

Mount Kenya  University



MWAI KIBAKI CONVENTION CENTRE
SEMINAR ROOMS



PROGRAMME & BOOK OF ABSTRACTS

8th Annual Centre for African Research on Enterprise
and Economic Development (CAREED) Conference

Sponsors / Partners:





School of Business and Creative Industries
University of the West of Scotland

In Partnership with

Mount Kenya  **University**

CENTRE FOR AFRICAN RESEARCH ON ENTERPRISE AND
ECONOMIC DEVELOPMENT (CAREED)
8TH ANNUAL INTERNATIONAL CONFERENCE

Thursday 27TH & Friday 28TH June 2024

Conference Theme:

“Fostering economic transformation in African Ecosystems:
Impact of trade, infrastructure, and innovation”

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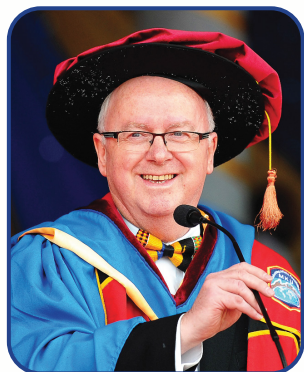
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8TH CAREED CONFERENCE COMMITTEE MEMBERS 2024

S/NO	NAME	ORGANIZATION	DESIGNATION
1.	Prof. John Struthers	UWS/MKU	Chair, Organizing Committee/Director CAREED
2.	Dr. Mercyline Kamande	MKU	Chair, Organizing Committee, DVC Academics, and Research Affairs, MKU
3.	Dr. Henry Yatic	MKU	Co-Chair/Secretariat
4.	Dr. Ephias Ruhode	UWS	Co-Chair Organizing Committee
5.	Dr. Mbusiro Chacha	UWS	Co-Chair Organizing Committee
6.	Dr. Adebisi Adewole	UWS	Organizing Committee member/Deputy Director, CAREED
7.	Prof. Peter Wanderi	MKU	Organizing Committee member
8.	Dr. Samuel Karenga	MKU	Organizing Committee member
9.	Dr. Francis Makokha	MKU	Organizing Committee member
10.	Dr. Allan Mweke	MKU	Organizing Committee member
11.	Mr. Joel Malala	MKU	Organizing Committee member
12.	Dr. John Kamau	MKU	Organizing Committee member
13.	Dr. Judy Mwangi	MKU	Organizing Committee member
14.	Dr. Lucy Wairimu Kibe	MKU	Organizing Committee member
15.	Ms. Rose Macharia	MKU	Organizing Committee member
16.	Mr. Donatus Njoroge	MKU	Protocol
17.	Mr. Joseph Chege	MKU	Organizing Committee member
18.	Ms. Jane Kuria	MKU	Organizing Committee member
19.	Mr. Samuel Muchemi	MKU	Organizing Committee member
20.	Mr. Amos Ngumbao	MKU	Protocol
21.	Prof. Kennedy Mutundu	MKU	Organizing Committee member
22.	Mr. Bernard Mwaye	MKU	Security
23.	Ms. Betty Muthoni	MKU	Protocol
24.	Ms. Anne Wanjiru	MKU	Protocol
25.	Ms. Zipporah wothaya	MKU	Protocol
26.	Ms. Immaculate Kakai	MKU	Organizing Committee member
27.	Mr. Michael Mukuha	MKU	Organizing Committee member
28.	Mr. Boniface Murigi	MKU	Organizing Committee member
29.	Mr John Grover-Minto	UWS	Organizing Committee member
30.	Dr. Sabrina Azzi	UWS	Organizing Committee member
31.	Dr. Zoofishan Hayat	UWS	Organizing Committee member
32.	Ms. Judy Mokaya	MKU	Secretariat
33.	Dr. Olamide Olusegun	UWS	Organizing Committee member
34.	Dr. Phelista Njeru	MKU	Organizing Committee Member

1. Messages from Organizers and Guests



INTRODUCTION AND WELCOME,

**Professor John Struthers,
Chancellor Mount Kenya University
and Director (CAREED)**

CAREED OVERVIEW 2023-2024:

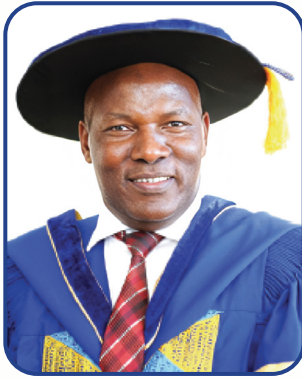
As Director of the Centre for African Research on Enterprise and Economic Development (CAREED) at the University of the West of Scotland (UWS), I am delighted to welcome all of the delegates, those in-person and those who are attending virtually, to the 8th Annual CAREED Conference. This year's conference is particularly noteworthy because it is being held in the continent of Africa for the first time. The conference is being co-organised this year along with Mount Kenya University (MKU) and is being held at the Thika campus of MKU.

This year's conference is also noteworthy because of the number and range of papers being presented and the many African countries represented. The conference will also be honoured to have two Keynote Speakers: Dr Santino Severoni, Director Health and Migration at the World Health Organisation (WHO) based in Geneva; and Professor Charles Mulli of the Mully Children's Family (MCF), based in Kenya. In addition, more than 70 papers will be presented across several parallel sessions during the two-day conference which will be held on 27th and 28th of June 2024.

The year since our 7th Annual Conference was held at the Paisley Campus of UWS in 2023 has been a busy and eventful period for CAREED with many new members joining the centre. There have been a number of highlights including: the first Distinguished Lecture presentation by Professor David Luke of the London School of Economics (LSE) based on his recently co-edited book *How Africa Trades* which I had the personal honour of reviewing for the LSE Press; more short papers written by CAREED colleagues for our CAREED Policy and Practice Insights Series; involvement of CAREED in a new initiative by the renowned Royal Society of Edinburgh (RSE) to promote

links between Scottish Universities and African Universities across a range of subject themes. CAREED will lead this RSE initiative in the area of Enterprise and Economic Development. Other key milestones during the past year have been the completion of our African Agriculture Knowledge Training Partnership (AAKTP) project along with Mount Kenya University and Farmtrack Ltd in Kenya; and a new AAKTP project commenced in Nigeria at the end of 2023. In addition, during this period a significant number of doctorate degrees were awarded to our CAREED research students, several of whom have joined the academic staff at UWS in the School of Business and Creative Industries.

Finally, CAREED is grateful to a number of individuals based at UWS and MKU. These include all members of the conference planning committee at both institutions and in particular Dr Henry Yatich of MKU, and Dr Ephias Ruhode and Dr Mbusiro Chacha of UWS. I wish to acknowledge the support of my Deputy Director Dr Adebisi Adewole during the past year whose help and support has been immense. We are also extremely grateful to our sponsors for this year's conference: Superior Homes (Kenya) Ltd; Henderson Properties (Scotland); Overseas Students House (Ghana); Grace Education (Kenya); and IEIS Ltd.



MESSAGE FROM THE PRO-CHANCELLOR

Dr. Vincent Gaiho, Chairman of Council Pro-Chancellor Mount Kenya University

In several African Communities, the birth of a Child in the family is considered to be an “arrival” of a “new” person, “new” being, “new” entity. This is informed by the culturally accepted knowledge, which is also scientifically correct, that sees the child to have been alive

and living in another “world” during the maternal pregnancy. Thus, the child has only “migrated” to our community. Riding on this analogy, I take this opportunity to welcome the series of the International Conferences of the Centre for African Research on Enterprise and Economic Development (CAREED) to Africa where these conferences belong. Evidently, seven International Conferences of the CAREED took place in Scotland, Europe, at the University of the West of Scotland (UWS). That was a lengthy incubation period of the series of the CAREED conferences in Europe.

The 8th International Conference of CAREED marks the arrival of the “new being” or the “new entity”, “new baby”, within our larger community. This is a milestone achievement for both CAREED and for UWS for having successfully nurtured the conference series at UWS through the past seven years or over, which included the dreadful time of the COVID 19. I congratulate Mount Kenya University for being the birth place of the CAREED series of conferences in the name of the 8th International CAREED Conference (2024).

As usual, every achievement comes with some new responsibilities. As clearly explained, CAREED’s five “areas of interest”, namely, “commodities and exporting; logistics and supply chain management; enterprise and entrepreneurship (including gender enterprise); enterprise and entrepreneurship, governance and ethics” as shall be reflected in the conference proceedings, should also be well ear-marked as areas of future research and development in Africa by Africans. These are potentially very significant areas of consideration in

Africa, especially when considered under the 8th CAREED conference' theme of "Fostering Eco-nomic Transformation in African Ecosystems: Impact of Trade, Infrastructure and Innovation". As we receive the "new baby" with pomp and music, we must remind ourselves of the need to have the youth in African in all what comes with this new entity. Available literature supports this need of deliberate involvement (and not by chance!) of the youth on every socio-economic transformation engagements in African including the series of CAREED conferences, today and into the future. In line with this, I appreciate that the 8th CAREED Conference at MKU brings along the World Health Organization's migration health discourse guided more specifically, by the International Organization for Migration and the Center for Health and Migration as significant entities in international movements of goods and people and related logistics.

The involvement of the Africa youth in all new CAREED's discourses in Africa will lead to the desired "transformation on the African ecosystems". We look forward to receive recommendations from this conference that will be used in reaching out to more stakeholders to take advantage of the conference proceedings and publications as tangible, action areas in driving the future of the African Continent for the overall good of the African people.



MESSAGE FROM THE VICE-CHANCELLOR
Prof. Deogratius Jaganyi,
Vice-Chancellor, Mount Kenya University

It is a great honor to welcome you all to the 8th Centre for African Research on Enterprise and Economic Development (CAREED) Conference. This year's conference is co-organized by Mount Kenya University (MKU) and the University of the West of Scotland (UWS). I extend my profound gratitude to the organizing

and especially Prof. John Struthers, the Director, CAREED, who is also the Chancellor of MKU, as well as Dr. Adebisi Adewole, the Deputy Director, CAREED.

The University of the West of Scotland and Mount Kenya University have continued to enjoy a synergetic partnership, exemplified by the recently concluded Knowledge Transfer Partnership (KTP) project. The project, funded by Innovate UK and partnered with Farmtrack Consulting, a private company in Kenya, showcases our commitment to collaborative innovation and development.

I also wish to recognize the following distinguished guests for gracing our 8th CAREED Conference 2024 with their presence:

1. Dr. Santino Severoni, Director of Health and Migration at the WHO headquarters in Geneva
2. Dr. Ezekiel Mutua, MBS, Chief Executive Officer, Music Copyright Society of Kenya
3. Dr. Ursula Trummer, Executive Director of the Centre for Health and Migration Vienna (C-HM)
4. Dr. Girum Hailu Maheteme, Regional Coordinator of IGAD's Health and Social Development Division
5. Dr. Viviane Kuissi Nzeusseu, Regional Migration Health Specialist, Regional Office for the East and Horn of Africa (EHoA), International Organization for Migration, Nairobi, Kenya.

As we forge a united front towards fostering economic transformation in African ecosystems, the impact of trade, infrastructure, and innovation cannot be overemphasized. Trade contributes to 15% of Africa's GDP, infrastructure development can boost economic growth by 2-3% annually, and innovation has the potential to increase productivity by up to 30%. These key themes are instrumental in supporting livelihoods and promoting economic prosperity across sub-Saharan Africa.

I welcome all delegates, both in person and virtual, to Mount Kenya University, and look forward to a fruitful discourse during the two-day conference. Let us work together to create meaningful and lasting change in our communities.



CONFERENCE KEYNOTE SPEAKER
Dr. Santino Severoni
Director of the Department of Health and Migration, WHO Headquarters

Dr Santino Severoni has been Director of the Department of Health and Migration at WHO headquarters since 2020. He is a medical doctor, health economist, epidemiologist, and systems manager with over 24 years of

experience as an international senior technical adviser and executive. He has worked with WHO, governments, NGOs, and foundations in eastern Africa, central Asia, the Balkans, and Europe. His areas of expertise include global health, health sector reforms, health systems strengthening, health diplomacy, aid coordination effectiveness and management of complex emergencies.

Within WHO, he has held various positions including WHO Representative in Albania and Tajikistan, Regional Office's Special Representative on Health and Migration and acting interim Director on Health Systems and Public Health.



CONFERENCE KEYNOTE SPEAKER
Prof. Dr. Charles M. Mulli
Founder, Mully Children's Family Trust
(MCF)

Prof Dr. Charles M. Mulli is a renowned social entrepreneur globally and the visionary founder of Mully Children's Family Trust (MCF), headquartered in Kenya. Established in 1989, MCF is a Christian charitable organisation

dedicated to providing dignified livelihoods to children, youth, and marginalised members of society. Prof Mulli's personal experiences as a former street child inspired his lifelong mission to transform the lives of vulnerable populations, one child at a time.

Foundation of Mully Children's Family (MCF):

Prof Mulli's transformative encounter with street children in 1986 led to the establishment of MCF in 1989. Selling his assets, he dedicated his life to providing homeless children with shelter, education, and hope. Since then, MCF has successfully rehabilitated and reintegrated over 28,000 beneficiaries and currently cares for approximately 7,500 by providing essential services like parental care, spiritual nourishment, education, and healthcare.

