



KABARAK UNIVERSITY

Education in Biblical Perspective

SCHOOL OF BUSINESS AND ECONOMICS

THE 15TH INTERNATIONAL RESEARCH CONFERENCE ON BUSINESS, ECONOMICS AND COMMERCE 2025

Theme:

*Sustainable Business Models in the Era of Artificial Intelligence
for Youth Empowerment*

PROGRAM AND BOOK OF ABSTRACTS



CONFERENCE DATES:

1ST - 2ND JULY 2025



Kabarak University is ISO 9001:2015 certified.



KABARAK UNIVERSITY | Education in Biblical Perspective

About Us

Kabarak University is a Chartered institution of higher learning that provides holistic Christian-based quality education, training, research and outreach activities for the service of God and humanity. The University was established in the year 2000 by the 2nd President of Kenya, H.E. the Late Hon. Daniel T. Arap Moi, who was also the founding Chancellor. This was as a result of his visionary idea of setting up a Christian University that would meet the demand for higher education in Kenya and offer quality education based on strong moral principles.

Location

Kabarak University Main Campus is located 20 kilometers north of Nakuru City, along the Nakuru-Eldama Ravine highway in a serene, spacious and beautiful environment that makes it ideal for learning. The University has state-of-the art facilities for teaching, learning, research, accommodation, catering, and sports. The facilities are purpose-built to enhance intellectual, physical, and spiritual growth. Nakuru City Campus is located one kilometer from Nakuru CBD, along Prison Road, off Nakuru-Kabarnet Road.

Vision

To become a centre of Academic Excellence founded on Biblical Christian values.

Mission

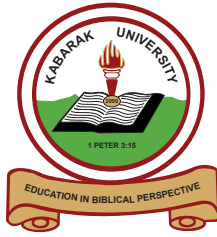
To provide holistic quality education, research and community outreach based on Biblical Christian values.

Philosophy

To provide quality education in Biblical perspective that transforms lives.

Core Values

- ✓ Integrity
- ✓ Professionalism
- ✓ Patriotism
- ✓ Innovativeness
- ✓ Being Mindful of Others



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JULY 2025



Prof. Henry Kiplangat, PhD, MBS, OGW

VICE CHANCELLOR OF KABARAK UNIVERSITY

Good morning

It is with great pleasure and a great sense of purpose that I welcome you to Kabarak University and to the **15th International Research Conference**. This year, the School of Business and Economics has organized this Conference under the timely theme: *Sustainable Business Models in the Era of Artificial Intelligence for Youth Empowerment*.

Ladies and gentlemen, we are standing at the frontier of a new era, where artificial intelligence is redefining every sector of the global economy. But amid this wave of disruption, our role is not only to adapt but to lead—especially in shaping a future where AI drives sustainability and meaningfully empowers the youth. This moment calls not just for technical innovation, but for moral clarity, inclusive growth, and long-term vision.

At Kabarak University, we are deeply committed to nurturing a generation of innovators who can skillfully balance profit with purpose, and leverage emerging technologies to create lasting and positive impact.

Our theme, **sustainable business models**, refers to ventures that prioritize long-term economic, social, and environmental value. **Artificial intelligence** brings the power to enhance decision-making, streamline operations, and accelerate innovation. **Youth empowerment** ensures our young people are not just included—but positioned at the forefront of this transformation.

The challenge before us is clear: How can we align AI-driven innovation with sustainability and inclusivity—and place young people at the heart of this journey? Already, we are witnessing how AI is transforming sectors. For instance, in **agriculture**, precision farming increases yields and reduces waste. In **finance**, predictive models are expanding access to credit for underserved populations. In **healthcare and education**, AI personalizes services and brings scalable solutions to previously unreachable communities.

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Ladies and gentlemen, these are not futuristic ideas. These are happening now. And businesses that integrate AI sustainably are proving to be more competitive, more resilient, and more socially impactful.

Our young people are digital natives by nature. They are uniquely positioned for this revolution. They are creative, adaptive, and entrepreneurial. With AI, they can launch tech-driven enterprises with minimal capital, create scalable solutions to local and global challenges, and build skills in machine learning, data science, and ethical AI development.

Ladies and gentlemen, at Kabarak University, we are proud of the student-led innovations spanning climate resilience, smart healthcare, and education technology. These projects are powered by AI, but more importantly, they are driven by purpose. Guided by our philosophy of providing quality education in Biblical perspective, our staff and students ensure that the systems we develop are transparent, ethical, and inclusive.

Our commitment to embed AI in our education is clear. We are integrating AI and sustainability into curricula across disciplines. We are planning to establish AI research labs and innovation hubs, housed in our upcoming Innovation Center. Our Directorate of Research, Innovation, and Outreach has a dedicated department focused on business incubation, supporting student startups through mentorship and incubation. We are also championing collaborative efforts with government and industry to help shape policies on digital inclusion and ethical innovation.

Ladies and gentlemen, I welcome all of you to join hands with us to ensure that the future we build with AI is not only smart, but also fair, green, and inclusive.

With those remarks, I wish you a productive engagement during this conference. May this conference inspire new ideas, meaningful collaboration, and bold action. **It is now my pleasure to declare the Conference officially opened.**



Prof Patrick Kibati, PhD

DEAN SCHOOL OF BUSINESS AND ECONOMICS

Welcome Address

It is a profound honour and privilege to welcome you all to the 15th edition of the School of Business and Economics International Research Conference, under the thought-provoking theme, “Sustainable Business Models in the Era of Artificial Intelligence for Youth Empowerment.” On behalf of the faculty, staff, and students, I extend our warmest greetings and heartfelt appreciation to each one of you for taking the time to join us on this important occasion.

I wish to extend special thanks to our Vice Chancellor, Keynote speaker and guest speakers, innovators, partners, and all those who have contributed to making this event possible. Your presence here affirms the importance of the shared responsibility in shaping the future.

We are living in an era of unprecedented technological transformation. Artificial Intelligence—once a futuristic concept—is now reshaping industries, redefining markets, and revolutionizing the way we live and work. But as we marvel at the capabilities of AI, we must ask: how can we ensure that this wave of innovation leads to inclusive growth, ethical progress, and sustainable impact, especially for our youth?

Africa, and indeed Kenya, is blessed with a vibrant, creative, and entrepreneurial youth population. However, challenges such as unemployment, limited access to resources, and rapidly evolving job markets demand that we think beyond traditional approaches.

This is why this conference matters.

At Kabarak University, we believe the solution lies in developing sustainable business models that not only leverage emerging technologies but also uphold values of resilience, inclusivity, ethics, and social good.

Sustainability is not just about environmental impact. It is about building businesses that endure—businesses that uplift communities, adapt to changing technologies, and prioritize people over short-term gains.

AI should not be feared—it should be understood, harnessed, and applied with purpose. For our young entrepreneurs and innovators, AI offers a pathway to solve many pressing current societal challenges.

As a School of Business, we are committed to equipping our students with not only the technical knowledge, but also with the entrepreneurial mindset, ethical foundation, and leadership skills to thrive in a complex world.

