

Role of University Curricula in Promoting Entrepreneurship in Kenya

Gilbert Morara Nyakundi & Prof. Constantine Nyamboga
gnyakundi@mku.ac.ke
Mount Kenya University

Abstract

Currently, there's an upsurge in the number of universities in Kenya which is an indication of the increasing demand for higher studies among the population. However, as more and more people access university education, the labour market is experiencing saturation impacts as evidenced by the increasing number of educated unemployed. This scenario justifies a review of literature on empirical studies in order to provide answers to three pertinent questions: What is the role of universities in curriculum innovation? To what extent is university curricula focused on promoting entrepreneurial culture in Kenya? What is the position of Kenyan universities in promoting entrepreneurship in the 21st century and beyond? This paper provided insights on the role of university curricula in promoting entrepreneurship in Kenya. The paper found out that university curriculum has a role to play in promoting entrepreneurship in Kenya.

Keywords: *Increasing demand, University education, curriculum innovation, promoting entrepreneurship.*



Does Vocational Education Promote Women Empowerment?

Prof Waswa Balunywa, Regis Namuddu and Maureen Basuuta

jwbalunywa@hotmail.com

Makerere University Business School, Uganda

Abstract

Vocational education is intended to ready individuals for employment or to enable them start business through the skills acquired. In these institutions the majority of the programmes are technical engineering, plumbing, carpentry, and motor repairing some of which require manual effort. Women have been socialized to believe that they are not supposed to study certain courses and undertake certain jobs or be able to perform certain activities. This has tended to restrict the number of women joining education institutions in general but particularly vocational institutions. In a study of selected vocational institutions in Kampala and Iganga, it was found that the courses offered in these programmes were mainly those that women generally preferred not to register for. It was also found that the number of women in these institutions were limited. The average number of registered female students in these institutions is 10 percent. Interviews with the female students showed that they were in the wrong place and would have preferred elsewhere. Interviews with the administrators revealed that the girls were not interested in joining these institutions. The study concludes that while vocational institutions are intended to prepare students for employment or business startup, women were not benefiting from them because they were socialized to believe that vocational education was not for them.

Keywords: *Vocational institutions, women socialization, female students, business startup, vocational education*

University Partnerships to Promote Small and Medium-Sized Enterprise Start-Ups: Lessons from an International Survey of Case Studies

Richard Adu-Gyamfi & Prince Oppong Kwarteng
richard.adu-gyamfi@uni-leipzig.de

Francis Matambalya & Utz Dornberger
Leipzig University, Germany

Abstract

Small and medium-sized enterprise (SME) promotion is a viable strategy to facilitate sustainable growth and development in developing countries. In this connection, university partnerships have been playing an increasingly important role in SME promotion, for instance by supporting business start-ups in both developed and developing countries. Concrete interventions have been in the forms of entrepreneurship education and training, and University-based incubators. Through knowledge sharing, the partnerships have increased the knowledge base of participating universities, thereby enabling them to execute their SME promotion agenda more efficiently. This paper revisits the experience of selected university partnerships, in order to identify lessons that can be emulated by existing and planned partnerships to promote SME start-ups in Sub-Saharan African countries.

Keywords: *Small and medium-sized enterprise startups, Concrete interventions*



The Role of Universities in Supporting the Kenyan Economy

Veronica Onjoro

onjoroveronica@yahoo.com
Mount Kenya University, Kenya

Abstract

Universities play a significant part in supporting economic growth and overcoming several weakness of the economy, including lagging labour productivity, low investment in research and development (R&D) and skills shortages There is also the importance of collaboration between small businesses and universities and how facilitating this collaboration can bring mutual benefit and increase the potential of universities to impact the success of small business, economic growth and growth of communities. Universities should collaborate with employers to develop “innovative pathways” to higher level skills. Universities have an important part in supporting business to drive product, process and service innovation crucial to driving growth in the Kenya. Lack of relevant skills is s real challenge to business growth and sustainability. Universities have an important role to play in meeting this demand both through their more traditional model of three year undergraduate university study and by developing a broader range of pathway to higher skills. Universities are collaborating with employers to develop diverse and innovative pathways to higher skills” It is critical that a student engages not just in the learning experience of such pedagogy but also in the context of skills self-realization and self evaluation. It is for universities to provide optimal opportunities for students to develop employability skills through the formal learning methodologies used within the university and to ensure that students are able to articulate the skills that they have developed through their learning experiences. The study was done in both Nairobi and Uasingishu counties .A total of 80 questionnaire respondents were randomly sampled from two areas. The study relied heavily on primary data collected with the help of semi-structured questionnaires, Focus Group Discussions, interviews, observations and journals. The study used mixed research method which is an approach of inquiry that combines both qualitative and quantitative forms of research design. The analysis of the collected data was subjected to both descriptive and inferential statistics. Descriptive analysis yielded frequencies, percentages.

Keywords: *Supporting economic growth, Lagging labour productivity, Innovative pathways, Employability skills*

Re-Engineering Investment in Students' Accommodation in Public Universities through Public-Private Partnerships in Kenya

Beth Wambui Kimani & Humphrey R. Omondi
bettykman@gmail.com
Karatina University, Kenya

Kennedy Munyua Waweru
Cooperative University College of Kenya, Kenya

Abstract

The purpose of the study was to evaluate the role of PPP in investment in student accommodation in public universities in Kenya. The investigative issue was whether the perceived bridging of the financing gap and risk sharing occasioned by PPP has any effect on investment in student accommodation. The study employed a survey research design and both multinomial ordinal logistic regression analysis and factor analysis. The population comprised 115 university staff and 42 investors. 34 respondents from universities' upper and middle management and 6 investors were sampled. The study's findings indicate that while bridging of financing gap occasioned by PPP does not have a statistically significant effect on investment in student accommodation at 5 percent significance level, it does have a positive effect. Amongst the indicators of risk sharing, both skills and expertise and types of risk were found to have a significant effect on investment in student accommodation. Generally however, though risk sharing through PPP was found to have a positive effect, this effect was not statistically significant in influencing the investment in student accommodation at 5 percent significance level. Factor analysis results showed that PPP model choice is highly influenced by policy guidelines and investment cost. Universities therefore need to put in place clear policy guidelines on PPPs spelling out the how the different types of risk are shared and the level of skills and expertise required. Future research may be done to evaluate the role that PPP could play in the development of on other infrastructural projects in public universities in Kenya besides investment in student's accommodation.

Keywords: *PPP, student accommodation, risk sharing, finance, public university and private investors*



SUB-THEME TWO: SUSTAINABLE STRATEGIES AND MODELS FOR BUSINESS INCUBATION AND ACCELERATION

Opportunities for Corporate Sponsorship and Partnership in Sport in East Africa

Paschal W. Soita

paschalsoita@yahoo.com

Kyambogo University, Uganda

Mwangi Peter Wanderi

Mount Kenya University, Kenya

Joseph M. Andanje

Kenyatta University, Kenya

Abstract

Corporate sponsorship is a form of advertising in which companies pay to be associated with certain events. It has been growing worldwide outpacing the traditional components of the typical integrated marketing communications. In East Africa a number of small and medium sized firms have often got involved. The business environment has allowed such companies to embrace sponsorship of everything from local soccer clubs, volleyball teams to marathon and festivals as an effective means of increasing their visibility in various communities. Sponsorship comes along with potential benefits: increase in public profile; enhance a company's image and visibility; strategically it can boost sales—both long-term and short-term. Many sponsors in Uganda and Kenya have in recent times assumed a more visible role within the sports environment. However many sports organizations have not been able to identify, recruit, and retain such sponsors. This has had consequences on team preparations, training, provision of kits, and consequently poor performance of individuals and teams at various levels. In this paper, the African Sport Management Association (ASMA) presents a preliminary report on the status of sport corporate sponsorship and gives a narrative of opportunities still available in both Kenya and Uganda.

Keywords: *Corporate sponsorship, Marketing, Company image, Boost sales, Company visibility*

Assessment of Sustainable Strategies for Business Acceleration

Stephen M. Mucheru & Phelista Njeru, PhD
phelistawangui2004@gmail.com
Mount Kenya University, Kenya

Abstract

Business acceleration is a holistic advisory service that brings about rapid growth and sorts out all organizational, operational and strategy difficulties that may be facing a business. Small and medium enterprises are considered important in accelerating economic and social development. Business acceleration main objective is to produce successful firms that will survive in the competitive market. Business acceleration is measured by profits, productivity, human resources and customer care. Some of these strategies include; sales and marketing, financing, innovation and training. Innovation is the process of making changes to something to make it appealing to the consumer. The objective of this study was to assess the sustainable strategies for business acceleration. The study used an exploratory design. The target population was 55 employees of 5 companies, one general manager, 5 employees from marketing, 5 employees from research and development departments in companies involved in production of products and services in Nairobi County. Collection of data was done through the use of questionnaires and interviews. Data was analyzed both qualitatively and quantitatively and processed through statistical package for social sciences (SPSS) version 20 with special emphasis on the facts and emerging themes that address the research questions and resulting correlation and regression analyses results presented using frequency tables and graphical techniques.

Keywords: *Sustainable Strategies, Social development, Business acceleration, Competitive market*



The Efficacy of Traditional Innovation and Modern Science in Managing the Banana Value Chain

Gitau Paul Mucai & Brenda Chitechi Okwang'a

pegmucai@gamil.com

Mount Kenya University, Kenya

Mwirigi M'kirera

Kenya Methodist University, Kenya

Mungania Agnes Kinanu

Chuka University, Kenya

Abstract

Bananas (*Musa paradisiaca*), have played and continue to play a major role in the diets of the people and the economies world over. It is an important food crop providing carbohydrates for both rural and urban households; though grossly suffering loss on the value chain due to its perishable nature. To mitigate this, farmers have adopted several traditional innovative coping strategies which include various ripening practices. The efficacy of these practices in enhancing ripening and their effects on the management of the banana value chain needs to be evaluated. The study was conducted in Imenti South sub-county of Meru County-Kenya. The study involved an experiment to evaluate the effects of traditional innovative banana ripening practices on the duration of ripening and quality of bananas. The five ripening practices were tested in a completely randomized design with three replications. It was found that the practices had an influence on the duration of ripening and quality of bananas. It was observed that the practice where avocado pears and purple passion fruits were used, bananas were influenced to ripen faster. Bananas induced with avocado pear fruits achieved higher sugar levels and a longer shelf life. Findings from this study led to the conclusion that it is beneficial to induce ripening of bananas. Use of avocado fruits influence; faster ripening, develop an appealing peel color, and give bananas a longer shelf life. Further study is recommended with a combination of ripening inducement materials.

Keywords: *Traditional innovation, Ripening Practices, Ripening Quality, Faster ripening*

Innovativeness and Business Competitive Advantage: A Case of Business Firms Operating in Karatina Sub County, Kenya

Machira J. Mwangi

majmwa2009@yahoo.com

Jomo Kenyatta University of Agriculture and Technology, Kenya

Abstract

In this competitive world of business, the ability of firms to come up with a culture of staff members who will think of innovation as an essential factor in the business survival is a plus to any organization. The innovativeness of a business firm is thought to be a factor of its survival. It is from this belief that this research is based: to find out what role innovativeness has on the business in creating a competitive advantage in the market. This study adopted a descriptive study design using a case study of SMEs found in Karatina sub county of Nyeri Kenya. Purposive sampling was used to interview 130 respondents out of 2278 SMEs operating in the area for more than five years. The results showed that businesses that embrace innovativeness as part of their survival tactics were better placed competitively against their competitors and, they performed fairly well in all kinds of business they indulged in. Most businesses which encourages their employees to embrace innovativeness are able to improve competitiveness by improving their technology, skills and increasing their scale of innovations so as to be competitive. The conclusion of the study was that there is a positive link between innovativeness and competitive advantage. Innovativeness enhanced the need for more competition and product quality improvements, but there is also need of acknowledging the part played by the innovators. There is need for motivating and recognizing the workers with better salaries and other incentives so as to keep their morale high to achieve best results.

Keywords: *Competitive world of business, Business survival, Business firm*



Establishing the Effect of Corporate Governance Strategy to Create Sustainable, Economically Viable Enterprises through Women Self-Help Groups

Dr Phelista Wangui Njeru
phelistawangui2004@gmail.com
Mount Kenya University

Abstract

Self Help Groups (SHGs) are voluntary initiatives by group of individuals often in similar social circles who come together to solve their common social and economic needs. The membership is voluntary and subject to the adherence of the group norms. The Self-Help Groups have gained great interest to the society and governments. The interest is as a result of the high number of the population that engage in the varied groups' activities and more so, on the millions of shillings that keep circulating between the group members. The group's contributions have improved economic status of the members and reduced poverty levels in both urban and rural areas in Kenya. Observations show that these groups have the potential to do even better economically if they stop being run in unorthodox manner usually by individuals with little or no training. The members' contributions are put in terminal projects and there is no access to formalised credit facilities. There is need to explore a new dimension in the management of these SHG as a way of shifting from the tradition way of merry-go round to tap the full potential of these groups. The study was therefore aimed at establishing the effects of corporate governance strategy in creating sustainable economic development of self-help groups. The study was done on 10 women groups with a membership base of 244 women in Kiambu County. This formed the target population. At random 30% of the population was picked as a sample size i.e. 73 respondents. The study proposed a corporate governance strategy that could be achieved through transformational leadership, training, as a means of totally exploiting the groups' potential and a vehicle to drive the groups to be economic epitome for a sustainable economic development. Inferential statistics revealed that there is a strong relationship between corporate governance and good performance of SHGs.