2. Conference Programme

Programme outline

Centre for African Research on Enterprise and Economic Development (CAREED)

Day one - Thursday 27th June 2024 Morning Session			
Time	Activity	Participant	Session Chair
08:00 - 08:30 a.m.	Arrival and Registration	All participants	
Session 1, Venue –MAIN HALL			
08:30 -08:45 a.m.	Entertainment, Welcoming remarks, & house keeping by organizers	Dr. Mercyline Kamande	Dr. Henry Yatich
08:45 - 09:00 a.m.	Welcome Address by Vice-Chancellor MKU	Prof. Deogratius Jaganyi	
09:00 - 09:15 a.m.	Welcome Address by Pro-Chancellor MKU	Dr. Vincent Gaitho	
09:15 – 09:30 a.m.	Brief Statement about the conference University of the West of Scotland	Prof. John Struthers	
09:30 - 09:40 a.m.	CAREED projects and activities over the last year	Dr. Adebisi Adewole	
09:40- 09:45 a.m.	Introduction of Keynote Speaker	Dr. Davide Mosca	
09:45 – 10:30 a.m.	Keynote Speaker: “Strengthening research for policy action to improve the health of migrants and refugees and advance the Sustainable Development Goals”	Dr. Santino Severoni	
10:30 - 11:15 a.m.	Panel Discussion	Panellists: <ol style="list-style-type: none"> 1. Dr. Santino Severoni, Director of Health and Migration at the WHO headquarters in Geneva 2. Dr. Ezekiel Mutua, MBS: Chief Executive Officer, MCSK 3. Dr. Ursula Trummer, Executive Director of the Centre for Health and Migration Vienna (C-HM) 4. Dr. Girum Hailu Maheteme, Regional Coordinator of the IGAD's Health and Social Development Division. 5. Dr. Dominic Mogere, School of Public Health, MKU 6. Dr Viviane KUISSI NZEUSSEU, Regional Migration Health Specialist, Regional Office for the East and Horn of Africa (EHOA). International Organization for Migration, Nairobi, Kenya 7. Dr. Dina Sidhva, UWS (Virtually) 8. Dr. Emilia Pietka-Nykaza-UWS- working on migration topics-Virtually Moderator: Prof. John Struthers	
11:15 – 11:45 a.m.	Photo Session & Health Break		

Breakout Sessions

Theme: SDG10: Reducing inequality within and among African countries

Venue: Main Hall

Chair: Dr. Mbusiro Chacha

Time	Speakers and Affiliation	Mode of Presentation	Topic
11:45 – 12:00 p.m.	Santino Severoni , Miriam Orcutt ,Ernest Dabire, Claire Zhang <i>WHO</i>	Physical & Virtual	Advancing regional research on the health of migrants and forcibly displaced populations in Africa: Implementing the WHO Global research agenda on health, migration and displacement
12:00 – 12:15 p.m.	Jared Mosoti, Micheal Mungoma <i>Mount Kenya University Kenya</i>	Physical	Fostering Economic Development Through Policies and Regulations for Fair Digital Lending in Kenya: Consumer's Perspective
12:15 – 12:30 p.m.	Attahir Abubakar <i>UWS UK</i>	Physical	Is Public Debt Accumulation in Sub-Saharan Africa a Consequence of Poor Growth?
12:30 - 12:45 p.m.	Ugoada Okoli <i>UWS UK</i>	Virtual	Exploring The Relationship Between Corporate Governance, Bank Diversification, And Risk-Taking Behaviours. An Empirical Analysis Of Banks In Africa.
12:45 –13:15 p.m.	Questions and Discussion		
13:15- 14:15 p.m.	Lunch Break		

Theme: Women and Youth in Entrepreneurship in Africa

Venue: Wing A

Chair: Dr. Judy Mwangi

Time	Speakers and Affiliation	Mode of Presentation	Topic
11:45 – 12:00 p.m.	Ruthwinnie Munene <i>Mount Kenya University Kenya</i>	Physical	The role of women engaged in small scale farming on Promoting food security in Kenya, case of Njoro Subcounty
12:00 – 12:15 p.m.	Ramani Ramalingam, Teresia Kinyanjui, Bindu Madhavi Boddupalli <i>Mount Kenya University Kenya</i>	Physical	Women in Entrepreneurship in Africa: Challenge and Funding Source
12:15 – 12:30 p.m.	Kennedy Nyariki, Humphrey Njuki, Zachariah Kabera <i>Mount Kenya University Kenya</i>	Physical	Evaluating the influence of government policies on youth entrepreneurship development in Kiambu County, Kenya
12:30 - 12:45 p.m.	Phelista Njeru <i>Mount Kenya University Kenya</i>	Physical	Analysing influence of fiscal and monetary policy on economic empowerment of women owned SMES in Kiambu county Kenya
12:45 –13:15 p.m.	Questions and Discussion		
13:15- 14:15 p.m.	Lunch Break		

Theme: Small Business Development in Africa

Venue: Wing B

Chair: Dr. Lucy Kibe

Time	Speakers and Affiliation	Mode of Presentation	Topic
11:45 –12:00 p.m.	Lucy Mumbi Chege <i>Mount Kenya University Kenya</i>	Physical	Assessment of Non-Performing Loans on Financial Performance of Commercial Banks In Kenya
12:00 – 12:15 p.m.	Florence Kathambi, Jane Mathenge, John Munyua, Ivy Kamau, Antony Maina <i>Mount Kenya University Kenya</i>	Physical	Effects of strategic planning on the Survival of small and medium enterprises in Kenya. A case of registered SMES in Thika Town County.
12:15 – 12:30 p.m.	Tereshiah Njihia¹, Allan Mweke¹, Elizabeth Kamau¹, Richard Thacker², Andrew Hursthouse², Adebisi Adewole², Aloyce Wambua³, Samuel Muchemi³ and John Struthers² <i>Mount Kenya University Kenya & UWS</i>	Physical	Multidisciplinary approach to promote research to commercialization, and small business development in Africa: KTP project in Kenya, a case study
12:30 - 12:45 p.m.	Bindu Madhavi, Samuel Wainaina and Ramalingam Ramani <i>Mount Kenya University Kenya</i>	Physical	Cosmetic Entrepreneurship: Unlocking Potential for Small Business Success in Kenya
12:45 –13:15 p.m.	Questions and Discussion		
13:15- 14:15 p.m.	Lunch Break		

Day One - Thursday 27th June 2024 Afternoon Session

Parallel Sessions

Theme: Small Business Development in Africa

Chair: Dr. Attahir Abubakar

Venue: Main Hall

Time	Speakers and Affiliation	Mode of Presentation	Topic
14:15 - 14:30 p.m.	Ndukwe Ibe <i>UWS UK</i>	Virtual	Assessing The Impact of Business Environment Complexity on Small Business Development in West Africa: A Multidimensional Analysis
14:30 - 14:45 p.m.	Raphael Maina; Phelista Wangui Njeru; Damaris Mathenge; Florence Kathambi <i>Mount Kenya University Kenya</i>	Physical	Effect of accounting practices on small and medium enterprises performance in Kiambu – Kenya
14:45 – 15:00 p.m.	Gwarega Dambudzo <i>Pretoria Uni South Africa</i>	Virtual	Role Demands, Constraints and Choices: Unravelling the Constraining and Enabling Effect of Stakeholders’ Expectations on Business Incubator Managers in a Resource-Constrained Context

15:00 – 15:15 p.m.	Zoofishan Hayat, Muhammad Ahmad <i>UWS UK</i>	Virtual	Changing the World: How South African Entrepreneurs Overcome Obstacles
15:15 – 15:30 p.m.	Apollonius Kembu Catherine Nguli <i>Mount Kenya University Kenya</i>	Physical	Influence The Employee Divergent Thinking On Organisational Performance Of Mobile Telecommunication Companies In Kenya.
15:30 – 15:45 p.m.	Nicolas Carl, David Rempel Iubh-Fernstudium	Virtual and Physical	Analysis of a Ghanaian Entrepreneurship Incubator Using The Actiotope Model Impact of The Environment on Successful Start-Ups In Ghana. Based on A Study Conducted at The University of Cape Coast Start-Up Incubator
16:00 – 16:30 p.m.	Questions and Discussion		
16:30 – 17:45 p.m.	Tea Break and End of day one		

Theme: Digital Technology-enabled Development

Chair: Dr. John Kamau

Venue: Wing A

Time	Speakers and Affiliation	Mode of Presentation	Topic
14:15 - 14:30 p.m.	Erastus Thoronjo Muriuki, Susan Nyokabi <i>Mount Kenya University Kenya</i>	Physical	Analysing the Impact of Artificial Intelligence on learners' Education innovativeness in selected universities in Kenya
14:30 - 14:45 p.m.	Zachary Kabera, Kennedy Nyariki <i>Mount Kenya University Kenya</i>	Physical	Technological innovations: Addressing ambulance chasing and propelling insurance expansion in Kenya
14:45 – 15:00 p.m.	Phelista Njeru, Vincent G. Gaitho <i>Mount Kenya University Kenya</i>	Physical	Integrating retail Digital Money Podiums for financial inclusion and Accelerated Economic growth In Kenya, a case of selected digital money platform providers.
15:00 – 15:15 p.m.	Sylvia Mukenyi, Maria Wambui <i>Mount Kenya University Kenya</i>	Physical	Electronic Service Quality on performance of the Three to Five Star Hotels in Kenya
15:15 – 15:45 p.m.	Sabrina Azzi, Moussa Messaili, Younes Hidra, Brahim Foudi <i>UWS & University of Bejaia, Algeria</i>	Virtual	Digital health in Algeria: An analysis of the Government plan for the new healthcare system
15:45 – 16:00 p.m.	Náftaly Mose, Omonike Ige-Gbadeyan, David Waweru, John Thomi <i>Eldoret Uni, Dut, Tuk, National Taxpayers Association of Kenya</i>	Virtual	Foreign Direct Investment and Technological Innovation in Kenya
16:00 – 16:30 p.m.	Questions and Discussion		
16:30 – 17:00 p.m.	Tea Break and End of day one		

Theme: Impact of Trade, Global Supply and Value Chains on African Productive Capacity

Chair: Dr. Adebisi Adewole

Venue: Wing B

Time	Speakers and Affiliation	Mode of Presentation	Topic
14:15 - 14:30 p.m.	Kilaku Faith Wanja Benjamin Andama <i>NP</i>	Physical	Impact Of Trade, Global Supply, And Value Chains On African Productive Capacity
14:30 - 14:45 p.m.	Serah Ndambiri <i>Mount Kenya University Kenya</i>	Physical	Assessing the Impact of Value Chain Upgrading Strategies on the Competitiveness of Dairy Sector in Kenya
14:45- 15:00 p.m.	Umar Aisha <i>UWS UK</i>	Virtual	Towards the Development and Implementation of an Effective Sanitary & Phytosanitary (SPS) framework under the African Continental Free Trade Agreement (AfCFTA)
15:00-15:15 p.m.	Baaba Amoh-Barimah, Kingsley Obi Omeihe, Alan Murray, Bla Josee Charlotte Eba <i>UWS, UK</i>	Virtual	Trust in Cross-Border Trade: Examining the Case of Women in Exporting SMEs in Ghana.
15:00 –15:30 p.m.	Questions and Discussion		
16:30 – 17:00 p.m.	Tea Break and End of day one		

DAY TWO:- Friday 28th June 2024 Morning Session

Plenary: Main Auditorium

Day two - Friday 28th June 2024 Morning Session			
Time	Activity	Participant	Session Chair
Venue –MAIN HALL			
09:00 - 09:10 a.m.	Introduction and Welcome to Day Two	ALL	Dr. Phelista Njeru
09:10 – 09: 15 a.m.	Introduction of Keynote Speaker	Prof. David Rempel	
09:15 - 10:15 a.m.	Keynote Speaker: Mully Children Family Work among the Less Fortunate: The Effect of Entrepreneurialism in Empowering the Displaced and Homeless Populations out of Poverty in Africa.	Prof. Dr. Ev. Charles M. Mulli	
10:15-10:25 a.m.	Award of e-Certificates	Prof. Dr. Ev. Charles M. Mulli	Dr. Henry Yatich & Dr. Adebisi Adewole
10:25 - 10:45 a.m.	Health Break		

Theme: e-Agriculture, Climate Change Environmental Sustainability and Cross Cutting Topics

