



Second Annual Unicaf University Graduate Conference

14th - 18th March

Abstract Booklet



Second Annual Online Unicaf University Graduate Conference (UGraC)

March 14th-18th, 2022

Book of Abstracts

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Welcome



On behalf of Dr Nicos Nicolaou, Unicaf CEO/Founder, and Dr Kevin Andrews, Vice Chancellor (Federal)/Chief Academic Officer, I would like to welcome you to the Second Annual Online Unicaf University Graduate Conference (UGraC).

Building on the successes of last year, this year's Conference offers a platform for Unicaf University's doctoral candidates to showcase their ideas over a five-day programme. Contemporary areas of thought in business, education, accounting & finance offer fresh perspectives from many regions around the world, including East, West and Southern Africa. From food to social media, banking to natural disasters, education to human resources management, the Conference has a great to offer on emerging themes in theory and practice.

We are delighted to have several of Unicaf's senior academic team contributing to discussions, many of which will be leading the plenary sessions. Of note, Dr Elena Papadopoulou, Dean of the Doctoral School and organiser of the UGraC, will act as the Conference's chair and also lead plenary and workshop sessions. Dr Robert Ridley, the Vice Chancellor in Malawi and a world-renowned researcher, will also lead plenary sessions and actively engage with candidates throughout the five-day programme.

To all those candidates presenting, I trust that you will embrace this opportunity to test your ideas on like-minded critical friends and reflect on their feedback to develop your research and draw strength from peer-reviewers' comments.

I commend this Conference to you and look forward to interacting with you throughout the programme.

Dr Anthony Brogden-Ward

Pro Vice-Chancellor (Academic Innovation) (Federal)

The UGrAC Organizing Committee

Dr Elena Papadopoulou

Dr Olga Novokhatskaya

Mrs Eleni Stylianou

Scientific Committee

Dr Elena Papadopoulou

Dr Olga Novokhatskaya

Dr Georgia Sakka Vronti

Dr Ioanna Theotokatou

Dr Kyrillos Nicolaou

Doctoral Candidate Christiana Stylianou

Editing Committee

Dr Olga Novokhatskaya

Mrs Eleni Stylianou

Information

Access to the conference

In order to attend the conference, follow the link:

Zoom link: <https://us06web.zoom.us/j/86201159383?pwd=RDZqWHBzekQwdDF5M213TWxzT3pYUT09>

Passcode: 699745

The same link is to be used throughout all five days. Please note that the time on the program is UTC+2, confirm your local time [here](#)

We are looking forward to meeting you at the Second Annual Online Unicaf University Graduate Conference.

Please contact the UGrC Committee at: doctoral.studies-aa@unicaf.org for further information.

**Programme of the
Second Annual Online Unicaf University Graduate Conference (UGraC)
March 14th-18th, 2022**

Day 1 Monday, March 14th, 2022		
11:55*	Session opens	
12:00 - 12:30	Opening Ceremony Dr Kevin Andrews, Vice Chancellor (Federal)/Chief Academic Officer Chair: Dr Elena Papadopoulou	
12:30 - 14:00	Session 1: Business Chair: Dr Sankar Ganesh	
12:30 - 13:00	Sunny M Chikwanha & Dr Ursula Schinzel	Comparative Evaluation of the Environmental Impact Assessment's significance in Zambia, South Africa and Zimbabwe's economic development
13:00 - 13:30	Johnson Olatunde Olaniyan & Dr Cristina Isabel Ibarra Armenta	The impact of agribusiness on income generation and the economic growth of rural dwellers of Ondo state Nigeria
13:30 - 14:00	Elisha Vitsitsi	Water use efficiency as a mean to abate household food insecurity and poverty
14:00 - 15:00	Plenary presentation 1 Dr Georgia Sakka Vronti, Dean, School of Business (Federal) Is employee high-quality service a competitive advantage in the hospitality industry? Chair: Dr Olga Novokhatskaya	
15:00 - 15:30	Break	
15:30 - 18:00	Session 2: Accounting & Finance Chair: Dr Kalu Idika Awa	
15:30 - 16:00	Joseph Nangantani	International Public Sector Accounting Standards (IPSAS) - an examination of factors critical for the successful adoption in developing countries – the case of Malawi
16:00 - 16:30	Thomas Appiah	Impact of mobile fintech on traditional banking: a perspective of bank officials
16:30 - 17:00	Adedeji David Ajadi	Performance of equity mutual funds: evidence from Nigeria
17:00 - 17:30	Norman Ambunya	The superiority of value investing: a Nairobi securities exchange empirical assessment
17:30 - 18:00	Anthony Madana	Assessing the impact of the fiscal and monetary policy tools on the financial performance of universal Banks in Ghana and its effect on the economy: the case of Ecobank Ghana Ltd