As we look to the future, I am pleased to share that under the leadership and guidance of the Vice Chancellor, the School of Business and Economics is in the advanced stages of rolling out short courses/ Executive Education Training Programs tailored for industry leaders, policymakers, and senior professionals. These programs are designed to bridge the gap between academic theory and practical leadership, offering cutting-edge insights

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in areas such as strategic management, finance, innovation, governance, and public sector transformation. We envision these executive offerings as platforms for lifelong learning, leadership development, and meaningful engagement with the business community and government institutions alike.

We also continue to build partnerships with industry to ensure that our curriculum and research remain relevant and impactful.

This conference is one of many steps we are taking to bridge the gap between academia and real-world application.

To all young people present here today:

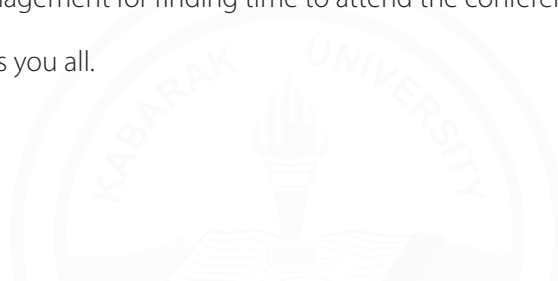
You are not just the future—you are the present.

You have the creativity, the tools, and the potential to build businesses that solve real problems and transform our society.

Embrace technology. Stay grounded in values. Lead with courage.

In conclusion, I once again take this opportunity to sincerely thank, our Vice-Chancellor, keynote speaker, guest speaker, and Members of Management for finding time to attend the conference

Thank you, and may God bless you all.



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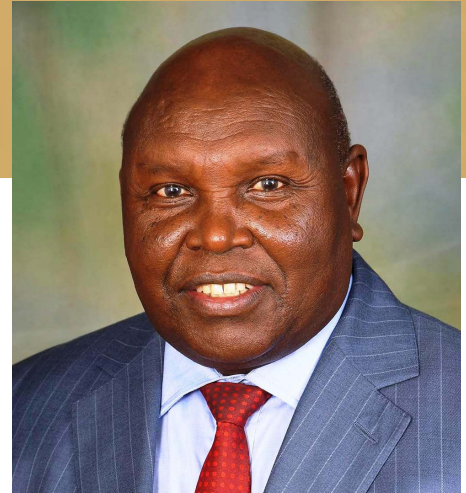
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Dr. (Eng.) John Kipngetich Mosonik

Non-Executive Director, Safaricom PLC

KEYNOTE SPEAKER

Dr. (Eng.) John Kipngetich Mosonik, CBS, EBS is an astute technocrat with a wealth of experience in both private and public sector which is spanning 35 years. He has a rich career profile stretching across industries from Engineering practice in the Telecom sector to serving as a Principal Secretary in the State Department for Infrastructure and the Chief Administrative Secretary in the Ministry of Petroleum and Mining.



He holds a Doctoral Degree in Business Administration (DBA) – Strategic Leadership from Northcentral University (USA) and a PhD in Business Administration (Strategic Management) from Moi University, Kenya. He also holds Postgraduate Degrees in Digital Transformation, Strategic focus, Finance and Business Administration from renowned international universities; and Bachelor's Degree in Electrical Engineering/Telecommunication from the University of Nairobi. He is a Fellow of the Institution of Engineers of Kenya (FIEK) and a registered member of the Engineers Board of Kenya (EBK).

CPA Douglas Murei Kaibos

*CEO - Central Rift Water Works Development Agency,
Ministry of Water, Sanitation and Irrigation*

GUEST SPEAKER

Douglas is a visionary and results-oriented public sector executive with over 25 years of progressive experience, including 15 years in senior leadership roles across National and County Government institutions in Kenya. He is currently serving as the Chief Executive Officer of the Central Rift Valley Water Works Development Agency, where he provides strategic oversight for major infrastructure development, financial governance, and institutional performance. Douglas holds a Master of Arts in Project Planning and Management from the University of Nairobi and a Bachelor of Business Administration from Kenya Methodist University. His career spans financial management, strategic planning, governance, human resource management, and multi-stakeholder coordination. He has successfully led high-impact initiatives including the implementation of donor-funded water and sanitation projects, the development and review of strategic plans, and the achievement of unmodified audit opinions due to strengthened internal controls. Douglas has worked with diverse stakeholders including development partners, government agencies, county governments, NGOs, and community organizations. He is known for his participatory leadership style, ethical governance, and commitment to accountability and continues to champion sustainable service delivery and public value.





THE 15TH INTERNATIONAL RESEARCH CONFERENCE FOR THE SCHOOL OF BUSINESS AND ECONOMICS

CONFERENCE THEME: "SUSTAINABLE BUSINESS MODELS IN THE ERA OF ARTIFICIAL INTELLIGENCE FOR
YOUTH EMPOWERMENT"

DAY ONE PROGRAM

1ST JULY 2025

TIME	ACTIVITY	PRESENTER
8:00 am - 9:00 am	Registration	Secretariat
	PROGRAMME MODERATOR:	Ms. Lydia Ngubia
9:00 am	Opening Prayer and Devotional Thought	Dr. Emily Tumwet
9:15 am	Welcoming Remarks Dean, School of Business and Economics	Prof. Patrick Kibati
09:25 am - 09:55 am	Guest Speaker's Address Topic: Reimagining Youth Empowerment: Building Sustainable Business Models	CPA Douglas Murei Kaibos
09:55 am - 10:00 am	PLENARY: Q&A Session	Ms. Lydia Ngubia
10:00 am -10:10 am	Kenya National Anthem, East Africa Community Anthem, Kabarak University Anthem	School of Music and Media
10:10 am -10:20 am	Opening Prayer and Devotional Thought	Rev. Justus Mutuku – University Provost
10:20 am - 10:25 am	Welcoming Remarks and invite DVC A & R	Prof. Patrick Kibati – Dean School of Business & Economics
10:25 am - 10:30 am	DVC (A & R) to make his remarks and invite the Vice-Chancellor	Prof. John Ochola, DVC (A & R)
10:30 am - 11:00 am	Vice-Chancellor makes his remarks, officially opens the Conference and invites the Key Note Speaker	Prof. Henry Kiplangat, PhD, MBS, OGW. <i>Vice-Chancellor</i>
11:00 am - 11:30 am	Keynote Speaker <i>Sustainable Business Models in the Era of Artificial Intelligence for Youth Empowerment</i>	Dr (Eng.) John Mosonik, <i>Non- Executive Director Safaricom PLC, Former PS Infrastructure</i>
11:30 am - 11:45 am	PLENARY: Q & A Session	Ms. Lydia Ngubia
11:45 am - 11:55 am	Awards	Dr. Daisy Bowen/Ms. Emmy Kisang
11:55 am - 12:00 pm	Vote of Thanks	Dr. Phillip Nyawere, Director – RIO
12:00 pm	Closing Prayer	Rev. Justus Mutuku – University Provost
LUNCH BREAK		

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THE 15th INTERNATIONAL RESEARCH CONFERENCE FOR THE SCHOOL OF BUSINESS AND ECONOMICS, 2025 VIA ZOOM