Chair: Dr. Ephias Ruhode

Venue: Main Hall

Time	Speakers and Affiliation	Mode of Presentation	Topic
10:45 – 11:00 a.m.	Peter Mbogo, Edwin Maina <i>Mount Kenya University Kenya</i>	Physical	Sustainable Conservation of The Kenyan Water Tower Ecosystems, A Case of Community-Based Preservation of The Aberdare Forest
11:00 – 11:15 a.m.	Raphael Maina Kimani, Enid G. Kirimo <i>MKU Kenya</i>	Physical	Effect of inflation on stock prices at the Nairobi Stock Exchange
11:15 – 11:30 a.m.	Robert Obuba <i>Mount Kenya University Kenya</i>	Physical	Effect of Personal Selling on Sales Performance of Kenya Tea Packers
11:30 – 11:45 a.m.	Teresiah Njihia, John Struthers, et al <i>Mount Kenya University Kenya</i>	Physical	Preference of synthetic pesticides for fruit fly pest management over biological control interventions: Implications for sustainable production and food safety
11:45 – 12:00 p.m.	Ong'ong'a Oloo <i>Mount Kenya University Kenya</i>	Physical	Media Representation of youth innovation initiatives in Kenya
12:00 – 12:15 p.m.	Edwin Maina, Peter Mbogo <i>Mount Kenya University Kenya</i>	Physical	Social media As A Marketing Strategy Driving Fashion And Design In Urban Kenya
12:15 – 12:30 p.m.	Oguta Z.; Mogere D.; Wanderi P.; Njeru P. <i>Mount Kenya University UK</i>	Physical	The Influence Of Cholera Prevention Measures Among Migrant Populations At Kakuma Refugee Camp, Kenya
12:30 – 12:45 p.m.	Olamide Oluwatosin Falehin, Kingsley Obi Omeihe, Shaif Ahammed, Alan Murray <i>UWS UK</i>	Virtual	Trust In Ethnic Minority Entrepreneurship: Exploring The Barriers And Challenges Facing Scottish-Based Ethnic Minority Entrepreneurs
12:45 – 13:15 p.m.	Questions and Discussion		
13:15-13:45 p.m	Closing Ceremony (Main Hall)	ALL	Prof. John Struthers & Dr. Mercyline Kamande
Lunch Break			
18:00 p.m.	Gala Dinner at Safari Park Hotel	Madam. Jane Kanjuru and Dr. Judy Mwangi	

Theme: Higher education and its contribution to economies of African countries and Project Management standards in infrastructure projects across Africa

Public Health: Policy, Wellbeing and Economic Development in Africa

Chair: Dr. Samuel Karenga

Venue: Wing A

Time	Speakers and Affiliation	Mode of Presentation	Topic
10:45 – 11:00 a.m.	John Grover Minto, Ivan Baptista UWS UK	Virtual	Fit for purpose? Project management methods and international development projects in Africa
11:00 – 11:15 a.m.	David Onen Makerere University Uganda	Virtual	Exploring Higher Education's Impact on African Economies: A Literature Review
11:15 – 11:30 a.m.	Dolly Mavuta Mount Kenya University Kenya	Virtual	Influence of Formal Institutions in Promoting University Technology Transfer
11:30 – 11:45 a.m.	Ursula Trummer, Sonja Novak-Zezula; Ronald Sebba Kalyango; Hadijah Mwenyango, Austria, Uganda Uk	Physical	Strengthening Capacity Development To Address Health Challenges Arising From Growing Migration And Displacement In East Africa: A Transnational Partnership In Online Courses On Migration And Health
11:45 – 12:00 p.m.	Davide T. Mosca, Viviane Nzeuseu, Michela Martini Lancet Migration Partnership; IOM, Egypt, Kenya	Physical	Advancing the Health and Migration Agenda in the East and Horn of Africa: Partnership for Multisectoral Action
12:00 – 12:15 p.m.	Mbusiro Chacha, Ephias Ruhode UWS UK UWS, UK	Physical	The Design of A Digital Intervention Mechanism To Period Poverty Challenges Among Menstruating Women In Kenya
12:15 – 12:30 p.m.	Z. Oguta, D. Mogere, P. Wanderi, F. Njeru Mount Kenya University Kenya	Physical	The Public Health Importance of Migration in Africa
12:30 – 12:45 p.m.	Dominic Mogere, Lisa Merry, Dan Odindo, Nancy Edwards Mount Kenta University, Kenya	Physical and Virtual	Transnational family support and perspectives from family members back home: a pilot study in Kisumu, Kenya
12:45 – 13:00 p.m.	Lloyd Makonese UWS	Virtual	Navigating Culture and Migration: The Influence on HIV Testing among Zimbabwean Migrants in South Africa
13.00-13.15 pm	Questions and Discussion		
13:15-13:45 p.m	Closing Ceremony (Main Hall)	ALL	Prof. John Struthers & Dr. Mercyline Kamande
13: 45 p.m	Lunch Break		
18:00 p.m.	Gala Dinner at Safari Park Hotel	Madam. Jane Kanjuru and Dr. Judy Mwangi	

3. Conference Abstracts

THE DESIGN OF A DIGITAL INTERVENTION MECHANISM TO PERIOD POVERTY CHALLENGES AMONG MENSTRUATING WOMEN IN KENYA

Mbusiro Chacha & Ephias Ruhode

University of the West of Scotland

Abstract

Period Poverty is the lack of access to menstrual hygiene products and knowledge about menstruation due to financial challenges (Alvarez, 2021; Tull, 2019). It also includes inadequate access to sanitary facilities and poor waste management. Students, women living in poverty, and those living with disabilities are at a higher risk of dealing with period poverty (Alvarez, 2021). Globally, it is estimated that approximately 500 million women do not have access to menstrual products and suitable facilities and 16.9 million women that menstruate are living in resource-restricted communities (Michel et al, 2022). Inadequate information about menstruation leads to unhygienic and unhealthy menstrual practices that have a negative impact on individuals' health and well-being. Further, this causes misconceptions and negative attitudes, which may promote shaming, harassment, and gender-based violence (World Bank, 2022). Menstruation has been perceived as a burden that causes physical discomfort, psychological anxiety, and stigma (Boyers et al, 2022). While Kenya has policies and regulations related to menstrual health and hygiene, such as the introduction of tax reforms on menstrual hygiene products (World Bank, 2022), young girls and women continue to face challenges associated with period poverty. As such, the proposed study aims to explore the personal experiences and opinions of Kenyan youth regarding their knowledge about menstruation and period poverty. The main objective is to establish the social, economic and health impact of period poverty in young menstruating girls in Kenya. The other objective is to explore how technology can be utilised to collect, aggregate, store and disseminate menstrual information and knowledge to all menstruating females during and beyond the school years. The research will adopt a mixed method approach utilising both qualitative and quantitative methods. Data collection will include surveys, focus groups and in-depth interviews across selected counties to ensure a balanced

representation. Descriptive statistics used to analyse the quantitative data and thematic analysis will be used for qualitative data analysis. The expected findings will identify the period poverty needs and provide evidence-based approaches to supporting girls and women in Kenya. This is action research that will develop an intervention mechanism to assist in the collection, aggregation, storage and dissemination of menstrual information and knowledge to all menstruating females during and beyond the school years. It will create a positive social impact on all menstruating females in Kenya and address the social challenge of unhygienic and unhealthy menstrual practices that have a negative impact on individuals' health and well-being.

NAVIGATING CULTURE AND MIGRATION: THE INFLUENCE ON HIV TESTING AMONG ZIMBABWEAN MIGRANTS IN SOUTH AFRICA

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Abstract

To examine the migration and cultural dynamics and their influences on HIV testing uptake among Zimbabwean migrants in South Africa. The study aims to identify the cultural and migration-related factors that influence health-seeking behaviours, particularly in accessing HIV testing services, to better understand the health challenges faced by migrants. The study employs a mixed-methods approach, integrating quantitative data from surveys with qualitative insights from interviews and focus group discussions with Zimbabwean migrants. Its framework will analyse how culture, migration status, length of stay, and integration levels influence health service utilisation, with a focus on the accessibility, uptake, and utilisation of HIV testing services. Key findings will show how cultural beliefs on causes and treatments of illnesses, and migration-related challenges, such as legal status, social isolation, and lack of access to information, affect the inclination of migrants to seek HIV testing. However, the study will note positive trends where longer stays and greater integration into host communities correlate with increased likelihood of the uptake and accessing health services like HIV

testing. The study is geographically limited to urban and peri-urban areas in South Africa and might not capture the full spectrum of experiences of all Zimbabwean migrants. Future research should expand to rural settings and consider different migrant profiles based on the length of stay and legal status. Suggestions for future research include exploring the impact of policy changes on migrants' access to health services. The findings intend to highlight the need for cultural and migration-aware health policies that facilitate easier access and uptake of health services for migrants regardless of their cultural backgrounds and legal status. Implementing policies that reduce barriers to healthcare access, such as mobile clinics and multilingual health resources, that are cultural literate and sensitive to improve health outcomes for migrants. The research will underscore the importance of considering culture and migration as key factors in public health strategies in regions with high migrant populations. Culturally addressing the health needs of migrants can lead to better overall health security and integration policies that support both public health and social cohesion. This paper will contribute to the understanding of how culture and migration influences health behaviours and access to health services, particularly HIV testing among Zimbabwean migrants in South Africa. It offers valuable insights for policymakers, health practitioners, culture and migration studies researchers interested in the intersection of culture, health, and migration. HIV testing, Zimbabwean migrants, Cultural influence, Health-seeking behaviour, Migration dynamics, South Africa, Public health, Migrant health, Cultural health capital, Acculturation

TRUST IN ETHNIC MINORITY ENTREPRENEURSHIP: EXPLORING THE BARRIERS AND CHALLENGES FACING SCOTTISH-BASED ETHNIC MINORITY ENTREPRENEURS

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Abstract

The purpose of this study is to investigate the importance of trust in ethnic minority entrepreneurship. Trust, an abstract concept recognized as a lubricating mechanism for relationships, has received growing attention in recent years. Yet, existing research has continued to neglect the role of trust across lesser-known groups, in favour of more popular research areas. This paper presents an opportunity to address this research gap. Against this background, this study attempts two particularly demanding feats of academic research: the task of investigating what is now an overlooked aspect of literature—namely, the types of trust used by ethnic minority entrepreneurs—and the challenge of investigating how trust is useful in navigating the challenges and barriers constraining ethnic minority entrepreneurship in Scotland. To achieve our purpose, a holistic approach that relies on the complementary perspectives of mixed embeddedness (Kloosterman, 2010) and institutional logics (Thornton and Ocasio, 1999; Omeihe, 2023) is applied to empirically interrogate the contexts in which ethnic minority entrepreneurs are situated. The application of the theoretical perspectives is unique in locating the structural disadvantage of ethnic minorities within their structural context. We illustrate this with findings from interviews to be conducted with 42 ethnic minority entrepreneurs based in Glasgow, Edinburgh, and Aberdeen. The choice of these locations is grounded in the fact that together they harbor a great percentage of ethnic minority entrepreneurs in Scotland, based on these locations being economic centres. Following Eisenhardt and Graebner (2007) and Omeihe and Omeihe (2024), we will aim to select our sample purposively rather than randomly, to advance existing theories (Lincoln and Guba, 1985; Marshall and Rossman, 1999). In this case, we will ensure diversity in the origin of the selected participants. Keeping faith with

Vertovec's (2007) notion of super-diversity, our sample selection will represent entrepreneurs drawn from different countries of origin. We also aim to rely on our understanding of the population by focusing on a range of entrepreneurs operating within the manufacturing and service sectors. The difference in sectors indicates the desire to avoid chance associations (Yin, 2014). The respondents' selection will be based on comparing perceptions and experiences about their specific surroundings. This will allow us to pursue the often neglected economic and social issues facing ethnic minority entrepreneurs. We will justify our choice of data analysis by adopting Omeihe and Harrison's (2024) ADEPT Method of data analysis (Analysis, Data Exploration, Pattern Identification, and Theme Development). This choice of approach will be useful in effectively uncovering, analysing, and interpreting the embedded themes and patterns in the data. This will be critical as it will allow for a thorough evaluation of many parts of the data. As a developmental paper, we expect that the findings of the study will highlight the significance of trust in challenging contexts. The findings will take the form of a series of close encounters that reveal how Scottish-based ethnic minority entrepreneurs can benefit from their trust in a range of alternative network forms, such as family, trade associations, religion, and cultural institutions. Our anticipated outcome is to adopt a contextual approach to uncovering the importance of trust and to support the growing emphasis on Scottish research targeted at ethnic minority relationships. This research paper will aim to prompt practical implications drawn from the experiences of Scottish ethnic minority entrepreneurs. A related implication may be that the study will highlight the significance of trust-based ethnic minority relationships, thereby providing valuable insights for future research, which we believe has received insufficient coverage. This includes acknowledging the positive and negative aspects of trust, exploring the interdependencies between different forms of trust, and gaining a better understanding of the complexities of trust and its contextual interactions in entrepreneurial activities. Given the importance that the authors assign to this research, the originality of lies in the fact that it highlights the dearth of information on trust and ethnicity in entrepreneurship in Scotland. It also emphasises the crucial importance

of gaining accurate insights into this research topic. The contextual feature of this study, which examines unstudied areas and entrepreneurial settings, makes it unique and different from others. Therefore, this paper poses a significant answer to the prevailing perspectives that have traditionally ignored the plight of Scottish-based entrepreneurs.

Key Words: Trust, Ethnic Minority, Entrepreneurship, Institutions, Scotland

IMPACT OF THE ENVIRONMENT ON SUCCESSFUL START-UPS IN GHANA. BASED ON A STUDY CONDUCTED AT THE UNIVERSITY OF CAPE COAST START-UP INCUBATOR

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Abstract

Utilizing the Actiotope Model as a conceptual framework, this thesis conducts an analysis of an entrepreneurship incubator in Ghana. It examines how the institution fosters an entrepreneurial environment for its learners, contributing to the development of entrepreneurial education in the country. The study adopts a pragmatic quantitative analysis method to comprehensively address the research problem and provide insights into the nature of Ghana's entrepreneurship education ecosystem. To enhance future success, start-up incubators in Ghana could prioritize providing financial and infrastructural resources while leveraging the strengths of cultural, social and didactic education capital to create supportive ecosystems for entrepreneurs. The primary limitation of this study is the relatively small sample size. The study group encompassed only entrepreneurs of the University of Cape Coast incubator. Ensure that Entrepreneurship Ecosystems also take into consideration the larger context of the entrepreneurs (the various capitals that are given or may be missing – beyond monetary) and realize what impact this may have on the success of the idea. The goal of this paper is to show what the key factors for entrepreneurial success are, based on the Actiotope Model of Giftedness. The Actiotope Model

of Giftedness offers a framework that emphasizes the interaction between various elements of entrepreneurship ecosystems, like the interaction between the ecosystem and the individual. This is the framework that will be used in answering the research questions.