*Please note that the time is UTC+2, confirm your local time [here](#)

Day 2
Tuesday, March 15th, 2022

11:55*	Session opens	
12:00 - 13:30	Session 3: Business Chair: Dr Sayyed Mahdi Ziaei	
12:00 - 12:30	Oluyemi Arosoye & Dr Elenica Pjero	Influence of consumers diversities on purchasing behavior and global marketing mix strategy-adaptation or standardization in food flavour industry in an emerging market (Nigeria)
12:30 - 13:00	Paul William Kitata	The influence of work-life balance strategies on employees' performance in commercial banks in Kampala, Uganda, the case of millennials in Stanbic and Centenary banks
13:00 - 13:30	Peter Silwimba	Investigating the extent to which risk management has been integrated into financial organisations in developing countries: the case of Zambia
13:30 - 14:00	Break	
14:00 - 15:00	Plenary presentation 2	Dr Robert Ridley, Vice-Chancellor, Unicaf University in Malawi African driven innovation and economic development: a role for Unicaf? Chair: Dr Elena Papadopoulou
15:00 - 15:30	Break	
15:30 - 17:00	Session 4: Business Chair: Dr Jet Mboga	
15:30 - 16:00	Cromwell Mpinganjira	An evaluation of the impact of corporate social responsibility on the financial performance of companies: the case for tobacco companies in Malawi
16:00 - 16:30	Irfana Kassum	Strategic philanthropy and finance through the lens of a developing country
16:30 - 17:00	Victor Chaipa	The impact of corporate restructuring in creating value for business and its stakeholders. A case of Premier Service Medical Investments (PSMI)
17:00 - 18:00	Poster Session 1: Various topics (see Appendix A) Chairs: Dr Olga Novokhatskaya, Eleni Stylianou	

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Day 3
Wednesday, March 16th, 2022

11:55*	Session opens	
12:00 - 13:30	Session 5: Business Chair: Dr Evangelia Siachou	
12:00 - 12:30	Fred Mugisha	Integrated reporting and financial performance of listed firms
12:30 - 13:00	Usman Jankara Jimada & Dr. Mousumi Majumdar	Overcoming low insurance penetration in Nigeria – a stakeholder approach
13:00 - 13:30	Favour Uche Esezi-Obilor	Corporate governance in banks: a study of three commercial banks in the Niger Delta region of Nigeria
13:30 - 14:00	Break	
14:00 - 15:30	Workshop: Research Methods in Business	Dr Evangelos Tsoukatos Chair: Dr Elena Papadopoulou
15:30 - 17:00	Workshop: Research Methods in Education and Social Sciences	Dr Nalita James Chair: Dr Olga Novokhatskaya
17:00 - 18:00	Session 6: Business Chair: Dr Christiana Stylianou	
17:00 - 17:30	Ernest Tafumanei	Implications of manufacturing industry structure and legal framework on foreign direct investments in Zimbabwe, 1998-2018
17:30 - 18:00	Albert Kasumo Kayange	Stakeholders' approach in stabilizing poor housing from natural disasters: the case of Malawi

Day 4
Thursday, March 17th, 2022

11:55*	Session opens	
12:00 - 13:30	Session 7: Education Chair: Dr Christos Peristianis	
12:00 - 12:30	Eunice Hayochi Muchilwa	The impact of Lagos state's ministry of education's attitude on low-cost private schools' management. A case study of schools under the Association for Formidable Educational Development (AFED)
12:30 - 13:00	Weade Kobbah-Boley	Administrative challenges of public higher education institutions in post-conflict societies in the 21st century: a case study of Liberia and Sierra Leone
13:00 - 13:30	Shelton Jeri & Dr Chryso Hadjickou	Exploring teachers' and students' perceptions on assessment for learning in science: how can students' self-directed learning be encouraged?
13:30 - 14:00	Break	
14:00 - 15:00	Plenary presentation 3	Dr Chrysa Tamisoglou, Faculty, Unicaf University The leader of my dreams is...": Exploring future educators' perspectives of leadership Chair: Dr Elena Papadopoulou
15:00 - 16:30	Session 8: Various topics Chair: Dr Elena Papadopoulou	
15:00 - 15:30	Kubai Edwin	An investigative study on the impact of COVID-19 on the preparedness of candidates for the Early Childhood Development and Education (ECDE) 2020 Examination: the case of Samburu sub-county in Kenya
15:30 - 16:00	Rutherford Kanunkha	The economic impacts of international air service market liberalization on the international air service industry in the emerging economies: the case of the Southern African Development Community (SADC)
16:00 - 16:30	Elizabeth Mputunane Ntlatleng	Investigation of service delivery post in post-apartheid South Africa: a case study of four provinces
16:30 - 17:30	Poster Session 2: Business (see Appendix A) Chairs: Dr Olga Novokhatskaya, Eleni Stylianou	