Keywords: *Economic needs, Group norms, Reduced poverty levels, Sustainable Economic Development, Self-Help group*

Value Addition and Performance of Informal Dairy Enterprises in Kenya: A Product Diversification Perspective

Ann N. Kariuki & Mike A. Iravo

anjerikaris@yahoo.com

Jomo Kenyatta University of Agriculture and Technology, Kenya

John M. Kihoro

Cooperative University College of Kenya, Kenya

Abstract:

The informal dairy sector in Kenya has undergone a tremendous transformation from being an illegal enterprise to its legalization and adoption of "formal" status as from 2007. Questions have been raised on whether a smallholder dominated economy can diversify and whether smallholders participate significantly in product diversification towards high value products. This empirical study sought to answer this question by investigating the extent to which small scale milk vendors (SSMVs) in the informal dairy sector diversify their product range through adding value to milk in Kiambu County, Kenya. It also aimed at comparing the performance of milk with that of value added dairy products. Cluster sampling and quota sampling were used to select a sample size 250 dairy enterprises in the county. Questionnaires were used to collect data and descriptive statistics as well as a t-test were used to analyze the data and test the hypothesis. Results of the study showed that small scale milk vendors (SSMVs) have the ability to diversify into high value dairy products which attract higher profits compared to raw fresh milk. There were more women than men engaged in SSMV business in the study group and well educated people who had not been absorbed into formal employment had joined the informal dairy sector. Product diversification into value added dairy products can therefore help to improve food security and increase incomes of SSMVs hence reduce poverty. The study adds to the available limited evidence on the contribution of the informal sector in the growth and development of developing countries.

Keywords: *Informal dairy sector, Product diversification, Small scale milk vendors, Value Addition*



New Concepts for Business Acceleration for Africa

Charles Atoliyah

atoliyah@yahoo.com

Tshwane University of Technology, South Africa

Abstract

Small business owners usually have no business management expertise. They aim at making “fast money” through whatever means, even if unethical. Systematic education of small business owners includes mentorship. The “survival of the fittest” syndrome is the norm in small business with no business ethics. Business owners can go to extraordinary lengths to make sure that their businesses thrive. They can attack other businesses or individuals that threaten their survival. Inappropriate cash management: accounts receivable not in sync with accounts payable (Cash purchases versus credit sales). The survival tactics include; exorbitant pricing – Following from the mentality to get rich quickly, the business owners tend to increase their prices believing that the higher the prices, the sooner they will get rich. However, they do not understand the law of demand and supply. Deceit of customers – Some business owners go to the extent of deceitfully luring customers to their shops on the basis of giving the customers value for money. Anxiety to get rich and lack of patience – Business owners do not take their time to perform their businesses systematically usually resulting in customer dissatisfaction. Lack of business education results in low business performance leading to attacks on other businesses such as the xenophobic attacks in South Africa in 2008 and April 2015. Business education courses may be offered to entrepreneurs by capable tertiary educational institutions. Mentorship by big business should be done in return for government rebates.

Keywords: *Business management expertise, Systematic education, Customer dissatisfaction, Business education courses*

Individual Attributes as a Determinant in Predicting E-commerce Adoption: A Case of Manufacturing SMEs Industries in Nairobi, Kenya

Michael Nyoro, Kevin Njeru & Gregory Wanyembi

mnyoro@mku.ac.ke

Mount Kenya University, Kenya

Abstract

Lately, researchers have been paying attention on e-commerce adoption equally in the developed and developing countries. The study's main objective was to evaluate the individual factors influencing e-commerce adoption among SMEs within Nairobi Kenya from the perspective of CEOs, management and staff. The researcher investigated four factors affecting e-commerce adoption with emphasis on individual determinants versus technological, environmental, external and individual factors. The problem identified was lack of adequate research in EC adoption among SMES in the manufacturing industries. The research design used was both exploratory and descriptive. The underpinning theory used was Technology Acceptance Model theoretical framework. The researcher conducted the study based on the formulated research questions which consequently guided the structure of the questionnaires used. The proposed study area was manufacturing SMEs within Nairobi Kenya, who are registered with KAM. The data for the study was collected through sets of questionnaires, administered to respondents, as well as interviews with key stakeholders in the industry. For this study, stratified random sampling technique was applied to pick respondents and data collected was analyzed by using SPSS. A sample population of 78 SMEs was picked out of 243 KAM registered SMEs within Nairobi. The study concludes that individual attributes have a positive and highest influence on the adoption of e-commerce in manufacturing SMEs operating in Kenya. The study therefore recommends that the involved companies should invest in relevant IT training to create ICT awareness that will facilitate e-commerce adoption. The study also recommends that the organizations should come up with IT elaborate ecommerce campaigns to instill online business culture that will translate in enhancing ecommerce adoption. Hiring of key decision makers on ICT implementers should be drilled.

Keyword: *E-commerce adoption, ICT awareness, Developing countries, Research design*



Effects of E-Banking on Customer Satisfaction by SACCOS (A Case Study of Kingdom Sacco Nakuru Town Branch)

Ruthwinnie Munene & Stephen Ngunga Kitavi

ruthwinniem@gmail.com

Mount Kenya University, Kenya

Abstract

The main purpose of this study was to assess the effects of E-banking on customer satisfaction by SACCOs. It was carried out at Kingdom Sacco, Nakuru Town Branch, Nakuru County. The specific objectives were; - to establish whether e-banking has led to improved banking convenience; to investigate whether e-banking has provided security of transactions; to investigate whether e-banking has improved accuracy of data; and to establish whether e-banking has improved loyalty of customers of Kingdom Sacco. The findings will be important in the management of Kingdom Sacco in making strategic decisions to improve the customer satisfaction. A case study was adopted with a target population comprising 215 and a sample of thirty five was taken to represent the target population. A questionnaire containing closed ended questions was used as the data collection instrument. Data analysis was done by descriptive statistics such as frequencies, percentages, tables, pie charts and graphs. Presentation of the results was by tables, charts and graphs. The findings revealed that e-banking platform had brought convenience to customers to a large extent as customers were transacting at the comfort of their homes. Security of transaction was found to have been improved to a large extent leading to customers shifting from the conventional ways of banking to e-banking due to its guaranteed online security. 90% respondents agreed that data was accurate as it minimized errors in the accounts and significantly reduced accounts reconciliation. All respondents who participated agreed that e-banking had improved customer loyalty as customers were getting the information needed on time. Based on these findings the researcher recommended that the management of Kingdom Sacco to begin periodic education forums to create awareness to the members of the underutilized forms of e-banking. The researcher suggested that such study be done to the rest of the Sacco branches country wide.

Keywords: *E-banking platform, Strategic decisions, Customer satisfaction, Customer loyalty*

Effects of Automated Stock Control Systems on Organizational Efficiency (A Survey on Selected Government Parastatals in Nakuru CBD)

Nana Jepkogei Korir & Ruthwinnie Munene
ruthwinniem@gmail.com
Mount Kenya University, Kenya

Abstract

The study aimed at finding out the effects of automated stock control systems on organizational efficiency at government parastatals in Nakuru CBD. Hence the specific objectives were; to determine the effects of bar coding automated stock control system on organizations efficiency at government parastatals in Nakuru CBD, to find out the effects of electronic point of sale automated stock control system on organizational efficiency at government parastatals Nakuru CBD, to identify the effects of electronic data interface automated stock control system on organizational efficiency at government parastatals in Nakuru CBD and to determine the effects of enterprise resource planning automated stock control system on organizational efficiency at government parastatals in Nakuru CBD. The study findings are expected to benefit the management of selected government parastatals in Nakuru CBD as they will lead to generation of new ideas and knowledge of better use of automated stock control systems and also find ways on how to improve them. A survey research design was adopted for the study where the target population comprised of 40 employees drawn from the procurement department in the selected government parastatals. Stratified sampling technique was used since the target population which was from the procurement department from selected parastatals comprised of different sizes. The researcher used closed ended type of questionnaires as a data collecting tool. Data analysis was done using descriptive statistics such as frequencies and percentages while presentation was done using tables, charts and graphs. The findings revealed that automated stock control systems such as bar code systems improved accuracy, electronic point of sale improves accurate restocking, electronic data interchange enhances customer satisfaction while enterprise resource planning helped in knowing when to purchase. Based on these findings, the researcher recommended that the management of the selected organizations should facilitate the use of bar code systems. The researcher suggested that a replica of the current study should be done in a manufacturing industry to see if the same result will be achieved to form a strong base for the generalization of the findings.

Keywords: *Automated stock control systems, Government parastatals, Organizational efficiency, Manufacturing industry*



Influence of Talent Retention Practices in Creating a Competitive Advantage for Telecommunication Industry

Charles Kireru

ckireru@yahoo.com

Mount Kenya University, Kenya

Abstract

Globally, talent resourcing processes, planning and retention is becoming significant in any business in the world today. This is because it is the means by which a firm sources and acquires its most precious resourceful asset. This relationship can be realized by the factors that influence the talent practices between human resource practices and employees retention in a given organization. The research review identifies elements of HR practices that influence employee retention. In any organization, the sources of talented employees can be internal or external. The best way to create a talent pool is the internal sources since the employees already have the knowledge of how business processes work and can be incorporated directly into the new position and the morale of workforce uplifted. In communication industries in Kenya, management has for a long time involved and embraces talent retention by employing employees with different talents. There is great need to realign the skills of the employees with the immediate objectives, goals and growth of the organization. Organizational factors such as organizational policy, management style and levels of technology may also be crucial in determining the efforts employees put forth to enhance productivity. A balance should be struck since extremes on either side may lead to dissatisfaction and result in employee turnover. Therefore, the need to realign the skills of the employees with the immediate objectives and goals of the organization is paramount. This study was therefore motivated to interviewing key informants with knowledge on talent retention, employees from telecommunication companies: Airtel and Safaricom industry in Kenya. The findings in talent retention in this regard would enhance the talent retention and development in Kenya.

Keywords: *Talent Retention, Talent Resource, Talent Development*

Effects of Queuing Behaviour on Service Delivery in the Banking Industry (A Survey Study of Commercial Banks in Nakuru CBD)

Wainaina Stephen Thuku & Ruthwinnie Munene

rmunene@mku.ac.ke

Mount Kenya University, Kenya

Abstract

The general objective of the study was to determine effects of waiting time on service delivery in the banking industry. The study was guided by the following specific objectives: To determine the effects of single queuing on service delivery in banks in Nakuru CBD, to establish the effects of multiple queuing on service delivery in banks in Nakuru CBD, to find out the effects of diffuse queuing on service delivery in banks in Nakuru CBD and to determine the effects of serqual queuing on service delivery in banks in Nakuru CBD. The study findings will be used by bank management to improve queue management and service delivery to customers in the forecasted future. With sound queue management banks gain more opportunities after retaining and attracting new customers thus nurturing the bottom-line. The study adopted a survey research design. The target population for this study comprised of 28 managers and 5 assistant managers from 28 banks in Nakuru town. The study used census technique to get a sample size of 33 respondents. Data was collected using close-ended questionnaires. Data analysis was done using descriptive statistics such as frequencies, tables, charts and graphs. The findings revealed that majority of the respondents spend 30 to 60 minutes before being attended. The researcher also found out that single queuing behavior affect service delivery to a very great extent. On the effect of multiple queuing on service delivery the researcher found out that banks experience accumulation of customer in queues. On the effect of diffuse queuing on service delivery the researcher found out that in diffuse queuing the number of servers result to an optional balance between the time customers want for services and cost of providing service. Based on the research findings the researcher recommended that banks should adopt single queuing method to promote order in the banking halls. This will improve service delivery and reduce time of clearance.

Keywords: *Banking industry, Multiple queuing, Queuing behavior, Queue management, Target population, Service delivery*



SUB-THEME THREE: PRACTICAL ORIENTATED ENTREPRENEURSHIP TRAINING & PROMOTION

Input is as Good as Output: Effect of Training Inputs on Competencies of Business Trainees in Marsabit County, Kenya

Guyo S. Huka

guyo70@yahoo.com

Meru University of Science and Technology, Kenya

Abstract

Business training is a key intervention mechanism for building competencies of business trainees which have yielded satisfactory results around the world. Efforts to enhance business competencies of youths, women and self-help groups in Marsabit Central and Marsabit South Sub-Counties which employed Systematic Training Cycle (STC) approaches had mix results. In addition, the youth development index and gender equality index were below the national indices of 0.58 and 0.65 respectively. The study areas also have unemployment rate of 65% among the youths and women. Motivated by these scenarios, a study was designed to analyze effects of business management training input on the business competencies of the trainees in the study areas. The study showed that about 50% of all business trainers have not trained their trainees in basic business management areas while 35.5% of the business trainees did not receive any repeat training as attested by the t-test ($t = 0.01$, $p\text{-value} = 0.992$, $\alpha=0.05$) and Pearson Product Moment correlation coefficient ($p=0.897$). It was further established that generally the training input did not have significant effect on the business competencies of the trainees ($b_0 = 0.141$, $\alpha = 0.05$). However, sourcing of funds ($p = 0.041$, $\alpha=0.05$), business communication ($p= 0.029$, $\alpha=0.05$) and product/service selling ($p = 0.044$, $\alpha=0.05$) had some significant effects on the trainees. These results depict that training inputs have not significantly enhanced the business competencies of the trainees. This implies that there could be internal or external training programme factors that may have contributed to such low business competence transfer.

