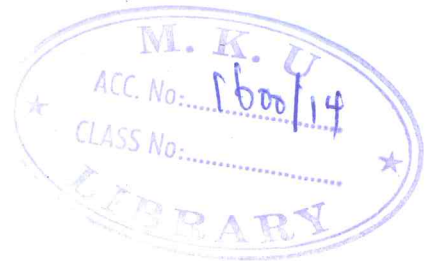


**THE ROLE OF HOUSING FINANCE CORPORATION IN FACILITATING
HOME OWNERSHIP FOR MIDDLE INCOME EARNERS IN KENYA**

BY

BRENDA WEKESA



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ABSTRACT

The importance of housing finance for social and economic development of Kenya has been over emphasized. With the increase in population and the migration of people from rural to urban areas in search for employment in Nairobi; it has become more pertinent that Kenya governments find ways of providing housing through government owned housing finance institution.

The study looks at existing theories which assist in explaining the nature of housing finance offered by HFC. One theory, the institutional theory, is found appropriate in describing or explaining housing finance in HFC.

The study also reviews available literature on the state of housing finance in Kenya, and some emerging economies in developing countries such as South Africa and India.

This study provides the steps that will be followed in studying housing finance in HFC and its impact on home ownership for middle income earners in Nairobi. It covers research design, the study site, the unit of analysis, population and sampling procedure, data source and data collection methods, and data analysis techniques.