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Day 5
Friday, March 18th, 2022

11:55*	Session opens	
12:00 - 14:00	Session 9: Various topics Chair: Dr Olga Novokhatskaya	
12:00 - 12:30	Clarkson Inuwa Ojogun	The role of households in Sustainable Management of Plastic Waste (SMPW) in the megacity of Lagos, Nigeria
12:30 - 13:00	Michael Kwesi Nartey & Dr. Reginald Dennis Gwisai	Spatial dynamics of slum and squatter settlements in James Town and Old Fadama in Accra Metropolis, Ghana
13:00 - 13:30	Oliver Ombeva Malande & Dr Victor E. Adamu	Drivers of vaccine hesitancy and underimmunisation among children of Hoima district of Uganda
13:30 - 14:00	Lawrence Irek Elom & Dr Bashkim Isufi	Trustworthiness of objectivity in quantitative research: the case of Mainland oil and gas company, Calabar Nigeria
14:00 - 14:30	Break	
14:30 - 16:00	Session 10: Business Chair: Dr Abhishek Tripathi	
14:30 - 15:00	Ernest M. Ottley	An empirical investigation on the effects of human relations training on business performance in St. Lucia's public sector
15:00 - 15:30	Linda Kulemeka Linda	A critical analysis of the roles of Human Resources' (HR) professionals and risk management specialists in managing HR risks in the banking sector in Malawi
15:30 - 16:00	Veronica Harris	Employee motivation and its impact on productivity in the manufacturing industry
16:00 - 16:30	Closing Dr Elena Papadopoulou, Dean, School of Doctoral Studies (Federal) Chair: Ms Eleni Stylianou	

Appendix A.

Poster session 1 Various topics (Day 2, Tuesday, March 15 th , 2022, 17:00 - 18:00)	
Opeyemi A. Amos-Amao	Effective pedagogy in Nigerian secondary schools: how critical thinking can be encouraged
Sebedeus Ndimbu Karunga	Analysis in the implementation of affirmative action and workforce diversity in the public sector of the Namibian government: the case of the Namibian defense force
Simwinda Mulenga	Quantitative evaluation of scaling up measures for solar energy
Langton Mboneka	Exploring the role of institutional environment in hindering or promoting the development of entrepreneurial spirit among employees of Botswana post in Gaborone
Joseph Iyanda	Investigating the feature engineering on structured and unstructured data for predictive modeling and machine learning in enterprises of developing countries: the case of the Republic of Namibia
Gomolemo Morapedi-kilano	Investigating factors contributing to lecturers' limited, or non-participation, in sustainability education activities in Francistown college of technical and vocational teacher education
Theresia Kuiwite	Challenges of the school Water, Sanitation and Hygiene (WASH) programme implementation in public schools: the case of the Pwani region
Poster session 2 Business (Day 4, Thursday, March 17 th , 2022, 16:30 - 17:30)	
Adeola Bolarinwa Odeyemi	Automation of laboratory testing: a tool for laboratory transformation in Nigeria
Deserie Avila	Structural equation modeling analysis of the impacts of leadership styles on employee motivation and organisational performance: the case of Belize's national university
John Kamau Gacheru	A case study to investigate the impact of embracing a growth culture to implement technology in Saccos in Kiambu County, Kenya
Emanuel Sebastian	Value-added services in relation to purchases of mobile telecommunication products or services: a Namibian perspective
Emmanuel Akpan Ekanem	The prevalence—risk of government failed key projects and their determinants: a case study of Akwa Ibom state government, Nigeria

Abstracts

Plenary Presentations

Is employee high-quality service a competitive advantage in the hospitality industry?

Dr Georgia Sakka Vronti

Dean, Business School, Federal

Does high-quality service work as a competitive advantage in the hospitality industry? What is the role of human resources in leveraging competitive advantage? How technology can boost this relationship?

Various success factors offer a competitive advantage position for organisations operating within the hospitality industry, such as tangible resources (products), intangible (services), capital resources, or infrastructure. Within those factors, one of the most important and valuable competitive assets for organisations is human resources. According to literature, several sources/factors of competitive success, are becoming less significant since rivals can duplicate those distinctive factors. However, it is not easy for competitors to duplicate the human factor. Especially, within the hospitality industry, where employees are in contact with customers, and service quality is extremely important. Consequently, employee satisfaction leads to customers' satisfaction. Happy employees offer high-quality services to customers, and customers are happy and satisfied.

