a research guide or blue print. It is a framework based on the existing theory in the field under study which is either related or echoes the supposition of the study. Hiebert, (2023) have related theoretical framework to a guiding map or Global Positioning System (GPS) which guides the user to a desired destination. Henilane, (2016) reaffirms that the concept of housing can hardly have a universal definition and as such terms of: suitability, standards, good and adequate are used interchangeably. Good housing fulfils the occupants' essentials and must as well fulfil numerous functions with shelter, economic stability, family participation and access to community facilities being the most important ones.

Aestveit et al. (2021) confirmed the issue of "value of housing". He contended that housing complications arises because of the incongruity amongst societies' socio-economic and their social circumstances and housing procedures and produces. Housing challenges therefore come into existing when housing properties, amenities and the processes through which they are made ceases to be the means for the execution of the occupant's lives and hopes. Most of the poorest materials for infrastructures and

some few of the middle standards dwellings are the most socially oppressed. It is therefore imperative to safeguard a good match amongst housing and the essentials and desires of society in the endowment of quality and durability housing. United Nations and Turner's housing concepts were therefore applied in this discussion because they interconnect well with the title of the study (sustainability, location, materials, services, cost and ecological impacts under the stakeholders characteristics). Bundy, et al. (2019), organization or firm's stakeholders are groups which without their support, a company or firm's existence may relinquish. Such groups may include but not least the following: clientèle's, workforce, providers, partisan accomplishment group/s, local societies, media, commercial organizations, regime clusters. This combination exhorts the communal setting to be a bio network all of which requires considerations and satisfaction to grantee quality housing and their sustainability. Should one of the stakeholders be ill-treated, or force projects on communities, its chances to achieve set goals would be in vain.

2.3. Characteristics of Stakeholders.

According to Nguyen et al. (2018), a study on stakeholders management in housing projects is essential. It is therefore crucial to conduct research on the relationship that exists between stakeholder characteristics and perceived project success in the housing industry, as well as the mediating effects that effective stakeholders' management which includes having clear project objectives, responding to change quickly, and effectively communicating with stakeholders has on this relationship. Thus, this section's goals are to: 1) critically evaluate pertinent literature; 2) briefly outline the most important and successful stakeholder management techniques; and 3) evaluate a conceptual framework that has previously been constructed.

The preliminary research model for this project is shown in Figure 4 below. In particular, the following inquiries serve as the basis for this research: What is the connection between stakeholder

attributes and the perceived success of housing projects?

How does the relationship between perceived success of housing projects and stakeholder characteristics get mediated by good stakeholder management?

Figure 4

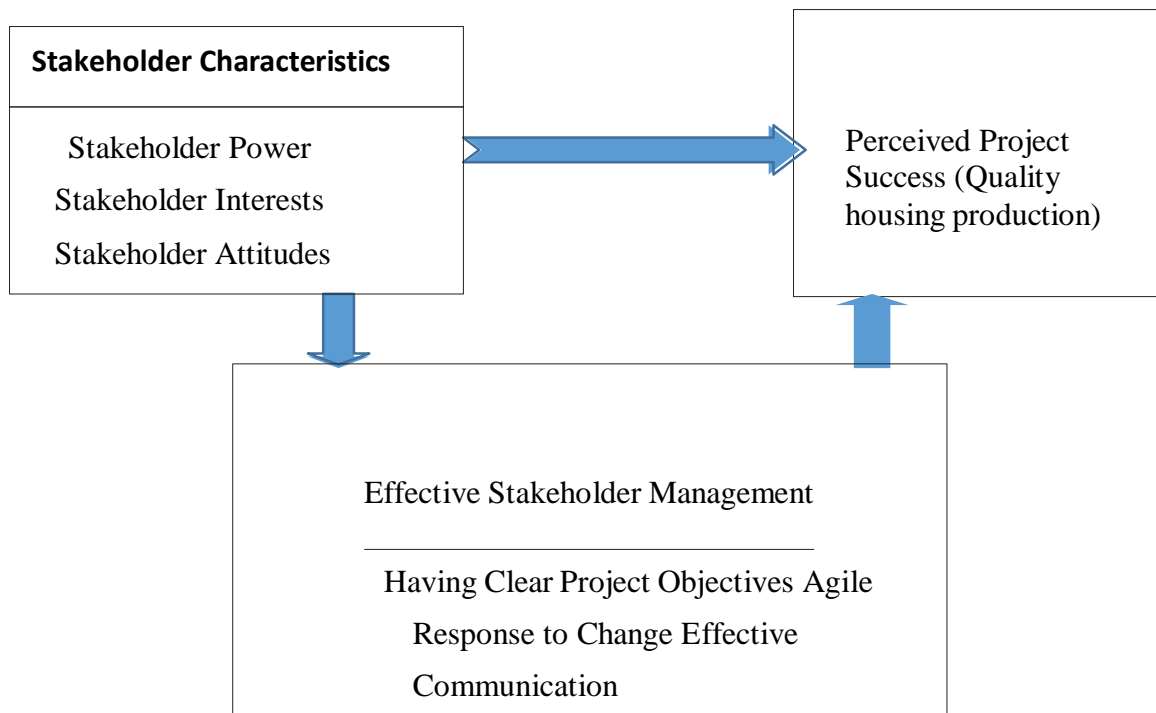


Figure showing Model for conceptional framework. (Source: Nguyen et al., 2018).

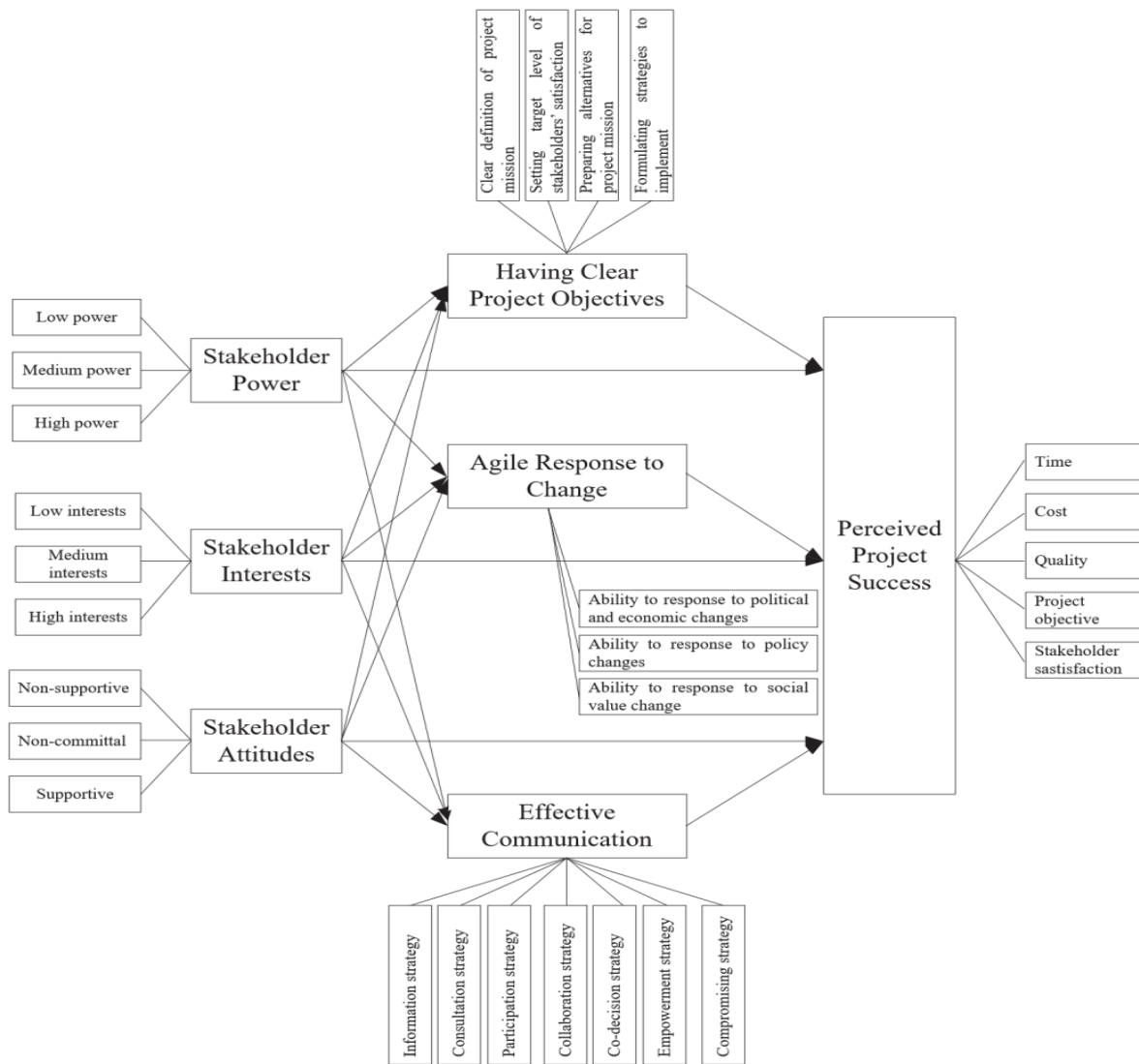
The complex nature of housing units can often stem from the diverse needs of individuals and groups. Taking care of those needs can entail a number of tactics, such as attempting to determine whose interests are being expressed and whether they are pertinent to a certain housing development. One way to address such issues is to determine the stake that specific people and organizations have in a housing property. This is known as a stakeholder, a word that is widely used in housing policy, planning, and research (Chaarawi, 2016).

Based on Nguyen et al. (2018), findings, the quality of the housing business may be greatly impacted by the qualities of stakeholders, including power, interest, and attitude. These attributes may have the following effects on the property market:

High-power stakeholders can have a big influence on housing quality. Examples of these stakeholders include powerful neighbourhood organizations, government agencies, and big real estate developers. They could be able to decide on matters that directly impact the calibre of housing developments, such as allocating funds or establishing laws. Government rules pertaining to zoning and construction requirements, for instance, can affect how well-built housing projects are. Home-owners, renters, and advocacy organizations are examples of stakeholders that have a strong interest in the housing sector and are likely to participate actively in talks and decisions that have an influence on housing quality. Their desire may stimulate the market for higher-quality housing, encouraging legislators and developers to give quality first priority when designing new buildings. For instance, home-owner groups could push for improved building codes within their communities.

The way stakeholders see the quality of housing can also have an impact on the sector. Good attitudes toward accessibility, affordability, affordable housing, and sustainable building techniques may spur innovation and raise the calibre of housing developments. On the other hand, unfavourable opinions or aversion to change might impede efforts to improve the standard of housing.

In general, a wide range of stakeholders with different degrees of influence, passion, and disposition are vital in determining the standard of the housing sector. Collaboration among stakeholders with different goals and points of view can produce fruitful results and improve the standard of housing. Below (figure 5) is a conceptual framework in details of the same.

Figure 5:

Conceptual Research Model (Source, Nguyen et al., 2018).

The above conceptual framework demonstrates the relationship between stakeholders' characteristics (power, interest and attitude) with managerial skills (Clear objectives, agility to change and effective communication) with successful or quality housing (Nguyen et al., 2018).

Apart from housing stakeholders' characteristics, there are managerial issues to complement with stakeholders' characteristics in order to have a successful housing service and these includes: clear project objectives, agility to change and effective communication (Kujala et al., 2022). Setting specific, well-defined goals is essential. These goals serve as a road map for the whole building process, making sure that all parties are aware of the goals, parameters, and intended results of the project. Having specific

goals aid in keeping the focus on quality housing. Knowing what needs to be done makes it easier to keep an eye on things and make sure construction is moving in the right direction. Efficiency: Decision-making and resource allocation are made easier when there is less uncertainty. As a result, the project is completed effectively. When objectives are clearly defined, stakeholders can detect possible risks early and take preventive action (UNDP, 2020 & Nguyen et al., 2018).

Scope creep is the process of taking a project beyond its original scope due to under or constantly changing objectives. When there is unclear communication, team members may become confused, which lowers quality overall. The dynamic construction industry demands the ability to changing circumstances. An agile strategy permits modifications in response to unanticipated difficulties, changes in the market, or breakthroughs in technology. By adopting novel techniques, materials, and technologies, agile organizations improve overall quality. Meeting customer needs efficiently is ensured by promptly adapting to changes (Celso et al., 2022).

A fixed perspective can impede advancement. Change-averse stakeholders might lose out on high-quality advancements. Continual alterations without a strong basis can cause instability and lower the standard. Any project lifeblood is communication. In the housing sector, stakeholder collaboration is essential. Benefit: Coordination: Good communication makes sure that suppliers, contractors, architects, and other stakeholders collaborate well. Prompt communication is crucial in addressing problems early on and preventing quality-related issues. Accountability and trust are fostered by open communication. Ineffective communication can give rise to misconception, which can cause mistakes or delays. Stakeholder silos can arise from a lack of communication, which lowers the quality of the project as a whole. When information isn't shared, it can lead to misunderstandings about project requirements (Nguyen, et al., 2018). Therefore, a clear understanding of goals, flexibility, and good communication

are all important components of the quality housing sector. For housing projects to be successful and of high quality, stakeholders should give priority to these factors.

Construction projects have several stakeholders which have diverse professional, occupational experiences, various levels and categories of interests in the undertaking projects (Mok *et al.*, 2015). Stakeholders can also antagonize or else impact on a project in various ways resulting into either negative or positive hence the need to be well managed (Georgiadou, 2019). The negative effects and consequences of corruption on the Malawian construction industry's use of tenders, the predominance of certain contractors over others, the provision of sub-par work, and the upkeep of the built environment contributes to Malawi housing catastrophic towards quality housing (UN-HABITAT, 2015).

2.3.1. Power of Stakeholders:

Nguyen et al. (2018) have defined power for stakeholders as a capability by those with interest in the project by fulfilling the projects desired outcomes. However, Kujala (2022), has categorized stakeholders power into three namely:

Coercive power which dependent upon physical possessions like: vigour, vehemence or intimidation i.e. the use of a gun and Practical power which is reliant upon resources or economic possessions such as: Proprietorship of properties and amenities and money. Normative or social power which is reliant upon representative capitals such as: prestige, reverence, adoration and recognition.

Zikael et al., (2019) has further related power as being attained through the supply or withholding resources, monetary and representative of corporeal resources. Power could be attained through local and national political support. Antonia et al. (2018) reaffirms that stakeholders do have official, financial and political and party-political power. However, Wood et al. (2021) literates that power is principally in stakeholders salience and making resolutions. Nguyen et al. (2018) in an experiential learning construction project realized that stakeholders' power is either completely and extremely associated with

cooperation and version approaches. Should stakeholders possess great amount of power, people involved in its management ought to apply moderate approaches. Consequently, the power of stakeholders in the project can be portrayed as the capability to effect the enactment and intended consequence of the development or project.

Pirozzi, (2019) regards power as being amongst the major characteristics in the process of classifying stakeholders. It is a mattering characteristic in regards to stakeholder salience designs and stakeholders' environments. Pirozzi, (2019) is the author of Stakeholder salience model which categorizes stakeholders according to their power, legality and earnestness of their prerogatives. The said model provides managers with vigorous instrument to decide the grade and category of courtesy stakeholders ought to obtain from the project management (Pirozzi, 2019). Al Nahyan et al. (2019) reaffirms that this method is useful in recognizing influence of stakeholders on making decisions based on global construction projects.

Brand and Blok, (2019) has suggested that stakeholders' power could be categorized into three namely: strong, medium and weak while McGrath, (2021) has categorized power as: low medium, high and none. Miao et al. (2022) emphasizes the need to categorize stakeholders' power with the aim of understanding the relationship of their power and other explicit project interests.

2.3.2. Interests of Stakeholders

According to Nguyen et al. (2018), stakeholders' interest has been defined as the desire of each and every stakeholder in the process of exciting expected project decisions and outcomes. These incorporates the following: why, when and the manner in which stakeholders are taking part or perceive to take part. There are various levels of stakeholders' project interests (Irfan, et al., 2019). Irfan et al. (2019) and Park et al. (2017) laments that the process of understanding the stakeholders' interests is a vital

element in the success of construction projects. The process of understanding stakeholders' title role/s and their prospects is emerging as a critical requirement of stakeholders' analysis (Pandi-Perumal et al., 2015).

One of the purposes of analysing stakeholders is to find out their interests in compliance to project objectives (Kujala et al., 2022). It is therefore important for project managers to be skilful managing interests of stakeholders if the project is to be a successful one. It is the role of project managers to recognize the impact and stakeholders' legality and attend to and reply to their interests as well as their anxieties (Kujala, et al. ,2022). Nguyen et al. (2018), opines that stakeholders' interests can be categorized into the following entered on linguistic terms i.e. high, low or through scaling by numbers such as 1 to 10 with 1 being the strongest and 10 being the weakest or vice versa (Nguyen et al., 2018).

2.3.3. Attitudes of Stakeholders

Irfan et al. (2019) has defined stakeholders' attitudes as stakeholders' project perceptions. The said attitude could be either positive or negative. The term attitude has been used as a measure to categorize stakeholders into groupings. Stakeholders' perceptions and conducts are acute because they impact resolution making approaches and procedures. The categorization strategy of stakeholders' situations suggested by Holifield Williams (2019) ascertains if there is prospective for company or menace. Stakeholders has been classified into the following types in order to assist manager's selection process of various potential for conglomerate or menace: mixed blessings, none supportive, marginal and supportive.

Affiliated with Stakeholders Management approaches proposes the involvement of the helpful stakeholders, special care for the peripheral stakeholders and shielding in contradiction of the no supportive stakeholders. In the process of encompassing helpful stakeholders in pertinent matters, managers can greatly increase the cooperation of potential stakeholders. The process of monitoring aid in handling peripheral stakeholders who's prospective for both threat and cooperation is just too low. Non- reassuring stakeholders are originally achieved best by applying aggressive approach.

Stakeholders of mixed blessings who are extremely on either latent for collaboration or latent for menace are unsurpassed managed over and done with teamwork (Holified and William, 2019). Bourne (2020) has suggested another stakeholders' classification as "stakeholders' position". In this stakeholders' position model, there are five identified levels of stakeholders' attitudes and are as follows: Active support, passive support, non-committal, passive opposition and active opposition. Zikael et al., (2019) applied the stakeholders' attitude as one amongst the best in characters in process evolving the matrix position with the aim of analysing variations in stakeholders' prominence and location on multifaceted projects of nuclear.

The degree of salience (high or low versus each other) and the degree of support- evenness (supportive versus non supportive), the application of salience model, managers might recognize power and attitude of stakeholders, provide a sympathetic of stakeholders and at the same time could select the effective stakeholders' management approach for each and every stakeholders group.

Irfan et al. (2019), research findings, realized that there is relationship amid stakeholder attitude (potential cooperative, threat cooperative and contrasting position) and resolution construction approaches in stakeholders' management in multifaceted extra-large construction projects

2.4. Challenges of Stakeholders Management.

The project's success is measured by the degree of stakeholders' satisfaction and met needs (Kujala et al., 2022). Based on Kivits et al. (2021) definition, stakeholders are either a group of people or individuals who are subject to be affected or affect an organizations objective. It is therefore evidenced that stakeholders' interests are vested in the successful of a project affiliated with them and the surrounding circumstances the project functions (Bourne,2020). Furthermore, stakeholders' effect or can be effected by firms, supportive or antagonistic to a firm (Georgiadou, 2019).

Above all, it is the general recognition that stakeholders have a prerogative or curiosity in projects and their undertakings (Landau, 2019). Cheah et al. (2020) have classified stakeholders into two categories (internal and external) as project member coalitions actively involved in the project operations. Some of them do provide financial resources or are affected in a substantial manner. Housing stakeholders might be either direct or indirectly contributing in the project undertakings, based on the stakeholders' stake, curiosity and inspiration (Quelin et al., 2019 and Georgiadou, 2019).

Accomplishing stakeholders' contentment and operational stakeholders' supervision is an accomplishment criterion (Muhammed et al., 2019). The said managerial challenge become complicated when construction projects are extra-large in magnitude which therefore results into the following challenges as reiterated by Ma and Fu, (2020). The participation of various stakeholders resulting into multifaceted stakeholders' interrelationships with incompatible interests; The vigorous and increasing capability resulting into extraordinary project unpredictable ending and Stakeholders' governance with great communal attention and disagreements.

Ahmed (2019) opined that calendar enactment of extra-large projects can be greatly hindered as a result of disagreement, inconclusiveness and insufficient synchronization of project stakeholders. Irfan et al. (2019) therefore reiterates that stakeholders' management requires a positive approach in order to bring on board anxieties of stakeholders and create strong relationship in such multifaceted environment.

Stakeholder management applies a logical approach in the process of: identification, scrutinizing and observing stakeholders (Leverton, et al., 2016). Mitchell et al. (2019) proposes the process of stakeholder identification, information gathering concerning stakeholders and analysis on their influence as a miscellaneous. By so doing, Lil et al. (2022) established a structure which regards the process of stakeholder identification, valuation, making decisions, accomplishment and assessment requires support in the course of fifteen identified factors of success for the countries development.

It is evidenced that there are encounters in the stakeholder identification and their related needs, evaluating stakeholders' influences and their affiliation and formulating suitable engagement approaches (Mitchell et al., 2019). The aim of stakeholders' organization process is to grantee an effective delivery of the project in view of stakeholders' benefits, requirements, inspiration and encounters whereas improving stakeholders' influences and roles.

Franklin (2020) reaffirms the following within management groupings as critical stakeholders' challenges at the same time barriers in stakeholder management process if mismanaged: identification of stakeholders, assessment of stakeholders, the process of decision making, heroic act and appraisal and unceasing sustenance. Likewise, El-Sawalhi and Hammad, (2015) had acknowledged the following stakeholders' management challenges in Gaza construction industry as: Engaging a project manager who have great competency, transparent assessment of substitute resolutions, guaranteeing effective communiqué amid the construction project and its participants. In addition to the said challenges, the following also creates challenges based on the nature of the project: Coming up with common project common objectives and goals and discovering stakeholders' requirements and their prospects. Impact of the said challenges varies from project dynamics or else management of the elements.

Effective Stakeholders Management.

Park et al. (2017) identified the below three elements which contributes to the effectiveness of stakeholders Management and have been discussed in details: To have clear objectives of the project ; To have an agile response to change and To have an effective communication.

To have clear objectives of the project.

To have clear objectives of the project is amongst the five principles of a successful stakeholder management in multifaceted extra large projects of construction. Managers of projects who have a clear

vision of project objectives provide an outstanding performance in stakeholders' management. Collective aims and well planned and suppleness are claimed by Park et al. (2017) as the chief issues in unblemished objectives of the project. Unblemished mission statement of the project aids stakeholders in understanding activities to be undertaken and an assurance of their desires to be accomplished. A strategy to set a degree of achieving stakeholders' gratification and participation might aid to reduce the erosion of resources. The other option is to prepare and ensure the appropriate amendment of the project mission. Effective approaches contribute to dissimilar results for coaxing stakeholders, whereas the absence of a vibrant approach might lead managers of the project to use self-justifying actions (Nguyen et al., 2018).

To have an agile response to change:

Park et al. (2017), reaffirms that circumstances surrounding multifaceted projects compels the trend of research to emphasis on the complexity of the project which encompasses multiple stakeholders and modifications in policy, procedures, skills, frugality and natural surroundings. Park et al. (2017) established that reacting to ecological vicissitudes in any of the stakeholders Management outlines, reacting to partisan and cost-effective transformation, reacting to strategy or policy amendment and reacting to communal principles change are the three major mechanisms of responding to environmental changes. It is therefore of importance that managers of complex projects should have the potential in order to identify prospective vicissitudes to project environment, ways of how such changes may impact developments and stakeholders and mechanisms to respond suitably and with nimbleness to the said changes (Park et al., 2017).

To have an effective communication.

In effect communication and unblemished project definition are amongst important elements in the Stakeholders Management outline or framework for complex projects (Park et al., 2017). Reciprocal

communication, reduction of discontent and dynamic stakeholder partaking are the foremost aspects encompassing in effect communiqué (Park et al., 2017). Reciprocal communication comprises of: distribution of information by means of stakeholders, permitting adequate chances to petition and build confidence through stakeholders. Reduction of disappointment comprises of conceding to overwhelmed encounters amongst stakeholders, keeping equilibrium amongst stakeholders and rational reimbursement due to secluded loss. Lively stakeholder contribution comprises of operative communiqué arrangement, operating supremacy structure and nursing, assessment and response or feedback.

Success of the project

Biesentahal et al. (2019) opines that standards for the success of projects are well reputable and consist of the following: budget and enactment objectives and time. The development organization body of awareness denotes to developmental achievement in form of period, price, range, excellence and the satisfaction of the user (Pirot et al., 2020). Landau (2019) opines that the success of the project determination is centred on implementation of the mission intentions or objectives within the limitations of given period, budget and excellence or quality, and more development accomplishments. Mitchell et al. (2019) likewise recommended the use of stakeholder gratification as a standard for project accomplishment in the count to the old-style dimension of period, price and quality.

Kujala et al. (2022) reaffirms that stakeholders have contradictory opinions of accomplishment, and the said variations might fluctuate over dissimilar periods. Development managers may use serious achievement dynamics in order to recognize the essential aspects to satisfy customer necessities (Bond, 2015). However, Witt (2016) renowned that development executives may practice both principal and subordinate. Biesenthal et al. (2019) prolonged the idea of project accomplishment by having other principles, like original profitability/commercial accomplishment of the end products and prospective for

forthcoming commercial development or Period, budget, quality, project objectives and stakeholder gratification can all be used as measures for assessing project achievement.

2.5. Quality Housing.

The general state, appropriateness, and functioning of a home as a place to live, including aspects like accessibility, amenities, structural integrity, and health and safety considerations, can be referred to as housing quality. Measuring particular indicators or variables that represent these dimensions is necessary to operationalise housing quality. For example, evaluating amenities by verifying the availability of rooms, utilities, and appliances; assessing structural soundness by inspecting for cracks, leaks, or weaknesses; and guaranteeing health and safety by assessing accessibility by calculating the distance to amenities, public transportation, and other services; and checking for mold, vermin, ventilation, and fire safety equipment. By putting these indicators into practice, researchers may gather information in a methodical manner to evaluate and contrast housing quality in various homes or communities, allowing for a consistent and impartial assessment (CADECOM et al., 2019).

The influence that substandard housing can have on the frequency and intensity of flooding events is known as the "relevance of bad housing to floods." Unsuitable housing can increase the dangers and repercussions of flooding incidents. When housing is categorized as "bad," it usually indicates that it is constructed improperly, has poor quality construction, or does not meet upkeep requirements. This might include weak constructions, inadequate drainage systems, inadequate foundations, or insufficient barriers to prevent water intrusion. Such flaws can endanger the safety of the occupants and greatly raise the possibility of flooding-related damage (BAH et al., 2018).

Bad housing may not have been constructed following flood-resistant design principles in flood-prone locations or may be situated in flood-prone areas without the necessary flood management systems

in place. Consequently, during flood occurrences, these homes are more vulnerable to water penetration and structural damage. Those who live in informal settlements with inadequate infrastructure and services or who cannot afford safer options are also impacted by bad housing (Catholic Relief Services, 2015). Because they lack enough resources and access to housing alternatives, these underprivileged groups are frequently more vulnerable to floods. In addition, following floods, poor living conditions may aid in the spread of illnesses carried by water. Inadequate sanitary facilities and tainted water sources in shoddy construction might put occupants' health at risk (CADECOM et al., 2019).

Acknowledging the connection between substandard housing and flooding emphasizes how critical it is to address both problems concurrently. This entails putting policies into place including stronger construction rules and ordinances, better urban planning, investments in resilient infrastructure, the promotion of inexpensive housing alternatives in secure neighbourhoods, and making sure that all communities have fair access to safe living conditions. Societies may contribute to the reduction of vulnerability and promotion of resilience in the face of flooding disasters by correcting substandard housing conditions in conjunction with flood mitigation methods.

Any sustainable countries' competitiveness is based on its human capitals know how. It has been believed for long time that human capital can be improved through: quality education which is achieved through scholastic factors such as: well qualified tutors/teachers, good infrastructures, improved pedagogical skills, improved learning materials and equipment or factors out of schools such as: culture, characteristics of neighbourhood, composition of peer, housing or characters of households (Zakari et al., 2022). According to Suganti et al. (2018), there is very little attention by researchers on the impact of poor housing on education. Yifan et al. (2020), argues that public policies on quality housing would oblige for educational performance at the same time granting equal educational opportunities.

Poor housing has been defined by Hannah (2015), as an overcrowded housing or a substandard housing which does not meet the set standards by the responsible authority. Poor housing varies from country to country based on their set housing specifications, however, the following are common indicators of poor housing: Posing risk to occupants and users' health and safety in relation to the lodging well-being and protection rating classifications; Not in a state of being repaired or maintained (beyond dilapidation); Absent or substandard of facilities such as modern pantry and lavatories and absence of decent good room temperature for comfort-ability sake.

Poor housing issues are intertwined personal, societal and ecological issues which greatly contribute to human beings' well-being differences. It is from this background that makes the meaning of poor housing an inclusive contributing factor. Poor circumstances such as: dampness, floods, overcrowding, plagues, moulds and the absence of thermal relaxation have all been affiliated with corporeal human health including: hypothermia, respiratory problems, heart disease caused my worries and anxiety and eczema. Rolfe et al. (2020) reaffirms that occupants of poor housing are psychologically affected by having worse level of upright mental health. Rented sector for housing (private sector where 80% of Malawians live) has more acute challenges as compared to public housing (Battersby et al., 2019). Housing industry have great challenges experienced when entering into industry as listed below. The said challenges compel households to have either costly houses or low cost and unreliable housing due to inconsistency of building materials procurement process with variations in their reliability (DoDMA, 2019).

High transportation costs as Malawi is a landlocked country. Transportation costs can account for more than 30% of a country's total imports and exports; Unreliable electricity and water supply. About 10% of Malawians have access to electricity (5% in rural areas and 46% in urban areas). Construction process relies greatly on such power, hence the negative impact on the housing product; Lack of qualified

and semi-skilled workers. High lending rates averaging around 27% make access to capital on the local market expensive; Political risk; administrative and regulatory uncertainty. The Malawian government has often made drastic changes to key policies and regulations that often impact the profitability of businesses; Corruption .A lack of rules on conflicts of interest and non-transparent procurement processes often disadvantage companies that participate in government tenders. While United States of America's products are respected, the lack of historical long-standing business relationship with South Africa, Malawi's main supplier of imported goods and Business ties between the United States and Malawi and relatively high production and transportation costs put US suppliers at a disadvantage in withstanding the bidding.

2.5.1. Housing risks originating from floods and moisture:

Richert et al. (2017) has analysed impact of floods as a cause root of human mental health as follows: Bodily dangers, from being drown by fast huge waters and injury, and unsound structures with building fragments; Worries and anxiety which cause mental disorder due to displacements, property loses, despair of possessions and new environment, community inclusive; Water contamination by surface water, sewage and disposed waste which is a source of water borne diseases such as cholera, influenza, bilharzia gastrointestinal, and typhoid; Scarcity of clean drinking water due to the disruption of services by floods such as gases, electricity being cut off. Disturbed right to use some services such as: health, education, and transport due to infrastructure damages by floods.

In most scenarios, floods impact on human health is misjudged because the worst affected population are normally reallocated through evacuation, hospitalization, deaths and what the researcher call mental health.

Mould and Dampness:

According to Coulburn (2022), Housing exposure to both moisture, fungus and Mould is more complicated situations where there is congestion or overcrowded homes. Such circumstances are affiliated with feeble socio economic environments. Fungus, dampness and Mould have been affiliated with health issues in relation to respiratory system, general illness, nausea which results into vomiting. Amount of moisture in the atmosphere (humidity) is the major cause root of condensation which is a favourable condition for the growth of fungus, algae and mosses. The growth of fungus on timber weakens timber (housing members) and become susceptible to any housing physical forces such as wind, load and rains. Schmidt (2019) has categorized moisture affecting housing timber into two namely wet and dry rot.

Wet and dry rot:

The amount of moisture content in timber for housing determines the impact of housing timber damage. According to Rahinri et al. (2022), housing timber moisture content ranging from 20% to 30% causes dry rot timber defect while moisture content ranging from 30% to 50% is called wet rot. Both wet and dry rot defects damages timber leading to collapsing of such affected houses when subjected to any external or lateral forces.

Between wet and dry rot defects, dry rot is more detrimental in destroying timber for it affects even other walling materials such as bricks, paint, blocks and tiles. It easily decays timber and spread fast causing housing to collapse. Wet rot's major problem in housing is the degree of moisture itself which causes discomfort to occupants and unstable of housing. Treating the two defects at their earliest stage becomes more effective than the delay. Dampness is also affiliated to house dust mites increase which is a human health hazards, (Schmidt, 2019). However, the occurrences and degree of dampness varies from country to country and from region to region based on the weather changes worldwide.

2.5.2. Causes of Bad Housing:

Poverty, low-income levels and unemployment.

In regards to the definition of poverty by Gweshengwe (2020), it is when an individual's revenue is below sixty percent states median of the residing country based on family members of various ages. Living under poverty line compels individuals to own limited property of little or less value. The desire of people living under poverty line to own a standard house is a taboo in comparison to individuals with goods and properties of greater value who in most cases have gorgeous revenue. Poor people are therefore deemed to substandard housing because of their limited economic empowerment. Those who own no house are tenants of others and where rentals fail to be honoured is an indication of extreme poverty to the tenant (Morano, 2021). It is from this parameter that evidences the great impact of poverty on housing atmosphere.

However, Törnqvist (2019), reaffirms that housing built from low cost materials with good looking general appearance are able to attract competitive advantage in contributing substantial growth of income while avoiding the deficiency of building materials as it upholds creativeness of work.

The impact of housing quality on employment.

The influence that housing quality and condition can have on people's capacity to find and keep a job is referred to as the relevance of the impact of housing quality on employment. The quality of housing can have a substantial impact on a number of linked as per findings of Rolfe et al. (2020) below:

Unhealthy living circumstances, such as mould, vermin, lead-based paint, or insufficient ventilation, can negatively impact the health of residents. Respiratory ailments, allergies, and other health concerns brought on by living in sub-par housing may cause frequent absences from work or decreased

productivity. Housing quality, location, and accessibility to transportation are frequently related. Availability of affordable homes may be hampered by remote locations or inconvenient access to public transit. Residents may find it challenging to go to work or attend job interviews due to inadequate transit choices, which may reduce their employment chances.

Individuals and families may experience a great deal of stress and anxiety as a result of unstable or dangerous home situations. An ongoing fear of being evicted, worries about safety, Residing in a pleasant and meticulous maintained residence can significantly enhance an individual's efficiency in the work place. A secured and tranquil living environment facilitates better rejuvenation and unwinding, ultimately resulting in heightened concentrations and productivity during working hours. The lack of stable housing frequently correlates with job insecurity. Individuals grappling with unstable housing situations often encounters difficulties in sustaining consistent employment due to frequent relocation or the struggle to establish a reliable routine essential for job security.

The standard of housing has an impact on the educational opportunities available to both adults looking to further their education or training close to home and the children who live there. Because of preconceived notions about individual accountability or dependability problems linked to precarious living conditions, employers occasionally may have a negative opinion of workers who reside in sub-par housing. A comprehensive strategy that includes investments in enhancing the infrastructure already in place, affordable housing policies, and the enforcement of regulations to ensure safe living conditions while taking into account the various needs of each community's particular circumstances is needed to address the impact of housing quality on employment.

Karpestam, et al. (2019) has equated the individual net pay as the main determining factor for housing expenditures or obligation in contrast to housing conditions. Despite of low-cost housing easing rental payments, the conditions of such housing and their services are below standards and negatively

impacts the tenant's lives. It is therefore in-disputable that housing welfare impacts types of facilities and building materials inclusive. Housing welfare is therefore affiliated with poverty traps. Landlords therefore take advantage to trade off with tenants when opportunities of enjoying housing facilities arise. The processes of constructing housing are regarded as an enormous source of engagement which creates incomes. It is from this background that Karpestam, et al. (2019) suggested that organization responsible for policy formulation should consider curbing housing poverty which would result into the following repercussions:

Reduction of housing expenditures, rentals in particular; Institution of collective excellence housing conditions with the aim of establishing standardized rentals and monitoring systems; Monitoring building material specifications and implementation in regard to standards of skills applied to; Upsurge of housing profits to artisans with the aim of improving workers living standards and their welfare; Housing partners such as councils, local government, local authorities to establish genuine rates of housing revenue system; Establish enhanced understanding of poverty variances in order to have improved plans for poverty mitigation and to strategize through designing and constructing reasonable priced housing for the sake of having job benefits.

Disparagingly, workforce contribution and housing are meticulously associated. The ability of people in affording housing which are secured and suitable is reliant on the status of their work and income resultant. The participation of people's labour force might be contingent on the geographical position of their housing and their nearness to facilities to include education and transport. Fluctuation in the participation of labour force can fuel the modifications of housing circumstances. People who have faced redundancies at their various working places are compelled to change their locations and houses as one way of adjusting their cost of living. This is what Debelil et al. (2019) reiterates that rentals and service bills (Household's expenses) occupies a big amount of family's income. Housing of low pricing aid the

prevention of poverty and material household's deprivation since the cost of housing impacts greatly on materials and poverty deprivation. Therefore, economically, housing is correlated to labour force market (Maloutas et al., 2019).

Access to housing land.

The human right to housing is the human being basic need to acquire and dwell in a harmless and a protected home in order to live a peaceful and respectful live/s. The land as a human need confirms the prerogative to dwelling land which is socially or legally recognized (CAFH, 2019). Housing Land and Property (HLP) basic need is more than having satisfactory accommodation and possessions. OIM (2016), NRC (2016), Goytia, (2019) Lands et al (2021) and, Guthrie et al. (2023) affirms that liberating more housing land upsurges stock and habitually clues to lesser prices for newly built houses and land prices. By so doing, prices improvement of the existing houses become more affordable. Therefore, affordability of housing includes both availability of housing and prices of housing. Murray (2020) opines that affordability of Australian housing was up to then contentious dispute which attracted frequent deliberation in academic communities and their popular media. Australian state had turned the housing issue into key political endeavours after researchers had analysed the prompt upsurge house charges in the capital city and municipalities.

According to Saiz, (2019) and Dawkins, (2021), supply as a housing policy is applied worldwide, particularly in developing countries where housing affordability is forcing the lowest earned people into slums which are defenceless to external forces like: floods, earth quakes, cyclone wind, heat and coldness which generates snow weight hence the collapsing of such slums. Internationally, there is substantial correlation between affordability of housing and supply of housing land. OIM (2016) opines that high land cost is one of the fundamental elements which contributes to high pricing of housing. Moran

therefore suggest that a large mass of land released for housing could be subdivided along the urban edge. Morgan opines that the restriction of land by local authorities, contributes to low income earners to afford standard housing within the restricted housing standards. NRC (2016) has cited some Australian cities such as: Sydney, Melbourne and Perth where new land restrictions on housing land has contributed to the un-affordability of housing.

Economics understanding of demand and supply states how demand influences the rise of cost or selling price while low demand compels prices to be lowered. It is the same with limitation or high housing land demand which inflates the cost of housing. Therefore, there is direct correlation between availability of housing land and prices of housing. Local authorities delay in residential land release for housing, creates deficiency supply of new housing comparatively to the increasing demand.

The interface of local authority control strategy over affordable housing is a continuing common dilemma worldwide for evolving urbanization planning process to balance the achievement of supplying primary low and affordable housing objective (Goytia, 2019). According to Landis et al. (2021), OIM (2016), Guthrie, (2023) housing procedures put in place in order to encompass the rate of population growth by restricting the release of housing land for new expansion are integrally varying based on levels of affordability. Galster et al. (2020), *opines that the housing land inhibition is not the only contributing factors to housing availability and affordability*. Since there is no liberalization of land release because housing has variety of sub markets which are even identified by locations.

Galster et al. (2020), therefore argues that housing land will continue to be a challenge and cannot be completely liberal. Dawkins (2021) concurrently states that housing sub markets do not function autonomously within town and city bounds. Housing consumers have preferences of locations, types of housing, housing services and accessibility to locations. Therefore, low housing or affordability of

housing, liberalization and the release of land policy could as well give provision of affordable low cost housing on the urban and city peripherals at the same time having no impact in other locations.

Nuissl (2020), have sited that housing land release is commonly traditional trends in the United Kingdom and that has nothing to do with levels of tenants and their affordability. However, Pawson et al. (2019) reaffirms that the Government of Australia's housing policy are responsive to levels of tenants centred on housing pressure. Housing stress has been defined by Pawson et al. (2019) in relation to an annual wage of 40% designated for housing rentals and 30% for other house and home requirement creating pressure for survivor.

The amalgamation of casual possessions into the official marketplace results into the poor being reallocated or homeless while empowering the foreign investors to take charge at the expense of the poor. It is like changing homes into profitable possessions. The moment Shrinkhal (2021) advocated self-help, designating of land to individuals or group of people started being criticized. According to Wilson (2020), designation of land creates interest in occupant's eviction through buying process. Such movements are what Taufik et al. (2022) regards as market compelled shift of the native inhabitants. Dabelstein, (2018) argues that native shifting (tilting) results into legal issues such as property taxation and infrastructure services such as water and electricity.

Should the natives fail to move away, then they turn into tenant-ship subjected to rentals on their own original homes as the land lord's experiences town and city charges (Chandler 2019). Therefore, poor households are compelled to sell their properties and establish themselves into much more remote areas where their lives could be affordable (Kean, 2019). Chandler and Debelstein therefore opines that freehold land does not suit the poor in urban setting for they are subjected to a lot of in-conducive environments leading to poor indigenous people to losing their dignity.

Urbanization:

Urbanization has been defined by Britannic (2023) as a mass of rural population migrating into urban locations occupation resulting into physical variations. United Nations (2019) projected that more than half of the world population (4.2 billion people) are living in urban locations. The speedy growth of urbanization attracts more people living in cities and towns (increase households) and not necessarily corresponding with the required services and housing. The influx of population in urban areas causes housing (the most basic needs) to be on high demand resulting into the development and elevation of real estate's marketplace (Mussa et al., 2017). This means that more households live in limited houses (overcrowding) leading to poor health. The increase in number of people per house is an indication of low income or unemployment. Urbanization with more unemployment fuels great environmental degradation for the unemployed living in town depend upon their day to day living on natural resources rather than having their source of income from a working place.

Kuddus World (2020), reaffirms that while cities are sources of technological development and innovativeness for competitive advantages for cost-effective growth, they also harbour and breed poverty, environmental death-traps, disparities and transferable diseases. The more people live in cities and towns the higher risk to diseases especially the marginal ones. According to World Bank, (2021), Urbanization in developing countries, cutter many migrants who opts to settle in shanty-town, live their families with their domestic animals together. In so doing life threatening is created especially communicable diseases from domestic animals and pets to all human kind around and within their vicinity. Above all, the shanty-towns have substandard or un-regulated slums with poor ventilation, undernourishment and road jumps or traffic. Most slums are allocated in places which are left free for any developments due to their vulnerabilities to environments such as: hill sides, river banks (Malawi Economic Justice Network, 2009).

Title of land and the right to own it.

Baseler (2021), have referred to some few privileges in connection to the land in question with no particular further evidence. Aikaeli, (2022), agrees that land title have a bearing of ownership however, there are more (explored and none explored) related land privileges in the third world countries that could have an impact on more options to the poor in constructing houses by complying to the intended local authorities' affordability requirement. Despite of the land titles role of security serving, land title has for several occasions, proved inefficient in achieving the increase of security for land, housing improvements or increase in property revenue collection (Baseler, 2021). Sheuya (2016) has reaffirmed that the title is less effective in securing loan for housing but a reasonable collateral. This is in contrast to Gai et al. (2020) who regards housing collateral as useless in securing a mortgage but the display of ability to pay back. According to Payne, the urban poor are limited to land acquisition for development since they have low or no income to warrant them prove for paying back the accessed mortgage.

According to Crook et al. (2019), Housing prices with tenancy security are more expensive (25%60%) as compared to those without tenure refuge. It is therefore without hesitation to state that the provision of land title arouses the un-authorized process housing development in order to have reduced local authority influence in over housing land market (Baseler, 2021). Granting an Individual land title may complicate the already worsened housing land and markets of properties (Algoed et al., 2019; CAFH, 2019; Gai et al., 2019). On the other hand, free possession tenure and possessions democratically owned value encouraged by World Bank are greatly challenged because some countries have greater level of possession that others like Switzerland and Germany (Algoed, et al., 2019 & Sheuya et al., 2016).

Persistence of full housing title could have some complications in regards to municipal property for accommodation marketplace aiming at the low earning category of the poor (Algoed, et al., 2019 ; Gai et al., 2020). The right to housing land has a lot of real-world issues and challenges pertaining to

occupancy safekeeping. Below are some in-between freehold systems which have deficiencies in providing land title however, the intensification contract security and expedite access to source of revenue and amenities, (Gai et al., 2020; Collins et al., 2019). Some of the said freehold systems can be progressed and qualify over a period of time. Others in between tenure bargain improved rights to distinct relations while others offer common procedures of tenancy.

The discussed exhibit above varies from country to country based on each nation's socio economic status and culture variances i.e. In Egypt, Colombia and India, achievement of tenure safety is done over time by following:

A process such as accreditation of numerous documents which are connected to taxes of the property in question, charges for utilities, voter's registration forms and allowance or ration cards (Godfroid et al., 2022); World Bank (2016) listed some examples of policies to be included on land for development (both settlement and for entrepreneurship).

Policies which is in totality (community participation, access to employment, social transition and mobility) and Urbanization policies addressing the following: Carbonization of the environment through cars, bicycles, pedestrian and car's space.

Poor management for housing.

The assessment of housing project excellence and its success is based on the effectiveness and efficiency of its management. Perfection of management originates from a systematic organization. The uttermost aim of a successful management is to make sure that human rights of the client are fulfilled with the supreme possible extent in regards to project information access or high quality production outcome. Masnavi et al. (2018) reaffirms that poor management is one of the contributing factors to poor housing. Wang et al. (2021) opines that there are three major objectives in managing construction projects namely:

cost, time and quality. Nevertheless, it is very challenging for building contractors to successfully achieve the said three objectives, each outlined below.

Cost Management

According to Abdulai, et al. (2022), there are two important aspects that have a direct influence on people's capacity to afford and maintain high-quality housing are housing cost management and housing quality. These elements are related to one another as follows:

Putting plans and regulations into place to guarantee that housing is within the means of both individuals and families is known as housing cost management. Exorbitant housing prices can be a major obstacle to obtaining decent housing since they can take up a large amount of a person's income, leaving little left over for other necessities like food, healthcare, or education. Good housing is defined as having pleasant, safe, and healthy living quarters. It comprises elements such as appropriate upkeep, structural soundness, availability of necessities (such power and water), sufficient room for residents' requirements, and adherence to safety and health regulations.

The price and quality of housing are frequently trade-offs. Because there may be less money allocated to upkeep or building supplies, affordable housing alternatives may be of worse quality. On the other hand, better residences typically cost more to buy or rent. For individuals and families, living in substandard housing can have long-term financial repercussions. For example, old heating systems or insufficient insulation might eventually result in greater energy use and electricity expenses. The physical state of a home has a direct effect on the health of its occupants. Respiratory issues such as allergies or asthma can be brought on by poor ventilation or exposure to pollution (Fashina, 2021).

Governments of all stripes frequently enact laws that restrict rent or establish construction requirements in an effort to maintain housing quality while controlling costs. Achieving the ideal equilibrium between price and quality is crucial when tackling housing issues in local communities. It

entails creating policies that encourage collaborations between governmental bodies, commercial developers, and non-profit groups to produce reasonably priced yet high-quality housing. Equal access to secure and comfortable living conditions and resolving affordability issues within communities depend on efficient cost management of housing combined with an emphasis on building high-quality dwellings. Preece (2020) shows a variety of opinions from different housing player groups on the process of expressing the cause root of construction management cost as shown below:

Housing management incorporates the strategy required to make sure that the construction workforce finishes the project within the estimated budget; Project quantity surveyors' projections are guiding factors in the total project completion budget. Based on the quantity surveyors' estimates, resources are allocated while giving a true picture of the project cost (Johnson, 2020). There is correlation among the cost of project management, job allocation or schedule and range or scope of management. Naeni et al. (2021) reaffirms the importance relating to the said three elements, if cost management is to be of vital to the project. According to Sanghera, (2019), there are four processes which involves the project cost management namely: Planning for the required resources, estimating the cost of the required resources, the cost of the budgeting process and the cost control measures. The above said processes determines the total cost to complete the project in question, determines the budget based upon the availability of financial resources, managerial project policies and approach.

Quality Management:

In the context of housing, quality management refers to the procedures and methods used to guarantee that residences fulfil particular requirements of quality. This covers a range of elements, including general liveability, safety measures, design, construction, and materials utilized (Obi et al., 2021).

Project specifications are met by artisans who are not answerable to clients but management. Fulford (2019) reiterates that management requires systematic process of construction development which should enable management to verify the implementation of projects specifications. Desmond distances employees from contributing to project poor quality but its management. Lopes et al. (2023) concurs with Fulford (2019) by stating that lack of project close supervision and the use of un-trained workforce can negatively contribute to the project quality management.

Project Time Management:

Timely project completion is ensured by effective time management, and quality housing concentrates on designing safe, cozy, and visually appealing living environments. Successful housing projects that benefit communities and residents result from integrating these factors (Wuni et al., 2020). Asfoor (2022) states that the completion of the construction project within the scheduled time, budget and required quality is easily said than done. The project management environment is never stable but always turbulent and requires various site meetings, compilation of project progress reports, resolving project conflicts, continuous amendments of construction plans and drawings, continuous communication with suppliers for building materials and services in the unpredictable weather environments. Regardless of the said diverse circumstances, project time management becomes an issue to be achieved, resulting into time being the object of the effective management processes.

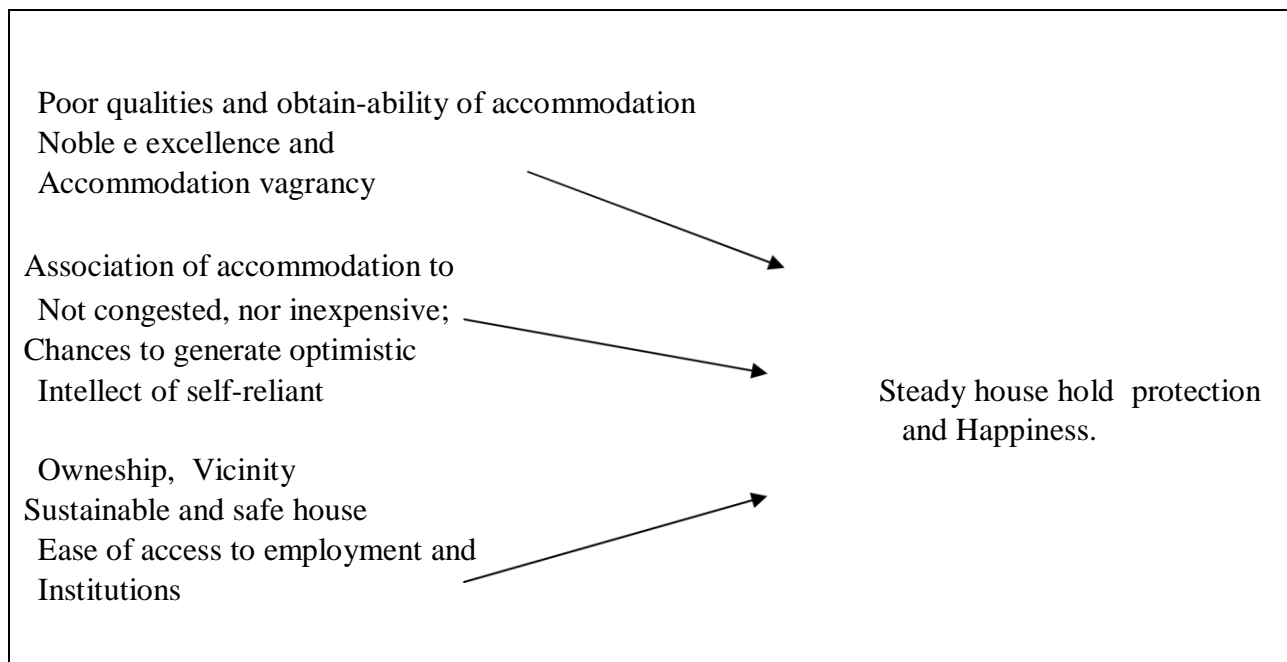
2. 6. Consequences of poor housing:

2.6.1. Educational attainment.

It is hypothesized by many researchers such as: Carnemolla,et al. (2021); Chukwudi, (2013) and Ngusa et al. (2019) that academic achievement is partly based on quality housing where there is good and safe neighbourhood shelter with stable learning environment. According to Sunganti et al. (2018), and

the quotes from the book titled “Impact of housing and the wellbeing of Families” written by Alonso (2023), impacts of housing on families has been categorized into three namely: Through visible qualities of the infrastructures (availability, safety and quality), through the dignity of the inhabitants (not overcrowded and availability) and through vicinity environments (neighbourhood), where standards of surrounding housing, safety of surrounding houses and accessibility are incorporated Tariverdi (2023). Figure (6) below summarizes Tariverdi (2023) findings where steady housing owns households protection leading to happiness and success of endeavour.

Figure 6:



Happiness of households conditions (Source: Istasse, 2019).

The physical element of housing is related to sensual qualities of housing. In circumstances where housing is inadequate, smooth functionality of families is directly affected (Triverdi, 2023). However, Swope et al. (2019) has affiliated characteristics of housing with well-being or health. Research conducted by Swope, et al. (2019) evidenced that poor housing upsurge the vulnerability of sicknesses, physical challenges during early childhood. Most accidents are caused by housing physical circumstances in poor homes. Precarious well beings contribute to absenteeism's from school as compared to those of healthier situations.

The family housing implication is associated with various areas impacts based on availability and sizes. The cost per housing unit is related to income of family breadwinner, occupant's perception and safekeeping it provides. Quality housing is affiliated with high calibre of households where self-respect and dignity are basis for housing improvement. It is therefore evidenced base on housing perception which affects scholars from low income households as inferior to others hence being psychologically affected in a learning process of the two different household status (Rolfe, et al., 2020).

Swope, et al. (2019), opines that inference of accommodation physiognomies are not limited to the welfare of households in common but is more critical to children. Harker further states that vagrancy children show more behavioural challenges such as: violence, hyperactivity and instinctively than those from well housed families. Substandard housing circumstances and congestion inevitably contributes to the development of problematic behaviours and hardly comply with school requirements. According to Li (2016), ownership of homes has a constructive result on scholastic consequences. Wakely (2022) echoes Li (2016) by reiterating that home possession is directly correlated to housing conservation and improved vicinity and excellence of housing.

According to (Rolfe, et al., 2020), Vicinity outcomes are aligned with societal communications which affects the performance of individual socio-economic consequences. However, Mchulu (2019)

have a contrary view in addressing the impact caused by participants on how communal housing construction projects disturbs edification achievement. Mchulu (2019) reaffirms that scholar's participation in construction of housing projects do have a substantive positive impact on edification consequences. Mchulu, (2019) and, Li (2016) as well as Alonso et al. (2023) argues that it is the extraordinary degree of poverty which negatively impact scholastic result and not the involvement on housing construction. Scholar's participation in housing construction is a source of income for their tuition to those from poor families. Swope et al. (2019) reaffirms that scholars who comes from congested (overcrowded) households regularly fail to attend lessons due to attending health services than those from quality housing. Congested housing is undoubtedly believed that can have no enough space or room to accommodate scholar's studies after school lessons and assignments with the aim of scholarly successes.

Natural Disasters:

Poor Housing are more prone to natural disasters than quality housing. Houses with substandard building materials, poor design, poor workmanship and poor land allocation are much more disposed to external forces such as: cyclone wind, storms, floods, fire, earthquakes and snow. The implication of poor housing on external forces is generally deadly which leads susceptible occupants into homelessness after their shelters collapse if their lives may be spared. Such situations are compounded by their poor financial circumstances. The choice of stable housing is based on family's economic status. Most people who live below poverty line have no or very little choice on the quality of their housing status. Poverty deprives choice of housing to live in and as such, natural disasters contributes to such families' deaths, property destruction and homelessness if by coincidentally they stay alive. Poor families have less or no financial abilities in maintaining the jeopardized housing. Hallegatte et al. (2016c, b, c, 2018) literates that loosing property and assets due to natural disasters could not be worrisome if such victims had the ability to replace them without pains and in a shorter period of time. Hallegatte adds that natural disaster does impact

all regardless of their economic status. The variations come in when the poor are unable to repair their damaged infrastructures and regain their lost assets and property.

The capability and ability to handle up the repossession of the disaster is what differentiates the victims into their economic status. The poor have the least ability for their recovery. Patankar (2015) and Hallegatte (2020) have concurrently agreed to each other that some people settle in risky areas in an aspiration of the following two reasons: Eyeing for opportunities during economic chances by government for public facilities or undeviating amenities and sophisticated production and revenues. According to McDermott (2022), most households settled in high floods risks are fully aware of natural disaster risks but resistant to be re allocated due to expected opportunities such as: social network; health care facilities and food, a sign of deep poverty and civilization gap.

Mba et al. (2021) reaffirms that poor households are pushed to settle in more risk areas in urban places because of its less cost or completely free from any cost implication while accessing to job opportunities in such close urban places. According to Patankar (2015), recurrent natural disasters in a form of floods at Mumbai in India had greater impact on people of low economic status and created the following implications: Floods made no means of transportation available, forcing all victims to have no access to school facilities, health facilities, clean drinking water, disrupted power electricity supply, Fuel and food supply limitations. All households therefore had lost working days creating a financial consequence. The disaster circumstance which limits access to market creates greater vulnerability to food security. When floods or drought for example sweeps away all gardens, reliant on food from other areas is a challenge (Hallegatte, et al., 2020). At times access to other market could be available, but the scarcity of food supply promotes price rise in most food commodities as it happened in 2010.

Pakistan floods where 21 million of wheat hectors were destroyed by floods and made wheat price rise by 50% beyond the pre nourishment level (Cheema et al., 2015). Nevertheless, low economic status

people are more susceptible to food price increase in unindustrialised states which spend on average of 40 and 60% on food household budgets. According to McCarthy et al. (2018), the Malawi floods disaster which occurred between 2014 and 2015 farming period resulted into nourishment drop-out eating spending drastically and calories per capita were greater. However nutritional variety was meaningfully lesser, signifying that families regulate their feeding picnic basket to uphold total consumption at a lesser price. Additionally, commonly and underprivileged people are unable to cope per revenue fatalities by regulating their feeding picnic basket. They are limited not to reduce extravagance feasting or postponement feeding like how richer families can do. Reduction in feeding can directly affect health issues (Karim and Noy, 2016). Reduction of food consumption can have a great negative impact on happiness and also impacts people in forms of education and health.

In unindustrialised countries like Malawi, people with low economic status have no entree to tragedy insurance because of its un-affordability element, large disaster insurance transactions costs, for a minor portfolio. Cebotari, et al. (2020) regards disaster insurance as weak institution where clients and clients to be, have lack of trust in it. However, Owen and Noy, (2019) opines that disaster insurance has regressive impact even in developed countries.

Support provided in advance in preparation for the disasters (Post disaster support) has always been a failure due to the fact that poor people are voiceless to manage influence the authorities for better preparations. Once Poor households are excluded from the disaster governance, they have no chance to say anything concerning their contributions to the anticipated disaster preparation processes. Timely disaster preparations have always been the challenge by management.

The delay in supporting those who deserve in preparing for the anticipated disasters results into people scrambling for help after the disaster. Those with upper hands and wider connections are favoured by getting more and faster help (Abdi, et al., 2019). Fitritinia, (2022) states that societal security plans

have more constraints in developing countries and generally, the intended support does not benefit the targeted population. In most cases, cash transfer is targeted to poor households, but poor households are excluded from such programs and instead the well to do benefits leaving the poor to be much more deprived. Kaydor, (2021) suggests that cash transfers for disaster programs are more successful in rural areas than in the urban setting where the poorest live adjacently or next to the wealthiest.

According to, Hallegatte (2020), poverty rises soon after any natural disaster like:

floods, hurricane and storm. An example of Bolivia floods in 2016, poverty rose by 12% in Trinidad City. Elmino disaster which affected Phillipine Ireland in September, 1997, increased headcount poverty by 4-5% (Alampay, et al. 2020). According to Baez et al. (2019), the experience of Cyclone, floods and drought resulted into 25 to 30 drop of in per capita food consumption and reduction of dairy meal per person of 0.4% While poverty increased by 12 and 17.5 percent after a two to three years analysis. However, Reardon and Taylor (1996) opined that natural disaster impact on households varies from country to country and is not homogeneous. An example of this is that of Burkina Faso drought of 1980s which impacted poverty up to 17% in the zone of Sahelia. While that of the zone of Sudan, poverty increased by 3%. The vast differences in natural disasters impact therefore proposes that wealthier households and those of poor ones are greatly vulnerable (Zorn, 2018).

Permanent Influences on Well-being and Edification

Based on the natural disaster shocks, households of low economic levels may face disadvantageous extended term impacts such as: child withdrawal from schools or reduction in health care services. Households undergoing great losses may as well have lessening in nourishment consumption, healthiness consequence and physical in-capacities and addition from occupation marketplace can probably thrust families into deficiency deceptions. Rahmani et al. (2022) reiterates that children are more susceptible to

natural tragedy than elders. Douenne (2020), states that natural tragedy jeopardizes reduction can make economic growth and profits beyond circumvented misplaces through promotion of more investment. Prevention of disasters is therefore the basis for property and lives loss avoidance. Hallegatte et al. (2020) opines that the number of households falling into poverty trap due to frequent natural disasters can be reduced, once remedy to natural disasters are made and fulfilled.

Economical cost of poor housing.

The collapse of poor housing due to natural disasters has incredible effects which is unforgettable by any of those victimized. The magnitudes are normally socially and economically related, and incorporates some of the following: permanent loss of human life through death, injuries, loss of possessions and loss of dignity. Each and every year, the world experiences thousands of deaths rates through earthquakes, floods, and mild wind such as Elmina. In the year 2008, Sichuan Earthquake of 8.0 magnitude killed over seventy thousand people, in the year 2003, a 6.8 earthquake killed 2,700 in Algeria, and Marmara of Turkey earthquakes killed 17,000 in the year 1999. Worldwide, earthquakes kill an average of 60, 000 people per year and the majority (90%) are from poor developing countries (Wyss, et al., 2023). The greatest number of deaths caused by natural disasters are related to poor housing which fail to withstand their external forces i.e. Sichuan earthquake of 2008 destroyed numerous thousands of infrastructures such as houses, public infrastructures like: schools and sanatoriums which were shrunk down beyond the human toll. The price or cost of such damage can be sympathetic. Patricia et al. (2019) had estimated the cost of Marmara earthquake at over \$5 billion.