Keywords: *Systematic Training Cycle, Training Inputs, Business Competence.*

Making Entrepreneurship Promotion in Post-Conflict Countries Work for University Graduates: Lessons Learnt from Rwanda

Gonzalves Nshimiyimana & Francis A.S.T. Matambalya

gonshimiye@yahoo.fr

University of Leipzig, Germany

Abstract

For a post-crisis country, Rwanda's socio-economic performance is highly appraised. Its business environment is greatly appreciated by diverse local and international stakeholders. However, it also faces insurmountable challenges. While stakeholders lament about lack of skilled workforce in all domains, youth unemployment remains prevalent. Apparently, Universities are not producing the right people for the labour market. This situation can, to a very large extent, be attributed to the fact that the country's educational system, like many other things, is in a transition phase. The government has responded with an initiative to create entrepreneurship centres (ECs) in Higher Education Institutions (HEIs). Alongside ECs, other key elements of entrepreneurship promotion initiative include: initiation of different entrepreneurship platforms (trade fairs, study tours, etc.), integration of entrepreneurship education and training in the curricula of HEIs. In spite of these positive developments, which are in line with country's orientation and market demands, there is still a disconnection between what the HEIs do, and what the labour market wants. From this backdrop, the paper reflects on what can be done to reconcile the work of ECs and labour market needs. Using a purposive sampling approach, six incubators – three each from state-owned HEIs and private HEIs - were selected and analysed. Also, six managers, and six owner-managers represented the market side. Structured questionnaires were developed and personal interviews were used to collect data and information. On the basis of the findings, the paper recommends key strategies for success.

Keywords: *Entrepreneurship promotion, Transitional education, Insurmountable challenges*



Role of Handicraft Micro-Enterprises as a Catalyst for Youth Employment

Oluwayemisi Adebola Oyekunle & Prof. Muchie, Mammo

yemisuga@yahoo.com

Tshwane University of Technology, South Africa

Abstract

South Africa, like many other countries in the world, is faced with the difficulty of how to create employment for the country's young population. There is a pressing need to equip the country's youth with the means to develop their entrepreneurial potential. In this context, the government has to create a support mechanism to help integrate young people into the job market, through handicraft entrepreneurship. Department of Art, Culture, Science and Technology asserts that, not only does the handicraft sector provide income generation opportunities for groups which have access to resources, but also offers employment opportunities for the most economically disadvantaged people in South African society. However, the handicraft sector is performing at a level far below its potential in South Africa. The study sought to examine job creation, income generation and poverty alleviation opportunities in developing the microenterprise-handicraft linkage, with special attention to vulnerable sectors of society, the youths. The research used exploratory approach and qualitative data collection method. The paper presents research findings from both literature review and semi-structured interviews with local producers, supporters, and buyers of handicraft products in Cape Town, Western Cape Province. Finally, the study provides a comprehensive strategy on how to enhance the South African handicraft sector to better meet its needs as a micro-enterprise to create a better living for the people

Keywords: *Handicraft, Micro-enterprises, Youth employment, Entrepreneurship, Unemployment, Development.*

Towards a practical oriented entrepreneurship training. The case of a Youthful Entrepreneurs-owned Image Horizon Enterprise Limited

Anne Wanjiku Kiongo & Kenneth Ithara

anne@imagehorizon.co.ke

Image Horizon Enterprise Limited

Prof. Mwangi Peter Wanderi, PhD

Mount Kenya University, Kenya

Abstract

Youth unemployment is one of the major factors pushing young people into vicious cycles of poverty making them vulnerable to social exclusion and crisis. It is difficult for the youth to find decent and productive jobs due to lack of appropriate entrepreneurial culture and vocational skills, and this leads not only to economic challenges but also to a security challenge. Unemployment exists not just because there are no jobs but primarily due to the absence of entrepreneurial culture and lack of skills resulting from failure to match training with market needs. To reverse this trend, Image Horizon Enterprise Limited saw the urgent need to direct strategies that have been articulated by the government towards the development of both procurement and entrepreneurial training capacities employing an extensively experiential and participatory method of learning with a view to promoting the establishment and growth of enterprises and promote youth leadership. The interventions have variously targeted promotion of youth development and empowerment through building of leadership and entrepreneurial capacities of the youth, enhancement of employable skills, and promotion of creativity and innovation amongst the youth. The customized training content includes but is not limited to: Entrepreneurial Process; Motivation and Business Skills; Opportunity perception and enterprise creation; Environment Awareness; Entrepreneurial and Managerial Skills; Enterprise Management and Business Planning; Business plan proposals; Business mentorship; Background to the AGPO program and the opportunities available at national level; Government tendering process; How to fill in a tender form; How to do a Technical Proposal and many other areas of capacity building. We have been able to reach over 3,000 young people comprising of youths, women and persons with disability. Most of the trained young people have become beneficiaries of government tenders and budding businessmen and businesswomen as detailed in this paper.

Keywords: *AGPO program, Government tendering process, Enterprise Management, Enterprise creation*



SUB-THEME FOUR: ENTREPRENEURIAL ECO-SYSTEMS FOR BUSINESS ACCELERATION

Three Leg Economic Ecosystem Model and Its Integration for Small and Medium Enterprises Performance and Economic Development

Phelista W. Njeru, PhD
 phelistawangui2004@gmail.com
 Mount Kenya University, Kenya

Abstract

High quantity and quality of positively performing enterprises is a major focus for every developing economy. Such are the unemployment solvers, GDP multipliers and general economic growth and development drivers. However, existing approaches meant to grow enterprises and by extension the economy are proving ineffective. Simply creating supportive framework, policies, favorable business environment and providing easy funds have proved insufficient. There is need to integrate a three legged ecosystem that involves the government framework on monitoring and evaluation policy, business environment controls and creation of entrepreneurship culture if the desired quantity and quality of high performing SMEs is to be achieved. The governments as well as other key players have in the last one decade tried to create policy frameworks like education sector, finances and in creating “right” business environments. These efforts are however in dissonance with the achievement observed and reported given that developing countries still experience over 70% unemployment level, economic growth is one digit and poverty levels are still very high. This article therefore focused on the integration of a three legged model in achieving the desired results in the economy’s GDP through entrepreneurship growth and development. The model $y = b_0 + b_1x_1 + b_2x_2 + b_3x_3 + e$. where x_1 is the government frameworks and policies, x_2 is entrepreneurial culture and x_3 is business environment is capable of growing the economy’s GDP and increasing entrepreneurial chances of positive performance hence reduction of poverty and job creation. The findings were presented through descriptive and inferential statistics. The article recommends that the government agencies, development partners understand, execute and systematize three leg economic ecosystem model (TLEEM) to achieve the desired and ever elusive economic freedom for the benefit all.

Keywords: *Government Framework, economic growth, Policies, poverty level*

The Role of Leadership Ecosystem as a Strategy for Business Acceleration: A Case of Textbook and Stationery Business in Makueni County

Julius S. Kasuni & Phelista W. Njeru, PhD

kasunijulius@gmail.com

Mount Kenya University, Kenya

Abstract

Makueni County, situated on the eastern part of Kenya is one of the 47 devolved county governments created by the new constitution which was promulgated in 2010. The county has over 1200 schools which are supplied with instructional materials by 40 registered booksellers under the Free Primary Education Program. Despite the huge injection of direct funds from the Kenya Government, most businesses lack the capacity to deliver on their mandates efficiently giving room for unregistered 'brief-case' book/stationery sellers to invade the market. Rapid development of these businesses is important in facilitating effective and efficient channelling of educational materials to schools by the Kenya Government. This study focused on evaluating the role of leadership ecosystem on business acceleration. The specific objectives of the study included: The effect of Leadership on Profitability, Sales Turnover, Cost Performance and Employee Performance. The study used an exploratory design. The target population was the 40 registered book/stationery businesses in Makueni County (Ministry of Education Orange Book). From the target population a representative sample of 20% of the population was selected. Data was collected through the use of questionnaires and interviews. The questionnaires were subjected to the Cronbach alpha to check for reliability. Quantitative data was analysed by use of Regression and Correlation analyses in SPSS while qualitative data was analysed using the Leadership Test Tool. The analysed data was presented using frequency tables and graphical techniques. The study sought to establish whether or not Leadership ecosystem had an effect on the business parameters highlighted above. The finding of the study was that rapid business growth depended on the effectiveness of the organizational leadership in place. It's suggested that transformational leadership be exercised in the book/stationery business in Makueni County in order to enhance business acceleration.

Keywords: *Target population, Rapid development, Leadership, Cost performance, Employee performance ecosystem*



Analyzing the Role of Business Linkages on Performance of Small and Medium Enterprises in Kenya

Elizabeth Kimaru
ekimaru@spu.ac.ke
St. Paul's University, Kenya

Abstract

The globalization era presents small and medium enterprises (SMEs) with both a challenge and a threat. The threat is the growing competition from overseas while the challenge lies in the new opportunities. SMEs are major source of employment and contribute enormously to the GDP of most countries. They require more sophisticated and professional support strategies to enhance their performance. The purpose of this study was to determine the role of business linkages on performance of SMEs under the supply chain of Transnational Corporation in Kenya. The study involved a comparative study between SMEs linked to TNC and those SMEs not linked to any TNC. Sampling was done from a population of 85 SME suppliers of Transnational Corporation and 30 SMEs not linked to any TNC. Data was collected in May 2010 and was analyzed using the Statistical Package for Social Sciences (SPSS). In addition, inferential statistics were used to measure relationship between SMEs performance and variables influencing business linkages. Linked SMEs performed better in the three areas of business indicators, with 100 per cent recording good quality of supplies over time, 97 per cent realizing excellent customer confidence and 77% recording improved profits over the past 3 years at p-values of 0.001, 0.046 and 0.002 respectively. This is in comparison with non-linked SMEs which recorded a lower percentage improvement in performance on the three business indicators. The findings depicted a positive relationship between business linkages and SME performance. It was therefore recommended that SMEs should establish linkages with TNC for increased profits and performance

Keywords: *Globalization era, Professional support, Business linkages, Buyer-supplier Relationships, Small and Medium Enterprises*

Influence of Entrepreneurial Management on the Performance of Youth Owned Micro and Small Enterprises in Kenya

Naomi Njeri Kagone, George .O. Orwa & Jackson M. Ndolo
naomikagz@gmail.com

Jomo Kenyatta University of Agriculture and Technology, Kenya

Abstract

The main objective of the study was to establish the influence of strategic orientation on the performance of micro and small enterprises in the service sectors operated by the youth in Kiambu and Nairobi Counties, Kenya. The study takes firm characteristics as the moderating variables. The population of this study was 3280 (three thousand two hundred and eighty) youth owned MSEs in Kiambu County and Nairobi County who had registered with the department of Youth and benefited from Youth Enterprises Development Fund (YEDF) from which a sample of respondents was selected. YEDF was established to address the economic challenges faced by youth. The fund constantly reviews its operational mechanisms from time to time in order to achieve its vision of creating a sustainable and growing fund though it does not seem to meet its economic objectives with many youths unable to pay back loan. Therefore, the study investigated the role of strategic orientation on the performance of youth owned MSEs. The study variables used were entrepreneurial orientation, interaction orientation and market orientation. The sample size was 384 youths owned micro and small enterprise which was 10.5% of the population. The study used secondary data. Cronbach's alpha coefficient was used to check the validity and reliability of the questionnaires in gathering the data required for purposes of the study as the pilot study which was carried out. Data analysis was done using descriptive and inferential statistics. The specific descriptive statistics included percentages, frequencies, means and standard deviation. The inferential statistics included correlation and multiple linear regressions. The inferential statistics assisted in testing the study hypotheses. Qualitative data was presented descriptively and through statistical techniques such as tables, pie charts and bar graphs respectively. On the other hand, qualitative data was presented in continuous prose form.

Keywords: *Strategic orientation, Operational mechanisms, Economic objectives*



SUB-THEME FIVE: ENVIRONMENTAL AND SOCIAL ASPECTS OF BUSINESS ACCELERATION

Barriers Faced by Micro Finance Institutions in the Diversification of their Products in Nairobi

Jane Damaris Wakinyua
Jane_damaris@yahoo.com
Mount Kenya University, Kenya

Abstract

Today, Microfinance Institutions (MFIs) play an important role in the economic development of poor communities. MFIs include non-governmental organizations (NGOs), credit unions, non-bank financial intermediaries, and even a few commercial banks. The World Bank estimates that there are now more than 7,000 microfinance institutions, serving some 16 million poor people in developing countries. To the extent that these MFIs become financially viable, self-sustaining, and integral to the communities in which they operate, they have the potential to attract more resources and expand services to clients. The majority of these microfinance organizations are donor funded, which is an obstacle to their sustainability. Micro credit and microfinance have changed the lives of people and revitalized communities in the world. The main objective of the study was to identify the barriers faced by micro finance institutions in the process of diversifying their financial products. The study was both qualitative and quantitative where all registered micro finance institutions in Nairobi was done. Data was collected using both primary and secondary data. Data was analyzed using Statistical Package of Social Sciences (SPSS), and presented using tables and frequencies. From the study it was established that the micro finance institutions faced some barriers. The major barriers were politics and legal policies, economic and financial social aspect and donor aspect. An important component of financial sector reforms is the liberalization of interest rates. There is need for a policy that advocates for better access to capital sources and investment opportunities for microfinance sustainability, and also encourages MFIs to increase their accessibility, build capacity, be more transparent, adopt acceptable performance standards, and promote professionalism that in turn enhances service delivery.

Keywords: *Microfinance Institutions, Non-governmental organizations, Revitalized communities*

Inclusive Business Development in East-Africa - Ways of Creating Enabling Environment

Paula Linna

paula.linna@aalto.fi

Aalto University, Finland

Josephat Siror

Jyväskylä University of Applied Sciences, Finland

Abstract

In the paper we discuss on the role of inclusive business development in Africa. Inclusive business, as a feature of inclusive market development represents a promising approach of bringing the benefits of economic growth directly to low-income communities by including them within value chains for instance as customers, producers or co-creators. Therefore, inclusive business models, because they include poor people as business partners along the value chain, can contribute towards meeting the Millennium Development Goals (MDGs). To be successful and grow, inclusive business models often rely on other players that provide conducive policies; know-how and awareness; finance; and complementary capabilities. The more concrete research topic is how to create enabling environment for inclusive business development. We view the roles of different actors, such as governmental actors, NGOs, research and financial institutions and how they are (or could be) collaborating to create a better base for inclusive business. As a result, we identify possible roles and raise essential questions for different stakeholders to consider if they want to be part of inclusive business development. The paper is a theoretical paper which is illustrated with few successful Africa case examples of inclusive business models.