Within this relationship the role of technology, and especially the role of collaborative technology, such as social media (SM) is important. Recently, it has been empirically identified that employee social media, social usage facilitates, employee socio-emotional support and satisfaction, lead to employee ambassadorship and positive employee electronic Word-of-Mouth (eWOM). More specifically, it has been revealed that Generation Y needs to receive and offer socio-emotional support through online settings. This is a generation that will dominate the workplaces in a few years, and therefore, academics, practitioners and organisations are interested in identifying the needs of Generation Y and finding innovative ways to correspond to those needs. By actively incorporating SM usage policy into employees' workplace life within the hospitality industry, organisations will further satisfy this generation, who will be willing to adopt positive eWOM behaviour and contribute overall to promoting online organisational strategy and achieve high-quality service, which is considered a sustainable competitive advantage.

African driven innovation and economic development: a role for Unicaf?

Robert G. Ridley

Vice-Chancellor, Unicaf University in Malawi

There is a widespread acknowledgement that the capacity for innovation exhibited in a country positively impacts on its level of economic development. This dates back to Schumpeter in the 1930s, who recognized that a discontinuous and revolutionary change, in terms of new products, processes and markets creation, provided the core of economic (industrial and market) development in the USA. Later, in the 1960s Gerschenkron explored the elements of creative innovation as key aspects of industrial history across a number of countries. This in turn led to the development of a modified 'Catch-Up' theory by Abramowitz, namely that a lower income country has the 'social capability' to absorb, adopt and adapt advanced technologies, and thus the capacity to innovate, is enabled to catch-up economically with leading countries.

By innovation, in this context, we refer to *"a new or improved product or process (or combination thereof) [...] that has been made available [...] or brought into use [...]"*. An innovation is different to an idea or a discovery in that it only becomes an innovation if it is implemented and put into practice and use in the real world. Education in general, and higher education in particular, is seen as a crucial component in assisting a country to achieve the 'social capability' to innovate and catch-up. This has been further exemplified through the development of the concept of 'entrepreneurial universities'.

The promotion of Science, Technology and Innovation and its linkage to entrepreneurship, business development, and socio-economic development, is actively promoted in countries working with the Organisation for Economic Co-operation and Development (OECD) and efforts are increasingly being applied to the African context, for example through the African Union's Agenda 2063 and the Sustainable Development Goals (SDGs).

This presentation will summarise some of the activities and approaches under way to promote innovation and associated development in Africa. It will highlight the potential role for universities in this endeavour, and put some ideas forward on how Unicaf may contribute to African Driven Innovation and Economic Development.

“The leader of my dreams is...”: Exploring future educators’ perspectives of leadership

Dr Chrysa Tamisoglou

Faculty member, Unicaf University

Although leadership does not constitute a modern phenomenon, a huge number of scholarly works has placed it in the core of their exploration in the late past decades. Aiming at defining the nature of leadership, both theorists and researchers offer a wide range of theoretical perspectives of leadership based on different aspects. Among them, several scholars successfully studied leaders under the scope of defining the traits that could be considered as essential of their profile. Following their research, a body of theory- namely theory of traits- has been formed. This theory enlists several traits and qualities gathered in a successful leader’s profile.

This presentation reports on ongoing research which also has leadership and leader’s traits in its core. However, its subject is not the leader him/herself. It pays emphasis on the recipients of leadership: his/her followers. It explores how leadership recipients -in our case future educators- perceive leadership and, most importantly, which traits and qualities they think as essential.

Although the findings of the research could be interesting, this paper focuses on and discusses its research design. In order for future educators’ perspectives to be revealed the theory of social representations has been employed. According to the latter, members of social groups form their ideas of social phenomena on the ground of common ideas, values, and attitudes. All those constitute the core of social representations and are under investigation in this research. In other words, this presentation discusses how the theory of social representations has been incorporated into this research, the research design followed, and the research tools used to reveal social representations of “the leader of my dreams”. Finally, it aims at offering an example and opening a discussion about how theoretic schemes could be used in research and how research can be engaged with theory.

Oral Presentations

Abstracts are presented in the running order of the programme.

Day 1 Monday, March 14th, 2022

Session 1: Business

Comparative evaluation of the Environmental Impact Assessment's (EIA) significance in Zambia, South Africa and Zimbabwe's Economic Development