In addition to numerous deaths which can easily be quantifiable, other numerous repulsions are encircled by reservations which compels the analysis to approximation only rather than being specific. Apart from the said assessable cost-effective slums, the strain, shock and astonishment greatly impact the housing owners and occupants. Zorn, (2018) reiterates that fatalities which are originating from natural

disasters are inversely relative to the equal of per capita revenue. This is so due to the fact that much efforts have been made in industrialized states to minimize tragedy in humanity since the Second World War. Meng et al. (2021) research findings found that Floods and Hurricanes have unlimited damages over property damage and business interruption. After such disasters, most businesses are forced to close for some time due to: loss of workers or close relations, decline of business due to damaged infrastructures, Loss of some property due to disrupted services like electricity and water and internet infrastructures (Nazinin, et al., 2022).

The main threat of poor housing is the fatal collapse which endangers both human life and properties. The unplanned housing collapse obliges stakeholders such as statutory bodies, government and voluntary organizations to provide rescuing services to survivors and property through crisis services offered. By so doing the concerned country diverts its resources and even source some more through loans in order to suppress the emergency crisis. Meng et al. (2022) sighted the following costs:

Economic cost by municipal amenities such as: police, brigade, army and medical services through searching and rescuing the missing lives and properties and the evacuation of the survivor process. Remains of the dead bodies require resources to facilitate the burials; Organizations which play voluntary roles such as World Food Program, Red Cross, United Nations provides basic needs like food, tents for shelter water and health requirements; Municipality services are required in order to control some services like food issuing, removing or pumping water flooded water out of neighbourhoods and other flooded areas; Expenses encountered to prevent the threat of water pollution through leakages of chemicals and oils and The process of safeguarding infrastructures in contradiction of impairment and contamination. It is however quite hard to belief that Malawi disaster prone areas are still accommodating people who are annually victimized and yet resisting to be permanently re-allocated to upper land which is free from floods (Chirombo, 2019). The Malawi government is therefore using an appeasement policy approach for

political gains in handling reallocation agenda along the floods prone areas of Lower Shire in a compromising strategy.

2.7. Global warming and seasonal / climate changes:

In general terms, climate change describes global warming (the continued increase in the average temperature of the earth) and its impact on the earth's climate system. Climate change in its broadest sense also includes past long-term changes in the Earth's climate. The current increase in global average temperatures is faster than previous changes and is largely due to human burning of fossil fuels. Fossil fuel use, deforestation, and some agricultural and industrial practices increase greenhouse gases, especially carbon dioxide and methane. Greenhouse gases absorb some of the heat that the earth radiates after being warmed by sunlight. As the amount of these gases increases, more heat is trapped in the Earth's lower atmosphere, causing global warming (Yasin, et al., 2024).

A distinguishing feature of tropical seasonality, driven by seasonal migration of solar radiation and monsoons, is the transition between dry and wet seasons (Bombardi, et al., 2020). Transition periods between wet and dry seasons are important for vegetation productivity (Song, et al., 2020), forest participation (Bombardi et al., 2020) and adaptation to disasters (Deng et al., 2020). Concerns about changes in seasonality (Moron, et al., 2020 and Jesudha et al., 2022) are therefore important in addressing local climatic, ecological, and hydrological issues (Bombardi, et al., 2020 and Misra and Bhardwaj 2020). Recently, both model simulations and observational data have shown that the total amount of water in the atmosphere is increasing at a rate of 7% for each 1degree Kelvin increase in surface temperature (Jesuldah et al., 2022). This increase in atmospheric moisture has been accompanied by significant changes in precipitation characteristics, which are closely related to wet and dry seasons (Deng, et al. 2020 and Zhang et al., et al., 2019). For example, increased precipitation intensity increased the difference between wet

and dry regions (Schurer, et al., 2020 and Tabari, 2020) as well as between wet and dry seasons (McElich, et al., 2023). Due to the increase in effective atmospheric heat capacity, the date of onset has shifted. Changes in precipitation intensity and precipitation phase have led to more complex seasonal precipitation patterns in tropical regions (Zhang et al., 2019 and Tabari, 2020) further increasing uncertainties associated with seasonal transitions.

To date, it has been demonstrated that the onset, duration, and precipitation characteristics of the wet and dry seasons have changed significantly in many regions of the tropics. Tropical seasonal changes have been identified. sung et al. (Song et al., 2021), for example, reported a seasonal lag of 4.1 ± 1.1 d over the northern tropical countries from 1979 to 2019. Changes in the start of the rainy season have also been investigated in South America (Martnez, et al. 2020 and Cavicchioli et al., 2019), West Africa (Akumaga, et al., 2018), and East Africa (Seregina, et al., 2019).

To make matters worse, the date of the beginning of the rainy season is expected to continue to change. The rainy season could delay by two weeks by the end of the 21st century, especially in South America, West Africa, the Sahel, and southern Africa (Dunning, et al., 2018 and Wainwright, et al., 2021). If the start dates of the wet and dry seasons change, so will their duration. A general reduction in the length of the rainy season has been noted across India, with the rainy season shortening by 10-20 days per century (Sahany, et al., 2018) This finding was particularly pronounced in tropical rainforests. Since 1979, the length of the dry season in the Amazon rainforest has increased (Fu R *et al.*, 2013), and short-term droughts have become more frequent and more severe (Erfanian and Fomenko, 2017 and Wainwright, et al., 2022). Due to the early start and late end of the dry season in the Congolese rainforest, the dry season duration per decade from 1988 to 2013 increased by 6.4–10.4 days (Jiang, et al., 2019). These prolonged dry seasons in tropical forests can increase water stress, affect carbon cycling, and alter the composition and structure of evergreen rainforests (Jiang, et al., 2019; Ritchie, et al., 2022). Shorter rainy seasons can

exacerbate water scarcity (Schmid, et al., 2021) and Martin, et al., 2022) and even trigger humanitarian crises such as the 2011 East African humanitarian crisis (Grillet, et al., 2019).

Previous studies have focused on the timing of tropical seasons. However, little attention has been paid to the seasonal regime. In general, the seasonal regimes in most regions of the tropics are divided into an annual regime (one rainy season and one dry season in a year) and a biennial regime (two rainy seasons and two dry seasons in a year). dry season occurs in an elongated pattern as compared to wet season (Seregina, et al., 2019). Changes in rainfall undermine the constancy of these seasonal regimes. Some regions may change from annual/semi-annual to semi-annual. These transitions between 1- and 2-year regimes inevitably change local ecosystems (Fekadu, et al., 2022 and Winright et al., 2021) and affect local bicultural systems (Chumpu, et al., 2019). In addition, some studies based on regional precipitation data find shorter and later rainy seasons, with a wider range of precipitation between wet and dry seasons (McErich, et al., 2023), but Studies on the evolution of wet and dry seasons are lacking.

Climate change can be defined as a significant, long-lasting change in the 'average weather' of a particular region and can be caused by Earth's dynamic processes, external forces including fluctuations in solar radiation, and human activity (Werndl, 2016). The burning of fossil fuels such as coal and oil and deforestation over the past 200 years has meant that the concentration of "greenhouse gases" that trap heat in the atmosphere has increased significantly. These gases prevent heat from escaping into space. Greenhouse gases are necessary for our lives because they help keep the earth's surface warmer than normal.

However, as the concentration of these gases in the atmosphere continues to increase, global temperatures are rising above previous levels (Werndl, et al., 2016). Various studies have observed that over the past 100 years, average temperatures around the world have increased by more than 1.3 degrees Fahrenheit, and in the Arctic he has more than doubled. (NASA Earth Observatory 2023, January 13).

The impacts of climate change are also reflected in changes in precipitation patterns, rising ocean temperatures, sea level changes, acidification and melting of glaciers and sea ice (Werndl, et al., 2016).

Climate change is making extreme weather more severe and more frequent. Climate change is global in nature, with mean annual surface temperatures increasing by 0.6°C over the past 100 years (Robinson, et al., 2021). Climate models and theoretical arguments further suggest that extreme precipitation events will continue to increase with increasing greenhouse gas (GHG) concentrations (Myhre et al., 2019). Climate change will significantly affect precipitation patterns, increasing overall.

Floods are the most common natural disasters on earth. Due to population growth, due to global warming and climate change, the impact of floods on people is increasing year by year. Effective disaster management allows us to combat natural disasters such as floods. Effective disaster management is only possible through comprehensive risk analysis. Flood risk depends on many factors, including precipitation, ocean currents, land slope, soil structure and population density. A comprehensive flood risk analysis that takes into account all these factors enables more effective disaster management.

Natural disasters cannot be completely prevented, but the damage caused by disasters can be minimized through hard and soft measures. Floods are one of the most common natural disasters in the world, causing enormous economic, social and infrastructure damage and claiming many lives. Therefore, it is important to determine the flood risk, especially in settlements, in order to prevent damage. The Analytical Hierarchy Method (AHP), which has recently been established in the spatial assessment of multi-parameter problems, is an effective method for the spatial assessment of flood risk, along with the Geographic Information System (GIS).

2.7.1. Stakeholder Approach:

Definition of Stakeholder

According to Kivits and Sawang (2021), stakeholders' theory states that an organization or company's stakeholder comprises of any individual or organization in any way affected by the organization or company in question by its undertakings. McGreth, (2021) stakeholders' definition is in contrast to the one proposed by Friedman (an economist) who states that in a capitalistic state, the sole stakeholder of an organization may care about are its shareholders and no more no less. Friedman's view is that organizations are bound to profit making, to content their bondholders' continuous growth.

Contrary to Friedman, Freeman proposes that an organization or company's interested party are those who matters to an organization and that, minus their support, the organization may not survive. Such organizations may include the following: Employee, suppliers, customers, environmental groupings, local communities, and politician's actions groups, financial institutions, governmental departments or groups, the media and many more, based on the organization's involvements. Freeman's view therefore describes the business atmosphere as a bio network of linked clusters, which all requires to be well-thought-out and contented for the sake of the organization's survival and long-term success. Usman, (2019) has reaffirmed that projects of construction includes the following stakeholders: client, architecture, project manager, contractors, site personnel, sub-contractors, communities, local government, professional bodies, media, political parties and politicians and members of parliament. Nguyen et al. (2018) and Al Nahyan et al. (2019), also mentioned that construction stakeholders include the following: project management team, client, design team, consultant, contractors, suppliers, subcontractor, employees, funding bodies, local communities and government authorities. Fig. 7 below illustrates the incorporation of internal and external stakeholders of a successful project (Nahyan et al., 2019).

Figure 7:

Internal and External stakeholders of housing projects (Source:Nahyan et al., (2019)

Stakeholders Theory.

A perspective on capitalism known as "stakeholder theory" places special emphasis on the interdependent ties that exist between a company and its many stakeholders. In addition to shareholders, these stakeholders also comprise clients, vendors, staff members, investors, communities, and other parties with an interest in the company. The following are some salient features of stakeholder theory:

Stakeholder theory acknowledges that companies affect more than simply shareholders. These organizations may consist of creditors, local communities, suppliers, workers, and more. Stakeholder theory pushes back against the conventional emphasis on shareholders alone and pushes companies to think about how their actions affect society as a whole as well as other stakeholders. It encourages organizational management and corporate ethics to be approached more comprehensively (Lin et al., 2018)

A popular interpretation of stakeholder theory looks first to identify the particular parties that are stakeholders in a business and then investigates the circumstances in which managers handle these parties as stakeholders. Stakeholder theory succeeded in upending the conventional analysis frameworks in domains like law, management, and human resources by arguing that stakeholders' needs ought to come first in any course of action. (Et al., Bridoux, 2022).

Housing Stakeholders' theory.

The idea of "housing stakeholders' theory" centres on the different people and organizations with vested interests in the housing industry. It acknowledges that housing is a complicated problem with many players and a range of needs, objectives, and viewpoints. According to the notion, various stakeholders must work together and be included in order for housing policies and decisions to be effective Malik, et al. (2024). Policies, rules, and initiatives pertaining to housing are significantly shaped by government bodies operating at different levels (local, regional, and national). They are in charge of establishing legal frameworks to guarantee the availability of affordable housing options, upholding building rules, helping low-income households with financial aid, and encouraging sustainable development.

Building new homes or renovating old ones is the responsibility of private developers and builders. Their goals are to maximize profits while satisfying the market's demand for various housing options. In

order to help home buyers and developers with construction projects or home-ownership, banks, mortgage lenders, and other financial organizations offer loans or other financing options. Their goal is to maintain profitability while controlling the risks associated with lending. These community-based groups fight for improved living conditions, affordable housing, equitable access, and residents' rights (Barney et al., 2020). By tackling problems like gentrification, evictions, inclusionary zoning, and other challenges, they seek to give voice to under-represented groups in the community. Those who own homes have a clear interest in having access to the best, most affordable housing. Residents' issues include affordability, maintenance standards, safety concerns, resident engagement, and so forth. Residents may be purchasers, renters, or tenants in social housing, among other options.

Scholars, policy analysts, and researchers all provide valuable insights into the issues, trends, and successful solutions affecting the housing sector. Their knowledge contributes to the development of evidence-based procedures, research-based projects, strategic planning, and policy (Alvarez et al., 2021). The housing stakeholders' theory places a strong emphasis on cooperative methods in which these many players cooperate to achieve shared objectives, including enhancing affordability, upholding standards of quality, reducing homelessness, facilitating sustainable development, and encouraging inclusive communities. It acknowledges that stakeholders, who frequently have divergent interests and viewpoints, must engage in conversation, discourse, and negotiation. This strategy seeks to provide inclusive, transparent, and dynamic decision-making procedures that adapt to changing demands in dynamic local environments.

Like any other developmental endeavour, planning for housing processes is not an exceptional. The housing planning process is vital in accomplishing its intended goal/s. The strategy may include progressive procedures and enactments of planning regulator which in one way or another can encourage the fresh lodging improvements. Based on housing strategies in the development plan, they act as guiding

tools in the development regulatory practice. In such, each and every application of housing is measured and appraised by the local authority before an approval. The process is also used to control the land use development zones like: oversupply of housing, overhanging property, shortages of housing and quality of housing (Sinha et al., 2017).

Sinha et al. (2017) reiterates that though housing plan is vital for it incorporates housing policies construction and procedures (originating from preparation process, development strategy and execution), it is imperative to note that housing developers have an impact in influencing and shaping the municipal / town lodging improvement. Despite housing plan is used as a tool and guiding document for compliance sake, planning permission may affect the whole housing process. Sinha et al. (2017), Baker, et al, (2017); and Debete, (2019) opines that housing problems are caused by imperfections and incompetence of lodging preparation and regulatory procedure/s.

Pawson et al. (2020) have concurrently agreed that land usage planning have several housing systems which play a role in influencing the corporeal structure of both urban and rural areas and these include: land improvement system, activity/motion system and ecological system. The activity / motion system is related to human needs which eventually becomes requirements for housing spaces. Should the activity system be applied, urban land is transformed and modified to the requirements of populace? This process requires participants or stakeholders such as consumers and developers for land development processes. Ecological system is used to both regulate and to develop the operational of: land improvement system and activity/motion system. Mahtta, (2022) recommends the land planning system because of being instrumental in the achievement of societal, corporeal and financial objectives on condition that it provides sufficient and quality housing; it also promotes durable housing improvement and creates an assurance to the public in the efficiency housing provision process. Baker, et al. (2017) therefore concludes by confirming that the above said objectives can be achieved through the application of urban

and rural planning guidance system which normally have a political bearing. It is for this reason that Gurran, et al. (2017) emphasizes the need for government involvement during the process of framing housing planning policy with the aim of controlling housing developments. In the study conducted by Kimhur, (2020), an emphasis was made on good supremacy throughout the application of suitable improvement approaches for an effect housing provision. Kimhur, (2020) reiterated that housing guidelines and obligations amongst stakeholders are vital too in the processes of providing quality housing system.

Differentiation of stakeholders:

Kivits et al. (2021) have differentiated stakeholders into either effect or location. Effect stakeholders are those which Kujala et al. (2022) have regarded them as primary and secondary stakeholders. The location type is those which Alibasic (2022) regards them as internal and external stakeholders. Primary stakeholders are generally individuals input which is critical for the organization's survival. Such input has either a negative or positive bearing to the following stakeholders: investors, customers, suppliers and employees. On the other hand, Secondary stakeholders are those which can be directly affects or be affected by the organization action/s (Shubham et al., 2018).

According to Kujala, (2022), internal stakeholders are those working within the organization such as organizations employee, whereas external stakeholders are all outside the organization but are part and parcel of the organization such as: suppliers and customers. The theory emphasizes that both internal and external stakeholders are vital for the organization's survival and progression (Alibasic, 2022). Bridoux (2022) has reiterated that stakeholders' theory emphasizes that organizations have to consider people's views, particularly those who can be affected or affect organizations activities before making decisions. By so doing, it symbolizes the organizations responsibility and accountability to all stakeholders. Based on the just said theory above, there is therefore dynamic relationship between stakeholders and the

organization, hence the need to manage this relationship (Bridoux, 2022). Stakeholders theory therefore aid in appreciating the visibility of all stakeholders and the impact organizations and stakeholders respectively (Mahajani, 2023). The environment to enable all stakeholders to positively contribute to the benefit of the organization in question, their powers requires to prioritize for effectiveness sake. Krkac, (2023) regards such power prioritization as mapping of stakeholders. An organization which considers both its needs and stakeholders' prospects is expected to improve its enactment. On the other hand, equilibrium is required in order to safeguard organizations objectives, mission and vision (Kujala, et al., 2022).

Organizational development theory.

Organizational development involves a body of understanding and rehearsal that progresses the development of an association and the facilitation of distinct improvement, viewing an organization to be a multifaceted arrangement, prevailing as part of each other forming each character by distinct characteristics and level of configuration. Organizational development has been defined by Singh, (2020) as a methodical knowledge and development approach with the aim of altering rudimentary trust, altitude and arrangement of the present organization to better remit modifications in a commercial setting.

Involvement of stakeholders and service delivery

The introduction of stakeholders' strategy could be done without omitting the following factors: SWOT analysis from where the identified weakness is put into developmental actions, innovative values, capabilities or resources and stakeholders. The benefits of early dialogue engagement with stakeholders includes reciprocated indulgent of expected outcomes and prosperity of instituted project, opportune time, proof of identity and make a decision for expected issues and by so doing the anticipated cost is avoided

(Salvia et al., 2019). Early establishment of shared stakeholder settlement creates supreme astonishment and creates superior recognition level inside the operational team, anticipated client/s and stakeholders in participation. The inclusion of more stakeholders adds more credibility resulting into more attraction of investors and those who are in the category of financing the project. There is need for the provision of mentor-ship opportunities to those stakeholders who are willing to take part in the project process, thus promoting evocative contribution with constructive criticisms. Numerous stakeholders however may have conflicting interests which may derail or completely affect the progress of the organizations mission fulfilment. It should therefore balance based on the professional analyses of selecting worth stakeholders.

Vigorous involvement results into talents improvement and competency improvement to indigenous people. Such improved skills can as well be put into the yet to come communal development. According to Katarine, et al. (2021), High participation rate by stakeholders is a symbol of improved communication rate with rigorous feedback. According to research conducted by Kujala, et al. (2022), the involvement of stakeholders in any strategy make available eminence input which hints to creativeness resulting into excellence decision making. The system also provides excessive gratification to stakeholders which results into an opportunity of satisfaction of the implementation process. The success and commitments comes in because stakeholders perceive that the outcome is a reflection of their true ambitions which they are part and parcel of. Such an element compels stakeholders to own the set objectives and maximizes their efforts to the implementation process because, failure to do so will implicate themselves of being incompetent and not worthy being part of the organizations decision making.

According to Elias, (2019), research results, initial stage involvement of stakeholders in strategic formulation results into satisfactory service delivery. Nishimura (2019) has defined the significance of allowing for measurable; unmeasurable and period dimensions of contributors. The unmeasurable

magnitudes of participations require as well to be evaluated since enactment is reliant on authorizing contributors to have greater accountability and regulatory.

Stakeholders service delivery.

Stakeholders' service delivery has been defined by Zwane, et al. (2019) as a process of services transmission in a swift and excellent manner to the intended beneficially. The observation of Johansson, et al. (2019) is that the delivery of service offers an organization degree of superiority. Zwane et al. (2022) opines that the process of service delivery is an intentionally and obligatory designed by those erected or appointed to offer service/s or conveyance of properties and facilities to the intended group of people or organization. However, Schlegelmilch (2022) has regarded service distribution as an attitudinal service offering differently to the global market while adding value to the organization in question. Giri, et al. (2019) however, regards stakeholder service delivery as a set of technologies mechanisms which make available various capabilities.

Government economies rely greatly upon the public sector to suit the current global and dynamic market. It is for this reason that provision of excellence in organization is quite indispensable approach (Jackson, 2020). Improving delivery of service therefore is primarily about the humanizing efficiency of the way government institutions deliver their business to their citizens. Jackson, (2020) observed that several challenges the government faces have resulted into the introduction of new intellect facility, conveyance of facility and conveyance structure in order to solve the said challenges. Tolstove (2020), opines that quality services can be rendered by the use of communal institutions where service market and value is constricting. Tolstve (2020) further opines that partialities of stakeholders and self-governing progression produce the worth for best conveyance of service/s. However, an operational amalgamation of approaches is essential to guarantee that employees are both motivated and have the required skills and

knowledge for the quality delivery. Maintenance of enthusiasm in employees' oblique's organizations to customer service centred.

To establish a customer service centred spirit, there is need to recruit the right employees who are enthusiastic in quality production, provision of necessary support structure and have good working conditions in order to retain the best employees for quality service sustainability (Tolstove 2020). This is echoed by Andeas (2023) that organizations require knowledge and skills which are worth in exchange with money and not physical appearance of the employees.

2.7.2. Housing Stakeholders management:

Definition of stakeholders' management.

AI Nahyan et al. (2019) have defined stakeholders' management as a process of operational synchronization, unity and improvement of communications and association with stakeholders. Franklin, (2020) have concurrently agreed that Stakeholders are groups of people, organization of individuals who are in apposition to affect or be affected by any organizational development. However, Lending credence, Wells et al. (2020) regards stakeholders as organizations or individuals who have the potential to influence the organizations activities before, in progress or after its outcomes. Based on the said definitions, it implies that stakeholders are human kind with either personal or communal interest with the organization's failure or success (Harrison, et al., 2022).

Kujala, et al. (2022), Proclaims that stakeholders are those without them, an organization may not be able to thrive. He further clarifies those stakeholders as primary ones. Primary stakeholders incorporate some risks on the organization due to their part of their investments in form of capital, human, or finances or any valuable material or things. Aubert, et al. (2023) regards such stakeholders as inclusive of: shareholders and workforces, customers. Therefore, primary stakeholders are justified for their interest in

any organization based on their investments. The element of investment in the organization compels stakeholders to have an important responsibility of organizations well-being. The success of effectiveness in stakeholders' management is based on the quality identification and taxonomy of housing constituent stakeholders.

Czischke (2018), regards the following to be the housing key stake holders: Employees, customers, industrial associations, investors and shareholders, government, and subcontracted humanoid capital management companies. Mai et al. (2021) argues that auditors, competitors and corporate social responsibility analysis are stakeholders in banking and not in housing. This is debatable however, because some communal groupings directly take part in the financial contribution to particular housing projects in terms of donations or grants.

Stakeholders have been clarified by Berglund et.al. (2020) into two major groups as internal and external. External stakeholders are those outside the organization such as: customers, creditors, suppliers, government, unions, local community and general public while internal stakeholders include: stockholders, employees, managers and board members. Stakeholder management therefore signifies the planned methodology of handling the anticipation and contribution of anybody pretentious by the outcome or productions of an association. According to Ewurum et al. (2017), Iheme, (2017); Huang, (2017) and Malachira, (2017), the obligation of housing stakeholder management is to identify, inter-grade, engage and settle conflicts for the smooth operational of housing industry.

Right identification of stakeholders and proper sorting stakeholders' approach will make it possible for the same engagement effectiveness and management approach. The fulfilment of the planned activities by stakeholders, stakeholders should be projected as priorities. Lil et al. (2022) concluded by summarizing stakeholders' management as: identification, prioritizing and engagement of stakeholders.

There is no project which exists in isolation, even if it is well funded and structured, it is still subjected to some forces and circumstances which require external parties which Sanei, et al. (2023) regards them as stakeholders. Stakeholders influence compels organizations to undergo some changes, a situation which complicates the responsibility of organizations management. Most organizational changes are subjected to extra cost and creates uncertainties for the future of the organization/s. Should issues pertaining to stakeholders fail to be addressed and should stakeholders be isolated from project strategy and development then, the future of the organization is at stake. It is therefore vital for the organization to balance its interests and those of the stakeholders.

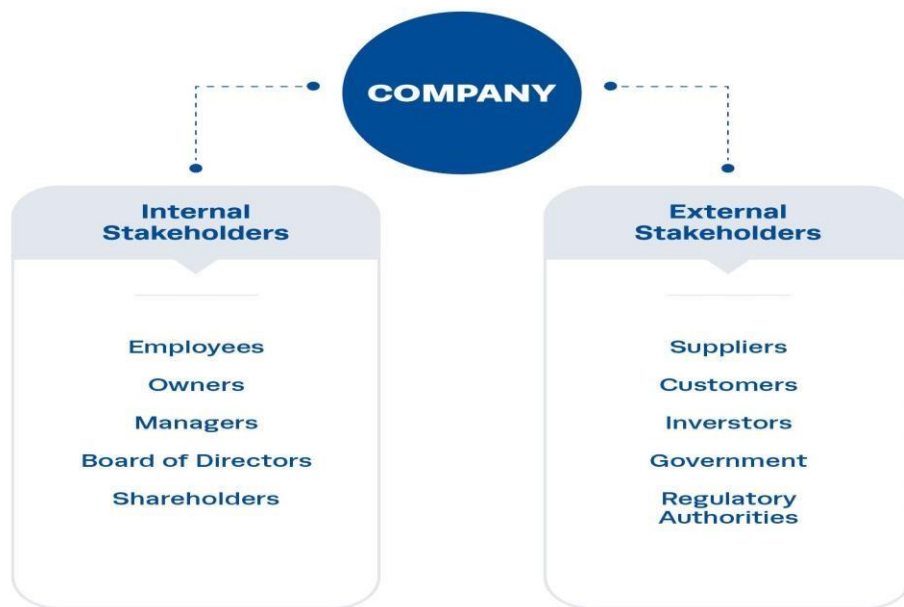
Stakeholders are in most cases affected by having interest in the project undertakings. Stakeholders may be beneficiaries of the organization, hence the maximization of their interests for support. In cases where the project is negatively perceived by its stakeholders, the project may suffer its implications. According to Sanei et al. (2023), the following are construction project stakeholders: Regulatory authorities or bodies; project funders; beneficiaries or users, neighbours to the project under construction and the general public.

Magazzino, et al. (2021) opines that it is the project client's responsibility in managing stakeholders by reconciling their differences and creates a clear project direction. Most projects experience keen changes during the early stages of its development. At this tender stage, the project is flexible to make changes because the cost created by such changes are minimal. Once the project takes its shape; any change may experience resistance due to enormous cost it may encounter. Project management should therefore be vigilant in managing the stakeholders' expectations so that the finished housing meets the stakeholders' requirements and auspiciously accepted.

2.7.3. Identification of stakeholders.

Bourne and Walker, (2016) reiterates that project managements planning is achieved by steps starting with the identification of stakeholders. The optimum performance in project management is best attained by first identifying pertinent stakeholders in the project life cycle (Al Nahyan et al., 2019). The identification of stakeholders involves a will of power determining the right stakeholders and how best they can be grouped and sub grouped in order to be in categories of responsibilities (Zedan, 2017). Figure 8 below illustrates companies stakeholders in general by grouping them into two. For internal stakeholders included the following: Employees, , shareholders, managers and board of directors while external ones includes: suppliers, contractors,, investors, government regulatory authorities

Figure 8:



Categories of stakeholders. (Source: Zedan, 2017).

It is however vital to know that stakeholders influence and impact over an organization varies from one to another on a projects progress. It is from this fact that stakeholders' analysis during stakeholder

identification processes be protected. Zedan (2017), further emphasizes that during the stakeholders grouping analysis, some stakeholders' groups may be pre-determined by the aid of controlling provisions. It is however vital to understand that not all regulatory requirements are decisive.

Analysing stakeholders.

It is important to rightly identify stakeholders and conduct an analysis on the following grounds: An improvement of quality project outcome is achieved. This can be done by an organizations maximum utilizing the numerous information collection from the stakeholders; Scheduled activities are timely fulfilled due to the fact that organizations perceive stakeholders as supporters rather than regarding them as obstacles during approval processes; Some stakeholders may provide some extra resources for the benefit of the project and that Poor identification of the right stakeholders may have the following project implications:

Overshooting budget i; Project deadlines being missed ii. Over shielding people who are failures. iii. Wastage of peoples' time and energy of workforce implementing the project; Stakeholder analysis can be used by authorities who are responsible in policy formation in order to identify major players and the assessment of their: interest, knowledge, alliances, positions and their importance in relation to policy. It therefore gives more opportunity for policy makers and stakeholders to management inclusive to network more closely with major stakeholders. This then promotes the support for a particular policy formation and implementations. In cases where stakeholders' analysis has been carried out before policy formation, and implementation, Misunderstanding can easily be detected and controlled about situation of the policy. In cases where stakeholders' scrutiny is used to as a tool for implementation guide, it can be concluded that the policy success is much more grantee for its success (Balane, et al., 2020).

Franklin, (2020) has defined stakeholder engagement as a process of partner establishment which acts as a vehicle in mobilizing resources in whereas acting as a catalyst in a manner of conducting organizational business. The stakeholder engagement includes a variety of events and activities such as: conveyance of organizational information, paying attention to people/ community, working as a team with people, asking for input from people, uniting people, helping people to be empowered. It is therefore important to understand who people are being referred to. Leopizzi, (2020) postulates that the term “people” in this context is referred a collection of persons in the process of sharing variety of factors. The said factors include: interests, place and commercial supremacy.

The factor of place is exercised and shared through clarification of topographical boundaries (Tibesingwa et al., 2017). While the factor of “interest” is much of social elements to include:

Income groupings, the organizational settings or environment and occupational elements. However, the element of corporate governance is a theoretically enclosing. On the other hand, the corporate governance factor is a conceptual framing of association between the firm and its clientele. According to the aversion of Ewurum et al. (2017) and Tibesigwa et al. (2017), the engagement of stakeholders in an organizational undertaking is to empower stakeholders in making joint promoting pronouncements with firm/s. Stakeholders’ affiliation includes: communication; consultations, edification and communal partaking, participating in communal accomplishment preparation or partnership operational (Franklin, 2020) and (Ewurum et al., 2017). Stakeholders’ engagement is opined by Tibesigwa et al. (2017) as having variety of organizational benefits in defending the firm’s license in its operations. If well-coordinated and managed, can as well be used to developing new goods and facilities. Nonetheless should the engagement be poorly done and managed, the process has the possibility to destabilize stakeholders’ associations, a situation which may result into suspicion and creation of tension

amongst members. The objective of the organization can therefore result into failure and wastage of time and resources.

2.7.4. Stakeholders engagement

The active and methodical process of including different parties in housing-related decision-making and policy creation, including government agencies, developers, community groups, and residents, is known as housing stakeholders engagement. Stakeholders are identified, their varied requirements and interests are evaluated, and efficient channels of communication and feedback are put in place in order to conceptualize this interaction. This idea may be put into practice by developing a systematic engagement plan that specifies goals, tasks, and deadlines and encouraging cooperation through workshops, advisory committees, and public forums. In the end, more inclusive and sustainable housing solutions result from ongoing monitoring and assessment, which guarantees that the engagement stays responsive and successful (Malik et al., 2022).

A prescribed plan designed with the intention of effective communication among stakeholders in order to attain support for the project is called stakeholder engagement plan. The stakeholders' engagement plan stipulates the communications regularity, media, persons to contact or be contacted, and localities of communication proceedings. The design is done at the initial stage of the project and is bound for regular modifications (Kamar, 2021). Hota et al. (2020) suggested the following segments as part of good engagement plan. Stakeholders list of names, project phase or phases, contact names in communicating process, area of influence, power and engagement approach.

List of Stakeholders

Organization management requires a list of identified and engaged stakeholders without underestimations of some minor stakeholders, a situation which may negatively impact the progress once

there is no adequate communication. The list acts as a register to the organization for ease of identification and coordination.

Phase of project.

Stakeholders' consultation by an organization varies upon their interests and expertise. Some stakeholders may be limited to one or more consultations, hence the grouping of stakeholders based on phases of the project.

Name/s of contact persons.

Identified stakeholders require to appoint a particular and correct person who should be in contact with the organization when need arise. The bureaucracy practised by many organizations or government departments might contribute to the project delay in cases where the correct personnel is not directly communicated to.

Areas of Influence

The stakeholders' palisade should be well defined. There should be a measure on how stakeholders' interest overlaps with the organizations project. Business goals of the stakeholders should have a link with the project in question. It is imperative for the organization to establish the reason/s; a particular stakeholder is interested in the undertaking project. Organizations and stakeholders' viewpoints must be understood well before any engagement of each side of the parties.

Power.

Based on the circumstance, a stakeholder has the distinctive aptitude to stop or alter the project. At times the stakeholders' power over the project can be removed by the project management. However, the stakeholders mandate removal may be very expensive if poorly managed. Obviously, the removed stakeholder becomes unhappy and disturbed. Unhappy stakeholder can influence other stakeholders since they work as a team. The project therefore may suffer the impact to the point of flopping.

Engagement approach

It is of great importance to engage stakeholders in a manner of detailed strategy. The following should be some of the contents: The category and communication regularity such as weekly, fortnight, monthly and by specified means like: email, phone calls or physical or face to face interactions. The communication content to be specific like: progress of the project, information of the project design and future project plans.

Improvement of stakeholders' engagement.

The secret for the project's success is the unceasing perfections of stakeholders through consultation process rather than clinging rigidly to the original project plan. The process therefore is a pro creative constituent rather than being analytic one. Ewurum et al. (2017) and Tibesigwa et al. (2017) endorses the following three steps for the project improvement of stakeholders' engagements:

Organizations care for the stakeholder:

Organizations should display their caring approach to stakeholders with the intention of winning them. Aggressive approach towards stakeholders' disputes normally tend to fuel stakeholders their

negative perception towards the organization. Such an approach tends to retrogress the relationship between organizations and stakeholders. The efforts to repair such a damaged relationship is costly even though the client has the power to stop them, stakeholders cling to their rights by disseminating negative word of mouth for the organization, a situation which ends up tarnishing the organizations image. It is therefore advisable to have a little empathy approach on such issues which is costless and yet accomplishes important strides in settling projects conflicts.

The human aspect to be emphasized.

Apart from charity organizations, the majority of organizations are profit based and strives to increase profitability. At times, organizations do have conflicting interests with stakeholders in terms of profit elements. The society too have an element of profiting from the organization. It is therefore vital for the organization to make it clear about the communal benefits in contrast to the organization itself.

Empowerment to stakeholders:

Stakeholders' expectations are that they should be heard. However, they are also aware that they can be ignored. The stakeholders' dismay comes in when the organizations management team verbally considers the stakeholders concern and fail or become rigid when it comes to implementation on the same. Such an approach creates mistrust by stakeholders to the organization/s.

Benefits of stakeholders' management

The success and failure of any business relies on relationship. Management of the organization has to make a crucial decision on whom to incorporate as stakeholder in order to successfully manage the organization to the intended vision. It must also be aware of its poor choice which may contribute to the downfall of the same (Tibesigwa et al., 2017). The outlining process (Stakeholders Map) in determining

who can be a supporter or an arrival could be among the greatest operative tool for both long- and short-term decision making. Ewurum et al. (2017) and Tibesigwa et al. (2017) have reaffirmed the following benefits to stakeholders' management.

Operative decision-making process:

Organizations effective engagement with stakeholders' dialogue, improves the excellence of resolutions which have an impact on stakeholders. The extensively used global strategies and outline for societal accountability like ISO 26000 and AA1000 as stated by Accountability Stakeholder Engagement Standard (2015) reaffirms the significance of including the viewpoint of the firms' appropriate stakeholders in verdict constructing development. Simultaneously being crystal clear with the resolution made and how they impact the stakeholders (both positive and negative). Creating negotiations among stakeholders group improves firm's capability for investigation. The inclusion of various opinions of vision and evidenced sources provides information which a sole business would then have no access to.

Creation of trust and legitimacy.

The establishment of affirmative liaison with main stakeholders enriches the organizations license to a smooth operation. Based on the said relationship, the presence of the organization and its accomplishments can grantee the approval among the growth of continuous native inhabitants, public humanity establishments, among other groups. The establishment of trust and legality through planned stakeholder appointment is serious, in particular when organization activities directly impact positively or negatively human lives or ecology in neighbouring societies. If an organization reaches out to intended stakeholders, it is a sign of the organizations interest in valuing their existence. Such a partnership helps

in the construction of reliance and favour in the direction of organizational management and stakeholders. This is at its best advantage when the organization is working in a crisis situation where regaining trust becomes a challenge, but when all stakeholders are having the trust background over the organizational activities, it works to the advantage of the set organizational objectives.

Despite of organizations creating cooperative relationships with its neighbours, in the essence of conducting business on principles, the continuous increase in internet connectivity in conjunction with the social media, consumers' groups, and activists has made the process of sharing information to become a big threat to organizations competitive advantages globally.

Risk encountering.

The continuous and significant exchange of ideas amongst neighbouring societies and stakeholders assist the organization in preventing clashes and interruption of operations and this might be a safeguarding mechanism of the organization from various risks. It is therefore a preventive of extra organizational business costs and income expenses originating from arrangements which is interested in business operations such as: boycotts, blockades and sabotage. Individuals and groups of people may be used as tools in detecting prospective jeopardies before becoming dangerous to organization/s. Inhibiting the said threats can eradicate the intended harm to the organization.

Care of International sustainable encounters:

Cordial association and planned corporation aid the organization and stakeholders sort out serious worldwide encounters which may impact indigenous humanities and establish constant and maintainable operational atmosphere. It is also imperative to incorporate human rights provision in order to have cordial relationship with stakeholders such as: suppliers, local communities and workers. Momen, (2022) on

Principles of Human rights guidelines, emphasizes the uttermost human rights diligence by organizations in order to warranty the self-esteem and comfort of indigenous societies and supplementary groups of stakeholders which may be impacted by commercial undertakings.

Dishonesty is among other worldwide threat to maintainable growth which is extremely pertinent for commercial stakeholders' relationships. World Economic Forum Corruption (2018-2019) prices the international frugality at 3.6 trillion dollars in each and every year. It is therefore a contributing factor to economic instability and poverty. Its magnitude affects susceptible persons excessively. Truthful and clear relationships with community grouping of representatives, internal and external stakeholders like: suppliers, business partners and suppliers must be part and parcel to take part in the commitment process.

Quality element in reporting and production.

Organizations performances are judged by their reporting system which normally are supported by stakeholders' involvement. There are mainly two elements incorporated in annual performance report namely: Progress and setbacks. The strategy of stakeholders' involvement in reporting system is enough evidence to the world market of the organizations transparency and which results into the acceptability of the reports by the global market.

The acceptance of organizations report by the global market symbolizes its quality requirement attained and hence organizations ableness in its meeting international standards. By the way, there is global demand in transparency articulated by: investors, civil society, on-line business promoters and consumers. Organizations are therefore bound to report the impact it has on and over the society (corporate social responsibility).

2.7.5. Impact of stakeholders' management on housing policies:

It is vital to embroil significant stakeholders of various occupations and skills related with management of housing properties, though the process of identifying appropriate stakeholders is a great encounter. It is also challenging to analyse stakeholders' relationship in order to avoid potential conflicts which may arise due to multiple conflicting interests which might diverge from cost effect to appealing strategy (Mitchell, et al., 2022).

Based on ethical point of view, the involvement of stakeholders is important in the establishment of various housing simulations for the broader community benefit. These may include either landlords or tenants or those with authority in housing landscape influence. There are various advantages of stakeholders' involvement in issues related to housing decision in controlling and improving of housing assets (Cottrell, et al., 2015).

Stakeholders' involvement has its significance in increasing the likelihood of projects accomplishment of the community through strategic involvement of stakeholders as a way of reinforcing confidence at the same time ensuring greater approval by the wider community; Stakeholders' involvement grantees the meeting of particular housing groups of experts and Stakeholders' involvement has the ability to have collective and various expertise in developing specific housing property.

Significant segment whereby the concept of stakeholder gains vital importance is contained by non-market housing such as: communal housing or corporative accommodation. Such non-market housing has the support from the government or organizations which are of non-profit. Organizations whose operative systems incorporate boards of directors who are mandated by the state or housing societies or by distinct membership i.e. associations or secluded non-profits (Van et al., 2016). Depending on the calibre of stakeholders, could as well be a replication of the housing model under development or sustenance. In circumstances of involving various stakeholders, it is fundamental to the efficacious operational of possessions.

In regards to non-market housing, despite of the governments funding role, it has less dominating impact as compared to shareholders in the commercial philosophy. Should there be any alteration to stakeholders' responsibilities and curiosity, would have an effect on the non-market lodging replicas. Indoors of housing setting, the utilization of both secondary and primary stakeholders could be responsible for the exercise of altering roles in addition to the comparative effect that housing property can bear by stakeholder. Nonetheless, it is significant to note that the position of whichever collection is subject to change based on changes in functions and housing stages in the planning processes. In particular, stakeholders' roles might differ due to the type of models for non-marketing housing (Errida et al., 2021).

In conclusion, the process of stakeholder identification and the inclusion through stakeholders' examination can grantee a strong foundation in strengthening native communities. The inclusion has the ability to nurture a sense of ownership or belonging or being connected to, since their senses of interest are to the extreme. By virtue of this analysis, there is enough evidence of gaining sense of a capacity which happens and areas required to be reinforced. It is through such a recognition that can ignite commitment and involvement while assignments are being fulfilled by knowledgeable people with maximum interests at the same time by participants willing to learn in communal engagements.

2.8. Housing Governance:

Housing governance is affiliated to shared verdicts making process where range of concerned groups of people and individuals are involved. The process has no room for official regulatory arrangement to order the existing coordination amongst the stakeholders (Mokoene, et al., 2023). Governance is a cross-breed of high capabilities of brains which incorporates managerial methods with project promotion strategies and communal system of government. Governance has been explained by Olanrewaju et al. (2016) as a progression whereby roles, duties, guidelines and capitals are, recognized, synchronized, executed and monitored.

Fundamentally, if governance is to be analysed as a concept, then requires unifications of diversifications in production and services supplies. Academic literature evidences that great shift is taking place from management theory application to governance theories in the processes of addressing organizational or project performances (Brunet and Aubrey, 2016). The differences between management and stakeholders' bodies in structural philosophy demonstrates the said disputes and therefore the failure of a project is connected to poor governance and not poor management. Governance is pertinent to all processes of decision making with the intention of quality improvement through stakeholders' credentials and commitment, jeopardy identification and extenuation, and teamwork in assessment for decision making (Turner, 2020).

Government is applicable to any decision making process that aims to improve performance through stakeholders identifications and engagements, risk identification and mitigation and decision making collaborations without being specifically limited to any one field or scope of work (Mallah, 2019). Given this context, it is possible that involving stakeholders in the development of housing policies and housing governance will help to address sub-par housing resolutions.

2.8.1. Benefits of Participatory governance.

The term benefit has been defined by Chazan (2022) as a noticeable aftermath of an achievement or resolution which aids in meeting the set business goal. Palumbo (2017) had proclaimed that participatory governance benefits are categorized into four based on conditions that: benefit accruing to the state or to the inhabitants and or benefits being in relation to the progression or the end product. Nonetheless, Bussu et al. (2022) asserts that residents rarely share the insights of some indigenous specialists concerning the aim of participation. Bureaucrats might think that the chief benefit of participatory governance is based on the process of individual development of communal activists.

Nevertheless, priority/s for indigenous persons is to attain strategy or facility or supplementary noticeable achievements in the projects area. Darakhshan, et al. (2019) reaffirms that residents ranked the highest concerned stakeholders with project outcomes. However, Wells, et al. (2021) distinguishes among entities and administrative costs of involvement. Wells, et al. (2021) research findings showed that involvement processes saved much more time than though encountered high cost in terms of commitment processes and communal disturbance for the actual persons involved in the project participation.

Benefit/s of Involvement

The benefit of involvement has since been recognized partially in reaction to challenges of approaches which took place before i.e. redevelopment or poverty mitigation and the approach in regard to the shots of politics. Mitchel et al. (2019) proposes that benefits identification is in the following three areas: Competence and efficiency of developments and programs, the superiority or excellence and validity of making decision and benefits connected to nationality and governance.

Competence and efficiency of developments and programs.

Participant's benefits have a tendency to incline on results which are conservative, driven by the outward environment and expert's led amenities developments and plans are to confront by compound problems such as: urban decay, health, inequality and poverty. Such challenges frequently fail to attain long term objective (Mitchell et al., 2019). The failure happens because locally corporal enhancement was not appreciated or upheld and that essential long-term vicissitudes in individuals hence the failure to materialize the local structure.

In contrast, Tomal, et al. (2020) contended that communal participation is important in safeguarding value for money in communal amenities. The absence of community input in amenities strategy and distribution jeopardizes in wasting communal financial resources. This is because there is

high possibility of not using the project resources or underutilizing them as long as the project is imposed on the beneficiaries. It is of great importance for indigenous people to have the opportunity to identify their own needs and be part and parcel of identifying the solutions to their challenges. Should local people feel powerless and useless before donor funding community, the project will fail to be owned and managed after completion if it can luckily be completed (Tomal 2020). Participatory benefits have been highlighted by: Rojs et al. (2020), as per below examples:

2.8. 2. Innovation and creativity:

There is conducive environment which stimulates participants in coming up with new ideas in the midst of sponsors or sponsoring agents together with other stakeholders in the process of aiding innovation for improved solutions.

Avoidance of conflicts:

In the process of identifying problems and their solutions during the early stages in collaboration with stakeholders, settles tension and at the same time conflict among players is ruled out. In so doing, the cost of association is also reduced while the pace of the processes increases. The element of conflict reduction is regarded as the greatest common redeemable advantage credited to participants (Palumbo, 2017). Conflict has proven to be very expensive in regards to the progression of projects. Conflict reduction creates considerable savings, time saving being the most considerate. (Palumbo 2017). Nevertheless, Palumbo, (2017) highlight that "if lawsuit is improbable, an intricate communal involvement procedure has no option but to withdraw resources from the activity's assignment".

Access to new resources:

Participation process has the potential to discharge and take along extra resources which might not be available to sore community or seclude creativities i.e. capital for communal projects from donations or charities. Participatory element might also establish influence which may attract generosity and unpaid assistance determination (fuel the volunteering spirit for involvement).

Total cost of the project might be saved by participation means (Celik, et al., 2019).

Continued development / maintenance:

It is contended that, once local people (community) have been involved in the establishment and operational of the project, there is ownership element. Owning of the project is an assurance for maintenance of project dynamics and the continuation of the development and maintenances i.e. there could be less or no vandalism because they own it nor corporeal movements. It therefore lowers the cost for maintenance.

Attainability of intended quality:

In the participatory governance, Tomal, et al. (2020); Bussu et al. (2022); Magazzino, et al. (2021) and Darakhshan, et al. (2019) reiterates that intended project quality is assured and attained partly because of balance and checks by both local, funders and implementers .

Information and expertise.

Local participants in a local setting, may introduce the local skills and knowledge to the project. By so doing, the applied local skills and knowledge may be much more suitable to the local environment, basic needs and desires. Local and scarce resources can be utilized in a manner to suit the available skills which may be of use during the maintenances process. Should there be availability of knowledge and

skills from other stakeholders, local contribution makes a good blend, resulting into quality product. Moll (2019) reaffirms that the community has the main possessions of knowledge which implementers of policies requires for the achievement of the set goals. However, Darakhshan, et al. (2019) asserts that normally, poor citizen's knowledge is not taken into consideration when it comes to decision making process.

Increase public awareness and understanding:

Circumstances whereby citizens have greater opportunity in contributing to project issues, they are at liberty as well to acquire knowledge in a form of education concerning project crucial matters (Schiovo, 2021). Such environments promote knowledge sharing and reduces lucid unawareness. Wertgen, et al. (2020) opine that quality information dispels whatever is an impracticable option during the early stages of the project and by so doing, improves the probability of project success.

Sharing responsibility

It is of importance to recognize some policy requirements whereby communal amenities require the participation of the beleaguered group for the project to be successful i.e. the engagement of the patient with health personnel for the right and successful outcome. Chazan, et al. (2022) and Rojs, et al. (2020) has termed the process as “co-production”.

Increase of usage.

In most cases participants champion in the usage of improved amenities/ services. This is because participants are much closer to the needs of people who are the beneficiaries and easily register their essentials.

Morale of staff

Resulting into improved working affiliations (Rojis, et al., 2020), Conversely, Wells, et al. (2021) research findings has displayed a vice versa propensity. Most of the above said benefits are related to funding intervention projects. Partakers who come to join with the aim of promoting programs and become part and parcel of the institution also requires considerable profits, otherwise they may have limited participations. Such profits can be regarded as personal, progressive and transformative (Rojis, et al., 2020), Denters, 2022, and Streeters, et al. (2019). Such benefits may include the following:

Confidence and skills.

Participatory actions benefits participants to gain various skill which on the other hand improves the community's lives as it is later widely used in the society. Darakhshan, et al. (2019) has named the process as “capacity building” and enablement by others (Palumbo, 2017).

Health and well-being:

Optimistic benefits for participants which are granted to those who deserve are believed to health the ill thinking of the participants and the community at large. Psychologically positive appraisals have health impact on the appraised (Concannon, et al., 2019).

Trust and relationships.

Participatory governance has the ability to positively shape and build individuals understanding, trustful and buoyancy resulting into relationship improvement with communal, individuals and local communities.

Access to more learning and other services.

Participative governance has an economical element in the sense of ease to access of local participation at the same time granting local participants to education where there are several related benefits. This could either be through native organizations of newly established or changed through local contributions, hence the increase of individual's knowledge and accessibility.

Greater self-reliance.

Project participants are exposed to wide knowledge and skills from numerous sources and resources hence the reduction in dependency and at the same time improvement of reliance is developed, increase self-awareness and self-assurance warranting participants to have self-life control.

Direct economic benefits:

Participatory governance enables participants to have the right of entry to financial resources and other additional capitals to sustain the projects participants needs. And wants.

Non-material benefits:

Societal eminence, societal gravity, curiosity, the desire to gain knowledge, and gratification in the course of assisting in a wider context are regarded as participators benefits.

Quality and legitimacy of decision-making

The contemporary process of coming up with verdicts in a multifaceted, frequently fluctuating setting requires various means of creating and executing verdicts. Outdated morals of giving respect to authorities and the technical know-how have been weakened or lessened more especially in the western

culture and insights of amplified risk (Bykov, 2019). Worse enough, there is the declining trust and ambiguity, illustrate association between the state and its citizens.

The above circumstances have altered the affiliation among people and various institutions such that there is more trust in the academic research centres than the governmental departments or commercial industries (Joxhe, 2019). It is challenging for public organizations or parastatal organizations to function without peoples' consent: legality is required for them to function on behalf of people. The said trustworthiness has been harshly impaired in the modern ages. Chazan, et al. (2022) has opined that the capability of managing system for the government from top to down is outmanoeuvred by the current societal challenges. The above said challenges could be either native or international, a situation which compels public organizations to hardly find solutions for them. An additional connecting factor is that borders amid segments of life and various organizations are progressively becoming indistinct i.e. good results for health or decreasing number of crimes is not the achievement of health and policy respectively (Jonna, et al., 2023). As such the envisioned recipients should be part and parcel in conveying the achieved outcomes or beneficiaries. Participation can therefore be adapted as necessity in situations where the state needs collaboration and have deficiencies the capacity to force (de Poza-Vilches, 2019).

Participation is therefore being used as a tool to restore the impairment through new relationships creation of reliance amid the government and inhabitants, partially because of enhanced communication and better appreciative in every direction. (Concannon, et al., 2019, Bussu et al. , 2022, Celik, et al., 2019, Moll, 2019 and Darakhshan, et al., 2019).

The strategy of allowing straight communication and info interchanges amongst housing players, partaking has the capacity to decrease costs for transactions in resolution making process radically (Ma, 2022). Research conducted by Rojs, et al. (2020) established that improved resolution came second from

quality services in ranking when analysing the importance of participatory governance. Participation is established as a means in delivering the subsequent profits in housing industry:

Appropriate decisions.

Researchers have contended that extra precise and illustrative info in relation to the essentials, urgencies and competences of native public, as well as improved feedback on prevailing programs from prevailing and possible beneficiaries, could be acquired through participating set-ups in particular intentional mechanisms which warrants people to be development continuous, contrary to conservative info assembling cardiovascular exercise (Rojs, et al., 2020).

Legitimacy / support for decisions.

Contrary, the approach of “deciding and defending” in decision making processes which has categorized some establishments, involvement in participation can permit provision in the process of developing a decision in collaboration with stakeholders beforehand while lessening the marketing process at the same time increasing its legitimacy over communal support. Having the opportunity of airing out views is a positive measure in project execution phase (Bussu et al., 2020, Celik et al., 2019). Conversely, contributors are frequently fast to pull out from projects once they realize that there is failure in fulfilling promises. Contributors aggressively evaluate expenses and profits of involvement (Celik et al., 2019).

Accountability to the public.

The process of participation can be establishing on the official system of accountability which is implemented through illustrative democracy by allowing residents to make designated legislatures and

the rest much more unswervingly answerable through direct deliberations. An alternate means of assessing the answer-ability profits of involvement is such way that answer-ability is further extensively shared, as many persons intricate in the resolution processes (Bussu et al., 2022).

Inclusion and cohesion.

Prudently designed and executed contribution may generate devices and organizations which can permit side-lined clusters and frequently left out clusters to be incorporated into the process of decision making, plummeting the separations in the social order by conveying omitted groups off people into the conventional of the public (Rojs, et al., 2020, Tomal et al., 2020 and , Banks, 2021). Omitted people from the decision making opportunity, might still possess pertinent evidence or Information in contributing to decision making process (Bussu et al., 2020). On another note, participatory governance could be a mean of involving with groups of people which are difficult to be reached when the organization structure of engagement processes could be either less unapproachable or further involving for the side-lined groups than traditional official procedure (Bussu et al., 2020 and Tomal et al., 2020).

Limitations of Governance:

Public sector on the other hand could be a limiting factor to “joining up” governance. Khalimon, et al. (2022) literates that the public sectors have a down and up system of administration where the top most manager/s in the hierarchical order has the powers for decision making, implementation at the same time being accountable for the same. The said nature of hierarchical order does not fit into the networking system where horizontal communication and decentralization are practised leading into the

decentralization of powers and decisions making. Furthermore, public sectors are affiliated to political elements especially to both ruling and opposition parties and are institutionalised. In so doing, contradictions are created when it comes to change of organizational strategies, technological elements and structural processes (Khalimon, 2022).

Lopes et al. (2021) opines that some individuals may opt not to share knowledge and information they have in making decisions if they feel by doing so is a means of transferring of legitimate powers. On the other hand, the process of sharing knowledge could be used as an upper hand to superior influence (Lopes et al. (2021). Suggestions by institutional theory are that vicissitudes to institute practices could be a threat if continuously seen as authentic and are given support by the executive board (Roszekowska et al., 2022). Even though the need for transformation could be agreed, conflicts amongst various organizational interests might be a hindrance to implement the change. In so doing the process of sharing information might not be utilized to its fullest capacity unless change to information sharing process starts with the top management.

2.8.3. Participative governance:

Participating supremacy is referred to number of government philosophy whereby countries inhabitants are openly involved in the process of managing resources with the aim of cost effectiveness and growth. Participatory concept was originally established towards the end of 1970s and is increasingly being applied to extensive ranges of socio-economic sceneries in addition to influencing the growth program worldwide (Marife et al., 2018). The snowballing interest in participating supremacy could be related to its impending building capacities in the process of managing and providing communal amenities. According to Fisher (2018), participatory governance surpasses democratic involvement in terms of voting or being transparent. Its tendency results into direct and meaningful engagement of populaces regarding demanding issues of the general public. Typical examples of participatory involvement may

include but not least the following: health care, education, infrastructures, protection of the environment to mention a few.

Studies conducted by Fischer (2018); Palumbo, (2017) & Silvestre et al. (2016)) reaffirms that participatory governance has added value in program and project solutions in both developing and developed countries. The system has hastened responses to emerging issues in societies and has improved societal commitments and motivation in pursuing such engagements. Above all, participatory governance has proved to be relevant in developing countries where the public delivery of services is frequently inhibited by limited workforce and financial resources, Inflexible lethargy, and biased political affairs (Palumbo, 2017 & Silvestre, et al , 2016).

Nonetheless, studies conducted by Joseph et al. (2020) found that participatory approach is not a grantee to achievement. The findings showed that in situations where there is high inequalities in socio economic and political amphitheatres, predictable profits may fails to be realized. It is also challenging to put on scale the influence of participants because of unreliable source/s of information concerning the dissemination of realized profits and expenses to units of families (Mckenzie, 2019).

Theory of Participatory governance and its evaluation:

BUA, (2018) has described the term “participatory” as an engagement process in the deliberative process which is based on the self-governing, generally regarded as inhabitant commitment originating from partisan communal discipline. It is worth noting that the progression incorporates practice further than autonomous of the constitutional rights to vote or civil rights to access information (Fisher 2018). The process takes the account of practising in cooperation with communal debates and co-production.

Communal deliberations are anniversary known as a debate and deliberations intended for generating rational, knowledgeable sentiments whereby contributors are in agreeable to review preferences in view of deliberations, innovative information and assertions from associate participants (Muzee, 2022). The principal aim is not to target consensus because some may have hidden agendas for their own interests, but aiming to provide communal information in order to justify the validity or legitimacy of the deliberation outcomes. Means of public deliberations are not limited to the following: governing organizations, by means of unrestricted or public views, as intermediaries, as those standing in for consultative commission committees (Rowe and Frewer 2017, Silvestre et al., 2016).

Mackenzie, (2019) has reaffirmed that broad based communal deliberations are professed to the basis growth of societal wealth, a situation which can reduce wrangles over interests of materials and ethical values and societal segregation in the society while encouraging blameless governance. In contrast, in the process of “co-production”, inhabitants are communally well-being focused. The old concept which was identified and recognized towards the end of 1970s connotes commitments of people and a conversion of states role in the process of supplying communal amenities (Joseph, et al., 2020). According to Palumbo (2017), a theory of “co-production” was developed in the year 1990s which re-counts communal involvement to the function of a product in which individuals who are not part and parcel of the organization have their input over the processes. Basing on this concept, Palumbo (2017), exhibited that generally, communal domain or secluded domain can both be un-surpassed produce possessions and amenities.

Conversely, as regards to communal goods and amenities, the production has no sore producer. The showcase is for both private and public owned industries contrary to solitary inflexible machinery of state. In most developing countries, there is lack of motivation amongst civil servants in order to devote themselves to their full capacity, recurrently, the bureaucratic and unbending work environment. Above

all, most members of the community or citizens have knowledge which is underutilized services and periods of time. The co-production opportunity in such circumstance grants the essentiality for harmonizing contributions from both the state and community. Despite of having numerous instances universally in support of the theory that involvement or participatory methodology enhances competence. Research findings by Ragaza et al. (2016) established some shortfalls of participatory governance. The system can fail the project anticipated outcome in situations where there is need for technical solutions. At some occasions, there might be circumstances where powerful authority accomplishes the project objectives much better than collaboration in managing like that of the water project in India (Bah et al., 2018). Participation can also flop if communal legislative body have contrary interest to majority preference (Nishimura, 2019).

It is challenging to evaluate participatory governance. Campagna, (2022) reaffirmed that the challenge in evaluating participatory governance is credited to the multifaceted calibre of communal participation which incorporates several structures, intensities and knowledge of participating citizens. Outcomes of participations are as well impacted by preliminary intensities of liberation or empowerment and societal wealth in such a way that working groups of people with less earnings are anticipated to attain less (Mckenzie, 2019). The type of party political establishment whereby democratic rule verses autocratic one contributes to projects outcome. Nonetheless, bellow are mutual physiognomies or landscapes which demarcates common characteristics or features that make a distinction between prosperous circumstances against the unsuccessful ones. They are grounded on the review of Campagna (2022); Joseph, et al. (2020) & Mckenzie, (2019). Efficient and effective participating supremacy is described as below scenarios:

Equal representation and accessibility ; honesty and clearness; rate of the group coming to its elucidation; Superiority of deliberations; Degree of the resolution representing the group unanimity; Capability and expertise of communal working collections ;Inducements well-defined such that potential

benefits from contributions are more than the initial cost and non-existence of overriding working cluster particularly in the social order which is extremely imbalanced or with principles of partisan supremacy.

It is imperative to note that the above outlined features are not impartial but are just pointers of self-governing and effective debates i.e. speed at which a resolution is made and the nature of the problem at hand may not tarry and might result into un-ideal solution. Quality also might encompass worth judgement. It is therefore imperative to evaluate the standards to the purposes of the participating contrivance and the explicit purpose and productions in line with the sought participation.

2.8.4. Stakeholders Governance.

Derakhshan, et al. (2019) has defined stakeholders' governance as an engagement of two parties in a cost-effective operation which bounds the two parties to observe and regulate the progression, safeguard the interest of one another's party and accomplish the effective dividends of worth. However, Turner and Müller, (2017) have defined the term "Governance" in the context of a project as a multi-level occurrence and incorporates the supremacy organizations owners, all involved outsourced parties like contractors and suppliers and their relationship.

On the same note, Muller et al. (2016) has reaffirmed that development governance pronounces the collaboration between participants of the project and the involved adapted mechanism which can comprehensively stimulate the involvement of the organization stakeholders and the confidence put in the project management. The said definitions therefore clarify the resilient connection that exists amongst stakeholders and governance. Several definitions of project governance propose that "governance" is aligned to objectives of the project which are framed based on the organizations strategy. Its role is to maximise stakeholders' profitability transversely on various managerial levels. The said fact is streamlined by the contemplation of stakeholders who created a stake or have an interest in the progression

of the project as indicated by Musawir et al. (2020) who labelled it as internal stakeholders. In so doing the explanation is overlooking individuals and organizations who can be affected or can affect the organizations project.

From the above researcher's explanations, external stakeholders' privileges anxieties are sidelined or untouched. If that is the case, then a new avenue is required to further investigate on the inclusion of more organization's stakeholders (Kujala et al., 2022). Therefore, based on the stakeholders' theory, it is proven to be unbiased approach to include the external stakeholders and the exploration of their intersections among project governance and stakeholders.