Key words: Entrepreneurship Ecosystem, Ghana, Actiotope Model.

IS PUBLIC DEBT ACCUMULATION IN SUB-SAHARAN AFRICA A CONSEQUENCE OF POOR GROWTH?

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Abstract

This study examines the direction of causality between public debt and economic growth in Africa. Further, the role of economic expansion on the dynamics of public debt in sub-Saharan Africa is examined. The study utilised data for 38 sub-Saharan African countries covering 2000-2022 for analysis. To account for potential endogeneity in the econometric model estimation, the endogeneity-correcting Panel VAR Granger Causality test was employed to examine the direction of causality between public debt on economic growth. Further, the System GMM model and Panel VAR Impulse Response Function (IRF) were used to examine the effect of economic growth on the dynamics of public debt in the region. The estimation results reveal a unidirectional causality running from economic growth to public debt. This implies that public debt accumulation in the region might be a consequence of poor economic performance and not the reason for the challenging economic performance of the region. In addition, economic growth is found to have a deleterious effect on the stock of public debt in the region. Further, the robustness test result using the IRF shows a negative response of public debt to shocks in economic growth. These findings have significant policy implications for public debt management in sub-Saharan Africa. To the best of our knowledge, the application of an endogeneity-correcting model to examine the direction of causality between public debt and economic growth in a panel of sub-Saharan African countries is novel. In addition, while most

of the studies in the extant literature focus on the role of public debt on economic growth, this study does the reverse given the results of the Granger causality test.

Key words: Public debt; Economic Growth; Debt sustainability; Fiscal Policy; Africa

COSMETIC ENTREPRENEURSHIP: UNLOCKING POTENTIAL FOR SMALL BUSINESS SUCCESS IN KENYA

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Abstract

As per the International Labour Organization report (WESO Trends 2024), the global unemployment rate stood at 5.1% in 2023 and it is going to increase 5.2% during 2024. As per the global economy report Kenya stood at 87th position (13.35%) in the youth unemployment world ranking and 25th position within Africa. Nearly 35% of the Kenyan population is contributed by youth aged between 15 to 34 years. This number is expected to double by 2045. In the future, unemployment is going to be a big challenge not only in African economies but also in Kenyan economies since high youth unemployment is a looming threat to stability in Africa and Kenya. Therefore, urgent need to address unemployment among youth. Kenya's Micro and Small Enterprises Policy 2020 is strongly dedicated to promoting micro and small enterprises for wealth and employment creation. The objectives of this policy enhance job opportunities and reduce unemployment. In 2021, Kenya's overall total export is US\$ 6,751 against the total import is US\$19,594. This indicates that Kenya needs goods to meet country requirements. Kenya imports nearly 76 different categories of products from various countries. Out of 76 products, some of the products such as pharmaceutical products, sugar confectionery, furniture, perfume, cosmetics, dairy products, animal fodder, and toys can be manufactured within Kenya using existing technology and trained youth. Among those mentioned products, the most promising product are cosmetics, toiletries, perfumes and essential oils. During 2022, Kenya imported

from various country value equivalent to \$157.36 Million. Hence, the main aim of this study is to focus list of possible cosmetics that can be manufactured in Kenya, youth training and courses in this area, manufacturing facilities, marketing possibility export options to other African countries as well as government policy to promote small business.

MEDIA REPRESENTATION OF YOUTH INNOVATION INITIATIVES IN KENYA

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Abstract

Youth innovation has emerged as a topic of significant debate in recent times, reflecting the dynamic role that young people play in driving societal progress. Despite their noteworthy contributions, these innovations often fail to garner adequate attention within the media landscape. This study seeks to explore the coverage of youth innovation in the Kenyan media, with a particular focus on understanding which types of innovations receive the most attention. Through analysis of media posts and blogs, the study tries to show how media depict youth innovations. By analyzing media representation, the research aims to unveil the underlying factors influencing the visibility and portrayal of youth-driven innovations. Through this investigation, important information can be gained into the societal perceptions and biases that shape media narratives surrounding youth innovation, ultimately contributing to a more understanding of the role of young innovators in Kenya's socio-economic development.

Key words: Youth, Gender, representation, socio-economic.

EXPLORING HIGHER EDUCATION'S IMPACT ON AFRICAN ECONOMIES: A LITERATURE REVIEW

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Abstract

This review aimed to address the dearth of documentation regarding the impact of higher education on African economies by examining its role in economic growth, poverty reduction, and societal development. Employing a literature review methodology, this study analysed established theories such as human capital theory and empirical evidence to elucidate the intricate relationship between higher education and economic progress. Higher education significantly drives economic growth through knowledge creation, dissemination, and absorption. Investments in higher education enhance labour productivity, technological adoption, and overall productivity, thereby mitigating poverty and fostering innovation. While recognising higher education's contributions, this study acknowledges potential limitations and suggests avenues for future research, especially in enhancing higher education-labour market dynamics and fostering partnerships for economic development in Africa. Policy-makers are urged to prioritise investments in higher education to advance economic growth, reduce inequality, and cultivate knowledge-based economies. Effective planning, funding, partnerships, and institutional differentiation are essential for maximising higher education's benefits. The study's findings carry significant societal implications, informing public policies and corporate initiatives to enhance societal well-being and promote sustainable development. This study underscores the pivotal role of higher education in African economic growth, offering valuable insights for policy-makers, researchers, and stakeholders invested in Africa's development journey.

Key words: Higher Education, Economic Development, Africa, Human Capital Theory, Knowledge Generation.

ADVANCING THE HEALTH AND MIGRATION AGENDA IN THE EAST AND HORN OF AFRICA: PARTNERSHIP FOR MULTISECTORAL ACTION

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Abstract

This conference paper seeks to provide a concise overview of prevalent trends and perspectives surrounding the promotion of health among migrants, displaced individuals, and mobile populations in the East and Horn of Africa. Against the backdrop of the COVID-19 pandemic and its significant impact on regional mobility, the communication aims to achieve three main objectives: Firstly, it delves into current migration patterns in the region, emphasizing their developmental and regional integration implications. Secondly, it advocates for and disseminates information on contemporary conceptual frameworks for action, showcasing exemplary initiatives promoting migration and health in the sub-region. Lastly, leveraging recent strategies outlined by the World Health Organization (WHO), the paper scrutinizes and proposes future research areas to underpin evidence-based policy initiatives in the realm of migration and health in the Region. Relying on insights from leading global and regional agencies in health and migration, the authors review key frameworks guiding action in these realms, including Sustainable Development Goals (SDGs), the Global Compact for Safe, Orderly, and Regular Migration (GCM), the Global Compact for Refugees (GCR), the World Health Organization's Global Action Plan (GAP) to Promote the Health of Refugees and Migrants, and the African Union Migration Policy Framework. Despite constituting less than two percent of the East and Horn of Africa population, the migrant population reached 8.5 million in 2021, indicating a growing mobility trend. Additionally, 23.6 million people are forcibly displaced, with 3.5 million classified as refugees or asylum seekers. While migration is acknowledged for its contribution to economic and social development, the health concerns of individuals on the move continue to be inadequately addressed. The paper emphasizes the need for

evidence-driven corrective actions, concerted policies, and leadership to establish health systems sensitive and responsive to the unique health needs of migrants. The absence of a systematic review of health needs, conditions, and challenges for migrants in the region is noted, highlighting critical gaps that demand further analysis and emphasizing priorities for future initiatives. The paper offers a comprehensive synthesis of the latest global approaches to the intersection of health and migration. The overall goal is to inspire researchers and decision-makers to actively address the health challenges within the intersection of migration and development, promoting sustained economic growth in the region.

Key words: Health, Migration, Regional Integration, Development, Research

INFLUENCE OF FORMAL INSTITUTIONS IN PROMOTING UNIVERSITY TECHNOLOGY TRANSFER

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Abstract

The aim of this paper is to understand how formal institutions promote technology transfer in university research leading to innovations, patents and business start-ups in universities (spin-offs). The study employed a qualitative approach whereby 36 researchers were interviewed through in-depth interviews. Qualitative content analysis was used in MAXQDA analysis tool. The findings were that formal institutions are crucial in creation of university spin-offs. Institutional support provided to researchers need be enhanced in order to obtain more impact from research activities. This includes provision of resources such as funds, availability of infrastructure, policies for incentives for technology transfer, staff capacity building and enhancement of university-industry linkages. A larger population was not interviewed due to limitation of time and resources. The study is crucial for policy makers within the government and universities to gain insights on importance of supporting researchers to progress to

creation of university spin-offs. The study contributes to employability of students which impacts positively on the economy. The paper is research on progress on the creation of university spin-offs in Kenya.

Key words: University spin-offs, formal institutions, technology transfer, institutions.

THE ROLE OF WOMEN ENGAGED IN SMALL SCALE FARMING ON PROMOTING FOOD SECURITY IN KENYA, CASE OF NJORO SUB-COUNTY

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Abstract

To assess the role of women practicing small scale farming in promoting food security focusing on farming practices adopted, post-harvest mechanisms adopted and involvement of women farmers in formulation and implementation of food security policies in Kenya. The study employed cross sectional survey research design. The sample size was selected using purposive sampling. Data was collected using direct interview guides. Most women farmers cultivated less than 2 hectares of land which is vulnerable to household food insecurity. Women farmers adopted farming practices which included; mixed farming which involved y which contributed towards household food security however the harvest was low attributed to poor farming mechanisms. Women farmers stored their food using traditional methods however foods were affected by pests and diseases during storage. This was caused by lack of women's knowledge in policies regarding food security in terms of farming practices and storage. Njoro Sub County therefore cannot be generalized to other regions in Kenya. Research should be carried out on the role of both men and women in farmers in food security in other areas in Kenya for comparison. Agricultural officers to support farmers in the form of farm inputs, training on best farming methods, investing on storage and strategic food reserves at the county level and rainwater harvesting to promote food production through the year thus enhancing food security. The government and NGOs that support agriculture to support women

farmers as source of income from farming. This will improve their economic status and consequently enhancing dietary quality for the households. The government should also review policies to ensure that problems that constrain women roles in food security are addressed. The support can be in the form of farm inputs and training on better farming methods to increase food production.

Key word: Women; small scale farming; Food security

SOCIAL MEDIA AS A MARKETING STRATEGY DRIVING FASHION AND DESIGN IN URBAN KENYA

Edwin Maina & Peter N. Mbogo

Mount Kenya University

Abstract

Social media has become an indispensable marketing strategy for businesses across various industries, revolutionizing the way brands connect with consumers. With the widespread adoption of platforms like Facebook, Instagram, Twitter, LinkedIn, and TikTok, social media offers unparalleled opportunities for companies to engage with their target audience, build brand awareness, drive sales, and foster customer loyalty. Through strategic content creation, targeted advertising, and community engagement, businesses can leverage social media to achieve their marketing objectives effectively. Integration of social media marketing in the fashion and design marketing has gained wide popularity over which due to its ability to amplify the visibility and accessibility of the products. Designers and the fashion enthusiast can leverage social media platforms to showcase and display their work. Through the use of social media influencers business owners have the advantage of breaking the geographical boundaries where business owners reach beyond traditional fashion hubs by reaching the global market. The paper sought to investigate the role of social media as a marketing strategy in the fashion and design market. The study was anchored on the social learning theory which help in understanding how people learn from the experiences and actions of those around them, including influencers, celebrities and peers. The study adopted a descriptive research design with the target

population consisting of 400 hundred boutique owners from 5 shopping malls in Nairobi County. Stratified sampling method was used where Yamane sampling formula was used to calculate a sample of 200 respondents. The data collected was then processed using MS Excel and analyzed with SPSS software (Version 25). The findings of the study revealed that among the social media platforms commonly used in marketing were; Facebook (84%), Instagram (79%), YouTube (47%) and other platforms (68%). The findings further indicated a positive significant relationship between the social media intermediating role of social media and strategic marketing. Based on the findings the study concluded that social media is an impactful tool in strategic marketing. The study concluded that social media acts as an intermediary between the customers and the sellers where through online reviews the sellers are able to identify areas of improvement. The study further concludes that through social media influencers who play significant role as brand ambassadors, social media is an impactful tool in branding. The study recommends formulation of strict policies that regulate social media marketing so as to prevent the cases of fraud. The study further recommends for regulation of social media marketing industry to ensure fairness for all market players. The study contributes to the field of strategic marketing by understanding the diffusion of innovation for enhances marketing strategies.