Sunny M Chikwanha

The world is converging on the significance of environmental stewardship as the key driver of economic development. Five sectors of the economy which were mining, construction, manufacturing, tourism and energy were analysed since they were the ones with prescribed projects in Zimbabwe which required an EIA to be done prior to project implementation. The study was conducted in order to demystify mixed perceptions among Zimbabwean EIA interested parties regarding the importance of EIA in economic development and to develop an EIA cost estimation model. Concurrent triangulation design was adopted in this study making use of the case study survey and archival research strategies. A case study plan was applied in the study making use of interviews, focus group deliberations, and electronic questionnaires supported by Kobo toolbox survey platform to collect primary data in the face of Covid – 19 lockdown restrictions. The study established that the EIA costs in Zimbabwe were lower than in Zambia and South Africa despite perceptions that the EIA process in Zimbabwe was stalling economic growth and affecting the ease of doing business as established also by Muzurura (2016). The EIA review periods in Zimbabwe were also the shortest when compared with Zambia and South Africa. Furthermore, SPSS, Microsoft Excel, and Framework Analysis Method were used for data analysis with One-Sample Chi-Square testing conducted at 95% significance level to test the hypotheses. In the first hypothesis, the null hypothesis was rejected ($p = 0.046$) meaning that there was a need for EIA pricing regulation in Zimbabwe. In the second hypothesis, the null hypothesis was retained ($p = 0.080$) implying that EIA costs and FDI, hence EIA costs, did not affect FDI inflows in Zimbabwe. The researcher established Sunny's EIA Cost Estimation Model (SECEMO) which can be used by EIA practitioners. The pros and cons of the model were further evaluated but it however serves as the basis of standardizing EIA costing in Zimbabwe and beyond. More recommendations were proposed with regards to the EIA review costing system where environmental security bonds can be adopted as suggested by Roos et al., (2020).

The impact of agribusiness on income generation and the economic growth of rural dwellers of Ondo state Nigeria

Johnson Olatunde Olaniyan

This study considers the impacts of training and value chains on agribusiness in terms of income generation and economic growth among the rural dwellers. Agribusiness plays a key role in the sustainability of human life. It entails all businesses related to agriculture starting from the stage of input production to the final stage of marketing/distribution of agricultural output. Agribusiness is the occupation of most people in rural areas; however, it is impaired by many problems among which include limited access to financial resources, poor patronage, poor policies implementation, erratic political system and unfavourable climatic conditions, resulting in low productivity which causes low income for rural dwellers. Therefore, increasing the productivity of agribusiness is crucial to improve the income and living conditions of rural communities. Among the major segments under Agribusiness that required training and added value chains to improve productivity are the producers, processors, wholesalers, and retailers of agricultural produce. This project takes as a case study the rural areas in Ondo State and attempts to evaluate the main obstacles faced by agribusiness practitioners in order to suggest policy inventions that could lead to higher productivity. The study uses a mixed-method involving data analysis and the collection of quantitative data from agribusiness practitioners. The findings are twofold: first, agribusiness has a great impact on income generation in the rural communities; second, the activity needs greater access to financial assistance for increasing their productivity given that they urgently need to increase the mechanisation of activities and improve the technology used. In sum, public policies should aim at triggering the productivity of agribusiness by means of financial loans, which will lead to a considerable increment of the local income.

Water use efficiency as a mean to abate household food insecurity and poverty

Elisha Vitsitsi

Increasing water use efficiency calls for a cautious modification for water use in irrigated agriculture due to combined increased population and water scarcity. Enhancing household food security and increasing profitability are, ingenuously put, among the contemporary fundamental challenges and key to nurturing improvement toward a set of the Sustainable Development Goals particularly lessening famine and poverty. The key route for improving food security and livelihoods is, however, inhibited by erratic rainfall and water scarcity. Irrigated farming, though noted to improve productivity and profitability, water use is increasingly misused. Less than 60% of the water used for irrigation is effectually consumed by crops grown. Yet, it is noted that agricultural production utilises the highest water (>70%) and is placing considerable pressure on global natural water resources. This article therefore, assesses, the extent to which advances in irrigation water use management would be physically and economically beneficial for the smallholder irrigation schemes and the amount of water savings that could be achieved. Irrigated farming is key to the production of cereals, legumes, and vegetables. Nevertheless, water scarcity due to climate change is becoming much more real. It has been observed over the recent years that water shortage results in smallholder farmers not fully cultivating all plots on their schemes. To circumvent this situation, a viable possibility is to have supplementary water sources, necessarily based on collectively improved shared water resources. An alternative option that can be pursued alongside each other, is to increase water use efficiency so that the gains of prevailing water resources can be stretched further to attain better and more successful irrigated farming production. By applying using the state-of-the-art tools, socio-economic and land-use change scenarios, it is noted that in many smallholders' irrigation schemes the required increase in crop production can be realised because irrigation water can be significantly saved. To increase water use efficiency, simple innovative tools like soil water and nutrient sensors and also wetting front detectors are letting farmers understand, regulate, and optimally apply water to the soil and remain, particularly, in the crop root zone. There is overwhelming evidence that shows potential water savings and nutrient loss reduction by nearly 35%, and irrigation water productivity advances by as much as 55%. Increasing water use efficiency improves smallholder irrigated farming production that may significantly offset rainfed production, implying national welfare improvements in terms of food security and reducing poverty. However, these welfare gains are from increased productivity and profitability. Thus, improving water use efficiency worldwide may create new opportunity costs that overturn national, regional, and continental comparative advantages in food security. Countries with comparatively meager irrigation performance practices encourage effects in crop productivity and exports when water use efficiency has been increased. Contrary, food-exporting nations may, however, be susceptible to positive effects that may be induced by improved water use efficiency elsewhere.