Proper housing governance:

Housing governance is affiliated to shared verdicts making process where range of concerned groups of people and individuals are involved. The process has no room for official regulatory arrangement to order the existing coordination amongst the stakeholders (Makoena, et al., 2023). Governance is a cross-breed of high capabilities of brains which incorporates managerial methods with project promotion strategies and communal system of government. Governance has been explained by Olanrewaju et al. (2016) as a progression whereby roles, duties, guidelines and capitals are, recognized, synchronized, executed and monitored. Fundamentally, if governance is to be analysed as a concept, then requires unifications of diversifications in production and services supplies.

Academic literature evidences that great shift is taking place from management theory application to governance theories in the processes of addressing organizational or project performances (Brunet and Aubry, 2016). The differences between management and stakeholders' bodies in structural philosophy demonstrates the said disputes and therefore the failure of a project is connected to poor governance and not poor management. Governance is pertinent to all processes of decision making with the intention of quality improvement through stakeholders' credentials and commitment, jeopardy identification and

extenuation, and teamwork in assessment for decision making (Turner, 2020). According to Mollah (2019), governance is relevant to any decision-making process that aims to improve performance through stakeholder identification and involvement, risk identification and mitigation, and teamwork in decision-making. It is not specifically limited to any field or scope of activity. Given this context, it is plausible that involving stakeholders in the development of housing policies and housing governance could help address subpar housing resolutions.

Governance theories of Stakeholders:

The people or groups who are directly impacted by or have an interest in the choices and activities of governing bodies are known as stakeholders, and they play a significant part in governance theories. The relevance of include stakeholders in decision-making processes to guarantee accountability, legitimacy, and transparency is emphasized by governance theories (Asaduzzaman et al., 2018). The following main ideas emphasize how important stakeholders are to governance theories:

Diverse viewpoints, interests, and concerns about governance issues are represented by stakeholders. By involving stakeholders in the decision-making process, it is ensured that their opinions are heard and taken into account when developing policies or making choices. By establishing systems for monitoring and feedback, involving stakeholders improves accountability. In order to guarantee that decisions are taken with the interests of all parties in mind, stakeholders have the power to hold governing bodies responsible for their actions. The legitimacy of governance procedures and results is increased when stakeholders are involved. Including stakeholders in the decision-making process fosters confidence amongst the different actors involved and improves governance (Michaud, 2022).

Stakeholders frequently have important experience and information regarding particular situations or concerns that are pertinent to governance. Their involvement makes it possible to make well-informed decisions that are based on research findings, best practices, local expertise, and real-world

experiences. Collaboration between governing entities and many societal sectors, including corporations, civil society organizations, community groups, universities, etc., is fostered by stakeholder engagement. Together, we can tackle difficult problems with greater strength and effectiveness. By giving people the chance to obtain information about the procedures, guidelines, tactics, and results of decision-making, the involvement of stakeholders fosters transparency. Involving stakeholders promotes transparency, candid communication, and lessens information asymmetry (Peters et al., 2016).

In many conceptions of government, advancing social fairness is a fundamental principle. Involving stakeholders can help address power disparities, promote inclusive development, and combat systemic prejudice in laws, policies, and programs. Through collective involvement, resources are directed toward equitable outcomes, empowering under-represented communities and individuals. Incorporating stakeholders into the planning and implementation phases promotes decision- and outcome-ownership. The likelihood of long-term sustainability, care of public resources, promotion of the production of public goods and services, etc., is increased by this ownership.

In general, involving stakeholders serves as a check and balance system, enhancing democratic procedures and increasing the responsiveness, adaptability, and participation of government. Given their crucial role, stakeholders must be involved from the beginning to the end of the review process to guarantee that inclusive, truly transformative governance frameworks are created and maintained over time.

A precondition for more inquiry on the relationship between stakeholders and governance is the engagement on the perceivment of how stakeholders are measured in the theory of project governance. The theory of “Agency” is applied in the setting of managing the project where relationship of the client who is regarded as project owner and managers or what Panda et.al. (2017) and Shailer (2018) regards as “foremost and project representative”. This theory relays to the theory of shareholders where potential

organizational conflicts which might arise amongst shareholders and project managers. The Agency theory therefore in relation to high loyalty of project authorities like managers or agents. It is then connected to making of decisions and the risk attitude of managers (Shailer, 2018). Based on the said Agency theory, organizational decisions are made by project managers on behalf of project owners or shareholders.

Nickelson et al. (2018) reaffirms that the theory of “Transaction Cost Economics” is based on the affiliation among the seller and the buyer. It has an element in the project management to analyse the process of selecting suppliers and contractors. On economic point of view, in goods and services the theory justifies the reason why organizations may opt for outsourcing with the aim of reducing organizational cost while maximizing the profit. According to Argyres et al. (2019), Transaction Cost Economics theory is used as a tool in aligning the projects needs and that of the contractor/s in explicit structure of governance. In conclusion, the said theory stipulated procedures with the aim of governing the project with outsourced contractors such as contractors and suppliers.

In the theory of stewardship, project manager’s positions are correlated to improved organizational enactment (Sschllemans et al., 2019; Mollah, 2019). Grounded on stewardship theory, project managers’ short-term needs are not their limit of needs but long-term ones, since their final measure of performance is done at the end of the project lifespan. What therefore guards the project manager’s behaviour is the trust, the manager does have in the organization and the owners who are referred to as the shareholders (Mangano et al., 2021). Empowerment of project managers (stewards) by their stakeholders is opined by Magazinno et al. (2021); Joslin & Müller, (2016) to be the basis of project success through the satisfaction of stakeholders. Stewardship theory is therefore focused on projects manager’s impact which is based on the commercial supremacy.

According to Alibasic, (2022), resource dependence theory is aligned to verdict making concerning the prioritization of both external and internal properties of the business which forms the essential idea of dependency theory of resource. The effective control measure of both internal and external resources is the basis of the organizational strength in its success of the organization (Alibasic, 2022). Through this theory, organizations are able to give details on how ultimate encounters can be overwhelmed through effective and allocation of resources in order to accomplish both long and short term objectives.

Dissimilarly, to shareholder theory, by O'Connel (2020), stakeholders' theory, by Kivits and Sawang, (2021), contends that apart from shareholders, accountability of the organization to a wider context of stakeholders, and the organizational structure must as well be associated with the wider insertion of stakeholders. Kujala et al. (2022) affirms that the just said fact originates from nominal process of stakeholder theory which requires the right for all stakeholders. It is therefore imperative for the space to be provided by the structure of governance in order to incorporate representatives of stakeholders and to allow them partake in the decision making process while taking care of their anxieties and apprehensions (Klakegg et.al., 2016).

The said theories towards stakeholders can be categorized into two namely: Theories concerned with internal stakeholders to include: stewardship theory, resource dependence theory and agency theory, and those which are concerned with external stakeholders to include: Transactions Cost Economics (TCE), stakeholder theory and resource dependence theory. Panda, et al. (2017) and Patricia, (2022) have reiterated that the impending of the said theories in development supremacy, literature is yet under exploration in particular, the comprehensive method of stakeholders' theory. A profounder exploration is therefore required at various organizational levels in different project settings.

The worsening of ecology has attracted the global attention and is amongst the current most deliberated focus countrywide and internationally (Abbas et al., 2022). According to Watt (2022), the creation is in critical conservational calamity. The alarming upsurge in populace and the expedition for improvement like the fabricated surroundings has brought the pollution of atmospheric layer resulting into climate change due to global heating. Such a circumstance put the construction atmosphere and the housing industry which is aligned to building construction industry ominously negatively influence the setting. The environment is continuously being affected by construction industry trough out the construction industry lifespan (starting from building identified site, during construction process, functional times and demolition period when the building ceases being functional).

The construction stage being the shortest housing lifespan, but has the worst impact on the environment. It is for this reason that there is a continuous worry about the bearing of building undertakings on both human and ecological health. Although construction is amongst the leading contribution to the commercial and societal expansion worldwide at the same time ornamental to human kind status of living and its quality living standard, it has a negative impact as well of deteriorating the environment (Tan, et al., 2021). The construction industry practice in Malawi is not different from other developing countries. Malawian construction industry focus is greatly on the trade and industry (economic) growth and changing the living standard of people while the ecological safeguard is at jeopardy.

Apart from societal and financial benefit, building services extend further than erection of houses, schools, offices hospitals, and factories. Apart from the said structural developments, civil engineering works such as pavements, bridges, roads, and networking structure which sustain the country's frugality. The ecological connotation of building pressure materializes in situations where some of the required resources gets exhausted without any means of renewing them resulting into the building industry in

contrast with natural environment (Ibadov, 2020). The building production has a substantial and irreversible negative effect on the global atmosphere right from the site identification which encounters soil trials and degradations, operational period which is associated with air pollution and the demolition period which succumbs waste disposals (Sandanayake, 2020), reiterates that building construction industry worldwide has the biggest influence to the conversational dilapidation.

It is therefore evidenced that there is great need to have measures in place to arrest the alarming building atmosphere and structural undertakings from ecological degradation to sustainability progression (World Bank, 2019) has proclaimed the need to put extra effort and support in the process of analysing the negative effect of building undertakings.

Construction materials (renewable and none renewable) are great victims when it comes to natural resources exploitation process (Soliman et al., 2019 and Sandamayake 2020). Developing countries like Malawi relies greatly upon natural environment in the search for local available building resources such as: sand, which is direct soil erosion agent process, timber which is converted from logs of trees results into bare soil and floods promotion and quarry stones which is the by-product of natural stones. Illankoon et al. (2023) states that building industry requires 40 percent of raw: gravel and sand globally. It also states that 25 percent of wood from young trees are used by construction industry annually. Construction energy production requires 40 percent while 16 percent is for water construction consumption. The United States of America Construction industry alone is accountable for 40% emission of the atmosphere, water influent counts for 20 percent and 13 % is for the rest discharges (Illankoon et al., 2023).

Soliman et al. (2019); & Aas et al. (2019) concurrently reiterates that Toxic substances like Sulphur-oxides and nitrogen emissions, dust inclusive is unrestricted in the processes of production and material transportations and other operational site activities causing gravely threats to humankind and the environment at large. Related dangerous materials like chlorofluorocarbons which is substantial in air

conditionings and insulation activities, fire fighting systems and refrigeration plants are great agents of ozone layer depletion process (Clipperfield, et al., 2020). Biosphere pollution is also contaminating both surface water and land regularly because of construction on site carelessness causing poisonous discharges which is later on absorbed into the underground water (water table) and reservoirs has reaffirmed that one third of the land worldwide is under threat of being ruined and contaminants are Exhausting ecological excellence, meddling with the environs capability to afford a naturally stable biol-network.

Alsheyab (2022) states that the United States contributes nearly twenty-nine percent of constructional waste, above fifty percent in the United Kingdom and between twenty to thirty percent in Australia. United States of America contributes twenty-five percent of hard waste production. European Union countries, building industry is responsible for the waste contribution of forty to fifty percent annually (Rannveing et al., 2021). However, Alsheyab, (2022) opines that most construction and demolition materials could be recycled and be reused. Nonetheless, it is a laborious task in handling the screening process for the recycling.

It requires a lot of time and preservatives for some are harmful to human kind and the environment. There is lack of knowledge and awareness amongst building stakeholders or parties on such laborious process and might receive great barrier or dis commendation to the usage of recycled building materials. Scientifically, some of the building materials like cement are bound not to be reused due to the nature of their chemical reactions (Watt, 2022). Alsheyab (2022) has registered his concern on the further discussions and adventurous on most building recycled materials which ends up being land fill. Alsheyab (2022) suggests to have a better waste strategy (waste management plan) way back during architectural stage and design in order to keep construction sites free from such inconveniences to both human and the environment.

Apart from construction processes generating waste, it also irrevocably converts arable land and varies into physical assets such as houses, dams, roads (Soliman et al., 2019; Watt, 2022; and Sandanyake, 2020). The implication of such land use is fatal. Approximately seven percent worldwide of land with crops was washed away by floods in the years between 1980 and 1990 and millions of families' homelessness.

Construction industry use timber which is a forest product as a raw material for building and for the provision of energy in the process of manufacturing building materials like burned bricks. The deforestation process caused by the search of building materials and the fossil burning are directly linked to global warming which brings natural disasters such as floods and drought and atmospheric pollution. Clipperfield, et al. (2020); Illankoon et al. (2023); and Watt (2022) have confirmed that construction industry takes a lion's share in the consumption of energy and usage of fossil fuel and have influenced considerably to carbon dioxide releases.

2.8.5. Relationship of Housing land and environmental degradation.

The term disaster has been aligned with the destruction or degradation of natural environment which results into natural hazards such as: earth quake, volcanic eruption, landslides, and tsunami and creates human vulnerability environment. Human susceptibility is worsened by failure to prevent and prepare for backup management reaction arrangement. The loss is experienced differently based on the capability of victimized population to withstand or sustain the risk that is significant to their pliancy (Graveline et al., 2022).

Strategic land management is vital to natural disaster prevention. In addition, land is important in the process of disaster recovery. It makes available site/s for temporary shelters, a means of sustainable living and means to right of entry for facilities and structures. Consequently, the use of land like safety of

tenancy, usage of land, access to land and land management are key to caring sector after humanity survivor from the hazard/s. Such sectors include shelter which is a temporary house in awaitance to sustainable one/s. People are in dire need for any form of housing, therefore there is need for availing the information of land. It is vital to have a land strategy in order to establish tragedy pliability humanoid settlement (Shi et al., 2020).

A natural hazard turns into disastrous state after humankind as proven failure in coping with its economic, social and physical influence. It is however clear that some hazards become very deadly due to global warming, still more basically the Course root of natural disaster/s continue to fundamental susceptibility and lack of pliability in humanoid arrangements. The bearings of natural disaster on human kind is based on the previous settlement choice and the degree to which dimensions to decrease and mitigate anticipated disasters plans put in place for sustainability (Kharb et al., 2022).

Natural disasters impact on humankind and the environment varies. A group of disasters called Hydro-meteorological encompasses the following: floods and tsunami may cause a grave impact on land, property and human being. Disasters can force families to separate and encounter different protagonists and accountabilities. Apparent insufficient housing land causes hesitation and disagreement amongst societies. Natural disasters have the ability to separate societies through market restrictions and necessitating them to differentiate activities for their income generation (Algoed et al., 2019).

The housing Construction phase cost:

Efficacious of housing project is when the construction has been built without harm and to the required excellence at the specified period of time and within the undertakings budget. Real cost management is the uttermost in attaining the said objectives. Housing client expectations are that housing construction cost should be within the budget. The fundamental housing client's encounter in the financial management originates from the fact that numerous housing clients have very limited financial resources

to accomplish the intended housing standards, hence their targeting of what they can manage and not what is required (Leijten et al., 2020).

The surpassing cost of housing cost during construction process can have the following implications: Overstretch the client into credits which may have a lot of return implications like completely losing the project due to security bond conditions and opting for cheaper and substandard building materials in order to suit the extended budget Completely abandoning the project or putting it on hold.

Main aim of housing project cost control.

Housing projects are dynamic which encounters a lot of risks, hence bringing uncertainties of project outcomes (Leijten et al., 2020). Housing constructions varies in design. Each undertaking project do have a unique design with various construction challenges. Housing projects usually exceeds their scheduled time-frame due to unforeseeable challenged they encounter. In most cases, concerned housing projects parties creates tension on varying priorities such as: time-frame, quality and cost. During the early process of construction planning and design, the quantity Surveyor reinforces the economical roll by conforming the design to the material requirement. The system therefore involves close supervision and monitoring architectural process. The same process is maintained by quantity surveyor during the construction process. However, the process is implemented by the contractor who do have a saving interest with the aim of maximizing the profit, contrary to the sustainability of housing element. The contractor however is supervised by the architect on-site representative who may easily be corrupted at the expense of the infrastructure, resulting into a substandard product susceptible to external forces. It is from this extent to which building ethics are required to safeguard housing values (Murphy 2020).

It is not possible to completely eliminate housing construction process risks as stated by (Murphy 2020). It doesn't matter how well the project was planned, it is still bound to occasions which obscures the already made strategy, construction budget inclusive. The more such occasion's surfaces, the more the budget is subject for change and in most cases, is increased. Eventually, the client will have to pay for the additional cost which was incurred by the contractor in most cases.

Project financial deficiency decreases the efficiency of asset and superfluous financial resources to be identified. The client has the obligation to sources additional financial resources from reserves if any or credits if opportunities of soft conditions allows. Most borrowing agents have stiff conditions with very high interest rate. Above all, such lenders require security bonds which in most cases becomes a limiting factor due to its high value upon which most clients fail to achieve and manage. According to Leijen, et al. (2020), organizations which are engaged in building contracts, bad estimate enactment affects or eliminates the degree of expected profit. In worse circumstances, the outcome may lead to the flopping of the project. Insufficient capital therefore is the major challenge amongst project clients, outsourced parties and contractors. Insufficient financial resources therefore cause discomforts, exasperate objectives of projects and causes tension on business relationships. Having adequate financial resources for each particular project which are well monitored and utilized, becomes the strategic objective in the process of project/s construction.

Avoidance of financial limitation requires a real operative plan which have the provision of elapsing related challenges and promotes sustainability of housing. The operative plan does not exclude the quantity surveyor's principles laid down as control measures. However, Cartlidge (2017 p.47) enlightens that planning and controlling are two different processes. Cartlidge stresses that planning is just half of the intended objective achievement and that once the project is rolled out, there is need to control the costs based on the plan.

Right of entrée to housing financial resources is a hustle to the popular of most developing countries, Malawi inclusive. The dilemma in accessing to housing financial resources has been opined by Leijten et al. (2020) and Asnakew et al. (2023) as one of the most crucial elements for all categories of family circles in housing development. Despite of various possible housing financing sources for middle and high economic categories, various underprivileged ones still fail to meet their needs such as housing.

2.9. Mortgage and financing housing:

In most developing countries where provision of housing mortgage is evident contributing factors to sustainability of housing such as location, sustainability and quality are disregarded or overlooked (Leijten et al., 2020; Asnakew et al., 2023). Nonetheless, persons living in a house which requires more than his or her monthly earnings is claimed to be occupying high-priced housing. Contrary, Adeniyi (2022) has argued that affordability of housing is the same as housing standards. Valuation of sufficient domestic revenue includes the cost of the housing in addition to none housing properties which allows the households maintain a high standard of living. The hindering block in the impairment of housing delivery for the least earned households is the encounter in accessing housing loans from commercial banks to the underprivileged families. One of the reasons proposed by Cormier et al. (2022) and Nguyen et al. (2022) is the insufficient familiarity and understanding of bank loan conditions which include bond as a security measure. Cormier et al. (2022) also perceives that despite of the underprivileged, they lack the capacity of valuable assets which can be used as a bond to the lending organizations and commercial banks.

Katrin et al. (2019) opines that provision of mortgage is great support in owing a quality home and is universal to all economic levels. According to Austin et al.(2021), Katrin et al. (2019) and Drukker (2021), the deduction of mortgage interest is high and that the supporting system benefits the commercial banks though in long time basis more that the housing beneficiaries. However, Ivanov, (2021) recommends the credit enhancement system though the system has no direct means in financing housing

of low cost but has the capacity of overcoming the barriers of financing system. The system has more restrictive measures in terms of higher collateral value, assurance, however it provides greater amount to qualify for the construction of sustainable quality housing. It has however been evidenced that house loans or borrowing strings limits mostly the already underprivileged to easily access the facility more than the middle economic human category.

Multi-Stakeholder body:

A structure consisting of several number of stakeholders representing their bodies could be either an informal or formal one. Its intention is to represent numerous electorates' welfares and stakes with the aim of safeguarding and empowering their involvement, input and effect towards the intended goal or approach. The multi-stakeholder organizations provide a platform for exchange of ideas and reciprocated learning in order to inform policy making (Asian Development Bank. 2019).

Bodies for multi-stakeholders are vital components of an operative stakeholder involvement in the following undertakings: strategy, putting the design into practice, and policy assessments and the involvement to effective execution of the stakeholder involvement plan. They are vital means in ensuring the commitment of stakeholders' participation. Nonet et al. (2022) had the following laid analysis on the significance of multi-stakeholders' bodies:

Empower the structured and synchronized involvement of different stakeholder collections in the following processes: strategising, execution of strategies and valuation of set policies; Influence the proficiency and viewpoints of diverse stakeholders; Empower combined and cooperative determinations to solve a matter of collective or different benefits and stakes, or matter which crosses borders of proficiency or divisions; Provide a means for iterative give-and take among and participation of stakeholders over a period of time, facilitating give-and-take type of scholarship and response,

communiqué and info distribution and to contribute to the process of making decisions, encouraging wider acknowledgement and possession of making decisions and improving the trustworthiness and legality of making decisions.

Multi-stakeholders' bodies' roles and objectives:

Roles and mandates and objectives for bodies of stakeholders should be well clarified. Accountability, Hollmann et al. (2022) opined that such should be recognized by the end user and agreed among representatives of stakeholders by determining the following:

The inevitability for all bodies of multi-stakeholders and its obligation or mandate to implement their laid down objectives; To distinguish functionality of multi-stakeholders' body i.e.: Functioning as: advisory, rendering technical services or being a decision making body; The degree of, authority, being autonomous and the impartiality of various stakeholder body in regards to: politics and other influential political bodies. This embroils deciding the arm which initiated the creation of the body and the line of reporting. This could be whether the created body is aligned to the existing institution which part is of government wing or a government agency or is operating in parallel and independently providing independent contributions; To determine number of multi-stakeholders bodies based on the need or needs; To determine the nature of the multi-stakeholder body be an ad hock formed under circumstances in order to attain: some special set objectives, time lined objectives or to have the body's functionality for a long period of time and To put mechanisms in place where the multi stakeholder body will be able to effect the policy.

Mechanism to support multi-stakeholders' body:

Momen (2020) recommends the need for proper procedure to be established in order to follow and make sure that the said is effectively functional. The following therefore are included: strategy of transparency (to ensure that the strategy and meetings' reports plus other undertakings of the body are publicly disclosed; mode of communication (to ensure the effectiveness and timely communication are made through and amongst body members and amongst participants and their constituents, the use of right communication channels and procedures); 1 facilitation (ensure that there is inclusion and balanced participation with the focus on attaining the said objectives and decent time managing abilities), reporting and documentation (ensure that major points, set endorsements and resolutions are precisely and neutrally captured).

Based on the defined multi-stakeholders body mandate (deliberative, advisory) it is important to institute the agreed mechanisms whereby products and multi-stakeholders' decisions would be reaching to other established orders and places where decisions are made from in relation to policy. Should there be no proper and operational outreach and communiqué channels, could result in failure for the multi stakeholders' body in accomplishing its role/s and effect on the: strategy, application of strategy and policy evaluation processes.

It is acute to recognize and safeguard the availability of working resources both monetary and materially which are required for the operational of several multi-stakeholders' organizations or bodies under establishment process or active input and involvement. This might contain to support financial or logistical challenges to participants such as: conveyance from and back to rural zones. Interpretation of languages which is best conversant to the majority and provision of accommodation

2.9.1. Factors affecting growth of mortgage industries:

Global Perspective of Mortgage.

All over the world, the housing loan enterprise has confronted several challenges. This has now no longer spared nations in Sub-Saharan Africa (SSA) on the grounds that they face bold housing problems. Almost starved of exception they have got poorly evolved housing establishments and markets, shares which are in terrible condition, a large backlog of housing want and vulnerable coverage responses. In truth the housing increase of the mid-eighties sooner or later brought about a disintegrate in residence fees and distress for lots of residence owners (Susan et al. , 2022). This is even believed to be the inception of worldwide monetary crises which arose within side of the United States of America (Galster et al., 2021)).

All and sundry has the proper to available and good enough housing and affordable popular of sanitation”. Yet, housing stays a first-rate hassle in particular in city areas. Millions of the inhabitants are lodging within side the rambling shanty towns and additionally in different casual settlements round Nairobi (Suhartini et al., 2023). The casual settlements are occasionally stated as “unplanned” or “spontaneous” settlements, which are misleading, in view that many casual settlements are planned, albeit now no longer in a traditional way, and aren't spontaneous (Matamanda, 2023). On different hand, the political violence of 2008 interfered with the loan enterprise wherein economic system got here to a standstill which affected the hobby quotes and additionally the costs of actual assets that's a first-rate problem with the loan enterprise (Ngau, 2020). Up to this present day costs of actual assets and hobby quotes of mortgages had been at the raise. This has made it tough for maximum human beings to get entry to first rate housing as they can't come up with the money because of the high cost (Matamanda,et al., 2020).

Kenya has, overall, not addressed the housing needs of its population, despite efforts to secure high-quality homes for Kenyans. The situation has been partially improved by the actions of the private sector housing developers, who have been a major source of housing, particularly in Nairobi (Mollashahi

et al., 2020). However, the attempt has been hampered by the fact that government spending on housing has been steadily declining due to rate limitations, pointless building rules, as well as the loss of straightforward planning and service supply (Galster 2021). This, in turn, irritates loan sellers, ultimately impeding the goal of high-quality homes.

On the alternative hand, there was a remarkable appreciation of assets fees & volatility throughout the exceptional assets markets in Kenya since, 2006. According to Hass assets consultants, of their first assets index in Kenya, the fees for excessive cease residential homes doubled among the years 2005 and 2009 (Hass assets index, 2009).

Interest Rate volatility on loan mortgage:

According to Casu et al. (2016), mortgages were frequently offered through building societies prior to the 1980s. Due to the deregulation of the financial services industry in the 1980s, many building societies suddenly had to compete with banks and other financial institutions that offered loan services. Some of the cooperative societies effectively demoralized (becoming PLCs) and transformed into banks. As a result, there was more internal hostility to the lending business. Companies were now more willing to offer mortgages, which led to an increase in the demand for owner-occupied properties. What was planned by this turned into a sizeable replacement for the housing market. Charges increased as demand for housing increased. The newly formed PLC's Banks had been able to take action as charges increased.

According to Tang (2021), Interest-charge moves are primarily based totally at the easy idea of deliver and demand. An essential element using hobby quotes is inflation (Garate et al., 2020). Higher inflation is related to a developing economic system. When the economic system grows too strongly, the

Federal Reserve-Central Bank will increase money quotes to gradual the economic system down and decrease inflation. A sturdy economic system consequently, consequences in better real-property prices, better rents on residences and better loan quotes.

According to Arrieta (2022), the authorities of the United Kingdom turned into extra worried with the consequences of the monetary disaster of 2007/2008. One of the maximum affected elements of the financial system turned into the loan industry. The following actions were taken by the authorities in order to direct the Industry: More technical experts will increase the likelihood that gamers can get their questions answered right away. This involved increasing the channels of communication between the two, and the government gave more focus to helping the industry with concerns of law that were founded on fundamental ideas. Accordingly, it tested this methodology by asking questions about the new high-level ICOBS requirements for well-known insurance intermediaries.

Improvement analyst Chirambo et al. (2019) asserts that government-owned or -backed mutual fund pushed housing schemes and pseudo-loan arrangements that allow public zone employees to use their own assets as collateral have shown to be pertinent. In third-world nations, housing programs and housing loans appear to be linked.

Mortgage Accessibility to Low Income Earners.

The situation is echoed throughout sub-Saharan Africa, where the credit market is underdeveloped in response to the tradition of a growing middle class in need of affordable housing. In all African cities, there is a rising need for residential property that is targeted at middle-class elegance as well as specialized niche markets, providing housing and office space to the expatriate and business communities. The problem with housing provision hasn't been construction or a decline in demand, but rather access to financing for home purchases. What's missing are creditors who are willing to accept.

According to Peter (2016), the cost of possessions is preventing younger people and part-time salaried workers from entering the market. This is as a result of some mortgage-related costs (Hu, et al., 2022). These costs include survey fees, association fees, reserving fees, telegraphic switch fees, the launch fee for the deeds on the final payment, the dealer fee, and the solicitor's fee for handling the mortgage. Knight suggests either waiving these costs or reducing them further to the point where they no longer apply because the mortgagee is responsible for paying them, which increases the mortgagee's burden.

Credit Risk

One of the oldest and most significant types of risk encountered while using financial intermediaries is credit risk (Salecker et al., 2020). Handling this type of risk has typically been one of the most difficult challenges in leading an economic intermediary because it comprises of the ability to wipe away enough of a financier's capital to force it into bankruptcy ((Salecker et al., 2020). When real estate is financed through loan financing, banks are an important player. They finance production projects, lending to non-financial institutions and businesses that could finance real estate, as well as the acquisition of land for the improvement of existing structures and new construction. They also lend to non-economic businesses based mostly on qualitative criteria.

2.9.2. Housing Stakeholders management and governance literature review.

Derakhshan (2019) defined governance as the involvement of two parties in economic operation procedures, necessitating that they supervise and regulate the operation, safeguard each party's interests, and realize the biggest effective portion. The project's governance has talked about the collaboration among mission contributors and the tactics put in place that can greatly boost stakeholder commitment

and confidence in the project's success. The adamant relationship between supremacy and stakeholders is highlighted by the aforementioned descriptions. Governance is largely concerned with project or development intentions with organisational strategies in order to achieve and maximize benefits for diverse stakeholders across organisational levels, according to several descriptions of development supremacy that have already been made (Magazino et al., 2021). This idea is constrained by taking into account actors with an interest in the ongoing development, as noted by Musawir et al. (2020), or internal stakeholders, as noted by Freeman (1984), thereby supervising people who may have a negative or positive impact on and be pretentious by the ongoing project, or else, peripheral stakeholders (Kivits et al., 2021).

The literature on development governance thus seems to disregard minor stakeholder interests and civil rights (Kujala et al., 2022). In order to incorporate more stakeholders outside of the project and broaden the project management literature, further research is necessary if Freeman is right. The functions, connections, and positions of internal and external stakeholders in project governance are not adequately described in development management literature. The stakeholder theory has thus inspired the researcher to pursue an objective position strategy for the participation of external stakeholders and examine the connection between the two participant and project governance domains.

Stakeholders in governance theories

The influence of business actions on each and every one of a corporation's identifiable stakeholders is the main focus of the stakeholder theory. This theory states that corporate administrators, which includes officers and directors, ought to take into account the interests of all parties involved in the governance process. A variety of groups, including workers, investors, suppliers, consumers, and the community, are considered stakeholders. Their interests have a big say in what the company does and

decides. The idea of stakeholders advocates for a pragmatic, economical, successful, and moral approach to managing establishments in a multifaceted and constantly evolving milieu (Lasytė, 2019).

The comprehension of stakeholders' roles in corporate governance is crucial for efficient management and morally sound decision-making. Organizations can achieve responsible and sustainable governance by taking into account the interests of all stakeholders.

It is possible to comprehend the relationship between stakeholders and governance more clearly by looking at common notions about building project supremacy. Here is a summary of the aforementioned ideas and how they are used to project governance (Argyres et al., 2019; Magazino et al. (2021)). To highlight the stakeholder viewpoint of the aforementioned theories, since the aforementioned two bases provide comprehensive explanations of the origins of these ideas, it is vital to concentrate on how they are applied in their various housing areas. Stakeholders are essential to housing governance theories because they support social fairness, innovation, community empowerment, policy creation, and implementation. They also help resolve conflicts. Their active participation guarantees that housing policies and practices are sensitive to the varied needs and ambitions of communities and promotes inclusive decision-making processes.

Agency theory.

In the context of project management, agency theory is used to explain the relationship between the client and manager (Panda et al., 2017) or the owner and go-between (Shailer 2018). Argyres et al. (2019) uses the potential interactions between shareholders and project managers to demonstrate how this idea relates to the stakeholders' theory. According to Shailer (2018), agency theory connects decision-makers' risk aversion with the high level of powerlessness in respect to project administrators (go-

between). According to the agency theory, project managers who are acting on behalf of shareholders or clients are responsible for making decisions for the firm.

The theory consequently considers the extent to which the short-term goals of the aforementioned principle (period and price enactment) can be accomplished through the advancement of regulating and observing devices that monitor project administrator's behaviour. This idea, which has gained acceptance in the project management process, pays a great deal of homage to the significance of agreements as governing mechanisms for superseding these ties.

Transaction Cost Economics Theory.

Transaction cost economics (TCE), a system used in project management to specify the process for choosing service providers and dealers, places emphasis on the relationship between the buyer and the supplier (Nickerson, 2018). The theory argues how societies come to a decision about subcontracting with the purpose of cutting cost in light of the costs involved in transferring amenities and possessions to a different civilization. Argyres et al. (2019) agrees with Nickerson et al. (2018) that agencies help to organize in a way that balances the needs of service providers with the needs of developments in order to create exact supremacy structures. In conclusion, the theory incorporates a guiding concept for modifying the agreement with such external stakeholders (those outside the group yet engaged in economic transactions with it).

Stewardship theory

In terms of stewardship theory, project managers are seen as overseers who believe that management enactment advances their important high lack (Schillemaus et al., 2019; Mollah 2019, 2014). As a result, according to the stewardship theory, project managers are not restricted to the given

short-term benefactor in its place; rather, it is their confidence in the project owners and societal goals that determine how they behave (Mangano et al., 2021). Therefore, project administrations would be more successful in pleasing shareholders so long as their stewards (project managers) are empowered (Magazino et al., 2021; Joslin & Müller, 2016). The emphasis of the stewardship theory is on the authority of project managers within the context of corporate governance.

Resource dependence theory's core idea is outlined by the prioritizing and location decisions made while allocating organizational internal and external resources. In this idea, the association's ultimate success is shown to be strongly dependent on the administration's capacity to control the inside and outer properties (Alibašić, 2022). Therefore, the theory is able to explain how institutions could overcome their lifetime challenges by effectively allocating capitals and consequently combining both long-term and short-term goals. Future application of the theory in question as it relates to projects may illustrate the significance of drawing conclusions regarding the allocation of project capital across various projects, collections, and agendas, and as a result, the stated theory primarily illustrates to stakeholders responsible.

In contrast to O'Connell (2020), stakeholder theory, Kivits et al. (2021) argues that in addition to the stockholders, project institutes are held accountable to a wider range of stakeholders, and the structure of the association or organisation must be in line with the aforementioned wider range enclosure of stakeholders. This component was developed as a result of the stakeholder theory approach, which views all organisational stakeholders to have an ethical responsibility (Kujala et al, 2022). According to Klaegg et al. (2016), project governance structures should allow for the legislatures of stakeholders, encourage their participation in the resolution-making process, and address their concerns and worries.

In contrast to the other stated theories, the following are the most common governance theories, despite the fact that few of them have been used in the majority of project contexts: Project governance researchers have primarily used TCE, agency theory, and stewardship theories. This demonstrates how

project governance literature is biased by focusing on the relationships between project administrators, project owners, and contractors or suppliers.

According to how the aforementioned theories view stakeholders, they can be divided into two groups: project governance theories responsible for governing relationships between interior and exterior stakeholders, such as resource dependence theory, TCE, and stakeholder theory; and project governance theories responsible for managing transactions among interior and exterior stakeholders, such as stewardship theory, agency theory, and resource dependence theory.

Reviewing the most influential theories related to project governance confirms that these theories' applicability in the project governance literature is under-explored, particularly the inclusion of stakeholder theory, the variety of project governance, and the impact of development settings on the supremacy mechanisms. The researcher concurs with Panda et al. (2017) and Patricia (2022) in asking for deeper research on the use of housing theories in stakeholder management based on different levels of business organisation and surrounded by different project environments.

Hypotheses:

Formulation of housing Hypothesis

According to Schwartz (2016), a prosperous society requires a wide range of housing options that are both inexpensive and plentiful. This will provide the following advantages: Growth in the economy, society, and environment helps people feel balanced and maintainable growth. Because it takes longer for homes to be built and ready for use while housing demand is constantly increasing, there are periods when demand exceeds supply. According to Waldron (2024), a lack of rental housing poses a serious risk to people trying to make ends meet on a low salary and may make it difficult for them to compete with those

making a medium or higher income. As a result, housing shortages are not a widespread problem in developing nations.

According to Aestveit et al. (2021), many housing agendas in most developing nations have failed because they offer things that the market cannot pay. Due to the widespread movement from rural to urban areas in pursuit of employment, worrying birth rates, and the lack of basic supplies in such urban areas (Cattaneo, 2020), the situation is getting worse.

Policy concerning the public:

One of the factors influencing housing costs is the relationship between the supply and demand for housing. According to Mariadas et al. (2019), among the many criteria that influence housing buyers' decisions to occupy a residential dwelling are quality and size. Another consideration for tenants choosing to rent or purchase a residential home is the proximity to a source of income and services. A strategy that supports the construction of affordable, sustainable housing is being developed for housing solutions in several nations in order to relieve the housing issue for low-income workers. In order to provide suitable housing for their citizens, such governments must also relax the restrictions that hinder building practice (Kamaruzzaman, et al., 2019).

Inequality and housing.

Matlack and Vigdor (2018) noted that prejudice among different stakeholders and differences between people are roadblocks to effective stakeholder governance. According to Matlack and Vigdor, these differences are the origin of unwanted consequences in the housing market. According to Average, (2019), one of the main causes of the lack of cheap housing in residential areas is difference in financial income. Housing in the larger community is impacted by disparities in social income access between the wealthy and the less fortunate.

Wealthier people's daily expenses go increasing as their demands for high-quality housing go up, which has a significant impact on the price of housing units. Low income earners strive for a less expensive housing unit regardless of quality and sustainability requirements when they bid on a unit of a house. As a result, as soon as housing unit prices increase, the housing market makes it difficult for the poor to realize their aspirations of owning or renting nice homes. Because of their continued dread of uncertainty, the poor are forced to continue paying exorbitant prices for those pricey homes or choose to live in shaky housing that is exposed to the elements (Slavinski et al., 2021).

Low interest rates

It was believed that the technique of lowering the housing unit interest rate would ease the housing problems. This was wholly false because Rosa van der (2023) research showed that when mortgage interest rates are decreased, housing prices increase far more than they did previously. Andre's research led him to the conclusion that as soon as the mortgage rate on residential properties is cut, more people will be able to pay the unaffordable, increasing demand. Therefore, it is without dispute that the degree of interest rate reduction in the market, the greater the country's market or trade imbalance.

Correlation among housing supply and demand.

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will be able to pay the unaffordable, increasing demand. Therefore, it is without dispute that the degree of interest rate reduction in the market, the greater the country's market or trade imbalance.

The sellers and purchasers see significant daily variations as a result of the housing market. The fluctuation continues until there is an equilibrium between supply and demand in the housing market, which is finally approved by both forces (Aheane et al., 2022).

Oversupply of housing

When the number of housing units on the market rises, opportunities for interested families who want to buy and own their homes are created. The ability to choose is what enables customers to find the ideal size, quality, and location of these homes. In these situations, home owners or sellers are willing to cut their asking prices in an effort to draw in more buyers and increase their chances of selling their housing units (Sfgate, 2017).

In contrast, property owners must reduce the cost of their dwelling. When a vendor or home owner wants to maximize their profits, they will boost the price of the housing unit. However, because of increasing prices that are out of their price range, such decisions prevent many customers from competing in the purchasing process. This condition represents the fact that there will be fewer bidders for the contested housing unit(s). Most property owners eventually find themselves under pressure to lower their asking prices in order to draw buyers into the housing market (Ahearne et al., 2022).

Under supply of housing.

Following are some of the factors that contribute to the scarcity of available housing: There may be an agreement for a certain residential housing unit location to keep their housing units rather than sell them. A circumstance like this would restrict the number of homes that may be listed for sale. People can still choose to sell their homes, which stimulates demand and drives up housing prices owing to fierce

competition from purchasers (Ahearne et al., 2022). The limited amount of land that may be used for housing, on the other hand, is one of the other contributing factors in the lack of housing units for sale, according to Kimmons (2016). Despite the fact that there is land available for construction, Kimmons thinks the time needed to build a quality home cannot match the period when a home is needed. Due to fluctuations in housing supply and demand in the housing market, house prices will continue to be unstable (rising and falling). This price fluctuation will continue until it is reasonable and accepted by both the majority of buyers and sellers (Investopedia, 2017).

2.9.3. Infrastructures and Location.

The location where housing units are built or erected affects consumer demand. Even though the plot is extremely little, it will still be sold at a very high price because some places are placed in advantageous and appropriate terrain, drawing a large crowd of purchaser's eager to try their luck. On the other hand, a very large dwelling unit with a lot of space would not be appealing to purchasers if it is situated on unfavourable property or in a bad neighbourhood. In addition to the location, the infrastructure's quality influences whether buyers choose to occupy the unit (Sfgate, 2017). Due to their potential to effect demand rates in the housing market, it is evident that a variety of factors influence housing unit prices.

Migration from rural to urban areas:

The search for jobs is one of the driving forces behind the migration of people from rural to urban areas. The availability of services and employment possibilities in cities and industrial areas is a major factor driving rural-to-urban migration. Urban regions attract many tenants or residents to work for greater wages because of the strong demand for services there and the convenience of access. As a result, the

more the demand for available homes becomes, the higher the price per unit of housing becomes (Cattaneo et al., 2020).

The demand for homes declines in areas where the unemployment rate is high. This is because rising unemployment causes households' incomes to decline, which lowers demand for housing units. Despite the low demand for homes, which leads to decreased housing costs. Low income earners are compelled to relocate to a location where they may buy a house to fit their income due to inadequate pay, joblessness, or both (Mariadas et al., 2019).

How technology can contribute to sustainable housing

As the effects of climate change are frequently reported on in the media, consumers are increasingly looking for sustainable alternatives for the products and services they use on a daily basis. It should come as no surprise that this has raised demand for ecologically friendly dwelling solutions. Housing is a need because practically everyone uses it on a daily, monthly, and annual basis. Luxurious facilities, however, are merely nice to have and not necessarily a necessary component of sustainable dwelling. Instead, by employing sustainable housing solutions, multifamily apartment managers, homeowners, and tenants can all dramatically reduce expenditures (Peltomaa et al., 2020).

There are undoubtedly upfront expenses associated with investing in sustainable living technology, but these expenses are more than offset by the long-term cost reductions these technologies provide. Last but not least, sustainable living technologies are made to use less energy and water, which continuously lowers operating costs. In other words, the return on the initial investment grows over time. By merely investing in sustainable living technologies, apartment owners can boost the revenue of the properties they control. In fact, by providing renters with a more sustainable residential lifestyle value

proposition, this not only lowers operating costs and boosts revenues but also supports occupancy targets (Moore et al., 2023).

Basic factors to consider while selecting a building material to build comfortable and sound house.

High-quality building materials, along with architectural and planning methods, can improve the comfort of a home's atmosphere (Subbotin, 2019). The distinctive features of the living environment are described using an integrated design, a distinctive subject spatial unity, and a holistic object of study. Awareness of the environment as a special phenomenon is necessary for any of its constituent elements to evolve successfully (Elegbede et al., 2023). Low-rise residential building material selection is a particularly important matter, both for the construction of the item and for its continued operation. It is also vital, though.

The geological and climatic conditions of the construction site have a significant impact on low-rise housing development. Accordingly, "in the Krasnodar region, negative air temperatures are brief, the winter snow cover is insignificant, and the summer is characterized by high temperatures and intensity of solar radiation all of this determines the need to protect the living environment during the cold season period" (Eurostat 2018 and Pathania, et al., 2022). In order to analyse the options for the influence of engineering-geological and natural-climatic conditions on the shaping in the architecture of a dwelling, a number of factors, including the function of the structure, its design scheme, architectural and compositional techniques, construction methods, and engineering-geological factors, should be taken into account when choosing building materials.

The basic architectural and construction requirements for the construction and finishing materials and products used in the project and for construction are determined by the practical purpose of buildings and structures as well as the author's creative goal. Construction quality and material selection are strongly

related. These requirements largely affect the selection of natural materials with stable qualitative values based on the locations and methods of their application in specific structures (Lee et al., 2020). Natural materials of natural origin and mixed natural artificial origin, in particular wood and stone products obtained through relatively simple processing while preserving their physical-mechanical and technological properties, are frequently used to create a healthy ecologically comfortable micro climate of a dwelling. Using granite, for example, while building.

These houses offer constant fresh, dry air that is beneficial to people's health and keeps them warm in the winter and cool in the summer. (Moore et al., 2023). Low-rise structures can be constructed with a variety of natural materials with natural origins that have aesthetic appeal. Given the wide range of these materials, it is crucial to take the environment into account. Utilizing secondary resources, which entails recycling any manufacturing waste to increase economic efficiency while reducing pollution, is one aspect of economic and environmental operations.

The most important characteristic of different building materials is their capacity to absorb radioactive contamination from the environment and block radiation from the outside. The substance (structure) protects a person from harmful external radiation (Subbotin, 2019). The information presented above enables one to come to the conclusion that low-rise residential buildings are made of both organic and synthetic materials that were created using cutting-edge technologies. Before selecting a material, one should determine a number of prerequisites necessary for a comfortable lifestyle, notably that the material is suitable for the specific climatic.

Modern home is constructed and run utilizing cutting-edge technologies.

An important consideration to keep in mind is that "architecture is formed within" when building and running a modern home. In order for an internal area organized for living processes to exist, a shell

with a certain structure and form, an architectural structure, or a house must finally be built (Muhammed, 2021). The construction of a secure, comfortable, and eco-friendly living space should be the foundation for how this area is organized. Innovative technologies are used to complete these jobs successfully throughout both the construction and maintenance phases of a building. Additionally, "the architects must complete constructive duties.

A strategic focus of state policy is the employment of cutting-edge tools and materials in design and construction. The main indications of design and construction quality, which must be improved concurrently, are an object's reliability, suitability for its intended purpose, performance, sustainability, environmental friendliness, and safety (Subbotin, 2018).

The principal commonly acknowledged area of innovation in low-rise housing building is the shift to "green" construction, i.e., to a minimum environmental effect in order to enhance energy efficiency, the lowest use of energy resources of an individual residence. Secondary raw resources that have a particular value in the production of new goods are given equal weight. This is mostly required to stabilize the amount of environmental impact on. An adaptive solar system is used to provide ecologically friendly electricity while lowering carbon dioxide emissions, replacing fossil fuels that are collected from the subsoil. There are many different types of solar gadgets with different functionalities available today.

Solar energy is employed in both active and passive solar systems. This approach is in line with the theory and the most encouraging ideas for designing and building a highly mobile, changing, dynamically developing, and adaptable individual living environment for humans (Subbotin, 2018). Reusable construction materials and unconventional energy, utilizing renewable energy sources, must be integrated into the building's architecture and micro-climate system due to today's challenging environmental conditions (Subbotin, 2016). However, the application of cutting-edge technologies in the development and management of contemporary low-rise housing contributes to the idea of individuality

in modern housing. For instance, the potential for change, which enables reconstruction when the make-up of the family changes while keeping comfort, economy, and appealing appearance.

It is also popular to use composite materials, which have a matrix and a reinforcing ingredient as its structural components. When used in low-rise housing, these materials have a minimum weight compared to typical materials and great performance, making it feasible to design stunning artistic and ornamental aspects like domes and arches.

The technology used in building modern homes is simultaneously undergoing substantial modifications as a result of scientific and technical advancement. Modern innovations and new technologies have made it easier to build homes and make them more comfortable places to live.

Mismatch of housing models:

Housing discrepancies become a significant issue during the course of research. This is caused by the imbalance between housing demand and supply in the real estate market. Housing mismatches arise from a variety of factors and circumstances based on neighbourhood demographics. However, most areas seem to have different aspects and problems of housing incompatibility.

Today quality of life can be measured by housing development. Standard indicators of quality of life usually include not only wealth and employment, but also the environmental factors of buildings (Cusack, 2019). The term housing discrepancy is captured in all contexts, including wealth measurement, employment by society, behaviour, and regulation. Moreover, introducing the factors that contribute to housing inequality indirectly helps communities to understand the core of sustainable development issues and the relationships between them. By recognizing the factors, this is the right channel for scaling evolution, raising awareness in terms of quality of life and among policy makers about the critical issues affecting the public at large. It also serves as a useful tool for Housing inequality is a highly complex issue and many of these are highly correlated, requiring a very comprehensive framework model for compilation

and review of the mechanisms of housing inequality, a situation which allows interrelationship of supply and demand.

Facts that encouraged the existence of housing mismatches

The mismatch hypothesis of work sub-urbanization and the constraints that prevent blacks and low-income people from relocating their daily spending to the suburbs, which are caused by poverty and high unemployment, are where spatial disparities were first raised by Gabllon, et al. (2021). Later, it was stressed by (Airgood-Obrycki, 2019) that urban blacks faced housing discrimination and were not allocated to the suburbs where jobs were available. Additional investigation has also been done on mismatches in many contexts and dimensions, such as cost and distance for low-income populations (Sanei et al., 2023). There are also connections between the accessibility of transportation and employment rates (Steven et al., 2019). According to Nornolia et al. (2021), encouraging the black population to relocate to as the twenty-first century began, the issue of fast urbanization and the mismatch between housing supply and demand in the desired area prompted empirical research by Zhou et al. (2022). In order to improve quality of life, scientists have tried to understand the issues brought on by job housing imbalances in major cities. Nornolia et al. (2021) used the concept of spatial disparity to address housing issues in order to address issues with unemployment and traffic congestion as well as to narrow the gap between reach and demands in urban areas.

According to Lucio et al. (2023), supply and demand issues are to blame for this mismatch. The work of identifying the factors and measures of people's well being is crucial, particularly in suburban areas where there are few factors that can result in housing anomalies. Finding the factors that can contribute to the imbalance between housing supply and demand is the only way to solve the housing disparity problems. Housing demands are the foundation for housing satisfaction and affect quality of

life, (Alina et al., 2023). According to a variety of academic sources, the following three factors contribute to the problem of housing mismatches between supply and demand for housing, which can have an impact on quality of life: A possibility exists in terms of cost, frequency, and location.

Affordability

The affordability gap is a significant issue for nations. This implies that the supply and demand for housing may not be balanced. High market costs for home builders in suburban areas have stopped many buyers from moving up the home ownership ladder and have driven them out of the market. The lower and middle income classes, on the other hand, put a lot of effort into adapting to the expensive market. According to Cagamas (2003), there is a discrepancy between the types of housing units that are offered and those that low- and middle-income earners prefer. The Valuation and Property Service Department's (JPPH) data, which show that the average price in the first quarter of 2014.

On the other hand, the majority of private developers in most suburban areas provide no luxury homes that are out of the price range of those with low and middle incomes. Unless prompt measures are taken to determine the type of housing disparities in certain communities. According to Nornolia et al. (2021), poorer groups asked for housing subsidies rather than purchasing affordable housing due to low annual wages. However, Anacker (2019) discovered that there can be an imbalance in terms of home affordability. Therefore, the local economy is rapidly expanding, which leads to more inhabitants and job prospects but also widens the disparity between home prices and salaries. High market value and high rental prices consequently fuel quick economic expansion. Regulations (requirements and qualifications).

Private institutions are unable to supply the demand for housing as a result of high housing costs and government regulations. As a result, the neighbourhood's quality of life is automatically impacted. The following is a summary provided by Andreas et al. (2023) of the market's concerns: High cost of living, legality, and bureaucratic processes. On the other hand, Bengtsson, (2020) emphasizes that the

majority of middle-class earnings are confined to the market of middle-class demand and are not qualified to purchase lower-middle-income properties. Both writers pointed out a significant connection between governmental and regulatory concerns surrounding the phenomena of housing non-conformity.

According to Nornolia et al. (2021), the implementation of new housing policies has increased social segregation in cities. Regarding discriminatory demographic profiles in their communities, both public and private organizations had developed their own rules and specifications. For the government, this is visible in their ability to participate in housing projects. The government, however, does not appear to be knowledgeable enough to redefine the present criteria to satisfy the wants of the populace. Government contributions, according to Ahmed, Leijten et al. (2020), once, they contend, is their lack of financial means and incapacity to handle the housing issue on their own. Private institutions have their own set of guidelines for acceptable mortgage lending for private parties. The regulations, guidelines, and rewards pertaining to Spatial geographic location.

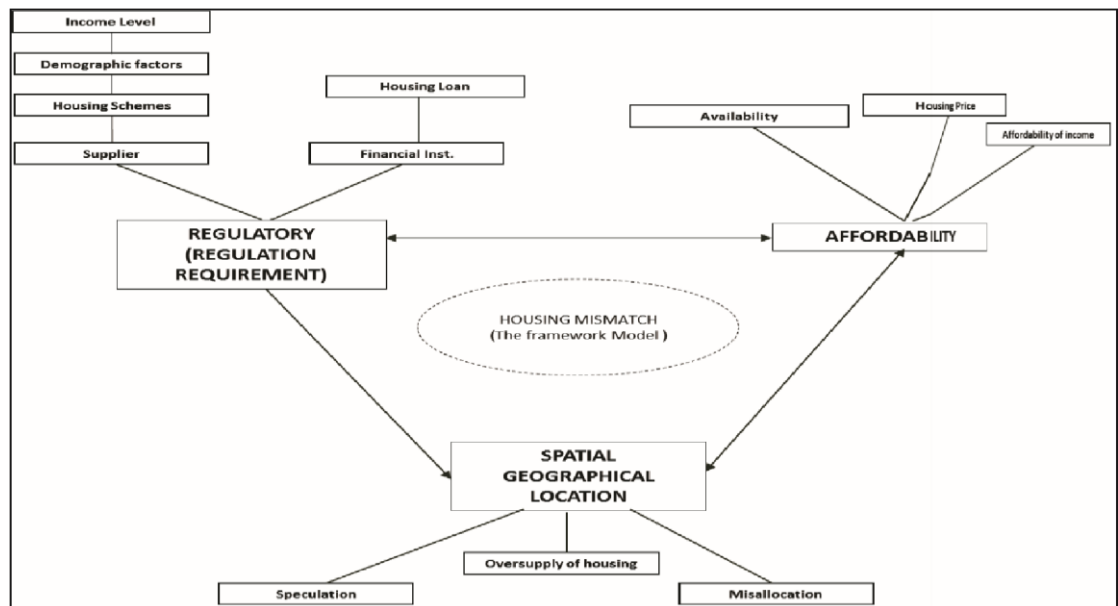
In several Malaysian states, the physical location of homes is crucial. (Hui,et al., 2019). Find land parcels that are ideal for development, in areas where cheap housing or a particular style of housing is desperately needed, and in areas where the local population's demands may be met. Questions still exist after consideration. Poor development or neighbourhoods with inadequate neighbourhood profiles might lead to an oversupply or excessive demand for housing in this development area. It is evident that one issue that contributes to the phenomena of housing nonconformity is geographic location. The spatial inequities caused by the redistribution of public housing due to occupational circumstances and limited options are highlighted by Uitermark et al. (2023).

Geographical limits could be significant depending on the area. According to Watson van Doorn et al. (2019), property prices typically rise in the constrained geographic locations where people wish to dwell when individuals anticipate future demand would increase. Geographical location may thus

constitute a problem for existing housing mismatches. Given that the 11th Malaysia Plan's stated objective is to "ensure that location, price, and target audience match," Malaysia as a geographical location should take the issue of preserving society's quality of life into consideration.

Fig 6 below demonstrates the crossroad housing situation where location and high housing standards with enough and available resources matches,. This is contrary to where affordability dictates the type of infrastructure and quality is compromised.

Figure 9:



Framework of mismatch Phenomenon. (Source: Watson van Doorn et al., 2019).

From previous literature research and discussion of housing incompatibility, the chart above shows a combination of three literature issues that lead to housing incompatibility in some regions. The interrelationships between these situations are essential to quickly identify and point out common problems facing this field of research. Hypothesis testing that these three main points are derived from discussions by various authors and are relevant to the study. Based on Chaigneau et al. (2022), an essential

element of sustainable development is equity, which should be fair to all. So by fixing the theme, it can be definitely achieving this important factor.

Relevant indicators and attributes to measure housing non-conformity:

Land for Housing

Clearly, the state is one aspect that measures the existence of housing dispersion. In Figure 2 below, the land has been classifying into two categories (Private and State Land). This allows for the existence of different house classes. For example, low-priced, mid-priced, and high-priced housing. According to de Vries et al. (2018), land prices are swayed by societal factors. de Vries et al. (2018) has in one way or another included people's conduct in measuring divergences as he sorts out patronage. In support of de Vries et al. (2018), Freemark (2023) has highlighted that the practice of zoning and natures of land use organizations can inflate the cost of out-of-town housing.

Vendors (Government and Private Developers)

In terms of supply factors, providers are derived from their two institutions. Government and private developers are the providers who contribute to housing supply and are indirectly involved in the existence of housing inequality. Figure 2 below shows the metrics required for measurement and an example of both providers. One of these is housing products and housing programs. For housing products, it comes down to the quality of the housing and the type of housing the developer is developing. This is one of the degree characteristics required to meet the requirements. Option of choosing the type of house in terms of quality is based on the individual's annual income (Lockwood et al., 2018). This characteristic demonstrates that housing products are the principal dimensional fact in the classical for deciding housing differences.

Another aspect of concern is social policies tailored to specific income groups in the housing market. By examining aspects of housing programs offered by government agencies. Van Doom et al. (2019) emphasizes that housing improvement and plot obtain-ability are extremely reliant on the States regulation. It is imperative to have a housing program as an aspect to show housing penetration by identifying the government implemented housing program and its purchasing requirements.

Financial Institutions.

From a supply factor perspective, financial institutions are an important aspect to consider. This aspect is important for determining whether the housing non-conformity is due to this aspect or other attributes. It relates to how much a financial institution contributes by making loans to individuals and businesses. Less stringent lending, lower interest rates, and absolute credit standards have allowed more people to enter the market and households to borrow more (van Doom et al., 2019). The financial institution dimension is therefore one of the key variables in measuring housing variance.

People's Behaviour.

Human behaviour is one of the most important aspects of research measuring quality of life in society. According to Yousef (2016), occupants respond to the environment and its facilities, and to how well the building's needs and desires are supported. Individual preferences, choices, needs and desires are therefore a difficult aspect of housing inequality. People's behaviour should be an attribute to measure people's needs and desires in relation to the type of home they want to buy, the quality of the home, and among the overall types of homes built by the vendor. Purc et al. (2019), Property Attribute (PA) and Property View (PV) are important among respondents. From this perspective, demographic outline impact buyer conduct specifically during the decision-making process of choosing appropriate components for housing (Yousef et al., 2016; Purc, et al., 2019).

Family Profile

Household composition is one of the key indicators of whether housing mismatch is occurring. By reporting information from demographic profiles, the problem was population accounting that impacted the entire real estate market (Ahmad et al., 2016). Household patterns are usually displayed according to different criteria that make learning more attractive. Also, different outcomes of purchaser behavior may encourage purchasers to purchase different units that best suit their needs and desires (Purc, 2019). Yousef et al. (2016) highlights that numerous criteria and issues have an important influence on possessions developmental growth, comprising: age, gender, marital status, qualification, occupation, number of households, education level and Annual income.

The above criteria are the rigorous pinnacle for measuring research ethics on housing. However, Gong (2022) argues that demographic criteria do not affect the real estate market. On the other hand, the implementation of housing demand related to housing supply should be related to local conditions. Ultimately, researchers need to identify housing discrepancies based on demographic profiles.

Economy of People.

From the perspective of demand factors, economic characteristics should be considered in measuring housing dispersion phenomena. People Finance can look up a person's monthly or yearly costs. Mia et al. (2020) used age and income as benchmarks to qualify for home purchases. As various scholars have reported, people faced financial hardship due to lack of savings, and this occurred mainly in low-income groups (Guan et al., 2022).

Fig.10 below illustrates the housing mismatch due variations in earning and acquisition of loans or mortgage in securing a house. Higher earnings warrants huge loans from lenders and less earnings is a

limitation to amount of loan may be acquired. The mismatch is therefore that less earners hardly achieves quality housing due to limited resources and vice versa for the higher earners.

Figure 10:

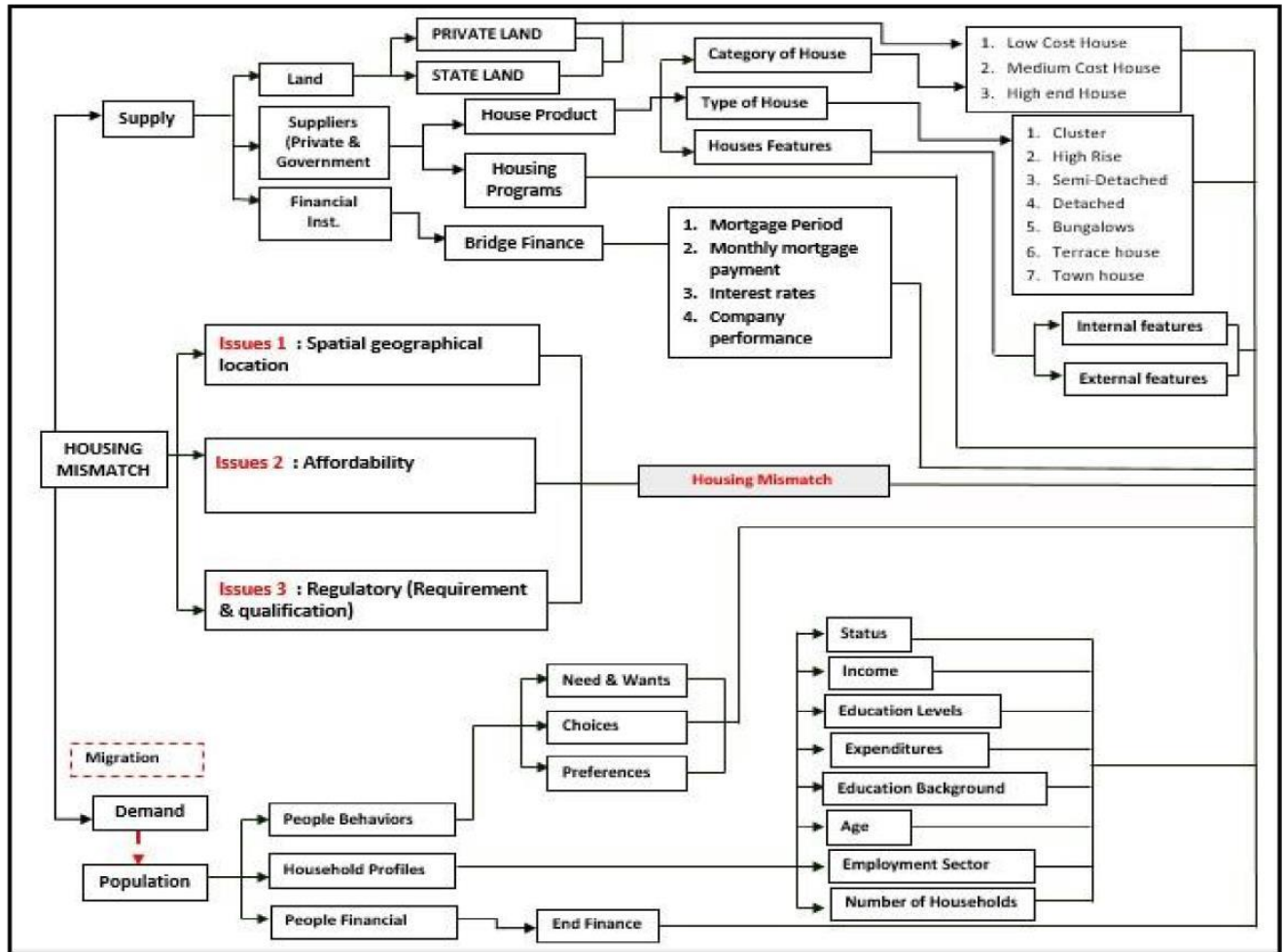


Fig. 10. Conceptual of housing mismatch model

Conceptual of housing mismatch model. (Source: Guan et al., 2022).