Keywords: *Inclusive business models, Business development, Conducive policies*



Exploring the Integrated Talent Management Processes on Competitive Advantage of Mobile Phone Operators (Comparative Study on Safaricom and Airtel, Kenya)

Charles Kireru & Dr Phelista Njeru, PhD
ckireru@mku.ac.ke
Mount Kenya University, Kenya

Abstract

The success of business strategy execution in a competitive world relies on integrated talent management processes in the organization and its people, who choose to analyze the competition and craft a well-aligned business model. Recent studies indicate that pressures driving integration of talent management process is due to the increasing competitive landscape forcing faster adaptation and for others is the ever-changing landscape forcing organizations to adopt a long-term view of talent needs. Integrated talent management focuses on linking talent resourcing, retention, development and compensation processes in order to create the required synergy in harnessing people capabilities. This capability is at the heart of organizations' performance in competitive markets. In this regard, the purpose of this study is to explore the influence of integrated talent management processes on competitive advantage of the telecommunication industry in Kenya. The study adopted a descriptive research design since it helps to understand the characteristics of a group in a given situation and helps to make certain simple decisions. The target population involved the top management of Safaricom and Airtel service providers. A stratified random sampling approach was used to collect primary data through structured questionnaires. Cronbach's alpha coefficient was used in the reliability test and descriptive and inferential statistics used to analyze the gathered data using a Statistical Package for Social Scientists (SPSS) version 21.

Keywords: *Talent Management, Changing landscape, Management process*

Assessment of the Strategic Role of Procurement Professionalism on Ethical Sourcing in Kenya

Jackson Ndolo

ndolologistics@yahoo.com

Mount Kenya University, Kenya

Eunice Njagi

South Eastern Kenya University, Kenya

Abstract

The objectives of public procurement reforms in Kenya has been; to create value for money, to increase public participation, ensure transparency and accountability, ensure fair treatment of all suppliers, improve the economy and build the capacity of local suppliers. Hence an inclination towards a more ethical sourcing centered procurement process. The strategic role of procurement professionalism in ethical sourcing cannot therefore be wished away since every procurement activity, irrespective of size or scope, impacts in some way on the environment in which the organization operates. 60% of all government expenditure is realized through procurement. Despite the overregulated procurement operations, the public procurement system in Kenya has received a lot of negative publicity in the recent past. This paper therefore explores the strategic role that procurement professionals can play in promoting ethical sourcing in Kenyan public procuring entities. The researchers surveyed 96 procurement professionals working in Kiambu County through use of semi structured questionnaires to collect data which was analyzed using SPSS. An in-depth review of existing literature was carried out to give an informed opinion on the subject matter. The study reviews that procurement still enjoys a "back-office" position despite majority of the respondents admitting it plays a critical role in their organizations' operations. The researchers propose a repositioning of the procurement function through lobbying and continuous training so as to grow the necessary key skills and overcome the ever growing supply chain management challenges. The study proposes that developing a strategic approach on procurement, the public and private sector at large can increase the likelihood of obtaining best value for money spent and foster sustainable economic development.

Keywords: *Ethical sourcing, Professionalism, Strategic positioning, Procurement professionalism*



The Effect of Green Water Management on Performance of Manufacturing Companies: A Survey of Selected Companies in Thika Sub-County

Serah Ndambiri & Bernard Oyagi, PhD

kkserah@gmail.com

Mount Kenya University, Kenya

Abstract

Kenyan government through NEMA has been advocating and pressurizing business entities in taking up the responsibilities of conserving its environment. The study intended to identify the effect of green water management undertaken by manufacturing companies on their performance. The study was conducted in Thika municipality where different manufacturing companies operate and samples of 31 respondents were considered valid. The study adopted descriptive research, taking both qualitative and quantitative approach utilizing both secondary and primary data. The population included those companies that practice environment management where purposive sampling technique was used and a sample of three companies were selected. The main respondents of the study were the top and middle level managers and operational staff in the production department. Data was collected using structured questionnaires combined with personal interviews and observation which were then sorted and coded. The data was analyzed using descriptive statistics. SPSS aided in data analysis. The major effect of green water management was found to be on finances where 77.4% said the initial cost of water plant, equipment and technology as well as maintaining the practices was high. The high initial cost forced some companies to forego the practices. Adopting water conservation and management affected the performance of the company in that the company's social relation with neighborhood is good thus having peaceful coexistence while doing its businesses. In addition by managing water, the company's competitiveness increases due to government endorsement through certification.

Keywords: *Green practices, Water Management, Business entities, Manufacturing Companies*

Effective Leadership: Determinant of Culture, Age and Gender in Eldoret Town

Thomas D. Oling'a
olinga2008@gmail.com
Mount Kenya University, Kenya

Abstract

The paper aims at providing an understanding of the concept of effective leadership and the effects of culture, age, and gender on leadership in Eldoret Town. Leadership effectiveness and the success of organization depends on the type of leadership prevailing. Leadership is a process and is in continuous evolution. A number of paradigms have emerged and continue to change with volatile business, social and political situations. A qualitative approach using in-depth interviews as instruments for gathering information was used. A convenient sample was drawn for the study and managers identified at various work places. A sample of nine leaders from diverse backgrounds including China was interviewed using a standard questionnaire to bring out detailed aspects of leadership which include cultural intelligence, competencies and personal effectiveness. The findings indicate that there were no significant differences in leadership behavior between males and females. However, older leaders were more averse to risk taking and technophobic, contrary to younger leaders who value independence and flexibility. Some of the traits mentioned were attributed to effective leadership styles. Based on the current results and literature review, a holistic leadership model was constructed for development of effective leaders.

Keywords: *Effective leadership, Leadership, Age, Gender, and Culture.*



SUB-THEME SIX: BUSINESS FINANCING AND ACCELERATION

Effect of Entrepreneurial Orientation on the Relationship between Bundle of Products and Financial Performance of SMEs in Kenya

Abraham Kipkemboi Rotich & Kenneth Lawrence Wanjau

rotich@kca.ac.ke

Karatina University, Kenya

Gregory Namusonge

Jomo Kenyatta University of Agriculture and Technology, Kenya

Abstract

The purpose of this study was to find out the moderating role of entrepreneurial orientation on the relationship between bundle of products and financial performance of SMEs in Kenya. While the bundle of products offered by banks to SMEs is a key feature of relationship banking, the link between the bundle of products and financial performance of SMEs is not well explored in literature. Further, while entrepreneurial orientation has been shown to impact on the performance of SMEs, its moderating role on the relationship between the bundle of products and financial performance has not been extensively researched. A cross-sectional research design with a population of 620 manufacturing SMEs involved in relationship banking arrangements with banks was used for the study. Further, stratified random sampling was the sampling technique used to pick a sample of 160 from which the proprietors / CEOs of the respective companies were interviewed. Data was collected using semi structured questionnaires. The hypotheses in this study were tested using structural equation modeling and hierarchical moderated multiple regressions (MMR). The study found evidence that bundle of products positively impacts on financial performance of manufacturing SMEs. It also found out that EO moderates the relationship between the bundle of products and financial performance of manufacturing SMEs.

Keywords: Bundle of products, Financial performance, Entrepreneurial Orientation, SMEs.

Analysis of Utilization of Agency Banking Service on Performance of Equity Bank, Kenya

Elena Mwai

emwai@mku.ac.ke

Mount Kenya University, Kenya

Abstract

Kenya is a developing country and financial access has become an increasingly important development metric, as one of the factors which can drive widespread economic development. High proportion of population is excluded from access to financial sector especially in the rural areas. Developing countries including Kenya are increasingly embracing branchless banking as a means of delivering banking services to many unreached people especially low-income households. As at 30th June 2013, CBK had authorized 13 commercial banks to offer banking services through agents. Since this roll out however, the role of the agency banking service on the bank performance in Kenya is not well understood. The objective of the study was to analyze the role of agency banking service on the performance of Equity bank. The study adopted a descriptive research design .The study targeted Equity bank, a commercial bank that offers agency banking services in Kenya. Both quantitative and qualitative data was collected by use of questionnaires. Data was analyzed using descriptive statistical tools. The study found out that agency cost, agency services accessibility, financial liquidity affects, and the regulatory framework affects the bank performance. The study recommends that; the banks regard agents as business partners and not merely their employees, the bank should also audit the security measures being taken by their agents, Agency banking needs to be branch driven and branch centric, customers should access relevant information on agency banking. The central bank and the government should effectively monitor and enhance agency banking through proactive and favorable regulations and policies

Keywords: *Agent banking, Performance, Financial access, Developing countries, Central Bank of Kenya*



Effect of Multiple Borrowing and Progressive Lending on Loan Repayment

(Evidence from Informal Lending Institutions in Tanzania)

Goodluck Charles & Neema Mori

goodluckaika@gmail.com

University of Dar es Salaam Business School, Tanzania

Abstract

The growing demand for financial services in developing countries and Africa in particular, has triggered the development of informal financial institutions to complement the services offered by formal institutions. Consequently, the emerging informal financiers are competing with formal financial institutions by offering similar products to more or less the same market segments. While this leads to multiple borrowing and increases the risks of non-repayment of the loan, informal financiers are increasingly using a progressive lending approach to minimize the risk of non-repayment of the loan. However, even as there is some literature on how banks reduce the information gap and the risk of non-repayment largely from developed countries, there is a serious gap on how informal financial institutions reduce the information asymmetry and improve the loan repayment performance in a context where there are limited credit reference bureaus. The main goal of this paper was therefore to examine the effect of multiple borrowing and progressive lending on loan repayment performance in informal lending institutions. We utilize an original data set of 835 individual borrowers drawn from an informal lending institution in Tanzania to run descriptive and econometric models measuring the relationship between independent and dependent variables. The results indicate that while clients with multiple loans are associated with poor loan repayment, progressive lending is associated with positive repayment. In addition, it is evident that frequent clients are associated with positive loan repayment performance. Our paper contributes to debate on how lenders minimize the risk caused by the ex-ante information gap (hidden information), and/or of moral hazard arising from the ex-post information gap (hidden actions).

Keywords: *Multiple borrowing, Progressive lending, Loan repayment*

To Investigate Effects of Financial Management on Business Acceleration on Small and Medium Business: A Case of Isiolo County

Kabelo Adam Halkano & Phelista Njeru, PhD

Kabelo22009@yahoo.com

Mount Kenya University, Kenya

Abstract

A small and medium scale enterprise is a business that employs a small number of workers and does not have a high volume of sales. The main aim of this research was to investigate the effects of financial management on business acceleration of small and medium scale enterprises a case of Isiolo County. The specific objectives of the study were: to determine the effect of financial management on growth of small and medium scale enterprises. The study employed an exploratory research design. The target population under was 1000 licensed small scale business operating in Isiolo county market 2015; (record from license officer), out of the 1000 entrepreneurs, 300 of them were sampled for the study. The researcher used both closed and open ended questionnaires to collect data. Open ended questions allow the respondent to express an opinion without being influenced by the researcher. The study used both qualitative and quantitative data. Qualitative data was used to establish the relationship between financial management and business acceleration, and use of Statistical Package for Social Sciences (SPSS) was used to analyze data which was presented in the form of tables, graphs and correlation analyses models. The study found that there is a high correlation between financial management and business acceleration.

Keywords: *Financial management, Business acceleration, Financial management*



An Assessment of Credit Access Level by Micro and Small Enterprises from Financial institutions: A case of Kitale Municipality, Transnzoia County, Kenya.

Mwangi Maurice Ngugi & Lucy Wanyeki
mmaurice@mku.ac.ke
Mount Kenya University, Kenya

Abstract

The study aimed at assessing micro and small enterprise credit access from financial institutions in Kitale Municipality, Trans-Nzoia County, Kenya. The micro and small enterprises (MSEs) play an important role in the Kenyan Economy. The study was guided by the following objectives. To establish sources of credit among MSEs in Kitale Municipality, to find out the credit access level among MSEs, to determine how the background of the business contribute to access to credit by MSEs and to find out the extent to which collateral influences access to credit. A descriptive survey design was used to explore the determinants of MSEs accessibility to credit. The target population in this study was 450 MSE operators in Kitale town. A sample size of 212 MSE operators was randomly selected. Data was collected through interviews and pre-tested semi-structured questionnaires. Descriptive and inferential statistics were used. Descriptive statistics included the use of percentages, means and standard deviation while inferential statistics involved chi square test, t-test and logistic linear regression model at 90% significance interval. Results from the analysis, showed that there were significant differences in the level of access of credit between Micro and Small business and between male and female business owners. On average, Small businesses appeared to access larger amounts compared to micro business at 15 000 KES and 18 000 KES respectively for female business owners and 17 000 KES and 21 000 KES respectively. There were obvious differences in the level of access of credit between Micro and Small business across different education levels where Small Scale business owners accessed larger amounts compared to micro business. Strong legislation should be passed for government to further subsidize all levels of education to give everyone an equal chance of succeeding in accessing capital to start and grow businesses. Business training, workshops and internships can be looked into to help borrowers with limited education gain necessary exposure to run their businesses.

Keywords: *Credit access, SME, Financial institutions, Business training*

An Assessment of e-banking on Financial Intermediation as a Business Accelerator in Sub-Saharan Africa: Evidence from Kenya.