Session 2: Accounting & Finance

International Public Sector Accounting Standards (IPSAS) - an examination of factors critical for the successful adoption in developing countries – the case of Malawi

Joseph Nangantani

In response to calls for greater governance, governments are moving towards the adoption of International Public Sector Accounting Standards (IPSAS). This move follows the numerous IPSAS benefits in the area of transparency and accountability. However, despite a significant number of studies on IPSAS, questions about the challenges, negative and effective influence and critical factors associated with the adoption of IPSAS by developing countries such as Malawi have rarely been investigated. This makes it difficult for countries such as Malawi to transition to the IPSAS. To this end, this study examines the challenges, negative and effective influence, and critical factors required by the developing nation of Malawi to adopt IPSAS successfully. This study develops the Cultural Values of Accounting Conceptual Framework based on literature from reputable scholars (Polzer et al., 2021; Edeigba et al., 2020). This mixed-methods study used a questionnaire and an interview tool to collect data. The study targeted 35 finance directors and 35 chief accountants from all 35 district councils in Malawi. The study shows that culture of transparency is key to successful IPSAS adoption. Malawi should start implementing policies that promote a culture of transparency. One avenue to achieve openness is the operationalization of the Access to Information Bill. Overall, there is a need for a paradigm shift in the working culture. Councils need sufficient financial support for high-quality staff recruitment, retention, and development. IPSAS requires trained and competent personnel. Council-wide training increases adoption success. Oversight bodies should facilitate training throughout the IPSAS's lifespan. Consequently, councils' IFMIS ICT platform requires configuration. ICT configuration should be in line with legal framework revision. The study is beneficial to Malawi because transparency and accountability are likely to improve so that the confidence of developmental partners and foreign investors is restored. This will in turn ensure national growth and financial strength.

Impact of mobile fintech on traditional banking: a perspective of bank officials

Thomas Appiah

Financial Technology, popularly referred to as FinTech, has revolutionized the way financial services and products are designed and delivered in the past decade. The extant literature asserts that FinTech has not only impacted the manner in which customers use and access financial products but also the business model of traditional banks. In Sub-Saharan Africa, there has been significant investment in FinTech, especially mobile payment FinTech by Mobile Network Operators (MNOs) and other Fintech firms. The massive investment in the FinTech sector coupled with the increasing adoption of FinTech products by consumers could have adverse effects on the performance of traditional banks. It is argued by some financial pundits that FinTech firms and their activities could threaten the survival of these banks in the long run. However, empirical studies examining the impact of FinTech on traditional banks are rare. The current paper adds to the existing literature by providing empirical insight into the extent to which FinTech firms and their traditional banks act. The paper also informs policy decisions of policy-makers, bank officials, and FinTech firms. The paper applies a mixed-method approach to examine the impact of mobile FinTech on the performance of banks in using selected banks in Ghana. Data for the study was obtained from branch managers and other executives of selected banks in Ghana. The study applied a descriptive survey design with statistical techniques such as descriptive statistics and logistics regression. The result of the study revealed that whereas, the activities of FinTech firms and Mobile Network Operators (MNOs) are having some effect on the operations of traditional banks, the impact is not very significant. The findings further revealed that instead of being a threat, the FinTech phenomenon presents opportunities for traditional banks to collaborate with FinTech firms to enhance their mutual interest. The study recommends, among others, that Banks should partner with FinTech and other MNOs to leverage the opportunities offered by technology within the financial sector.