Key words: Social Media, Marketing Strategy and Fashion and Design Market

ANALYSING THE IMPACT OF ARTIFICIAL INTELLIGENCE ON LEARNERS' EDUCATION INNOVATIVENESS IN SELECTED UNIVERSITIES IN KENYA

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Abstract

This paper investigates the influence of Artificial Intelligence (AI) on learners' education innovativeness in selected universities in Nairobi and Kiambu Counties, Kenya. It aims to assess how AI impacts creativity and innovation in the learning process and proposes strategies to preserve these essential qualities. This study is therefore motivated to analyze the

Impact of Artificial Intelligence on learners' Education innovativeness in selected universities in Nairobi and Kiambu Counties in Kenya. The research study adopts a mixed-methods approach, this comprehensive study combines quantitative and qualitative data collection methods. It targets 250 third and fourth-year university students from both public and private institutions in Nairobi and its environs, employing random sampling to ensure representativeness. Ethical considerations are meticulously integrated into the research design to uphold privacy and security throughout the study. The study reveals a discernible positive correlation between technological advancement, particularly AI, and human development, underscoring its significant potential to enhance learning outcomes and foster greater innovation in educational settings. The study will be limited to learners at the university level with the scope of both public and private universities. The study will focus on focus on university-level learners in Nairobi and its environs may limit the generalizability of findings. Future research endeavors could broaden the scope to encompass diverse regions and educational levels for a more comprehensive understanding. AI presents promising educational opportunities, it is imperative to strike a delicate balance between AI integration and human interaction. Over-reliance on technology may inadvertently impede learners' self-reliance, critical thinking, and creative capacities. Moreover, potential technical challenges and ethical considerations pose practical hurdles that must be navigated adeptly. An overemphasis on AI in educational contexts may contribute to a societal illusion regarding the extent of cognitive and critical thinking abilities fostered by such technologies. Additionally, it could potentially disrupt personal connections and raise pertinent ethical concerns surrounding privacy and bias in AI-driven educational environments. Over-reliance on AI can raise ethical concerns, such as issues of privacy, bias, and fairness to learners. This paper significantly contributes empirical evidence and valuable insights into the intricate dynamics between AI integration and learners' education innovativeness. It underscores the pivotal role of technology and innovation in nurturing self-reliance, critical thinking, and problem-solving skills among learners, thereby enriching the educational

landscape.

Key word: Artificial intelligence, education innovativeness, learner creativity, innovation

EFFECTS OF STRATEGIC PLANNING ON THE SURVIVAL OF SMALL AND MEDIUM ENTERPRISES IN KENYA. A CASE OF REGISTERED SMES IN THIKA TOWN KIAMBU COUNTY

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Abstract

To examine the effect of strategic planning on the survival of SMEs in Kenya by looking at registered SMEs in Thika Town, Kiambu County. The paper adopts a mixed-methods approach, primary and secondary data was collected the research used an exploratory and descriptive designs. The research study found that strategic planning had significant effect on the survival of small and medium enterprises in Kenya.it resulted into increase in profit margin, revenues, and customer retention and market share. The study is limited by the availability of data and the scope of analysis. Further research is needed to explore the long-term impacts of strategic planning on survival of SMEs in Kenya. The research has practical implications for policy makers and owners of SMEs. They will be able to articulate the businesses strengths and weaknesses. The paper offers insights into strategies for development of competitive advantage for the business. Strategic planning will help SMEs align their business goals with community needs, fostering positive social impacts and entrepreneurial empowerment. The paper offers practical implications for SME owners, managers, policymakers, or other stakeholders, it adds value by providing actionable recommendations that can improve the survival prospects of SMEs.

Key words: Strategic planning, survival of SMEs (Small and medium enterprises).

**ROLE DEMANDS, CONSTRAINTS AND CHOICES: UNRAVELING THE CON-
STRAINING AND ENABLING EFFECT OF STAKEHOLDERS’
EXPECTATIONS ON BUSINESS INCUBATOR MANAGERS IN A
RESOURCE-CONSTRAINED**

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Abstract

The paper describes how stakeholder expectations enable and/or constrain business incubator managers within a resource constrained context. The study employs a qualitative, multiple case study research design to address the research objective. Specifically, six incubators, with representation from each of the three funding categories: private, public, and hybrid, were purposefully selected from the population of business incubators in South Africa. The research involved conducting semi-structured interviews with incubator managers and their stakeholders. Subsequently, thematic analysis was employed to interpret the generated data, with the assistance of the Atlas.ti software tool. Business incubator managers operating within a resource constrained context grapple with establishing and maintaining legitimacy. Balancing loyalty to mandates with the pursuit of impact and sustainability involves substantial trade-offs and managers make strategic decisions based on their unique contexts. Moreover, incubator managers tread carefully through regulatory requirements, leveraging supportive aspects while mitigating constraints. The study includes only entrepreneurs who were actively engaged with incubators as part of the stakeholders. By solely focusing on this subset, the research might have overlooked valuable insights that emerge after entrepreneurs graduate from incubators. Future research should focus on that stakeholder group. Business incubation practitioners can draw lessons from the research findings to improve the working relationships and maximise the value of business incubation. Policymakers can use insights from this study’s findings to enhance the ecosystem supporting entrepreneurship and innovation within a resource constrained context. Theoretically, the findings extend Stewart’s (1982) Demand, Constraints, and Choices (DCC) model which is anchored in

role theory by explicating how role demands can simultaneously function as both enablers and constraints for managers.

Key words: Business incubation, Role theory, Expectations, Strategic agency, Entrepreneurship, Innovation

FOSTERING ECONOMIC DEVELOPMENT THROUGH POLICIES AND REGULATIONS FOR FAIR DIGITAL LENDING IN KENYA: CONSUMER'S PERSPECTIVE

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Abstract

To identify unfair digital lending practices affecting borrowers. Recommend policy and regulation for fair digital financing to spur economic development. Develop a digital platform for the interaction between consumers, digital service providers, and regulators. Descriptive Research Design; using Questionnaires; Focus Groups, and Secondary data analysis. Only 32 of the 273 Digital lenders operating in Kenya are regulated by the Central Bank of Kenya. Digital borrowers' complaints about unfair practices by digital lenders include; High interest rates, Unfair contract terms, lack of transparency, aggressive debt collection techniques, unsolicited messages, and Proper Financial education. Addressing unfair practices will improve economic development by: - Increasing access to cash for business development and borrower's liquidity improvement reduce poverty by avoiding bad debts for good debt. Has not looked at the Lender's perspective. Digital lenders will be made to provide all information to Borrowers before taking digital loans. Interaction between lenders, borrowers, and regulators on a digital platform. Social Implication: Informed borrowers will shun bad debts thus reducing loan defaults, and poverty and increasing financial inclusivity. Policymakers will develop policies favouring consumers. The paper will help to: Develop a digital Fintech consumer education platform for enhancing consumer's financial literacy, to make informed financial decisions. Impel digital lenders to adopt responsible lending practices, and prioritize borrowers' financial

well-being. Build a sustainable and inclusive lending ecosystem in Kenya for the benefit of the unbanked poor.

Key words: Fair Digital Lending, Policies, and Regulation Framework.

FIT FOR PURPOSE? PROJECT MANAGEMENT METHODS AND INTERNATIONAL DEVELOPMENT PROJECTS IN AFRICA

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Abstract

There is increasing recognition that project management is a key strategic resource, not only in terms of the delivery of positive change and innovation, but also in maintaining the resilience of businesses and social initiatives. Within the context of Africa, international development projects (IDPs) are often seen as the bedrock of both social and economic development, although relatively little is known about, (i) the inherent challenges IDPs pose as projects per se, (ii) the current range of project management approaches employed within the context of IDPs in Africa, and (iii) the limitations and opportunities related to these approaches. The proposed chapter will review recent history and the latest literature related to (i), (ii), and (iii) and will suggest potential areas for future research within the overall context of Africa. It will thus play an important role in raising awareness of the need to consider project management methodology as a vital component within the context of IDPs executed in Africa, home to a significant number of such projects which span all sectors of the economy. Tentative findings suggest that, (i) the definition of IDPs is relatively well established but would benefit from greater promotion, (ii) there is a need for project management approaches to IDPs to be further articulated with their strengths and limitations more widely known, and, (iii) more research is required with regards to the need to develop a more “universal” project management methodology related to IDPs, while, at the same time, recognising the unique nature of every IDP executed within the context of Africa. The chapter is based on secondary data although the potential of primary data collection and analysis is suggested through the PhD work being pursued by one of the chapter authors. With project management

being largely a practical discipline, the chapter will highlight the strengths and limitations of current project management methodologies related to IDPs and will raise key issues related to the development and execution of IDPs across Africa in the first instance. The importance of IDPs within the context of African nation building is relatively well established. Less well known (although sometimes linked to the high rate of project failure in Africa and other low- and middle-income settings) and under researched is the importance of project management methodology and IDPs. The proposed chapter will raise awareness of the key debates and will contribute to the emerging trend to ensure that the selection of an appropriate project management methodology is given equal importance with regards to the planning and execution of IDPs.

Key words: International development projects; project management methods; Africa

EVALUATING THE INFLUENCE OF GOVERNMENT POLICIES ON YOUTH ENTREPRENEURSHIP DEVELOPMENT IN KIAMBU COUNTY, KENYA

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Abstract

The study aims to critically evaluate the influence of government policies on the development of youth entrepreneurship in Kiambu County, Kenya. The paper adopts a mixed-methods approach, primary and secondary data was collected the research used an exploratory and descriptive designs. The study found out that despite the Kenyan government's initiatives like the Youth Enterprise Development Fund and Kenya Vision 2030 aimed at supporting young entrepreneurs, challenges persist. Key issues include limited access to finance, bureaucratic obstacles, and educational programs not aligning with market needs, obstructing the growth of youth-led enterprises. The study is limited by the availability of data and the scope of analysis. Further research is needed to explore the long-term impacts of government policies on youth entrepreneurship development in Kenya.

The study suggests practical steps for enhancing youth entrepreneurship in Kenya, including refining policy execution, increasing financial accessibility for young entrepreneurs, simplifying business regulations, and aligning education with real-world entrepreneurial needs to foster a more supportive ecosystem for young business owners. The study indicates that improving support for young entrepreneurs in Kenya could lead to significant social benefits, such as increased job creation, economic empowerment for the youth, and the fostering of a more innovative and resilient society. This study uniquely contributes to the discourse on youth entrepreneurship by offering an in-depth analysis of the Kenyan context, particularly in Kiambu County, highlighting the specific challenges and opportunities within government policy frameworks, thereby providing valuable insights for policymakers, educators, and financial institutions aiming to foster a more vibrant entrepreneurial ecosystem.

Key words: Youth Entrepreneurship, Government Policy, Economic Development, Kiambu County, Kenya

IMPACT OF TRADE, GLOBAL SUPPLY, AND VALUE CHAINS ON AFRICAN PRODUCTIVE CAPACITY

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Abstract

Descriptive design was applied to describe the characteristics of the phenomena under study. -Correlational approach was adopted to establish the degree of the relationship between variables under study. The findings for stationarity test in all the variables revealed unit root problem at levels which was resolved after first differencing. The Johansen test for cointegration trace statistics revealed the presence of cointegrating equation upto atmost three vectors. Results on regression analysis showed that trade, global supply and value chain jointly affect economic growth positively. The R² was revealed to be 49.0% which indicates the degree to which the explanatory variables jointly affect the dependent variable. The coefficients of the parameters were; trade (0.1054), global supply (0.8020), and value

chain (0.4561). These variables jointly affect productive capacity at a rate of 49%. The probability statistics from regression analysis was $0.0214 > 0.05$ hence revealing the significance of the model established. The study was challenged by the variety and quality of secondary dataset which were not of benefit to this study. The author chose internationally recognized data source (World Bank) to surmount this problem. The study will pose practical implications to policy-makers, investors, business people and other stakeholders. It will create awareness on policy formulation, investment prioritization, trade formulation, capacity building and also diversification strategies. This study will lead to informed policies and strategies aimed at enhancing economic development and poverty reduction in African nations. The information discussed in this study will also shed light on how trade dynamics affect income distribution, investment decisions and overall economic growth thus influencing societal stability. The findings from this study will encourage corporate actors to employ sustainable practices, investment in local communities and mitigation of adverse environmental issues associated with trade operations. The originality of this paper lies on several aspects such as comprehensive econometric and empirical analyses, contextual focus on Africa and incorporation of trending issues

Key words: Trade; Global Supply; value Chains; Productive Capacity.

ASSESSMENT OF NON-PERFORMING LOANS ON FINANCIAL PERFORMANCE OF COMMERCIAL BANKS IN KENYA

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Abstract

The importance of NPLs to the financial performance necessitated this study which aims to find the effect that NPLs have on financial performance of commercial banks in Kenya (Central Bank of Kenya, 2015). To establish the effect of Non-performing Loans on financial performance of commercial banks in Kenya. Since Pearson's correlation (r) indicated that there was a statistically significant negative

correlation between loan Losses Ratio and ROA ($r = -0.435$, $p = 0.007$ and $\alpha = 0.01$), Pearson's correlation (r) indicated that there was a statistically significant positive correlation between bank size and ROA ($r = 0.618$, $p = 0.000$ and $\alpha = 0.01$). Pearson's correlation (r) indicated that there was a weak positive correlation between Capitalization of a bank and ROA ($r = 0.072$, $p = 0.672$ and $\alpha = 0.01$). Pearson's correlation (r) indicated that there was a statistically significant negative correlation between operating cost and ROA ($r = -0.720$, $p = 0.003$ and $\alpha = 0.01$), and test of hypothesis established that operating costs to net operating revenues ratio that was used as an indicator of operating costs had a statistically significant effect on financial performance measured by ROA ($\beta_4 = -5.468$, $t = -3.409$, $p = .000$ and $\alpha = 0.05$). Pearson's correlation (r) indicated that there was a statistically insignificant negative correlation between liquidity and ROA ($r = -0.135$, $p = 0.425$ and $\alpha = 0.01$). The study was limited to by focusing on the bank operations for the period of the last five years from 2011 to 2015. Data collection was limited to secondary data and the supervisory report of the last five years of the Central Bank of Kenya served as the main source of data for financial indicators of banks performance and NPLs as well as other bank specific factors. Since the study was limited to supervisory reports of central bank of Kenya, the study made use of financial reports from specific banks to verify report of central bank of Kenya. The study focused on the effect of non-performing loans on financial performance of commercial banks in Kenya. Another study should be carried out that looks at effect of non-performing loans on financial performance of micro finance institutions and deposit taking Sacco's in Kenya to see if results hold also in such institutions. Another study should also be carried out using long term data covering ten years since some variables can be best observed in a long period of time.