Zoom Link: <https://kabarak-ac-ke.zoom.us/j/81908689186?pwd=Nxm4aGim5wBvllzvjG5J7Q6vSUML2n.1>



CONFERENCE THEME: "SUSTAINABLE BUSINESS MODELS IN THE ERA OF ARTIFICIAL INTELLIGENCE FOR YOUTH EMPOWERMENT"

PAPER PRESENTATION: TUESDAY 1st JULY 2025 FROM 2.00 PM- 4.30PM

Devotion and opening prayer: Dr. Stella Korir

Opening remarks from the Dean School of Business and Economics, Prof. Patrick Kibati

TRACK ONE: ACCOUNTING AND FINANCE

CHAIR OF THE SESSION: Dr. Stephene Oloo Magadi

Rapporteur: Mr. John Boiwoyo

TIME	TITLE OF THE PAPER	NAME OF THE PRESENTER
2:00 pm - 2:20 pm	Abstract 1: Influence of Stakeholder Assessment on the Implementation of the County Integrated Development Plan in Nakuru County Q/A	Agosto Mecca Mekolela <i>Kabarak University</i>
2:20 pm to 2:40 pm	Abstract 2: The Influence of External Audit Report Quality on the Financial Stewardship of Water and Sewerage Firms in the Central Rift Region, Kenya. Q/A	Anima Mohamed Farah <i>Kabarak University</i>
2:40 pm - 3:00 pm	Abstract 3: Factors Influencing the Loan Repayment Performance of Omo bank: A Case Study of Warebo, Sub-Branch, Ethiopia Q&A	Ashenafi Addisu <i>Warebo, Ethiopia</i>
3:00 pm - 3:20 pm	Abstract 4: Credit Management Strategies on the Financial Performance of County Government of Bungoma Q&A	Kellar Nakhuma <i>Kabarak University</i>
3:20 pm - 3:40 pm	Abstract 5: Effect of Technology Integration Practices on the Performance of Commercial Banks in Kenya Q&A	Malit et al <i>Kabarak University</i>

THE 15th INTERNATIONAL RESEARCH CONFERENCE FOR THE SCHOOL OF BUSINESS AND ECONOMICS, 2025 VIA ZOOM

Zoom Link: <https://kabarak-ac-ke.zoom.us/j/81908689186?pwd=Nxm4aGim5wBvllzvjG5J7Q6vSUML2n.1>



CONFERENCE THEME: "SUSTAINABLE BUSINESS MODELS IN THE ERA OF ARTIFICIAL INTELLIGENCE FOR YOUTH EMPOWERMENT"

PAPER PRESENTATION: WEDNESDAY 2ND JULY 2025 FROM 8.00 AM- 4.30PM

8:30 am	Devotion and opening prayer: Dr. Stella Korir
9:00 am	Opening remarks from the Dean School of Business and Economics, Prof. Patrick Kibati

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TIME	TITLE OF THE PAPER	NAME OF THE PRESENTER
TRACK TWO: ECONOMIC AND CROSS-CUTTING ISSUES CHAIR OF THE SESSION: Mr. Aggrey Lihanda Rapporteur: Ms. Emmy Kisang		
9:00 am - 9:20 am	Abstract 6: Future-Proofing Mtaani: AI, Musicians & Sustainable Business Models in Urban Kenya Q&A	KIRUI, Amon Kipyegon <i>Kabarak University</i>
TRACK THREE: STRATEGIC AND HUMAN RESOURCE MANAGEMENT CHAIR OF THE SESSION: Dr. EMILY TUMWET Rapporteur: Mr. William Kimno Rapporteur: Mr. Paul Tuitoek		
9:00 am - 9:20 am	Abstract 7: Effect of Employee Counselling Programs on Employee Performance of Tea Factories in Kericho County, Kenya. Q&A	Debra Chepchumba <i>Kabarak University</i>
9:20 am - 9:40 am	Abstract 8: Effect of Concentric Product Diversification Strategy on the Performance of Microfinance Banks in Nairobi Q&A	Jackline Wangari Mwariri <i>Kabarak University</i>
9:40 am - 10:00 am	Abstract 9: Influence of Transformational Leadership on the Organizational Performance of Tier-1 Commercial Banks in Nakuru County Q&A	Joseph Maeri <i>Kabarak University</i>
2:00 pm - 2.20 pm	Abstract 10: Influence of Delegation of Duties on Strategic Plan Implementation in the County Government of Nakuru, Kenya. Q&A	Kangor Yatich Kipkorir <i>Kabarak University</i>
2:20pm - 2:40 pm	Abstract 11: Sustainable AI-Powered Resume Screening for Youth Employment: A Real-time Multi-Role Classification and Recommendation Model for HR Managers Q&A	Ngetich Ken <i>Kabarak University</i>
02:40 pm - 03:00 pm	Abstract 12: Influence of Strategic Plan Implementation on Competency - Based Curriculum Performance of Public Primary schools in Narok South Sub-County, Kenya Q&A	Sulunye Mercy Naserian <i>Kabarak University</i>
TRACK FOUR : HOSPITALITY AND TOURISM MANAGEMENT CHAIR OF THE SESSION: Dr. Rebecca Cheruon Rapporteur: Ms. Mary Ndungu		
9:00 am - 9:20 am	Abstract 13: Effect of Cropping Method Practices on Food Security Among Smallholder Farmers in Solai, Nakuru County, Kenya Q&A	Stephen Mwai Githendu <i>Kabarak University</i>

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TIME	TITLE OF THE PAPER	NAME OF THE PRESENTER
TRACK FIVE: ENTERPRENUESHIP AND MARKETING CHAIR OF THE SESSION: Dr. Daisy Bowen Rapporteur: Ms. Lydia Ngubia		
09:00 am - 09:20 am	Abstract 14: Influence of Microfinance Institutions Services on the Financial Performance of Women-Owned Enterprises in Nakuru Central Business District Q&A	Lucy Chilande Wanjala <i>Kabarak University</i>
09:20 am - 09:40 am	Abstract 15: The Impact of AI and Technological Innovation on Traditional Media Relevance in Modern Marketing Q&A	Dr. Peter Kiboi Ngugi <i>Kabarak University</i>
TRACK SIX: OPERATIONS AND SUPPLY CHAIN MANAGEMENT CHAIR OF THE SESSION: Dr. Nehemiah Kiplagat Rapporteur: Ms. Eunice Waruguru Rapporteur: Mr. Elton Kipkorir		
09:40 am - 10:00 am	Abstract 16: Effect of risk identification practices on the performance of construction firms in Nairobi County, Kenya. Q&A	Joseph Mberia <i>Kabarak University</i>
10:00 am - 10:20 am	Abstract 17: Effect of Inventory Management on the Profitability of Textile and Apparel Firms in Kenya Q&A	Janet Jemutai Kibogo <i>Kabarak University</i>
10:20 am -10:40 am	Abstract 18: Effect of Collaborative Decision-Making Practices on Sustainable Project Among Employees at Lipton Teas and Infusions, Kericho, Kenya Q&A	Salome Chepkirui <i>Kabarak University</i>
10:40 am - 11:00 am	Abstract 19: Income level and access to financial services by rice farmers in Kenya's national irrigation schemes Q&A	Emmy Kisang <i>Kabarak University</i>
11:00 am - 11:20 am	Abstract 20: Influence of Strategic Plan Implementation on Financial Performance of SACCOS in Nairobi County, Kenya Q&A	Paul Eric Opiyo Oanga <i>Kabarak University</i>
	CLOSING REMARKS	Chair of SBE Research Committee - Dr. Ezra Ronoh