Performance of equity mutual funds: evidence from Nigeria

Adedeji David Ajadi

Mutual funds have recently attracted attention globally. Statistics show that total net assets of open-end funds globally grew by about 127% to almost \$49.3 trillion in 2017, from \$21.7 trillion in 2008. However, the performance of mutual funds has been a subject of intellectual debate over the years. Early researchers, notably Treynor (1965), Sharpe (1966), and Jensen (1968), pioneered studies on this subject. More recent studies have focused on performance persistence (FMRC, 2002). Results have been mixed, with several studies reporting that portfolio managers do not have superior ability to consistently beat the capital market, and that past performance does not predict future performance (Elton et al., 2014). This study examined 30 actively managed equity mutual funds in Nigeria using monthly Net Asset Values (NAVs) obtained from the Securities and Exchange Commission, from January 2012 to September 2021 to evaluate the risk-adjusted returns of mutual funds and whether they have the selective ability and market timing ability. The extent to which past performance of funds predict current performance was also assessed. Performance of funds was evaluated using Jensen's (1968) Alpha, and Fama & French 3-factor factor model; while Treynor-Mazuy (1966) multiple regression analysis was used to evaluate stock selection and market timing ability. Contingency table methodology was used to assess performance persistence. Evidence from this study shows that equity mutual funds in Nigeria do not deliver excess risk-adjusted returns, and fund managers do not have selective and market timing ability. Further, our results show that equity mutual funds do not exhibit performance persistence; in other words, past performance does not predict future performance. The current study extends earlier studies in Nigeria by exploring a wider scope of mutual fund performance issues, using more robust multi-factor, risk-adjusted performance appraisal methods. The output will be reference material for investors, investment advisers, and fund managers. The study also contributes to the existing knowledge base on the subjects of finance, securities, and investment in the Nigerian capital market.

The superiority of value investing: a Nairobi securities exchange empirical assessment

Norman Ambunya

The relative outperformance of certain investment styles under varied operating market conditions has been a subject of research interest overtime with investment professionals constantly scouring the literature to identify predictor variables of the superior performance of these investment approaches. With the value stocks outperformance of growth stocks documented phenomenon in mind, this study attempted to increase learning on this occurrence from a Kenyan perspective. The dissertation employed the methodology implemented by The Brandes Institute (2009) from the pioneering work of Lakonishok et al., (1994). More specifically, equities data over the period 2011-2019 were used. The price-to-book (P/B) value ratios for the Nairobi Securities Exchange All-share Index (NASI) firms were computed in order to determine the predictability of the relative outperformance of value stocks over their growth counterparts. Using the relative P/B ratios, a ranking of monthly stocks was carried out. This was followed by constructing subsequent four new portfolios each month. The growth portfolios constituted the highest 25% P/B ratio stocks while value portfolios comprised the lowest 25% P/B ratio stocks. From this, quartile-based performance was tracked over the subsequent five-year periods. The relative value versus growth stocks performance was compared with the valuation difference multiple to check for the existence of valuation disparities as well as the subsequent relative performance relationship of value and growth stocks. The study found a valuation difference between multiple and subsequent performance of value and growth stocks relationship on the NASI. A higher valuation difference multiple correlated with a higher subsequent outperformance of value stocks over the subsequent five-year period vis-à-vis the growth counterparts. The study also researched the performance of certain value investment strategies in the Kenyan stock market based on nine company fundamentals from published financial statements of public companies, following the Piotroski (2000) work. The dissertation examined the alternative stock performance forecast combination methods that fully used the financial statements data. This dissertation assumed the presence of persistent inefficiencies in the stock market from which investors could derive benefits. Using the financial statement data of quoted companies on the Nairobi Securities Exchange, a quantitative determination of the significance of the correlation of firms' financial ratios and their subsequent one-year stock returns was carried out. A combination methods of the financial statement data-derived variables were performed with the aim of increasing the investment strategy's profitability. The finding was that, generally, classifying securities based on certain internal criteria of financial soundness can separate future winner stocks from loser ones and thus, confirmed previous study results on the US market. It showed that a range of combination methods identified profitable investment strategies with those measuring profitability being the central predictors of the future performance of a stock. It was found that increased complexity in investment methods did not improve the consistency and performance of the simple methods.

Assessing the impact of the fiscal and monetary policy tools on the financial performance of universal Banks in Ghana and its effect on the economy: the case of Ecobank Ghana Ltd

Anthony Madana

Using Ecobank Ghana as a case study, the triangulation of the mixed-method survey study analysed the influence of fiscal and monetary policies on the financial performance of universal banks in Ghana and their impact on the economy. Implementing fiscal and monetary policy tools effectively and efficiently has become a major problem for the nation's economy in affecting macroeconomic indicators and bank profitability. The banking industry's inefficiency has been exacerbated by the inaccuracy of policy tools. The study used a deductive, pragmatic, and case study technique to analyse the topic, which was based on a cross-sectional study that used primary sources such as questionnaires and interview checklists, as well as secondary sources such as document analysis. With the help of the SPSS software tool, the data was statistically analysed. A total of 74.5 percent of the 36 surveys and 5 interviews received a response. The study variables were analysed using thematic and descriptive and inferential statistical methods. The study model was both statistically significant and nonsignificant, according to the results of inferential statistical analysis. When using return on assets as a measure of a bank's profitability, the correlation matrix reveals that government expenditure, taxation, inflation rate, and earnings quality are all positively and statistically significantly associated with ROA. Management operational efficiency was adversely and statistically significantly correlated to ROA. Interest rate, capital adequacy, and asset quality, on the other hand, were favourably connected with ROA, whereas money supply, GDP growth, sensitivity to market risk, and liquidity measurement were adversely but statistically insignificantly related to ROA. The internal factors and fiscal and monetary policies were 87 percent and 40 percent strongly positively associated with ROA, respectively. Further research may decide to compare the outcomes of other banks using a different technique in order to capture the impact of the independent variables on the bank's profitability in terms of ROA and ROE or NIM.