As the table above illustrates, the conceptual framework consists of variables and circumstances in which the presence of housing mismatch occurs. As can be seen from the figure, mismatch issues are mainly related to three issues. Geographic location, affordability, regulations (requirements and eligibility), etc. This number was explicitly accounted for in terms of the level of housing mismatch in some of the cases compiled. For example, property types, housing products, housing programs, financing types, needs and wants. Klein (2018), in reverse manner klein (2018), resists that building matters, inconsistency of monetary properties, demographic outlines, government and designers are among the key instruments that inspires accommodation prices. Therefore, the presentation of this aspect accurately reflects the results of these studies. Finally, to support the housing analysis of housing variance, a combination of qualitative bias theory approaches should be used to concretely account for the measurements.

Some previous studies relating to the study are shown in the below table 4:

Table 4

Researcher/s	Summary of the findings:
Abudulai, (2022).	Comprehending and proficiently handling building expenses is vital for attaining favorable project results.
Ananwa, (2016).	The issue of residential housing in Anambra, The state requires coordinated efforts from the public and private sectors to close the housing gap and give its residents livable dwellings.
Balane et al. (2020).	This study highlights the significance of strategic approaches in managing stakeholder relationships and the requirement of effective stakeholder involvement in achieving sustainable housing results.

Balane, et al. (2024).	In order to achieve sustainable public housing outcomes, this study underscores the need of effective stakeholder involvement and the necessity of strategic ways to managing stakeholder relationships within the framework of high-quality housing.
Catholic Relief Services(2015).	In addition to being a worldwide issue, resolving informal settlements offers a chance to improve people's health, access to education, and financial security. We can bring about positive change for the millions of individuals residing in these settlements by enhancing housing conditions.
Chaigneau (2022).	Chaigneau et al. studied the relationship between inequality and the biosphere with other experts. Their research emphasizes the intricate relationships between ecological and social systems.
Cut, (2019).	The study looks at how vulnerable people have been disproportionately impacted by budget cuts and austerity measures, which has worsened poverty, inequality, and social unrest. The movie highlights the human cost of putting business interests ahead of citizens' welfare. The report makes the case for a more just and caring style of governance that gives the needs of the most disadvantaged people in society first priority.
Ewurum et al. (2017).	This study highlights the significance of strategic approaches in managing stakeholder relationships and highlights the role that effective stakeholder engagement plays in attaining sustainable housing outcomes
Fisher , (2018).	By giving citizens a voice in determining policies and choices, participatory governance aims to develop a more democratic and inclusive form of government. It promotes thoughtful consideration, empowerment, and active engagement.
Hallegatte et al. (2016).	Comprehending the impact of non cognitive talents on disaster outcomes and individuals' well-being is crucial for devising efficient policies and providing assistance to susceptible households in times of crisis.
Karpestam et al. (2019).	To create equitable and sustainable housing systems, it is essential to comprehend how housing policy, residential mobility, and institutional changes interact.
Klein (2018).	For sustained urban development and economic prosperity, housing mismatch is essential.
MBA et al. (2021).	Comprehending the correlation between housing expenses and life contentment is crucial for formulating policies and enhancing the welfare

of economically disadvantaged households. To investigate the specific mechanisms underlying this link, more research is required.

- Morano , (2021). The research indicate that three variables are used in this article to assess how resilient communities are to floods: the ability to survive, the perception of the redevelopment of housing, and the ability to contribute to the housing product. The amount of time spent at the site indicates the likelihood of survival. In the meantime, how the community views the housing redevelopment process is determined by the dwellings' use value and exchange value. Finally, the quality of the housing design in incremental development suggests the contribution of the housing product.
- Richert et al. (2017). In order to solve this complicated issue and build more fair society, it is imperative that we comprehend the symptoms and repercussions of poverty. Floods influence everything from individual homes to large continents, with far-reaching economic consequences. For disaster management and risk reduction initiatives to be effective, it is imperative that these implications be understood.
- Mussa et al. (2017). In order to design resilient and sustainable cities, it is essential to comprehend how urbanization, climate change, and UHIs interact.
- Nguyen et al. (2018). The study highlights how important it is for stakeholders to shape the resilience and quality of housing.
- Obi et al. (2021). Encouraging stability and affordability in housing can have a favorable effect on health outcomes, highlighting the need of good housing for general wellbeing.
- OIM, (2016). Findings emphasize how critical it is to solve land and housing concerns in light of development and displacement.
- Okofor, (2016). To overcome the housing gap and provide everyone with a livable environment, the public and private sectors must work together.
- Mitchel et al. (2019). The work of Mitchell and Lee emphasizes how important it is to identify stakeholders in the value generation process. Sustainable company success depends on successfully comprehending and involving stakeholders.
- Patankar (2015). In cities like Mumbai, a thorough understanding of how impoverished households are affected by floods is essential for developing policies that effectively reduce poverty.

Pirozzi, (2019).	In order to increase project value and success rates, Pirozzi's work places a strong emphasis on putting stakeholders at the center of projects and project management.
Preece, (2020).	Controlling construction expenses is essential to the success of the project
Rode, (2017).	Rode concentrated on how policies affect the growth of cities. He emphasized the necessity of dynamic policies that adapt to shifting environmental, social, and economic circumstances. In his remarks, Rode underlined how critical it is for urban planners to prioritize resilience and long-term sustainability. In addition, he emphasized the need of policies in fostering diversity and lowering inequality in urban areas. In his work, Rode offers a thorough analysis of the fundamental elements of urban policies and their significance in determining the course of urban development.
Rolfe et al. (2020)	This study highlights the significance of taking into account both the tangible and intangible components of housing in public health policies and interventions by illuminating the complex relationship between housing conditions and personal health.
Shi et al.(2020).	These studies demonstrate the crucial relationship between social equality, climate adaption, and land use planning. Shi's research offers insightful information about resilient urban development
Tibesigwa et al (2017).	Understanding the subtleties of stakeholder participation is essential for effective management and decision-making in organizational activities.
UN, (2019).	The problem of shanty towns is complicated, and solving it calls for an interdisciplinary strategy that takes sustainable urban development, poverty alleviation, and policy into account.
Ziblim, (2017)	Ziblim's research highlights the necessity for comprehensive approaches to housing and urban development as well as the difficulties in dealing with informal settlements.

Table showing some previous studies relating to the study and their authors:

Summary

The just ended chapter related to stakeholder involvement in the formulation of housing policy were covered in this chapter. Poor housing has been documented in literature as costing millions of people their lives in natural catastrophes, with floods being the deadliest because of it. Poor housing has a number

of root causes, including but not limited to: poverty, unemployment, a lack of housing land, urbanization, and land security. Due to the following implications of substandard housing, which have been highlighted in the discussion: natural disasters, educational obstacles, and a detrimental effect on human well being, it is imperative that homes be improved. Literature has shown that in order to achieve quality and sustainable housing, it is necessary to operate as a team. Stakeholders have been referred to in this context as housing players. Stakeholders in housing must be identified, analysed, differentiated, and managed. Housing related social concerns have been discussed, including stakeholder governance, theories of governance, housing and the environment, stages of housing building, and housing costs. The execution of housing policies and its difficulties have been examined. On the basis of the discussion above, housing deductions and speculations have been formed.

As a result, there are many parties involved in housing, and depending on the stage of housing and the requirements or suitability of stakeholders, it is necessary to involve them all. In order to include the appropriate stakeholders who can contribute to the success of the building and well-being process, stakeholders must be examined. Therefore, it is crucial that all stakeholders' efforts are carefully coordinated in order to realize the stated vision or goal. If stakeholder analysis is not carefully considered, confusions may arise as a result of competing interests. The implementation of well-planned policies is made possible through the coordination of stakeholder governance. Failure to accomplish policy process coordination may also result in more complex housing difficulties, which could lead to a housing crisis and mismatch.

Thus, low-rise residential building development requires specific attention to both architectural and environmental factors. By considering these elements in their interactions with one another, particularly in terms of interconnected models and principles, low-rise housing comfort is decided. Because it seems to be quite natural, it is regarded as the greatest choice of building materials and

technologies. This makes it much simpler to take action to maintain high levels of comfort while residing and contributes to environmental protection. Because of this, obtaining outstanding results necessitates both a well-thought-out action plan and a number of creative architectural and environmental solutions. The system analysis, guiding concepts, research methodologies, and tools were also created to.

3.0. CHAPTER 3: RESEARCH METHOD

Brief Introduction:

This chapter describes the several approaches that were taken and used in order to collect and analyse data that was pertinent to the study. The stud's setting, research design, sample size and sampling strategy, data kinds, data collection techniques, and data management were all covered by the methodologies. In this study, the research designs that were employed were correlation, factor analysis testing, thematic analysis, and descriptive research design. Additional data for this survey was gathered from locations vulnerable to flooding. The research was conducted in fourteen flood-prone regions. This decision was justified by the participants' greater expertise and knowledge in the relevant fields, which was needed for the study. Therefore, it is possible to get all pertinent and essential information from these stakeholders.

According to Jelcic et al. (2020), there are two kinds of study approaches, that is, the quantitative method. This method uses quantifiable or numerical data, while the qualitative approach uses non-quantifiable or non-quantified data. This was employed by the researcher for non-standardized data based on meanings that had to be verbalized, including housing management choices. In order to analyse the data gathered, the researcher employed both quantitative and qualitative approaches. The rationales stem from the fact that certain conclusions were drawn simply doing basic mathematical operations like mean, percentages, and tabulations, while other findings required an in-person evaluation of the data collected from housing stakeholders

The researcher's decision to conduct the investigation to understand the inclusion of Malawi housing stakeholders in the housing policy formation process with the goal of achieving quality housing was motivated by the adverse effects of natural disasters on housing, inhabitants, and their property.

Therefore, the primary goal of this study is to demonstrate the value of stakeholder participation in the development of housing policies in order to protect housing occupants' lives, property, and social and economic standing. The aforementioned major goal was attained by achieving the following particular research goals:

1. To analyse the composition and contribution of Malawi Housing Stakeholders
(Descriptive analysis tool);
2. To investigate the impact of Malawi housing stakeholders on quality housing
(qualitative in nature- “thematic analysis);
3. To determine factors influencing Malawi Housing decision making process (factor
analysis tool).
4. To evaluate the relationship between housing stakeholders’ involvement in decision
making and policy formation, and quality housing
(correlation analyst test).

Research Paradigm Design and Methodology:

3.1. Research Paradigm.

A research paradigm is a method, model, or pattern for conducting research. It is a set of ideas, beliefs, or understandings within which theories and practices can function. The majority of paradigms derive from one of two research methodologies: positivism or interpretivism. It was necessary for the researcher to first understand the three pillars of ontology, epistemology, and methodology in order to choose the optimal research paradigm for this study (Alharahsheh et al., 2020).

According to the philosophical notion of ontological relations, there can only be one reality or none at all. More precisely, ontology provides a response to the query, "What is reality?". The study of

knowledge, or epistemology, focuses on the reliability, scope, and methods of knowledge acquisition. The goal of epistemology is to answer the query, "How can we know reality?" The term "methodology" describes broad ideas that guide social environment exploration and support the veracity of learned information. The question of methodology is "What is the best way to find the reality or solution?" (Bogna, 2020).

Positivism holds that there is only one reality that is quantifiable and comprehended. Therefore, in order to quantify this reality, quantitative approaches are applied. In research, positivism is a philosophy associated with the idea of authentic inquiry. A research philosophy grounded in positivism applies a rigorous methodology to the methodical examination of data sources (Park, 2020). On a contrary view, most qualitative research in social science takes an interpretivism approach, which is based on the idea that there are multiple realities rather than one. Interpretivists contend that because human behavior is complex, it cannot be predicted with a set probability. Human behaviour is not easily controlled, like a scientific variable (Irshaidat, 2019)

The researcher therefore opted for a pragmatics paradigm which is able to combine positivism and interpretivism approaches. A combination of quantitative and qualitative methods was then used to examine various facets of a research problem. The pragmatic paradigm is important in forming research paradigms because it promotes practical action and rejects strict dichotomies. It sees language and thought not as descriptions of reality but as instruments for action, problem solving, and prediction. Pragmatism encourages the use of a variety of research techniques and recognizes the impact of researchers' values. Pragmatism in social work research helps to empower oppressed populations and generate knowledge for professions focused on justice (Kelly, et al., 2020).

3.2. Research design:

The plan for data collection, measurement, and analysis is known as the research design, and it refers to the overall approach that the researcher chooses to integrate the various study components in a coherent and logical way, thereby ensuring the researcher to effectively address the research problem. Research design, according to Jahoda, Deutch, and Cook (Creswell, 2018), is the set-up of parameters for data collecting and analysis with the goal of balancing economy and method with relevance to the study purpose. The plan, structure, approach, and investigation con-caved to achieve the search question and control variance is known as research design.

Research Design describes the overarching research strategy that establishes a clear and rational method to address predetermined research question(s) through data collection, interpretation, analysis, and discussion. The approaches and procedures used in the design of a research study is determined by the researcher's perspective regarding their views regarding the nature of reality and knowledge, which are frequently influenced by the academic fields to which the researcher belongs (Wright S.et al., 2016, 97–98). The study type (descriptive, correlation-al, semi-experimental, experimental, review, meta-analytic) and subtype are determined by the design of the research. The study issue, theories, independent and dependent variables, experimental design, and, if relevant, techniques for gathering data and a strategy for statistical analysis (Creswell, 2014).

A research design's purpose is to guarantee that the data collected enables the researcher to approach the research problem as clearly and logically as feasible. In social science research, defining the kind of evidence required to test a hypothesis, appraise a program, or precisely characterize and evaluate the significance associated with an observable phenomenon is typically necessary to gather information pertinent to the study problem (Kelly, 2020).

The research design is the foundation of any research project and serves as a lighthouse to direct the research activities. It acts as a set of benchmarks to ensure that research is moving in the proper direction. Because it guarantees a better, more organized, and methodical approach for the research conducted, the research design is crucial. It improves the researcher's implementation efficiency. Therefore, it may be claimed that the necessity of a research design stems from its ability to maximize research efficiency. A research design comprises the goals of the study as well as the scope, coverage, schedule, constraints, data collection techniques, analysis tools, data analysis, and data presentation. Choosing what, where, when, how much, and other factors (Creswell et al., 2018).

Four objectives (two of quantitative and one of qualitative) of the research approach the researcher used in this study helped to achieve the study's overall goal. Thematic analysis, factor analysis testing, descriptive research design, and correlation research design are only a few of the four stated study-specific goals. In order to accomplish the intended primary purpose, the researcher had included the aforementioned four research designs based on the nature of the research objectives.

According to Jevancic et al. (2020), the research approach allowed the researcher to characterize the phenomenon situations by posing questions like what, how, and to what extent. The study's hypothesis had provided proof that the findings were accurate. The aforementioned research design enabled the researcher to use instruments like closed ended questionnaires and emailed questionnaires seeking the frequency of variables and percentage of categories, thereby achieving objective one from the study's specific objectives as stated above. Through interviews and the evaluation of factors, objective two of this study sought the perspectives, opinions, experiences, and knowledge of the participants. The findings' outcomes were examined using a theme analysis technique.

This stud's third objective aimed to compute some valuable attributes and measure the correlation between pairwise variables. Data obtained from this inquiry were subjected to a factor analysis tool

analysis. Through the use of closed-ended questionnaires, the fourth study goal— finding the dependability of variables was accomplished.

3.3. Research Methodology.

The methodical technique the researcher took when conducting the study is referred to as research methodology. It includes all of the strategies and tactics the researcher employed for gathering and evaluating data. It essentially provides readers with an overview of research methodology, enabling them to assess the validity and dependability of the investigation. To address the research question, mixed methods research was used because it incorporates aspects of both qualitative and quantitative research. Because mixed techniques include the advantages of both quantitative and qualitative research, they provided the researcher with a more comprehensive picture than either one alone. The goal of the research was to include Malawian housing stakeholders in the formulation of housing policy. The stated purpose was to build high-quality, environmentally friendly homes. To do this, it was necessary to modify an appropriate research strategy in accordance with the following discussions:

Depending on their objectives, researchers might employ a variety of techniques to uncover truth and/or information (Barroga et al., 2022; Creswell, 2015; Saliya, 2023). Mixed methods research (MMR) is a research approach that uses a variety of methods to address research problems in a consistent and ethical manner. The use of mixed techniques is a research methodology in and of itself. A mixed methods research design, according to Saliya (2023), is a research design with its own philosophical presumptions and research methodologies. It includes philosophical presumptions as a methodology to give guidance for gathering and analysing data from several sources in a single study. Because they incorporate the philosophical frameworks of post positivism and interpretivism by combining qualitative and quantitative data, mixed methods design has a number of advantages when tackling complex research problems

(Fetters, 2016). This is because it allows the research question to be meaningfully interpreted. Additionally, it offers a logical foundation, methodological adaptability, and a thorough comprehension of tiny cases (Maxwell, 2016). In other words, mixed methods assist researchers generalize the results and consequences of the study issue to the entire community and enable them to answer research questions in adequate depth and breadth (McBride et al., 2019).

A research methodology in and of itself is the mixed methods approach. A mixed methods research project, according to Saliya (2023), is one that uses both its own philosophical presuppositions and research methodologies. It includes philosophical presumptions as a methodology to give guidance for gathering and analysing data from several sources in a single study. Because they incorporate the philosophical frameworks of post positivism and interpretivism by combining qualitative and quantitative data, mixed methods design has several advantages when tackling complex research problems (Fetters, 2016). This allows the research question to be meaningfully interpreted.

Additionally, it offers a logical foundation, methodological adaptability, and a thorough comprehension of tiny cases (Maxwell, 2016). In other words, mixed methods assist researchers generalize the results and consequences of the study issue to the entire community and enable them to answer research questions in adequate depth and breadth (McBride et al., 2019). For instance, quantitative methods assist researchers in gathering data from a large number of people, boosting the results' generalizability to a larger group. A qualitative method, on the other hand, respects the participants' voices while allowing for a deeper knowledge of the problem being studied. In other words, quantitative data increase the research's breadth, whereas qualitative data make the investigation more in-depth. Additionally, you can combine quantitative and qualitative data, and vice versa.

Triangulation as a qualitative research strategy is the use of multiple methods or data sources to develop a comprehensive understanding of a research question or to combine and validate information

from different sources (Frebreque et al., 2020). Therefore, a mixed method design offers the best opportunity to answer the research question by combining the strengths of each method while offsetting the disadvantages of each method (Schoonenboom et al., 2017). Consequently, “interdisciplinary research design is increasingly concerned with answering impact research questions” (Brown et al., 2019). There is an extensive literature on mixed methods theory in both breadth and depth (Timans et al., 2019; Creswell & Plano Clark, 2018; Schoonenboom et al., 2017; Maxwell, 2016; Poth et al., 2020 & Linnander et al., 2019).

3.3.1. Mixed Method Research :

There are three different sorts of research methodologies that are used by researchers to carry out reliable investigations, according to Pedamkar, (2020). The approaches mentioned include mixed, qualitative, and quantitative methods.

Due to the nature of the research, both numerical and non-numerical data were sought after. Through the promotion of logical reasoning and variable relationships, it aimed to explore objective theories. Additionally, the study looked into trials, viewpoints, and the level of conceptual knowledge. Both qualitative and quantitative research methods were employed in the study. England, (2021), refers to this strategy as a hybrid research methodology. As a result, the researcher used a mixed research approach for this study.

In order to evaluate the already constructed hypothesis, the researcher has modified a combined research approach (concurrent triangulation). "Mixed research method" is a newly developed research strategy that improves on the orderly blending of qualitative and quantitative data contained in a solo exploration or ongoing sequence of inquiry, according to Pedamkar (2020). The fundamental tenet of this

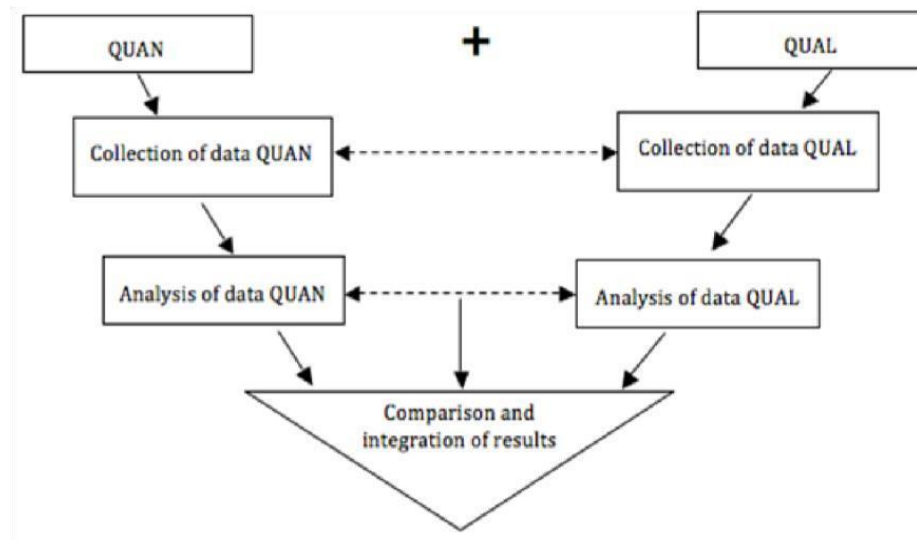
research strategy was that combining qualitative and quantitative data collection and analysis allowed for a more thorough and synergistic analysis of the data than would doing so separately (England, 2021).

A mixed-methods approach to thinking is an approach to social inquiry that dynamically invites researchers to contribute in exchange of ideas regarding a variety of means of focusing and hearing range, a variety of ways of making sense of the communal sphere, and a variety of perspectives on what is significant and deserving of appreciation and value (Timans, 2019). To confirm and validate high-quality outcomes, triangulation makes use of quantitative research. Utilising a variety of resources and techniques helps to reduce inefficiencies in a strategy or procedure. To get more understanding, find and correct discrepancies, improve the reliability and validity of data, and create stronger study designs, multiple research approach methodologies can be applied. The two most crucial criteria for the classification of mixed approaches by Suitor et al. (2022) were contemporaneous and sequential. Sequential technique is intended to organise the preliminary and secondary phases of gathering data, whether it be qualitative or quantitative. The goal of the concurrent mixed research approach is to simultaneously gather both qualitative and quantitative data.

Due to its financial advantages in terms of research time reduction and implementation speed, Saunders et al. (2019) promote the concurrent research approach. Data gathering is done simultaneously for both qualitative and quantitative data. Both qualitative and quantitative research data are gathered concurrently, according to Schoonenboom et al. (2017). Suitor et al. (2022) categorized mixed approach into two most important categories namely: concurrent and sequential. Sequential methodology is designed to organize initial and secondary stages of data collection of either qualitative or quantitative. Concurrent mixed research approach is designed to collect both qualitative and quantitative data at the same time.

Saunders et al. (2019) advocates' concurrent research approach because of its economical privilege in terms of research decrease of implementation time frame. Both qualitative and quantitative data collection process is done simultaneously. England, (2021) regards the process as parallel process of collecting both qualitative and quantitative research data. Almalki, (2016) reaffirms the need for independent analysis of contemporaneous triangulation data. The method works well for cross-authenticating and validating findings from different studies. The contradictions between the quantitative and qualitative results, however, can be difficult to reconcile. To better grasp or develop a more solid understanding of the phenomenon under study, both quantitative and qualitative data are simultaneously collected in a single phase. Data sources may include similarly targeted participants or repeat participants. The objective is to gather diverse yet complimentary data that verifies the overall research findings. Data collection and analysis are carried out independently and then combined as shown in the diagram below (figure 11).

Figure 11:



Concurrent Triangulation Method (Source: Almalki, 2016).

A mixed methods study methodology, the concurrent triangulation approach included the simultaneous collection of qualitative and quantitative data. Simultaneously, the researchers gathered both qualitative and quantitative data. Questionnaires were used to collect quantitative data while interviews provided qualitative information. Independent data collection of both kinds was done at the same time period from the same stakeholders.

The same stakeholders provide both forms of data, which are independently gathered at the same time. Concurrent triangulation was used to compare and contrast qualitative and quantitative data in order to validate findings. By analysing the points at where the two forms of data converged or diverged, the researchers hoped to triangulate the data. The stud's overall validity and credibility were increased through triangulation.

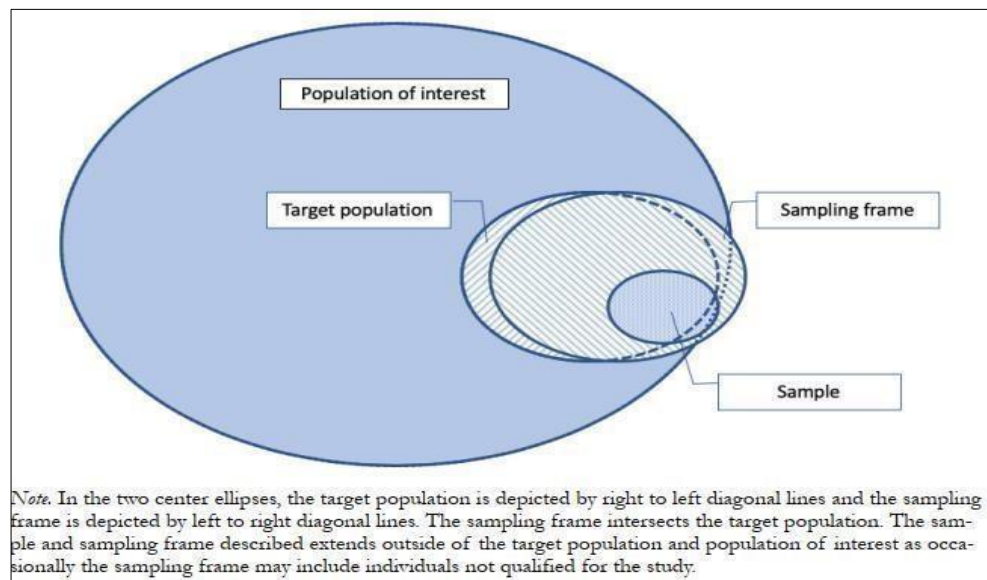
The qualitative and quantitative data were examined independently by the researchers. The findings were contrasted to look for trends, differences, or related ideas. Integrating the two types of data was intended to help obtain a deeper knowledge of the study problem. Concurrent triangulation was technique used to improve a stud's rigour and depth by combining the collection of qualitative and quantitative data. It made it possible for the scholar to investigate a topic from several perspectives and corroborate their findings (Tonon, 2019). In order to compensate for each method's unique shortcomings and simultaneously take advantage of its unique advantages, the researcher too advantage of a mixed research strategy (McBride, 2019).

3.3.2. Population of the study:

It is crucial to distinguish between the population and the target population when conducting research because they form the basis of every study. A schematic diagram of the populations and samples of student researchers is shown below (figure 12), according to Casteel & Bridier (2021). In a qualitative

study, Asiamah, Nestor et al. (2017) emphasized the need of identifying the general, target, and accessible populations. Shukla et al. (2020) defined a population as a group of people bound to a specific geographic area (neighbourhood, city, state, etc.) that is a group of individuals who have at least one thing in common. As stated in Alvi's definition of a target population, "a target population refers to all the members who meet the criteria specified for a research investigation" (Alvi, 2016). The target population, which represents a portion of the population whose characteristics are of interest to the researcher, is a subset of the population about whom one intends to make conclusions, the author further attests. The target group must be sufficiently exclusive to avoid having participants who are both study participants and inaccurately represent the population of interest (Keung et al., 2020).

Figure 12:



Research population and subset or sample.(Source: Keung et al., 2020).

The research therefore looked at 204 stakeholders of Malawi Construction industry as a population of interest whereas housing was regarded as a target population from where the sample was drawn. Since the research was looking for stakeholders' involvement in housing policy formulation with the aim of attaining quality housing, involved stakeholders included the following:

Ministry of Lands and Housing (allocate housing sites and construct houses); Ministry of Forest and natural resources (custodian of natural resources); National Construction Industry Council (quality regulatory authority) "NCIC"; Construction Companies (contractors contracted to build houses); City and town councils (allocate housing sites and housing construction); Directorate of Disaster Management Assessment (care take of disaster victims); Artisans training institutions under TEVETA (train artisans) and District councils which are prone to natural disasters. Table.5 below shows how the researcher approached stakeholders in the data collection process and number of recruited participants from each stakeholders groupings or category.

After an approval of research ethical practices by Unicaf Research Committee (UREC) on 30th September, 2021, the researcher embarked on the data collection process from 4th October, 2021 to 5th December, 2022 from the below targeted housing groupings. Number of participants for quantitative data was guided by Adam (2020) formula $[n = N/1+N(e)^2]$ to come up with the required sample from each of the following construction grouping: Directorate of Disaster Management Assessment (DoDMA), TEVET institutions; three categories of-housing construction contractors, Directorate of Ministry of Housing, National Construction Industry Council (NCIC), Malawi Housing Corporation(MHC), Artisans, City councils and Ministry of Forest. Table (4) below has details of participants from each grouping. Adams formula $\{N/1+N(e)^2\}$ is substituted as follows: $N =$ Population of the study (215); $n =$

Sample size $(140-5)=135$; and the margin error in the calculation (0.05%). Therefore total response was 96.4%

Table 5:

RESEARCH APPROACH	STAKEHOLDERS	SAMPLED POPULATION
Quantitative	DODMA	70
	TEVET	20
	Contractors	15
	Min. of Housing & Lands	05
	NCIC	05
	MHC	05
	Artisans	15
	Sub Total	135
Qualitative	District Com .(DODMA)	14
	Cities	04
	Min. of Housing	01
	Min. of Forest	01
	Sub Total	20
Grand total	135+20	= 155

Table showing research population and sample size:

3.3.4. Sampling Techniques.

Identification of participants for qualitative data was done by the aid of institutional management where participants belonged. Identified 20 participants had an extensive knowledge required by the researcher. Such type of sampling is called non probability sampling under the category of purposive by Campbell, (2020). A saturation point compelled the researcher to twenty in number. This was so because the required information was being repeated or participants had no any contrary information after twenty participants contributions

The total of 215 participants out of which the study were split up among four cities and fourteen of the nation's twenty-eight districts (only those that are sensitive to natural disasters). To get the overall number of participants, the researcher used stratified sampling, which is essentially random sampling. The researcher calculated the ideal participant count using the Adam (2020) formulas $[n = N/1+N(e)^2]$. The values were then substituted into $n=215/1+215(0.05)^2 = 140$. However, only 135 participants responded to sent questionnaire, representing a total population respondents of 96,4%. In order to ensure the validity and reliability of findings as well as the ability to extrapolate findings to the target population, the data collection results thus highlighted the vital significance of response rates in survey research. Therefore, it was established that the sample accurately reflected the full population with a margin of 0.5 and a 95% confidence error. As a result, general application is possible for the conclusions derived from the data. Sampled population for quantitative data was done through groups of various types of participants based on their specializations or roles, each stratum or groups names were put in a box where picking was done randomly in a rotary manner in order to identify sampled population. The system is supported by Thomas, (2023) in the sense that it provides equal representation of each stratum. Thomas regards this type of sampling as a s Stratified (a sub grouping of probability sampling.

3.3.5. None probability Sampling (Purposive Sampling for qualitative data).

To explore the impact of Malawi Housing Stakeholders on quality housing, the researcher purposely targeted government ministry directors, mayors, and disaster managers of DoDMA in order to achieve one of the objectives (objective two). In terms of catastrophe information contacts and disaster service supply, the targeted population served as the centre of attention for disaster engagements. As a result, they possessed extensive knowledge and expertise with the necessary information (Campbell et al. 2020). In addition to their background and expertise, Crossman (2020) suggests purposive sampling because the participants were readily available, eager to participate in the inquiry, and able to articulately,

expressively, and reflectively communicate their experiences and opinions, which encouraged the researcher to include them in the process of gathering qualitative data.

In order to obtain qualitative data, the researcher employed non-probability sampling through a purposive methodology. This allowed the researcher to identify various knowledge and skills from respondents regarding stakeholder involvement in developing housing policies and the effects of natural disasters on housing in order to produce high-quality housing. By doing this, the sampling technique separated itself from the researcher's prejudice while also gaining the trust of all information consumers, including housing stakeholders

3.3.6. Probability Sampling (Random Sampling)

Every sample in probability sampling has the same chance of being chosen. It is possible to define a random sample as one in which there is a known non-zero probability that each member of the collection will be chosen. The likelihood that we represent the sampled group is provided to us by this sampling technique. Probability sampling is in several categories, one of them being stratified random sampling which the researcher adopted in collecting quantitative data.

3.3.7. Stratified Sampling for quantitative data.

When researchers wish to learn about several subgroups or strata based on the total population under study, they frequently employ stratified random sampling (Thomas, 2023). The researcher had several groups of housing stakeholders under one study. The sample for the study was therefore to be obtained based on the groupings namely: contractors of various categories, Local authorities, TEVET institutions and DoDMA. Nickolas (2021) concurs with Thomas by recommending stratified sampling when a population comprises a variety of subgroups and researchers wish to ensure that the sample encompasses each one.

Because researchers stratify the entire population before using random sampling techniques, stratified random sampling correctly reflects the group under study. It guarantees that every demographic subgroup is fairly represented in the sample. Because the researchers have control over the subgroups to guarantee that each is represented in the sampling, stratified random sampling offers superior coverage of the population.

This improved stratum precision might be very important when a study has to evaluate group characteristics. Furthermore, the accuracy increases the statistical power of the analysis to identify group differences. According to Shi, (2015) Stratified sampling has been recommended that can make data collecting easier and save survey expenses. Survey administrators can profit from stratifying the entire population in many circumstances. The researchers therefore save costs and improved the usefulness of their studies by breaking up huge populations into smaller groups with members who are similar. These advantages arise when certain persons, abilities, or experience can sample a certain stratum more effectively.

In the search of quantitative data collection process, the researcher used probability sampling technique through stratified method. There is a known probability of each member of the population of being selected in the sample. The process warranted the researcher to focus on the groupings of participants based on where they come from or associate with while having a common goal or mission of quality and sustainable housing (Nind et al., 2021). Stratified sampling accommodates circumstances where sample size from strata is not proportional. The key benefit of this sampling is that it produces findings with greater accuracy than other sample techniques (Thomas, 2022). Based on the locations of strata, the researcher divided the broad population into various subgroups or strata based on their origins. A simple random method was then use through rotary of names in an enclosed box. The sampling

approach therefore contributed to the studies generalization and validity at the same time limited the researcher from biases.

3.3.8. Demographic, cultural, social and economic factors for sampled population.

Malawi is rated as a medium risk country overall (4.6) by the 2020 INFORM Risk Index (INFORM, 2019). The greatest risk indicator of disasters is drought, which is followed by flood and earthquake. Natural disasters collectively impacted about 21.7 million people between 1979 and 2010, resulting in over 2500 fatalities worsening the already impoverished nation with people leaving below 2 Dollars per day (Government of Malawi 2015b).

According to the Government of Malawi (2019), the following factors increase Malawi's vulnerability: (i) a high reliance on rain fed agriculture; (ii) the cultivation of less resilient crop varieties; (iii) excessive cultivation and settlement in marginal lands; and (iv) environmental degradation brought on by the country's rapid population growth. Although there is risk throughout the nation, there is particularly high susceptibility in the Southern region and in certain areas of the Central region (Macharia, 2017). The districts with the highest level of vulnerability include Chikwawa, Nsanje, and Mangochi. Additionally, certain areas of Neno, Mulanje, Chiradzulu, Machinga, Dedza, Thyolo, Phalombe, Balaka, Salima, Karonga, and Chitipa exhibit high to extremely high levels of susceptibility.

High to extremely high exposure is found in the southern and northern regions, as well as in hotspots near lakeshores and in certain other areas in the central region (Macharia, 2017). In relation to precipitation variables, this is calculated: temperature trend, frequency of floods, physical exposure to drought, trend and coefficient of variation, and forest or bush fires.

Risk exposure varies geographically; for instance, informal settlements are frequently located in high-risk areas (Government of Malawi, 2019). It is clarified in a Karonga study (Uark, 2017) that while there are risks everywhere in the city/country they are particularly common in three areas including the

informal settlements. Due to a number of factors, including their larger population, location in flood plains along rivers, lakes, and flood-control drainage channels, lack of secure tenure, blocked or absent drainage, and denial of state infrastructure and service provision due to their informal status, these settlements are more vulnerable to risk (Uark, 2017).

3.4. Research tools:

A "research tool" can be broadly defined as a resource that facilitates research and associated undertakings. Research tools allow researchers to assemble, organize, analyse, visualize, and publish research results. The researcher used Pre-Existing Survey Questions from a published journal. Madden (2022) and Sausa et al. (2017) recommends the use of tools already used by some scholars and published on the grounds that:

The tools had been extensively tested during the time of being first used. Tool's reliability therefore is of less questionable as compared to originating new one. This gives an upper hand to showcase researcher interest of researches concept. The pre-existing tools are presumed to have been developed and tested by experts who are members of questionnaire web bank site and are perceived to be experienced in designing questionnaires. The process is economical it terms of time saved to develop and test the intended tools. Attached (Appendix 2) is adapted research tools in question.

Methodological work had been done on conceptualization and measurement in some content areas. The process had complemented these questions and provide guidance on how they can act as indicators of concepts. Madden, (2022) have indicated that there are three goals in designing questions

Questions which are conveying the exact meaning of the enquiry based on the researcher's intention and questionnaire which provide the intended manner in sourcing information from participants,

and are expected to yield accurate responses as follows: Reduce of burdening participants in relation to logical requirements and that they provide the right mode in assessing the information.

3.4.1. Research Ethics:

The moral standards that direct a person's behaviour are known as ethics. Doing what is morally and legally correct in research is sometimes referred to as practicing research ethics. In reality, they are standards of behaviour that set boundaries between what is morally correct and inappropriate. The Research Excellence Framework (REF), published in 2014, defines research as "a process of investigation leading to new insights, effectively shared." Research involves several stages and the research method spins around ethics. At various stages of this process, the researcher addressed a variety of ethical considerations. The truth is that ethical issues might arise during any stage of the research process (Drolet et al., 2023).

Moral principles largely dictate how research is conducted, despite the fact that only a few parts of research ethics have been spelled out in research regulation. The importance of ethical considerations has grown significantly among the research community. The importance of ethical issues in social research has increased as a result of rising public concern over the scope of the investigation and changes to the law governing data privacy and human rights. The field of communication research has seen an increase in ethical concerns as a result of technology. Despite primarily involving human and animal participation, various social science disciplines include a range of methodologies and moral dilemmas. In addition to decisions being influenced by shared beliefs and experiences, ethical principles may allow the researcher to make independent ethical judgements. The following, therefore were researcher's restrictions in the course of complying with research ethical requirements:

The researcher's first job was to obtain informed permission. 'Informed consent' is a standard practice in professional codes of ethics (Grant 2021). It asked participants for their permission to

participate. The process involved no minors. The participants in the study were informed of no risk involved in the process. During the permission procedure, the researcher mentioned the purpose, goals, and nature of the study, as well as its length and other pertinent details. The researcher was aware of the knowledge gap between the researcher and the participants, hence accommodative spirit was applied during the process. Participants' and data's privacy, anonymity, and secrecy were being properly taken into account (Dougherty, 2021). Research projects need to carefully address issues of anonymity, confidentiality, and "informed consent" because professional rules and some sort of societal agreement are still being negotiated. Therefore, no participant's names were used on questionnaires but letter. For the qualitative data process, the researcher had to assure the participants on the same for quantitative process:

Participants had the liberty or choice to refuse data collection tools like cameras, audio recorders, etc. which were incorporated (in the qualitative data collection process). Participants who had challenges with English language were assisted by an interpreter in order to make them convenient and simple to grasp. Participants were allowed to withdraw from the participation at any time they felt like doing so. Withdrawn participant's contributions were discarded in order to uphold and advance the participants' rights and interests. The researcher had to accept and adhere to the values of honesty, objectivity, openness, and integrity in order to uphold the ethical standards in the research process.

3.4.2. Data collection and analysis:

As theorized by Taherdoost (2021), information gathering is a process of collecting raw information from the intended population with the intention of finding responses from investigation of the research problem. Latunde, (2017) reaffirms that research data collection is a controlled process of investigation where assembly and experiments are involved. Out of the various means of data collection, the researcher opted to use primary data collection process by the aid of telephone interviews and

questionnaires through e-mails. Data collection processes had started from 1st October, to 17th November, 2021.

Walliman, (2021) defines primary data as first-hand information collected from the participant. While Cooper, (2008) relates primary data to original facts from respondents which are first hand collections. Questionnaires have been recommended by Cohen and Mansion on the facts that they provide the following privileges to the research process. They are standardized by design and impartial by nature; More questionnaires are administered in a short period of time. They are economical in terms of distribution and administration of questionnaires. The process limits the researcher from biases. Telephone interviews has been recommended by Azad et al. (2021) as follows:

Much more economical and stress-free as compared to face-to-face interview; Can yield multiple views in multiple interview processes; Has no geographical limitations, (can be globally conducted)? Can yield the same quality information as face-to-face interview. Accommodate probing opportunity for in-depth information.

The researcher collected data from one hundred and fifty-five (155) participants in total, (twenty “20” participants for telephone interview and one hundred and thirty-five “135” participants for emailed questionnaire) as stipulated below: Request through respective offices and departments were made to allow the researcher conduct the investigations by involving their members to participate in the data collection process. Identification of participants who were the custodians of the required information was done by management of varying departments and offices. Contacts (e-mail addresses and telephone numbers) of identified participants were organized by the same concerned departments and offices.

3.4.3. Content validity of the used instruments.

The degree to which a research tool, such as survey or questionnaire, evaluates the desired construct or notion precisely and thoroughly is known as content validity. Evaluating whether the instrument's items or questions sufficiently address every facet of the concept being measured is the process of assessing content validity. The process of determining content validity included the following:

The researcher used Pre-Existing Survey Questions from published papers by Patankar (2015) and Samaddar *et al.* (2022). Previous research projects had already evaluated and validated pre-existing survey items. This indicates that instruments had gone through a pannel of experts which had been put through a thorough testing process to make sure they measure the intended construct precisely and consistently. The supervisor and University Ethical Committee had again verified the same tools. The stud's findings was more confidently regarded when verified questions were used. Using pre-existing survey questions improves comparability among studies, which is beneficial for researchers who wish to perform a meta-analysis or compare their findings with those of other studies (Patil et al., 2015). It can be costly to create new survey questions from scratch, particularly if pilot testing and validation procedures are required. It was more economical to use pre-existing survey questions since there was no need for these extra expenses. Through earlier research projects, pre-existing survey questions have previously been created and improved. Researchers can avoid starting from scratch and save time and effort by utilizing them. Because established and well-known survey instruments are acknowledged by other researchers in the field, using them might improve a stud's credibility (Middleton et al., 2023).

Using a portion of the intended population, the researcher further conducted a pre-test of the questionnaires using the Cronbach Alpha test (Pan et al., 2020). The average Cronbach value derived from the sampled questions was 0.8452. There was a good to exceptional consistency status shown by the Cronbach average value. As a result, its data was regularly distributed and it was trustworthy. The researcher used a variety of methods, including telephone interviews and questionnaires, to gather

information. Findings from other research methodologies corroborated the triangulation findings (Noble & Heale, 2019).

Through telephone interview

As research instruments, telephone interviews provided a number of special benefits. First of all, they gave the researcher an easy and adaptable way to gather data, enabling them to contact participants no matter where they were in the world or how mobile they were. The sample population's inclusion and diversity were increased by this accessibility, which improved the quality and scope of the information acquired. Furthermore, the anonymity and privacy provided by telephone interviews encouraged participants to be open and truthful in their answers. Furthermore, the lack of visual cues reduced the possibility of interviewer bias and distractions, directing all attention into the conversation's content. Technological developments made it possible to record and transcribe phone interviews, which made it easier to analyse and interpret data with accuracy. Attached (Appendix 1) is a list of tools used in qualitative interview process.

Fourteen district commissioners from each of the fourteen districts which are susceptible to floods; Four mayors from four Malawi cities and One director from ministries of housing; One director from Ministry of forest and natural disasters. Twenty participants were used to collect data from. Saturation point compelled the researcher to have a cut off point.

Through e-mailed questionnaires:

Seventy district relief officers from Department of Disaster Management and Preparedness (DoDMA) of fourteen districts which are susceptible to floods; Twenty construction lecturers from both public and private TEVET institutions Fifteen contractors of various building categories Five officials from ministry of housing and lands; Five officials from National Construction Industry Council (NCIC);

Five officials from Malawi Housing Corporation and Fifteen qualified and unqualified artisans (bricklayers and carpenters) from five registered construction companies of various categories.

Data analysis.

Data analysis is an exercise whereby processes of: scrutinizing, clearing, modification, demonstrating and illustrating collected information is carried out in order to determine suggested evidence of inference and sustenance of the valuation development (Eldridge, 2023). The researcher used thematic means to analyse qualitative data (Naeem et al., 2023). Codes were used in the process of converting distinct replies to unstructured investigation and interview enquiries from which sub themes and themes were formulated, grouped and interpreted before their analysis process. The reliability of the research used in theme-based analysis always offers the proper comprehension of the text, an element which is one of the most significant benefits of thematic analysis. in psychology or consciousness.

Quantitative data were fed or entered into Scientific Package for the Social Science (SPSS) computer program from where tables and graphs were formulated before the interpretation process was made. From the comprehensive statistics program (SPSS), numerous intricate statistical tests were provided for it is a built-in function. Results and interpretation were generally supplied. Each objective was analysed based on its nature (descriptive for objective one, thematic for objective two, factor analysis for objective three and correlation for objective four).

Transfer-ability:

According to Munthe et al. (2020), a study discovery is transferable if it may be used realistically in various settings and investigations. The phrase can be used to generalize and externally validate

research findings. Transfer-ability, according to Munthe et al. (2020), doesn't necessitate substantial claims; rather, it encourages readers to contrast and link the investigation's foundational ideas with their own understanding.

Four major cities, ten public and private technical and vocational institutions, one construction regulatory authority, the Ministry of Lands and Housing, and one housing statutory body made up Malawi's twenty-eight districts, which made up half of the total number of districts that are vulnerable to natural disasters like earthquakes and floods. Five representatives from each district participated in the disaster rescue committees that each district council established. Participants were chosen based on their knowledge and abilities in respect to the housing difficulties that natural disasters present. Every year, earthquakes and floods strike Malawi, with the same susceptible locations being the target. The majority of those affected or involved in natural disaster relief efforts each year in the nation are targeted housing stakeholders.

3.4.4. Reliability and validity of data:

Cronbach Alpha Test (Internal Consistency Test).

In accordance with Baldwin et al. (2022), there are four contributing factors that can have a detrimental impact on the dependability of the research: participant errors, participant biases, researcher errors, and researcher biases. In order to perform a pilot study, the researcher selected 20 respondents from the studied stakeholder community who were not included in the research sample. Prior to the actual data collection process, the pilot was designed to ensure the uniformity of the study instruments. The results were calculated using a Cronbach Alpha test. The following interpretations of the Cronbach values were used as a guide for the researcher (Taber, 2018).

Table 6:

Cronbach Alpha Value	Interpretation
0.9	Excellent
0.8	Good
0,7	Acceptable
.06	Questionable
0.5	Poor
0.4	Unacceptable

Cronbach Alpha showing Cronbach value and consistency.

Taber, (2018) claim that a minimum of two item scales or measures can be used to assess Cronbach Alpha. A multiple-item questionnaire could be very expensive and time-consuming, as acknowledged by Ranganathan et al. (2023) that a minimum of two item measures is adequate to be utilised due to the constrained time available for academics' research. The coefficient alpha of a two-item scale, according to Taber, (2018) is suitable but meaningless. The researcher randomly selected forty-two items from each of the five key questions. Due to the wide range of ratings, each question underwent an independent evaluation. Therefore, this goes above the recommendations made by Johnson, (2021) on the number of academic items when evaluating the reliability of instruments with the help of Cronbach alpha. The test's results are shown in the table 6 below.

Table 7:

Reliability			
Scale: Membership of housing stakeholders			
Case Processing Summary			
		N	%
Cases	Valid	20	100.0
	Excluded ^a	0	.0
	Total	20	100.0
a. Listwise deletion based on all variables in the procedure.			
Reliability Statistics			
		Cronbach's Alpha	N of Items
		.786	9

Cronbach Alpha value is 0.786 This means that there is only 21% error variance. Since the value is more than .7, the results are therefore an accepted value

➔ Reliability			
[DataSet1] C:\Users\USER\Desktop\PhD A.K. DATA ANALYSIS- SPSS_1.sav			
Scale: Degree of effectiveness in relation to housing sustainability			
Case Processing Summary			
		N	%
Cases	Valid	20	100.0
	Excluded ^a	0	.0
	Total	20	100.0
a. Listwise deletion based on all variables in the procedure.			
Reliability Statistics			
		Cronbach's Alpha	N of Items
		.694	5

Reliability of research tools measured.

Cronbach's alpha value is 0.694. As a result of the non-dimensional scale components, the tool cannot be trusted. Based on the guiding values listed above, the value is debatable. When Cronbach alpha is low, Taber (2018) advises excluding one or more of the variables from the list (those with higher scale variance) in order to raise it. The sample size is increased by removing some factors. Instead of eliminating variables, Taber, (2018) advise improving the query. Therefore, the researcher decided to alter the question by changing the way she asked it.

Reliability

According to Johnson (2021), reliable data is information that has been obtained from sources that can be trusted to be complete and accurate. Therefore, it is crucial to make sure that the data is trustworthy so that it can be relied upon. Data reliability is the cornerstone of integrity and resourcefulness, which produce data security, quality, and compliance regulations. Repetition of information during the course of a study is indicative of credible data, according to Winggins et al. (2021). Instead of having diverse information on the repeated same measure, it is the consistency of the measure that matters. It is therefore viewed as a gauge of the investigation's repeatability, accuracy, consistency, and reliability.

The researcher achieved repeated responses during the data collecting procedure using both qualitative and quantitative data collection techniques on the same subject but different respondents. This is consistent with Shimoni et al. (2020) assessment that such outcomes are trustworthy and consistent, which gives them confidence in the investigation's findings. Holtom (2022) asserts that reliability possesses the following three qualities: homogeneity, stability, and equivalence.

Homogeneity.

In terms of statistics, homogeneity refers to the consistency and uniformity in an assembly or arrangement. It excels at remaining consistent throughout in terms of configuration and structure. Repeated responses from respondents indicate consistency in the design of the data collection tools (Holtom, et al., 2022).

Stability.

The degree to which unintended errors in the research process are controlled is used to define statistical stability. It is the extent to which the investigation's findings are exceptional (Aboumatar 2021). In order to acquire the exact information from the source(s) without thought modifications, telephone interview data was recorded and played back during the analytic process. To solidify the data gathered, quotes from the respondents were also included.

Equivalence.

Aboumatar (2021) have confirmed that data equivalence refers to the extent to which elements of a research approach have the same importance and can be realistically applied to various situations. It is the extent to which quantities on two or more attesting procedures are constant. It is tested using correlation means or modes, which are a part of the researcher's methods for data analysis. It is the relationship between the scores of two ratters.

➔ Reliability

[DataSet1] C:\Users\USER\Desktop\PhD A.K. DATA ANALYSIS- SPSS_1.sav

Scale: Degree of housing emotional impact on the circumstances

Case Processing Summary

		N	%
Cases	Valid	20	100.0
	Excluded ^a	0	.0
	Total	20	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.894	8

The value of Cronbach Alpha is 0.894 and is representing a good reliability of the tool

Reliability

Reliability

[DataSet1] C:\Users\USER\Desktop\PhD A.K. DATA ANALYSIS- SPSS_1.sav

Scale: Influence of housing stakeholders on planning

Case Processing Summary

		N	%
Cases	Valid	20	100.0
	Excluded ^a	0	.0
	Total	20	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.935	10

The value of Cronbach Alpha is 0.935 and is regarded as an excellent reliability status. High Cronbach Alpha is an indication of normal data distribution

Reliability

[DataSet1] C:\Users\USER\Desktop\PhD A.K. DATA ANALYSIS- SPSS_1.sav

Scale: Effects on housing organization

Case Processing Summary

		N	%
Cases	Valid	20	100.0
	Excluded ^a	0	.0
	Total	20	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.917	18

The value of Cronbach Alpha is 0.917 and is regarded as an excellent reliability status. High Cronbach Alpha is an indication of normal data distribution

Having results of the five sampled questions, the average Cronbach value is 0.8452. The Cronbach average value is in between good and excellent consistence status. It is therefore reliable and its data is normally distributed:

Validity of data

According to Middleton et al. (2022), the definition of validity of data is the degree or accuracy to which research tools measure the researcher's intention and estimate the veracity of the results. High research validity means that the findings are consistent with real people, things, and differences in social and physical settings. According to Rose et al. (2020), validity refers to the stability of the data that has been gathered.

Data validation is therefore a study procedure where accuracy and quality are examined prior to importation, use, and other various processing techniques. Data collection and processing are therefore steps in the process of data validation, which also involves assessing the precision of research tools. Therefore, the main objective of data validation is to ensure data accuracy while also reducing instrument and human error. Aboumatar (2021) categorise data validation into two groups: internal validation and external validation. Internal validity is the degree to which the study results are consistent with certainty, as opposed to external validity, which relates to the replication of the research findings (Kemper, 2020).

Internal validity.

Internal validity is linked to the determination of study credibility. The phrase also refers to the removal of competing explanations for the actual result or findings. The researcher, the methods used in the investigation, and the level of rigour used in the execution of the procedure all play a significant role in the process. Research findings are less likely to be confounded or thrown off by insufficient internal validity. Every time the research findings have a clear significance, confidence in the findings is so increased.

Therefore, through study instrument proofreading, the researcher increased the research's internal validity (Aboumatar, 2022). Both the researcher and the supervisor proofread the data collecting materials

in order to fix any language and spelling errors. Instruments were made stronger by being free of clunky terminology, repeated phrases, and ambiguous language. Proofreading encourages content validity, and Aboumatar,(2021) confirm that the investigator's study instrument covers all crucial components like variables and correctness. Therefore, the type of validity depends on the tool used to measure the desired data.

External validity

Breskin et al. (2019) defined external validity as the optimum way to achieve a research conclusion such that it can be applicable to different scenarios. It is known as generalising the results of the investigation. A reliable research instrument aids in determining population generalisation or the degree to which the population as a whole is represented by the study sample. In accordance with Kemper, (2020) proposal, the researcher used four examples of external validation: construct, criterion, formative, and sample.

Construct Validity.

Construct validation is important when developing tools to measure the phenomenon being researched. The researcher worked with a wide range of parties with various duties and stakeholder levels, but the end goal was to produce high-quality housing. The extent of their motivational participation in housing endeavours is one of the questions that are posed to the aforementioned stakeholders. According to Kemper, (2020), construct validity can be efficiently facilitated by the participation of panel experts who are knowledgeable about the measure and the occurrence.

Criterion validity.

Raykov et al. (2020) defined criterion validity as individuals' scores on a measure that are correlated to other criteria while also matching other expectations. The method evaluates how well a person can predict what will happen to someone else in the future, past, or present. The primary goal of criterion validity is to establish whether the research findings are indicative of real-world circumstances (Horstmann et al., 2020). To reach the study's conclusion, the researcher's mixed research methodology—which included both qualitative and quantitative components—needed to understand the relationship between the results. The level of validity of the criterion increases with the degree of correlation between the two research methodologies' findings.

Formative Validity.

Formative validation measures a measure's impact by giving information that improves a certain component of the occurrence (Raykov et al., 2020). Poor communication, a lack of clear project objectives, and stakeholder agility are just a few of the traits of the research techniques used to pinpoint the difficulties faced by stakeholders in achieving quality housing. Through the use of research methodologies, stakeholder challenges may be identified, and the degree of formative validity can be evaluated to determine whether it is sufficient or not.

3.4.5. Sampling validity.

The researcher used two groups of participants telephone interviews and recipients of email questionnaires—and treated both equally in terms of how the questions were formulated in light of the shared goals. They were not biased in any way while doing this. The technique was more accurate thanks to random selection for the quantitative approach (stratified) (Thomas, 2022). Authorities selected people for qualitative data (Non-Probability Sampling-Purposive), preventing the researcher from making biased

choices. According to the sample procedures, the population who participated was a decent representative of the entire population.

The study's 155 participants were distributed among fourteen of the country's twenty-eight districts and four cities (only those that are vulnerable to natural disasters). The researcher employed stratified sampling, namely random sampling, to calculate the total number of participants. The researcher employed the Adam (2020) formulas $[n = N / (1 + N(e)^2)]$ to determine the appropriate number of participants. Thus, a margin of 0.5 and a confidence error of 95% confirmed that the sample accurately represented the entire population. Thus, the conclusions drawn from the findings can be applied generally.

Validity test (Pearson Coefficient Value):

According to Ma, (2019), the procedure for determining the correlation between the two sets of results is contained inside the procedure for determining the correlation between the two sets in question. The correlation coefficient serves as a marker for the strength of a linear relationship between two distinct variables. A number less than zero denotes a negative association, whereas a value of zero denotes that there is no correlation between the variables.

Twenty people were included in the sampled population. Each item underwent a validity test using SPSS, and the results were based on Mohajan, (2017) to assess the reliability of the instruments: In order to confirm the veracity of Pearson's value, the significant value was compared with the Pearson Correlation value. 102 of the 170 variables had a significance level less than 0.05, meaning that they were legitimate (Schober et al., 2018). Two variables had negative values, while 13 variables had p-values above 0.05. As a result, fifteen of the items were invalid, and the researcher had to fix them before administering them (Taber, 2018).

The following were identified when the researcher compared a crucial value (0.375) against a person's r value: One hundred and one (value of people) exceeded the essential value (excellent correlation), while sixteen (value of people) fell short of it (no or weak correlation).

3.4.6. Research tools origin.

A resource that makes research and related tasks easier to complete can be roughly referred to as a "research tool". Researchers can compile, arrange, organise, analyse, visualise, and publish their study findings using research tools. Pre-Existing Survey Questions from a journal article of Patankar (2015) and Samaddar et al. (2022) were adapted and used by the researcher.

Patankar (2015), looked at how vulnerable, exposed, and able Mumbai's impoverished homes are to frequent flooding. The study focuses on these vulnerable households because of their inadequate financial and material resources, which exposes them to more risks and limits their ability to respond to floods. Future resilience, adaptability, and poverty alleviation policies were intended to be informed by the findings. It was essential to comprehend the dynamics of vulnerability and adaptive responses in the context of flood-prone locations. The difficulties that Mumbai's impoverished households experience are highlighted by Patankar's work, which also highlights the necessity of focused interventions to increase their resilience and lessen the effects of flooding.

Samaddar et al.'s study looked into how stakeholders in Greece perceived the effects of climate change and the steps being taken to adapt to it. The study highlighted the significance of increasing knowledge among important stakeholders, such as executives and employees in the public and private sectors. These parties understand that mitigating the effects of climate change requires careful planning and execution of adaption strategies. While highlighting the need for more thorough and focused approaches, the study also identifies a major barrier to public policy planning: a lack of financial and human resources.

Based on the two investigations, it is evident that combating climate change is urgent, and joint efforts are necessary to lessen its effects, a situation which the study is undertaking, hence the option for the study tools adaption.

Adapted research instruments from Patankar (2015) and Samaddar et al. (2022)

Table 8:

No	<u>Patankar, (2015)</u>	<u>Samaddar, et al.(2022)</u>	<u>Adapted/ Adopted</u>
1	Who and what is exposed to recurrent floods	If a flood occurred in Gumushane, how much would the damage be.	Adapted
2	What is the extent and spread of poor and non poor households around flooding spots	What is the possibility of a flood that can cause a disaster in Gumushane within two years.	Adapted
3	What have been the impact of extreme weather event of July, 2005	How much does the possibility of flooding in Gumushane frighten you.	Adapted
4	What is the asset and income lose associated with re-current flooding	How adequate does the measures taken to prevent floods that may cause disasters in Gumushane.	Adapted
5	Are floods impact heterogeneous	Do you have enough knowledge to protect yourself in the event of floods.	Adapted
6	What are the Floods adaptations options at the household level.	If you were damaged by floods in Gumushane, how much would people around you help you.	Adapted
7	What is the role of government in facilitating private adaptation	If a landslide occurs in Gumushane, how much damage would be	Adapted
8	To what extent can households respond effectively to floods and what are the barriers to adaptation	What is the possibility of the land slide that can cause disaster in Gumshane within two years	Adapted

9	How much does the possibility of landslide in Gumushane frighten you.	Adapted
10	How adequate are the measures taken to prevent landslides that may cause disasters in Gumushane.	Adapted
11	Do you have enough knowlegde to protect yourself in the event of landslide.	Adapted
12	If you were damaged by landslideig Gumushane, how much would people around you help you	Adapted
13	Are you considering moving away from landslide prone areas.	Adapted

Table showing adapted tools from Patankar (2015) and Samaddar (2022)

Both Patankar and Samaddars investigations allude that floods causes calamities to homes/ houses and peoples belongings. Both writers agree the exisiting gap among stakeholders in order to mitigate the problem, It is from this basis that the researcher opted to improve their tool in order to suggest if stakeholders involvement in housing policy formation and implementation committigate the slum challenges. The adaption of tools that have already been employed by certain academics and published is advised by Bhandari (2023) for the following reasons:

When they were first utilized, the tools had undergone a thorough testing process. Therefore, the dependability existing tools is less in doubt than creating a new one. This gives the researcher an advantage to demonstrate their interest in the research concept. The pre-existing tools are believed to have been created and tested by professionals who are members of the questionnaire on-line bank site and are thought to have experience creating questionnaires. In terms of the time saved in developing and testing the desired tools, the procedure is cost-effective. In several content domains, conceptualization and measurement had undergone methodological effort. These questions had been reinforced by the process,

which also offered advice on how to use them as concept markers. According to Bhandari (2023), there are three objectives when creating questions.

Questions which are conveying the exact meaning of the enquiry based on the researcher's intention are: Questionnaire which provide the intended manner in sourcing information from participants, and are expected to yield accurate responses as follows; Reduce of burdening participants in relation to logical requirements and that they provide the right mode in assessing the information

Summary:

The chapter's sector introduced its contents namely: research paradigm, research design and research methodology and endorsed the necessity to validate the value, dependability, and validity of the research methods and the data that was gathered. The need of demonstrating the dependability and reliability of tools has been highlighted. The consistency of the instruments was demonstrated using the Cronbach alpha test. While the reliability of the instruments was evaluated using Pearson's correlation value. It was justified to check the accuracy of tools by using reliable and respectable study. The reliability and validity tests were computed using the SPSS computer programme. The researcher was justified in managing the data gathering procedure after the consistency and correctness of the tool were confirmed.