Silvester W. Mackton, Fibi N. Wanyama & Bethuel K. Sugut

swanyama@mku.ac.ke

Mount Kenya University, Kenya

Abstract

The study investigated the relationship between e-banking and the performance of Kenya banking system as a business accelerator. Specifically, the study established whether there is a relationship between financial intermediation and investments in e-banking. The study used secondary data. The data was collected from annual report of target Central Bank of Kenya and International Monetary Fund. The study used both descriptive and inferential statistics in analyzing the data. In general the study revealed that e-banking has strong and significant effects on financial intermediation in Kenya. Thus, there exists positive relationship between e-banking and bank performance. Similarly, the study findings indicated that there was a statistically significant relationship between mobile banking and business acceleration. It was therefore recommended that Banks need to expand the provision of electronic banking services in order to deliver products and services in the most efficient and effective manner. Similarly, there is need for banks to provide electronic banking services at low cost to the clients. The study was crucial to emerging financial institutions as it provides answers to the factors against the implementation of e-banking and highlights the areas of banking operations that can be enhanced via e-banking. It is equally significant for bank executives and indeed the policy makers of the banks and financial institutions to be aware of e-banking as a product of e-commerce with a view to making strategic decisions

Keywords: *E-banking, Financial Institutions, Intermediation, Business Acceleration, Information and Communication Technology (ICT).*



The Influence of Financial Resources and Accounting on the Success of Startup Business in Kenya

Martin Onsiro Ronald
onsiro2k@gmail.com
Mount Kenya University, Kenya

Abstract

It is true that no new business succeeds without a detailed and thorough business plan. A complete plan identifies and quantifies the capital that is likely to be required to reach break-even and beyond. Accounting as a business function and innovative activity has to be understood by entrepreneurs as it provides clear picture of the business success. The purpose of this study is therefore to examine the relationship that exists between availability of financial resources and success of new startup business. The objectives were to examine financial sources influencing success of startup business. Government programmes in place, motivating factors as well as obstacles to success of startup business have been discussed. The role of accounting in the success of startup business was also evaluated. The study adopted quantitative and qualitative approaches where descriptive design was used to achieve the study objectives. A sample of 25 was taken from the study area. A questionnaire was used as a research instrument for this study. The study found out that majority of new business use family and friends loan to finance their business. Majority disagreed that there are government programmes that support startup business. Access to finance and legal regulations posed as the major obstacles businesses are facing. Majority of respondents also reported that opportunity of having jobs and earning money were the main motivating factor to start new business. The study recommends that government should come up with new innovative programmes that will support startup business. The study concludes that for any business to succeed, regardless of industry or size, it has to identify proper sources of finance with government support and proper accounting tools.

Keywords: *Financial sources, Government programmes, Motivating factors, Accounting, Success and startup business.*

Effects of Competitive Strategy on the Performance of Deposit Taking SACCOS in Nairobi County, Kenya

Appolonius Shitiabai Kembu
stappolo@yahoo.cm
Mount Kenya University, Kenya
Evans Vidija Sagwa, PhD
Technical University of Kenya, Kenya

Abstract

The Sacco sector has globally experienced growth and diversification in the products and services that the sector provides in the market. In Kenya, Deposit Taking Saccos (DTs) have been licensed to provide a wide range of products and services to their members and customers. The objective of this study was to establish the effect of competitive strategy on the performance of Deposit Taking Saccos in Nairobi County, Kenya. The study was anchored in the resource based view (RBV) of the firm. The study hypothesized that there is a relationship between competitive strategy and organization performance. Descriptive research design was applied. The population of the study comprised of all 42 DTs in Nairobi County, Kenya. The study involved obtaining data from every member of the population through a questionnaire. The study results support the position that competitive strategy has a positive effect on organization performance. This finding is in consistent with the results of previous studies. This implies that policy makers, administrators and managers of DTs have to formulate generic competitive strategies for enhancement of organizational performance.

Keywords: *Competitive strategy, Performance, Deposit taking saccos, Competitive strategy*



Factors Affecting Implementation of Non-Financial Incentives in County Governments of Kenya

(A Survey of Nakuru County Government Ministries)

Ezekias Miring'u Mungai and Ruthwinnie Munene

ruthwinniem@gmail.com

Mount Kenya University, Kenya

Abstract

The study aimed at studying the factors affecting implementation of non- financial incentives in the ministries of Nakuru County government. This was a survey of Nakuru County government ministries. The objectives of the study were: to establish whether organizational culture is a factor affecting implementation of non-financial incentives on in the ministries of Nakuru County government, to determine whether management is a factor affecting implementation of non- financial incentives in the ministries of Nakuru County government, to establish whether work environment is a factor affecting implementation of non-financial incentives in the ministries of Nakuru County government, to establish whether financial resources is a factor affecting implementation of non-financial incentives in the ministries of Nakuru County government. Data collected was analyzed using descriptive statistics which involved use of frequencies and percentages. The analyzed data was presented using tables, pie charts and bar graphs. A census of 48 was picked from ten (10) ministries of Nakuru County government was picked out from the target population. Based on the findings the researcher found out that organization culture affect the implementation of non-financial incentives.

Keywords: *Implementation, Non- financial incentives, County government, Financial resources*

Enhancement of Boutique Investment Banks to increase Business Finance Access at Lower cost

Paul Kamau
paul@finaltus.co.ke

Abstract

Businesses in Kenya and most developing countries, face challenges in accessing finance due to lack of institutions that provide comprehensive investment advice. In developed countries, large corporates access advice from investment banks, and there are boutique investment banks that serve the Small and Medium Enterprises (SMEs). In Kenya, SMEs access advice from scattered centres such as accountants, lawyers and bankers. This results to an incongruent and expensive advice which is a hindrance to business financing. The objective of this paper is to demonstrate the potential of boutique investment banks in structuring finance deals that are critical in addressing business financing needs. The methodology adopted is comparative study on the contribution of the banks in entrepreneurship growth in India, South Africa and United States of America. The findings of the study demonstrate that Boutique investment banks plays a critical role in business growth as economies have flourished due to their services which include, fund raising, mergers and acquisition and divesture. In Kenya, there are limitations that ought to be addressed from legal, policy and industry re-alignments to create a space for the flourishing of the banks. This will in return create an avenue for entrepreneurs to get value out of their investments. In concluding the paper it has been noted that for the business to accelerate, the role the banks have to be emphasized. This would be one of the critical steps aimed at increasing access of capital as well as lowering associated finance cost in the business. As a recommendation, policies and legislations should be enacted to support the bank development.

Keywords: *Boutique investment bank, Small and medium Enterprises, Business finance, Corporates access*



Compensation Practices for Transforming Performance of County Governments in Kenya

Charles Kireru & Prof. Chege Mungai
ckireru@mku.ac.ke
Mount Kenya University & JKUAT, Kenya

Abstract

The linkage to county governments' competitive advantage and compensation has been fundamental to county government's track record in recruiting and retaining top talent. In this linkage a common indicator of motivation has emerged leaving counties with the mandate to be competitive in how they recruit top talent and how they retain them to perform. A linkage to employee compensation and motivation has become more apparent and common in today's workplace. Any county policies and practices regarding the monetary and nonmonetary aspects of employee motivation are critically important because of the effect they have on employee productivity. Counties in Kenya have routinely been faced with the stark reality of doing more with less of economic revenues. This reality has sparked creativity, ingenuity, and even some humility, all of which are the essential ingredients for yielding the required service delivery and, in staying the course, and in some instances charting new ones, for success. From a competitive advantage perspective, it behoves counties to continually examine, explore, and expand the understanding of the connection to, or disconnection from, rewards and employees attraction from theory and application as associated with employee motivation, especially concerning performance. The findings in compensation management practices will enable the county governments attract and retain competent personnel's to transform counties relevance and viability devolved centres of governance and economic growth in Kenya

Keywords: *Employee compensation, Talent attraction, Employee productivity*

SUB-THEME SEVEN: THE ROLE OF DIASPORA IN PROMOTING BUSINESS ACCELERATION IN AFRICA

Entrepreneurial Innovative Strategies for Diaspora Entrepreneurship Growth among Kenyan Immigrants

Dr Erastus Thoronjo
ethoronjo@gmail.com
Mount Kenya University, Kenya

Abstract

Globally Entrepreneurial strategies are becoming more important for both new as well as established enterprises. Entrepreneurs are realizing that in response to an increasingly complex world, having an "entrepreneurial spirit" isn't enough: a strong commitment to use of unique strategies is a critical factor for success of entrepreneurs as well as for countries at all stages of economic development and more specifically to developing countries in Africa. Entrepreneurship is one possibility for migrants to contribute to development, both in their countries of origin and in their countries of destination as they generate jobs and stimulate the local economy. Entrepreneurship is higher among qualified migrants, while low-skilled migrant entrepreneurs are more likely to concentrate on local ethnic business. Migrants make use of capital and know-how acquired by return migrants during the migration process and often pioneer new business areas, transnational firms, in business expansion for their enterprises located in the country of origin that enter markets abroad. Expatriate communities are the main target group for their products and business associates and identified business partners are common entrepreneurial migrants in Kenya today. Economic growth includes change and as such, entrepreneurs are great agents to advocate the change. Secondly, Diaspora Direct Investment creates economic, social, and political capital through global networks. Since developing countries have often been in an isolated position from global flows of trade, finances and knowledge, diaspora entrepreneurs can provide entrepreneurial innovation strategies, networks in both their countries of origin and destination. Interviews were conducted. The study adopted a descriptive research design. The population of study includes one hundred key diaspora entrepreneurs and informants from the embassy in Kenya, representatives from Kenyan diaspora and foreign Embassy in Kenyan offices. The findings in entrepreneurial innovative strategies in this regard will enhance the diasporal entrepreneurial growth in Kenya.

Keywords: *Entrepreneurial innovative strategies, Entrepreneurial spirit, Entrepreneurial innovation strategies, Diaspora Entrepreneurship*



The Role of Diaspora in Promoting Business Acceleration in Africa

Harrison Kinyua Mutegi & Dr Phelista Njeru
phelistanjeru@gmail.com
Mount Kenya University, Kenya

Abstract

A diaspora is a scattered population with a common origin in a smaller geographic area. Imperialism, trade, labor migrations, social coherence within the diaspora community and its ties to the ancestral lands cause this. The study focused on the diaspora's contribution in business investments, foreign exchange savings and tourism. Kenya's diaspora is estimated to constitute about three million people according to central bank of Kenya (CBK) report of diaspora remittance April 2015. The sample size was 10% of the target population, which was representative enough for this study. The study took place between May 1, 2015 and July 31, 2015. Skype, email, and online questionnaires were used to collect data. The study also used secondary data from published audited annual reports for the population of interest from the (CBK), Ministry of Immigration, and US Consulates. Statistical Package for Social Sciences (SPSS) was used for data analysis. Pearson's correlation coefficient was used to establish this relationship between the variables and the direction of the relationship. Cronbach's alpha was used to measure reliability and the validity. Data collected was presented after analysis in the form of tables, graphs and relationships. The researcher focused on the establishment of the relationship between the incomes earned abroad and the level of development participation in the home country in terms of investment, savings and tourism. According to the findings of this research, remittances from the diaspora were equivocal in the development of the African economy, with remittances used to strengthen the business investments in individual countries.

Keywords: *Scattered population, Diaspora's contribution, Target population, African economy*

SUB-THEME EIGHT: INNOVATION MODELS IN TOURISM MANAGEMENT FOR AFRICA

The Threats and Opportunities of Globalization on Rwandan Tourism Industry

Salomon Nshimiyimana
nsalomon22@yahoo.fr

University of Rwanda-College of Business and Economics, Rwanda

Abstract

During the last two decades 'Globalization has been and continues to be a favorite catchphrase of journalists, politicians, policy makers and businesspeople. More particularly, the debate over its effects on local industries has been a focus among many researchers. Globalization has been commonly referred to as the suppression of trade barriers which goes hand in hand with economic, social, cultural, and political activities that cross national boundaries. In this regard, a number of gains associated with globalization have been documented. However, local industries in developing countries with limited resources have seen this process as a threat rather than an opportunity. This paper is, more specifically, set out to identify threats and opportunities of globalization on Rwandan tourism industry. Tourism industry is one of the sectors which contribute significantly to the GPM. However, little attention and research in this area has not been given due value. The use of secondary data drawn from government records, papers as well as other research done on the topic was preferred and the qualitative analysis approach was used. The paper findings indicate that globalization has both threats as well as opportunities on the Rwandan industry. However, it is possible to turn the identified threats into great opportunities. The above requires only efforts from policy makers, investors and other key players in tourism industry to work towards Rwandan sustainable tourism

Keywords: *Globalization, Local industries, Tourism industry, Sustainable Tourism*



Impacts of Innovative Skills on the Performance of Small and Medium Tourism Enterprises at Mbakalo Location, Bungoma County

Kevin Mutie Nyamai
knyamai@mku.ac.ke

Mount Kenya University, Kenya

Patrick Kwoba Olubulyera

Rongo University College, Kenya

Susan Nekesa Ngera

Jomo Kenyatta University of Agriculture and Technology, Kenya

Abstract

Small and medium enterprises (SMEs) in tourism have been instrumental in the economic empowerment and development of communities. Tourism is a potent force in economic terms which has affected the Gross Domestic Products (GDP) of nations. In the wake of global economic recession, efforts have been geared towards ensuring the practice of entrepreneurship is embraced. The study sought to determine the effect of innovative skills on the performance of small and medium enterprises (SMEs) in tourism at Makalo location, Bungoma County. The study focussed on the resource based theory which stresses the importance of human resources in innovation and creativity. The study employed an experimental research design where questionnaires and interviews were used to collect quantitative and qualitative data respectively. A sample size of 169 respondents selected by use of stratified sampling technique. Methodological triangulation which refers to the use of more than one method for gathering data was used in the study. The data collected was analyzed with the assistance of Statistical Package for Social Sciences (SPSS) and subjected to testing using the chi-square distribution to establish the relationship of study variables concerned. From the findings, the respondents strongly agreed that there were several innovations that had to be introduced to ensure the performance of SMEs. There was the adoption of new production technologies (61.5%), new marketing approaches (45.6%), use of raw materials (47.3%), adoption of new methods of product distribution (48.5%) and identification of new and cheap sources of raw materials (49.1%). Furthermore, most respondents (40.2%) indicated that innovative skills in their enterprise is good and can therefore influence the performance of their enterprises. Being innovative as a tourism entrepreneur is instrumental in sustaining the performance of the SMEs.