ABSTRACTS

THE INFLUENCE OF EXTERNAL AUDIT REPORTS QUALITY ON THE FINANCIAL STEWARDSHIP OF WATER AND SEWERAGE FIRMS IN CENTRAL RIFT REGION, KENYA

Amina Mohamed Farah¹, Prof. Paul Muoki Nzioki², Prof. Geoffrey Kamau³,

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¹Kabarak University

²Murang'a University of Technology

³Zetech University

ABSTRACT

Water and sewerage firms play a critical role in providing essential services that enhance citizens' living conditions. As public utility firms, they are subject to the financial stewardship obligations outlined in Kenya's Constitution, specifically Article 201(d), which mandates the prudent use of public financial resources, and Article 227, which demands fair, equitable, transparent, competitive, and cost-effective financial resource management. Additionally, the Public Financial Management Act of 2012 emphasizes the lawful, efficient, and transparent use of financial resources by public entities. Despite these requirements, water and sewerage firms in Kenya face various financial stewardship challenges, including non-disclosure of loans and the absence of debtor aging reports. The study investigated the influence of external audit reports quality on the financial stewardship of water and sewerage firms in central rift region, Kenya. Utilizing the principal-agent theory, the study targeted senior management staff from six corporations in the water sector, comprising 63 officials. A census sampling method was applied, and quantitative data were collected. IBM SPSS software was used for data analysis, employing descriptive statistics such as frequency distributions, means, and standard deviations, alongside linear regression for inferential analysis. The findings revealed that audit quality has a greater impact on financial stewardship. Enhanced control practices, including documentation and approvals, were noted, but further efforts are needed to optimize value for money. Future research could investigate leadership styles that effectively promote strong financial stewardship.

Keywords: *Financial stewardship, external auditing quality, water and sewerage firms.*

FACTORS INFLUENCING THE LOAN REPAYMENT PERFORMANCE OF OMO BANK; A CASE STUDY OF WAREBO, SUB BRANCH, ETHIOPIA

Ashenafi Addisu¹, Mohammed Essa², Ajema Abera³

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Werabe University,

College of Business and Economics, Ethiopia

ABSTRACT

Credit facilities plays a great role in the economic development and creating employment opportunity strategies which have been initiated by the government of Ethiopia. These institutions have a mission of creating and facilitating credit and other financial access to enhance self-employment opportunities and poverty reduction. However, repayment problem is an obstacle and have been challenges in the microfinance institutions' regarding reducing the high rate of default by their clients specifically with micro and small enterprise borrowers. These challenge initiated a research with the objective of identifying factors influencing

the loan repayment performance of MFIs, in the Case of Werabe OMO bank. To address the main objectives of the study, werabe sub branch was selected for the study purpose. A stratified probability sampling method was employed to select 304 sample borrowers from the total number of borrowers. Regarding research design, both descriptive and explanatory research design employed to discover the loan repayment performance and intensity of loan repayment of borrowers. Both primary and secondary data was collected. Data were analyzed by using descriptive statistics along with t-test and chi-square test of independent variable. Moreover, Tobit two limit regression model were employed to estimate the model and analyzed with the help of SPSS version 12. A total of sixteen variables were included in the regression. The results show 11 variables were found to be statistically significant to influence loan repayment performance and intensity of loan repayment. Of this, Age, education, family size, loan diversion, income from other source, loan type, training, business experience, loan supervision, distance from the institution, and time of ,loan release have increased the probability of non-default and influenced loan repayment performance significantly, Whereas family size, loan diversion, and distance from the institution have decreased the probability of non-default significantly and negatively influence loan repayment performance and intensity of loan repayment. Therefore, consideration of these factors is vital as it provides information that would enable to undertake effective measures with the aim of improving loan repayment performance. Based on the econometric result/analysis, the researcher has recommended to the bank to undertake proper screening, timely loan disbursement, conduct proper follow up, monitoring loan utilization systems technical support for borrowers through delivering better awareness creation.

Keywords: *loan repayment, Tobit model estimate, Micro finance institution, Performance*

CREDIT MANAGEMENT STRATEGIES ON THE FINANCIAL PERFORMANCE OF COUNTY GOVERNMENT OF BUNGOMA

Kellar Nakhumwa, Dr. Stella Cherai Korir, Dr. Nehemiah Kiplagat.

School of Business and Economics, Kabarak University,

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ABSTRACT

Most county governments rely on various sources of revenue to finance their operations and deliver essential services to citizens. However, the majority of counties rarely meet their revenue targets. Just like other counties across the country credit management remains a significant challenge for the County Government of Bungoma. The county has numerous creditors, with land and house rates constituting the highest categories. Despite implementing various credit management strategies, such as penalty waivers, the effectiveness of these measures remains questionable. The high levels of debt have significantly impacted the financial performance of the county therefore, the study sought to assess the effect of credit monitoring strategy on the financial performance of the county government of Bungoma. The study was anchored on the information asymmetry theory which can shed light on how credit monitoring strategies impact the financial performance of the County Government of Bungoma. This theory highlights the imbalances in information between parties involved in financial transactions—in this case, between the county government and its creditors or debtors. In the context of credit monitoring, the county government must manage and oversee its credit relationships to prevent financial discrepancies and ensure that obligations are met. Effective credit monitoring can reduce the negative effects of information asymmetry by providing the county with accurate and timely information about its credit status, outstanding liabilities, and potential risks. This, in turn, enables better financial planning, timely repayments, and improved creditworthiness. The target population was 86 staff at the county government of Bungoma involved in credit management. The study used a census technique and adopted a correlational research design. Primary data was collected through a structured questionnaire. The pilot study was conducted in the neighboring Kakamega County. Data was analyzed using the Statistical Package for Social Sciences. Both

descriptive and inferential statistics were employed in the study. Based on the evidence from the correlation and regression analysis, the null hypothesis (H_0) was rejected. This indicates that credit monitoring strategy significantly influences financial performance of County Government of Bungoma. After analysis, data was presented in the form of tables. The finding revealed that there is a positive and statistically significant correlation between credit monitoring strategy ($r=0.443$; $p=0.000$) and the financial performance of the county government of Bungoma. The study concluded that there is a positive and statistically significant correlation between credit monitoring strategy and the financial performance of the county government of Bungoma. The study recommended that the county government should establish a robust credit monitoring system to regularly assess the credit portfolio and track the performance of debtors.