CHAPTER 4: PRESENTATION AND DISCUSSION OF RESEARCH FINDINGS

Introduction:

The research looked at “Effect of stakeholders’ involvement in housing policy on the quality of housing in Malawi from 2017 to 2022”: This choice was made on purpose as part of a mixed methods (triangulation) research strategy that was used to conduct an efficient assessment and fair evaluation (England, 2021). This was successfully accomplished by adopting quantitative research (attaching numerical values) and evaluating the frequency with which the components of the independent variable influence the factors of the dependent variable (England, 2021). Also included in the variety of techniques utilized for the mixed-method study were surveys sent via email and phone interviews.

In order to test the hypothesis and provide answers to the research questions, it is imperative that the data be analysed in order to effectively complete this study. The results of this study's analysis, presentation, are included in this chapter. There are two stages to the analysis and interpretation of data. Based on the questionnaire answers, objectives 1, 3, and 4 deal with a quantitative analysis of data (descriptive, factor, and correlation). Second objective: a qualitative interpretation (thematic), based on the conversations from the telephone interviews. Nonetheless, research demographics are examined initially.

4.1. Results of findings from graphical illustrations.

This research section concisely describes the outcomes obtained in chapter 4.3 as per the research questions and or / hypotheses of the study respectively.

4.1.1 Demographic of respondent

Table 9:

Sex	%	Age Range	%	Education	%	Service	%	Org. Life Span	%
Male	82.2	20-30	7.4	Primary	7.0	0	3.7	20-30	13
Female	17.8	31-40	46.7	Secondary	5.2	01-10	31.1	31-40	49
		41-50	29.6	College	37.0	11-20	51.9	41-50	22
		51-60	15.6	University	41.5	21-30	11.1	51-60	6.7
				Postgraduate	15.6	None	2.2	61-70	5.9
	100		100		100		100		100

Table showing: sex, age range, service, organization life span and education of respondents.

The above results (table 9) show that eighty-two point two percent (82.2) of the respondents were male against seventeen point eight (17.8) percent of female respondents. Male respondents outweighed female respondents by 64.4%.

From the table (9) above, the age range of 0-19 of respondents was One (1), representing 0.7 percent; 20-30 years of respondents was ten (10), representing seven-point four percent (7.4 percent). Age ranges of 31 to 40 years of respondents was sixty-three (63), representing forty-six point seven (46.7 percent). The age range of 41 to 50 years of respondents was forty (40) representing twenty-nine-point six percent (29.6 percent) and the age range of 50 to 60 years of respondents was, twenty-one (21) representing fifteen-point five (15.5) percent.

Based on table (9) above, 8 participants had served in their firms for a period of less than a year, representing five point nine percent (5.9%); 42 participants had served in their firms between one and ten years, representing thirty-one point one percent (31.1%); 70 participants had served in their firms between eleven and twenty years, representing fifty-one point nine percent (51.9%) and 15 participants had served in their firms between twenty-one and thirty years, representing eleven point one percent (11.1%).

The findings from the table (table 9) above have shown that 48.9 % of stakeholders are in operation in the range of 31 to 40 years, 22.2% of stakeholders are in the range of 41-50 years and, 12.6 % of the stakeholders are in the range of 21-30 years, and 6.7% of stakeholders are between 51-60, 5.9% of respondents are in the range of 60-70 and below 20 years of respondents is 3.7%. .

To guarantee that homes are constructed properly, are safe, and are liveable for people, a partnership between skilled housing stakeholders and quality housing is essential. Quality housing design, construction, and maintenance are mostly the responsibility of qualified stakeholders, including engineers, contractors, architects, and inspectors. Their knowledge, conformity to standards and construction norms, and meticulousness enhance the general calibre of housing developments. Delivering housing that satisfies strict requirements for utility, durability, and safety requires effective collaboration and communication between stakeholders. One of the most important factors in reducing the effects of natural disasters on housing is having qualified housing stakeholders (Tibesigwa et al., 2017).

Buildings may be made to survive natural catastrophes like hurricanes, earthquakes, floods, and wildfires with the assistance of experts in disaster-resilient design and construction techniques, such as architects, engineers, and contractors. Qualified stakeholders may aid in making housing more resilient and less prone to damage during natural disasters by using robust design elements, employing appropriate

materials, and complying to construction norms and standards. Their expertise helps to build safer, more environmentally friendly homes that are more resilient to natural disasters (Adaji et al., 2019).

The findings of the above table (table 9) has ranked qualifications levels against respondents' highest attained qualifications as follows: University level = 41.5%; college level=37.0%; Postgraduate=15.6 %; secondary level = 5.2% and primary level = 0.7 %. More stakeholder employees had attended university level and college level.

4.2. Research questions and / or hypotheses for objective 1.

4.2.1. To analyse the composition and contribution of Malawi housing stakeholders.

Table 10:

Scale	Hunger	Drought	Floods	Cyclone
Very Low	34.1	32.6	7	56.0
Low	43.7	40.7	6	21.6
Moderate	19.3	21.5	8.9	11.2
High	2.2	4.4	29.6	6.7
Very High	0.7	0.7	60.7	4.5
Total	100	100.0	100.0	100.0

Frequency of disasters ranking in Malawi

From the results above (table 10), floods have been ranked the highest (90.3%) disaster recurring yearly, seconded by cyclone with 12.2%, followed by drought (4.9%) and lastly hunger (2.9%) {values of high and highest were added per disaster}.

Table showing the extent to which the below natural disasters annularly collapse unstable housing resulting in deaths, Injuries and displacement of survivors in Malawi.

Table 11:

Scale	Hunger	Drought	Floods	Cyclone
Very low	65.9	32.6	0.7	56.3
Low	18.5	40.7	0,7	20.0
Moderate	6.7	21.5	5.9	19.11
High	0.6	4.4	17.8	3.7
Very High	0.8	0.7	74,8	8.1
Total	100.0	100.0	100.0	100.

Impact of disasters on housing.

From the above (table 11) findings, floods came top out of the list of natural disasters impacting stakeholders ($74.8+17.8 = 92.6$), seconded by cyclone with 11.8%, thirdly is the hunger with 8.6% and finally is the drought with 5.1%.

The extent to which participants agree or disagree that the following are part of housing stakeholders:

The collected data for this question was computed and the outcomes were summarized in a table by taking advantage of the percentage results as follows:

Table 12:

Housing stakeholders	Definitely agree	Mostly agree	Neither agree nor	Mostly Disagree	Definitely Disagree
District Council	81.5	17.0	1.5	0	0
City Councils	68.1	23.7	7.4	0.7	0
NCIC	76.3	11.1	10.4	1.5	0.7
Min of Lands & H	83.7	13.2	3.0	0	0
TEVET	17.8	56.3	19.3	6.7	0
Contractors	76.3	23.0	0.7	0	0
Traditional A.	35.6	17.8	31.1	11.1	4.4
Architectures	54.8	40.7	3.0	0.7	0.7
Forest &N.R	44.4	35.6	12.6	3.7	3.7

Membership of housing stakeholders

From the above (table 16) findings, most respondents indicated that they either definitely agree or mostly agree that they recognized the above-given list of organizations and government departments as part of housing stakeholders. Definitely agree and mostly agree columns were added to each other in each case to evidence the respondents' percentage degree of acceptance. 98.5% (81.5% +17 %) of respondents indicated that they recognize district councils as part of housing stakeholders and only 1.5% had no idea of district councils being part of housing stakeholders; 91.8% (68.1 %+ 23.7%) of respondents indicated that they were knowledgeable of City councils being part and parcel of Malawi Housing stakeholders while 7.4% and 0.7 % respectively had no idea and did not agree.

87.4% (76.3 % 11.1 %) of respondents indicated that they were knowledgeable of NCIC being part of Malawi housing stakeholders, and 10.4 % of respondents indicated that they had no idea about the NCIC being part of Malawi housing stakeholders and 2.2%.

(1.5%+0.7%) disagreed that NCIC is not part of Malawi Housing Stakeholders. 97% (83.7.5+13.3) of respondents were knowledgeable about the Ministry of Lands and housing being part of Malawi Housing Stakeholders and only 3 % of respondents had no idea about the Ministry of Lands and housing as being part of Malawi Housing Stakeholders.

74.1. % (17.8% +%+ 56.3 %) of respondents indicated that TEVET institutions are part and parcel, of Malawi Housing Stakeholders, and 19.3 % of respondents had no idea about TEVET institutions being part of Malawi Housing Stakeholders and 6.7% of respondents did not agree that TEVET institutions are part of Malawi Housing Stakeholders.

99.3% (76.3+%+ 23%) of respondents indicated that they were knowledgeable of building contractors being part and parcel of Malawi Housing Stakeholders and only 0.7% of respondents indicated that they had no idea about the contractors being part of Malawi housing stakeholders.

53.4 % (35.6%+ 17.8%) of respondents indicated that they were knowledgeable about Traditional Authorities being part of Malawi's Housing Stakeholders. 31.1% of respondents indicated that they were neither aware nor unaware of Traditional Authorities being part of Malawi Housing Stakeholders and 4.4% of respondents did not agree that Traditional Authorities are part of Malawi Housing Stakeholders.

90.4% (54.8%+35.6%) of respondents indicated that they were knowledgeable of architectures being part of Malawi Housing Stakeholders and 3% of respondents neither agree nor disagree that architectures are part of Malawi housing stakeholders and 1.4% of respectively indicated that they had no idea about architectures being part of Malawi Housing Stakeholders and disagreed that architectures were not part of Malawi Housing Stakeholders

80% (44.4%+35.6%) of respondents indicated that they were aware of the Ministry of Forest and Natural Resources being part of Malawi Housing Stakeholders; 12.6% of respondents indicated that they had no idea about the Ministry of Forest and Natural resources being part of Malawi Housing Stakeholders and that 7.4% (3.7%+3.7%) of respondents disagreed that Ministry of Forest and Natural Resources is part of Malawi Housing Stakeholders.

The extent to which community participation influence the following housing Parameters of the project.

Involving locals, groups, and stakeholders in housing-related decision-making is referred to as community involvement. In order to make sure that housing developments are designed in accordance with community interests, housing stakeholders, including architects, developers, and legislators, collaborate with the community to understand its requirements and preferences.

Stakeholders in housing may offer technical know-how and experience to support communities in making well-informed decisions on housing initiatives. Through the engagement of stakeholders in community involvement programs, people may leverage their knowledge and expertise to develop more efficient and environmentally friendly housing options (Araya, et al., 2020).

Residents who participate in the community might become more empowered to lobby for improved housing conditions and laws. Housing stakeholders may assist accomplish shared objectives of housing affordability, accessibility, and quality by lending resources, knowledge, and direction to community-led efforts. Housing stakeholders may assist in enhancing the ability of local communities to handle housing issues on their own by promoting community engagement. Through the process of planning, decision-making, and execution, stakeholders have the ability to cultivate a feeling of empowerment and ownership among the community's people (Heath, et al., 2017).

In general, community engagement and housing stakeholders work best together because they foster cooperation, information exchange, advocacy, and capacity building to develop more resilient, inclusive, and sustainable housing options.

Table 13:

Statement	No extent	Little extent	Moderate	Great Great	Very
Cost Complete	16.3	36.3	37.8	3.0	6.7
Project Sustainability	0.7	7.4	74.1	7.4	10.4
Complete time	16.3	36.3	37.8	3.0	6.7

Community participation on housing.

From the above (table 17), 9.7% (3+6.7) of the respondents indicated that community participation very greatly influences the cost completion of the project; 37.8% of the respondents indicated that they had no idea about the community contribution in the project cost completion and 52.6% (16.3+36.3) % of respondents indicated that community participation does not contribute to project cost completion.

9.7 % (3+6.7) of the participants indicated that community participation does not contribute to project time completion; 37.8% of the respondents indicated that they were not sure that community participation contributes to project time completion and 52.6% (16.3+36.6) of the participants indicated that there was no or little contribution by community in project time completion.

On project sustainability, the majority of the respondents (74.1 %) indicated that they had no idea about the impact of communal influence on the cost of project completion. Respondents varied greatly in

responding to the influence of the community on the cost of project completion. 37.8. % indicated to have no knowledge while 8.1% of respondents indicated that there was little impact on community influence of project sustainability.

The extent to which Malawi housing industry practice the following:

The Sustainable Development Goals (SDGs), which were established by the UN in 2015, include the housing goals of the organization. SDG 11, which is specifically concerned with housing, is to "make cities and human settlements inclusive, safe, resilient, and sustainable." SDG 11 outlines a number of goals, such as guaranteeing that everyone has access to basic services and adequate, safe, and affordable housing; improving slums; giving people access to sustainable transportation systems; improving urban planning and management; safeguarding natural and cultural heritage; and lessening the environmental impact of cities.

Table 14:

Statement	Not at all	Less Extent	Moderate	Great Extent	Very Great
Make housing integral Part of inclusive Growth Strategy	57.8	25.9	10.4	1.5	4.4
Expand the supply Of affordable & durable Social housing	68.1	21.5	5.9	4.4	
Apply an inclusive Lens to the over all Housing Policy Approach	70.4	19.3	10.4		
Improve housing &neighbourhood Quality to boost					

Individual access to Opportunities	71.9	21.5	6.7	
Make the private Rental housing More affordable	68.1	17.0	14.8	
Improve targeting Of public support Fornhousing to Ensure it benefit Those who need Most	63.7	17.0	11.1	8.1
Help the youth And family with Children to get On stable and Affordable housing Ladders	72.6	14.8	8.1	4.4

The extent to which Malawi housing industry practices the given Statements.

The question above asked respondents to rate the extent to which Malawi Housing industry practice the following statements below numbered in Roman numerals from i to vii as per UNDP (2017) housing guide.

Housing as an integral part of inclusive growth strategy:

57.8% of respondents indicated that the Malawi housing industry does not at all practice the essential part of the inclusive growth strategy; 25.9% of respondents indicated that the Malawi housing industry practices less extent the essential part of the inclusive growth strategy while 10.4 % of respondents represented moderate part of inclusive growth strategy and 1.5% and 4.4% of respondents respectively indicated that there is a great and very great extent to which Malawi Housing practice integral part of inclusive growth strategy. Therefore, the majority of 83.7% (57.8+ 25.9) indicated that housing as an

integral part of inclusive growth strategy is not practised at all. 10.4 % of respondents indicated a neutral response in understanding housing as an integral part of an inclusive growth strategy.

Expand the supply of affordable and durable housing:

68.1% of respondents indicated that the Malawi housing industry does not at all practice the expansion of affordable and durable housing; 21.5% of respondents indicated that the Malawi housing industry has less extent in the practising the expansion of affordable and durable housing. 5.9% of respondents indicated that they had no idea about the expansion of affordable and durable housing and 4.4 indicated that the Malawi housing industry greatly practices the expansion of affordable and durable housing. Therefore, the majority of 89.6% (68.1+21.5) indicate the expansion of housing supply of affordability and durability calibre is not practised at all. 5.9% of respondents indicated that they had no idea about durable and affordable housing.

Applying an inclusive lens to the overall housing policy approach:

70.4 % of respondents indicated that the Malawi housing industry does not at all practice the inclusive lens of the overall policy approach; 19.3% of respondents indicated that there was less extent to which Malawi housing industry practice an inclusive lens to the overall policy approach and 10.4% indicated that they had no idea about the development. Therefore 100% (70.4 +19.3 +10.4) of responded negatively indicated the inclusion of the overall policy approach.

Improve housing and neighbourhood quality to boost individual access to housing opportunities:

71.9% of respondents indicated that the Malawi housing industry does not at all practice improving house and neighbourhood quality in order to boost individual access to opportunities; 21,5% of

respondents indicated that the Malawi housing industry practice less extent in housing and neighbourhood quality to boost individual access to opportunities and 6.7% of respondents indicated that they had no idea concerning the Malawi Housing Industry in improving housing and neighbourhood quality to boost individual access to opportunities. Therefore, most of the respondents ($71.9+21.5=93.4$) indicated that the Malawi industry has a negative impact on improving housing and neighbourhood to boost individual access to opportunities. 6.7% of respondents indicated that they were not decided about the Malawi housing industry in improving neighbourhood quality.

Make the private rental market more affordable

68.1% of respondents indicated that the Malawi housing industry does not practice at all in making private rental housing more affordability, and 17.00 % of respondents indicated that the Malawi housing industry has led, to less extended practice of improving the private rental market more affordable, and 14.8% of respondents indicated of having no knowledge in Malawi housing effort by making private rental market more affordable. Therefore, the majority of 85.1 ($77.9+8.4$) had indicated a negative development towards Malawi housing industry in practising private rental market to be more affordable. 14.8% of respondents indicated that they had no idea if the Malawi housing industry is making efforts for the rental market more affordable.

Improve targeting of public support to housing to ensure it benefits those who need it most.

63.7% of respondents indicated that the Malawi housing industry does not at all practice the targeting public housing with the aim of benefiting those who need it most; 17.0% of respondents indicated that the Malawi housing industry practice to a less extent improving public support to housing to ensure it benefits those who need it most and 11.1% of respondents indicated that they had no idea

whether the Malawi housing industry is making effort in targeting of public support to housing to ensure it benefiting those who need it most and 8.1 % of respondents indicated that Malawi housing industry greatly practice the targeting public housing with the aim of benefiting those who need it most. Therefore, the majority of 80.7% (63,7%+17.0%) of the respondents indicated a “no” to the Malawi housing industry in support to improve housing with the aim of benefiting those who need them most.

Help the youth and families with children to get stable affordable housing ladders.

72.6% of respondent indicated that the Malawi housing industry does not practice at all in helping the youth and family with children in getting stable affordable ladders; 14.8% of respondents indicated that the Malawi housing industry practice less extent in supporting the youth and family with children to get stable affordable housing ladder and 8.1% of respondents indicated to have no knowledge on the Malawi housing industry in supporting the youth with family and children to get stable and affordable housing ladder. 4.4% of respondents indicated that Malawi Housing industry greatly practice in helping the youth and family with children in getting stable affordable ladders. Therefore, the majority of 87.4% (72.6%+14.8%) of respondents indicated that the Malawi housing industry is making no effort in supporting the youth to get stable and affordable housing ladders.

According to the findings, Malawi has encountered difficulties fulfilling Sustainable Development Goal 11—the housing goals set forth by the UN in 2015. All people' access to secure, affordable, and suitable housing has been hampered by a lack of funding, fast urbanization, and poor infrastructure. Sustainable urban growth has been hampered by enduring problems such land tenure instability, inadequate urban planning, and informal settlements, which have made housing disparities worse. Furthermore, the housing infrastructure has been further strained by natural catastrophes including

droughts and floods, which have forced people to relocate and impeded the achievement of SDG 11 commitments. The inability to handle these intricate issues in spite of continuous attempts highlights the necessity of consistent funding, creative legislation, and improved international collaboration in order to fulfill Malawi's dream of inclusive and sustainable housing.

The extent to which the involvement of housing stakeholders in the identification of housing sites contribute to project control.

Table 15:

Statement	Not At all	Less Extent	Moderate	Great extent	Very Great Extent
Stakeholders analysis to Identify project sites Are valued	1.5	23.0	68.1	6.7	0.7
Stakeholders contributions To site identification are Valued	3.7	30.4	63.0	3.0	
Stakeholders concern On housing site are Taken care of	0.7	51.1	43.0	3.0	2.2

Housing site identification

Question sixteen asked respondents to rate the stakeholder's extent in the involvement of site identification contributing to housing control. The table (18) above shows the percentage of respondents per listed item:

Stakeholders analysis to identify if contractors are valued:

1.5% of respondents indicated that stakeholders analysis to identify contractors are not at all valued by stakeholders; 23% of respondents indicated that stakeholders analysis in identifying housing contractors are to less extent valued by stakeholders, 68.1% of respondents indicated that they are not sure that stakeholders housing contractors identification are valued; 6.7% of respondents indicated that stakeholders analysis in contractors identification are greatly valued and 0.7% of respondents indicated that stakeholders analysis of site identification are very greatly valued.

Stakeholders contributions are valued

3.7% of respondents indicated that stakeholders' contribution are not at all valued; 30.4% of respondents indicated that stakeholders' contribution are to the less extent valued; 63% of respondents indicated that they had no idea about the validity of stakeholders' contributions and 3.0% of respondent indicated that stakeholders' contributions are greatly valued. The findings therefore had a total of 97.1% (3.7%+30.4%+63%) responses of negative response to the question

Stakeholders concern are taken care of:

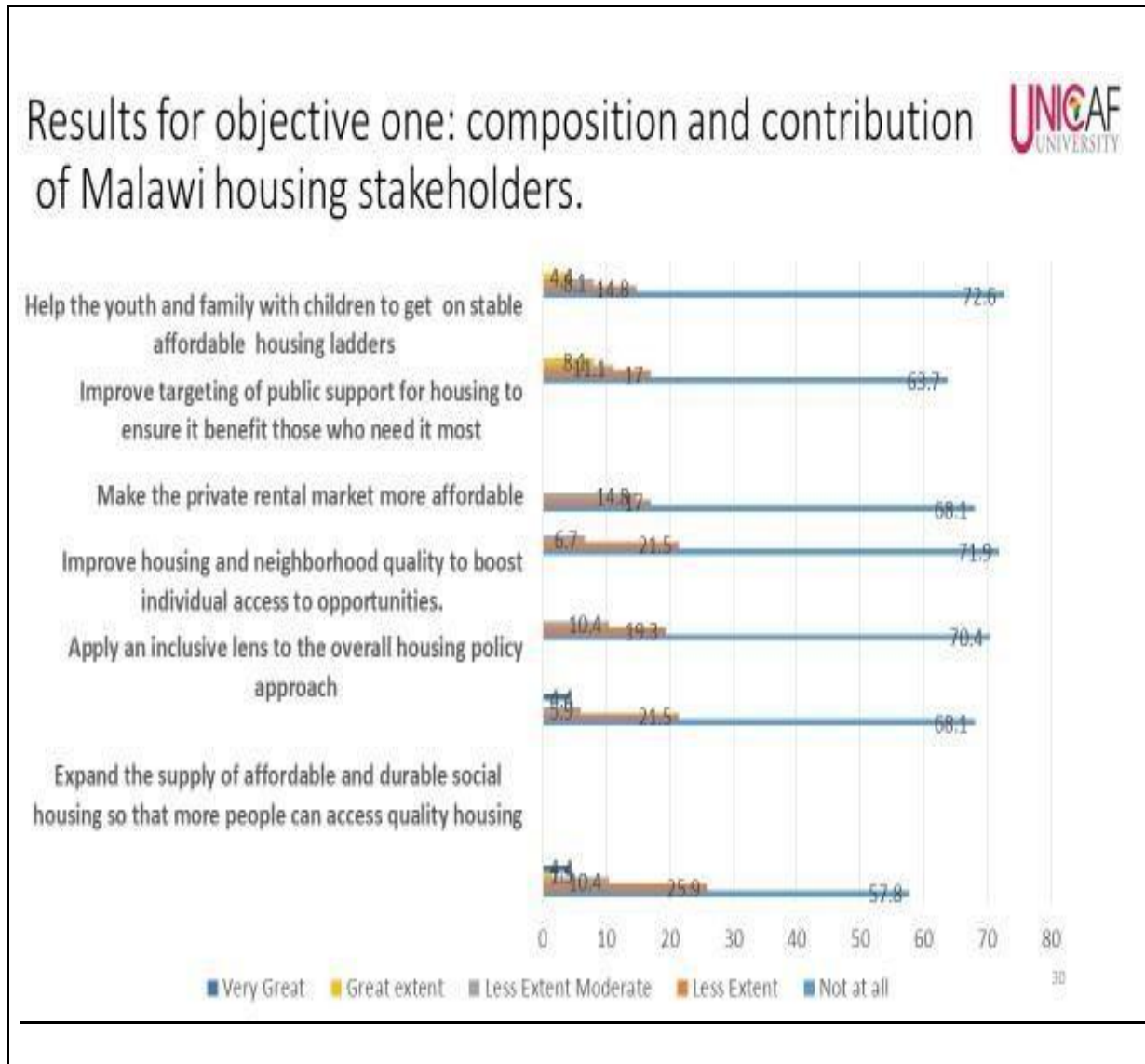
0.7% of respondents indicated that stakeholders concern are not at all taken care of; 51.1% of respondents indicated that stakeholders' concerns are to less extent taken care off; 43.0% of respondents indicated that they were not sure if stakeholders' concerns were taken care of or not; 3.0% and 2.2% indicated that stakeholders' concerns were greatly taken care of and very greatly taken care of respectively. The findings, therefore, indicated that the majority of respondents of 94.8 (1.1%+40%+53.7%) had a negative response towards stakeholders' concerns being taken care of: 3.0% and 2.2% of respondents indicated that stakeholders concern are greatly and very greatly taken care of respectively.

Standard deviation

Effective data analysis requires a grasp of statistical metrics. Two key ideas in statistics that explain how data points in a set depart from the mean are variance and standard deviation. Although both offer insightful information, standard deviation frequently outperforms variance in real-world applications (Andrade, 2020).

The standard deviation is a statistical tool used to quantify the degree of variation or dispersion present in a dataset. Its simplicity, universality, and sensitivity to outliers are its advantages. It makes it easier to compare various datasets by giving a clear picture of how data points are distributed around the mean. Furthermore, it can be used in a variety of statistical analysis and hypothesis testing due to its mathematical features. Furthermore, compared to other measures of dispersion, standard deviation is less impacted by extreme values, making it a reliable tool for characterizing variability within a dataset (Andrade, 2020)

A greater comprehension of statistical concepts, control over the computation process, flexibility in managing data, and improved learning opportunities, especially for students, are only a few benefits of manually tabulating standard deviation. Additionally, it does away with the necessity for technology, enabling result modification and verification according to needs. However, compared to digital tools or software, human tabulation can be laborious and error-prone, particularly when dealing with huge datasets. For this reason, its applicability must be carefully considered.

Figure 13:

Constitution and contribution of housing stakeholders.

Mean = Total Sum / Number of values

$$= 1.5 + 4.4 + 4.4 + 4.4 + 5.9 + 6.7 + 8.1 + 8.1 + 10.4 + 10.4 + 11.1 + 14.8 + 14.8 + 17 + 17 + 19.3 + 21.5 + 21.5 + 25.9 + 57.8 + 63.7 + 68.1 + 68.1 + 70.4 + 71.9 + 72.6$$

$$= 699.8 / 26$$

$$= 26.92$$

Therefore, mean = 26.92

$$\begin{aligned} \text{Standard deviation} = & (1.5-26.92) + (4.4-26.92) + (4.4-26.92) + (4.4-26.92) + (5.9- \\ & 26.92) + (6.7-26.92) + (8.1-26.92) + (8.1-26.92) + (10.4-26.92) + (10.4-26.92) + (11.1-26.92) + (14.8- \\ & 26.92) + (14.8-26.92) + (17-26.92) + (17-26.92) + (19.3-26.92) + (21.5-26.92) + (21.5-26.92) + (25.9- \\ & 26.92) + (57.8-26.92) + (63.7-26.92) + (68.1-26.92) + (68.1-26.92) + (70.4-26.92) + (71.9-26.92) + (72.6- \\ & 26.92) / 26 \end{aligned}$$

$$\begin{aligned} = & 646.176 + 507.15 + 507.15 + 507.15 + 441.84 + 408.85 + 354.19 + 354.19 + 272.91 + 272.91 + 250.27 + \\ & 146.89 + 146.89 + 98.41 + 98.41 + 58.06 + 29.37 + 29.37 + 1.04 + 953.52 + 1,352.77 + 1,695.79 + 1,695.79 \\ & + \\ & \sqrt{1,890.51 + 2,023.2 + 2,086.66} / 26 \end{aligned}$$

$$\underline{16074.776 / 26 = 618.2606}$$

$$\sqrt{618.2606} = 24.86$$

Therefore: Standard deviation = 24.86

Mode or middle number = 17

Therefore: Standard deviation (24.86); Mode (17) and Mean (26.92) are widely spaced or not normally distributed. It is therefore an indication of the unpredictability of stakeholders' support towards housing industry. The high standard deviation is a clear indication of disorganization amongst housing stakeholders towards their contribution to the industry. Disorganized housing stakeholders deprives firms or stakeholders competitive advantage since knowledge amongst them is not shared nor improved in order to compete with international standards. Objective one finding therefore confirms the less contribution of

housing stakeholders to quality housing. This could be a reason for housing vulnerability towards external forces like floods which destabilizes the country's economic status.

4.3. Research questions and/or hypotheses for objective 2.

4.3.1 To investigate the impact of Malawi Housing Stakeholders on quality housing (Qualitative analysis through thematic):

Introduction:

This section of the chapter aims to provide an analysis of the study through a thematic approach in order to investigate the impact of Malawi housing stakeholders on the quality of housing which is one of the research objectives. Thematic analysis was used because it endeavour to categorize arrangements of themes in the conversation data (Naeem, et al., 2023). Thematic flexibility enabled the researcher to analyse both exploratory (circumstances where the researcher has no idea of the upcoming patterns) and deductive studies (situations where the researcher has some clue of the searched patterns). Participants of the study were from the following housing stakeholders: The Ministry of Lands and Housing, district councils, city councils, town councils, Ministry of Lands and Housing and Ministry of Forest and Natural Resources. A six-phase of thematic analysis was applied. Thematic analysis phases provide rigorous tactics to subjective experience which is commonly applied in social studies (Squires, 2023).

The thematic analysis defined:

This section of the study adapted thematic analysis (Part of qualitative means of analysis) which allows researchers recognizance and consolidate pertinent themes and sub-themes which are used as components of scrutiny (Mishra et al., 2022) in successive comprehensive re-reading of sets of data. In doing so, researchers increase acquaintance with the information and discover the significance of the idea developing from research participants' authentications (O'Hagan et al., 2017). The crucial processes of thematic analysis are therefore based on schematization (Paille et al. , 2016). In this context, "data set" is

referred to all collected and compiled information that is within the range of a given study such as oral communications; transcriptions of discussions conducted with contributors; testimonies in a written form; objectives of the study; research questions and other important materials to include: articles in newspapers and yearly research report. Samuel et al. (2021) has recommended repeatable readings of sets of data because the process aid the researcher in identifying the most noticeable meaning in the collected ingredients. Through this process, the researcher can be in apposition to reveal the collected information's touching, reasoning, and figurative magnitudes.

A qualitative research technique called manual computing thematic analysis was used to find, examine, and present patterns—or themes—in data (Santoso et al., 2022). In order to find relevant insights and interpretations, it entails a methodical coding and categorization procedure. Because hand computer theme analysis can give academics a comprehensive grasp of complex data and enable them to examine the nuances and subtleties of a topic. Furthermore, it facilitates flexibility and creativity in the analysis process by enabling researchers to modify their methodology in accordance with the particular attributes of the data. Thematic analysis performed by hand can be labor- and time-intensive, but it can also be a useful tool for academics looking to comprehend their data in great detail and depth (Naeem et al., 2023).

Qualitative data collection and analysis:

To maintain the integrity and credibility of the study, The research identified participants through positions they hold in various organisations (organisations structure). Their telephone and email contacts were sought from their organization. Consent forms were sent to participants prior to interview process where an explanation of the study objectives and the terms of their involvement were laid. Telephone interview was conducted after the signing and returning of corset forms participants. The researcher recorded the interview process. Research telephone interviews that are recorded improve attention during

discussions, reduce content accuracy disputes, increase the validity and credibility of findings, streamline data administration procedures, provide improved audio quality control, and provide legal protection when needed (Azad et al., 2021).

Telephone questionnaires

The researcher analysed and adapted the interview questions used by Patankar, (2015) and Samaddar, (2022) s per indicated in the table below:

Patankar, (2015)	Samaddar, (2022)
<p>Community Experience with Flooding</p> <ol style="list-style-type: none"> 1. Can you describe your personal experiences during the recent floods? 2. What were the most significant impacts of the flooding on your household and community? <p>Awareness and Understanding of Risks</p> <ol style="list-style-type: none"> 3. How aware are you of the flood risks in your area? 4. What sources of information do you rely on to understand these risks? <p>Community Preparedness and Response</p> <ol style="list-style-type: none"> 5. What actions did you take to prepare for the floods? 6. How effective do you believe these preparations were? <p>Participation in Risk Mapping</p> <ol style="list-style-type: none"> 7. Have you participated in any community discussions or mapping exercises related to flood risks? 8. If so, what was your role, and how did it influence your understanding of flood risks? <p>Suggestions for Improvement</p> <ol style="list-style-type: none"> 9. What improvements would you suggest for future flood preparedness initiatives? 10. How can local authorities better engage with communities in disaster risk reduction efforts? <p>Livelihood Security Concerns</p>	<p>Community Awareness:</p> <p>Understanding how well community members recognize flood risks and their sources.</p> <p>Preparedness Measures:</p> <p>Investigating what actions individuals or families take in anticipation of floods.</p> <p>Response Strategies:</p> <p>Gathering insights into how communities respond during and after flooding events.</p> <p>Effectiveness of PFRM:</p> <p>Evaluating how participatory mapping exercises have influenced community engagement and preparedness.</p>

11. How have floods affected your livelihood or economic activities?	
12. What measures do you think should be taken to secure livelihoods against future flooding events	

Below are sets of questions administered during telephone interviews.

Respondent back ground

- a) What is your highest academic and professional qualifications?
- b) How many years have you worked in the housing institution you are in.?
- c) What is your position in the organization?

Stakeholders involvement

1. Does your housing organization incorporate both internal and external stakeholders in the process of service provision?
2. If yes (from question 1), at what level of the housing strategic process are their input required. State some areas they are involved in.
3. Do you have a mechanism of cooperating with both internal and external stakeholders? If yes, state some of the mechanisms.
4. Does external stakeholder have any influence in the process of service provision? Please expand on your answer.
5. State the levels where external stakeholders are involved. (Cultural Social, or economical).
6. To what extent are external stakeholders' views contributing to the development of strategic I the corporation you are working for.
7. How does external stakeholders impact the operations of housing service?

Effect of stakeholders' involvement in housing service provision:

8. Does the housing stakeholders' involvement have emotional impact on your service delivery? If yes How.
9. State how housing stakeholders' corroboration in problem solving has been influenced in the process of service delivery.
10. Do you think there has been a greater achievement made in service delivery due to stakeholders' involvement? If yes, How.
11. How has the stakeholders' involvement made a continuous achievement in your service delivery? Give some examples of the involvements

Factors influencing decision making process:

12. What do you think is your most important decision during the initial stages of housing delivery?
13. What characteristics of decisions do you find the greatest problematic or challenging? Concisely clarify the importance of housing stakeholders' involvement in the decision making process.

Malawi Housing stakeholders' participation on housing decision and policy formation in contribution to quality housing.

14. Describe if there is any factor that can hinder the participation of stakeholders in the process delivering housing services.
15. What means of communication are used to involve the stakeholders?
16. What kind of activities are used to involve the stakeholders?
17. What types of techniques are used?

Analysis procedures for qualitative data collected

Thematic analysis

A thorough grasp of the experiences, viewpoints, and sociocultural factors impacting the participants is made possible by this procedure. As a result, thematic analysis offers a comprehensive and nuanced interpretation of the data by exposing many levels of meaning. Six phases of thematic analysis were applied in the research analysis (Mishra et al., 2022).

Six phases of thematic analysis followed:

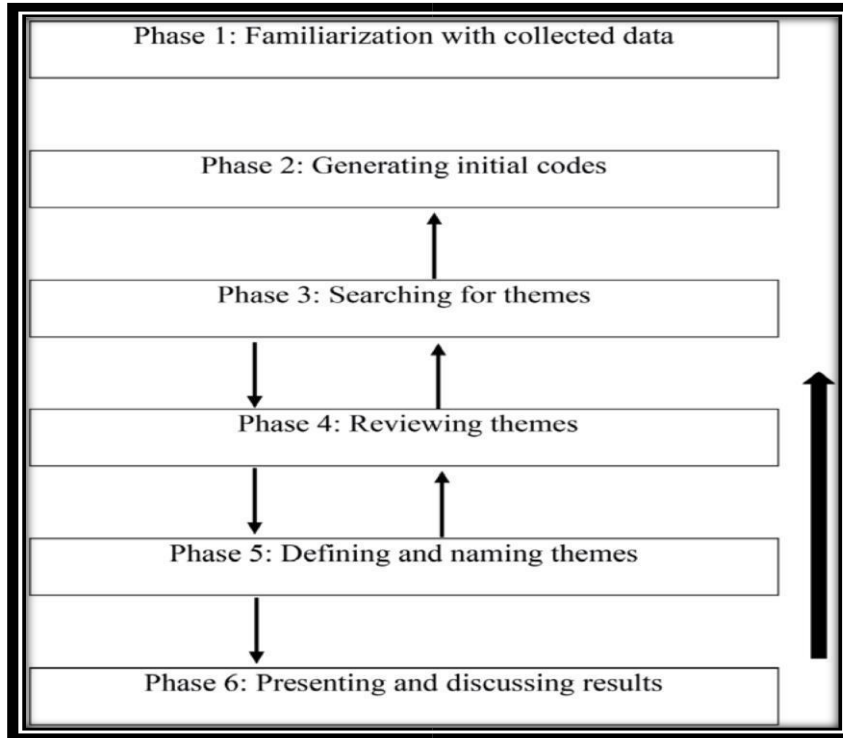
The researcher followed six systematic steps in analysing research data as recommended by Labra et al. (2016). Twenty participants in managerial positions were involved in the data collection process through telephone conversations. The researcher opted for an exploratory research approach because no prior studies have been conducted to address the issue under study. It is for this reason that thematic

analysis necessitates a high degree of interpretation to completely grip the meaning evolving from participants' authentications. In particular, the research question sought to discover the extent to which the involvement of stakeholders in the housing policy governance can improve the quality of housing in Malawi.

It is imperative to note that the aforementioned thematic phases overlay and intermingle. They are not wholly consecutive because a measure of recursion is involved through what Naeem et al. (2023) regards it as a linear process. Fig.17 . Below elaborates that three separate methodologies can be used for thematic analysis namely: inductive, deductive, or a combination of the two.

Phase one: Familiarization collected:

Familiarization is the first step among the six in the thematic analysis of a research data whereby the researcher gets acquainted with the collected data by reviewing it (Caulfield, 2023). The researcher, therefore, transcribed individual audios which were recorded during the interview process. To find the most outstanding connotations from the participant's authentications, materials were thoroughly read attentively and analytically in the course of identifying commonplace elements which were regularly vital in understanding the meanings of the participant's description. For the researcher to familiarize with the content, highlights in the colour of some extracts which gave the impression of significance were made. It is imperative to note that though the researcher is aware of qualitative data software like Nvivo®, which have the capability of presenting additional coding and its widespread use, manual coding techniques were opted for in this research process.

Figure 14:*Figure showing Six Phase of Thematic Analysis*

In summary, the familiarization step in thematic analysis involves several steps and techniques: Paying attention to and transliterating research participants' discussion. Initial construction of coding chart where recordings of first impressions were made. The coding in question identified: participants' code-names, specific extract in question, page number of the transcript, and meaning or noted observations. Repetitive play of the recorded conversations was aimed at getting familiar with the raw collected data from respondents. The first phase was guided by questions like: What is the participant intending to communicate? On what grounds are participants responding in the manner they do How best can the

interpretation mean the same as the respondent's mind? For the sake of maintaining acquaintance with raw data, reading and listening were done in close sessions, an element which contributed to a complete understanding of contributors' evidence and their meanings towards research objectives. The researcher used original coding chat to note evolving components that seemed unacquainted with, exciting, or precisely associated with the research question and objective.

Phase two: Generation of initial codes

In this phase of thematic analysis, the researcher used the relevant information obtained from phase one to construct initial codes. Coding has been described by Silverman (2017) as a short-lived explanation of interview content. Elements of raw data were therefore grouped according to their matches or apparent arrangements. Fig. 2. Is a representation of this initial coding process: The order of data is important because it enabled the researcher to cultivate a wide-ranging perspective based on the participant's concealed or semantic discourse? The initial coding (Table 2) includes words, and phrases that are representatives of groups or patterns of data. According Proudfoot (2023), three types of codes were identified, the first being an expressive and requires less or little interpretation; the second one is an interpretive and represents raw data which requires some depth interpretation for it to be entirely understood and the third coding is inferential, which is explicative and specify common relationships. Based on Silverman (2017), elaborations on classifications of codes, the presented data generally matches with descriptive type.

Table 16:

To investigate
the impact of
Malawi
Housing
Stakeholders
on quality
housing.

Planning, recruitment, disaster support,
tendering Assessment, repatriation. Road
network, education infrastructures

Building materials, financial resources,
scholarships, tendering expatriates

The environmental issue, tools, and
equipment, quality instructors and
craftsmen, housing site allocations

Seasonal coordination, work in isolation,
challenging coordination.

To what extent does your
organization incorporate internal
and external stakeholders in
service provision? (....)
*construction and disaster
periods in recruitment and flood
victim support.*

How do external stakeholders
impact the operations of
housing?
(.....) *Scholarship sponsorship
for better instructors and
craftsmen. Funding housing
training activities and the nature
of building materials*

How does housing stakeholders'
involvement create an impact on
housing service delivery
.. *the quality of technological
services, environmental issues,
and housing sites*

State how housing corroboration
in problem-solving has been
influenced in the process of
service delivery.

Lack of stakeholders' structure,
No great achievement made

(...) *organizations work in
isolation
coordination.....seasonal during
disasters only.*

Limited financial resources, corruption, and politics	Do you think there has been a great achievement in service delivery? <i>Could be if there was good coordination amongst stakeholders. (...) yields could have if the structure was in place.</i>
Crisis brings stakeholders together, talents and skills are not shared among stakeholders	Describe if there is any factor that hinders the participation of stakeholders in the process of housing delivery. <i>Limited financial support..... (...) housing requires enough good materials which are Unaffordable....housing land scrabbles benefit the rich due to corruption influence</i>
Conservation of environment Re-allocation	
Modern housing technology, housing financial resources Quality Workforce Disaster worse on the poorest	Concisely, clarify the importance of housing stakeholders' involvement in decision making. ...could be very important if coordinated well. Rarely involved unless it is a crisis. What characteristics of decisions do you find the greatest problematic or challenging? <i>..... Site allocation requires intervention for the poor to benefit as well. ... To initiate pro-poor housing loans. corruption is key to fair site allocation. trained artisans under quality supervision are key to quality housing building technology adaption government to reinforce.</i>

Table showing coding proces

To be systematic in the process of classifying the information, the researcher arranged codes and interview extracts in line with evidently acknowledged research objectives (table 2). During this process, it is imperative to note that not all lines of transcript in the database generate codes. A code may represent two or more lines of transcript (Silverman, 2017). In the conclusion of phase two, there is no specified number of codes to be formed or generated from an information set. Several codes generated are based on the researcher's judgement in considering pertinent issues during the assessment.

Analysis themes' research:

In the thematic process, the theme is a component of collected information or categorization of words which could serve as a synoptic and precise depiction of the meaning that cross-examined respondents point to an object, occurrences, or circumstances (Creswell et al., 2017). Therefore, a theme is a composition of coded information, assembled based on their resemblances or pattern. Research comprising themes is open-ended and the quantity and diversity of the outcome vary based on the systematic and comprehensive phase's one and two were conducted or carried out. The researcher, therefore, identified, differentiated recombined, and grouped the codes identified in phase two of the process as per table 20 below. Some themes emerged characteristically from raw data, others were produced either from one of the other identified single themes or from the synthesis of more than one theme that was initially distinct; those which were different were grouped into broader classifications. Mishra et al. (2022) reaffirm that both reorganized and distinct themes should be bound to map the hierarchical relationship among them. The progression of aligning distinct components recognized within facts set into subjects constitutes the fundamental undertaking of thematic analysis.

Table 17:

Objective	Theme	Sub theme	Code
To investigate the impact of Malawi Housing Stakeholders on quality housing.	Construction phases Disaster victim support	Construction Disasters	<i>Construction and disaster periods in recruitment and flood victim support.</i>
	Housing resources	Resources	<i>Scholarship sponsorship for better instructors and craftsmen. Funding housing training activities and the nature of building materials</i>
	Land conservation	Degradation Technology	<i>Quality of technological services, environmental issues, and housing sites</i>
	Housing technology	Altitude	<i>Organizations work in isolation coordination.... seasonal during disasters only.</i>
	Suitable housing site	Structure	<i>Progress could be if there was good coordination amongst stakeholders. (....) yields could have if the structure was in place.</i>
	Coordination		
	Stakeholders structure	Resources Corruption	<i>Housing requires enough good materials which are unaffordable. Housing land scrabble benefits the rich due to corruption influence</i>
	Financial resources	Interest	<i>Could be very important if coordinated well. Rarely involved unless it is a crisis.</i>
	Corruption	Disaster-victims	
	Sharing talents		

Land allocation	Power	<i>.... corruption is key to the fair site Allocation.... corruption is key to fair site allocation.</i>
Funding housing		<i>.... trained artisans under quality supervision are key to quality housing</i>
Qualified workforce		<i>.... building technology adaptation government to reinforce.</i>
Durable housing		

Table showing the formulation of them.

Some themes emerged particularly and directly from the data or codes. Other themes were products of whether recognizing beyond a single theme which was previously regarded as an important classification. Other themes emerged from the fusion or more than one theme that originally looked separate. Divergent themes while being connected were assembled into a wider context (Mishra, et al., 2022). The progression of theme linking was leading to more discovery of other themes and patterns from the data. This is what Crabtree and Miller regard as a generation of overreacting themes while allowing the identification of broader acquaintances.

The procedure of arranging separate information recognized contained by a set of information into subjects or themes establishes the essential duty of thematic analysis. The researchers' data collected (fig 3) from telephone interviews were in line with the research objective. Research themes were acknowledged in theory (stakeholders' characteristics), and others sub- originated from the coded data. The phase three process is mainly too intricate a coding piece on which to elucidate components of information that might not be specifically categorized in stage or phase two. Phase three of thematic analysis consequently concludes in the explanation of a thematic atmosphere that makes evident association amongst themes, sub-themes, and codes (fig. 3). The matrix bargains a clear impression of the well-ordered difficulty of the association identified surrounded by the set of information.

Phase four: Review of themes:

The researcher reviewed the identified themes (Fig. 3) by asking a sequence of questions about their identifications and questions included the following:

Is the identified a theme or a sub-theme or a code; Is the theme a true representation of the data linked? Does the identified theme sound too abstract or hard to understand or equally or too specific and can't link with broad data? Is the hierarchical affiliation identified and logical among sub-themes, themes,

and codes? What type of information has been included and excluded? Does the theme represent a sub-theme well and are sub-themes representing the identified codes? Is the matrix of thematic having enough information worth answering the research question and research objectives?

The above questions enabled the researcher to the process assessing the validity of the matrix as well as the consistency of its components. It is of vital importance in authenticating the significance of individual component and their links amongst them. The researcher had to nuance the idea of rationality.

An in-depth and wide-ranging evaluation of the thematic matrix normally results in modifications, together with alterations to the designation and comparative situations of codes and themes along with the absolute removal of some themes and sub-themes which are contrary to the research question. Based on this analysis procedure, the researcher was able to give new names to some themes to make sense of their original codes.

Phase five: Definition and naming of themes:

At this phase, the researcher had two stages as follows: Firstly, themes and sub-themes went through a conclusive amendment (table 21). The thematic matrix was therefore all over again analyzed comprehensively to assess the soundness of the categorized associations and authenticate if the descriptions specified at the two stages are an accurate replication of the meanings embodied by the codes. It is of vital importance that the given names to themes be revised to be free from ambiguity. Secondly, phase five was explanatory and contains the notion description of themes and sub-themes that will be substance to scrutinize in the next phase.

Table 18:

Objective	Definitions & Naming of themes	Sub-themes	Codes
To investigate the impact of Malawi housing stakeholders on quality housing	<p>Educational motivation.</p> <p>Housing financial resources</p> <p>Quality of building materials</p> <p>Challenges of housing technology</p> <p>Altitude of coordination</p> <p>Stakeholders structure</p> <p>Cost of building materials</p> <p>Influence of financial power.</p>	<p>Housing construction</p> <p>Resources</p> <p>Degradation</p> <p>Technology</p> <p>Attitude</p> <p>Structure</p> <p>Resources</p> <p>Corruption</p>	<p>Housing and disasters</p> <p><i>periods in recruitment and flood victim support.</i></p> <p><i>Scholarship sponsorship for better instructors and craftsmen. Funding housing training activities and the nature of building materials. Collateral and interest are hard</i></p> <p><i>Quality of technological services, environmental issues, and housing sites</i></p> <p><i>Organizations work in isolation coordination.....seasonal during disasters only.</i></p> <p><i>Progress could be if there was good coordination among stakeholders.</i></p> <p><i>(....) yields could have if the structure was in place.</i></p> <p><i>Housing requires enough good materials which are unaffordable. Housing land scramble benefits the rich due to corruption influence</i></p>
	<p>The interest in sharing talents</p> <p>Vulnerability of the poor</p> <p>Power in housing site allocation</p> <p>Educational motivation</p> <p>Role of government on</p>	<p>Interest</p> <p>Disaster - victims</p> <p>Power</p>	<p>Could be very important if coordinated well. Rarely involved unless it is a crisis.</p> <p><i>Housing Site allocation requires intervention for the poor to benefit as well. ... To initiate pro-poor housing loans.</i></p> <p><i>.... corruption is key to the fair site Allocation.... corruption is key to fair site allocation.</i></p>

.... durable housing
technology

.... trained artisans under
quality supervision are key to
quality housing

“.... building technology
adaption is what government
can initiate to alleviate
natural disaster
calamities”.

Table of themes formulation process

Definition of themes

A qualitative research technique called "thematic analysis" entails finding, examining, and interpreting recurrent themes or patterns in data. The researcher gained insights into the viewpoints and experiences of participants by using theme analysis to find underlying meanings, ideas, and concepts within a dataset. To ensure that they did not overlook any subtleties in the data or distort the results, the researchers had to carefully consider their decisions and interpretations.

Table 19:

Themes	Definitions
<i>Professional motivation:</i>	The dynamic determining factor arouses an individual's interest to succeed (based on the profession) in question (Vo TTD et al., 2022)
<i>Nature of housing against floods</i>	The type of houses failing to withstand flood's impact (Baez et al., 2019 and Ahmad et al., 2016). t.
<i>Educational motivation</i>	An individual's capability in fulfilling housing requirements so that can withstand challenges faced. (Kimhur, 2020)

<i>Housing financial resources</i>	Amount of money to warrant contractors/clients in procuring: Housing architectural drawings, suitable housing site, capable contractor, right and enough housing building materials (Ayarkwa et al., 2022).
<i>Quality of building materials:</i>	Housing materials that can withstand both natural and artificial, biological and physical forces (Beer et al., 2007).
<i>Challenges of housing technology</i>	Right knowledge and skills are applied in the process of housing construction with the aid of the right tools and equipment (Dawkins, 2021).
<i>Safeguarded housing sites</i>	Securing housing site which is free from natural disasters Baez et al., 2019).
<i>Altitude of coordination</i>	Stakeholders' perception of housing construction and environment preservation through teamwork (Rasheed et al., 2023).
<i>Stakeholders structure</i>	The process or environment of stakeholders' networking (Kujala et al., 2022).
<i>Cost of building materials</i>	Financial capability for housing clients in procuring the right building materials to withstand natural disasters (Goytia, 2019 & Gweshengwe, 2020).
<i>Influence of financial power</i>	Conditions attached to mortgages by funders (Chidi-Okeke et al., 2020).
<i>The interest in sharing talents</i>	The willingness of housing stakeholders in sharing their skills and knowledge (World Bank, 2016).
<i>Vulnerability of the poor</i>	Circumstances where the poor cannot compete with the rich in securing good housing sites and procuring able contractors for durable housing. As such, the poor have low-quality houses in places that are victims of floods and other disasters (Bah et al., 2018)
<i>Power in housing site allocation</i>	The practice of securing good housing sites through corruption practice(Zikael et al. , 2019).
<i>Personal motivation:</i>	The choice, energy, and direction of behaviour (Elliot et al., 2023).
<i>Role of government on durable</i>	Government structure or policy in supporting durable housing programs for all (Hollmann et a.,, 2022
<i>Housing technology</i>	Magazino et al., 2021).
<i>Table for definition of themes</i>	

The researchers above definitions (table 22) themes were based on the construction of building terminologies and may mean differently in other quarters (Akbari, et al., 2020). Giving research themes

meanings helps to fill in knowledge gaps, frame the study within the body of current literature, and produce research ideas for more research. The process also increases the influence and usefulness of academic pursuits, promoting both societal advancement and the advancement of science.

Categorizing the identified themes according to similarities.

Table 20:

Category of themes	Category members
Construction of housing and their sites	Safeguarding housing sites Nature of housing against floods Vulnerability of the poor Power in housing site allocation
Stakeholders behaviour	Influence of financial power Altitude of project coordination Interest in sharing talents Stakeholders structure
Motivation	Educational motivation Personal Motivation Challenges of housing technology
Building Technology	Role of government on durable housing technology

Table showing categorization of themes

4.4. Research questions and/or Hypotheses for objective 3.

4.4.1. To determine factors influencing the Malawi Housing decision-making process (Factor Analysis).

Introduction:

Factor analysis is one of the means used to reduce a great number of variables to a less number of issues. This method excerpts maximum collective variables into one common score. (Tavakol et al., 2020). The researcher, therefore, used principle component analysis in trying to analyse factors influencing the Malawi Housing decision-making process. According to Hansen et al. (2023), the factor analysis approach makes available a substitute by addressing and distinguishing the ordinal environment of the detected variable. The researcher, therefore, identified the following research questions to be analysed through factor analysis as follows; 9; 11; 12; 14; 15; 17, and 18.

Involvement of stakeholders in housing having six age options: Government, professionals, contractors, management decision makers, tenant/resident and estate community Representative; Choice of housing sites influencing house performance through: Sustainability of the house, vulnerability of the house, weak housing, strength of housing, neutral strength of housing and appearance of housing; Encountering of problems through: inadequate funding, inadequate staffing, lack of monitoring, tenant conflicts and rent collection difficulty; Degree of effectiveness in relation to: organizational structure/management, level of technology, community social perception, economic finance, environment, monitoring evaluation and reporting; Identification of housing sites by: Clients, government, local authority, stakeholders, and contractors. Contribution of stakeholders in housing project planning influence in quality housing product through: control measures, person's roles and responsibilities, coming up with project budget, cultural effect performance, safeguarding donor funding, availability of project resources, provision of open work plan, specification of resources, allocation of

resources and housing delivery method and Contribution of quality housing through: stakeholders power, stakeholders interest, stakeholders' altitude, effective communication, clear project objectives, agility of stakeholders, quality of building materials, workmanship/skills and funding of the housing project.

Table 21:

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.627
Approx. Chi-Square	7502.178
Bartlett's Test of Sphericity	Df 1081
Sig.	.000

Table of KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy is 0.627. It is enough variance in data since it is above 0.5. This means that data is scalable and is suitable for factor analysis processes. Sig. value of 0.000 is significant and can be commuted to the principal Component analysis. Bartlett's test figure of 1081 is positive and variance can be partitioned. It also, therefore, warrants the principal component analysis process. KMO and Bartlett's test, therefore warrants that the test qualifies for the principal component test.

Table 22:

Item	Total	% of variance	Comm.%	Total	% of variance	Comm.%
1	14.878	22.543	22.543	14.878	22.543	22.543
2	7.729	11.711	34.254	7.729	11.711	34.254
3	5.557	8.420	42.674	5.557	8.420	42.674
4	4.588	6.951	49.625	4.588	6.951	49.625
5	3.613	5.474	55.100	3.613	5.474	55.100
6	2.942	4.458	59.558	2.942	4.458	59.558
7	2.321	3.516	63.074	2.321	3.516	63.074
9	1.759	2.666	68.663	1.759	2.666	68.663
10	1.585	2.402	71.065	1.585	2.402	71.065
11	1.415	2.144	73.209	1.415	2.144	73.209
12	1.298	1.967	75.177	1.298	1.967	
13	1.176	1.782	76.959	1.176	1.782	
14	1.063	1.611	78.569	1.063	1.611	
15	.974	1.476	80.045			

16	.958	1.452	81.497
17	.886	1.342	82.839
18	.811	1.229	84.068
19	.749	1.134	85.202
20	.722	1.094	86.296
21	.662	1.003	87.299
22	.627	.949	88.248
23	.583	.883	89.131
24	.519	.786	89.917
25	.508	.769	90.686
26	.477	.722	91.408
27	.434	.658	92.066
28	.406	.615	92.681
29	.381	.578	93.259
30	.351	.532	93.790

31	.324	.491	94.281
		.474	94.755
32	.313	.455	95.210
33	.301	.421	95.631
34	.278	.403	96.035
35	.266	.354	96.389
36	.234	.346	96.735
37	.228	.317	97.051
38	.209	.279	97.330
39	.184	.251	97.581
40	.166	.241	97.823
41	.159	.235	98.057
42	.155	.191	98.248
43	.126	.177	98.426
44	.117	.174	98.600
45	.115	.141	98.740
46	.093	.135	98.876

47	.089	.126	99.001
48	.083	.123	99.124
49	.081	.117	
50	.077		
51	.071	.107	99.241
52	.065	.099	99.348
			99.447
53	.059	.089	9.536
54	.053	.080	99.616
55	.046	.070	99.686
56	.036	.055	99.741
57	.033	.050	99.792
58	.029	.044	99.836
59	.021	.032	99.868
60	.021	.032	99.900
61	.018	.027	99.928
62	.013	.020	99.948
63	.012	.018	99.965
64	.010	.015	99.981
65	.008	.013	99.993
66	.005	.007	100.000

Table showing total variance

Extraction Method: Principal Component Analysis

From the above table (table 25), under column one of totals, only the first fourteen components out of 66 variables are above 1.0 and the rest are less than 1. Therefore, the principal component extraction process recommends only the first fourteen variables out of sixty-six variables in the table be considered for the analysis.

The percentage of variance from the first fourteen components includes 22.543, 11.711, 8.420, 6.951, 5.474, 4.458, 3.516, 2.924, 2.666, 2.402, 2.144, 1.967, 1.782 and 1.611. The percentage variance makes an accumulative percentage of 78.569 in the cumulative column at line number fourteen. Therefore, the fourteen components explain the majority of the variance within the data collected and these are listed below from the highest to the lowest ranking:

- 1) Funding (Safeguarding donor funding)
- 2) Power (Stakeholders power)
- 3) Responsibilities (Identification of stakeholders' roles and responsibilities)
- 4) Appearance (Appearance of housing)
- 5) Strength (Strength of housing)
- 6) Culture (Cultural events)
- 7) Attitude (Stakeholders attitude)
- 8) Community (The community)
- 9) Control (Project control measures)
- 10) Technology (Level of technology)
- 11) Work-plan (Open work plan)
- 12) Sustainability of housing

13) Tenants

14) Objectives (Clear project objectives).

Relevance of some items to the research from the above extracted variables

Irving (2023), reaffirms that there is a strong correlation between the quality of housing and the appearance of a house. A well-kept and attractive home is frequently a sign of high-quality real estate. It improves the property's overall worth and appeal in addition to making living there more enjoyable.

Cultural events and high-quality homes have a complicated relationship. Cultural events can stimulate demand for local goods and services, draw tourists, and raise an area's desirability all of which can benefit the housing market. Property values may rise as a result, and investments in housing infrastructure may follow. However, cultural events can also put strain on the stock of existing homes, which could result in an increase in rent or possibly the eviction of locals. For lower-class people or marginalized areas, gentrification which is frequently linked to cultural events and the inflow of new residents—can result in decreased affordability and restricted access to high-quality housing (Al Husban et al., 2021).

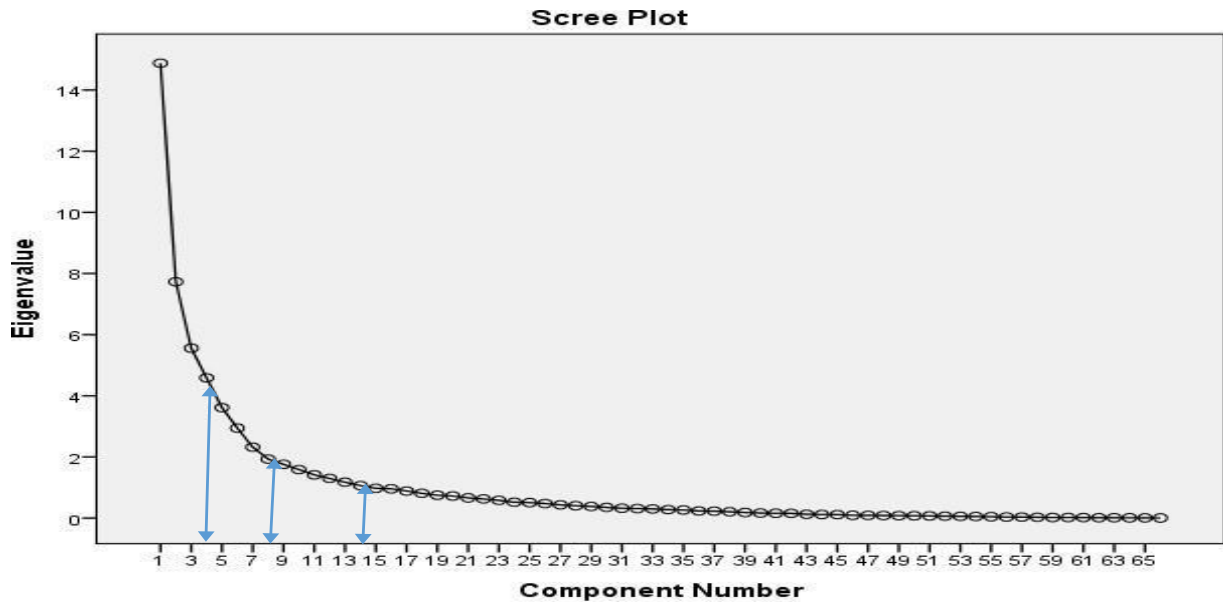
In order to guarantee the safety and well-being of residents, both the strength and quality of housing are crucial, (Rolfe et al., 2020). A sturdy and well-constructed home can survive calamities like hurricanes, floods, and earthquakes, lowering the possibility of property damage or personal injury. On the other side, quality housing describes a home's overall state and amenities, including things like accessibility, ventilation, and insulation.

The implementation of project control procedures is vital in guaranteeing the calibre of housing projects. Project managers may make sure that construction operations are completed in accordance with the necessary standards and regulations by putting in place efficient project control mechanisms, such as frequent monitoring, quality assurance procedures, and timely reporting. In the end, this results in the

delivery of high-quality housing units to the end users by preventing errors, delays, and cost overruns (Amoah, 2023).

For the purpose of guaranteeing a secure and comfortable living environment, the interaction between tenants and high-quality housing is essential. While landlords rely on tenants to take care of the property and pay rent on time, tenants rely on landlords to provide clean, safe dwelling (Aysu Uğurlar et al., 2022).