Keywords: *Economic empowerment, Development of communities, Human resources, Tourism SMEs*

Service Quality and its Impact on Tourist Acceleration at Coastal Region, Kenya

Martin Nyamongo

nyamongomartin@yahoo.com

Jomo Kenyatta University of Agriculture and Technology, Kenya

Abstract

This study aims to assess tourists perceptions towards quality tourism services provided at Kenyan coast, Mombasa and to measure tourist acceleration by examining the impact of quality tourism product on overall tourist acceleration. In this study, four hypotheses were developed and proposed a study model. The empirical data were collected from tourists via a survey that yielded 180 usable questionnaires. The data was analyzed using a series of multiple regressions to determine the relationship between service quality and tourist acceleration. The findings confirmed that service quality directly impacted tourist acceleration throughout destination facilities, destination accessibility and destination attraction. As a result, this study argued that there is a significant impact of the service quality on tourist acceleration, and therefore service quality plays an important role in tourism by increasing the level of tourist acceleration. The results in this study supported the evidence that there are positive impacts of components of tourism product on tourist acceleration. This study provided some theoretical and managerial implications based on the findings to academicians and tourism sector, the researcher presented recommendations for further studies and he discussed the main limitations in this study.

Keywords: *Tourism service, Quality tourist, Tourism acceleration*



Globalization and the Growth of Hotels in Ghana

Samuel Yaw Akomea & Nana Yaa Darko

samakomea@yahoo.com

Kwame Nkrumah University of Science and Technology, Ghana

Abstract

Globalization has particularly shaped the way the hotel industry functions and operates; this is due in part to technological advancement, trade liberalization, operations of transnational corporations and development partners. The tourism industry in Ghana has grown over the years, however, with the increase in the tourism, indigenous hotels complain of not getting fair share of the market; losing out to international operators. The study sought to examine the effect of globalization on the growth of hotels in the middle belt of Ghana. The study employed stratified and purposive sampling techniques in collecting data from 150 hotels in the middle belt in Ghana using the survey approach. The data was analyzed using descriptive statistics and regression techniques. The findings indicated that there is a positive and significant effect of globalization on growth of hotels, however the challenges posed by globalization included keen competition, highly sophisticated and demanding clients and high cost of operations. Furthermore, the findings revealed that hotels in the middle-belt that are market-oriented tend to be moderately globalized and receive referrals from international hotels operating locally. Finally, findings revealed that exposure to different cultures, increase in sales, creative and innovative activities, and technological advancement, have positive effect on the growth of hotels in the Region. The study identified implication for policy development in terms of minimum standards that hotel regulators in Ghana must aim at.

Keywords: *Development partners, Effect of globalization, Trans-national corporations*

The Role of Celebrity Endorsement as a Tourism Marketing Strategy, a case of Selected Tourist Destination Sites in Kenya

Peter N. Mbogo
pnjau@mku.ac.ke
Mount Kenya University, Kenya

Abstract

Kenya is a household name globally in terms of tourism attributed to her beautiful geographical sceneries, equatorial climate, vegetation, culture among many other attractive features. Tourism sector have been a source of foreign currency as well as a source of employment, both directly and indirectly. However, trends in global warming, inflation, competition and insecurity impact negatively on the sector necessitating the adoption of various ways of promoting the tourism products. The study assessed roles played by celebrity endorsements as a strategy to market tourism in selected tourist destination sites in Kenya. The scope was restricted to the role of technocrats, leaders, sportsmen and entertainers (actors and musicians) in the tourism products promotions. The study was guided by marketing mix variable theory where endorsement is considered to be promotion which is one of the four Ps. The study adopted a cross-sectional survey in which selected tourist destinations in Kenya were sampled purposively. Data was gathered by interviewing the selected destination managers, questionnaires for customers' perceptions as well as document analysis so as to establish the trends. Data was analyzed using content analysis for the qualitative sources while quantitative data was analyzed using descriptive and inferential statistics with the help of SPSS Version 20. Among the key findings, the celebrity endorsement was found to have a strong and positive contribution to tourism marketing which was significant at 5% levels of significance. The study recommends the embracement of celebrity endorsement to tourism and other related natural resources as a way of giving back to their country as well as changing the attitudes of their followers and fans converting them into the marketed products' potential customers.

Keywords: *Attractive features, Products promotions, Celebrity endorsement, Role of technocrats*



Samburu: Celebrating Pastoralism through Tourism & Body Adornment in Kenya's Post-Independence Era

Ruth Nyambura

mkunak2011@gmail.com

Mount Kenya University, Nakuru Campus, Kenya

Abstract

Prior to the 1970s, the Samburu who were initially living in the Northern Frontier District were known only to fellow pastoralists and a few district administrators and traders. This paper discusses the post-independence period in Kenya. Specifically, it examines the economic effects of cultural globalization to Samburu body adornment. Of importance is how the traditional Samburu adornment transformed into economic commodities which were sold to both international and local tourists. The sale of these commodities provided the Samburu with an alternative source of income in addition to pastoralism. The challenges of cultural globalization on Samburu adornment were highlighted at the end of the paper. The study is grounded in the cultural theory of history. The method applied in the study was largely qualitative research. This was done through library search analysis of documents from the Kenya National Archives, interview schedules, Focus Group Discussions, observation and field photography. This study provides literature to historians, artists, ethnographers, anthropologists and the general public as a body of knowledge and reference material in studying and preservation of cultural history of other communities.

Keywords: *Cultural globalization, Economic commodities, Post-independence*

Effects of Customer Centric Marketing on Performance of Hotels in Rwanda

Njoka John Nyaga & Muriithi Christine Murugi
jnyaga@mku.ac.ke
Mount Kenya University, Rwanda

Abstract

With the growth of hospitality industry in Rwanda in the past few years, the hospitality industry is becoming competitive with top brand hotels such as Marriots entering the market. In spite of this, most hotels have continued using customer relationship management instead of moving towards customer centric marketing. Consequently there is little or no evidence on whether adoption of CCM practices translates to better performance. Due to this scenario, existing Star hotels in Rwanda have to step up their approach to business operation and advance from customer relationship management to customer centric marketing (CCM) if they have to match the emerging competition and improve their performance through repeat visits as well as loyalty among guests. A sample of 112 employees and 132 customers from the star rated hotels, from August 2014 to May 2015 was used using a descriptive research design. Collected data was then computed using t-tests for relationships purposes. The results indicated that there is a significant positive relationship between Hotel performance and CCM practices as perceived by customer in the two categories of hotels in Kigali ($P \leq 0.05$).

Keywords: *Customer centric marketing, Customer relationship management, Hospitality industry*



Exploratory Approach to Tourism Innovation in Africa: Opportunity, Challenges and Way Forward

Kwabena Obiri Yeboah, Ralph Nyadu-Addo & Prof. Francis Matambalya
yokobby@yahoo.co.uk
University of Leipzig, gERMANY

Abstract

Tourism is one of the most promising sectors and contributes substantially to the Gross World Product (GWP). According to the World Travel and Tourism Council (WTTC), in 2014, the total contribution of travel and tourism to GWP was 9.8 percent. Africa contributed as little as 0.3 percent to the GWP in 2014 regardless of its abundant tourism destinations compared to other continents. European Union, North America and North East Asia were the highest contributors. The economic contribution of tourism to Africa can be further enhanced through innovation to increase its gains. Thus packaging tourism in new ways will go a long way to improve the fortunes of African countries. While available literatures are focused on leveraging existing innovation in tourism products. This study explores the prospects of tourism products innovation in Africa and the economic benefits that can be derived from it.

Keywords: *Gross World Product (GWP), Tourism destinations, Tourism products*

SUB-THEME NINE: ROLE OF ICT IN BUSINESS

The Acceptance of Mobile Payments in Tanzania: Technology Acceptance Model Approach

Victor Wilson & Ulingeta Mbamba, PhD
Wilson.victor8@gmail.com
University of Dar es Salaam, Tanzania

Abstract

In the past decade, mobile phone use skyrocketed in Tanzania. 80% of over 45 million populations live in rural areas without access to banks and are absolutely not bankable. This led to a rise of 67% of population penetrated into mobile phone use. Mobile service providers have provided money services by the use of mobile phone. One would expect that these people would use these services in their business/daily operations. Surprisingly, only 22% out of 67% of the registered phone users were active customers of mobile phone payment service (MPPS). This left a lot of unanswered questions. Basing on the technology acceptance model, the study specifically evaluated the relationship of Ease of use of payment systems to adoption and use of mobile phone payment systems (MPPS); Perceived usefulness of payment systems to adoption and use of MPPS; Service quality of payment systems to adoption and use of MPPS, and Information systems qualities of payment systems to adoption and use of MPPS. A total of 400 questionnaires were administered out of which data from 360 questionnaires were subjected to descriptive and inferential statistics. Findings disclosed positively agreement with established factors. The regressed variables indicated a positive relationship. The study extended knowledge on the application of Technology Acceptance Model to mobile payments in a developing country like Tanzania. It added more insight to TCRA and BOT in their managing and controlling processes. It provided practitioners with knowledge on challenges and ways of tapping the advantages of ICT.

Keywords: *Mobile service providers, Phone payment service, Payment systems, Registered phone users*



Role of ICT Adoption on Small and Medium Enterprises' Growth and Development in Ilala District, Dar es Salaam Tanzania

Masese Chuma Benard & Miruka Babu Dennis

benasongs@gmail.com

Kampala International University, Dar es Salaam College, Tanzania

Abstract

The technologies, competition and productivity of SME's are changing rapidly, so the strategies should be changed also. There are new emerging business models which make business more and more competitive. ICT plays a very important role in the current knowledge economy. The ICT sector presents a tremendous opportunity for economic growth, if ICT is adopted it will significantly improve the performance and productivity of SMEs. The problem is that SMEs are mainly using traditional tools to stay competitive. They need to take advantage of the power of ICT in order to take on the competition, whether small, big or global. Both the traditional and the ICT tools are very important for the competitiveness of the business. The aim of this study is to examine role information and communication technologies in small and medium enterprises growth and development. The study was guided by the following specific objectives; examines role of ICT Adoption in the Sme's in Ilala district Dar es Salaam. It evaluates factors hindering ICT adoption and growth and development in the SME; and also assesses the impact of ICT adoption on SMEs growth and development. Technology acceptance model was adopted by the researcher. The cross-sectional survey research design was used to generate data. This is because with such a design it is easy to collect data in a short period of time from many respondents. The researcher used questionnaires to gather data from SME's institutions covering Ilala district in Dar es salaam, Tanzania. The researcher used the sample size of 82 respondents. Simple random sampling was used in sampling SME's in Ilala district. The data collected from the survey was analyzed using simple percentage, mean, standard deviation, t-test statistics, and regression analysis. The analysis results indicate that the usage of ICT in SME's business has helped to totally re-shape value chains, sharpen market intelligence, improve efficiency, reduce time-to-market and increase customer satisfaction. In addition, with the aid of technology, SMEs can now go global from day one, reaching overseas markets and talent pools instantly. The huge potential of ICT in the new economy still remains untapped in Ilala district.

Keywords: *ICT sector, SMEs growth and development, Communication technologies, Market intelligence*

The Adoption of Cloud Computing by SMEs and its Business Impact in Rwanda

Hakizimana Joseph
hakjp5@yahoo.co.uk
INES-RUHENGERI, Rwanda

Abstract

Cloud computing services is an emerging computer paradigm which is nowadays becoming a backbone of successful businesses that need to take advantages of the transformational power of ICT by adopting cost-effective sharing resources. It reduces the heavy capital expenditures in IT hardware infrastructure and software that would limit the development of customers such as small and medium enterprises (SMEs) which cannot afford high price of these resources. MTN Rwanda has launched cloud computing services claiming to be the first provider to offer cloud services in the country. The offered services intend to help customers in cutting costs and eventually improving productivity. SMEs especially startups face several common challenges in both developed and developing countries. Among them, the high capital expenses (CAPEX) associated with ICT infrastructures comes in the first order and it is therefore the major reason for lower rate of ICT adoption. Cloud computing comes as an effective solution to lower costs acquiring ICT infrastructure towards operational expenses (OPEX) with a usage-based billing approach. This paper seeks to explore whether business owners are familiar with cloud computing services and to investigate the business impact for cloud computing users. The study focused on five (5) randomly selected SMEs operating in Kigali, the capital city of Rwanda. The empirical data was collected through a questionnaire administered to 15 managers of selected SMEs. The results of the study indicated that only 26% are familiar with cloud computing services and have adopted it. All of them argue that cloud computing creates many business benefits such as increased flexibility, cost reduction and increased productivity. However, there is still a need for sensitization and marketing of this emerging technology by providers in order to increase the awareness for SMEs as well as to take advantages of offered benefits.