Keywords: *Credit Management Strategies, Credit monitoring, Performance of County Government*

EFFECT OF TECHNOLOGY INTEGRATION PRACTICES ON THE PERFORMANCE OF COMMERCIAL BANKS IN KENYA

Edmund Malitt, Prof. Simon Karume, Dr. Mary Mugo, Dr. Daisy Bowen

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Kabarak University

ABSTRACT

The banking sector worldwide has undergone a significant transformation due to the integration of technology, which has enhanced operational efficiency, customer experiences, and financial inclusion. In Kenya, a pioneer in digital banking innovation, commercial banks have increasingly adopted technological solutions to improve performance. This study investigates the effect of technology integration practices on the performance of commercial banks in Kenya, focusing on the role of innovations such as canary deployment, recreate deployment, shadow deployment, and cloud solutions strategies. The study targeted all 39 commercial banks in Kenya, with primary data collected from key technology decision-makers, including IT Managers, Chief Technology Officers (CTOs), and Chief Information Officers (CIOs). A structured questionnaire was used to gather quantitative data, focusing on the adoption and implementation of technology integration practices. The data were analyzed using the Statistical Package for the Social Sciences (SPSS). Descriptive statistics were employed to characterize the study variables, while inferential analysis, including Pearson correlation and linear regression, assessed the relationship between technology integration and bank performance. The UTAUT framework guided the research design to evaluate how perceived usefulness and ease of use influence technology adoption and subsequent performance outcomes. The findings indicated a statistically significant and positive effect of technology integration practices on the performance of commercial banks in Kenya. The linear regression analysis yielded an unstandardized coefficient ($\beta = 0.372$) with a p-value of 0.023, confirming that increased technology integration significantly enhances operational and financial performance. Descriptive statistics revealed that banks employing advanced deployment strategies (e.g., canary and shadow deployments) and cloud solutions reported higher efficiency and customer satisfaction scores compared to those relying on traditional methods. The results underscore the critical role of technology integration in driving bank performance, aligning with UTAUT predictions that technology acceptance enhances organizational outcomes. The positive coefficient suggests that for every unit increase in technology integration, bank performance improves by 0.372 units, highlighting the strategic importance of adopting innovative deployment strategies and cloud solutions. These findings offer practical implications for bank managers to prioritize technology investments and for policymakers to foster an enabling environment for digital banking.

Keywords: *Technology integration, commercial banks, performance, UTAUT, digital transformation, banking innovation.*

FUTURE-PROOFING MTAANI: AI, MUSICIANS & SUSTAINABLE BUSINESS MODELS IN URBAN KENYA

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ABSTRACT

The purpose of this paper is to discuss the systemic issues that the music industry faces, especially in developing nations like Kenya, as a result of unfair revenue distribution and the consequently unstable livelihoods of musicians. This systemic issue is particularly noticeable in Mtaani, urban informal settlements, where platform capitalism has produced asymmetries that are frequently detrimental to artists. It is necessary to look into how disruptive technologies, particularly blockchain and artificial intelligence (AI), can address structural injustices and advance long-term business models that actually put the welfare of musicians in Kenya's informal settlements first.

Through an analysis of existing literature and online data, this study highlights the significant potential of AI to democratise the creation, production, marketing, and distribution of music while also supporting rights management for indigenous artists. Additionally, blockchain technology is recognised as a means of enabling more direct-to-consumer monetisation and transparent royalty disbursement, while AI integration can facilitate smart contracts, which in turn promotes sustainable business models.

According to the study, creating a more sustainable and equitable music ecosystem in urban Kenya requires policy changes, easily accessible digital literacy programs designed for Mtaani, and the moral advancement of blockchain and artificial intelligence. These initiatives can effectively future-proof Mtaani by empowering musicians, combating exploitation, and promoting a more vibrant, inclusive creative economy.

Keywords: *Mtaani, Blockchain, Sustainable Business Models, Musicians' Welfare, Platform Capitalism, and Artificial Intelligence (AI)*

EFFECT OF EMPLOYEE COUNSELLING PROGRAMS ON EMPLOYEE PERFORMANCE OF TEA FACTORIES IN KERICHO COUNTY, KENYA

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ABSTRACT

In today's dynamic work environment, employee well-being has become an important concern for organizations aiming to enhance employee productivity and retain talent. To achieve that, organizations have recently focused on the employee development practices through more innovative approaches. Employee development practices comprise of a range of initiatives designed to improve employee performance, productivity, and job satisfaction while also preparing individuals for future roles and responsibilities within the company. Employee development practices, particularly employee counselling programs offer confidential support to employees struggling to manage personal or work-related challenges.

This study investigated the effect of employee counseling programs on employee performance of tea factories in Kericho County, Kenya. It drew its theory on the Social Exchange Theory. It employed a descriptive research design; targeting a population of 133 employees from various management categories and human resource staff across the sampled 14 tea factories in Kericho County using structured questionnaires. Correlation analysis

revealed that employee counseling programs affects employee performance of tea factories in Kericho county ($r = 0.366$, $p = 0.000$), $R^2 = 0.134$, revealed that approximately 13% of the variance in employee performance can be explained by employee counseling alone. Regression model further revealed a strong relationship between employee counseling and employee performance ($\beta = 0.205$, $p = 0.003$).

The findings indicated a positive and statistically significant effect employee counseling program has on employee performance of tea factories in Kericho County, Kenya. It further recommended that organizations should regularly review the effectiveness of these counseling programs and make necessary adjustments to align them with employee mental and emotional well-being and organizational goals.

Keywords: *Employee Counselling Programs, Employee Performance.*

EFFECT OF CONCENTRIC PRODUCT DIVERSIFICATION STRATEGY ON THE PERFORMANCE OF MICROFINANCE BANKS IN NAIROBI

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ABSTRACT

Microfinance banks have been struggling with losses and thin capital bases, client over indebtedness, limited infrastructure and fluctuations in the interest rates has affected the cost of funds and profitability of the microfinance banks. According to existing CBK reports, the performance of many microfinance banks has been declining. It is against this backdrop that the study sought to determine the effect of concentric product diversification strategy on the performance of microfinance banks in Nairobi.

The target population was 63 employees in the 14 Microfinance Banks headquarters in Nairobi, comprising heads of departments and sections since the target population is small the study adopted census technique to incorporate all the 63 targeted employees. The study was undertaken by using descriptive research design. The collection of data was done by use of structured questionnaires. The pilot study was conducted in two microfinance banks operating in Kiambu County. Descriptive and inferential statistics was used to analyze quantitative data, and results were presented using tables.

The findings indicated that there exists a positive and significant relationship between product diversification strategy and performance of microfinance banks in Nairobi ($r=0.596$ and $p=0.000 \leq 0.05$). The study concluded that microfinance bank has modified their products to attract more customers over the last five years. From the study the researcher recommended that microfinance banks within Nairobi should strengthen the existing customer education policy to include comprehensive training modules on all available products and services, with a specific focus on the benefits of using alternate channels.

Keywords: *Concentric Product Diversification Strategy, Performance and Microfinance Banks*

INFLUENCE OF TRANSFORMATIONAL LEADERSHIP ON THE ORGANIZATIONAL PERFORMANCE OF TIER-1 COMMERCIAL BANKS IN NAKURU COUNTY

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ABSTRACT

In a competitive market significantly influenced by rapid digital transformation, commercial banks must harness leadership approaches that foster innovation, collaboration, and adaptability. Strategic leadership, particularly transformational leadership, is critical for navigating the underlying complexities.