Key words: Non-Performing Loans, Financial Performance

EFFECT OF ACCOUNTING PRACTICES ON SMALL AND MEDIUM ENTERPRISES PERFORMANCE IN KIAMBU - KENYA

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Abstract

The purpose of the study was to establish the effect of accounting practices on small and medium enterprises performance in Kiambu, Kenya. The researcher applied a descriptive research design. The study used both primary and secondary data which was analysed using excel and was presented in the form of tables. The analysis found out that there was positive relationship between accounting practices and SME performance. The study is limited by the scope. Further research is needed to explore the effects of accounting policy on SME performance in other areas. The findings have practical implications to managers and owners of SMEs to institute good accounting practices in their organizations for improved performance. In addition, there is need to empower SMEs to adopt good accounting practices for improved performance. The improved performance of SMEs has a direct social implication in that it boosts the performance of the SMEs which comes with the accompanying social benefits like job creation and reduced poverty levels. This paper contributes to the existing literature by providing empirical evidence and insights into the effect of accounting practices on SMEs performance in Kenya. It offers practical recommendations for policymakers and stakeholders to improve the performance and survival rates of SMEs by instituting good accounting practices

Key words: Financial Performance, Financial Reporting, Cost Analysis, Profits, Performance.

FOREIGN DIRECT INVESTMENT AND TECHNOLOGICAL INNOVATION IN KENYA

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Abstract

Given Kenya is one of the countries that attracts the most foreign direct investment in Africa, all actors must grasp the increasing opportunities that the inflow of FDI brings such as financial capital, new technology, innovation and knowledge. This study aim to analyse the effect of foreign direct investment (FDI) on technological innovation using data from Kenya for the period 1980 to 2022. This study uses advanced econometric methods such as Phillips-Perron unit root test, F-bounds cointegration test, pairwise causality test and finally autoregressive distributed lag (ARDL) estimator for time series analysis. The findings of the study show that foreign direct investment and human capital have positive effect on technological innovation, while trade openness and economic growth show negative sign in long-run. Moreover, a one-way causal relationship is found between FDI and technological innovation. Kenya need to encourage FDI inflow to improve technological innovations, and technological led-development based on the study results. The government need to put in place policies and strategies to attract more FDI to boost technology innovation in Kenya. These include encourage joint ventures and collaborations with local partners, industry specific incentives, investment promotions and tax incentives. The authors of this study are optimistic that this study is a pioneer in investigating variables such as technological innovation, FDI, economic growth, and human capital in an emerging economy like Kenya. The study utilize recent data (1980-2022) and uses Autoregressive Distributed Lag (ARDL) estimation technique, which differentiates between long-term and short-term effects of FDI inflow on technology

Key words: Foreign direct investment, technological innovation, patents, ARDL

ASSESSING THE IMPACT OF BUSINESS ENVIRONMENT COMPLEXITY ON SMALL BUSINESS DEVELOPMENT IN WEST AFRICA: A MULTIDIMENSIONAL ANALYSIS

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Abstract

The purpose of this paper is to explore the complexities of the business environment in West Africa and their impact on small businesses, focusing on market dynamics, customer preferences, and regulatory challenges. It aims to identify the key factors influencing small business growth and development in the region. The objectives are achieved through a mixed-methods approach, employing both a Panel Vector Autoregression (PVAR) model and XGBoost machine learning analysis on a dataset comprising 95 observations across various sectors. This approach allows for a comprehensive analysis of the external factors affecting small business development in West Africa. The study finds that financial market development, technological advancements, and regulatory frameworks are critical drivers of small business growth and development in West Africa. Adaptability to environmental complexities significantly influences business performance metrics such as employment rates and real GDP output. Diagnostic tests confirm the robustness of the models used. While the study provides valuable insights into the complexities faced by small businesses in West Africa, it is limited by the scope of data available. Future research could expand on this study by incorporating a larger dataset or exploring other regions. The findings underscore the need for policies that support small business adaptability and growth in challenging environments. This research highlights actionable strategies for policymakers and practitioners to foster small business development in West Africa. Emphasizing the importance of financial market development, technological advancements, and supportive regulatory frameworks, the study suggests that targeted interventions in these areas could significantly impact small business growth and sustainability. The findings of this study have significant social implications, as small businesses play a crucial role in employment generation and economic

development in West Africa. By addressing the challenges identified, policymakers can contribute to reducing inequality and improving the quality of life in the region. This paper contributes new empirical evidence on the external obstacles small businesses face in West Africa and proposes actionable strategies for overcoming these challenges. Its value lies in its comprehensive analysis of the factors influencing small business development and its practical recommendations for policy and practice.

Key words: Small Business Development, Business Environment Complexities, West Africa, Financial Market Development & Technological Advancements.

INTEGRATING RETAIL DIGITAL MONEY PODIUMS FOR FINANCIAL INCLUSION AND ACCELERATED ECONOMIC GROWTH IN KENYA, A CASE OF SELECTED DIGITAL MONEY PLATFORM PROVIDERS

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Abstract

To investigate effects integrating retail Digital Money Podiums for financial inclusion and Accelerated Economic growth In Kenya, a case of selected digital money platform providers. The paper adopts a mixed-methods approach, primary and secondary data was collected. The research used an exploratory design and the variables relationship was regressed. By use graphs, tables and curves, the findings were presented. The findings indicated that there is a positive close relationship between the variables. Financial inclusion, networking, value addition, revenue and non-revenue metric improved when users used a single innovation to complete a business transaction. The study is limited by the availability of data and the scope of analysis. Further research is needed to explore the long-term impacts of technological innovations on revenue and not revenue outcomes of a business transaction as well as market dynamics in Kenya. The findings have practical implications for policymakers, key service provider, innovators and other stakeholders involved in the digital retail money transfers

market. The paper offers insights into strategies for leveraging technological innovations to improve efficiency mitigate risks, enhance real time digital transactions and economic growth. By addressing integrating the digital retail podiums through technological innovations social and financial inclusion will be enhanced. Both financial and not financial networking shall be improved. This paper contributes to the existing literature by providing empirical evidence and insights into the role of technological innovations in addressing financial and non-financial inclusion for accelerated economic growth. It offers practical recommendations for policymakers and stakeholders to harness the potential of digital solutions for improving retail digital service delivery and financial inclusion.

Key words: Digital retail podiums, Technological innovations, revenue and non-revenue metrics

ANALYSING INFLUENCE OF FISCAL AND MONETARY POLICY ON ECONOMIC EMPOWERMENT OF WOMEN OWNED SMES IN KIAMBU COUNTY KENYA

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Abstract

To analyse the impact of the bottom-up transformation agenda that has influence the fiscal and monetary policy and its effect on small business owned by women and youth in Kenya. The paper adopts a mixed-methods approach, primary and secondary data was collected. The research used a descriptive design and the variables relationship was regressed. By use graphs, tables and curves, the findings were presented. The findings indicated that there is a positive close relationship between the variables. Fiscal tools used by the government has resulted Financial exclusion , reduced in a significant manner financial strength of women owned enterprises and has negatively impacted on their business performance in all performance indicators, networking, value addition, revenue and non-revenue metric reduced

due to fiscal and monetary challenges. The study is limited by the availability of data and the scope of analysis. Further research is needed to explore the long-term impacts of the policies on revenue and not revenue outcomes of a business owned by women and youth in Kenya. The findings have practical implications for policymakers, key service provider, innovators and other stakeholders involved in the players in the market... The paper offers insights into strategies for leveraging and mitigate risks of underperformance due to the policy for economic growth. By addressing the negative impact of the fiscal and monetary policies, the smes owned by women and your which contributes over 50% to the GDP and provide 30% new jobs in Kenya, the government is likely to address the unprecedented high unemployment and increase the positive impact to the GDP for accelerated economic development. This paper contributes to the existing literature by providing empirical evidence and insights into the role of fiscal and monetary policies in addressing financial and non-financial inclusion for accelerated economic growth. It offers practical recommendations for policymakers and stakeholders to harness the potential of financial empowerment strategies for economic growth and development

Key words: Women empowerment, bottom-up transformation agenda, economic development, fiscal and monetary policies .

WOMEN IN ENTREPRENEURSHIP IN AFRICA: CHALLENGE AND FUNDING SOURCE

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Abstract

To examine the unique challenges that African women entrepreneurs face in starting and sustaining their businesses. To offer insights into educational programs and university can mitigate these challenges. To identify and analyse the various funding sources available specifically for women entrepreneurs in Africa. This research employs a comprehensive approach encompassing the World Bank Report,

various funding sources available throughout the world particularly women in Africa, and evaluation of government policies. Case Studies: Develop case studies of successful women entrepreneurs. Content Analysis: Analyse policy documents, reports, and existing literature. The study's findings reveal: Prevalent Challenges, Funding Awareness and Access, the Impact of Policy and Support Systems, Gender Disparities, and Educational and Networking Importance. External factors such as global economic conditions, political instability, and family members could influence the feasibility and growth potential of businesses started by women. The anticipated findings of this study are likely to offer solutions for some of the challenges faced by women entrepreneurs and identify funding sources for upcoming women entrepreneurs in Africa. If some of the challenges are successfully addressed more women can be involved in entrepreneurial activity with the help of identified funding sources. Identifying and detailing the unique challenges and barriers faced by African women entrepreneurs, adding depth to the understanding of gender disparities in business. Highlighting specific funding sources available for women in Africa, providing actionable information that can directly benefit current and aspiring women entrepreneurs.

Key words: African women, Entrepreneurs, Grant.

EFFECT OF PERSONAL SELLING ON SALES PERFORMANCE OF KENYA TEA PACKERS

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Abstract

Personal selling is a considerable facet on which is the key to businesses and to their success. Promotional mix strategies which is essential marketing tactics that organizations must use in order to connect with their target audience, convey accurate information about their products and services, and improve sales outcomes. The study aim is to find out the effect of personal selling on sales outcomes of Kenya tea companies which will be anchored on the effect of personal selling

research design will aim the entire clients who consume and make purchase of KETEPA Final makes in Kenya the study will target 710 clients systematic random sampling technique will be adopted the researcher will adopt three theories scope of the study will be in Kenya a semi-structured questionnaire will be adopted to collect information from targeted clients study participants will be interviewed through a one-on-one interview guided questionnaire, which will give way for reliable validation of data will be analyzed using descriptive and frequencies and percentages to come applying statistical packages for social sciences (SPSS)Version 27. Finding will be presented in the form of graphs to see the effect of personal selling on performance of Kenya tea companies.

Key words: Promotional mix strategies, target audience, organizations, sales outcomes

DIGITAL HEALTH IN ALGERIA: AN ANALYSIS OF THE GOVERNMENT ROADMAP FOR THE NEW HEALTHCARE SYSTEM

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Abstract

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The healthcare system in Algeria has been much debated topic recently. This is due its shortcomings in providing an adequate care and the determination of the government in finding innovative solutions to upgrade it, especially since COVID-19. Despite the recent efforts to integrate health technologies into the healthcare system to improve access, efficiency, and quality of care, the health information system is still not digitised, decentralized and non-integrated. This has serious impacts on the quality of health care provided to the patients. This paper aims to investigate the roadman of the Algerian government regarding the digital transformation of the healthcare system and provide a general overview of the current status. A thematic analysis has been used to analyse the official publications of the Algerian Government with regards of the digitalisation of the healthcare system. Using thematic analysis as a methodological approach for analysing text

contributes to a better understanding of the Algerian government publications. This study has identified that all the official documents released by the Algerian government only focus on the public sector without making any reference to the private one. Also, no concrete strategy of digital transformation has been included. Adding to that, no concrete plan neither a schedule are stated. The potential value of this paper is to help find Algeria-specific digital health implementations and promote further research efforts not only in Algeria, but also in other countries.