When designing cozy, effective, and ecologically friendly living environments, the relationship between quality and sustainable housing is crucial. While quality housing makes sure the building is long-lasting, safe, and offers a good standard of life for its occupants, sustainable housing concentrates on using resources wisely, cutting waste, and limiting environmental damage. Energy efficiency, the use of sustainable materials, indoor air quality, water conservation, and accessibility are some important features of high-quality, sustainable housing. Developers may build homes that are not only highly practical and comfortable for occupants, but also ecologically beneficial by integrating these components into the design and construction process (Jakleen et al., 2021).

Figure 15:*Graph showing Scree Plot*

From the scree plot above: it is evidenced by the number of components to be considered in the factor analysis (numbers from 1 to 14). There is a change of direction in the graph elbow from less or flat to the rising position. The graph indicates a break between components thirteen and fifteen; components seven and nine and components five and three. The actual bend starts at component fourteen. Therefore, components one to fourteen are indicators of their validity to be considered for analysis than the remaining components in the process of considering competitive components to remain in the analytic process for principal factor analysis. Bends on components three and five and then seven and nine are simply categorizing the degree of strength in considerations within the considered category. There is another slight bend of the graph between fourteen and thirty-nine targeting twenty-five variables which might be considered if need be.

Having experimented on two tables and one graph, (a total of three pieces of evidence), it has been evidenced that only fourteen components loaded most and best qualify for principal component analysis. However, the below table of commonalities indicates individual variables and the degree to each load. Three (3) variables loaded above 0.9; twenty-five (25) variables loaded above 0.8, twenty-eight (28) variables loaded above 0.7; nine (9) variables loaded above six and one (1) variable loaded above 0.5. All variables were therefore positively loaded.

Table 23:

Variables	Initial Extraction	
B9Government	1.000	.791
B9Professionals	1.000	.717
B9Contractors	1.000	.767
B9Management	1.000	.777
B9Tenant	1.000	.816
B9Community	1.000	.708
B9bGovernment	1.000	.754
B9bProfessionals	1.000	.678
B9bContractors	1.000	.697
B9bManagement	1.000	.771

B9bTenant	1.000	.800
B9bCommunity	1.000	.764
B9cGovernment	1.000	.705
B9cProfesionals	1.000	.665
B9cContractors	1.000	.807
B9cManagement	1.000	.598
B9cTenant	1.000	.746
B9cCommunity	1.000	.657
B9dGovernment	1.000	.789
B9dPrefesionals	1.000	.751
B9dContractors	1.000	.741
B9dManagement	1.000	.820
B9dTenant	1.000	.869
B9dCommunity	1.000	.886
	1.000	.871
B11Sustainabilityofho using		
B11Vulnerabilityofhou	1.000	.635
B11Weakhouses	1.000	.748

B11Strengthofhouses	1.000	.895
B11Neutralstrengthofhouses	1.000	.809
B11Appearanceofhouses	1.000	.896
B12InadequateFunding	1.000	.713
B12InadequateStaff	1.000	.672
B12LackofMonitoring	1.000	.802
B12TenantConflicts	1.000	.833
B12Rentcollectiondiffi	1.000	.778
B14Policy	1.000	.799

Table Showing Communalities. "Extraction Method: Principal Component Analysis "

4.5. Research questions and and/or Hypotheses for objective 4.

4.5.1. To evaluate the relationship between housing stakeholders' involvement in decision making and quality housing (Correlation analysis approach).

Introduction:

One of the objectives of this research was to find out the relationship between housing stakeholders involved in decision making and policy formation and quality housing. The researcher used Pearson r to analyse the relationship between housing stakeholders' involvement in decision-making and quality housing, as well as the extent of the contributions of various factors. Pearson's correlation coefficient (r) measures the strength and direction of the linear relationship between two continuous variables. In this case the independent Variable (IV): Housing stakeholders' involvement in decision-making and the dependent Variable (DV): Quality housing. Both variables are continuous that were collected as interval data (e.g., Likert scale ratings aggregated into a single score for each factor).

To create scores for stakeholder involvement and housing quality, the researcher aggregated scores for each variable based on the responses to the Likert scale items.

Stakeholder involvement was represented by the averaged responses to the first six items:

1. Stakeholders' Power
2. Stakeholders' Interest
3. Stakeholders' Attitude
4. Effective Communication Amongst Stakeholders
5. Clear Project Objectives
6. Agility of Stakeholders

On the other hand housing quality was represented by the averaged responses of the last three items:

1. Quality of Building Materials
2. Workmanship/Skills
3. Funding of the Housing Project

Results of the Pearson r upon being run in SPSS

Correlations

		Stakeholder_Involvement_Score	Housing_Quality_Score
Stakeholder_Involvement_Score	Pearson Correlation	1	0.60
	Sig. (2-tailed)		.015
	N	135	135
Housing_Quality_Score	Pearson Correlation	0.60	1
	Sig. (2-tailed)	.015	
	N	135	135

Interpretation of Pearson's r Results

1. Correlation Coefficient (r):

- The Pearson correlation coefficient (r) between Stakeholder Involvement Score and Housing Quality Score is 0.060.
- This indicates an extremely strong and positive relationship between the two variables, essentially showing very meaningful linear relationship.

2. Significance (p-value):

- The p-value for the correlation is 0.015.
- Since $p < 0.015$ $p < 0.05$, the result is statistically significant. This means there is sufficient evidence to conclude that a linear relationship exists between stakeholder involvement and housing quality.

3. Sample Size (N):135. The analysis was based on a sample size of 135 respondents for both variables, which is a reasonable sample size for detecting meaningful relationships.

The results of the Pearson's correlation analysis provide important insights into the relationship between Stakeholder Involvement Score and Housing Quality Score.

The Pearson correlation coefficient (r) was found to be 0.60, indicating an extremely strong negative relationship between the two variables. Essentially, there is very meaningful linear relationship between stakeholder involvement and housing quality based on this analysis. The p-value for the correlation was 0.01, which is significantly lower than the threshold of 0.05. This means the result is statistically significant, and there is sufficient evidence to conclude that any observed relationship between stakeholder involvement and housing quality is not by random chance.

4.6. Evaluation of findings.

This research section concisely describes the outcomes obtained in chapter 4.3 as per the research questions and or / hypotheses of the study respectively.

The aim of this investigation is to determine if stakeholders approach applied to housing policy will help to solve the issue of poor quality of housing in Malawi from the period of 2017 to 2022. The findings have qualitatively and quantitatively assessed the formation of housing policy and the implementation mechanisms through selected housing stakeholders' participants. Malawi is a nation of disaster calamities and is worth diversifying means of stabilizing housing which is the worst victimized infrastructure against floods. The research findings have reaffirmed that stakeholders' coordination could halt the annual elapsing natural disasters, in particular floods which collapsed unstable housing causing deaths, evacuations, injuries and loss of properties.

The appropriate variables to this study include the following: Housing stakeholders (district councils, city councils, NCIC, Ministry of housing and Lands, Tevet institutions, contractors, traditional authorities, architectures, Ministry of Forest and Natural resources, housing, government, sustainability, vulnerability, maintenance, funding, cost of buildings/materials, stakeholders characteristics (power, altitude, interest), objectives, communication and agility. Scientific_investigations were used through structured emailed questionnaires and telephone interviews.

4.6.1. Evaluation of findings from research demographics:

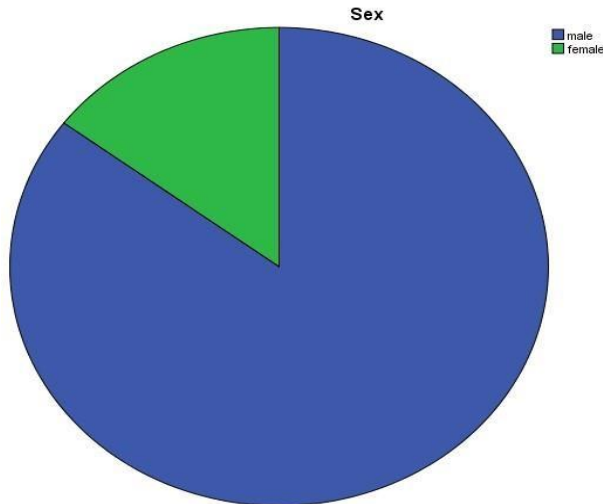
Introduction:

The findings obtained though descriptive analysis revealed that there were variations by participants in recognizing housing stakeholders and their contributions towards the industry. Below are

details of the findings from each question. Figures and tables are further explanations of participants demographic of the findings.

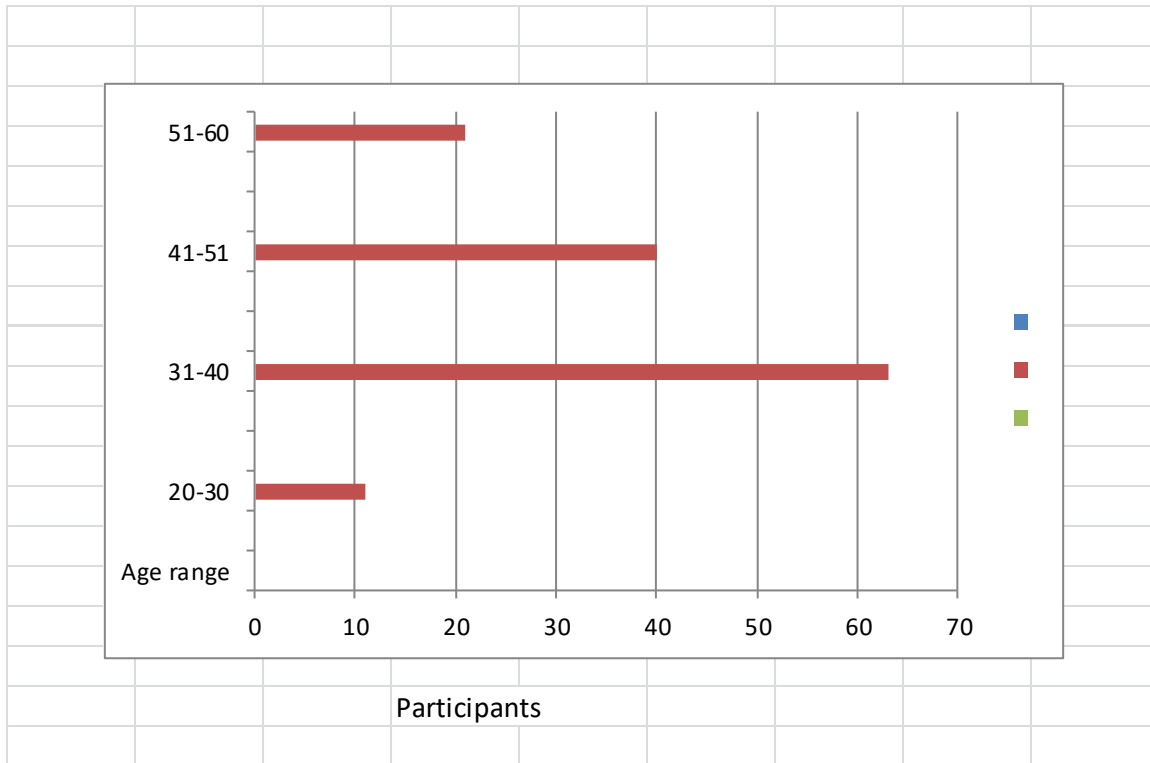
Evaluation of findings in demographic of respondents.

Figure 16:



Graph showing Gender respondents.

The above results show that eighty-two point two percent (82.2) of the respondents were male against seventeen point eight percent (17.8) percent of female respondents. The findings revealed the unbalanced gender in the industry by 64.4%. The findings are in line with Constanza et al. (2023) which indicates that the construction industry has a long unbalanced and unequal ratio of men and women. Despite the general upsurge in the frequency of females training in skills development, women's portion of apprenticeship in the building industry has not significantly increased (Tabassum et al., 2021). Construction (Housing) industry is therefore gender bias.

Figure 17:

Graph showing Age range of respondents.

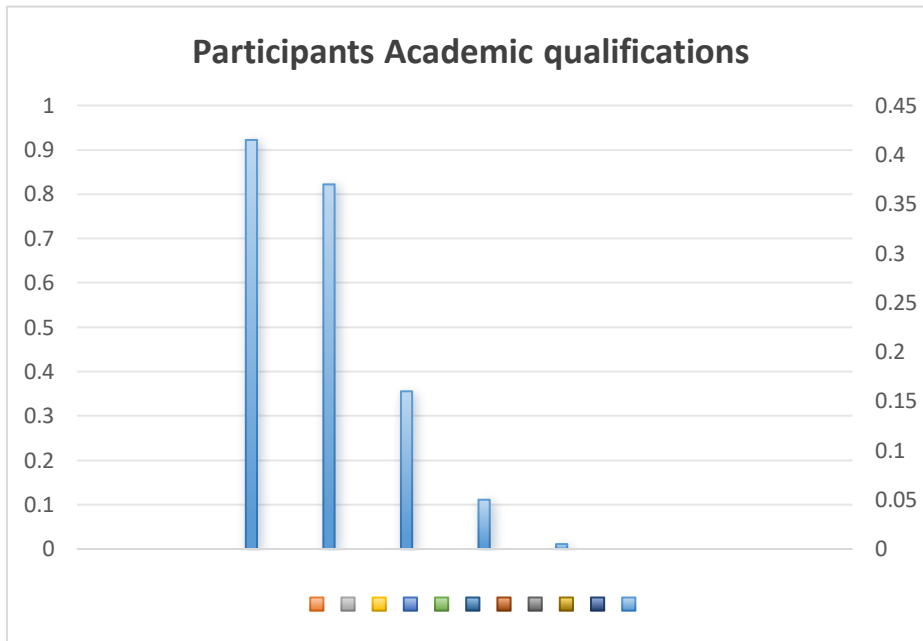
From figure 17, above, the age range of 20-30 years of respondents was eleven, representing eight-point two percent (8.2) percent. Age ranges of 31 to 40 years of respondents was sixty-three (63), representing forty-six-point seven (46.7) percent. The age range of 41 to 50 years of respondents was forty (40) representing twenty-nine-point six percent (29.6) and the age range of 50 to 60 years of respondents was, twenty-one (21) representing fifteen-point five (15.5) percent.

The findings revealed that ages ranging from 31 to 40 was for the majority (46.7%), seconded by age range of 41 to 50 (29.6%) and lastly age range of 20 to 30 representing 15.5. The findings are in

support of Karimi et al. (2017) research results which indicated that due to the shortage of skilled craftsmen, the construction industry favours preserving an ageing workforce. Above all, contractors' value older and experienced workers more than the younger ones, especially when the job is more technical in nature.

The number of years' participants had served in their respective institutions varied from less than a year to (5.9%) , less than ten years (31.1%), between eleven and twenty years (51.9%) and between twenty one and thirty (11.1%). The findings are in line with Liu et al. (2021) who reaffirms that the construction industry is perceived to be: hard, dirty, difficult, and dangerous, hence workers' short stay in the industry. However, Nishani et al. (2016) opines that the actual reason contributing to the poor perception of construction industry employment involved the recruitment process rather than the environment of labour itself.

In the process of identifying number of years' organizations had been in operational, 48.9% of housing organizations had been in operation in the range of 31 to 40 years, 22.2% in the range of 41 to 50 years, 12.6% in the range of 20 to 21 years and 6.7% in the range of 51 to 60, finally, 5.9% was in the range of 60 and above. The findings, therefore reveals that the stakeholder majority has been in business for a long time with few emerging. The findings may signal the stagnation of industrial growth in the country Pheng, et al. (2019) have related economies of the country with the significance of employment in the construction industry.

Figure 18:*Graph showing Academic qualifications of respondents*

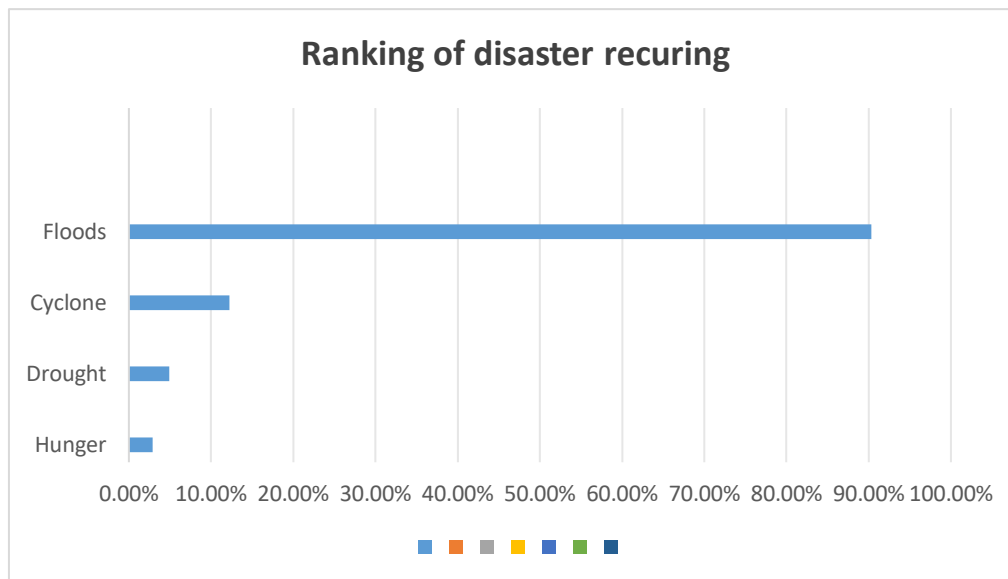
More stakeholder employees had attended university level (41.5%) and college level (37%). The findings are in line with Raslon and Nical, (2017) who have concurrently recommended a learned construction workforce in order to have the ability in responding to global technological challenges and changes. Regretfully, the majority of research on construction training and education centres on the education of university students. Although the state of this integration has not been clearly stated, it has the potential to enhance industry training when education science theory is incorporated into construction training.

In order to overcome the challenge of quality housing, it is imperative that stakeholders in housing be competent. In the supply chain for the construction of safe homes, these parties are crucial. Policy formation, sustainable solutions, and the effective construction of safe and high-quality housing all

depend on the involvement of qualified housing stakeholders. Their cooperation and knowledge are essential to guaranteeing everyone has access to safe, cheap homes.

Frequency of natural disasters.

Figure 19:



Graph showing recurring of disasters in Malawi

From the research findings, floods have been ranked the highest (90.3%) (4.9%) and lastly hunger (2.9%). The research findings are in support of Patankar's (2015) findings which evidenced that the most recurring natural disasters in the Mumbai region of India have a greater negative impact on the poor. The flood destruction on infrastructures limits victims from accessing necessary facilities such as health, education, water electricity, and fuel. McCarthy et al. (2018), reaffirms that the Malawi floods of 2014 to 2015 swept away most agricultural products and resulted in a reduction in food consumption. Karim and Noy, (2016) opine that a reduction in nourishing has a direct negative impact on human health issues. World Bank (2019) have stated that in undeveloped countries such as Malawi, people have no capacity

to enter tragedy insurance because of their un-affordability status. However, Owen and Noy, (2019) have a contrary view on tragic insurance due to its regressive influence even in industrialized nations.

According to Karim and Noy, (2016), natural disasters result in everlasting fatalities of social lives through injuries; deaths, loss of belongings, and dignity. DoDMA and UN (2019) highlight that Malawi floods between 2015 and 2019, killed 187 people, displaced 230,900, and impacted 2,139,624 people. The total number of affected people for one rainy season was 2, 370,711

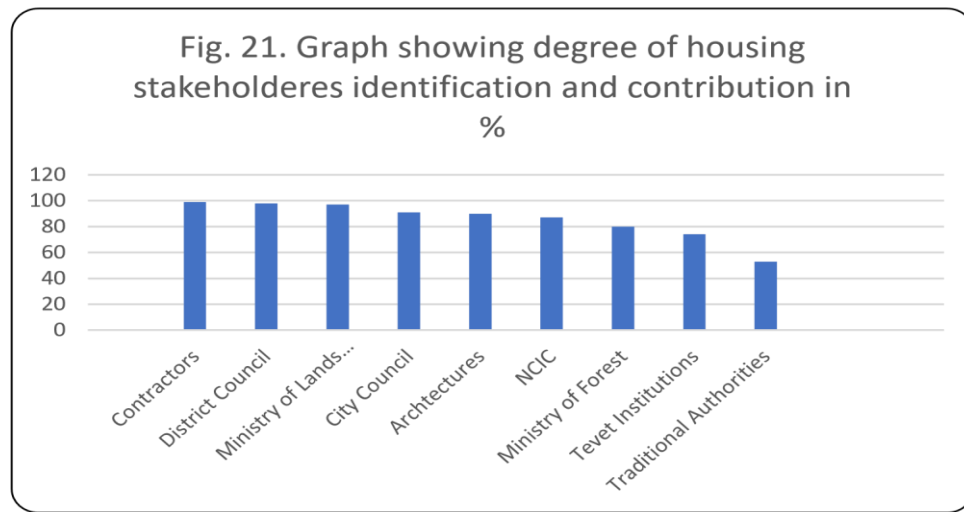
4..6.2. Evaluation of findings in objective 1. (Analysing Housing Stakeholders and their contributions)

From the analytical file derived from objective one, 9 variables (Contractors, District Councils, Ministry of Lands, Architectures, NCIC, Ministry of Forest, Tevet and Local Government) had been supplied to research approaches wherein Housing stakeholders' identification and contribution have an effect on quality housing. The graph below evidences degree of recognition and contribution to the housing industry in Malawi.

Floods exacerbate already-existing environmental injustices and socio-economic inequities by posing serious difficulties to vulnerable homes and households. The majority of these effects are felt by vulnerable communities, who are frequently found in low-lying or flood-prone locations. They suffer from infrastructure damage, property loss, and displacement. These households are more vulnerable due to sub-par housing, poor infrastructure, and restricted access to resources, which makes them disproportionately affected by floods. Flooding frequently results in protracted recovery times during which disadvantaged households battle to reconstruct their life while dealing with monetary hardship, psychological anguish, and interruptions to their means of subsistence. Comprehensive policies that place a high priority on community-based adaptation measures, resilient infrastructure, and fair access to

resources are needed to address the effects of floods on vulnerable homes and households (Okaka et al., 2019).

Figure 20:



Graph showing stakeholders contribution to housing.

The findings indicate variations in recognizing Malawi housing Stakeholders and their contributions (District Councils, City councils, contractors, Ministry of Lands and Housing, and architectures). Contractors ranked the highest by 88% and Traditional Authority being the least by 54%. The findings, therefore, symbolize the variation in awareness of Malawi Housing Stakeholders' identifications and the degree of their contributions. The table has a scattered shape of the graph with almost no direction. The graph evidences that there is a gap amongst stakeholders' recognition. The variation has a direct negative impact on sharing of knowledge and skills which is a product of housing status or quality.

The findings are in contrast with schull (2022) and Al Nahyan et al. (2019), who opines that the best enactment in any project management is best achieved by the identification of relevant stakeholders in the development of project life sequences. Zedan, (2017) recommends to use the right stakeholders through stakeholders' analysis with the aim of achieving the following: An achievement of Recommendable and quality project outcomes. Timely accomplishment of project activities due to the perception that stakeholders are project supporters rather than being obstacles. However, Zedan (2017) on the other hand registers his concern on the wrong identification of stakeholders as follows:

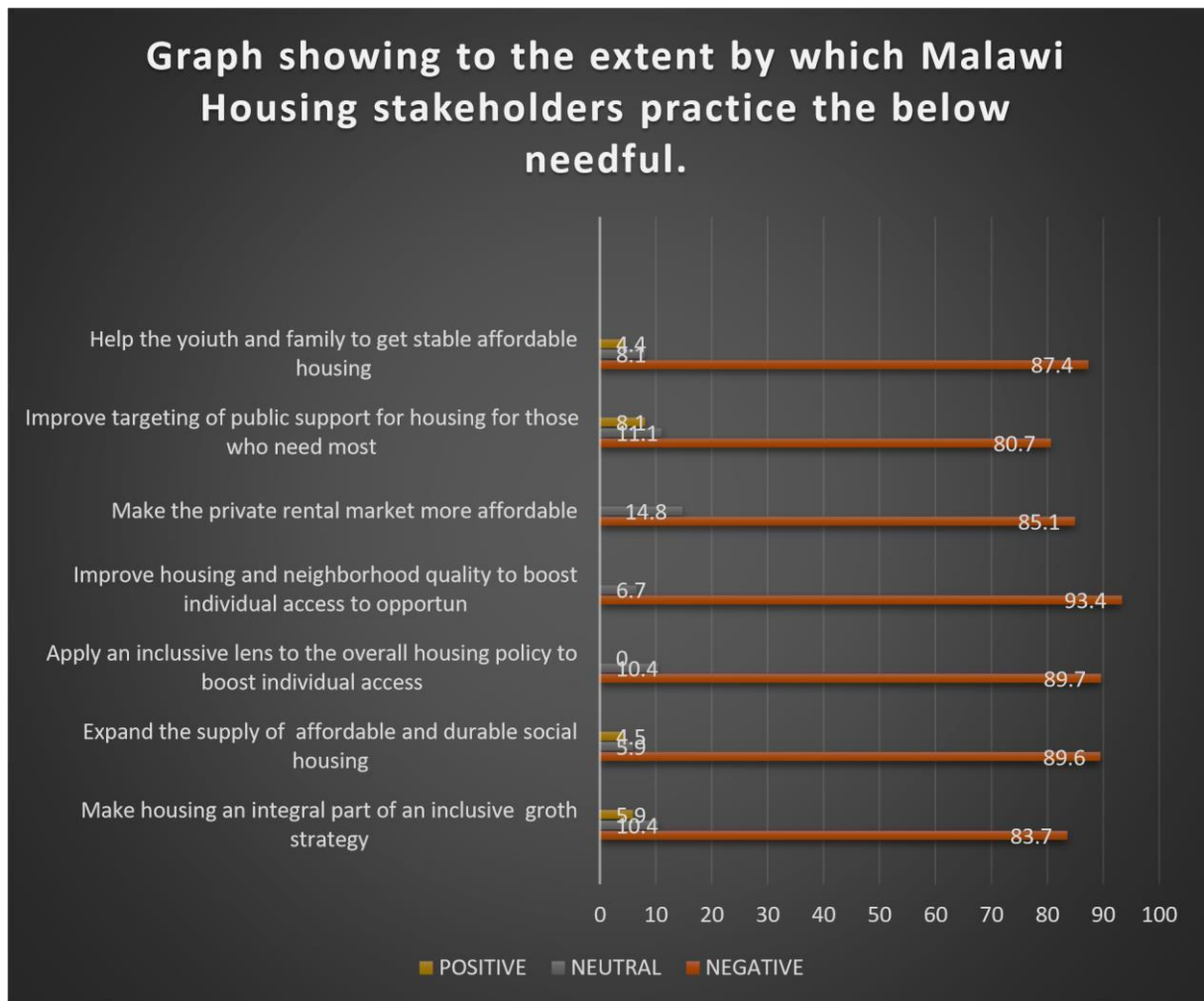
The incapability of financial resources results in budget overshooting; Failure in meeting project deadlines; Supporting an incompetent workforce that may distort the project outcome and Underutilizing a competent workforce for designated projects. Descriptive analysis revealed that housing projects: cost completion, project sustainability and time frame are influenced by community participation. This was revealed by total of 74.1% of the respondents.

The findings are in support of Fischer (2018); Palumbo (2017), and Silvestre et al. (2016) findings which reaffirm that communal participation adds value during project programming and sourcing project solution to faced challenges. Kujala et al. (2022) concurred with Palumbo (2017); by recommending the involvement of stakeholders in strategic planning in order to make available prominent input which results in innovativeness for project excellence. However, research conducted by Joseph et al. (2020) established that the participatory construction approach is not a grantee to achievement. 37.8% of respondents indicated that they had no idea of the community's influence on the project cost completion. This implies that some stakeholders are not involved in communal or participatory responsibilities, a symbol of Dec-ordination within the community set-up.

On project sustainability, the majority of the respondents (74.1%) of respondents indicated that they had no idea about the impact of communal influence on the cost of project completion. This is a true reflection of what Silvestre et al. (2016) exclaimed that the isolation of organizations from project strategy and development makes their future at stake. Project management analyses who to incorporate as stakeholders in order to refrain from potential encounters which could arise because of conflict of interest (Mitchell et al., 2022).

The inconsistency in responding to this question is an indication of disunity among stakeholders' project involvements. The findings are in contrast with Pivot et al., (2020) and Landav, (2019) who reaffirm that the attainment of the project determination is based on projecting a determined accomplishment period of time. The project accomplishment period has been reaffirmed by Kujala et al. (2022). Stakeholders opinions vary and change over different periods. Biesenthal et al. (2019) extended that the project accomplished period is based on considering the following circumstances: Profitability of the project (for commercial infrastructures), budget allocation to the project, project specifications or objectives, and stakeholders' satisfaction.

The Malawi housing stakeholders contribution to quality housing was summarized in the graph below:

Figure 21:*Figure showing Malawi stakeholders practices.*

Research findings revealed that Malawi government does not practice housing industry as an integral part of an inclusive growth strategy by 58%. The research findings are in line with Zivanet al. (2022), who remarked that the process of housing facility delivery is a purposefully and an obligation intended by those instituted or chosen to offer amenities or delivery of possessions and amenities to those who are in dire need. With a contrary view, Giri et al. (2019) have regarded stakeholder service delivery as an art of technological mechanism which empowers stakeholders with collections of technologies of

numerous dimensions in empowering them for quality service deliveries. Jackson, (2020) have opined that Government economies is based on the public sector in order to suit the global market, hence the need for the provision of excellence for indispensable approaches in improving service deliveries.

10.4% of respondents indicated a neutral response in understanding housing as an integral part of an inclusive growth strategy. The response is a clear indication of stakeholders working in isolation with policy makers. These findings are contrary to Mokoena et al. (2023) findings which indicate that housing governance is responsible for sharing decisions with concerned stakeholders in order to jointly implement formulated policies. However, Mollah (2019) have stressed that governance is not categorical to any range or effort reasonably applied to any policymaking procedure which is meant for searching for improved enactment through the identification and involvement of stakeholders. Mollah (2019) have for this reason recommended the involvement of stakeholders in the process of policy formation in order to avert poor services.

The majority of 89.6% indicate that the expansion of housing supply of affordability and durability calibre is not practised at all. The findings are similar to Kimmons (2016) findings which indicate that the escalation of housing scarcity is due to housing land scarcity that allows only a few to access. Kimmons further literates that the housing supply is failing totally with the high demand in cities, municipalities, and towns because of the high influx of people from rural to urban where they seek greener pastures. Ahearne et al. (2022) states that there are several reasons contributing to the decline of the housing market and may include the following: Some particular domestic housing unit locations agree not to rent nor sell their houses but keep them for themselves; Should some house owners opt to sell their houses, the price becomes triggered due to high demand and great competition.

5.9 % of respondents indicated that they had no idea about durable and affordable housing. These results may be in support of Cattaneo et al. (2020) who states that housing challenges are escalated by

migrants. Therefore, more migrants have more housing scarcity in the migrated land and vice versa. Therefore, the findings are indication of some areas being denser than others, a situation which determines housing availabilities and prices variation. This, therefore, explains why some respondents indicated that 4.4% as experiencing a great expansion of affordable and durable housing.

On contrary view, 100% responded negatively to the inclusion of the overall policy approach. The finding is contrary to Bussu et al. (2022) who perceive that cautious design and effective contributions should provide opportunities for side-lined clusters to be incorporated into the decision-making process. Bussu et al. 2022 and Jonna et al. (2023) also cements Bussu et al. (2022) remarks by encouraging participatory governance which incorporates those who are difficult to be reached for ease of policy implementation.

Most of the respondents (93.4) indicated that the Malawi industry has a negative impact on improving housing and neighbourhood to boost individual access to opportunities. The findings are contrary to the research findings of Carmemolla et al. (2021) which revealed that decent and healthy neighbourhood with steady learning atmosphere contributes to the achievement of learners. The surrounding environment matters to attainment related to the psychological factors. 6.3% of respondents indicated that they were not decided about the Malawi housing industry in improving neighbourhood quality. On a contrary view, Mchunu (2019) and Alonso et al. (2023) have argued that it is not the neighbourhood environment that affects scholars' academic results but the degree of unusual poverty. Therefore, health neighbourhood is affiliated to financial ability of occupants or landlords. In the process of establishing possibilities of making private rental market much more affordable, the majority of 85.1% of participants indicated a negative development towards Malawi housing industry in practising private rental market to be more affordable. The findings are similar to the findings of Rasa Van der et al., (2023) which revealed that the moment housing benefits rates get lowered, housing values increase. The high

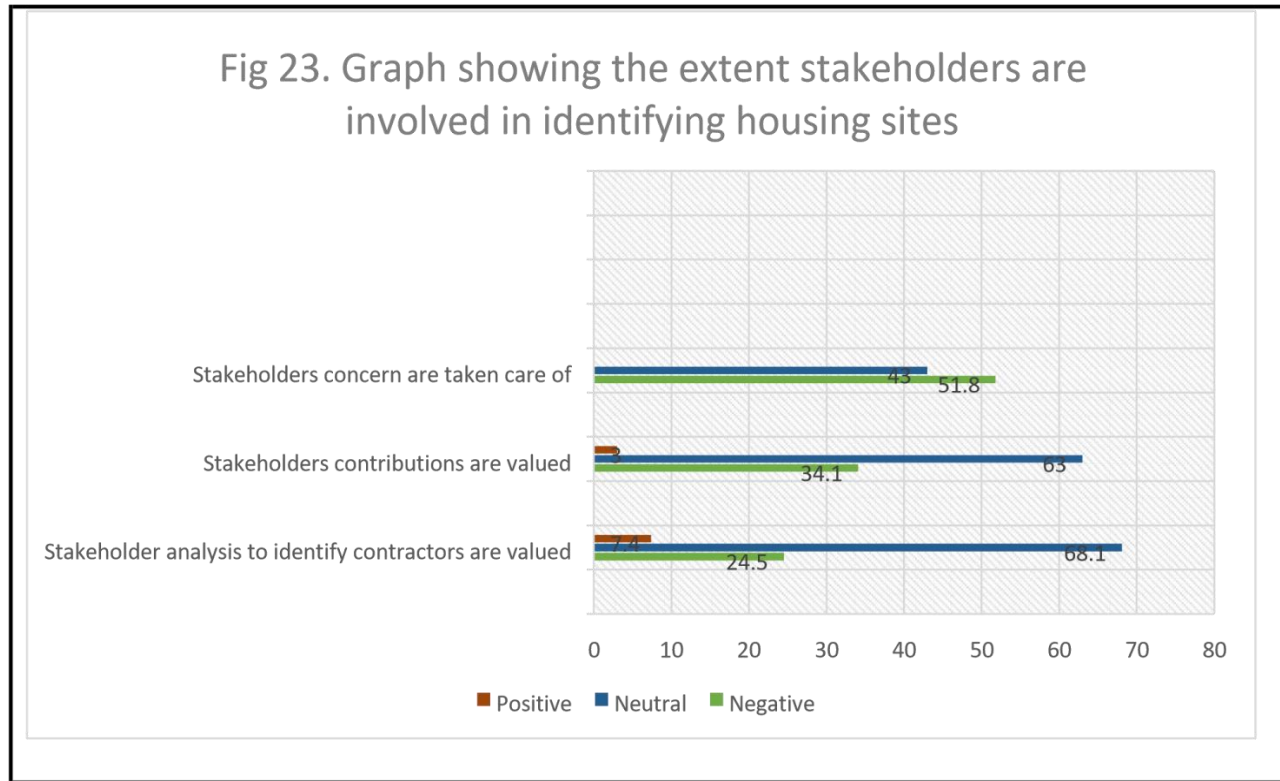
demand of lowered rentals creates a trade deficit, hence compelling the hike in rentals. 14.8 % of respondents indicated that they had no idea if the Malawi housing industry is making efforts for the rental market more affordable. The percentage (14.8) may have represented those who own their own houses and lacks knowledge of the housing market. Some inhabited accommodation divisions of location can have a deliberate agreement amongst themselves by not allowing their houses to be rented for rather they occupy themselves (Ahearne et al., 2022).

63.7% of respondents revealed that there is no deliberate policy in targeting those who need housing most. The findings are similar to Leijten et al., (2020) and Asnakew et al., (2023) research findings which revealed that it is of great challenge to enter into housing finance resources. The challenge is meeting the set requirement to qualify for housing mortgage/ loans from commercial banks. Cormier et al. (2022) and Nguyen et al. (2022) included the following which contribute to housing loan hiccups: insufficient valuable assets to act as a bond to lending commercial banks and high-interest rates. Therefore, borrowing conditions are not conducive to the already underprivileged but to the financial able ones.

5,247,100 Malawians population aged between 15 and 60 who need stable affordable housing are deprived of the opportunity due to un practices tendency by the government. This was revealed by 72.6% of the respondents. The research findings are contrary to Cut, (2019) who asserted that it is the government's responsibility to intensify housing capability and accessibility for all superior housing. Cut, (2019) prolonged by sighting the government to implement housing land policy where the inspiration of housing characteristics such as value for money, size, and superiority for offered accommodation are attained. Glaeser et al. (2017); Ahlfeldt and Pietrostefani, (2019) and Rode et al. (2017) findings revealed that it is the government's mandate to create housing structure intervention through policy formation where attainment of a variety of housing services and the right to access are provided.

In summary of objective one findings, it has been evidenced that little or no effort is made by the government or any housing stakeholder to: Make housing an integral part of an inclusive growth strategy; Expand the supply of affordable and durable social housing for more people to access quality housing; Apply inclusive lens to the overall housing policy approach; Improve housing and neighbourhood quality to boost individual access to opportunities; Make the private rental market more affordable and improve targeting of public support for housing to ensure that it benefits those who needs it most and aid the youth and families with children in order to easily access affordable housing.

In the process of identifying the extent to which housing stakeholders' identification of housing sites impact project control, the findings were drawn into a figure 22 below which summarizes the findings.

Figure 22:*Graph showing housing site identifications.*

The research findings of 68.1% of the respondents had no idea about the value of stakeholders in site identifications. The research findings are contrary to Tolstov (2020) research findings which states that there is need to create customer centred essence and hiring the right contractors who are able to be enthusiastic in quality production if quality services are to be attained. Above all decent working environments should be a tool to attract and retain the best hired survival providers. Andreas et al. (2023) also confirms the use of stakeholders in scrutinizing and identifying suitable service providers where skills worth for money exchange are crucial and require teamwork to achieve intended goals.

6.7% of respondents and 0.7% of respondents indicated that stakeholder analysis to identify contractors is great and very greatly valued respectively. This total percentage of 7.4 is representing the few elites who have the financial potential in hiring quality service providers.

The findings are supported by Ewurum et al. (2017), Iheme, (2017); Huang, (2017), and Malachira, (2017), who reaffirm the responsibility of housing stakeholder administration as to recognize, inter-grade, involve, and settle down encounters for the harmonious operational of housing trade. Stakeholders contributions were as well not of value in the process of hiring construction services as evidenced by 99,1% of respondents. The findings therefore had a negative response to the question. The findings are contrary to Fischer (2018); Palumbo, (2017) and Silvestre et al. (2016) findings where participatory governance is perceived to add value in program and development resolutions regardless of government status. Participatory governance is relevant particularly in developing countries where political affairs biasness is rampant and corruption at its best.

Participatory governance contributes in installing discipline among stakeholders' undertakings. Stakeholders concern were also reaffirmed by 94,8% of the participants that they were not taken care off. The research findings are contrary to Bridoux et al. (2022) findings which revealed that stakeholders' theory highlights that societies should consider people's views especially persons who can affect organizations undertakings prior to making conclusions or decisions. In so doing, organizations are displaying their total commitment and accountability to the rest of stakeholders. 3.0% and 2.2% of respondents indicated that stakeholders concern are greatly and very greatly taken care of respectively. This minor percentage of findings are in support of Kujala et al. (2022) which stresses that the involvement of stakeholders in project development process, accommodates inputs which results into creativeness leading to excellent decision making and product.

Summary for objective one.

The findings have indicated that there is no coordination among housing stakeholders. Each stakeholder works in isolation, hence none dependence among each other for knowledge sharing. None

sharing of knowledge among stakeholders have a negative impact to achieve quality housing. The findings have therefore accepted the null hypothesis of the objective which opined that Malawi housing stakeholders does not contribute enough to Malawi Housing Industry. The disorganized housing stakeholders deprives the identification of housing stakeholders and the sharing of knowledge and skills in order for them to contribute to quality housing. Outcomes from a combination of skills and knowledge from various stakeholders outweighs those from single stakeholder, hence the need for teamwork amongst stakeholders.

Teamwork increases liability among stakeholders' members because participants intends to own the end achievement hence the not let each of the players down but to encourage and support each and every one. A smooth interchange of resources and accountabilities between team members allows any project to run smoothly and competently. The concept of teamwork is seen in the broader framework of a team, a group of mutually dependent personalities working together in the direction of a common goal.

4.6.3. Evaluation of findings in objective 2.

(Investigating the impact of Malawi Housing Stakeholders on quality Housing- Qualitative approach by thematic)

Introduction:

This phase of the research objective aims to offer an evaluation of the take a look at via a thematic method to degree the effect of Malawi housing stakeholders at the high-satisfactory of housing as one of the studies' objectives. Thematic evaluation became used as it endeavour to categorize preparations of topics within side the verbal exchange data (Naeem et al., 2023). Thematic's flexibility permits the researcher to investigate each exploratory (occasions wherein the researcher has no concept of the imminent patterns) and deductive studies (conditions wherein the researcher has a few clue of the

searched patterns). Twenty (20) contributors of the take a look at have been from the subsequent housing stakeholders: The Ministry of Lands and Housing, fourteen district Commissioners (of vulnerable districts from floods), four city mayors and ministry of forest and natural resources. A six-segment of thematic evaluation become implemented. Thematic evaluation levels offer rigorous techniques to subjective reveal in that's generally implemented in social studies (Squires, 2023).

Data collected was therefore: familiarized, codes formulated or generated, themes were formulated and reviewed. Definition of themes was made based on the context before analysis the grouped themes. Each phase was then analysed as presented below:

Phase six: Results presentation and discussions:

The researcher grouped the identified themes according to their categories for ease of discussion in the following phase. Themes have been therefore presented and discussed based on their categories while reflecting on the participant's responses.

Construction of housing and their sites:

The findings have evidenced that among numerous natural disasters, floods are the most recurring tragedy and gravely impact the poor who are in the majority. Houses belonging to the majority are constructed from local resources and fail to withstand the pressure of floods. Worse enough, the majority have less or no financial ability to secure good sites which are free from disasters. Some of the respondents said that and I quote: “.... corruption is key to the unfair site Allocation”. It is on this basis that good sites are corruptly given to those with financial powers. The findings are in tandem with Antonia et al. (2018) who attributes stakeholders' power to be possessed either by political or local support which may positively or negatively influence decision-making on global housing construction. Subbotin (2019),

have sighted architectures and surveyors among housing stakeholders as crucial in determining materials required for the housing based on the nature of the housing site.

The housing design is compelled by the nature of the land or site in terms of size, shape and required materials suiting the site environment. Elegbede et al. (2023), has echoed Subbotin, (2019) by emphasizing that it is a requirement in considering types of building materials against the identified site. Proper materials are therefore required based on either exposure to environment, nature of the soil or usage of the housing (Lee et al., 2020). De Vries et al. (2018), has emphasized on the cost of land being influenced by stakeholders' societal issues. The author ultimately embraces people's conduct in determining inconsistencies of compassion. Concurrently, Freemark (2023), stresses that the study of topography and land usage can inflate the cost bearing on the peripheral lodging.

The recruitment of contractors and subcontractors is based on the client's ability to hire more competent and able contractors, a situation that is challenging to the poor. This is evidenced by the following and I quote "Scholarship sponsorship for better instructors and craftsmen. Funding housing training activities and the nature of building materials". The poor therefore cannot afford to hire well-trained craftsmen who are scarce and have the technical know-how in constructing stable and durable housing. It is therefore the less skilled artisans who are engaged by the poor majority in constructing houses on the unsafe sites, fuelling the natural disaster risks to houses and households. This is in line with Baez et al. (2019) and Zorn , (2018) who concurrently reaffirm that fatalities originating from natural disasters are contrariwise comparative to the equivalent per capita income.

Natural disaster victims are subjected to annual reallocation to temporary shelters in waiting for returning to their ancestor's traditional lands after the settlement of seasonal disasters like floods. This is evidenced by some respondents' quotes as "... construction and disaster periods in recruitment and flood victim support". Housing stakeholders, therefore, take the responsibility of rescuing the disaster survivors

by providing them with basic needs, a temporary measure that reoccurs to the same population in vulnerable places annually. In so doing, Meng et al. (2022), opines that concerned nations/ countries are compelled to divert their developmental resources and at times source credits to suppress disaster crises.

The findings are in support of Bombardi, et al. (2020) who reaffirms that global warming has complicated the pattern of both wet and dry seasons resulting into unpredictable rain schedule with destructive volume of water in form of storms and floods though in a limited time of the season. However, wet season is worth for shrubbery output forest development which limits floods disasters (Song et al., 2020 and Bombard et al., 2020). It is therefore vital in addressing climate change through environmental preservation in order to alleviate floods disasters ((Bombardi, et al., 2020 and Misra and Bhardwaj 2020).

Stakeholders' behaviour:

A successful housing project entails a budget as one of the crucial requirements (Biesenthal et al., 2019). In responding to housing challenges, some respondents indicated that getting a housing loan is a challenge because of the conditions attached to it ‘...*collateral and interest rates are barriers to securing mortgages*’. Respondents’ responses are agreeable with Sheuya et al. (2016) who states that land title deed is less important to acquire housing loans but realistic collateral.

Limitation of economic empowerment deems the poor to own a house of higher standards and become tenants of others. Morano et al. (2021) reaffirms that extreme poverty is evidenced when tenants fail to honour their rentals and are evacuated into slums. This is in contrast to Torngvist (2019) who suggests that low-cost built housing has a competitive advantage in terms of low rentals and creates progression in income whereas avoiding the insufficiency for construction materials as it upholds the establishment of employment. Cormier et al. (2022) and Nguyen et al, (2022), have concurred with Angel by exclaiming that “the limiting factor in the deficiency of housing delivery for the minimum earned

families is accessing loans from commercial banks. The researcher, therefore, concludes that despite job creation by the erection of good-looking low-cost housing; the created construction job does not pay enough to suffice rentals for the poorest.

A mortgage is one of the alternatives for prominent clients who may qualify by having what Angel (2000) regards as a realistic loan that can afford durable housing. Respondents show that most loans have a cutting-throat interest “high percentage of loan interest is hard and is lifelong”. Austin et al. (2021), Katrine et al. (2019), and Drukker (2021) have concurred with one another that the mortgage interest rate is too high and that the commercial banks are the most beneficiaries as compared to housing borrowers however for a long time basis.

Mortgage rates rise in tandem with increases in interest rates. Home buyers are immediately impacted by this since it results in increased monthly mortgage payments. Both current home-owners and prospective buyers may face difficulties due to increased lending rates and collateral requirements, a situation which compels clients to opt for lower quality and affordable housing resulting into vulnerability to natural disasters I.e floods. Maintaining housing quality still depends on striking a balance between supply, demand, and affordability

Housing stakeholders operate in isolation but join hands during crises or natural disasters to offer disaster relief and rehabilitation services. This is evidenced by some respondents who said in quotes “Organizations work in isolation, coordination.....seasonal during disasters only”. From most respondents, floods are the most recurring and retrogressive disaster in Malawi (Bussu et al., 2022). Stakeholders, therefore, fail to work as a team to avoid calamities experienced every year. Fisher, (2018) has recommended participatory governance because of its direct and meaningful engagement in general public affairs. Research conducted by Fischer, (2018); Palumbo, (2017), and Silvestre et al. (2016) reiterates that participatory engagement has a competitive advantage in value in projects and program

solutions. Palumbo, (2017) and Silvestre, et al. (2016) have recommended participatory governance, especially in in-industrialized countries where the recurrent embarrassment of service provision is common because of inadequate qualified personnel and funds; uncompromising lethargy and prejudiced partisan affairs are crucial.

Corruption

According to Amoah (2023), the standard of housing offered to inhabitants can be greatly impacted by corruption among housing stakeholders. Corrupt activities like bribery, kickbacks, or favouritism by government officials, developers, and contractors can result in sub-par building, improper maintenance, and generally bad living circumstances for the local population. Corruption can lead to the use of sub-par materials, expedited building methods, lax oversight, and a lack of regulations, all of which can lower the standard, longevity, and general safety of housing. Furthermore, corruption can result in an unfair allocation of housing resources, giving preference to some people or groups while depriving others of access to suitable housing options.

Governance

In order to guarantee that those impacted by catastrophes have access to safe and suitable housing, disaster victim support is essential to high-quality housing. Supporting disaster victims not only helps to meet their immediate needs but also builds resilience and long-term rehabilitation. Governance is pertinent to all processes of decision making with the intention of quality improvement through stakeholders' credentials and commitment, jeopardy identification and extenuation, and teamwork in assessment for decision making (Turner, 2020). Governance is not explicit to any field or scope of works, rather it is applicable to any decision-making process that seeks better performance through stakeholders'

identification and engagement, risk identification and mitigation, and collaboration in decision making (Mollah, 2019). It is from this background that stakeholders' involvement in housing policy formation and housing governance could be a solution to poor housing resolutions.

Motivation of housing workforce

The construction industry is continuously changing hereafter discoveries are the trends of every day. In the absence of the conversion, workforce or professionals can easily be left behind. Learning skills enables the workforce to acquire the ability for perfecting particular works and provides the ability to work fulfilment. Acquisition of professional skills licenses workers to perfection their undertakings (Hussain et al., 2020). However, respondents indicated dissatisfaction with housing service provisions like tendering, supervision, evaluation, selection of bidders, and usage of building materials. This is evidenced by the following respondent's quotes: "...scholarship sponsorship for better instructors and craftsmen would have made a difference. ... funding housing training activities and the nature of building materials would have been a key to". Goel, (2019) points out that housing specifications are handled by artisans, and is unfortunate that they are not answerable to clients but construction management.

Goel, et al. (2019) therefore encourages construction management in implementing systematic development for them to be well motivated for the fulfilment of specified standards in the projects implementations process. Hussain et al. (2020) has coincided with Desmond by challenging the construction management that the absence of project close supervision and the use of unqualified employees can destructively contribute to development excellence management. Many researchers including Carmemolla et al. (2021) hypothesized that Educational accomplishment is relatively centred on eminence housing which exhibits blameless and harmless neighbourhood accommodation.

Building Technology

Coming up with building construction details is challenging. The exercise could be less boring and time-consuming if the industry has a better understanding of construction technology. Construction technology enables the industry to produce better drawings and aid in constructing better buildings ((Hollmann et al., 2022 and Magazino et al, 2021). In response to questions relating to construction technology, respondents indicated that there was no structure in place to support the construction industry in acquiring modern housing technology “.... building technology adaption is what government can initiate to alleviate natural disaster calamities”. Building technology is a major tool in examining the variety of building materials compatible with the environment and the collaboration among these constituents in an incorporated way (Schmidt, 2019. Areas prone to expected disasters require a resistant home to make a difference from total property loss and a safe refuge. Globally, housing clients and purchasers alike, are ranking homes’ capabilities most in enduring natural tragedies leading to inventive architectural accomplishments. Asnakew et al. (2023) and Floricel, (2023) reiterates that exploration and development initiate divergence to technically linked extents which are improved as, an industry’s, an organization’s, and a nation’s enactment.

According to Huang (2021), technology is intended to be a problem solution in all project surrounding environments, as for housings floods challenge, the housing design should be in tandem with the environment and requires all stakeholders to include: designers (architectures, surveyors, quantity surveyors, engineers, clerk of work or inspectors and not forgetting the artisans who are the design implementer). The few mentioned stakeholders curtail the cost and vulnerability of both housing and the occupants with their properties. In so doing, clients or house owners are privileged to increase their profitability while tenants are enjoying the comfort ability and safety of the infrastructures.

The government, being a major construction industry owner and user of built facilities has the biggest responsibility in leading construction corporations. Malik et al. (2022) acknowledges the importance of government identification of developmental research and the development of its budget to identify and assure the continuous transfer of scientific business discoveries. According to Malik et al. (2022), the government is the only building customer entity and should champion motivating and resource organization. Palumbo, (2017) concurs with Malik et al. (2022) by urging the government to provide leadership to remove construction industrial barriers.

Conclusion:

Since the qualitative research approach bids concurrently supple and rigorous methodology to collected information, the thematic analysis allowed respondents and the researcher to approach the dialogues, thoughts, and revelations of participants systematically. The thematic exploration also signified the scholarly and ethical encounters of trying to make known and clarify themes and sub-themes in the respondent's dialogue. The ethical challenge referred is to circumvent replacing individual intentions for research objectives because doing so, may impact the meaning of collected data from contributors and subsequently distort the results of the study.

From this study which followed six thematic stages in analysing the research data, the researcher was able to draw aspirations in analysing the collected data. The research findings have indicated that Malawi housing stakeholders have a negative impact on quality housing. The negative impact has been revealed through: Monopoly of securing good housing sites though malpractice methods by those with financial capacities; Unbearable conditions such as collateral attached to mortgages by commercial organizations compels the vulnerable to opt for the unreliable building materials which fail to withstand natural disasters and the failure of government to put in place a quality housing policy for all. Low-

quality housing materials are therefore used by the majority of the unskilled workforce, hence worsening their housing vulnerability to natural disasters.

The finding further identified a gap in terms of knowledge sharing opportunities among the stakeholders due to working in isolation. Housing stakeholders lack a governance policy that could enable them continuously work as a team in perfecting infrastructures. In so doing innovation among members could aid in reducing calamities caused by natural disasters. As a result, this analysis demonstrates how housing stakeholders' disorganized housing accomplishments have a detrimental effect on quality of housing in Malawi.

4.6.4. Evaluation of findings in objective 3

Determining factors influencing the Malawi housing decision making process.

Introduction:

Objective three sought to investigate factors influencing the Malawi housing stakeholders' decision making process. By the aid of SPSS, the researcher therefore used principle component analysis in trying to analyse factors influencing the Malawi Housing decision-making process (Asun, et al. (2015). The factor analysis approach makes available a substitute by addressing and distinguishing the ordinal environment of the detected variable. The findings identified fourteen factors among which, stakeholders' characteristics dominated. Each factor therefore was analyzed independently before the objective's resolution. Kaise-Meyer Olkin (KMO) measure of sampling adequacy was 0.627. The obtained value of KMO had enough variance in data because it was above 0.5, an indication of scalable data suitable for factor analysis processes. The obtained Significance value of 0.000 was suitable for being commute to the Principle Component analysis. The test for Bartlett's was 1081 was positive and variance to suit the partition and warranted the principal component analysis.

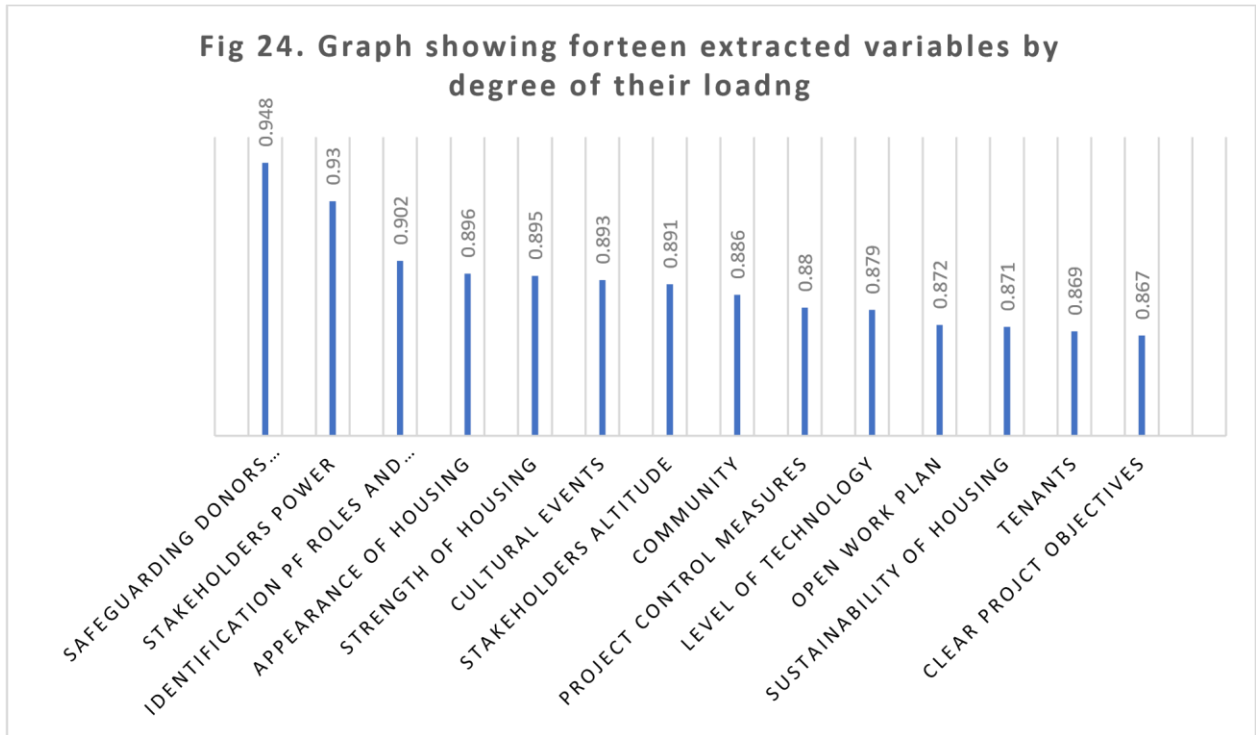
From the scree plot it was evidenced by the number of components to be considered in the factor analysis (numbers from 1 to 14). Therefore, components one to fourteen are indicators of their validity to be considered for analysis than the remaining components in the process of considering competitive components to remain in the analytic process for principal factor analysis. With reference from total variance table and scree plot graph above, communality table was used to extract the fourteen highest loading variables in order of their weight as follows.

Table 24:

Variables	Loaded Value/s
Safeguarding donors funds	.948
Stakeholders power	.930
Identifications of roles and response.	.902
Appearance of housing	.896
Strength of housing	.895
Cultural events	.893
Stakeholders altitude	.891
Community	.886
Project control measures	.880
Level of technology	.879
Open work plan	.872
Sustainability of housing	.871
Tenant	.869
Clear project objectives	.867

(Table 30 above showing extracted variables and their degree of loading).

Table showing variables for factor analysis.

Figure 23:*Figure showing loading of variable.*

The ranking of the findings of the study (table 22 and figure 23) are in support of this research conceptual framework below which depicts characteristic of stakeholders as contributing factors to the success of housing projects. Characteristics in question includes Power of stakeholders, interests of stakeholders and Altitude of stakeholders. Nguyen and Mohammed, (2018) have explored further on the said characters by incorporating impact of project objectives, networking of stakeholders and agility of stakeholders for change.

Fourteen extracted factors for discussions therefore includes the following: stakeholders' power, stakeholders interest, stakeholders' altitude, clear project objectives, workmanship/skills, funding of

housing, availability of housing resources, cultural events performances/holdings, identification of housing project control measures, availability of project resources, identification of personnel's roles and responsibilities and allocation of resources.

First Factor: Safeguarding donor's funds.

People of low earnings have proved futile in obtaining a mortgage for their housing. Austin et al. (2021), Katrin et al. (2019), and Drukker, (2021), have both literate that the interest for mortgage deduction is exorbitant and that the system favours the commercial banks much more than the so-called beneficiaries or borrowers. One of the biggest limiting factors to obtaining a mortgage is the high value of the collateral/guarantee. However, the system helps in identifying suitable and able persons to manage construction quality housing (Ivanon, 2021). The borrowing strings, therefore, limit the already disadvantaged to access the facilities as compared to those with the middle and large economy. The system is therefore biased towards those with already having better economic resources. It is for this reason that Chiu & Rolfe et al. (2020), reaffirms that the income level of family is the determinant of the nature of homes opted for. Therefore, the type or nature of housing is a true primary measure or pointer of housing standard or discrepancy.

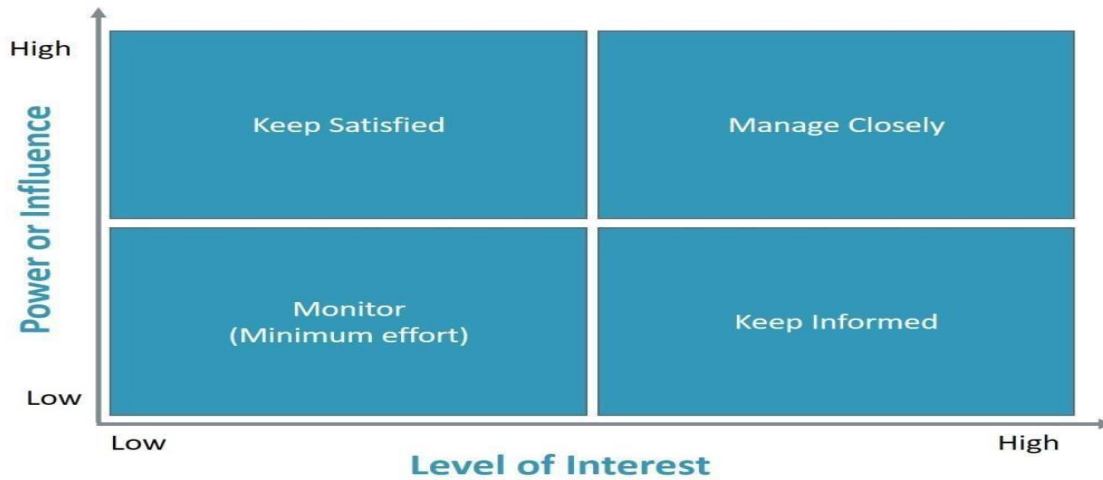
As for donor funding, humanitarian organizations adapt to changing humanitarian priorities, respond to needs in a timely manner and maximize cost efficiency when they must internally adjust funding sources to mitigate the impact of funding shortages and constraints, find it more difficult to do. Financial constraint challenges are more pronounced in smaller organizations with limited flexible cash reserves. Some of the restrictions indicated by stakeholders (Clerkin et al., 2019) are: Inflexible payment schedule with multiple tranches. late payment; requirement to return unused funds; eligibility of spending, especially the very short term of the budgetary surplus allocated at the end of the donor's tax year; They

also have limited flexibility to negotiate free extensions or reallocation of funds to adapt to changing humanitarian needs and operating environments.

Second factor: Stakeholders' power

Stakeholder power has been defined by Nguyen et al. (2018) as the ability of stakeholders who have the curiosity about the development by satisfying the desired construction product outcomes. The power in question is usually achieved through the supply or suppression of building resources, fiscal, and representative physical capitals (Zikael et al., 2019). Antonia et al. (2018) opined that stakeholder power is attained through indigenous and nationwide party-political support. Freeman and Reed further opine that stakeholders possess economic, partisan, and party political influences. According to Pirozzi (2019), power is of significant characteristic in relation to salience policies and stakeholders' atmosphere. The findings are in support of Kujala et al. (2022) who designed a power mix figure below with interest axis as substation to dynamic axis.