This study investigated the influence of transformational leadership on the organizational performance of tier-1 commercial banks in Nakuru County, Kenya. Anchored in Complexity Leadership Theory (CLT), the research employed a quantitative approach based on cross-sectional survey design. Visionary leadership, intellectual stimulation, and employee empowerment stood out as influential performance drivers.

Therefore, tier-1 banks should consider institutionalizing transformational practices, like promoting autonomy, aligning stakeholders with company vision, and enhancing innovative agendas.

Keywords: *Transformational leadership, tier-1 commercial banks, organizational culture, organizational performance*

INFLUENCE OF DELEGATION OF DUTIES ON STRATEGIC PLAN IMPLEMENTATION IN THE COUNTY GOVERNMENT OF NAKURU, KENYA

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ABSTRACT

A strategic plan provides a comprehensive framework for guiding development initiatives, optimizing resource allocation and addressing key challenges in Kenyan Counties, thus playing a pivotal role in delivering devolved services. However, the implementation of strategic plan in the county government of Nakuru faces challenges such as delayed projects and inefficient resource utilization, and therefore the study sought to examine the influence of delegation of duties on strategic plan implementation in the County Government of Nakuru.

The study was anchored on implementation theory and adopted a correlational descriptive research design. The target population was one hundred fifty-three (153) employees in job groups P and Q from the 11 Ministries in Nakuru County. Slovinc's formula was used to get the sample size of 111 employees that was proportionately distributed to the specific job groups through simple random sampling. Data was gathered using self-administered questionnaires through drop-and-pick approach. Piloting was conducted in Kiambu County Government to confirm the potency of the research tool. The internal consistency was evaluated statistically to determine the reliability of the tool using Cronbach's Alpha Coefficient. Descriptive and inferential statistics were used for analysis.

The study concluded that a strong positive correlation existed between delegation and strategic plan implementation in the County Government of Nakuru, Kenya ($r=0.836$, $p=0.000$). From the conclusion the study recommended that county government leaders and policy makers should foster a culture of effective delegation by empowering managers to delegate tasks appropriately with clear instructions and support.

Keywords: *Delegation of Duties, Strategic Plan Implementation, County Government, Nakuru, Kenya*

SUSTAINABLE AI-POWERED RESUME SCREENING FOR YOUTH EMPLOYMENT: A REAL-TIME MULTI-ROLE CLASSIFICATION AND RECOMMENDATION MODEL FOR HR MANAGERS

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ABSTRACT

Building sustainable and inclusive human resource systems is critical to promoting youth employment in the digital transformation era. Traditional manual recruitment processes, characterized by one-on-one interviews and CV sampling, are increasingly ineffective, especially when managing large job applications. These methods are labor-intensive, time-consuming, prone to human bias, and often exclude promising candidates, particularly youth, due to systemic inefficiencies.

This research proposes a sustainable and scalable Artificial Intelligence (AI) solution tailored to Human Resource (HR) managers: a real-time resume classification and recommendation model powered by a custom-trained BERT language model. The model is designed to streamline bulk resume screening while addressing critical challenges such as nepotism, tribalism, and other biases that disproportionately affect young job seekers. By automating the initial screening process, the model enhances fairness and transparency in candidate selection.

A key innovation of this system is its multi-job classification capability, which allows simultaneous screening across multiple job roles, enabling inclusive access for youth from diverse professional domains. Moreover, the recommendation engine suggests high-ranking similar resumes, allowing HR managers to discover hidden talent that might otherwise be overlooked.

The proposed model not only promotes cost and labor efficiency but also supports sustainable recruitment practices by improving accuracy, reducing hiring biases, and enhancing the user experience. It aligns with broader youth empowerment goals by creating equitable opportunities through technology-driven policy solutions in HR management. This AI-powered approach represents a forward-looking strategy for institutions seeking to align talent acquisition with inclusive, data-driven, and sustainable business models in the digital age.

Keywords: *Sustainable HR Practices, Artificial Intelligence, Youth Employment, Resume Screening, BERT Language Model, Multi-job Classification, Bias Mitigation, Strategic Talent Acquisition*

INFLUENCE OF STRATEGIC PLAN IMPLEMENTATION ON COMPETENCY BASED CURRICULUM PERFORMANCE OF PUBLIC PRIMARY SCHOOLS IN NAROK SOUTH SUB-COUNTY, KENYA

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ABSTRACT

This research study examined the critical relationship between teacher professional development and effective implementation of the Competency-Based Curriculum (CBC) in public primary schools within Narok South Sub-County, Kenya. The investigation was particularly timely given the national education reforms and the unique challenges faced by marginalized regions in adapting to the CBC framework. Grounded in the Resource-Based View theory and Synoptic Theory of Strategic Planning, the study employed a robust descriptive survey

research design that incorporated both quantitative and qualitative methodological approaches to ensure comprehensive data collection. The target population consisted of 1,616 teachers across the sub-county's public primary schools, with a scientifically determined sample size of 321 educators selected through simple random sampling techniques to ensure representativeness.

Data collection instruments included structured questionnaires utilizing five-point Likert scales and semi-structured interview guides, allowing for both standardized measurement and in-depth qualitative insights. All collected data underwent rigorous processing and analysis using the Statistical Package for Social Sciences (SPSS) software, with analytical techniques including descriptive statistics and regression analysis, complemented by thorough diagnostic testing of all regression assumptions to ensure statistical validity. The study's findings revealed several significant outcomes regarding teacher training and CBC implementation. Most notably, the research established a strong positive correlation between teacher training initiatives and CBC performance outcomes ($\beta=0.42$, $p<0.05$), with schools that provided regular training workshops (defined as two or more annually) demonstrating 32% higher curriculum implementation success rates compared to institutions with less frequent professional development opportunities. However, the study also identified critical gaps in current training approaches, with 86% of surveyed teachers reporting inadequate preparation in digital competencies necessary for modern CBC delivery, particularly in STEM and practical skill components. Furthermore, infrastructure limitations were found to substantially hinder effective training implementation, affecting 68% of the studied schools, with common challenges including unreliable electricity, inadequate internet connectivity, and insufficient access to digital devices. These resource constraints were particularly pronounced in more remote areas of the sub-county, exacerbating existing educational disparities. In response to these findings, the study proposes an innovative, three-tiered AI-enhanced training framework designed to address the identified challenges. The first component involves the development of virtual professional development platforms incorporating AI chatbot assistants to provide just-in-time pedagogical support and content-specific guidance. The second element utilizes predictive analytics algorithms to assess and anticipate regional training needs, enabling proactive resource allocation. The third aspect implements block chain-based credentialing systems to verify teacher competencies and track professional development milestones transparently. These technological solutions are complemented by specific policy recommendations, including targeted government investment in digital infrastructure (encompassing Wi-Fi installation, device provision, and power supply stabilization), the formulation of clear implementation guidelines for technology-integrated CBC delivery, and the establishment of continuous, data-driven professional development programs with embedded AI literacy components.