Key words: Digital Health, Algeria, Healthcare System, Government

ADVANCING REGIONAL RESEARCH ON THE HEALTH OF MIGRANTS AND FORCIBLY DISPLACED POPULATIONS IN AFRICA: IMPLEMENTING THE WHO GLOBAL RESEARCH AGENDA ON HEALTH, MIGRATION AND DISPLACEMENT

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Abstract

In recent years, global consensus has been reached that more effort is needed to understand the relationship between health, migration and displacement at regional, national and sub-national levels. Commitments to strengthen such efforts are embedded in global and regional policy instruments such as the WHO Global Action Plan (GAP) to Promote the Health of Refugees and Migrants and the African Union Migration Policy Framework. In the African region, particularly in East and Horn of Africa, there is an urgent need for research agenda setting in health, migration and displacement to inform evidence based policy initiatives, knowledge to policy translation, and inter-regional collaboration between actors. In this paper, the World Health Organization (WHO) provides an overview of the Global research agenda on health, migration and displacement launched in 2023 as well as the contextualization of this global agenda that is taking place in 2024-25 to develop a regional research agenda on health, migration and displacement in the African region and country level research agendas in two countries in the African region. The paper primarily adopts an

empirical approach, founded upon conceptual frameworks in participatory health research and ethics of research agenda setting. Through a systematic and consultative process that involved over 180 stakeholders worldwide, the Global research agenda identified 5 key research themes as global priorities. Using the structured toolkit and implementation guide contained within the Global research agenda, WHO is partnering with regional and country level stakeholders and Ministries of Health in Africa to further contextualize the Global research agenda and launch regional and country level research agendas with specific research questions for action in policy making. The regional research agenda for Africa will be the first regional contextualization of the Global research agenda. It is a landmark opportunity to highlight and address the most pressing knowledge gaps and policy needs for the health of migrants and displaced populations in this region, and to translate research into policy and practice.

Key words: Health, Migration, Regional Integration, Development, Research

ASSESSING THE IMPACT OF VALUE CHAIN UPGRADING STRATEGIES ON THE COMPETITIVENESS OF DAIRY SECTOR IN KENYA.

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Abstract

The dairy industry holds a significant position in Kenya's economy, contributing substantially to agricultural GDP and providing livelihoods for millions of smallholder farmers nationwide. Approximately 80% of the country's milk is produced by small-scale farmers, highlighting the sector's importance in rural livelihoods and food security. However, despite its prominence, the Kenyan dairy industry faces numerous challenges, including low productivity, limited access to markets, and inefficiencies within the value chain. The study was anchored on Porter's Value Chain Theory and Theory of Innovation, Notably Value chain upgrading strategies have emerged as essential mechanisms for addressing these challenges and enhancing the competitiveness and

sustainability of the dairy sector in Kenya. Value chain upgrading involves a range of activities aimed at improving the efficiency, quality, and value-added potential of products along the entire supply chain, from production to consumption. Several studies have highlighted the potential benefits of value chain upgrading initiatives in the dairy sector. However, despite these insights, there remains a gap in empirical research focusing specifically on impact of value chain upgrading strategies on the competitiveness of the dairy sector in Kenya. The study seeks to assess the impact of product differentiation and network & linkages on competitiveness of daily firms in Kenya. The study adopts a desktop review research methodology evaluating different daily firm's performance reports. The study adopts exploratory descriptive design. The target population will include reports all firm registered with daily board in Kenya that are published, market analysis reports on daily farming and government report. Content analysis was used to analyses the data. The review study concludes that product differentiation strategies enable dairy producers in Kenya to create unique value propositions, build brand loyalty, and compete effectively in the marketplace. By offering diverse and innovative products that resonate with consumer preferences, producers can enhance their competitiveness, drive revenue growth, and sustain long-term success in the dairy industry. Through building network and working together across the value chain, stakeholders can enhance the competitiveness, resilience, and sustainability of the dairy industry, ultimately benefiting producers, processors, consumers, and the broader economy. With emerging trends, the firms need to embrace upgrading strategies for competitive reason as well as for enabling the firm to be more resilient to external shocks, such as fluctuating input prices, market disruptions, or climate change impacts

Key words: Daily firms, Value chain; upgrading strategies; product differentiation; networks and linkages, challenges.

ELECTRONIC SERVICE QUALITY ON PERFORMANCE OF THE THREE TO FIVE STAR HOTELS IN KENYA.

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Abstract

To determine the influence of Electronic customer relationship management hotel performance. Simple Regression was used for analysis. Mean of 4.0144, standard deviation of .05583, R2 of 0.345. This suggests that electronic service quality influences the performance of Three to Five-Star Hotels. Other researchers use other methods to obtain more time elastic data in order to analyze the phenomena of e-CRM and performance in the hotel sector. Replicated in other developing economies to see if there are differences in the application of e-CRM. The study only looked at hotels; other researchers may look at other sectors of the economy. Future researchers should consider using financial measures of firm performance and analyzing hotel performance based on actual financial measures. The managers should prioritize e-service quality because it has been shown to have the greatest impact on Three to Five Star Hotel performance. Hotels that use e-service quality must also ensure that the promises they make about the services they provide are accurate. And that the services provided by Internet platforms are quick. Other e-CRM studies in Kenyan studies present a contradictory argument about the impact of e-CRM on organizational performance. There has been limited research in Kenya on e-CRM and its impact on business performance, particularly in the hotel industry. This study fill existing gaps and dispel doubts about the influence of e-CRM on organizational performance. Can e-CRM be the solution to the performance of Kenya's Three to Five Star Hotels.

Key words: Electronic Customer Relationship Management, Electronic Service Quality, Performance

**PREFERENCE OF SYNTHETIC PESTICIDES FOR FRUIT FLY PEST
MANAGEMENT OVER BIOLOGICAL CONTROL INTERVENTIONS:
IMPLICATIONS FOR SUSTAINABLE PRODUCTION AND FOOD SAFETY**

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Abstract

Synthetic chemical pesticides are a common strategy for pest control. However, their use is often associated with environmental pollution, food safety concerns, global warming and biodiversity loss. Biological control options including the use of natural enemies, semiochemicals and food baits to manage pests are a recommended option to substitute chemical pesticides. The biologicals could promote production of high value organic produce that is safe for human consumption. It is therefore important to investigate the prevalence of biological and chemical pest management options, and the factors involved among resource constrained smallholder farmers. We surveyed 230 farmers from two mango producing counties in Kenya i.e. Muranga and Embu. The farmers were asked questions on the main pests that affect their mango crop, common pest management practices, including the costs and returns involved. Further, 65 agro-dealers who sell agricultural inputs and offer advisory services to farmers in the two counties were interviewed on their stocked pest management products, the fast-moving products and if they usually recommend biopesticides to clients. The data was collected using open data kit software and analysed using R-software. Majority of the farmers (96%) reported fruit flies as the key pest of their mango crop. The fruit flies were mainly controlled by synthetic pesticides than biological control options. Similarly, agro-dealers (74%) reported synthetic pesticides as the most fast-moving pesticides compared to biological control products ($X^2 = 66.13$, $df = 2$, $p\text{-value} = <0.05$). There were no significant differences amongst agro-dealers who recommend

biological or chemical pesticides ($X^2 = 1.56$, $df = 2$, $P\text{-value} = 0.211$). Some of the impediments for biological control were identified as limited knowledge and training amongst farmers and agro-dealers. The study was a successful engagement over a limited period and demographic. Wider consultation, contrasting communities may lead to stronger conclusions. We acquired information on the opportunities and barriers associated with biological pest management options from the primary users and customers. This information is useful to policy makers, researchers, and industry players in the quest to boost sustainable agriculture. Biological pest control options are an integral part to attaining food security and promote conservation agriculture. The output from this work is important in addressing gaps that may be derailing uptake of biological control options. Hence the findings are useful to all stakeholders in the agricultural sector, which is the backbone of most economies in Africa.

Key words: Smart farming, organic agriculture, fruit flies.

TRANSNATIONAL FAMILY SUPPORT AND PERSPECTIVES FROM FAMILY MEMBERS BACK HOME: A PILOT STUDY IN KISUMU, KENYA

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Abstract

Transnational family support as a resource for migrants is understudied, particularly from the perspective of those providing support from a distance. This pilot study aimed to determine the feasibility of conducting transnational research and gathering data from family members back home using communication technology. Preliminary data on the experience of providing transnational support to migrant family members living abroad, were also collected. We conducted a small, qualitative descriptive study in Kisumu, Kenya. A convenience, purposive sample of six men and three women, who self-identified as providing support to migrant family members living in another country were recruited. Data were collected via semi-structured interviews

through Skype phone calls with a researcher in Canada. Participants had various relationships (sibling, spouse, parent, uncle, cousin) to those who migrated; family members lived in the UK, US and Canada. Gathering data virtually was feasible, although there were some practical challenges and communication barriers. Interviews revealed that participants were open to share and highlighted the importance of obtaining perspectives from different family members and asking a variety of questions to elicit both positive and negative experiences. The risk of sensitive topics causing distress, raises some ethical concerns about how researchers may adequately respond and provide support from a distance. The preliminary data collected on the experiences of providing transnational family support showed that participants provided financial, emotional, spiritual and practical support. Support varied with time, with help being more intense during early resettlement and in times of financial difficulty; gender, relationship and closeness seemed to shape the nature and extent of support given. Participants mostly felt positive about their family members' migration although they also disclosed experiences of conflict and tension, which were in part due to the support-giving context. This was a pilot study meant to inform the methods for a larger study. The sample was small, highly educated, English speaking and represented the views of a select sample in Kenya whose family members had all moved for the purpose of education or employment. In other low- or middle-income countries, or migration contexts, there may be different feasibility issues that were not captured here. Different populations may also have different views and interest in participating in this type of research. The results presented here regarding the experience of providing transnational family support are also very preliminary since collecting pilot data was a secondary goal. The planned Canadian study will build from this pilot work. We plan to focus on migrant families with children and will aim to better understand transnational family support specifically in relation to parenthood in a new country and the related health outcomes. We will recruit a diverse migrant population (various countries of origin and migration trajectories) as well as their family members back home, including different relationships. Based on the pilot experience, data collection

will consist of a mix of group (migrants and their family back home together) and individual (migrants and family members back home separately) interviews, with more than one contact, and we will attempt to tap into other data sources as well (pictures, text exchanges). Questions will explore both positive and negative experiences from the perspectives of the migrant families as well as those providing support from a distance, including how they believe this may impact their health. To optimize participation we will use a mix of phone and internet, and will offer different modes for communication (WhatsApp, Skype). Interview times will be flexible, and we will be sure to allocate sufficient time for explaining the study and obtaining consent. The research team will be available to respond to any participants, local or abroad, in the case where they experience distress. Family members missed and worried about each other, many back home had expectations of return support, which was not always fulfilled, and there were situations that caused family strife. For some, the support-giving to migrant family members also caused financial strain, family conflict and tension among those back home

Key words: Migration, transnational, family support, family back home, communication technology, focused ethnography

EXPLORING THE RELATIONSHIP BETWEEN CORPORATE GOVERNANCE, BANK DIVERSIFICATION, AND RISK-TAKING BEHAVIOURS. AN EMPIRICAL ANALYSIS OF BANKS IN AFRICA

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Abstract

To investigate the relationship between corporate governance, bank diversification and risk-taking behaviors of banks in African emerging economies. This research adopted a mixed method research that is a mixture of quantitative and qualitative research. It made use of sequential explanatory design. This means that, the research collected and analysed the quantitative data first. This research adopts the Generalised methods of moments (GMM) specifically the system GMM,

which is a combination of difference and levels equation. I adopted this method because, this research is based on dynamic panel data and the system GMM addresses the issue of endogeneity of the lagged dependent variables, unobserved panel heterogeneity and measurement error that can be found in a dataset, By adopting the system GMM this research found a negative relationship between corporate governance, capital regulation, diversification, and risk-taking behaviours of banks African emerging market. By adopting a mixed method approach this research offers empirical proof of the connection between corporate governance, regulation, bank diversification, and risk-taking practises of banks in emerging nations. It fills a vital gap by analysing how these characteristics affect the risk-taking behaviours of banks in developing markets, whereas prior studies have concentrated on developed economies. The results of this study will add to the body of knowledge on bank risk-taking and shed light on how banks in emerging markets differ from those in developed ones. It uses credit risk as a proxy for risk taking in banks and this helps to ease some measurement concerns shown in earlier research. This study aims to add to the body of knowledge on banking regulation and governance in emerging markets

TOWARDS THE DEVELOPMENT AND IMPLEMENTATION OF AN EFFECTIVE SANITARY & PHYTOSANITARY (SPS) FRAMEWORK UNDER THE AFRICAN CONTINENTAL FREE TRADE AGREEMENT (AFCFTA)

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Abstract

The research assessed the degree to which SPS rules and procedures under the AfCFTA align vertically with the WTO SPS Agreement and horizontally with the commitments of Regional Economic Communities (RECs) and present policies and practices of AfCFTA member countries. The research also addressed challenges associated with the harmonization of SPS measures for effective implementation of the agreement considering that some AfCFTA member countries have

national SPS regulations, while others take ad hoc decisions for each health issue that arises, simply based on their general legal framework. The qualitative approach was used to conduct this research. Key Informant Interviews (KIIs) were used to collect data for this research. Interviews were conducted with officials of relevant trade institutions in Nigeria such as the AfCFTA Secretariat, Federal Ministry of Trade and Industry (FMITI), ECOWAS Secretariat, US Mission, and EU Delegation in Nigeria. The interviews are analyzed using thematic analysis. The case study design was used to collect this research. Trade in agricultural commodities forms the case study for exploring issues around the alignment of SPS measures under the AfCFTA with the WTO SPS Agreement. The AfCFTA's SPS provisions should prevail over those of the RECs in the event of trade-related disputes between member states. The RECs are expected to play a supportive role to effective implementation of the agreement. One of the limitations of the research is limited use of trade theories in conducting the research. Another limitation of this research concerns the fragmented nature of trade-related institutions in Nigeria and Africa at large. This makes it difficult to categorize or define institutional arrangements for trade facilitation and trade promotion. The paper is of value to national and regional trade institutions bearing in mind the need to institute mechanisms that diminish the risks of national and regional SPS provisions to effective implementation of the AfCFTA. This paper provides useful suggestions for harmonizing SPS provisions under the AfCFTA.