Figure 24 below demonstrates levels of power o (low and high) in influencing stakeholders decision making process and procedures The grid can be used as a tool in identifying stakeholders based on the need requirements.

Figure 24:**Figure showing** *level of stakeholders interest*

In stakeholder management, the power/influence grid, also known as the power/influence matrix, is a simple tool that helps classify project stakeholders based on their power and influence on the project. The Power/Influence Grid helps themes to focus on the key project stakeholders that make or break the intended project. The system enlightens management to prioritize required stakeholders.

Mendlows diagram has been interpreted in the below table, in line with the study findings:

Table 25:

Degree of power	Power outcome
High Performance - High Concern:	These are the decision makers and stakeholders who have the greatest impact on the success of the project. Therefore, their expectations should be managed carefully.
High Performance – Low Interest:	These stakeholders should continue to provide information. These stakeholders need to be satisfied, even if they are not interested, because they are empowering. Again, these types of stakeholders should be treated with caution as they may exercise power in undesired ways in the project if dissatisfied. Give these people the right information and talk to them so they don't get into big trouble. These people are often very helpful with project details.
Low Performance - High Concern:	Low Performance - Low Interest: Keep
Low Performance - Low Interest:	an eye on these people, but don't bore them with excessive communication.

Table showing stakeholders power

Figure 25 below is a tool used to analyse stakeholders. High and low power, high and low interest of stakeholders with their impact on organizations.

Figure 25:

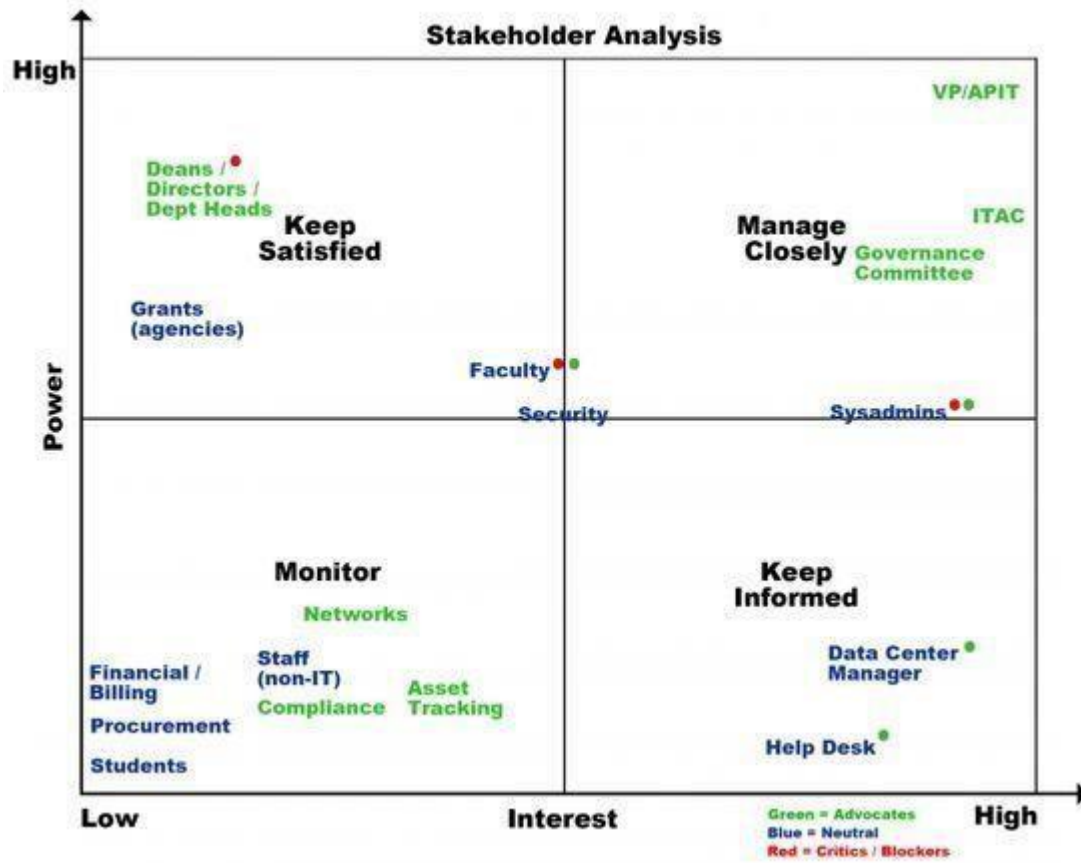


Figure showing stake holder's analysis.

The findings are in support of Kujala et al. (2022) model which suggests a power/ interest matrix where the interested axis is substituted by the dynamism axis. The model highlights a better understanding of project management on the impact of communication and association amongst stakeholders in construction project undertakings (Nguyen et al., 2018). Park et al. (2017), further modified the power/ interest matrix by developing a scale of 1 to 10 in order to estimate Comparative power and stakeholder interest in building development. The stakeholders' influence identification matrix was anticipated to scrutinize the power and the earnestness of stakeholders (Clerkin et al., 2019).

Third factor: Identification of personnel's roles and responsibilities in relation to housing performance product.

The item (identification of personnel's roles and responsibilities in relation to housing performance product) has indicated a strong relationship of the item and control of the housing undertaking activities. The research findings have also concurred with Palumbo (2017), Moll, (2019) and Mollah (2019) by listing the following factors which influence the housing performance: promotion of innovativeness and creativity; avoidance of conflicts, and access to new housing resources.

Bert, et al. (2019) has alluded that artisan's skills and experiences are the determinant of housing quality despite that they are not responsible in evaluating and reporting project progress and quality. It is therefore the managements role in scrutinizing, recruiting and assigning workforce tasks based on their specialities. However, Hussain et al. (2022) concurs with Bert (2019) by reiterating that poor or no close supervision and the use of utilization of un-trained personnel, negatively affect quality of construction product, housing inclusive.

Forth Factor: Housing Appearance.

Irving, (2023) reaffirms that there is a strong correlation between the quality of housing and the appearance of a house. A well-kept and attractive home is frequently a sign of high-quality real estate. It improves the property's overall worth and appeal in addition to making living there more enjoyable.

Housing appearance is among determining factors for quality housing. Good and attractive appearance of housing is associated with location of the infrastructure. According to Sfgate, (2017), demand for buying houses is controlled by the location where housing units are instituted or built. Some locations are more advantageous than others in terms of accessing to facilities, safety and high housing standard built, resulting in attracting abler and prominent housing buyers to compete and find their lack

(Kattaneo et al., 2020). Therefore, location of housing site determines the capability of buyers or tenant-ship.

The quality of the infrastructure plays a role in attracting buyers who are intending to occupy the unit (Sfgate, 2017). High quality housing is affiliated with high quality of building materials as well as high skills and workmanship, a situation which compels high cost of construction as well as rental as a returns. It is therefore clear that there are various factors affecting the housing unit prices due to their capability, impacting demand rates in the housing market place.

Fifth factor: Strength of housing:

In order to guarantee the safety and well-being of residents, both the strength and quality of housing are crucial, (Rolfe et al., 2020). A sturdy and well-constructed home can survive calamities like hurricanes, floods, and earthquakes, lowering the possibility of property damage or personal injury. On the other side, quality housing describes a home's overall state and amenities, including things like accessibility, ventilation, and insulation.

Strength of housing achievement requires team work right from housing site identification, housing governance and not forgetting identification of right skills and workmanship (Panda et.al., 2017 and Patricia, 2022). Planned land management is crucial to natural tragedy prevention, subsequently, the use of land such as safety of occupancy, usage of land, right of entry to land and land controlling are key to caring segment after humankind survivor from the death-trap/s. such segments include shelter which is a provisional house while waiting for maintainable one/s. Individuals are in dire need for any form of housing, therefore there is need for availing the information of land. It is evidenced however that some land is more vulnerable to natural disasters than others, hence the need to have less or none vulnerable housing sites. It is therefore dynamic to have a land strategy in order to establish tragedy pliability human

settlement (Shi et al., 2020). According to Van Doom et al. (2019), land regulation is compelled to belong to the state which have the mandate for housing strategy for both private as well and public.

According to Brunet and Aubrey, (2016), there is excessive shift taking place from administration theory solicitation to supremacy theories in the developments of addressing legislative or project performances. The differences between management and stakeholders' bodies in structural philosophy demonstrates the said disputes and therefore the failure of a project is connected to poor governance and not poor management. Governance is pertinent to all processes of decision making with the intention of quality improvement through stakeholders' credentials and commitment, jeopardy identification and extenuation, and teamwork in assessment for decision making (Turner, 2020).

According to Mollah (2019), governance is applicable to any decision-making process that aims to improve performance through stakeholders identification and engagement, risk identification and engagement, risk identification and mitigation and network in decision-making. It is not specifically limited to any field or scope of work. This context suggests that one way to address subpar housing resolutions may be through involving stakeholders in the creation of housing policies and housing governance.

According to Saiz, (2019) and Dawkins (2021), Poor housing clients are unable to hire the best and well-learned staff with great workmanship and skills due to financial constraints. As an alternative, they opt for cheap and unprofessional skills with cheap and unreliable materials for their housing. In so doing, housing standards are compromising with set standards and end up forcing the poor into defenceless slums from natural disasters.

The findings are in collaboration with Schmidt, (2019) which literates that building materials are utilized to give the overall structure a design in addition to strengthening the structure. Materials are chosen by an architect based on the type of building. For construction projects to be successful, every

building material must contain engineering components. The characteristics of construction materials are as follows. **Mechanical property and Physical property:** Only with mechanical attributes like hardness, strength, brittleness, and resistance can a building become stable. The building is significantly impacted by the outside weather; hence stable materials must be used in its construction. Durability requirements must be met by building materials. Water absorption is a crucial physical characteristic since it can shield a home from leaks.

Sixth factor: Cultural events performances/holdings.

Cultural events and high-quality homes have a complicated relationship. Cultural events can stimulate demand for local goods and services, draw tourists, and raise an area's desirability all of which can benefit the housing market. Property values may rise as a result, and investments in housing infrastructure may follow. However, cultural events can also put strain on the stock of existing homes, which could result in an increase in rent or possibly the eviction of locals. For lower-class people or marginalized areas, gentrification—which is frequently linked to cultural events and the inflow of new residents—can result in decreased affordability and restricted access to high-quality housing (Al Husban et al., 2021).

The findings are in support of Nauman, (2016) and Kelly, (2023) research findings which revealed that in developing countries, urbanization attracts migrants who choose to stay in shanty areas where houses are unfettered. Therefore, housing sites that are regulated have contrary housing standards to those in unregulated areas hence varying in their ability to withstand natural disasters. Gai et al. (2020) has reiterated that people living in urban areas with fewer earnings cannot qualify to obtain a mortgage due to challenging conditions by commercial banks such as collateral, hence they opt to construct their slums on hillsides, and river banks which are highly vulnerable to natural disasters such as floods.

The findings also concurred with Sinha, et al. (2017) that municipalities and towns are made what they look by housing developers through ecological systems and the degree of transformation and modification of infrastructures. Mahtta et al. (2022) concurs with Sinha et al. (2017) that sufficient quality of housing is achieved by instrumental land planning. However, Baker et al. (2017) has affiliated land planning with the political will of the country which may lack reliability. The findings of the study are in support of (Safir et al., 2013), who has registered grief expression that disasters sometimes limit access to usual and common services like markets due to destroyed roads, railways bridges and other traditional and routine services. However, (2015); Purc, et al. (2019) and Keunen 2020) opines that decision making on where to settle or rent a house is also determined by demographic outlines principles.

Seventh factor: Stakeholders Attitude:

Stakeholders' attitude has been defined by Nguyen et al., (2018) as a projection of the project. However, the said perception could be either be positive or negative. Stakeholders' attitude influences the project resolution procedures. Project stakeholders of varied skills and knowledge who are particularly either dormant for teamwork or dormant for the threat are incomparably able to conclude and do with cooperation (Holified et al., 2019). Nguyen et al. (2018), alluded that there is a relationship between stakeholders' attitudes (latent cooperative, menace cooperative, and conflicting situations) and resolution building approaches in stakeholder administration in complex building projects. The research findings are consistent with Nguyen et al. (2018) who reiterates that there are two important aspects of attitude taken into account in stakeholder characterization. The first is the extent to which stakeholders support or oppose the project. Another is how receptive stakeholders are to communication from the project team. Responsiveness may not seem all that important, but if a stakeholder refuses to communicate with you, you can't change their level of support. The level of support varies from active

opposition to active support. The project team should understand the current level of stakeholder support for each of the key stakeholders and determine the best realistic level to drive project success (Irfan et al., 2019).

Considering stakeholder altitude in project management is incomplete without their interests in project planning. Stakeholders often determine the success of a company. When a project manager conducts business or makes decisions for the company, it is not just about who the stakeholders are, but what they want and how the project will serve them. It is important to identify the most useful one for the indefinite project. The research findings are therefore consistent with Irfan et al. (2019). Irfan et al. (2019) identified the following as future occupant interests in construction projects: Costs, Benefits, Social Impact, Employee Satisfaction, Health and Safety, Job Security. Cost is the amount a company spends on operating. Stakeholders interested in the cost of doing business are usually investors and business leaders. Cost, which can also refer to the cost of a product or service, is often a concern for business leaders and customers. Corporate profits are often the primary concern of investors and managers. In addition, employees play an important role in the health of an organization, so a company's profits can directly affect them. Higher profits can lead to more employees and long-term job security. Social impact is the impact a company has on the world or community around it. For example, company leaders can decide to use only recycled plastic in their products. Many people may be interested in a company's social impact, including investors, directors, employees, and customers.

Each employee frequently has a direct interest in their happiness. The majority of people desire to work in a setting where they are valued and have fun. Leaders are also concerned with employee happiness because it frequently results in a stronger company and more fruitful outcomes because of the likelihood that happier employees will put in more effort.

The health and safety of their working environment is another shared interest among employees. They seek employment in a setting with minimal to no danger of harm. If a customer must visit a business' location, they might also be concerned about the workplace's health and safety. Employees and their families are very concerned about their job security. If a corporation decides in a way that compromises the long-term employment prospects of.

Eighth factor: Community Involvement:

The findings of the research rated communal involvement high. The research findings therefore are in tandem with academic literature which evidences that great shift is taking place from management theory application to governance theories in the processes of addressing organizational or project performances (Brunet and Aubry, 2016). Governance is pertinent to all processes of decision making with the intention of quality improvement through stakeholders' credentials and commitment, jeopardy identification and extenuation, and teamwork in assessment for decision making (Turner. 2020). Governance is not explicit to any field or scope of works, rather it is applicable to any decision making process that seeks better performance through stakeholders' identification and engagement, risk identification and mitigation, and collaboration in decision making (Mollah, 2019). It is from this background that stakeholder`s involvement in housing policy formation and housing governance could be a solution to poor housing resolutions.

Bureaucrats might think that the chief benefit of participatory governance is based on the process of individual development of communal activists. Nevertheless, priority/s for indigenous persons is to attain strategy or facility or supplementary noticeable achievements in the projects area. Darakhshan et al. (2019) reaffirms that residents ranked the highest concerned stakeholders with project outcomes. Wells et al. (2021) research findings showed that involvement processes saved much more time than though

encountered high cost in terms of commitment processes and communal disturbance for the actual persons involved in the project participation.

The benefit of involvement has since been recognized partially in reaction to challenges of approaches which took place before i. e. redevelopment or poverty mitigation and the approach in regard to the shots of politics.

Ninth factor: Identification of housing project control measures:

The implementation of project control procedures is vital in guaranteeing the calibre of housing projects. Project managers may make sure that construction operations are completed in accordance with the necessary standards and regulations by putting in place efficient project control mechanisms, such as frequent monitoring, quality assurance procedures, and timely reporting. In the end, this results in the delivery of high-quality housing units to the end users by preventing errors, delays, and cost overruns (Amoah, 2023).

The findings of the item indicate that there is a strong relationship between the stakeholders' involvement in the housing site identification and control over the project undertakings. The research findings are in support of Saiz, (2019) and Dawkins,(2021), findings which reaffirm that the high cost of housing particularly in developing countries is compelling least earned persons into slums which are subjected to external forces leading to their collapsing and property destruction leaving survivors displaced or hospitalized if opportune to survive.

Stakeholders frequently offer priceless project-related expertise. They are well-versed in the essential procedure and how business operations operate. Due to their knowledge, they are able to uncover project restrictions that the project managers may not be aware of and provide unambiguous deliverables. Identification of dangers is the only method to reduce them. Stakeholders can provide important insights

in this area. At the outset of the project, they might express worries and wish to talk about possible hazards. By identifying project risks early on, management may make necessary preparations and create backup plans.

Tenth factor: Level of Technology

Research findings rated level of Technology high amongst others. The findings are in line with Echendu, et al. (2021) who reaffirms that technology could be a solution to the alarming population growth rate in terms of economic development. By 2050, the population living in cities, especially in developing countries, will have increased twofold, with urban areas containing the increasing majority of the population, it is very important to focus on how technological innovation can help deliver a sustainable future (Huang, 2021). A smart sustainable city strives to create a sustainable living environment through the use of technology (Goi, 2017). However, the Conversation reiterates that variations of environmental sustainability would be based on level of technology adopted. Therefore, there is a need to create a smart governance by involving smart energy management, infrastructure development, waste and environment management, public private partnerships, economic development plans, smart healthcare, and smart education programs.

Rolfe, et al. (2020), Reaffirmed that scarcity of quality housing is an incorporation of: expensive quality housing, scarcity of building materials and their components; poor supervision of construction process and industrial waste and increasing pressure on none renewable properties which make an extremely indefensible situation of housing in unindustrialised countries. However, Bellini et al. (2022), opines that the progress and use cost operational alternative building construction technologies embraces the likely to lessen the price of building. The use of renewable and recycled building materials, increase of factory made construction schemes and mechanisation of building construction are the modern

developing housing needs (Ahmed, 2019). Therefore, the progression of determining appropriateness of technologies, bearing in mind of constraints pertinent to the situation and integrally comprising benchmarking methodology is the precondition for technology employment.

Sustainability Needs Construction technology selection is required to be relevant to local context, as well as to the requirements that involve generating resilient metropolitan settlements receptive to environmental variations and additional worldwide recognized worries (UNHABITAT-III-17, 2015). It is a huge challenge to transform a city through sustainable technological innovation. The development of the tomorrow sustainable city must be well planned, offers services, involves the community, and includes well-linked whole systems.

Eleventh Factor: Open work plan

A prescribed plan designed with the intention of powerful conversation among stakeholders if you want to reap assist for the venture is referred to as stakeholder engagement plan. The layout is achieved on the preliminary degree of the venture and is sure for everyday modifications (Kujala et al., 2022). Hollmann et al. (2022) counselled the subsequent segments as a part of true engagement plan. Stakeholders listing of names, venture section or phases, touch names in speaking process, place of influence, electricity and engagement approach.

Organization management requires a list of identified and engaged stakeholders without underestimations of some minor stakeholders, a situation which may negatively impact the progress once there is no adequate communication. Stakeholder`s consultation by an organization varies upon their interests and expertise. Some stakeholders may be limited to one or more consultations, hence the grouping of stakeholders based on phases of the project. Identified stakeholders require to appoint a

particular and correct person who should be in contact with the organization when need arise (Alibašić, 2022).

The bureaucracy practised by many organizations or government departments might contribute to the project delay in cases where the correct personnel is not directly communicated to. There should be a measure on how stakeholder`s interest overlaps with the organizations project. It is imperative for the organization to establish the reason, a particular stakeholder is interested in the undertaking project (Hota et al., 2020). Organizations and stakeholders` viewpoints must be understood well before any engagement of each side of the parties. According to (Hollmann et al. (2022), stakeholder`s power over the project can be removed by the project management., bearing in mind that Unhappy stakeholder can influence other stakeholders since they work as a team.

Twelfth Factor: Sustainability of housing.

When designing cozy, effective, and ecologically friendly living environments, the relationship between quality and sustainable housing is crucial. While quality housing makes sure the building is long-lasting, safe, and offers a good standard of life for its occupants, sustainable housing concentrates on using resources wisely, cutting waste, and limiting environmental damage. Energy efficiency, the use of sustainable materials, indoor air quality, water conservation, and accessibility are some important features of high-quality, sustainable housing. Developers may build homes that are not only highly practical and comfortable for occupants, but also ecologically beneficial by integrating these components into the design and construction process (Jakleen et al., 2021).

Research findings revealed that sustainability of housing was amongst highly loaded variable. The research findings are in support of the global literature. Sustainable development helps stakeholders to reflect their role within the ecosystem, implies the effects of human activity towards environment, and

provides them a chance to see the world from a new perspective (Dentoni, 2022). However, the ultimate goal of sustainable development can only be achieved throughout the decision-making process that integrates and acknowledges the economic, environmental and social concerns (Rachel, 2015). Expressly stated, sustainable development can be translated into a useful strategy that can solve specific problems or minimize the negative impact brought upon by a specific social, economic and environmental issue faced by people across the world. Housing development is now more focused on houses that are able to meet the social, environmental and economic needs of people.

Therefore, developers put in effort to build houses that are more affordable, high-tech, environmentally friendly and energy efficient. Based on the essence of sustainable development, sustainable housing development (SHD) aims to ensure a better quality of life for present and future generations. It should combine and positively integrate physical, social, environmental, and economic dimension of sustainability. SHD is influenced by factors that account for physical, social, environmental and economic dimensions like location factors, cultural factors, waste management factors and energy consumption factors, respectively.

Sustainability indicators should contain a number of important characteristics: (a) integrating sustainability indicators to describe the relationship between economic, environmental and social dimensions of sustainability; (b) forward-looking using two types of forward-looking methods. Whereas, a predictive indicator rely on mathematical models for the future development of variables describing the environment, economy, and society, or the linkages among them; (c) distributional in nature, as they should be able to consider the distribution of conditions (social, economic, environmental) within a population or across geographic regions; (d) uses multi stakeholder input, as the most significant, valid and reliable social indicators have been those developed from a wide range of participants (Mazon et al., 2019).

Various approaches through a conceptual framework or model have been developed by previous researchers to assess the sustainability of housing development. For example, Luft et al. (2022), developed a conceptual model of sustainable buildings refurbishment and a rating index for the built environment in tropical climates based on the study by Abdouramane et al. Sustainability indicators are integrating in the sense that they attempt to portray linkages among the economic, environmental, and social dimensions of sustainability (Mazon et al., 2019).

Thirteenth factor: Tenants.

For the purpose of guaranteeing a secure and comfortable living environment, the interaction between tenants and high-quality housing is essential. While landlords rely on tenants to take care of the property and pay rent on time, tenants rely on landlords to provide clean, safe dwelling (Aysu Uğurlar et al., 2022).

Tenancy was amongst the highest loading variable of the research findings. The findings are in support of Slavinski et al. (2021) who found that: the moment wealthier people upsurges, their day to day housing needs, price also increases since they aim at great quality of housing, which affects the housing units to rise very great. Therefore, the moment housing unit price rises, the housing market becomes inhibitive to the poor in fulfilling their dreams of having or renting quality house.

In some cases, these trade-offs mean living in low-quality housing that may pose health and safety risks (Abadov, 2020). In approaching this challenge, it is helpful to remember that in some cases, poor quality conditions may be the result of neglect, while in other cases, landlords renting units at low rents simply lack the resources needed to make repairs (Sandanyake, 2020). In neighbourhoods with higher levels of poverty and vacancy rates, otherwise well-intentioned owners may be unable to cover the cost of necessary repairs without raising the rent to levels that the current market will not support.

Fourteenth factor: Clear Housing project objectives.

Park et al. (2017), had recognized three elements for stakeholders' project management success and include the following: Clear project objectives, agility in responding to developmental changes, and effective communication amongst project stakeholders. The findings are therefore in support of Magano et al. (2021), who states that the need for project management to know the project's vision of the set objectives has an outstanding project management performance. In the course of project progress, modifications might be compelling circumstances to embark on the research for changes, especially in complex projects. Therefore, alterations in policies, processes, skills economy, and natural environment may require agility leadership in overcoming the resistance to such changes Park et al. (2017). It is therefore imperative for project management to have the potential in identifying potential variations into project setting, which means in what way identified areas for changes may influence developments and stakeholders and contrivances to react properly and with liveliness to the said alterations (Park et al., 2017). It is therefore imperative for construction management to have effective communication through mutual communication, lessening of dissatisfaction, and lively stakeholder contribution. Mutual communication includes the dissemination of information through stakeholders, authorizing suitable opportunities to petition and shape sureness through stakeholders. Lessening of dissatisfaction includes: compromise to overwhelmed challenges among stakeholders (Park et al., 2017).

Conclusion for the objective three (3).

Objective three (Factors influencing Malawi Housing decision making) has the dominance of stakeholders' characteristics in impacting Malawi housing decision making process. The findings are true reflection of the research's theoretical framework which highlights the following as major factors

contributing to quality housing: Stakeholders power, stakeholders' interest, stakeholders' altitude under the following conditions: clear project objectives and agility for change and good communications amongst stakeholders (Nguyen and Mohammed, 2018). However, agility has not been extracted in this study, an indication of being conditional once changes are required. Projects resources which includes, finance's, skills, materials have been ranked first, a true reflection of National Research Council of Canada (NRC)(2016), Goytia (2019), White and Kujala et al. (2022) findings. Management (Open work plan, responsibilities and roles of workforce, project control measures, culture, community and project objectives) have been ranked as one of the crucial element in housing decision making, an element which is answering the research question of "To what extent can involving of stakeholders in the housing policy governance improve the quality of housing in Malawi?". The objective has therefore accepted the research's hypotheses which are: Clear housing project objectives improves the affiliation among stakeholders' power and anticipated housing project quality; Effective communication improves the association Among stakeholders' power and anticipated housing quality and that agile reaction to change improves the association among stakeholders' power and expected housing project quality.

Stakeholders with high stake but little power need to be handled well, and every move is the bedrock of power and can be pressured. Those who have so much power but little interest must be convinced that they must become patrons or supporters of housing. The power /interest grid analysis provides information about which stakeholders are the most cooperative, influential, engaged, and informative as well as information about those who may be hard to reach or difficult to engage.

4.6.5, Evaluation of findings in objective 4

Evaluating the relationship between housing stakeholders' involvement in decision making and quality housing (Correlation analysis approach).

Introduction:

This section explores the forth objective results in detail, contextualizing them within the literature on housing quality and stakeholder engagement while providing up-to-date references to enhance the discussion.

Relationship Between Stakeholder Involvement and Housing Quality

The Pearson correlation coefficient of 0.60 indicates a strong positive relationship between stakeholder involvement in decision-making and housing quality. This suggests that as the level of stakeholder involvement increases, the quality of housing improves correspondingly. The result aligns with a growing body of literature that underscores the importance of active collaboration among stakeholders in achieving desirable housing outcomes (Olander & Landin, 2021). Stakeholders in housing projects encompass a broad range of individuals and groups, including policymakers, developers, contractors, architects, financial institutions, and community members. Each stakeholder group brings unique expertise, experiences, and perspectives, contributing to a more holistic approach to decision-making. For example, policymakers can ensure alignment with regulatory frameworks, developers and contractors bring technical knowledge and resources, and community members provide insights into local needs and cultural considerations. The integration of these diverse inputs helps to refine project objectives, optimize resource allocation, and establish quality standards that resonate with the community's expectations and industry best practices (Aubry et al., 2022).

Involving stakeholders early in the decision-making process is particularly crucial. Early involvement allows for the identification of potential challenges, including land use issues, budget constraints, and design flaws. Addressing these challenges proactively reduces the likelihood of project delays, cost overruns, and substandard construction quality. Research by Chinyama et al. (2022) shows that projects with strong stakeholder involvement at the planning stage are 30% more likely to meet their

quality and timeline objectives compared to projects where stakeholders are only involved during implementation.

Moreover, stakeholder involvement fosters a sense of ownership and accountability, which is critical for maintaining quality throughout the project lifecycle. When stakeholders feel involved in a project's success, they are more likely to advocate for sustainable practices, monitor quality standards, and address issues promptly. This dynamic not only improves the final housing product but also builds trust and satisfaction among community members who will ultimately use the housing.

Additionally, stakeholder collaboration enhances innovation in housing projects. The pooling of ideas and expertise together often leads to creative solutions that address complex challenges, such as integrating green building technologies, optimizing resource efficiency, or designing affordable yet durable housing units. For instance, Musa et al. (2023) found that projects with a high degree of stakeholder input were more likely to incorporate innovative construction methods, such as modular construction or eco-friendly materials, which contribute to long-term quality and sustainability.

In contexts where housing quality is a persistent challenge, particularly in developing nations, stakeholder involvement becomes even more critical. Limited resources and infrastructure demand a coordinated effort to maximize the impact of investments. Studies by Mwathunga et al. (2023) emphasize that participatory frameworks in housing projects can significantly improve outcomes by ensuring that all voices, particularly those of marginalized groups, are heard and addressed in project planning and execution. Furthermore, stakeholder involvement mitigates the risk of conflicts, which can arise from competing interests or misunderstandings. Effective communication and clear objectives, as highlighted in this study, are essential for managing these risks. When stakeholders understand their roles and the shared goals of the project, they are more likely to collaborate harmoniously, leading to smoother project implementation and better-quality housing.

Theoretical Implications

The observed positive correlation between stakeholder involvement and housing quality reflects broader theoretical constructs, particularly stakeholder theory. Stakeholder theory, as articulated by Freeman (1984), emphasizes that organizations can achieve superior outcomes by identifying, engaging, and addressing the interests of all parties involved in a project or initiative. This theory is particularly relevant in the context of housing projects, where diverse groups—ranging from policymakers and contractors to community members and end-users—play critical roles in shaping outcomes.

The findings of this study underscore key principles of stakeholder theory, highlighting the importance of effective communication, clear objectives, and agile processes as mechanisms for achieving high-quality housing delivery. These elements are interrelated and contribute to building environments that foster trust, collaboration, and consensus among stakeholders.

Effective Communication

Effective communication is foundational to stakeholder theory and is critical for aligning diverse perspectives. In housing projects, communication ensures that stakeholders have a shared understanding of objectives, timelines, and quality standards. This study's emphasis on communication aligns with research by Olander and Landin (2021), who argue that transparent communication channels reduce the risk of misunderstandings, delays, and disputes. For example, when community members are informed about design choices and project timelines, they are more likely to support and advocate for the project, reducing resistance and enhancing implementation efficiency.

Clear Objectives

The presence of well-defined and shared objectives is another essential aspect of stakeholder theory evident in the findings. Clear objectives provide a roadmap for stakeholders, ensuring that all

efforts are directed toward common goals. In the context of housing projects, clearly articulated goals related to quality standards, sustainability, and affordability help align the interests of all parties. Aubry et al. (2022) emphasize that projects with clearly defined objectives are more likely to achieve higher levels of stakeholder satisfaction and project success, as they minimize ambiguity and facilitate more structured decision-making.

Agile Processes

Agility, or the ability of stakeholders to adapt to changing circumstances, further reinforces the relevance of stakeholder theory in this study. Housing projects often face dynamic challenges, including fluctuating material costs, regulatory changes, and unforeseen environmental factors. Agile stakeholders, who can quickly respond to these challenges while maintaining a focus on quality, are integral to the success of such projects. This adaptability aligns with the principles of stakeholder theory, which highlight the importance of flexibility in addressing the evolving needs and concerns of all involved parties (Chinyama et al., 2022).

Conflict Mitigation and Consensus Building

Stakeholder theory also emphasizes the role of collaboration in minimizing conflicts and fostering consensus. Housing projects are inherently complex, involving stakeholders with potentially competing interests. For instance, developers may prioritize cost-efficiency, while community members focus on aesthetic or cultural considerations. By facilitating open dialogue and negotiation, stakeholder theory provides a framework for balancing these competing interests, ensuring that all voices are heard and addressed. The findings of this study support this theoretical perspective, as they demonstrate that higher levels of stakeholder involvement correlate with improved project outcomes, including housing quality.

Broader Applicability

The theoretical implications extend beyond housing projects, offering insights into the management of other complex, multi-stakeholder initiatives, such as infrastructure development, urban planning, and environmental conservation. The principles of stakeholder theory—effective communication, clear objectives, and agility—are universally applicable, making the theory a valuable framework for understanding and improving collaborative efforts across various domains.

In conclusion, the positive correlation between stakeholder involvement and housing quality validates the core tenets of stakeholder theory, reaffirming its relevance in the context of housing projects. By prioritizing effective communication, shared objectives, and adaptive processes, project managers and policymakers can create collaborative environments that not only improve housing quality but also ensure sustainable and equitable development outcomes. These theoretical insights provide a robust foundation for future research and practice, emphasizing the need for continued exploration of stakeholder engagement strategies in diverse project contexts.

The research objective sought to identify the relationship between housing stakeholders' involvement in decision making process and policy formation and quality housing. The researcher used Pearson r to analyse the relationship between housing stakeholders' involvement in decision-making and quality housing, as well as the extent of the contributions of various factors.

Summary of the section.

The research sought to investigate the incorporation of Malawi Housing Stakeholders in the housing policy formation process in order to achieve quality housing. A mixed research approach was adopted in order to provide a wider spectrum of ways to enhance understanding of the compound exploration of challenges in the housing industry other than through a single approach (Saliya, 2023). A total population of 155 participants who were drawn from nine stakeholders was involved in the data collection process. Telephone interviews and emailed questionnaires were used as data collection tools.

The research findings revealed that stakeholders' divergence is the main cause root of poor housing in the country. The high cost of housing sites and building materials compels the poor to opt for housing sites that are prone to natural disasters and low-quality building materials which fail to withstand natural disasters' pressure. The mortgage opportunity favours the rich since the poor have no collateral abilities to qualify for securing housing loans. The study suggests that the Malawi government should put a housing policy in place where stakeholders can work as a team to overcome poor housing challenges.

Malawi is vulnerable to several natural disasters, floods being the worst. The vulnerability of the country is due to some of the following factors: The country's allocation within the African great rift Valley; Its ranking as one of the highest speedy population progression; Possession of insecure settlement design; fragile structures/ infrastructures; insufficient access to the right information and awareness of climate variation and ecological degradation (Malawi government, 2015) Poor housing has been defined by IFRC (2019) as a house that is of low standard and is in bad condition thus causing risks to life.

Major tragedies have an embellished bearing on the utmost susceptible Malawian households. Progressively, over 21.7 million people were in one way or another negatively affected by natural catastrophes between the years 1979 and 2010 which claimed over 2,500 lives through death. In the year, 2019, the southern part of the nation was the greatest hit by flood which triggered an economic loss of over \$335 million, an amount worth 5% of GDP (Government of Malawi 2019a).

Housing is therefore ceasing its core function for the triumph of the user's survivors and hopes (Aestveit et al., 2021). Therefore, in a setting that supports the predominant confirmation of housing theory, it is imperative that the researcher encompassed this line of exploration in a new study to investigate the inclusion of housing stakeholders in the formation of housing policies. This was achieved by answering the research question "To what extent is involving stakeholders in the housing policy governance improve the quality of housing?"

A mixed research approach was opted in conducting the investigation in order to reduce errors through a comparison of both qualitative and quantitative research results (Saliya, 2023). The approach also has an intricacy of thought which enabled the researcher's results to be valid (Schoonenboom et al., 2017). Emailed questionnaires and telephone interview questions were administered by the investigator to numerous groupings of participants. Quantitative data derived philosophical judgements of exploration feedbacks and were numerically scrutinized, an environment that made obtainable wide-ranging valuation of configurations from respondents. Qualitative research methodology provided in-depth evidence through inquisitive means and is accurate due to being first-hand information (Islam et al., 2022). Qualitative research methodology provided in-depth evidence through inquisitive means and is accurate due to being first-hand information. Qualitative research methodology provided in-depth evidence through inquisitive means and is accurate due to being first-hand information. Therefore, both scientific and computed analysis and narrative analysis were used to analyse the collected data.

The nature of the research objectives compelled the researcher to adopt both probability and non probability sampling. Stratified sampling was used to address quantitative issues while purposive sampling was used to address qualitative elements of the objectives.

Probability sampling has the ability to allow each element in the population to have an equal opportunity of being incorporated in the sample. Stochastic or random sampling is the most unbiased, but

may represent the most expensive sampling in terms of time and energy for a given level of sampling error (Sarker et al., 2022). In particular, stratified random sampling was used due to the similarity of the sample grouping identified by the researcher

In stratified sampling, a population was divided into groups or subgroups and a random sample was drawn from each group or subgroup. Stratified sampling is often used when there is a large variation in the population. The goal is to ensure that each stratum is adequately represented (Thomas, 2023). Determination of sample size was based on the formula $(n = N / 1 + N (e)^2)$ as per Adam, (2020).

Non-probability sampling is often associated with case study design and qualitative research. Regarding the latter, case studies typically focus on small sample sizes and are designed to investigate real-world phenomena rather than draw statistical conclusions about broader populations (Priya, 2021). The sample of participants or cases need not be representative or random, but there must be a clear

The research adopted a non-probability sampling because of its strategic order which involves the assembly of replies grounded on a researcher's satisfaction model of choice capabilities rather than a static choice process (Berndt, 2020). Among abundant categories of none- probability sampling, the investigator used Purposive or judgemental means of sampling. Purposive sampling has been recommended by Campbell (2020), Nikolopoulou, (2023) as being more effective in comparison to random samples. The investigator chose purposive sampling because the type of the study necessitated participants who were custodians of the required information based on their virtue of vast experience and wide knowledge (Campbell, et al., 2020). Determination of sample size was based on the saturation point of the information collected from twenty participants.

Objective 1: Composition and contribution of Malawi housing stakeholders.

One of the research questions required respondents to identify housing stakeholders. Respondents varied in responding to the question. Majority of respondents recognized most of the given housing stakeholders (District council, City council, NCIC., Tevet institutions, contractors, Traditional Authorities, Architectures, and Ministry of Forestry and Natural Resources). However, the variation ranging from 81.5% to 0.7% of respondents is an indication of stakeholders working in isolation and not recognizing each other. The research finding are therefore contradicting with Schull, (2022) who recommends that best project enactment management is achieved through identification of right stakeholders in their specified areas of the project. According to Zedan, (2017, project management are compelled to do the stakeholders analysis before engaging them into their specified fields. It is therefore management's requirement to know housing stakeholders before selection and analysis of the same.

The findings revealed that community participation was perceived differently by various participants with the greatest percentage of 42.2 being ignorant of project community participation. The variation in identifying community participation revealed that some stakeholders are either not aware or do not participate in the communal development. The findings are in line with Joseph et al. (2020) who establishes that the participatory construction approach is not a grantee to achievement. On sustainability of projects, the findings revealed that stakeholders do not value community participation in cost reduction of projects. The finding is also in contradiction to Silvestre et al. (2016) findings who reiterates that organizational isolation of projects from the community deems its future. However, (Mitchell et al., 2022), opines that project management are at liberty to isolate some stakeholders' involvement if by doing so is to refrain from conflicts based on interests.

Pirotti et al. (2020) and Landau, (2019) argues that project management is greatly interested in project time management, a condition which may compel project management in decision making on whom to incorporate in the options of deciding stakeholders' incorporation. However, Ahamed, (2019)

suggests that involvement of stakeholders depends on the following circumstances: Profit oriented, project budget allocation, specifications of the project and satisfaction of stakeholders.

To the extent on how Malawi Industry practices the following housing principles:

Housing as an integral part of inclusive growth strategy; Expand the supply of affordable and durable social housing; Apply an inclusive lens to the overall housing policy approach; Improve housing and neighbourhood quality to boost individual access to housing opportunities; Make the private rental market more affordable; Improve targeting of public support for housing to ensure it benefits those who needs it most and Help the youth and family with children to get on stable affordable housing ladders.

The findings revealed that the majority of stakeholders do not practice the set goals of the question. This is evidenced by column one of the table above (Not at all Practiced). The findings are contrary to the findings of Matamanda et al. (2022) which revealed that housing delivery is decisively and a responsibility intended by those established to choose over services to those who need most. Manomano et al. (2018) echoes Matamanda et al. (2022) by emphasizing that housing stakeholders must be well equipped with high technology so that technological mechanism should be able to compel them in delivering quality services for those who deserve. Jackson, (2020) regards housing services to be championed by government so that can easily implement it through global market strategy.

The findings revealed that Malawi housing stakeholders are contradicting with Makoena et al. (2023) findings which stipulates that housing governance has the mandate to share housing policies with the concerned stakeholders in order to implement applicable policies. However, governance is not definite in any effort made for policy formulation and implementation (Mollah 2019). It is for this reason that Muller et al. (2019) recommends the involvement of concerned stakeholders in the process of policy formulation with the aim of preventing poor service deliveries. The research findings are in support of

Kimmons (2016) which revealed that housing scarcity is based on the scarcity of housing land which warrants only the few and able ones to access. The findings further revealed that the high influx of people from country to built-up areas in search of greener pastures is not matching with the demand of housing in cities and towns hence worsening the slum problem right in cities. The research findings are comparable to of Leijten, (2020) and Asnakew et al. (2023) findings which revealed that it is of great challenge to enter into housing finance resources. The challenge is meeting the set requirement to qualify for housing mortgage/ loans from commercial banks. Goodman, (2017) included the following which contribute to housing loan hiccups: insufficient valuable assets to act as a bond to lending commercial banks and high-interest rates. Therefore, borrowing conditions requires to be inclusive.

The research findings are contrary to Cut, (2019) who asserted that it is the government's responsibility to intensify housing capability and accessibility for all superior housing. Cut, (2019) prolonged by sighting the government to implement housing land policy where the inspiration of housing characteristics such as value for money, size, and superiority for offered accommodation are attained.

Rank the extent to which involvement of stakeholders in site identification contribute to project control.

Table 26:

Statement	Not at all	Less extent	Moderate	Great	V. great
Stakeholders analysis to identify contractors are valued	2,1	15.8	78.9	2.1	1.1
Stakeholders contribution are valued	5.3	31.6	60	3.2	
Stakeholders concerns are taken care of	1.1	40	53.7	2.1	3.2

Table showing housing site identification and control.

From table 32 above, the majority (96.8%) of the respondents revealed that stakeholders' analysis in identifying housing contractors are not valued. The research findings are contrary to Tolston, (2020) research findings which states that there is need to create customer centred essence and hiring the right contractors who are able to be enthusiastic in quality production if quality services are to be attained. It is from this finding that the researcher opines that there is fraud practice in the process of hiring contractors.

The findings are contrary to Fischer (2018); Palumbo, (2017) and Silvestre et al. (2016) findings where participatory governance is perceived to add value in program and development resolutions regardless of government status. Participatory governance is relevant particularly in developing countries where political affairs biasness is rampant and corruption at its best.

The findings, indicated that the majority of respondents (94.8) had a negative response towards stakeholders' concerns being taken care of: The research findings are contrary to Bridoux et al., (2022) findings which revealed that stakeholders' theory highlights that societies should consider people's views especially persons who can affect organizations undertakings prior to making conclusions or decisions.

Means of data analysis:

Data collected from managerial levels of participants (20) were analysed through thematic since its objective was qualitative in nature. The analysis adopted a six-phase analysis where formulated themes were discussed and evaluated. The other three objectives were quantitative in nature and were analysed through: descriptive, factor, and correlative means where the SPSS computer program was used to compute the data before the analysis process. The quantitative research approach involved data from 135 participants, while qualitative had 20 participants.

Research results:

From the concurrent process of data collection (qualitative and quantitative research approaches), the findings from the parallel strategy were compared and integrated. Both thematic and quantitative research analysis through SPSS revealed common factors of the research which are contributing to poor housing and including characteristics of stakeholders (power, interest and altitude) under the following environment: Effective communication, clear project objectives, and agility for change. Poverty which is limiting clients to access good housing site as well as loans due to failure in providing reliable collateral; Lack of knowledge in coming up with technological measures in safeguarding housing and the influx of people from rural areas to urban places where greener pastures are sought. Research also revealed that poor clients cannot afford to hire qualified contractors and opts for unskilled artisans as well as low standards of building materials which are weak to withstand natural disasters forces.

Discussions:

The research findings concur with this research's theoretical framework concerning the impact of stakeholders on quality housing. The research results revealed that stakeholders' power, altitude, and interest have an influence on Malawi's quality of housing. The findings are in support of UNDP, (2017)

who emphasize the importance of stakeholders' characteristics in housing projects' success. Nguyeni and Mohammed, (2018) have reconnected further on the said charisma of stakeholders by including the influence of project objectives, clear communication among stakeholders, and agility of stakeholders for modification or changes. Characteristics of housing in Malawi have negatively impacted the housing industry through malpractices which enables the rich to monopolize in securing better housing sites while the poor are compelled to settle in disaster-prone areas. The poor therefore are compelled to settle in prone housing sites with low-quality materials which worsens their vulnerability to natural disasters.

Below (fig. 33) is part of the conceptual framework in question where interests of stakeholders influence benefits for those who deserve. Stakeholders contribution to housing industry are therefore inevitable.

The financing process of housing in Malawi is favouring the rich and deprives the poor more through un-affordably conditions in accessing mortgages for quality housing. The research findings are in support of Murry (2020) and Hawkins, (2021), findings which reaffirm that the high cost of housing particularly in developing countries is compelling least earned persons into slums which are subjected to external forces leading to their collapsing and property destruction leaving survivors displaced or hospitalized if opportune to survive. Ivanov, (2021) however have supported the system in that it helps to identify suitable and able persons to manage to pay back the acquired loan.

The research findings have also revealed that Malawi has an imbalance of job opportunities between rural areas and urban, a situation that compels the rural to flock to urban areas while worsening the already crumbling housing industry. Research also revealed that stakeholders work in isolation, a situation that deprives organizations to utilize their specializations in the industry for quality as well as sustainability sake. The findings are contrary to Tolstov, (2020) who further states that operational merger

of methods is worthwhile noting that the workforce is motivated and are well skilled and knowledgeable in order to produce quality housing product.

Summary:

The two research hypotheses: “Involving housing stakeholders in policy formation and reinforcement can contribute to the quality of housing in Malawi” and “There is a significant relationship between Malawi housing stakeholders and quality housing” have been positively proved by the research findings. Working in isolation for Malawi housing stakeholders has contributed to poor quality housing, leading to their disaster vulnerability. It is therefore irrefutable to say that coordination of housing stakeholders is significant in quality housing products. It is therefore vital in formulating housing governance among Malawi housing stakeholders in order to enhance quality housing products. Malawi housing governance will provide checks and balances in sourcing housing recourse as well as being accountable to the set housing standards.

CHAPTER 5: RESEARCH IMPLICATIONS, RECOMMENDATIONS AND CONCLUSIONS

Introduction:

Malawi's economy is annually at stake due to unrest of natural disasters (in particular collapsing houses due to floods). Shire valley for instance undergoes a loss of 0.7% GDP annually, an amount of more than \$9 Million. Conversely, drought causes an annual loss of more than \$13million (Malawi Vulnerability and Disaster Risk Assessment, 2015). The said disaster cost lives and properties; evacuation processes of the survivors; provision of services (to include shelters, transportation food supply and health services) nursing casualties and burying the dead if opportune to be recovered. Malawi development resources are each and every year therefore diverted to address natural disasters emergencies (Malawi Government, 2019). Natural disasters therefore psychologically affect Malawians and leaves them in a traumatized circumstance hence the ineffectiveness in national development agendas.

The annual catastrophes caused by natural disasters over housings, occupants and their possessions obliged the researcher to embark on the exploration in order to appreciate the incorporation of Malawi housing stakeholders in the housing policy formation process with the aim of achieving quality housing. The main aim of this study was therefore to establish the significance of stakeholder involvement in housing policy formation in order to safeguard housing occupant's lives, their property and at the same time safeguard their social economic status. The said major objective was achieved through the following specific research objectives:

1. To analyse the composition and contribution of Malawi Housing Stakeholders (Descriptive analysis tool)
2. To investigate the impact of Malawi housing stakeholders on quality housing (qualitative in nature- "thematic analysis).
3. To determine factors influencing Malawi Housing decision making process (factor analysis tool)
4. To evaluate the relationship between housing stakeholders involvement in decision making and policy formation, and quality housing (correlation analyst test).

The researcher used both qualitative and quantitative research approaches, an approach termed as mixed by McBride et al. (2019). The opted mixed research approach was based on the following reasons: It encompasses complementation, origination, triangulation, improvement and development of the study (Timans et al., 2019); the research approach involves dialectical rationalist expectations and postures (Schoonenboom, 2017); the process involves the collection and analysis of both qualitative and quantitative. The two outcomes are compared and contrasted in order to reduce errors (Saliya, 2023 and Jegede et al., 2021); Utilizes both qualitative analysis and quantitative analysis results to enable its worthiness (Padamkar, 2020; Streefkerk, 202 & Barroga, 2022) and promotes mixed analysis decisions iteratively (Saliya, 2023 and Jegede et al., 2021). The nature of the investigations required participants of various levels and understandings, hence the approach had to cross check the findings in terms of its consistency (Rogozińska, 2020). The observed outcomes testified herein must be measured in the light of some limitations as follows:

Quantitative research approach data collection processes used emailed questionnaires, which required respondents to access internet or have internet bundles to access questionnaires and respond to the exercise. Due to scarcity and high cost of internet, the process failed to give a 100% responses from participants.

Despite of the gatekeeper process and success to concerned stakeholders, the nature of the study was felt sensitive by some respondents and hence become reserved in responding to questionnaires. Qualitative research approach data collection process was done through telephone interview. Some identified participants could not pick their phones while others phones could not be reached due to poor network in the country as a whole. The above mentioned limitations affected the total estimated sampled population for the research authenticity.

After gatekeeper process, concert letter was attached to the sent questionnaires through email (for quantitative approach method). Participants who were interviewed, were briefed first on the following which were also on the questionnaires:

Participants were told the research title and its academic aim; Participant's identity was anonymous; Research participation was voluntary. Those willing to withdraw were allowed to do so at any time they wished to so and their contribution were discarded; Data collected was solely for academic use; The researcher was responsible to safeguard the collected information through lockable drawers and the use of password on the laptop for confidentiality sake. This section of the chapter will therefore look at the research's implications, recommendations and future research projections

5.1. Research Implications:

Research implications are the possible effects or uses of study results for upcoming investigations, regulations, or procedures. It entails talking about the research findings' wider significance and implications outside of the current study (Ngatuvai et al., 2021). Research implications serve as a link between research findings and practical applications, influencing future directions for research as well as policies and practices.

5.1.1. Poverty

One of the Research findings revealed that poverty is the cause root of major natural disaster calamities. Vulnerable people fail to compete with the rich in securing good land for housing which is free from disasters. The poor are then compelled to settle in vulnerable areas like hillsides, river banks and use local materials which fail to withstand natural disasters forces. The findings are in support of (Antonia et al., 2018) who attributes that stakeholders' power are possessed either by political or local support which may positively or negatively influence decision-making on global housing construction.

In the process of constructing housing, the poor cannot afford to hire competent contractors due to their financial constraints and resort into incompetent contractors who are cheap but with no technical know-how (Baez et al., 2019) and (Huang et al., 2017). Collapsed houses compels the occupants if luckily survived to reallocation where the government and other disaster affiliated organizations jointly provides services to the survivors. In so doing, Jabbari et al. (2020), opines that concerned nations/ countries are compelled to divert their developmental, resources and at times source credits to suppress disaster crises. Disaster prevention is therefore required to retain people sanity.

In the process of acquiring financial resources through mortgage from commercial banks, lending institutions attach hard conditions such as collateral and high interest rates. The findings are in support of Sheuya et al. (2016) who reaffirms that land title deed is less important to acquire housing loans but realistic collateral. Limitation of economic empowerment deems the poor to own a house of higher standards and become tenants of others. Morano et al. (2021) reaffirms that extreme poverty is evidenced when tenants fail to honour their rentals and are evacuated into slums. This is in contrast to Bah et al. (2018) who suggests that low-cost built housing has a competitive advantage in terms of low rentals and creates progression in income whereas avoiding the insufficiency for construction materials as it upholds the establishment of employment.

One way that poverty lowers home quality is by making low-income households live in unsanitary, cramped, or sub-par dwellings. However, poverty makes low-income households more vulnerable to homelessness, eviction, or displacement, which weakens the security of housing.

Poverty is not only reflected in the housing market, but it also fuels it. For individuals, families, and communities as a whole, the absence of suitable, reasonably priced, and easily accessible housing has a number of negative social and economic effects. Among these effects include lower human capital because of substandard housing, which negatively affects low-income households' productivity, education, and mental and physical health. In addition to increasing physical segregation, social exclusion, and political marginalization, inadequate housing also expands the wealth disparity between the rich and the poor. In addition, inadequate housing can hinder the growth of public services, infrastructure, and

local markets, all of which have an impact on the competitiveness and overall economic performance of the country (Liu, et al., 2016).

5.1.2. Housing stakeholders operating in isolation.

The findings also revealed that stakeholders operate in isolation except during disasters when life serving becomes a priority. Palumbo, (2017) and Silvestre, et al. (2016) have recommended participatory governance, especially in unindustrialised countries where the recurrent embarrassment of service provision is common because of inadequate qualified personnel and funds; uncompromising lethargy and prejudiced partisan affairs are crucial.

Isolated work can have a number of detrimental effects for housing stakeholders. Stakeholders cannot effectively coordinate or communicate with one another when they operate independently. This may result in inefficiencies, contradictory tactics, and duplication of effort in the housing industry. In order to effectively handle housing challenges, teamwork across numerous stakeholders is necessary due to its complexity and varied nature. Isolated work can reduce the effectiveness of individual efforts and hinder the adoption of complete solutions.

Housing groups risk missing out on important financing, resource, and cooperation opportunities by not working with other stakeholders. This may make it more difficult for them to solve housing issues and meet community needs. Holding stakeholders responsible for their decisions and actions can be challenging when they operate independently. This lack of openness has the potential to erode public confidence in the housing industry and impede the achievement of housing objectives (Hasan et al., 2021).

5.1.3. Insufficiency of housing:

The research further revealed that housing service provision in Malawi is insufficient. The findings are in support of Wang, (2021) who encourages construction management in implementing systematic development for workforce to be well motivated for the fulfilment of specified standards in the projects implementations process. Hussain et al. (2020) has coincided with Wang (2021) by challenging the construction management that the absence of project close supervision and the use of unqualified employees can destructively contribute to development excellence management. Skills development is therefore crucial in achieving sustainable housing. Floricet, (2023) reiterates that exploration and development initiate divergence to technically linked extents which are improved as, an industry's, an organization's, and a nation's enactment. Van der Waladt (2016) acknowledges the importance of government identification of developmental research and the development of its budget to identify and assure the continuous transfer of scientific business discoveries. According to Malik et al. (2022), the government is the only building customer entity and should champion motivating and become a resource organization. Palumbo, (2017) concurs with Van der Waladt (2016) by urging the government to provide leadership to remove construction industrial barriers.

The housing issue has far-reaching effects on people's lives, communities, and the general well-being of cities. Among the principal repercussions are:

5.1.4. Homelessness:

A lack of stable housing options for individuals and families is a contributing factor to the increase in homelessness. Many social, health, and financial difficulties arise from homelessness because persons who are impacted find it difficult to find work, get healthcare, and keep up social ties. In addition to being a violation of multiple human rights, homelessness is a sign that safe, affordable, and adequate housing is not being provided. The right to the best possible level of health is undermined by exposure to

homelessness, which has a substantial negative impact on health. Homeless people experience difficulties with their physical and mental well-being, which can result in early and avoidable deaths (O'Regan, et al., 2021).

5.1.5. Gentrification and Displacement:

When wealthier people relocate into low-income areas, the neighbourhood experiences gentrification, which raises property values and causes rent increases. Long-term residents who can no longer afford to live in their communities are frequently forced to relocate as a result of this process, which undermines cultural diversity and community cohesion. While gentrification has many benefits, particularly when it results in the displacement of vulnerable communities, it also has serious drawbacks that can negatively impact neighbourhoods. For sustainable urban development, community preservation and renewal must coexist (Helbrecht, 2018).

5.1.6. Tension and insecurity about housing:

For both individuals and families, the shortage of reasonably priced and secure housing results in a great deal of tension and uncertainty. The negative effects of always worrying about housing conditions, rent increases, or eviction can be felt on one's physical and mental well-being, as well as overall quality of life. A healthy existence depends on having stable housing, and resolving housing instability calls for equity-focused, legislative, and regulatory strategies (Wegmann, 2020).

5.1.7. Unregulated settlement.

In unregulated communities, land ownership is not established, leading to rudimentary and transient structures. It is frequently uncertain for settlers if they will be able to remain on the same land or site. Improving unregulated housing communities requires legalizing land occupation and expanding

access to land. Even after regularization, the formal subdivision of land into private lots and public rights of way—residents are still required to foot the bill and perform the necessary infrastructural and housing modifications. Resource exploitation and environmental degradation are made worse by the burden that population increase and extreme poverty place on the planet's limited resources (Jenkins et al., 2020).

5.1.8. Financial constrain and housing quality.

One of the study findings is the financial constrain in achieving quality housing. The following are some major effects of financial resources on home quality, which can have a big influence on health and well-being, especially for low-income households:

Poor housing conditions are more likely to be experienced by families with low incomes. The quality of housing varies greatly depending on social and economic factors. Low-income households frequently struggle with maintenance, affordability, and safety issues. If not intervened, more loss of lives and properties shall continue to be experienced (Zedan, 2017)..

A rising proportion of low-income households are now renting their homes privately. Comparing private renters to home-owners and social renters, private renters face greater housing expenses and less tenure security. Unfortunately, low-income families typically find lower-quality homes in the private rental sector. Renters who live in private residences are more likely to do so in unsafe, dilapidated, hard-to-heat, or outdated housing (Zhang, 2021).

There is ample evidence between health and home quality. Well-being can be greatly impacted by less obvious characteristics of housing, such as feeling comfortable in a new rental arrangement, in addition to obvious flaws. There exists a correlation between health and well-being and housing service provision, property quality, and neighbourhood features. It is necessary to pay attention to both financial resources and the overall housing experience when addressing the quality of housing for low-income

households. Improving housing circumstances can benefit vulnerable renters' lives and the general health of the public (Rhind, et al., 2018).

5.1.9. Housing governance:

Undoubtedly, the lack of proficient housing governance can yield noteworthy consequences for both individuals and groups. Resolving the systemic obstacles to increasing the supply of affordable housing is essential. Increasing the overall supply of affordable housing can help all households, especially the most vulnerable ones, by levelling the playing field for all players and tenure types.

It is imperative to address imbalances within the housing market. These distortions may have an effect on affordability and exclusivity. Governments can build a more equitable housing landscape by addressing them. A key component of an inclusive growth strategy ought to include housing. It is essential to both individual results and opportunities. It also helps to maintain and fairly distribute the benefits of economic progress. Housing policy is greatly influenced by urban planning. It may provide the state with efficient housing market intervention. It is imperative to comprehend the roles that planning plays in the housing market in order to improve policy outcomes. In addition to housing-specific policies, other policy domains may also have an indirect influence on housing results. Unintended consequences could result from an urban policy framework that neglects to take these considerations into account.

The complexity of housing regulations and governance calls for customized solutions that take national circumstances and difficulties into account. Coordinated efforts across government levels can promote more equal housing outcomes and increase the number of people who have access to stable, high-quality housing (Panda et.al., 2017) and (Shailer, 2018).

5.2. Poor Housing:

There is no doubt that low-quality housing has a negative impact on the environment and human health. The following are some salient points about how quality control measures affect housing:

Health problems like allergies, mental health disorders, and respiratory ailments can be brought on by sub-par living. Water leakage, insufficient insulation, and energy inefficiency are examples of environmental impacts. Evidence-based policies and programs are necessary to raise housing standards. For policies to be implemented effectively, measures of housing quality must be valid, dependable, and useful. It is necessary to develop instruments for assessing housing quality. These resources provide a connection between the effects of housing conditions on sustainability, safety, and health (Owusu-Ansah, 2023).

Select the elements of home quality to evaluate (such as indoor air quality and structural integrity). Provide pertinent details such as local building customs, climate, geography, and culture. Global cooperation may result in uniform methods for calculating housing risks. A key component of encouraging housing renovations is having a reliable tool for evaluating the quality of housing. The topics covered here are meant to spur and support the creation of these kinds of instruments.(Liu, et al., 2019).

5.2.1. Housing and Technology:

In the context of natural disasters, housing technology has broad and important ramifications. Natural catastrophes like hurricanes, earthquakes, floods and wildfires can cause damage or even ruin to residential buildings. Having timely access to comprehensive data regarding the housing and population affected by disasters is essential for emergency response, planning, and recovery activities. Following a tragedy, cultural adaptability and structural safety need to be taken into account while building new homes. Traditional local architecture, or local buildings, might influence post-disaster resettlement housing. They provide social utility, cultural relevance, and thermal comfort in spite of their structural drawbacks.

The frequency and intensity of climate-related disasters such as heat waves, storms, droughts, and floods are rising. Housing security is at danger as a result of these occurrences, particularly in areas that are vulnerable. Addressing the effect of climate change on housing stability requires immediate action. Technology for housing is essential to resilience, recovery, and adaptation after disasters. In disaster-prone areas, sustainable housing options must strike a balance between safety, cultural context, and environmental considerations.

Echendu, (2021) opines that technology could be solution to the ever-changing housing environment and high population growth rate worldwide. The ever increasing population is surpassing the housing development in terms of suitability as well as quantity. The housing need to develop hand in hand with the dynamic environment if housing is to fulfil its purpose of safeguarding human life while enjoying its comfort-ability. Housing comfort cannot be isolated from the environment to include climate change and weather. Building materials need to adapt the environment while maintain it at the same time. However, it is challenging to establish environmental friendly infrastructure at the pace of alarming population growth (UN-HABITAT-III-17, 2015)

The degree of technology employed in the planning and building of housing projects can have a big impact on the final product's quality. Modern construction techniques, such 3D printing, sustainable building materials, and building information modeling (BIM), can increase productivity, accuracy, and sustainability. Higher-quality housing can eventually result from the use of these technologies, which can assist architects and builders in producing more accurate designs, minimizing errors, and optimizing resource efficiency.

5.2.2. Sustainability of housing.

There are substantial social and environmental ramifications to the housing crisis. For millions of individuals, finding affordable houses is a challenge due to rising housing costs and a shortage of supply.

Un-affordable housing is one factor contributing to social inequality. Low-income families frequently reside in cramped or unsatisfactory housing, which poses risks to their health and safety. Inadequate housing has a detrimental effect on opportunities for livelihood, safety, inclusion, and urban equity. To solve this situation, 96,000 new, reasonably priced homes must be constructed every day (UN-HABITAT-III-17, 2015). Sustainable solutions that strike a balance between social requirements and environmental considerations are needed to alleviate the housing issue. In order to achieve this balance, zoning rules and regulations that support affordability and sustainability are essential.