Keywords: *Teacher professional development, Competency-Based Curriculum implementation, AI in education, strategic planning, educational technology, Kenya education reform*

EFFECT OF CROPPING METHOD PRACTICES ON FOOD SECURITY AMONG SMALLHOLDER FARMERS IN SOLAI, NAKURU COUNTY, KENYA

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ABSTRACT

Cropping Methods, including crop rotation and intercropping, are core components of conservation agriculture designed to enhance food security among smallholder farmers. This study examines their effect on food security in Solai, Nakuru County, Kenya, where climate variability and low adoption of sustainable practices challenge smallholder livelihoods. Employing a cross-sectional descriptive and correlational design, data were collected from 100 respondents (95 farmers, 5 stakeholders) using Likert-scale questionnaires and structured interviews.

Regression analysis showed a significant positive effect of cropping methods on food security ($\beta = 0.472$, $p = 0.000 < 0.05$), with crop diversification boosting food availability and soil health. A strong positive correlation was confirmed ($r = 0.902$, $p = 0.000 < 0.05$). These findings underscore cropping methods as a key strategy for sustainable agriculture and recommend strengthening extension services to enhance adoption. The study provides actionable insights for improving food security in resource-constrained settings.

Keywords: *Conservation Agriculture, Cropping Methods, Food Security, Smallholder Farmers, Solai, Nakuru County*

INFLUENCE OF MICROFINANCE INSTITUTIONS SERVICES ON THE FINANCIAL PERFORMANCE OF WOMEN-OWNED ENTERPRISES IN NAKURU CENTRAL BUSINESS DISTRICT

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ABSTRACT

Microfinance institutions play a vital role in empowering women entrepreneurs by enhancing their decision-making confidence and status within their households and communities. Moreover, MFIs facilitate women entrepreneurs in achieving independence and sustaining their businesses effectively. The study sought to establish the influence of MFIs on the financial performance of Women-Owned Enterprises (WOE) in Nakuru's CBD. The specific objective included funding services offered by MFIs on the financial performance of WOE. The study was anchored on the microfinance credit theory. A descriptive research design was adopted and a population of 1800 WOE was sampled using stratified random sampling. Structured questionnaire was used to collect data from a sample size of 200 respondents. Validity of the questionnaire was tested using face and content whilst Cronbach's Alpha was used to test reliability. Quantitative data was analyzed using inferential and descriptive statistics. Descriptive statistics, such as means, frequency distributions, percentages, and standard deviation were applied. For inferential statistics, the study employed regression analysis and findings presented using tables and figures. The study established that funding services had a positive significant relationship with financial performance ($\beta = 0.507$; $p\text{-value} = 0.000$). The study concluded that women deemed loans or ability to pay as favorable and adequate thereby helping in revenue growth and consequently, expansion of businesses. The study also established that most women repaid their loans using mobile banking as they found going to the MFIs physically to be time consuming. The study recommended that more AI (Artificial Intelligence) driven models to be adopted to help in analyzing alternative data to evaluate credit worthiness of women entrepreneurs.

Keywords: *Funding Services, Women-Owned Enterprises, Technology, Financial Performance*

THE IMPACT OF AI AND TECHNOLOGICAL INNOVATION ON TRADITIONAL MEDIA RELEVANCE IN MODERN MARKETING

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ABSTRACT

The rapid growth of artificial intelligence (AI) and digital technology has changed and reshaped the marketing landscape and environment, raising pertinent issues regarding the continued relevance on use of traditional media channels such as television, radio, and print. This study investigates the effect of technological innovation and AI on contemporary marketing efforts, with a specific focus on whether the traditional mass media institutions print newspapers, radio broadcasting, and television, outdoor advertising, exhibitions that were dominant before the rise of the internet and digital platforms still hold strategic value in an increasingly digitized, evolving and personalized communication environment.

The study will draw on secondary data from selected industry reports, market research studies, and regulatory sources, the study will analyze trends in media consumption, marketing spend allocation or budgets and campaign effectiveness comparatively between the traditional and AI-enabled platforms. It will explore the shifting preferences of both marketers and consumers and evaluate how digital media and AI tools such as predictive analytics, programmatic advertising, and chatbots are influencing decision-making and assessing whether traditional media can coexist with or are being rendered obsolete by their digital counterparts.

The study will use the Dynamic Capabilities Theory, which emphasizes a firm's ability to adapt and reconfigure resources in response to a changing environment, which is considered crucial for understanding and navigating the rapidly changing environment as that of marketing advertising driven by digital media and AI. Its highlights to the importance of sensing opportunities, seizing them and reconfiguring internal and external resources to leverage new technologies like AI is valuable in this study. The findings offer valuable insights for entrepreneurs, marketers, and policymakers on how to balance innovation with proven communication strategies in a changing world. The study contributes to the broader discourse on sustainable and strategic marketing in the AI era, offering guidance on resource allocation and media strategy in a transforming global marketplace.

Keywords: *Technological Innovation, AI, Contemporary Marketing Efforts*

EFFECT OF RISK IDENTIFICATION PRACTICES ON THE PERFORMANCE OF CONSTRUCTION FIRMS IN NAIROBI COUNTY, KENYA

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ABSTRACT

The construction industry plays a vital role in Kenya's economic development, contributing approximately 7% to the country's Gross Domestic Product. However, the sector faces significant challenges including delayed project completions, poor quality outcomes, client fund misappropriation, and cost overruns, which highlight the critical importance of effective risk management practices. Risk identification, as the foundational component of risk management, involves the systematic process of recognizing potential threats that may impact construction projects and overall business operations. Despite its recognized importance in construction project success,

limited empirical evidence exists on how risk identification practices specifically affect the performance of construction firms in the Kenyan context.

This study examined the effect of risk identification practices on the performance of construction firms in Nairobi County, Kenya. Using a descriptive research design, the study surveyed 185 construction industry professionals comprising Finance Managers (52), Project Managers (41), Project Engineers (45), and Contractors (84) from construction firms operating in Nairobi County. Data was collected through structured questionnaires with five-point Likert scales and analyzed using IBM SPSS software employing descriptive statistics, correlation analysis, and multiple linear regression. Multiple linear regression analysis confirmed that risk identification practices have a statistically significant positive effect on financial performance ($\beta = 0.174$, $t = 2.122$, $p = 0.035$), with the standardized coefficient indicating $\beta = 0.128$. The regression model explained 53.6% of the variance in financial performance ($R^2 = 0.536$).

The study concluded that effective risk identification practices significantly enhance construction firm performance, with firms that regularly conduct risk assessments, utilize diverse identification tools, involve stakeholders, and maintain comprehensive risk registers achieving better financial outcomes. The research contributes to the existing body of knowledge by providing empirical evidence of the relationship between risk identification and firm performance in the Kenyan construction context. The study recommends that construction firms invest in systematic risk identification processes, adopt multiple risk identification techniques, enhance stakeholder engagement in risk identification, and establish formal risk documentation systems to improve overall performance and project success rates.