Keywords: *Cloud computing services, Successful businesses, IT hardware infrastructure, Computing services*



Effect of Mobile Banking Software Complexities on User Behaviour in the Banking Industry of Rwanda: A Comparative Survey of Selected Commercial Banks in Kigali, Rwanda

Professor Raymond Wafula Ongus

raymondongus@gmail.com

Mount Kenya University - Kigali Campus, Rwanda

Abiud Moronge Machogu

Adventist University of Central Africa, Rwanda

Abstract

Mobile banking is but one among an array of ICT tools that financial institutions use to extend financial services to customers thereby increasing convenience to customers and reducing the financial institutions' transaction costs. The main objective of the study was to determine the complexities that exist within the mobile banking software and their influence on customer satisfaction, commitment and trust in the usage of mobile banking within the commercial banking industry in Rwanda. The study employed a comparative survey research design. The respondents to the study were ongoing users who actively engaged themselves in the usage of the mobile banking services. Data was collected from four (4) banks that were purposively selected out of the sixteen (16) licensed banks that are officially registered with the National Bank of Rwanda. Respondents who were participated in the study were 353 in number, having been selected using convenience sampling. Relevant data was gathered using a self-administered and statistically validated questionnaire. Analysis of the same was achieved by means of the Statistical Package of Social Sciences (SPSS) version 21, as the analysis tool. Methods of analysis comprised frequencies, percentages, weighted means, standard deviations and multiple regression analysis. On the other hand, factors like: mobility, result demonstrability, perceived risk, authentication, speed of access, reliability and site aesthetics were comparatively found to have a strong positive influence on customer satisfaction, while ease of use had no influence. Further the study revealed that factors including: ease of use, authentication, reliability and error elimination had a comparatively strong influence on customer trust, while mobility, result demonstrability, perceived security, speed of access and site aesthetics were found not to have any comparative influence on customer trust.

Keywords: *Mobile banking, Customer satisfaction, Computer*

Social Media Analytics: A Survey of Techniques, Tools and Platforms for Mining Business Intelligence from Social Media Interactions

Daniel N. Ng`ang`a
ngangad@live.com
Mount Kenya University, Kenya

Abstract

Innovation of web 2.0 Internet Technologies has led to a wide range of social media channels where volumes of data is exchanged in form of images, videos ,text, instant messages, blogs, wikis and chat messages. Common social media platforms include: Twitter, Facebook, Flickr, MySpace, Xing, Google+, LinkedIn and Instagram. Users of Internet have increasingly evolved from spectators to active communicators engaging business, social and individual conversations over the Internet where an ever growing volume of high-velocity interactive data is exchanged .Individuals are often discussing product feedbacks and corporate post real-time updates about new product launch and brand adoptions interactively. There exist usable technologies for managing transactional data generated by businesses. However it is the interactive data that presents the challenge of the ever-growing unstructured, noisy data that cannot be readily translated into real-time business Intelligence. This paper presents a survey of tools and techniques that business enterprises can apply to mine business intelligence from social media, blogs, wikis, newsfeeds and integrated instant messaging platforms. The paper features social media scraping techniques, sentiment analysis, storage and data cleaning mechanisms. A review of current trends in social media analytics, current software tools and their applications in analyzing a spectrum of social media applications is also covered. The paper discusses the big data analytics methodology and experimentation stages that analysts apply to gain meaningful insights from large complex data sets. This paper also suggests further work in text analytics and analytics dashboards for visualizing application programming interfaces in social media. This survey paper concludes by shedding insights about how the mined data could constitute timely business intelligence that can help managers move from reactive to proactive management with social media analytics.

Keywords: *Business Intelligence, Data Analytics, Social Media Analytics*



A Review of the Appropriateness of Prominent Technology Acceptance Models in Predicting Desktop Open Source Software (OSS) Adoption in Developing Countries in Africa

John Kamau

jkamau@mku.ac.ke

Mount Kenya University, Kenya

Ian Sanders

University of South Africa, South Africa

Abstract

A number of technology adoption models have been developed over the years. Currently there are ten prominent models which since their development have been tested in different environments. The models have also been extended by including constructs which authors perceive to be important depending on the environment. The models are Theory of Reasoned Action (TRA), Technology Acceptance model (TAM), Motivational Model (MM), Theory of planned behaviour (TPB), Combined TAM and TBP, Model of PC Utilization (MPCU), Innovation Diffusion theory (IDT), Social Cognitive Theory (SCT), Unified Theory of Acceptance and Use of Technology (UTAUT) and the Extended Unified Theory of Acceptance and Use of Technology (EUTAUT). Generally these models have been developed and tested in non-African and non-developing countries. This paper reviews these prominent existing technology adoption models with the aim of establishing their appropriateness in predicting Desktop Open Source Software (OSS) adoption in developing countries in Africa.

Keywords: *Technology Acceptance Theories, Technology Adaptation Models, Desktop Open Source Software*

Using ICT and Management Information Systems for Legal Innovation

Mr. Collins Odongo
codongo@mku.ac.ke
Mount Kenya University, Kenya

Abstract

The problem sought to be investigated by the study was the limited use of Information and Communication Technologies (ICT) and Management Information Systems (MIS) in aiding innovation within the legal field. The objective was to find out the extent to which ICT promotes legal development in Kenya. In terms of methodology, the study was conducted at the National Council for Law Reporting (NCLR), Judiciary and MKU School of Law using interviews, questionnaires and practical demonstration methods. For data analysis, mainly the Statistical Package for Social Sciences (SPSS) was used to understand the descriptive statistics collected from the interviewees. The key findings/results of the study show a direct correlation between Law and ICT to the extent that the latter aids in the dissemination of legal information and interaction between the players in the legal field. The study concluded that there is still room for involvement of ICT in the legal landscape of Kenya and it is recommended that efforts be bolstered in making ICT more useful to the legal processes of Kenya.

Keywords: *Information and Communication Technologies, Management Information Systems, Legal Development, Legal Processes*



A Government Driven Approach towards Green ICT Economies

Kevin Mwiti Njeru
njerukevin@gmail.com
Mount Kenya University, Kenya

Abstract

Over the past few years, many organizations have accelerated initiatives to reduce their environmental footprint in response to growing concerns over environmental pollution and as a drive to cut on costs. Information Communication Technology (ICT) permeates almost every level of an organization. Because of this, Information Systems has been identified as an area where environmental savings can be made by firms by reducing their environmental footprint. While the opportunities and potentials of green ICT might be attractive, the extent of green IS adoption has not been fully analyzed and hence remain unknown. Unless organizations incorporate green Information Systems into their operation, the potential benefit of green IS will just remain potential. Prior research has not identified the role of governments in green IS adoption as critical to its adoption and use. This research identifies the critical areas that governments can intervene to accelerate green Information Systems adoption in their economies. The framework is based on a review of both practitioner and academic literature and then validated using data collected from four ICT consumer organizations in Kenya, as well as the relevant ministries and environmental authorities using a five likert scale questionnaire. Descriptive and inferential statistics were used to analyze the data and to draw conclusions. Coefficient analysis was used to validate the framework. The framework defines green IS from the perspectives of legislation, policies and regulations, training and support for business process integration. It posits that government legislations, policies and regulations, training and support for business process integration and government specific ICT policy and strategies are critical in enabling an organization predict and adopt green IS.

Keywords: *Accelerated initiatives, Information Communication Technology, Environmental footprint, Green Information Systems*

Investigating the role of (ICT) Information and Communication Technology as a strategy on creating competitiveness for SMEs in Kenya (a case of Embu County)

Joseph N. K. Njiru & Phelista W. Njeru, PhD
kamunjiga@yahoo.com
Mount Kenya Kenya

Abstract

According to Excelsior Firm, (ICT) sector has been a major accelerator of economic growth in East Africa over the last one decade, with Kenya taking the lead. Small and medium-sized enterprises (SMEs) are likely to play a major role in years ahead in industrial growth acceleration. However they face diverse system challenges and must be addressed in order to succeed. This study focuses on the role of (ICT) Information and Communication Technology on productivity of SMEs in Kenya. The study shall adopt exploratory research design. According to William, (2006) exploratory Research is used "to establish information systematically and logically about the facts and characteristics of a given population or area of interest. The population is the whole universe of the targeted elements or those with similar characteristics. The researcher's target population will be s 200 registered SMEs within Embu County (government liaisons officers' records of 2014). From the target population, a sample of 10% will be randomly selected which will be 20 respondents. This sample is representative enough. The questionnaire will be used for primary data collectionn which shall have both closed and open ended questions. Inferential statistics shall be used to establish the relationship between the variables. Also Statistical Package for Social Science (SPSS) will used to analyze the data. The findings from the study will be presented through frequencies, graphs, pie charts percentages, means and standard deviations.

Keywords: *Information Communication Technology, Productivity, Small and medium-sized enterprises, Economic Growth*



ICT Adoption on Performance of SMEs in Kenya

Benson N. Kanyi & Daniel N. Ng`ang`a

bensonkanyi8@gmail.com

Jomo Kenyatta University of Agriculture and Technology, Kenya

Abstract

Small and medium enterprises (SMEs) play a vital role in the Kenyan economy and are considered to be the backbone of industrial development in the country. According to Kenya 'Top 100 Survey, 2011', SMEs contribute 27.3 per cent of total manufacturing, 25.8 per cent to value-added production, own 27.6 per cent of fixed assets, and employ 38.9 per cent of the country's workforce. There are 192,527 establishments in the services sector, and 186,728 (96.7 per cent) of these are made up of SMEs in Kenya. Nairobi county SMEs have been relatively slow in IT adoption with about 30 per cent of them having a web presence and using IT extensively in their daily operations. This reflects a poor rate of IT adoption among the estimated 600,000 local SMEs. Most SMEs perceived the barriers of implementing IT into their business operations as expensive, risky, complex procedure, lack of technical expatriate, and customer services. If SMEs in Nairobi County adopt the IT, the potential commercial functions that could be performed include, marketing themselves both locally and globally, gathering business information and consumer feedback, providing customer support and conducting electronic transactions. On the other hand, if IT implementation is successful, it would have severe repercussions on small businesses with their limited resources. A study which employed descriptive survey was conducted. The population of interest of this study was employees in top 100 SMEs as identified during Kenya's Top 100 SMEs Survey ('Top 100 Survey') conducted in the year 2011. Having collected and analyzed the data using multivariate regression, the study shows enterprise investment cost, entrepreneurial IT competencies, enterprise characteristics and entrepreneurial innovativeness as determinants of entrepreneurial adoption of information technology and growth of SMEs on performance

Keywords: *ICT Adoption, SMEs growth, Enterprise Innovation, IT Competencies, SMEs Performance.*

ICT Infrastructure and Teachers Training Challenges in Adoption and Use of SMIS in Secondary Schools, Kenya

Robert Kimani

robertkimany@yahoo.com

Mount Kenya University, Kenya

Abstract

Adoption and use of Student Management Information System in schools in Kenya faces several challenges, including lack of ICT infrastructure and training of teachers. For schools to benefit from using SMIS, necessary ICT infrastructure and proper teacher training on SMIS are needed. This study explored the available ICT infrastructure and teacher training on SMIS that influenced the process of adoption and use of SMIS in secondary schools in Thika West Sub-County, Kiambu County. The study adopted a descriptive survey research design. 15 (40%) schools were purposefully sampled through stratified sampling from a target population of 38 school for the study. 240 respondents were sampled through stratified random sampling. 180 (75%) questionnaires were appropriately filled and returned. Data collected was analyzed by use of descriptive and inferential statistical techniques after which results were presented in tables. The study findings established that there was inadequate ICT infrastructure necessary for adoption of SMIS in Kenya as well as inadequate teachers training on SMIS. More ICT infrastructure necessary for adoption of SMIS should be availed in secondary schools and teachers trained on SMIS. In-service courses should be designed that can enable teachers to acquire SMIS skills. Continued professional development of teachers is central to successful adoption of SMIS in schools. Generally, teachers had positive attitudes towards adoption and use of SMIS.

Keywords: *ICT infrastructure, Teacher training, Student Management Information System*



SUB-THEME TEN: CROSS-CUTTING TOPICS

Assessing the Relationship between Management Voluntary Approaches and Green Practices Application in Four and Five Star Hotels along the Kenyan Coast

Robert W. Irungu & Lawrence K. Wang'ombe
rirungu2000@yahoo.com & lwangombe@mku.ac.ke
Mount Kenya University, Kenya

Abstract

Kenya's Vision 2030 economic pillar recognizes the important role of natural resource-based sectors. The promotion of these has a direct link with the protection and enhancement of the environment and its resources. Whereas Kenya stands to gain enormously from tourism by the year 2030, policies and strategies must be put in place to mitigate unintended adverse outcomes such as environmental degradation. Managerial influence on environmental management is rarely investigated. In Kenya greening in hotels is a recent concept that managers are yearning to embrace. The current study was guided by a specific objective that sought to establish the relationship between management voluntary approaches and green practices application in 4 and 5 star hotels. The study used descriptive cross-sectional survey design. The sample size comprised of 99 respondents and the response rate was 81.8 percent. 18 general managers and 63 line managers participated for the study from two-five star and seven-four star hotels. Stratified random sampling was used to identify the sample hotels. Purposive sampling was used for the selection of line managers and general managers. Data was collected using questionnaires and interview schedules. Chi-square was used to verify the hypothesis where the relationship between management voluntary approaches and green practices application was tested. The chi-square tests revealed that there is statistical significant of association between management voluntary approaches employed and green practices application. (Chi-square value = 85.387, and P-value=0.000). This implies that the level of management voluntary approaches determines the extent to which green practices are implemented. 88.9% of the managers were not satisfied with their current green practices while 81.5% were focusing on improving the green concepts adopted. The study therefore recommended that hotel managers and other stakeholders should provide the hotels with guidelines on environmental management and acquire relevant technology to enhance green practices application.