**STRENGTHENING CAPACITY DEVELOPMENT TO ADDRESS HEALTH
CHALLENGES ARISING FROM GROWING MIGRATION AND
DISPLACEMENT IN EAST AFRICA: A TRANSNATIONAL PARTNERSHIP IN
ONLINE COURSES ON MIGRATION AND HEALTH**

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Abstract

Online Courses on Migration and Health in East Africa, a collaborative endeavor by the Center for Health and Migration (CHM), International Organization for Migration (IOM), Lancet-Migration Initiative, Intergovernmental Authority on Development (IGAD), Makerere University, Uganda, and other partners. Showcasing impact: examining the influence of the training course on the professional and research activities of 268 trainees in the Africa region. Fostering academic interest and engagement in the Africa Region on the vital theme of Migration and Health. Implementing an online health and migration course developed from stakeholders' needs assessment and state-of-the art knowledge base, free of charge for participants, delivered by international experts. Courses are well received and demand is high to build up a community of experts on health and migration that can engage in practice development in various fields from policy advice to service delivery. Contributions of African experts to the global knowledge base on migration and health (paper on nexus of climate change, health, and migration), Development of a regional community of experts on migration and health to advice and enable mindful development of economic growth for healthy communities, with migration as an important driver of economic development. Building up a critical mass of expertise and experts will influence public attitudes on health in relation to migration, how important health is for successful migration processes, and how migration affects health of migrants and left behind families. It can inform public and industry policy and foster innovative approaches to improve quality of life for all.

Key words: Capacity building, training, Health and Migration.

TECHNOLOGICAL INNOVATIONS: ADDRESSING AMBULANCE CHASING AND PROPELLING INSURANCE EXPANSION IN KENYA

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Abstract

To investigate the role of technological innovations in mitigating ambulance chasing practices and facilitating the expansion of insurance services in Kenya. The paper adopts a mixed-methods approach, combining desk research and case studies to analyse current trends, challenges and opportunities related to technological innovations in healthcare and insurance sectors. The findings suggest that technological innovations, including mobile applications for emergency reporting, GPS tracking systems for ambulances and online insurance portals, have the potential to significantly reduce ambulance chasing practices and increase insurance coverage in Kenya. The study is limited by the availability of data and the scope of analysis. Further research is needed to explore the long-term impacts of technological innovations on healthcare outcomes and insurance market dynamics in Kenya. The findings have practical implications for policymakers, healthcare providers, insurance companies and other stakeholders involved in emergency response and insurance services. The paper offers insights into strategies for leveraging technological innovations to improve efficiency, transparency and accessibility in these sectors. By addressing ambulance chasing practices and expanding insurance coverage, technological innovations have the potential to enhance public health outcomes, reduce financial vulnerabilities and promote social inclusion in Kenya. This paper contributes to the existing literature by providing empirical evidence and insights into the role of technological innovations in addressing ambulance chasing and propelling insurance expansion in Kenya. It offers practical. Recommendations for policymakers and stakeholders to harness the potential of digital solutions for improving healthcare delivery and financial inclusion. Technological innovations, ambulance chasing, insurance expansion, healthcare, digital solutions.

THE PUBLIC HEALTH IMPORTANCE OF MIGRATION IN AFRICA

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Abstract

World Health Organization (WHO) report 2023 that each year there are 1.3 to 4.0 million cases of cholera with deaths between 21 000 to 143 000. About 10% of the Kenyan population (4.89 million) is living in the 30 combination high-priority sub-counties according to Kenya's new 2022-2030 Cholera Elimination Plan. Adequate sanitation, together with good hygiene and safe water, are fundamental to good health and socioeconomic development. Cholera transmission is closely linked to inadequate access to clean water and sanitation facilities. Typical at-risk areas include peri-urban slums, as well as camps for internally displaced persons or refugees. In April 2000, a large outbreak of cholera due to *Vibrio cholerae* serotype Ogawa affected the Island of Pohnpei in the Federated States of Micronesia (Martyn D K., et al., 2000). In 2005, cholera outbreak struck within the Kakuma refugee camp in Kenya; 418 people were treated, and 4 persons died (Shultz, A., et al., 2009). The study purpose to assess the factors behind the perennial incidence of cholera at Kakuma Refugee Camp. Specifically, the cross-sectional survey using mixed method of data collection plans to: assess the status of health system and environmental factors of cholera prevention at the camp, analyze the immigrant factor in cholera morbidity at the Camp and to determine the economic factors and livelihoods available to the refugees that can enhance hygiene and health. Yamanes (1986) formula shall be used to calculate the sample size. Probability proportional to size will be employed along the Kakuma administrative hierarchy to get the number of study units for each category. Systematic sampling shall be applied on the sample frame to identify respondents. Data management shall involve thorough training of enumerators recruited from and among the refugees and the host community. The interview schedules shall be interpreted in English, local language and Kiswahili and pre-testing conducted accordingly. Descriptive and inferential statistics shall be presented and analyzed using SPSS Ver. 20 for

quantitative data while thematic content analysis will be applied to cover qualitative responses. Key findings shall be shared to the stakeholders to inform administrative and /or policy decisions.

Key words: Cholera, refugees, sanitation and hygiene, scarce resources.

CHANGING THE WORLD: HOW SOUTH AFRICAN ENTREPRENEURS OVERCOME OBSTACLES

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Abstract

This study seeks to assess barriers that prevent young individuals from starting entrepreneurial ventures. The research methodology used in this investigation includes the application of a qualitative strategy, which enabled the analysis of previously published secondary data literature. The research technique involved a comprehensive examination and contextualization of the existing literature on the barriers that hinder youth engagement in entrepreneurial endeavors. Thematic content analysis was employed to analyze the data. The findings indicate that hurdles to adolescent engagement in entrepreneurial activities include limited educational opportunities, societal perceptions of young entrepreneurship, limited access to financial resources, and a deficient entrepreneurial culture. An inference that may be drawn from these results is a prospective policy that may be derived from these findings is the necessity for the implementation of entrepreneurial education, more societal support, and improved accessibility to financial resources. This study offers interesting insights on obstacles that impede young involvement in entrepreneurial endeavors, however it is important to recognize certain limits. The research methodology mostly depends on a qualitative approach, using existing secondary source literature. This method could restrict the extent of comprehension since it may not fully encompass the direct viewpoints of youths and stakeholders engaged in entrepreneurship. The study is limited to analyzing current literature and does not include primary data gathering methods like surveys or

interviews, which may hinder the investigation of complex or changing factors influencing young entrepreneurship. Additionally, it is important to exercise caution when generalizing the study's conclusions due to its unique emphasis on a particular environment, which may not fully consider variances in geographic, social, or economic circumstances. These limitations emphasize the necessity for future investigations to utilize a broader array of research methodologies and broaden the geographical reach to improve a wider comprehension of the obstacles encountered by young people in entrepreneurship. The results of this research have important practical implications for officials, educators, and stakeholders working to promote juvenile entrepreneurship. The challenges mentioned, such as restricted opportunities for learning, cultural perspectives, and budgetary restraints, highlight the crucial necessity for implementing specific entrepreneurial education programs. Such initiatives should be created to provide young people with the essential skills, information, and mindset needed to overcome the difficulties of establishing and maintaining entrepreneurial projects. The report stresses the need to change cultural views on youth entrepreneurship and supports programs that showcase the beneficial effects and potential of young entrepreneurs. Governments should create policies that promote a positive entrepreneurial culture by handling concerns like resource access and financial assistance. The research highlights the importance of cooperation among educational institutions, government entities, and corporate sectors to establish a favorable environment for youth entrepreneurship. Embracing these principles may empower youths, stimulate creative thinking, promote economic growth, and provide jobs in regions. This research has significant social consequences that affect several aspects of society. Overcoming the obstacles that prevent young people from participating in entrepreneurship has the ability to create great social impact. The findings underscore the importance for reforms in education that emphasize integrating entrepreneurial programs to prepare youths with competencies required for the changing employment market due to limited options for learning. Addressing mainstream views on young entrepreneurs can change mindsets and

create a more welcoming and encouraging environment for young entrepreneurs. This change not only enables people but also helps establish a dynamic entrepreneurial environment in regions. The acknowledgment of restricted liquidity as a hindrance highlights the significance of implementing programs that facilitate young entrepreneurs in obtaining capital, hence reducing inequalities and advancing economic fairness. This research has the capacity for promoting improvements in society by fostering an environment which encourages the entrepreneurial objectives of young individuals, eventually leading toward wider economic growth and social wellness. This research helps us understand the complex barriers to youth entrepreneurship. The study looks beyond statistical analysis to examine educational constraints, social perspectives, and economic constraints. This study's qualitative approach, using thematic content analysis of previous studies to explore and contextualise young entrepreneurs' issues, is novel. Identifying societal attitudes and a poor business environment helps us identify and solve problems. The report identifies difficulties and solutions, including entrepreneurial education, social support, and financial availability. This study can advise policymakers, educators, and stakeholders on how to empower youth, foster innovation, and boost economic and social growth.

Key words: Obstacles, entrepreneurship, young individuals.

TRUST IN CROSS-BORDER TRADE: EXAMINING THE CASE OF WOMEN IN EXPORTING SMES IN GHANA.

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Abstract

Significant scholarship has addressed the role of trust in entrepreneurial relationships. However, much of this research has predominantly focused on Western models, which leaves a considerable gap in our understanding of how trust functions in more challenging environments. It is evident that trust can vary significantly across different contexts, which poses a significant challenge for research focused on both cross-border and international exporting, as well as comparative studies. This is particularly important in West African contexts, where there are difficult business conditions, minimal banking infrastructure, weak law enforcement, and a lack of effective legal recourse (Lyon and Porter, 2009; Amoako and Lyon, 2014; Amoako, 2018; Omeihe and Omeihe, 2024). This paper makes a case for a contextual understanding of the role of trust as used by Ghanaian women entrepreneurs operating in West African cross-border trade. Of particular importance is the fact that trust in Ghana is supported by a range of institutional, social, and cultural norms that moderate how much to invest in trust and trade outcomes. Therefore, we may say that trust presents an opportunity for enhancing networking, relationship-building, and cooperation crucial for increasing export earnings and overall economic growth in Ghana (Child et al., 2002; Lyon and Amoako, 2014; Omeihe and Omeihe, 2023). For this reasons, the purpose of this paper is two-fold: (1) to identify the types of trust necessary for facilitating cross-border trade of women-owned SMEs in Ghana, and to demonstrate how these SMEs are key players in exporting trade within an ecosystem devoid of reliable formal institutions (Buame, 2012; Amoako, 2018; Omeihe, 2023); (2) to apply the concept of institutional rivalry to the interplay of institutions—both formal and informal—and to demonstrate how indigenous informal institutions have evolved to replace weak and dysfunctional institutions in Ghana.

**MULTIDISCIPLINARY APPROACH TO PROMOTE RESEARCH TO
COMMERCIALIZATION, AND SMALL BUSINESS DEVELOPMENT IN AFRICA:
KTP PROJECT IN KENYA, A CASE STUDY**

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Abstract

A great proportion of research, including by postgraduate scholars is usually disseminated by different mediums including manuscripts, conference papers, short communications, scientific reports and thesis. However, only a small proportion of the innovations acquire intellectual property rights or reach the commercialization stage. On the other, many startups and small business are restricted in their research capacity and thereby take long to access new research findings or equipment. Therefore, more intentional and collaborative approach is required to accelerate innovation, development and industrialization in Africa. Using our recently concluded knowledge transfer partnership-KTP project as a case study, we shall discuss the model used in our 18-month long project. The KTP project was a collaboration amongst academicians, researchers and industry (medium enterprise). We sought to create an innovative and eco-friendly trap for female fruit flies, utilizing locally sourced bio-degradable materials. The goal was to improve export market access, particularly for mangoes, and to tackle a crucial global food production challenge, making a positive impact on both society and the economy in Kenya and Africa. KTP is a relatively new model that promotes innovation and industrialization in Africa. Different elements of our KTP project will be discussed including KTP associate training, stakeholders and community involvement, industry support and the progress made towards product registration and commercialization.

Further, the benefits realized by all players will be discussed. The project was 1.5 years long, and hence the time was not sufficient to complete all the processes from innovation to commercialization. However, the company has committed to complete the remaining processes and will continue to get support from various partners. Our project learnings are relevant to a wide range of stakeholders including donors, non-governmental organisations, scholars, researchers, policy makers, industry players and farmers. First, as a dissemination tool to encourage such arrangements within our institutions. Second, it shares what works and important considerations for the success of such partnerships. Such partnerships have the potential to a positive impact on smallholder farmers and the entire value chain by opening up opportunities to access markets thereby increasing earnings and improving quality of life while at the same time enhancing food and nutritional security. Commercialization of innovations is not common amongst researchers and academicians particularly in Kenya and Africa. However, industrialization is paramount for the growth of African economies and for societal impact. Our paper addresses this gap by discussing viable options that encourage collaboration amongst researchers and industry players for a win-win-win outcome. The consumers of our work include universities, companies, governments, donors, non-governmental organizations and farmers.

Key Words: Partnership, innovation, commercialization, industry, training, stakeholders



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