Keywords: *Risk Identification, Construction Firms, Financial Performance, Risk Management, Nairobi County, Project Management*

EFFECT OF INVENTORY MANAGEMENT ON THE PROFITABILITY OF TEXTILE AND APPAREL FIRMS IN KENYA

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ABSTRACT

Kenya's textile and apparel industry contributes 0.6% to the GDP and 6% to the manufacturing sector, however, the sector is facing significant profitability challenges due to rising local and international competition. For example, Rivatex, one of the country's largest textile firms, has reported persistent losses despite government support, therefore the study sought to examine the effect of inventory management on the profitability of textile and apparel firms in Kenya. The study was anchored on the Economic Order Quantity model. The study adopted a correlational research design. The target population was 75 finance managers in textile and apparel companies registered under the Kenya Association of Manufacturers in Kenya. Considering the target population was small, the researcher utilized a census technique to incorporate all 75 targeted finance managers. The study utilized primary data, which was collected using structured questionnaires.

A pilot study was conducted in Nairobi County, where seven questionnaires were issued to finance managers in seven textile firms. The overall reliability for all the study variables yielded Cronbach's alpha values of 0.801. The drop-pick-later method was used to collect data in Nairobi, Kiambu, Uasin Gishu, Mombasa, Machakos, and Nakuru Counties, while Google Forms was used to collect data in Kilifi, Kitui, and Kisumu Counties.

From the findings, the overall mean was 3.481 with a standard deviation of 0.996, indicating that respondents generally agreed with the effect of inventory management practices on the profitability of the textile and

apparel firms. The correlation analysis revealed that there is a significant positive correlation between inventory management and profitability of textile and apparel firms in Kenya ($r = 0.593$, $p = 0.000$). Regression analysis findings indicated that the unstandardized B coefficient value was 0.262, which suggests that a unit change in inventory management results in a 0.262 unit increase in profitability assuming all other factors remain constant. The findings also indicated that $t = 3.195$ and $p = 0.002$, which was less than 0.05, which led to the rejection of the null hypothesis, indicating that inventory management has a significant positive effect on the profitability of textile and apparel firms in Kenya. The study recommends that textile and apparel manufacturing companies should implement inventory tracking tools, such as barcoding or RFID, to reduce stock outs and overstocking issues.

Keywords: *Inventory Management, Profitability, Textile and Apparel Firms in Kenya*

EFFECT OF COLLABORATIVE DECISION-MAKING PRACTICES ON SUSTAINABLE PROJECT AMONG EMPLOYEES AT LIPTON TEAS AND INFUSIONS, KERICHO, KENYA

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ABSTRACT

Collaborative decision-making practices are vital for achieving sustainable project outcomes, balancing environmental, social, and economic goals in organizations. This study examines their effect on sustainable project implementation at Lipton Teas and Infusions, Kericho, Kenya, where ineffective stakeholder collaboration hinders sustainability targets. Using a cross-sectional correlational design, data were collected from 95 employees through Likert-scale questionnaires. Regression analysis revealed a significant positive effect of collaborative decision-making on sustainable project outcomes ($\beta = 0.361$, $p = 0.001$), with inclusivity, timeliness, and data-driven approaches enhancing risk management, cost-effectiveness, and project stability. A strong positive correlation was confirmed ($r = 0.884$, $p = 0.002$), underscoring the critical role of stakeholder engagement.

The findings highlight collaborative decision-making as a key strategy for sustainable project management in Kenya's tea industry, despite challenges in environmental impact reduction. Recommendations include strengthening stakeholder engagement through training, resources, and inclusive frameworks to improve sustainability outcomes. This study provides actionable insights for industry stakeholders, policymakers, and NGOs to address sustainability challenges in resource-constrained settings, contributing to knowledge on effective project management practices in the tea sector and beyond.

Keywords: *Collaborative Decision-Making, Sustainable Project, Stakeholder Engagement, Lipton Teas and Infusions, Kericho, Kenya*

INCOME LEVEL AND ACCESS TO FINANCIAL SERVICES BY RICE FARMERS IN KENYA'S NATIONAL IRRIGATION SCHEMES

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ABSTRACT

This study investigates the influence of income level on access to financial services among rice farmers in Kenya's national irrigation schemes. Despite the expanding presence of financial institutions and products targeting rural areas, farmers in these schemes face persistent financial exclusion. Only 41.6% of smallholder farmers in Kenya have access to formal financial services, compared to 83% in urban settings, undermining their ability to adopt modern agricultural practices and improve livelihoods. This study was anchored in Stiglitz and Weiss's (1981) Credit Rationing Theory, the study adopted an ex post facto design targeting 13,230 rice farmers from five major irrigation schemes, from which 388 were sampled using stratified random sampling. Data was collected using structured questionnaires and analyzed through descriptive statistics (means, standard deviations, frequencies) and inferential techniques (Pearson correlation and regression analysis). The results reveal a significant positive relationship between income level and access to financial services ($r = 0.638$, $p = .001$). Descriptive statistics show that a majority of respondents strongly agree that higher income levels, asset ownership, formal employment, and income diversification enhance financial access. Regression analysis further confirmed that income level significantly predicts access to financial services ($\beta = 0.398$, $p < 0.05$), explaining 35.9% of the variance in financial access ($R^2 = 0.359$). The F-statistic of 78.245 ($p < 0.05$) affirmed the model's overall significance. The study concludes that rice farmers' income is a fundamental indicator of creditworthiness, affecting their eligibility for formal financial products. Farmers with steady income streams are better positioned to secure favorable loan terms, while those with low or inconsistent incomes face exclusion and reliance on informal lenders. The study recommends improving farmers' income stability through modern farming techniques, tailored credit products, and financial literacy programs. Group lending models, credit guarantee schemes, and alternative credit assessment strategies should be employed to enhance access. Regulation of informal lending and enhanced public-private partnerships are also advised to strengthen the financial inclusion of rice farmers in Kenya's irrigation schemes.

Keywords: *income level, financial services, rice farmers and Kenya's national irrigation schemes*

INFLUENCE OF STRATEGIC PLAN IMPLEMENTATION ON FINANCIAL PERFORMANCE OF SACCOS IN NAIROBI COUNTY, KENYA

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ABSTRACT

In Kenya, Savings and Credit Co-operative Societies (SACCOs) are critical financial institutions facilitating access to affordable credit, promoting savings, and contributing to socio-economic development. This study examines the influence of strategic plan implementation on the financial performance of Savings and Credit Co-operative Societies (SACCOs) in Nairobi County, Kenya. Despite widespread adoption of strategic plans, many SACCOs struggle to execute them effectively, which hampers performance. The study specifically explores how mission formulation, goal alignment, resource allocation, and strategic control affect SACCO financial performance.

A causal descriptive research design was adopted, targeting 46 licensed deposit-taking SACCOs in Nairobi. Data were collected from 184 strategic management staff using structured questionnaires and analyzed through SPSS. Results revealed that mission formulation, resource allocation, and strategic control significantly influenced performance, while goal alignment showed no significant direct impact. The model explained 81.7% of the performance variance ($R^2 = 0.817$).

The study recommends that SACCO managers enhance mission clarity, ensure efficient resource utilization, and reinforce strategic control mechanisms. These findings provide valuable insights for SACCO leadership, policymakers, and scholars on improving strategic execution to boost organizational outcomes.

Keywords: *Financial Performance, Goal Alignment, Human Resource Development, Mission Formulation, Savings and Credit Cooperative Societies*

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