Keywords: *Green practices application, Management voluntary approaches, Environmental management, Star rated hotels*

Users' Perceptions on the Effectiveness of Enterprise Resource Planning System in Enhancing the Performance of Accounting Information Systems of Public Universities in Kenya

Bethsy Jepkitany Kaino & Humphrey R. Omondi
bethsykaino@gmail.com
Karatina University, Kenya
Kennedy Munyua Waweru,
Cooperative University College of Kenya, Kenya

Abstract

The study employed a survey research design and a multinomial ordinal logistic regression analysis to establish users' perception on the effectiveness of the enterprise resource planning (ERP) system in enhancing the performance of the accounting information system (AIS) through reliability, accuracy and timeliness of information generated. The target population comprised of 56 employees drawn from the selected seven public universities which had implemented ERP systems for at least three years. Census survey was used to collect the data from heads of eight department targeted by the study. A Likert-type self-administered, structured questionnaire was used to collect data from the target respondents. The study findings revealed that ERP implementation generated positive and significant effects on the performance of the AIS through enhanced accuracy and timeliness of information generated at 5 percent significance level. While the ERP system was found to have a positive effect on reliability of information generated the effect was not found to be statistically significant. The study thus concludes that implementation of an ERP system is an opportunity for public universities to implement improved controls and security of data which enhances accuracy and timeliness of information hence performance of accounting information. Future studies may be conducted on the level of ERP adoption in different departments in public universities since this has a bearing on the timeliness, accuracy and reliability of AIS generated by the ERP

Keywords: *Enterprise Resource Planning System, Accounting Information*



The Environmental and Social Impact Study of Small Water Service Providers in the Water Sector in Kenya: A Case Study of Karinde Water Scheme

Ms. Wangeci Mwai
wmwai@blueribbonkenya.com
Blue Ribbon Concepts, Kenya

Abstract

Since 1906, Kikuyu Springs has been a dependable source of water for Nairobi City providing a relatively constant amount of water all year round. Kikuyu Springs are a subterranean water system that is fed by Ondiri Swamp. The area surrounding the springs is a patch of a 40 acre relic forest that is part of the forest system that extended from Ngong forest to the Aberdare forest. However, the mis-management and pollution of water resources and other natural resources within the Ondiri Ecosystem has resulted in high levels of poverty. The Karinde Water Scheme was therefore designed to rehabilitate degraded water catchment areas and riparian reserves for the Mbagathi, Kabuthi, Nyongara Rivers and the Kikuyu Springs and support the Karinde access to safe water for domestic and agricultural use. To address the concern of financial viability, an institutional mechanism that allows the engagement of management expertise for the operation and maintenance of newly developed water infrastructure at Karinde and Kabuthi for a designated period of was mooted. This business acceleration approach seeks to engage public private partnership model as a strategy for ensuring the core environmental and social aspects of service delivery are met, without compromising the sustainability of the business. From the market analysis and financial scenarios developed, it emerged that an expansion of Karinde Water Scheme by upto 25% of its original design will enable the scheme realize a surplus in its operations, due to additional income from water sales, meter rent and new connections. An expansion of the scheme by more than 100%, however, is feasible given that the catchment area has about 16,000 households who do not have access to water. It should be noted that the performance projections were derived utilizing a tariff of KES 65/= per m³, which is within WASREB guidelines for a scheme of Karinde's size. Expansion of the scheme, and corresponding increases in distribution levels and population served, should enable the scheme offer its water services at a reduced tariff without negatively impacting its sustainability.

Keywords: *Kikuyu springs, Ondiri swamp, Pollution of water resources, Public private partnership*

Adoption of E-Procurement Technology in Uganda: Migrating from the Manual Public Procurement Systems to the Internet

Dr. Arthur Ahimbisibwe, PhD

aahimbisibwe@mubs.ac.ug

Makerere University Business School, Uganda

Abstract

This study examines electronic procurement practices for adoption, the willingness and readiness to adopt e-procurement and investigates the challenges and strategies for the adoption of e-procurement practices in Ugandan Public Procuring and Disposing Entities (PDE's). Many public sector entities in Uganda face the challenge of delivering goods and services to consumers due to procurement constraints. The increased losses in the public procurement processes have been attributed to low adoption level of e-procurement as the ordinary manual procurement process has been blamed to be time consuming and has consistently scored low on achievement of value for money and transparency. Yet, with the increased level of technology and automation, e-procurement is a necessary innovation that can increase level of efficiency and effectiveness of PDE's. The study adopts a quantitative research design and uses a cross sectional survey. All the 177 central PDE's in Uganda were studied. For each central PDE, the accounting Officer, members of the Contracts Committee, Procurement and Disposal Unit (PDU) and at least three heads of User Departments were surveyed using a close ended questionnaire. The findings indicate the key e-procurement practices for adoption, the level of willingness and readiness to adopt e-procurement as well as the key challenges and strategies for the adoption of e-procurement practices in Ugandan PDE's. The use of a standard questionnaire limited the ability to collect views about information outside asked questions. The research enhances practical understanding of e-procurement systems as the best practice technique in modern e-procurement system.

The research contributes to an important area which has not been given attention in the context of sub Saharan Africa especially Uganda where there is difficulty of linking the value of e-procurement adoption to business processes due to lack of quantitative evidence.

Keywords: *e-procurement practices, Public procuring and disposing entities*



It's time for Small and Medium Enterprises to Think, Act and Breathe Strategy

Daniel Huba

huba.opondo@gmail.com

Graduate Enterprise Academy, Mount Kenya University, Kenya

Abstract

The SME fraternity in Kenya is at a crossroad. Many factors have been stated as the impediments to growth of this sector in its contribution to GDP beyond the traditional 20%. Those from the business development school of thought argue that access to financing, market, infrastructure, technology and quality capacity building are key building blocks to unlocking the SME potential and closing the missing middle gap. In my view, we have done well as a nation in opening the financial space with both government (Youth, women, Uwezo funds) and private sector SME specific funds. Lately banks have introduced specific SME financing instruments. The technology space, especially mobile technology has also opened up and provided business opportunities to start ups while assisting the traditional SME improve efficiency in their operations. Access to market remains largely undefined for many SMEs with a lot of them still grappling with how to identify, define and strategically exploit niche or sustainable demand. Capacity building unfortunately is still defined as mainly entrepreneurship training with little progress made on structured business mentoring and innovation management by SMEs. In fact this is an area we ought to do more and build better, result oriented and structured programs and we can learn from our friends in Germany, Denmark or Sweden whose economic drivers largely remains high-tech-SMEs. This paper, that presents lessons developed from industry interaction, proposes a practical opinion on how SMEs can craft and execute business strategy within an industry. It avers that indeed Business Development Services only makes sense if our SMEs are well equipped with distinct competitive advantages that will help exploit such services. SME companies can and ought to clearly understand the industry and competitive environment they operate in. This is the only ticket for sustainable growth and a longer-time higher contribution to our economic growth as a country.

Keywords: *Structured business mentoring, Capacity building, Business development service*

Psychological Contract and Discretionary Behaviours: Does Employee Engagement Matter?

Francis Kasekende and John C. Munene
Makerere University Business School, Kampala, Uganda

Abstract

The relationship between psychological contract and organizational citizenship behaviour (OCB) has received relatively limited attention in the organizational behaviour (OB) and human resource management (HRM) literature. This paper seeks to fill some of the gaps in prior research. It aims to answer three questions: How do employee obligations and state of the psychological contract influence organizational citizenship behaviour (OCB)? Does psychological contract influence employee engagement? Does engagement mediate the relationship between the assumed indicators of psychological contract and OCB? The study took a cross-sectional survey design. It was conducted among 208 employees in commissions and agencies in the public service in Uganda. Self-administered questionnaires in English were distributed. Hypotheses were tested using structural equation modelling with the help of Analysis of Moment Structures - AMOS. Two indicators of psychological contract (employer obligations and state of the psychological contract), two indicators of engagement (dedication and absorption) and OCB were included in the Structural Equation Model. It was found that employee engagement mediates the two indicators of psychological contract-OCB relationship: engagement was a full mediator of the employee obligations-OCB relationship while it was a partial mediator of state of the psychological contract-OCB relationship. As a consequence, it can be concluded that engagement takes the inputs of psychological contract and translates them into employee exhibition of discretionary behaviours.

Keywords: *Organizational citizenship behavior, Analysis of Moment Structures, Structural Equation Model*



Pre-Entrepreneurial Gender Characteristics among Youth Recovering from Insurgency in Sub-Saharan Africa: Evidence from Northern Uganda

Freddie Festo Mawanga

ffmawanga@yahoo.co.uk, fmawanga@mubs.co.ug

Makerere University Business School, Uganda

Abstract

Many studies reveal contrasts and similarities in the characteristics of female and male entrepreneurs. This study contributes to this knowledge through a comparative research on gender characteristics among the youth in Northern Uganda that were intending to become entrepreneurs as part of their recovery from a period of insurgency for over 20 years. Pre-entrepreneurship youth attributes were extracted from a database compiled by Enterprise Uganda Limited which was implementing the entrepreneurial support in the region starting with training sessions. Analysis of the data was carried out in SPSS and started with testing its normality, followed by binomial distribution, correlations, ANOVA and logistic regressions. According to the findings, the proportion of male youth in the training was higher than their female counterparts. Some youth attributes were correlated across gender while others the correlations were gender based. ANOVA revealed that female youth ranked lower than their male counterparts in education, number of meals eaten per day and savings. A logistic regression in predicting a female youth showed that higher education level and more dependents decreased likelihood of a youth being a female while better house qualities increased likelihood of getting a female youth. These findings provide justifications for review of management approaches and policy formulation for the youth being empowered to become entrepreneurs in Northern Uganda as discussed.

Keywords: *Pre-entrepreneurship, Gender Attributes, Logistics Regression, ANOVA*

Developing Entrepreneurial Capacities of Young Slum Dwellers through Mobile Phone Usage

Prof. Waswa Balunywa, Diana Nandagire Ntamu and Shakilah Nagujja
jwbalunywa@hotmail.com
Makerere University Business School, Uganda

Abstract

Women continue to be marginalized and denied resources, opportunities and education among others due to the socialization process that arises from the difference between men and women. Female youth are much more vulnerable because unlike adults, they have no experience and in most cases do not have resources. Those in urban areas especially in the slums are much more vulnerable. The Social Exclusion Theory explains the exclusion conditions when it states that social exclusion is denial of resources, education, access, social interaction and mobility to a group of people which factors are ordinarily available to others. Venkatesh et al., in their Unified Theory of Acceptance and Use of technology (UTAUT) indicate that the adoption of technology is determined by the intention to use and the facilitating conditions. In a study of female youth in slums of Kampala, it was found that the mobile phone was helping young girls to start or run businesses in the difficult conditions which they faced in the environment where they lived. Girls are not expected to start business. Girls find it a problem walking alone in slums especially at night and it is not accepted for girls to go out to seek business opportunities like their male counterparts. The study revealed that these girls were indeed socially excluded but were using the mobile phone to undertake businesses. The girls stayed in contact with their customers on the mobile phone. They were using the mobile phone to make and receive payments and they used the mobile phone to contact their suppliers. The girls indicated that the mobile phone was easy to use and was very useful for them in their businesses and the society they lived in influenced their decision to use the mobile phone. They however had challenges with charging their phones due to frequent power outages and that they knew that the newer phones were better but found them expensive to buy. The study concludes that the mobile phone was increasingly being used as a tool to promote entrepreneurship and that government should assist in creating stability in the supply of electricity.

Keywords: *Social Exclusion Theory, Unified Theory of Acceptance and Use of Technology, Mobile phone driven business*



Creating a Climate for Prosperous Sustainable Entrepreneurship in the exploitation of Forestry and Wildlife Resources: Lessons from Uganda and Swaziland

Prof. Patricia N. Joubert & Karen Ferreira-Meyers, PhD

pat@uniswa.sz

University of Swaziland

Prof. Peter J. Rosa

University of Edinburgh

Abstract

Shepherd and Patzelt state that “sustainable development is perhaps the most important topic of our time” and that entrepreneurial action can have a vital role to play preserving “ecosystems, counteract climatic change, reduce environmental degradation and deforestation”. Entrepreneurship, however, as the economist William wrote, can be a productive or a destructive force. It can be beneficial when opportunity exploitation by entrepreneurs leads to ethical innovation, wealth creation and jobs. It can be unproductive, even destructive when entrepreneurs engage in rent seeking and other opportunities linked to unethical and illegal practices such as corruption and organized crime. Baumol argued that the degree to which a society obtains benefits from entrepreneurs depends on how it offers incentives and “payoffs” to entrepreneurs. In this paper we examine this proposition in the context of two major contexts in Africa, sustainable forestry and sustainable exploitation of wildlife. We illustrate that current levels of government incentives and priorities have been heavily weighted towards the unsustainable consumptive exploitation of forest and wildlife resources in Africa, and that there have been powerful reasons why it has paid and still pays governments to incentivize consumptive based entrepreneurship in preference to more sustainable forms of entrepreneurship. Such policies persist despite heavy lobbying by national and international environmental organisations to target conservation as a priority. These reasons include the large initial profits to be made by consumptive exploitation, and the high opportunity costs in many areas in allowing wilderness to be preserved when it could be used for more profitable purposes. The paper will specifically discuss these issues using research from two countries, Swaziland and Uganda, both of whom have experienced high levels of consumptive entrepreneurship in the exploitation of forestry and wildlife resources in the past, but who are now making an effort to produce environments more friendly for sustainable entrepreneurship.

Keywords: *Sustainable development, Climatic change, Consumptive based entrepreneurship*



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