5.2.3. Decision making and quality housing.

Participation of housing stakeholders in decision-making processes has a big impact on the standard of housing. Efficiency in the housing building process is enhanced when stakeholders participate actively. Effective stakeholder involvement guarantees collaborative decision-making, which can simplify procedures and lower operating expenses. Stakeholder cooperation improves project execution by reducing conflict and facilitating smoother operations.

Involvement of stakeholders leads to higher-quality housing. Housing developments become more sustainable and efficient via the integration of diverse expertise and talents. Governmental organizations, building firms, quality assurance boards, and other interested parties are essential in guaranteeing that housing satisfies safety and quality requirements. In nations like Malawi, where the stability of homes is threatened by natural calamities like floods, integrating stakeholders becomes crucial. Resilient housing settings that can endure disasters and safeguard occupants are created with the assistance of participatory decision-making.

Input from stakeholders guarantees that design needs are communicated clearly. This clarity guarantees that housing constructions adhere to architectural criteria and helps avoid misunderstandings.

Improved project outcomes are the result of effective stakeholder communication channels. The supply of construction materials and skilled labour is influenced by stakeholders. Their participation can help with shortages and guarantee that housing projects have access to the resources they need. Determining what constitutes inadequate housing is a crucial task acknowledged by decision-makers and housing stakeholders worldwide.

We can all work together to improve housing conditions and affordability by incorporating stakeholders. Achieving high-quality housing requires the involvement of housing stakeholders. Their involvement promotes efficiency, teamwork, and improved housing project results.

5.3. Research recommendations:

Introduction:

The research findings resorted into the subsequent recommendations for endorsements centred on the research findings. Recommendations are based on the fact that housing should be given a conspicuous position on the radical agenda and in the house of laws /parliament. A robust housing department is essential in order for the following recommendations to be competently executed (United Nations, 2019). Each of the recommendation has been shadowed by a clarification of the rationale and its reason. The below recommendations are aligned with the research objectives through main specific research questions.

5.3.1. Research recommendations for application:

The Malawi government should provide mechanism through legal strategy where stakeholder procedure should be cautiously planned by predominantly concentrating on stakeholders who are prospective to be affected by policy resolution. Key primary and secondary stakeholders should be identifying while being thoughtful of their interest and motivation in policy participation process. Sufficiently making a stakeholder analysis would greatly avoid random selection of members who greatest frequently result to the barring of susceptible stakeholders. The importance must not merely be placed on

expansion of the stakeholder setting but to intentionally centre on the significant stakeholders, their curiosity and their capabilities to impact policies.

There should be a perfect approach for stakeholder s contribution which should simply be set as an essential part of the inclusive planning and resolution making procedure. An evaluation of diversities of mechanisms and practices that can expedite association in policy formation must be prudently carried out. Public budget inclusion and expenditure trailing tools to develop dimensions of stakeholders in vulnerable provisions and spending would be appropriate. The system can guarantee public accountability and trust.

Government, of Malawi as well as the judiciary, should ensure that the right to satisfactory accommodation is acknowledged and enforceable as a basic human right over and done with appropriate legitimate and law making requirements or through clarifications of symbiotic privileges such as the right to life.

The right to quality housing must be well-defined as the right to live in a peaceful home, well secured and with due dignity to occupants, and embrace safety of tenure, accessibility to facilities, affordable, habitable, accessible, suitable site and cultural suitability.

Malawi government should be aware of the advanced understanding of the right to housing as a lawful requirement under national law, commissioning the rationality standards established by the Commission on Economic, Societal and Social Human rights, in regards to the States having a responsibility to accomplish the right to quality housing for all as speedily and professionally as set by housing specifications.

Methods taken in the process of acquisition of housing must be embedded in a deliberate policy, tangible and beleaguered towards the execution of the right to housing contained by a reasonable time frame. State should apportion adequate resources and make a priority, the requirements of underprivileged and side-lined personalities or collections of people living in hazardous housing environments and safeguard transparent and participatory policy making processes. The right to free and significant contribution in the housing policies should be definite in rule and must encompass the provision of essential institutional and additional provisions; Affected persons need to be capable to inspire the result of policy making procedures centred on information of their constitutional rights and have the right of access to important information and adequate period to refer; socio-economic, language, literateness and other obstructions to their contribution need to be taken care of.

Involvement in the strategy, building and management of housing must reflect the multiplicity of societies and warrant that the requirements of all inhabitants are embodied. Equal involvement need be warranted for females, informal and vagrant inhabitants, peoples with physical in-capacities and supplementary assemblies facing discernment or side-lining.

Housing approaches must ascertain the Country's responsibilities to be comprehended increasingly, centred on indistinct objectives and time-lines for attaining precise results and the right to satisfactory quality housing for all in the undeviating conceivable period. Plans must be made accessible consistency and direction in all pertinent policy ranges, predominantly the metropolitan scheduling, land guideline, revenue system and economics, societal welfare and facilities.

Government must make available access to harmless, protected and distinguished disaster lodging, with essential provisions and with no discernment on any reason, including immigration circumstances, ethnic group, sex, household status, ascetic identity, time of life, racial origin, incapacity, addiction on

liquor or medicines, illegal record, unresolved penalties or well-being. Government must take distinct procedures to safeguard the privileges of youngsters in highway/ streets circumstances. Persons and relations must be provided right of entry to satisfactory everlasting housing in order to avoid alternative lodging for lengthy of periods. Government must forbid and discourse discernment on the reason of being vagrancy or other accommodation position and cancel all regulations and procedures that outlaw or punish vagrant persons or conduct related to homelessness, Vagrant peoples must be similarly safeguarded from meddling with confidentiality and the home-based, anywhere they are staying.

Efforts to improve substandard housing must be communal-led, all-encompassing, empowering and make available for the rights-based involvement and responsibility in the understanding of strategy and execution. Progression exertions must guarantee that inhabitants have continuous entrée to their source of revenue and the sustenance of the financial growth of the public, incorporating inhabitants' talents and labour each and every time conceivable. Evaluation process must be put in place to make sure that improved housing remains reasonably priced. State must support the right to continue in situ each and every time imaginable and anticipated by inhabitants. Relocation must only happen if arranged to by inhabitants and after all the rest of choices have been exhausted through significant discussion with and the contribution of inhabitants.

Government of Malawi should forbid all systems of discrimination in housing by communal or secluded performers and provide an assurance not only official but also practical parity, which necessitates captivating optimistic procedures to address housing difficulties and warrant equivalent pleasure of the right to quality housing.

The right to parity entails that accommodation and associated societal agendas should be non-discriminatory in all their end result. It also necessitates that such programs be satisfactory to ease the

effects of discernment against relegated clusters and sort out their distinctive conditions. The sovereign right of females to safety of tenancy, regardless of their household or affiliation position, must be acknowledged in nationwide housing laws, policies and programs. In that respect, Government must modify or revoke, as suitable, requirements in household, legacy and other pertinent laws that limit women's entree to lodging and land entitlement.

Women must be assured of equivalent entrée to loans, second mortgage, home possession and rent payment housing, as well as through supports, to safeguard that their inferior revenues do not eliminate them from owning or assessing housing opportunities. In circumstances of domestic ferocity, legislature must make sure that, irrespective of whether a female has designation, official possession or occupancy privileges, she is capable to continue in her personal home-based where suitable and have the committer detached. Women must have a definite right to contribute in all features of housing-related policy formulation, comprising of housing strategy and building, public growth and development, and transport and structure.

Government of Malawi should make sure that the equal satisfaction of the right to quality housing minus discernment for all nationally evacuated individuals and all immigrants, irrespective of certification, in conformism with global humanoid rights and charitable law. Entry points of migrants and other migrant centres must be of recommended standards of human dignity, appropriateness and safety of the household and other necessities of global human rights law and global charitable law. Refugee offspring must not ever be detached from their blood relation or custodians, and relations that have been disjointed by displacement must be come together as a family.

Malawi government should raise the profile of housing by:

Equipping the housing department which should be under the ministry of housing and lands, Building and Territorial Improvement; Establish an independent advisory board comprising of major housing stakeholders in order to make endorsements to the state and parliament on accommodation matters; Making proposals in order to assist Local Authorities in developing their strategic accommodation activities and Making proposals in order to establish machinery for integrating inhabitant's opinions into state and indigenous housing plans.. Malawi government should build a comprehensive housing data by:

Defining a genuine standard for quality housing to include: interplanetary, facility, production and overhaul, organization energy efficacy and affordability and Understanding model surveys in order to assist the improvement of lodging policies to include: need for maintenance, and enhancements to housing standard and housing safety; Government must make phases to make sure that building industry promotes skills and capability to provide cumulative investment in accommodation and restoration work by: the creation of training programs for housing tradesmen, professionals and businesspersons among the pertinent vocation bodies; Necessitate urban conservation companies to be privatized over a period of time in order to ensure that satisfactory measures are put in place for the safety and training of prevailing workers and boosting the leasing of building paraphernalia in order to aid the improvement of the competence and effectiveness of building companies. Government should increase the capacity of commercial mortgage loaning through: Enhancement to the appropriate banking guidelines and values; The introduction of devoted loan law making comprising the privileges of mortgagees to get ownership in the occasion of evasion, and loan status; The improvement of cover for title and loan security; The improvement of completer information structure on physical estate marketplaces, estimates and individual recognition times gone by; Broadening the variability of accessible loan mechanisms i.e. loans for the renovation of prevailing lodging. Allowing for government provision by means of down payment

subventions and revenue tax profits and Sensitization courses for inexperienced debtors both personalities and company.

Make sure that there is a sufficient amount of land accessible for new lodging by: Persistent with law making and economic improvements which acquaint with up to date terrestrial assessment and land tax system; Giving support for the formation of secluded subdivision assessment provision which complies with global practised; Increase land public sale, as well as making information about values obtainable; Encouragements to local establishments to dispose of house sites contained by their accepted metropolitan improvement procedures, comprising publication of a list of communal possessions and revising the foundation on which tenancy hold throwing away place so as to expedite the usage of leasehold terrestrial as security for mortgage money. Rouse maintainable new house construction action by: Modifying legislature in order to forbid the expansion of sub serviced terrestrial and empowering landlords accountable for the price of amenity delivery; Monitor the delivery of facility structure for lodging improvements and making an outline of facility prices as a foundation for structure improvement investment and reinforcement of the construction regulator facility to include all types of housing as well as single and double story developments;

Generate a gainful and methodical secluded rented segment which shall underwrite to the attainment of state lodging intentions, through: Decreeing legislature which shall correctly organize the privileges and errands of housing occupants and landlord; Developing instruments for both encouraging and regulating a secluded let segment and guaranteeing prevailing and projected financing means are accessible to persons and institutional property-owners, and if suitable emerging explicit finance means for housing division.

Malawi government should make the accommodation department more gorgeous to established investors, like secluded insurance firms, retirement pension funds, investor companies and credit unions by: Established structure of credit –score provision in conglomerate with global rating interventions; Introducing a broader variation of housing savings mechanisms; Developing secluded retirement pension account legislature and Revising the legislature and tax policy of financial resources used for a housing venture .

Conclusion:

Since the independence of the Republic of Malawi in July 1964, some progress has been made in addressing quality housing problems. The Malawi political change of government has negative impact on the housing industry whereby housing strategic plans comply with each and every political change. Quality housing strategic consistency is therefore a challenge (Nauman et al., 2016). There is a need for the institution and regal reforms in bringing the housing framework for a balanced housing marketplace within reach. An initiative in encouraging a self-help powerful culture could provide solutions to many families' personalities' teething troubles (United Nations, 2019 and 2022).

However, the Republic of Malawi is facing quality housing crisis. Since, its independence, most public houses have been privatized (Kloukinas et al., 2020). The housing industry has slumped and the maintenance of the industry has been minimized and disorganized. The researcher is optimistic that quality housing problems can be overcome due to the foreseen hopeful signs listed. The study has highlighted four key housing issues in the process to address quality housing as follows:

Formulation of housing policy:

Stakeholders in collaboration with the local communities can implement strategies reinforced by a strong-minded and clear state-enabling policy in quality housing achievement

Existing housing stock.

An innovative measure to be promoted in halting the current housing decline and regenerating long-term the housing supply process.

The housing market.

An investigation through research on how to make the merging housing market into a vibrant industry in quality as well as its contribution to the country's economic growth.

Social housing:

An establishment of social housing safety devices in order to safeguard the homeless regardless of housing tenancy, rural communities inclusive, (Aubrey, 2016). The above recommendations if fully implemented suggest a long-term and hypothetically expensive program of accomplishments. Coming up with quality housing in a landlocked country like Malawi has not been calculated by this investigation, but it is obviously to be numerous millions of dollars. Therefore, it is clear that such an investment can be considered a success only if in conjunction with housing stakeholders and partners, championed by the Malawi government.

5.4. Recommendation for future research:

Introduction:

The research identified a number of gaps in the knowledge concerning the inclusion of housing stakeholders in the Malawi housing policy formation processes with the aim of attaining quality housing. The state would therefore benefit from further research including characteristics of housing stakeholders' concept used during this investigation. The shortfalls are mainly based on the four research objectives namely: To analyse the composition and contribution of Malawi Housing Stakeholders, to measure the impact of Malawi housing stakeholders on quality housing; to know factors influencing Malawi housing decision making process and to find out the relationship between housing stakeholders involvement in decision making and policy formation and quality housing:

In view of the said limits acknowledged through literature and the outcomes of the investigation, the subsequent are commended as yet to come research themes:

Control of escalating floods in Malawi.

Literature as well as the research findings have evidenced that floods are increasingly destructive and worst contributing to collapsing of houses and loss of both properties and lives (IFRC 2019). Currently, there is no identified remedy to curb the problem. Between 2015 and 2019, the country lost 187 people through deaths caused by floods; 230,900 people were displaced by floods impact and 2,370,711 people affected in total (Malawi Government, 2015). Tragedy is just too enormous to bear with. There are no indicators or plans by the government to curb the problem nor has the land lords and victim's ability to handle the problem. The encounter has so far been confirmed never-ending for the state has put no concrete methods to eliminate the ever lapsing catastrophe. The household are as well unable and have very narrow capability to control the hydrological tragedies emanating from overflows which take place almost each and every raining period. The escalation of floods in Malawi is an indication of a growing

and un-identified problem. It is from this basis that the researcher suggests to further investigate means and ways of curbing escalating in collimating to safeguarding of housing and households in Malawi.

Escalation of population growth rate in Malawi:

The population of Malawi is rampantly growing (UN, 2019). From 1996 when the country attained its independence to date population has grown from 4.24 Million to 20, 196,866. Annual population increase as of 2020 is 2.7% (United Nations, 2022). The research findings have revealed that, Malawi rapid growth population is causing a current and future threat to its land and housing resources. The influx of people from rural areas to urban areas is due to the fact that of famine in rural areas hence looking for job opportunities in urban areas. In so doing, Malawi Urbanization does not balance with the growth of housing industry, which turns to be shrinking and unbalancing with the growth of the population. Due to joblessness, people who flock to urban areas simply transfer poverty to cities and municipalities in terms of paying space for lodging, food and other services such as water and electricity. (Asher et al., 2020).

Despite of the country being one of the most urbanizing countries in, the country has put no measure in place to curb the problem. More worrying, Malawi population is projected to 50,000,000 by 2058 with its constant land of 94,208 square Kilometres. Literature has already indicated about land scramble for housing and yet the same people will require food from agriculture production, an element which require more land than housing. It is therefore from this background that further research is required to look into the current as well as future alarming problems ignited by growing of population in the country. Malawi's speedy populace progression will encounter the republic's capability to encounter the requirements of its society and its well-being, education, financial, and farming areas. The speedy

populace development will also clue to ecological dilapidation and quicker exhaustion of possessions, such as uncontaminated water, in addition to generate an even greater deficiency difficulty.

Imbalanced opportunities between urban and rural areas:

Britannic (2023) has defined “Urbanization” as a quantity of country population transferring into metropolitan occupation, resulting into corporeal disparities. According to United Nations, (2019), Malawi is amongst the leading countries globally in urbanization mainly due to unbalanced opportunities like food and jobs for the jobless. Since Malawi cities and townships are already struggling in providing necessary services to occupants, there is need to adventure into creating conducive environments in rural areas in order to alleviate the already overstretched cities. According to United Nations (2019) population projection, over half o of the biosphere inhabitants (4.2 billion people) lives in built-up locations. The quick growing of suburbanization is attracting further persons living in towns and municipalities (upsurge family unit) and not inevitably conforming to the essential facilities and accommodation.

The incursion of inhabitants in metropolitan extents creates housing (the most basic needs) to be scarce and expensive while on high demand causing the development and rise of real estate’s open market (Mussa et al., 2017). Thus overcrowding environments in households leading to unhealthy conditions. Most jobless people living in urban areas contributes in fuelling excessive ecological dilapidation since the jobless people living in urban areas cannot afford artificial services like water and electricity hence they hang on upon ordinary assets leading to depletion of environmental elements. Nauman et al. (2017) reiterates that Malawi shanty areas are mostly occupied by those who fail to afford urban life and resorts into slums in unregulated areas due to their vulnerability to natural disasters. It is therefore imperative to

investigate means of creating conducive living environment in order to relief cities and urban areas from settling in high risk areas from natural disasters.

How can education aid in attaining sound housing?

According to Annah (2015), poor housing has been demarcated as an accommodation with substandard in nature or does not meet the set standards hence causing life threat or risk to occupants or neighbourhoods. Research has revealed that poor people are unable to hire qualified artisans for quality housing construction due to unbearable high cost. In so doing, they opt for low or unqualified artisans who erect vulnerable infrastructures (slums) to natural disasters (Kimhur, 2020). However, literature again has revealed that human capital can be enhanced through learning in order to achieve: sound infrastructures, qualified tutors/ lecturers, characteristics of households and characteristic of neighbourhood (Zakari et al., 2022). Researchers, such as Suganti et al. (2018), have reiterated that little or no effort has been made to education to impact housing industry. Yifan et al (2020), have concurred with Suganti et al. (2018) by opining that obligation for education performance and a granting equal opportunities can only be achieved through public policy. According to Nauman et al., (2016), 80% of rented housing belongs to private sector and have more acute poor quality issues as compared to 20% government owned housing. It is from these that the researcher opt education could be diversified in order to achieve quality housing.

Suitable building materials to withstand natural disasters.

According to World Bank, (2019), the current ratio of houses built out of native materials against modern materials is 1: 4 (one for native and 4 for modern). Historically, all houses were built of native materials and most of them are still in good shape after over 160 years (since 1859) and have only change

their names to be museums, (Mashhad et al., 2018). The so called Museum were constructed out of the same native materials from clay, lime, and wood and clay tiles. According to INFORM (2019), the majority (41%) of Malawians are living in old fashioned housings with green earthed components (bricks) and grass thatched rooftop, 36% are accommodated in semi-permanent lodging and only 23% lives in well secure permanent housing. Current native housing is made out of earth building units for walls and natural glass for roofing. The shift of the same locally available building material usage on the same housing is causing high risk to the present households as compared to the past (Malawi Government, 2018). The literature and the findings therefore confirms that is only few Malawians (23%) of households who have or live in secured and sound housing which are free from natural disasters impact. It is from this background where future research to investigate the use of natural materials could be a solution to the current housing shocks caused by external forces contrary to old ones of the same source of materials. This enquiry consequently shall derive a successive approach on the remedying for protecting humanoid lives from low earnings, jobless or the poor to acquire quality houses from local resources which are presumably much cheaper than the imported ones.

Housing Quality Assurance Regulatory Act:

In the effort for the Malawi government to prevent substandard housing (ornamentally and life risking), a regulatory construction institution called “National Construction Institute Council (NCIC) was instituted by the act of parliament in the year of 1996. The councils mandate is: to support and progress the construction production in the country through: registration of people engaged in the construction industry and constituent connected thereto or connected therewith. The act in question is partly declaimed in quotes “There is hereby established a Council to be known as the National Construction Industry Council of Malawi which shall be a body corporate having perpetual succession and a common seal and

shall, under that name, be capable of suing and being sued and of purchasing or otherwise acquiring, holding and alienating movable or immovable property and, subject to the provisions of this Act, of performing all such acts as bodies corporate may by law perform” (Malawi Government, 1996).

Despite of instituting the regulatory authority, Malawi is annually experiencing thousands of house collapses due to external forces, claiming hundreds of lives and great value of property. Both survived and the dead casualties destabilizes the country’s economy in one way or another. There is annual Malawi national budget diversion, in order to attend to the disasters emergencies (Aubrey, 2016). The Malawi urbanization has evolved into numerous slums which as susceptible to natural disasters due to their unreliable states of structures. It is therefore imperative to look into the effectiveness of the quality regulatory body about its impact on its jurisdiction, support from the stakeholders and the state to fulfil its role/s.

Creating a social housing Safety net:

Despite the right to housing is demanded in Malawi Constitution as one of the basic rights for all residents, there are no tangible nor comprehensives lawful, financial or policy procedures establishment to effect to this right. However, there are a lot of opportunities accessible to particular class of individuals. It is un-doubtful that in both short and long term, quality housing challenges in Malawi will worsen principally for the deprived or poor people. Vagrancy might become a problem in both metropolises and towns as {International Federation of Red Cross and Red Crescent Society (IFRC) 2019}: The worst slums become destroyed by natural disasters leaving the survivors if any, homeless with all belongings destroyed. Rental and facility charges increase to financial or marketplace intensities at the same time as there is no supplementary accommodation allowance scheme. Courts start to re-claim homes and expel inhabitants for thoughtful non-payment.

It is therefore of great need for the government to initiate social housing safety net for families who are not able to settle their own lodging complications through the ordinary housing marketplace. The initiative should be accessible to all and be centred on unbiased valuation of needs, hence the need for further investigation on how best the homeless and disaster victims can be taken care of in times of needs and emergencies.

Financing Housing Industry in Malawi:

Malawi is a fast growing landlocked nation bordered by Zambia, Tanzania, and Mozambique in the heart of the Southern African continent. Its industrial sector is quite small, and agriculture accounts for around 40% of its GDP. 118,234 square kilometres of land and sea make up the entire nation. 11.9 million people called it home in 2004 (Alexander, 2018), and 16.8 million were projected to do so by 2014. (Ministry of Lands, Housing, Physical Planning and Surveys, 1999, p. 1). By the year 2022, the countries estimated population is 20,405,317 (UN, 2022) making an annual growth rate of 2.83%. The average life expectancy is less than 38 years, and nearly half of the population is under the age of 14. (Alexander, 2018). Both one of the poorest and one of the most densely inhabited nations in Africa (Patricia et al., 2019).

The country faces a pressing housing problem in both urban and rural areas (Kaitlyn et al., 2022); Kloukinas et al. (2020). Although Malawi is one of the least urbanized countries in the world (approx. 17 percent in 1998), the urban population is expected to reach about 3.8 million by 2023 (about 23 per cent of the total population) (Ministry of the territory, of housing, of the territorial structure and of the reliefs, 1999, p. v). The main urban areas are Blantyre (the dominant commercial centre) and Zomba (the ancient capital) in the southern area, Lilongwe (the capital) in the central area and Mzuzu in the northern area.

The second largest city, Blantyre, has more than half a million inhabitants, more than 50% of whom live in informal settlements (INFORM, 2019).

The little research that has been done on the housing issue in Malawi looks at the effects of demographic projections on urban and rural housing in the nation (Government of Malawi, 2015); a case study looking at urbanization and housing in Blantyre (Huang, 2017); strategies to combat the nation's poverty (Kaitlyn, 2022); the state of the property industry in Malawi (Government 1999); and the factors influencing the growth of informal settlements Alene, 2022). Malawi's formal housing loans are rudimentary and the terms attached to such loans exclude most potential beneficiaries, with approximately 65% of residents receiving limited conventional loans. Less than 16% can afford a traditional home without even qualifying. Financial institutions involved in mortgage financing apply strict credit standards. All banks charge high floating interest rates in real terms. Commercial banks that offer short-term loans give you the option to renegotiate another short-term loan if the original loan is successfully repaid. It is from this background that there is need for further investigation on financing and affordability of housing industry in Malawi. The investigation would empower all levels of people in need of housing for both rentals or landlords to have sustainable homes which would be able to withstand most natural disasters, floods inclusive.

Housing Land and property:

Housing, land and property (HLP) policies should be addressed as collectively as possible to ensure that domestic and international actors are fully able to address housing and land rights. Literature has evidenced that Malawians are slowly becoming more aware of the role that HLP disputes play in causing and fostering domestic conflicts. Similarly, HLP tensions are stunting regional productivity, discouraging private investment, and hindering the development of fragile societies. Disputes can arise

when a country is unable or unwilling to address HLP complaints through effective dispute resolution mechanisms and equal access guarantees. In the wake of fighting, displacement and property confiscation, layers of complexity and grievances are added to frustrate efforts to negotiate and implement lasting peace settlements (World Bank, 2019). Recent policy research and lessons learned from practice have led to the need to consistently address HLP disputes to achieve both security and development goals. Opportunities to develop robust HLP policies arise in a range of environments. In development scenarios, carefully tailored measures to recognize traditional land rights and delegate land management can significantly increase security of tenure, especially during stressful times of economic change. Where land relations are characterized by discrimination or inequality, redistribution measures can not only remove political and ethnic tensions, but also lead to more efficient land use. In post-conflict situations, measures to resolve conflict related property grievances can facilitate the return of refugees and significantly increase the prospects for sustainable settlement (Pourazar, 2017).

While it's miles an increasing number of claim that HLP conflicts often threaten improvement and security, investments in capability to evaluate such troubles and reply successfully nevertheless lag behind. Housing, land and assets do now no longer get hold of systematic interest with inside the making plans and implementation of worldwide improvement and peace building packages, specifically in the United Nations system. Addressing the problem might require more institutional commitment, together with the constructing of capacities to plot for HLP contingencies in improvement and post-warfare settings, and the allocation of suitable resources. HLP troubles must be without a doubt recounted as a centre recognition of rule of regulation packages and tackled systematically and successfully so as to interrupt cycles of warfare and offer higher situations for social and financial improvement. While worries persist that well-intention intervention in tremendously technical and context-touchy HLP disputes can do as a good deal damage as good, failure to put money into knowledgeable and powerful

procedures dangers leaving the worldwide network grappling with the signs and symptoms instead of the reasons of violent intra-nation warfare. (Word Bank, 2019).

As last emphasized in the December 2004 report of the United Nations High-Level Commission on Threats, Challenges and Change, attempts to provoke violent internal conflicts are critical to the security and development of groups. In many contemporary settings, persistent underdevelopment threatens long-term peace by exacerbating potential conflicts between competing sections of society. Research and policy studies address the causes of intrastate conflict, demanding a better understanding of the critical links between security and development (World Bank, 2019).

The issue of housing, land and property (HLP) is a prime example of this collaboration at work. Widespread housing, land and property disputes not only hinder investment and socio-economic development. If not handled properly, it can escalate into violent conflict. Corruption, opportunism, and fierce competition can result if the state cannot assess and enforce her HLP rights. Conversely, when states define and enforce property rights in predatory or unfair ways, property disputes can fuel broader political or ethnic tensions. In either case, the risk of internal disputes increases, potentially undermining both development goals and basic security needs. Conflicts, forced evictions, and property confiscations result in added layers of confusion and discontent, frustrating efforts to negotiate and implement lasting peace settlement (Paurazar, 2017). It is from this background that an investigation is required in safeguarding both international and local development partners with ought to hinder genuine housing development dignity and rights. In so doing land malpractices will have no room for the law will be open and clear to all stakeholders. It is knowledge which will have power rather than financial resources in securing developmental land for housing. The study will therefore empower housing stakeholders on property and developmental land issues.

5.5. Conclusion of the study:

Introduction:

The primarily specified principal aim of this study was to determine if the stakeholders' approach applied to housing policy will help to solve the issue of poor quality of housing in Malawi. Although the process recognizes the limitations of the research analysis, the investigator is optimistic that the aim of the study has been greatly achieved. The achievement has been attained by answering the research question of "To what extent can the involvement of stakeholders in the housing policy governance improve the quality of housing in Malawi?"

Overview of the study:

The study adopted both qualitative and quantitative approaches (mixed) in order to achieve the research objective. Open, semi-structured, and unstructured questions of telephone interviews were used in collecting qualitative research data from twenty top management officers of housing stakeholders; structured questionnaires were emailed to one hundred and thirty support staff for housing stakeholders in the process of collecting quantitative research data. Purposive sampling was used in order to access significant knowledge that warranted the participants to be custodians of particular information required for the investigation or study. The study involved the following stakeholders: four city councils, fourteen district councils, the National Construction Industry Council (NCIC), seven TEVET institutions, nine contractors of different categories, the Ministry of Housing and Lands, and the Disaster Rescue Committee from fourteen disasters vulnerable districts.

Qualitative data collection (telephone interview) was conducted in English, tape-recorded as well, coded, themes formulated, transcribed, and then analysed. A thematic tool with six phases was applied in the said objectives (Naeem et al., 2023 & Paille et al., 2016). Quantitative questionnaires were conducted

in English as well, computed, and analysed with the aid of the SPSS computer package before it was discussed. The quantitative analysis applied the following tools in three research objectives: descriptive, factor, and correlation analysis. Both (qualitative and quantitative) data were self-administered by the researcher in a sequential manner (Creswell & Poth, 2017).

To process qualitative data, the researcher identified similarities between respondents' sentiments and words that were formulated into sub-themes before they were collapsed into themes (Mishra et al., 2022). Identified themes were categorized into four groupings for ease of discussion and avoidance of repetitions (Mishra et al., 2022). Identified firms were defined based on their affiliation to the subject under study (Creswell et al., 2017). Analysed data was then finally discussed. Emerged themes and groupings were augmented with the research literature. Dependability of the information was ascertained and moral attention was respected (Deandra et al., 2022).

Quantitative data was analysed with the aid of the SPSS computer package. The type of tool for analysis was based on the suitability of the objectives. Descriptive analysis was used to summarize the finding in percentage for ease of showing their variations; Factor analysis was used to extract less loaded variables and considered the most loaded variables for the discussions and correlation analysis was used to appreciate the degree of relationship amongst variables for ease of decision making. Spearman's correlation was used in evaluating respondents' data. Pearlman's Rank Order (rho) correlation measured the connotation amid two hierarchical variables. The coefficient is a non-parametric rank of the supremacy and direction of the association that happened among two variables distinguished at any degree of an ordinal scale. (Verma, 2019).

The research findings elaborated underneath are aligned with the experiences of the one hundred and fifty-five participants (twenty qualitative and one hundred and thirty-five-five quantitative), the research question, four research objectives and themes developed from qualitative data analysis. The

research question which required an answer was: "To what extent can the involvement of stakeholders in the housing policy governance improve the quality of housing in Malawi?". By responding to this problem, the investigation achieved it through the subsequent objectives: To analyse the composition and contribution of Malawi housing stakeholders; To measure the impact of Malawi housing stakeholders on quality housing; To know factors influencing the Malawi housing decision-making process and To find out the relationship between housing stakeholders and involvement in decision making and policy formation and quality housing.

Summary of the data.

The research looked into four objectives in a process to answer the research question. Data were analysed based on the order of the above four objectives. Discussions for objectives one, three, and four incorporated tables and figures which were developed through data computations. Objective two used thematic means of analysis. Sixteen themes which consisted of four main categories, sixteen sub-themes, and sixteen meaning components, developed from the collected information. Discussions were based on the five main themes that emerged from the collapsed sub-themes. The following are the objectives in question: Objective one: To analyse the composition and contribution of Malawi Housing Stakeholders; Objective two: To measure the impact of Malawi Housing Stakeholders on quality housing; Objective three: To know the factors influencing the Malawi Housing decision-making process Objective four: To find out the relationship between housing stakeholders' involvement in decision making and policy formation and quality housing.

Research Objectives and their implications

Composition and contribution of Malawi Stakeholders:

The objective required participants to identify the composition and contribution of the Malawi housing stakeholder. There were several issues that are limiting stakeholders in identifying one another and appreciating one another's skills and competencies. One of them is a strategy to link each other. The findings revealed that Malawi housing stakeholders work in isolation due to the fact that there is no system to warrant them to identify each other in order to appreciate variances in their skills and competencies. Projects enactments become a challenge in the process of identifying the right stakeholders in areas of their specifications. Apart from stakeholders benefiting from each other through their various talents, skills, and competencies, research also identified a gap in project ownership where the community was isolated, a situation that risks future project ownership and maintenance (Zedan, 2017). Working in isolation deprives the industry to share housing technology in an effort to alleviate housing tragedies caused by un-matching technology with the arguably changing environment (Mokoena et al., 2023).

Research findings revealed that Malawi housing delivery has no strategy, a situation that bars those who need housing most. (Giri et al., 2019 and Zivan et al., 2022). The disorganized delivery of housing in the country is contributing to unregulated quality housing, the worst victimizing being the already vulnerable households. The housing policy process, therefore, does not involve concerned stakeholders nor share the same, a situation that deprives knowledge to those who would like to access housing resources for the same. Housing stakeholders' concerns or views are therefore limited to be considered by authorities.

Impact of Malawi Housing Stakeholders on quality housing.

The objective required participants to measure the impact of Malawi Housing Stakeholders on quality Housing. The discussion was based on the four generated categories of theme as follows:

Theme 1: Construction of housing and their sites

Theme 2: Stakeholders behaviour

Theme 3: Motivation

Theme 4: Building technology

Theme: 1. Construction of housing and their sites:

The research revealed that securing a secured housing site was a great challenge, especially for the poor. Most housing sites that are free from natural disasters such as floods are in very high demand. Vulnerable (those who are financially powerless) fail to compete with the rich in securing safer housing sites. Research revealed that malpractice is at the centre of safe housing site scramble, a situation that compels the poor to settle in unsafe sites like hillsides and river banks. Due to financial constraints, the poor opt to use local building materials like unburned bricks for wall construction and grass for thatching /roofing. The unsafe housing sites from natural disasters with poor local building materials compound the vulnerability of the poor, hence becoming the worst amongst the disaster victims. The findings, therefore, confirm Baez et al. (2019) and Zorn (2018) about the consequences of poor in securing housing sites and Antonia et al. (2018) on either positive or negative influence of power in securing housing sites.

The poor have also challenges in securing highly qualified artisans or contractors in erecting quality houses due to the high cost they encounter in hiring professionals. The poor therefore resort to unskilled or incompetent contractors or artisans by engaging them in housing construction. Unskilled

artisans are cheap but with a lot of limitations in complying with housing standards or specifications (Baez et al., 2019 and Zorn, 2018). Poor skills fail to support housing in withstanding external forces like floods, and the ease of unstable housing calamities, forcing the government to divert developmental resources into serving emergency issues in order to retain peoples' sanity (Jabari et al., 2020).

Theme 2: Stakeholders' behaviour.

The availability of loans, collateral requirements, and interest rates all have a significant impact on how housing stakeholders behave. The amount of money invested in housing developments is determined by loan availability, and collateral requirements affect stakeholders' risk tolerance. Interest rates also affect the demand for houses generally and how affordable mortgages are. As a result, these elements work together to affect how housing players make decisions and to mould the dynamics of the housing market.

The constraint of financial empowerment compels the poor to be victimized by malpractice behaviour which is practised by the rich in order to acquire good housing land/site. The housing lending institutions such as commercial banks have established strict conditions amongst one is collateral of high value. Vulnerable people cannot possess any valuable property to warrant them a collateral for obtaining a housing mortgage. Collateral is valued more than land title deed because of the high value a house deserves (Sheuya et al., 2016). Should loan opportunity be secured, the interest rate attached to it is alarming in such a way that is the lender who benefit by ripping the already vulnerable borrower (Ahmed, 2019). Housing loan interest is "a cutting throat" with long life interest. It is therefore evidenced that

“the restrictive aspect in the shortage of housing provision for the lowest earned peoples is accessing mortgages from profitable banks (Cormier et al. 2022 and Nguyen et al., 2022).

Stakeholders work in isolation and join hands only during natural disasters’ crises by saving the lives and property of victims. In so doing, stakeholders do not fully benefit from a participatory engagement which contributes to competitive advantage in terms of value adding and coming up with project solutions (Fischer, 2018; Palumbo 2017 and Silvestre et al., 2016). Developing countries like Malawi do experience embarrassments of poor service provisions due to inadequate or under qualified personnel and financial resources. Therefore, uncompromising lethargy and intolerant partisan matters compound the already shrinking housing industry.

Theme three: Housing Stakeholders Motivation:

A crucial factor in the fields of housing policy and urban development is the connection between the motivation of stakeholders and high-quality housing. Stakeholders are essential to ensuring that the community is provided with high-quality housing that suits its requirements and preferences. These include government agencies, developers, residents, and community organizations. The motivation of stakeholders can have a variety of effects on housing quality. Motivated stakeholders, for instance, are more likely to work well together, distribute resources wisely, and give residents' needs first priority. Conversely, insufficient drive or competing interests among the parties may result in setbacks, overspending, and inadequate housing results.

Participants recorded displeasure with housing facility provisions such as Advertising/tendering, supervision, appraisal, assortment, and convention of materials for building. Building specifications are designed by specialists and yet handled by artisans who in most cases have very little if any knowledge

of using the same (Wang, 2021). The construction industry is rapidly changing with trends of discoveries at every service provider. In the absence of conversion, artisans can be completely left out of the required knowledge and skills. Attainment of a specialized skills license or empowers the workforce in their accomplishments (Hussain et al., 2020). Educational achievement is comparatively centred on reputable housing which unveils blameless and harmless district housing, (Carmemolla et al. 2021)

Theme four: Building Technology.

Participants disclosed their disappointment over the non-availability of support services in acquiring housing modern technologies. Building technology is key in exploring a variety of building resources compatible with the setting and the association among these components in an assimilated manner (Schmidt 2019). Disaster-prone areas require sustainable homes to safeguard people's lives and their properties. Developmental research identified and supported by the Malawi government can aid in transferring scientific business discoveries to remove housing industry architectural and ecological encounters (Palumbo, 2017, Malik et al., 2022).

Factors influencing Malawi Housing decision-making process:

The objective required respondents to identify factors influencing Malawi's housing decision making process. Factor analysis was used in analysing the data from a set of eight questions from where sixty-six variables were identified. Twelve variables that loaded the most were considered for discussions as per Tavakol et al. (2020). Extracted variables were as follows:

Stakeholders' power, stakeholders' interest, stakeholders' altitude, clear project objectives, workmanship/ skills, funding housing, availability of housing resources, cultural events performers/

holdings, identification of housing project control measure, availability of project resources, identification of personnel's roles and responsibilities and allocation of resources.

Stakeholders' characteristics dominated the responses from participants and these included: stakeholders' power, stakeholders' altitude, and stakeholder interest. Characters of stakeholders were accompanied by their environments which include: effective communication amongst stakeholders, clear project objectives, and agility (Nguyeni and Mohammed, 2018). The power of housing stakeholders poses an economic biases as well as political influence over the industry.

Power is, therefore, a significant character in salience strategies and stakeholders' environment (Pirozzi, 2019). Stakeholders' power has therefore either a positive or negative impact in the course of building resources provision or conquest, economic and illustrative corporeal capital.

Stakeholders' interest is affiliated with; project time accomplishment, attainment of set project standards, and stakeholders' projects insight of the mission in progress. Project management, therefore, needs to be aware of stakeholders' interests to ascertain compliance with the project's set goals (Kavishe et al., 2019 Pandi-Perumal et al., 2015).

Stakeholders' altitude influences the project determination processes. Project stakeholders of different expertise and understanding who are particularly either latent for collaboration or dormant for the danger are excellently able to accomplish and participate with collaboration. Therefore, stakeholders' altitude (latent obliging, threat obliging, and contradictory situations) is correlated to conflicting environments.

Clear objectives, effective communication, and agility to change have been regarded as environments for stakeholders' characters to fulfil or attain quality housing. It is therefore imperative for housing project management to distinguish the set project vision of the established objectives as an

exceptional project management enactment. Stakeholders should practice reciprocal communication among stakeholders to lessen dissatisfaction which wrecks project progress (Park et al., 2017).

Participants registered challenges in securing financial resources for their housing development. Limiting factors to access mortgage include a high degree of collateral and exorbitant interest rates instituted by lending institutions. Tight borrowing environments, therefore, limits the already underprivileged from entering the lending facilities as compared to those with the middle and large economy. The system is therefore biased towards those with already having better economic resources.

Urbanization fascinates emigrants who choose to stay in congested locations where houses are unregulated. Unregulated houses have conflicting set housing standards/criteria to those in regulated areas hence fluctuating in their capability to endure natural catastrophes. Poor people who are living in metropolitan areas have little if any or no earnings and can't qualify to get a mortgage due to limiting conditions by lending institutions such as security, hence they are compelled to build their unsecured shelters on hillsides, and river banks which are highly vulnerable to natural disasters like floods (Sinha et al., 2017).

Participants highlighted the following which influences housing performance: Support of innovativeness and inventiveness; circumvention of encounters, Right of entry to innovative housing resources. The findings, therefore, are in support of personnel's roles and responsibilities regarding housing performance products or outcomes. Stakeholders' influences and self-governing advancement earn good results from facility provisions. Recruitment of competent personnel with excessive eagerness is important to attain excellent housing assembly.

Research questions and/or hypotheses for objective 4.

The findings of the objective evidenced that there is a great association between Malawi housing stakeholders and participation in the pronouncement creation process. The discoveries uncovered that harmonization in identifying housing properties is an encounter, a condition that interferes with the common and poor mortgagor to have the right of access to loans for the anticipated standards of housing quality. The entertainment of misconduct in gaining access to worthy housing terrestrial, uncoordinated and unstructured stakeholders in identifying stakeholders' core competencies/title role and capability significantly have an emotional impact on the housing industry's administration to produce a quality housing outcome. The results, therefore, accept both hypotheses of this investigation which are: "Involving housing stakeholders in policy formation and reinforcement can contribute to the quality of housing in Malawi" and "There is a significant relationship between Malawi Housing Stakeholders and quality housing".

Summary of the findings:

The study confirmed that Malawi housing stakeholders are neither part of housing policy formation nor consulted during the housing policy formation process. Housing stakeholders are not even aware of housing policy existence and as a result, housing regulation is a challenge by the set authorities like National Construction Industry Council (NCIC). It was evident during the study that participants failed to identify and observe some housing requirements extracted from the official housing policy of the country. Most of the participants expressed how each stakeholder experiences but with no affiliation to housing policy guidelines, a clear indication of a wide gap among law or policy makers, stakeholders and the quality regulatory body.

It was clear that Malawi housing stakeholders required an orientation about the aim of having a national guiding document concerning housing standards and ethical issues concerning ecology which is

an influencing factor to unrest floods in the country. Setting up a countrywide housing intervention committee with the strategy to the role of interpreting government housing policy into accomplishment would be ideal to alleviate the status quo.

Accredited TEVET vocational training institutions and registered contractors of different categories by relevant authorities, reflected the research theoretical framework in terms of their negative impact on attaining quality housing through working in isolation and corrupt practices. The gap between vocational training institutions and the industry through building contractors requires urgent attention for meaningful training and sustained industry. The practice in vocational training institutions is routine and provides no innovativeness to suit the ever-changing and diverse construction industry. Vocational training production, therefore, proves absolute to the ever-changing and rapidly growing building industry.

It was clear that financing housing conditions in Malawi Favour the rich and financing institutions. Participants expressed the gravity of accessing housing loans as a taboo to the poor because of the hard conditions attached too like the great value of the collateral and high-interest rates attached to it. Hardship in accessing the housing mortgage is compelling the poor to use local housing materials which fail to withstand external forces like natural disasters. Poverty limits the poor to secure good land for housing sites and as a result, they settle in unregulated and risky areas like hillsides and river banks. Vulnerable housing sites with local building materials compound the risk for the poor to be the most hit by natural disasters like floods. It is from this background that housing industry experiences the mismatch of housing amongst the poor and the rich.

The study revealed that Malawi is facing an unemployment crisis in urban areas as the youth continue migrating into towns and cities to look for jobs and food for survival. The literature and research findings conceded that the unemployed living in cities and towns fail to live in standard housing due to

high cost and resort to living in slums which are vulnerable to any external force leading to lives and property destruction during natural disasters.

Research and literature found that one of the contributing factors is the un-match between Malawi population and housing is the high population rate. There are more households than housing required. Above all, the literature and findings indicated that Malawi is experiencing a high population growth rate of 6.7% annually and may experience a worse housing situation shortly if the housing supply system doesn't change or if population policy intervention is not enacted.

Four research objectives stated at the beginning of this study were re-examined by the researcher as explained in section 4.5. After the review of data presented in chapter 4.3 as well as in the conclusions and recommendations of chapters 5.2 and 5.3. The evaluation indicated that the research objectives had been very well achieved.

Conclusion of the Research.

Malawi housing stakeholders requires its own governance in order to work as a team. Team work could instil the spirit of housing specification formation and implementation through the line ministry of Lands and Housing. Housing governance could facilitate stakeholders' member to share knowledge and skills for the benefit of the nation in striving to come up with quality housing for all. Industrial challenged for : unskilled or limited workforce , scarcity or suitability of building materials and financial resourced and degradation of natural resources could be alleviated by the housing stakeholders governance services. excheberate

Monopoly of housing land by those with financial forces or influence, deprives the poor and vulnerable Malawians from acquiring safer housing to withstand from floods and other calamities. As a result, Vulnerable citizens are compelled to build their homes in in-regulated areas which are vulnerable

to floods. Poor persons cannot afford to hire qualified contractors for their houses nor can they afford to buy recommended building materials. Such persons do not even qualify to obtain mortgages since they cannot afford the required collateral. Instead, slums are built by unskilled personnel using the local available materials which cannot withstand floods forces. Some of the materials used such as grass and poles are sourced from protected and in-protected land a practice which aid the escalation of floods in the country. The industry therefore requires to create mechanism in eradicating corruption in the industry in order to have equal housing undertakings opportunities.

National Construction Industry Council (NCIC), a construction quality regulatory body in the country is limited to only regulated areas of the housing industry. As such unregulated areas have slums within and outside cities, a situation which compromised quality housing and regulatory body at large. The regulatory body is more less targeting those who have financial capabilities in cities and towns. This explains why floods disasters are worse in un-regulated settlements. In some extent, village headmen, traditional authorities and individual families regulate the housing industry within their jurisdiction with no housing standards knowledge.

Stakeholders have therefore an influence on housing matters but unregulated. There is need to have a regulated housing industry countrywide in order to achieve quality housing which can be free from natural disasters and preserve occupants' dignity. Uncoordinated housing stakeholders can therefore contribute to positively or negatively to housing quality.

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APPENDIXES:

Appendix 1: Interview

Respondent back ground

- d) What is your highest academic and professional qualifications?
- e) How many years have you worked in the housing institution you are in.?
- f) What is your position in the organization?

Stakeholder's involvement

- 18. Does your housing organization incorporate both internal and external stakeholders in the process of service provision?
- 19. If yes (from question 1), at what level of the housing strategic process are their input required. State some areas they are involved in.
- 20. Do you have a mechanism of cooperating with both internal and external stakeholders? If yes, state some of the mechanisms.
- 21. Does external stakeholder have any influence in the process of service provision? Please expand on your answer.
- 22. State the levels where external stakeholders are involved. (Cultural Social, or economical).
- 23. To what extent are external stakeholders' views contributing to the development of strategic I the corporation you are working for.
- 24. How does external stakeholders impact the operations of housing service?

Effect of stakeholders' involvement in housing service provision:

- 25. Does the housing stakeholders' involvement have emotional impact on your service delivery? If yes How.
- 26. State how housing stakeholders' corroboration in problem solving has been influenced in the process of service delivery.
- 27. Do you think there has been a greater achievement made in service delivery due to stakeholders' involvement? If yes, How.
- 28. How has the stakeholders' involvement made a continuous achievement in your service delivery? Give some examples of the involvements

Factors influencing decision making process:

- 29. What do you think is your most important decision during the initial stages of housing delivery?

30. What characteristics of decisions do you find the greatest problematic or challenging? Concisely clarify the importance of housing stakeholders' involvement in the decision making process.

Malawi Housing stakeholders' participation on housing decision and policy formation in contribution to quality housing.

31. Describe if there is any factor that can hinder the participation of stakeholders in the process delivering housing services.
32. What means of communication are used to involve the stakeholders?
33. What kind of activities are used to involve the stakeholders?
34. What types of techniques are used?

Appendix 2. Questionnaires

Below are questions in sections A-D. Please answer the following questions based on sectional instructions

Part A:

Questions 1-4: General Information:

Part B

Questions 5- 13 are related to housing industry

Instruction: Tick (V) for you right answer in the provided space:

1. Please indicate your gender
 Female []

 Male []

2. Indicate your age range:
 20-30 years []

 31-40 years []

 41-50 years []

 Above 50 years []

3. Please indicate your highest level of education attained
 Primary []

 Secondary []

 College []

University []
 Postgraduate []

4. For how long have you been involved in housing industry.

Less than 5 years []
 6 to 10 years []
 11 to 15 years []
 Above 15 years []

Part B. 5- 20

Evidence of annual natural disasters in Malawi

5. Rank the frequency of the following natural disasters in Malawi:

(1=Very low; 2= low; 3=Moderate; 4=High and 5= Very High)

Natural Disasters	Very low	Low	Moderate	High	Very High
Hunger					
Drought					
Floods					
Cyclone wind					

6. To what extent do the below natural disasters **annually** **Collapse unstable housing** resulting into deaths, injuries and displacements of survivors in Malawi. (1=Very low; 2= low; 3= Moderate; 4=High and 5= Very High)

S.No.	Natural Disasters	Very low	Low	Moderate	High	Very High
1	Hunger					
2	Drought					
3	Floods					
4	Cyclone wind					

Objective 1: Composition and contribution of Malawi housing Stakeholders

7. To what extent do you agree or disagree that the following are part of housing stakeholders

Proposed Housing Stakeholders	Definitely agree	Mostly agree	Neither agree nor disagree	Mostly disagree	Definitely disagree	Not applicable
District councils						

City councils						
NCIC						
Ministry of lands &housing						
Tevet Institutions						
Contractors						
Traditional Authorities						
Architectures						
Ministry of Forest & natural Resources						

8. How can you rate the involvement of the below stakeholders in the housing estate management? Take :
1=very low; 2= Low; 3
= Moderate; 4 = High and 5=Very High)

Stakeholders	Planning and design					Implementation stage					Post construction					Monitoring and evaluation				
	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5
Government																				
Professionals																				
Contractors																				
Management decision makers																				
Tenant/ Resident																				
Estate community representative																				

9. To what extent do you think community participation influenced the following parameters of the project. Please

respond using a Scale of 1-5 where 5 – Very Great Extent, 4 – Great Extent, 3 – Moderate Extent, 2 – Little Extent, 1 – No Extent 1 2 3 4 5

	1	2	3	4	5
Cost completion					
Project sustainability					
Time completion					

Objective 2. Impact of Malawi Housing Stakeholders on quality housing

10. To what extent does the choice of housing site influence housing performance?

Housing Situations	Very great extent	Great extent	Moderate extent	Less extent	No any extent
Sustainability of the house					
Vulnerability of the house					
Weak housing					
Strength of housing					
Neutral strength of housing					
Appearance of housing					

11. Does your organization encounter problems listed in the belowtable

Problems	No direct encounter	Negligible encounter	Limited encounter	Adequate encounter	High encounter
Inadequate funding					
Inadequate staffing					
Lack of monitoring					

Tenant conflicts					
Rent collection difficulty					

12. **To what extent is the Malawi housing industry practice the following: (1= Not at all, 2= less extent,; 3= Moderate extent; 4= Great extent and 5=Very Great extent**

Statement	1	2	3	4	5
Make housing an integral part of an inclusive growth strategy					
Expand the supply of affordable and durable social housing so that more people can access quality housing					
Apply an inclusive lens to the overall housing policy approach					
Improve housing and neighborhood quality to boost individual access to opportunities					
Make the private rental market more affordable					
Improve targeting of public support for housing to ensure it benefits those who need it most					
Help the youth and family with children to get on stable affordable housing ladders					

13. **Please indicate the degree of effectiveness in relation to the following social housing sustainability elements.**

	Effect	No direct effect	Negligible effect	Adequate effect	High effect
Policy					
Organizational structure/ Management					
Level of technology					
Community social perception					
Economic/ Finance					

Environment					
Monitoring evaluation and reporting					

Objective 3: Factors influencing Malawi Housing decision making process.

14. To what extent do you agree or disagree regarding the identification of housing sites by the following stakeholders:

Statement	Definitely agree	Mostly agree	Neither agree nor disagree	Mostly disagree	Definitely disagree	Not applicable
Housing sites are identified by clients						
Housing sites are identified by government						
Housing sites are identified by Local Authority						
Stakeholders identifies housing sites						
Housing sites are identified by contractors						

15. To what extent do the involvement of housing stakeholder's in identification of housing sites contribute to project control

(Take: 1 = Not at all; 2= les extent; 3=Moderate extent; 4= Great extent and 5=Very great extent).

	1	2	3	4	5
Stakeholders analysis to identify contractors are valued					
Stakeholders contributions are valued					
Stakeholders concerns are taken care of					

16. State the extent to which the involvement of stakeholders in housing project planning influence the performance of quality housing products. Take: 1=Not at all; 2 =Less extent; 3 Moderate extent; 4= Great extent and 5Very great extent).

Statement	1	2	3	4	5
Identification of housing project control measure					
Identification of personnel's roles and responsibilities					
Coming up with a project budget					
Cultural events performances/ holding					
Involvement in safeguarding donor funding					
Availability of project resources					
Provision of open work plan					
Specification of resources					
Allocation of resources					
Housing delivery method					

Objective 4: Relationship between housing stakeholders involvement in decision making and quality housing:

17. To what extent does the following contribute to quality housing:
(TAKE: 1-Very low; 2=Low; 3=Moderate; 4=High and 5=Very High)

Statement	1	2	3	4	5
Stakeholders power					
Stakeholders Interest					
Stakeholders Altitude					
Effective communication amongst stakeholders					
Clear project objectives					
Agility of stakeholders					
Quality of Building materials					
Workmanship / Skills					
Funding of the housing project					


18. How can you classify the effects of the likely reasons listed below in relation to housing estate Organization

Statement	No direct effect	Negligible effect	Limited effect	Adequate effect	High effect
Lack of maintenance Practice					
Inadequate funds					
Lack of stakeholders Engagement					
Lack of strong policy support					
Lack of needs assessment					
Inadequate project costing and budgeting					
Leadership instability					
Bureaucratic Corruption					

19. From the list of housing factors below, how do each have emotional impact on your Organization in housing estate management?

Statement	No direct effect	Negligible effect	Limited effect	Adequate effect	Higher effect
Improper evaluation of maintenance					
Lack of knowledge of maintenance staff					
Maintenance work delays					
Improper scheduling of maintenance work					
Inadequate funding					
Improper costing of Maintenance of work					
Change in weather					
Increase cost of building materials					

Appendix 3. Urec decision

 UREC Decision, Version 2.0	
Unicaf University Research Ethics Committee Decision	
Student's Name:	Albert Kasumo Kayange
Student's ID #:	R1804D4957854
Supervisor's Name:	Dr Shilpa Jain
Program of Study:	UU-PhD-BA-900-3
Offer ID /Group ID:	O27494G28408
Dissertation Stage:	DS 3
Research Project Title:	Effect of Stakeholders' Approach of Housing Policy on the Quality of Housing in Malawi, From 2017 to 2022
Comments:	<p>Gatekeeper letter: describe what would be required of the person, for example, sending an e-mail on your behalf, allowing you to recruit on their premises, giving you access to personal data after participants have consented etc. Include the estimated time for the engagement of this person - 'interview should only take 15 minutes', 'The questionnaire should only take 10 minutes' - correct the time required for participation - 15 min.</p> <p>Informed consent: please explain what do you mean by 'some significant physiognomies, significant characteristics'- add specific information on what characteristics. The information included in the points 1, 2, and 4 does not reflect the purpose and the objectives of the research, rather potential implications.</p>
Decision*:	B. Approved with comments for minor revision
Date:	30-Sep-2021
<small>*Provisional approval provided at the Dissertation Stage 1, whereas the final approval is provided at the Dissertation stage 3. The student is allowed to proceed to data collection following the final approval.</small>	

Appendix 4: Gate Keeper (Authority from Ministry of Lands and Housing).

UNICAF

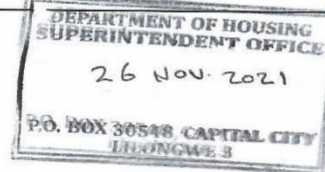
UU_GL - Version 2.0

Gatekeeper letter

Address: Ministry of Housing and Lands

Date: 26-Nov-2021

Subject: "Request for data collection authority."



Dear Sir/ Madam

My name is Albert K.M.Y. Kayange, a doctoral student at Unicaf University (Malawi compass).

As part of my degree requirement, I am carrying out a study on "Effect of Stakeholders' Approach of Housing Policy on the Quality of Housing in Malawi", From 2017 to 2022: I am therefore humbly requesting your organization to voluntarily take part in the data collection Process. The researcher will solely administer the data collection process after being furnished with information for the suitable participants with their details based on the degree of knowledge they possess for the survey. I therefore humbly request your good office to allow me conduct this study in your good organization by permitting me to recruit participants at your organization, access respective data on the consent of participants if required. This is estimated to take one day for the whole exercise.

The study has adopted a mixed research approach. The aim of the study will contribute to a greater understanding of stakeholders participation towards housing policies for quality housing in Malawi. The total time for the interview and questionnaire per participant will be fifteen (15) minutes and ten (10) minutes respectively totaling to twenty five (25) minutes approximately.

Subject to approval by Unicaf Research Ethics Committee (U-REC) this study will be using in-depth telephone interviews and questionnaires through emails in order to collect the required data from the participants. As a student in this study, I am supervised by Dr. Shilpa Jain from Unicaf University.

Thank you in advance for your time and for your consideration of this project. Kindly please let me know if you require any further information or need any further clarifications.

Yours Sincerely,

Albert K.M.Y. Kayange

Student's Name: Albert K.M.Y. Kayange

Student's E-mail: albert.kayange@yahoo.com

Student's Address and Telephone: Box 1420, Lilongwe, Malawi. Cell. 265991441095

Supervisor's Title and Name: Dr. Shilpa Jain

Supervisor's Position: PhD Research Supervisor

Supervisor's E-mail: shilpa.jain@unicaf.org

Appendix 5. Informed Consent sample



UU_IC - Version 2.1 AP

Informed Consent Form

Part 1: Debriefing of Participants

Student's Name: Albert K. M. Y. Kayange

Student's E-mail Address: albert.kayange@yahoo.com

Student ID #: R1804D4957854

Supervisor's Name: Dr. Shilpa Jain

University Campus: Unicaf University Malawi (UUM)

Program of Study: UUM: PhD Doctorate of Philosophy-Business Administration.

Research Project Title: Effect of Stakeholders' Approach of Housing Policy on the Quality of Housing in Malawi from 2017 to 2022.

Date:

Provide a short description (purpose, aim and significance) of the research project, and explain why and how you have chosen this person to participate in this research (maximum 150 words).

The main aim of the investigation is to safeguard humankind and their properties from natural disasters through the provision of quality housing. The research findings will:

1. Influence Malawi government and all housing stakeholders in providing inclusive housing policies.
2. Influence housing construction industry to access modern and reliable building technologies for the sustainability of houses.
3. Contribute to World literature on housing infrastructure sustainability.
4. Influence housing stakeholders to establish access for people access quality housing materials.

The opted respondents have some significant knowledge that warrants them to be custodians of particular information required for the investigation or study. The research will seek to provide answers to the following sub research questions: 1. What is the constitution and contribution of Malawi housing Stakeholders? 2. What is the impact of Malawi Housing stakeholders on quality housing? 3. What factors influence Malawi Housing decision making process. 4. To what extent can stakeholders influence decision making and policy formation for quality housing.

The above named Student is committed in ensuring participant's voluntarily participation in the research project and guaranteeing there are no potential risk and/or harms to the participants.

Participants have the right to withdraw at any stage (prior or post the completion) of the research without any consequences and without providing any explanation. In these cases, data collected will be deleted.

All data and information collected will be coded and will not be accessible to anyone outside this research. Data described and included in dissemination activities will only refer to coded information ensuring beyond the bounds of possibility participant identification.

I, Albert K. M. Y. Kayange, ensure that all information stated above is true and that all conditions have been met.

Student's Signature: Albert K.M.Y. Kayange



Informed Consent Form

Part 2: Certificate of Consent

This section is mandatory and should to be signed by the participant(s)

Student's Name: Albert K. M. Y. Kayange

Student's E-mail Address: albert.kayange@yahoo.com

Student ID #: R1804D4957854

Supervisor's Name: Dr. Shilpa Jain

University Campus: Unicaf University Malawi (UUM)

Program of Study: UUM: PhD Doctorate of Philosophy-Business Administration.

Research Project Title: Effect of Stakeholders' Approach of Housing Policy on the Quality of Housing in Malawi from 2017 to 2022.

I have read the foregoing information about this study, or it has been read to me. I have had the opportunity to ask questions and discuss about it. I have received satisfactory answers to all my questions and I have received enough information about this study. I understand that I am free to withdraw from this study at any time without giving a reason for withdrawing and without negative consequences. I consent to the use of multimedia (e.g. audio recordings, video recordings) for the purposes of my participation to this study. I understand that my data will remain anonymous and confidential, unless stated otherwise. I consent voluntarily to be a participant in this study.

Participant's Print name:

Participant's Signature: _____

Date: _____

If the Participant is illiterate:

I have witnessed the accurate reading of the consent form to the potential participant, and the individual has had an opportunity to ask questions. I confirm that the aforementioned individual has given consent freely.

Witness's Print name:

Witness's Signature: _____

Date: _____

Appendix 6. Introductory letter.



12th October, 2021

TO: Ministry of Lands and Housing

Dear Madam /Sir,

REQUEST TO COLLECT DATA FOR A PhD RESEARCH.

This is to confirm that Albert K..M. Y. Kayange is one of the PhD students in Business Administration at Unicaf University. He is carrying out a study on “Stakeholders’ approach on Housing Policy and its effects on Housing quality in Malawi between the year 2017 and 2022”. He is now at a stage to collect data from housing stakeholders in Malawi to facilitate this.

I, therefore, humbly request a permission from your good office to allow the researcher conduct this study in your organization. The research work will involve physical, telephone interviews and / or completion of online questionnaire with certain individuals of your organization. Considering this may require collection of some sensitive information, the researcher has obtained an ethical approval from the Unicaf University Research Ethical Committee (UREC). It is also expected that the information to be obtained will be sorely used for the purpose of his academic research, as far as the University is concerned. The research outcome should contribute to a way of evaluating whether the involvement of housing stakeholders in policy formulation yields in quality housing in Malawi. For this, your willingness to support Mr. Kayange will be greatly appreciated.

Yours sincerely,

Dr. Effiness C. Mpakati Gama – Associate Professor

Pro-Vice Chancellor (Academic)/Dean of School of Business Management.