Day 2 Tuesday, March 15th, 2022**Session 3: Business****Influence of consumers diversities on purchasing behaviour and global marketing mix strategy- adaptation or standardization in food flavour industry in an emerging market (Nigeria)****Oluyemi Arosoye & Dr Elenica Pjero**

Global marketing has progressively developed into a current-day business trajectory, which makes it possible for international organizations to employ the same market strategy, but there are drawbacks from consumers diversity to marketing mix elements. The Global food flavour industry is expanding, and Nigeria as an emerging market with high consumers diversity has gradually gained the attention of international flavour manufacturing organizations. To better understand the peculiarity of Nigerian food consumers' taste predilection and purchasing behaviour towards foods/drinks, this study focused on Nigerian consumers' demographics and attributes of processed and packed foods/drinks, that might be responsible for consumers' purchasing decisions. The effects of the diversity of Nigerian consumers on their purchasing behaviour towards processed and packed foods/drinks, and the global marketing mix strategy in the food flavour industry in Nigeria were, therefore investigated. Across the six (6) regional native groups in Nigeria, consumers who work within the food and drink industry and between the age 19-70 years, were randomly sampled. The pilot study was conducted to determine the research tool's reliability, and findings were compared with those of the actual study. Research tools used were questionnaires, focus group discussions, and in-depth interviews. Data analysis was done using the Statistical Analysis System; Duncan's multiple range tests for mean separation; and General Linear Model and T-test to understand their effects. It was revealed that health benefits/constraints and convenience are key factors that influence purchasing behaviours of Nigerian consumers. The study concluded that regardless of gender, age group, marital status, monthly earning, and level of education, regional birth location, regional native group/zone, and regional home location strongly have effects on the ways of life of Nigerian food/drink consumers, while the stronger influence on their purchasing behaviour towards flavoured processed and packed foods/drinks came through social group, family ties, and acculturation, and these invariably are relevant to global marketing strategy employed in Nigerian food flavour industry.

**The influence of work-life balance strategies on employees' performance in commercial banks in Kampala
Uganda, the case of millennials in Stanbic and Centenary banks**

Paul William Kitata

The increasing relevance of work-life balance (WLB) is a result of the multifaceted demands from family and work domains of bank employees due to workplace and demographic changes (Kumar & Velmurugan, 2018; Sheppard, 2016; Parrigino et al., 2018). Such changes have driven employers to implement WLB strategies with the view of achieving high performance from employees (Oludayo et al., 2015). The current multiple case study aims to assess the influence of WLB strategies on employees' performance in commercial banks in Kampala Uganda, using the case of millennials in Stanbic and Centenary banks. The study is informed by the work-family border theory from which four hypotheses are developed. The population of the study includes millennial employees of Stanbic and Centenary banks in Kampala. Data is collected from 264 purposely selected participants using an online questionnaire. Data trustworthiness is established using the Cronbach Alpha, Rho and Fornell, and Larcker criteria supported by Smart Partial Least Squares (PLS) and Structural Equation Modelling (SEM). Correlational analysis and bootstrapping approach are used to test for direct relationships between variables. Research key findings show statistically significant relationships for three hypotheses and one non supported hypothesis ($p\text{-value} = 0.000$), ($p\text{-value} = 0.045$), ($p\text{-value} = 0.000$) and ($p \leq 0.631 > 0.05$). Contribution to professional practice includes providing bank managers with insights into the implementation of appropriate WLB strategies in line with millennial employees need to induce high job performance. Contribution to positive social change in that employees are able to spend quality time attending to other demands of life, availability of skilled and knowledgeable labour force, improved service delivery, and retention of millennial employees. The study recommends that during and out of times of pandemics like Covid-19, organizations should encourage flexible work options for their employees to ensure sustained performance.

Investigating the extent to which risk management has been integrated into financial organisations in developing countries: the case of Zambia

Peter Silwimba

The purpose of this study was to investigate the extent of risk management integration (RMI) in financial organisations (FIs) in developing countries taking a case study of Zambia. The research problem was that while all businesses are increasingly exposed to high risk, there is less than a proportionate response by organisations to increase RMI. This has persisted even if a lot of work has been published on the benefits associated with RMI in organisations. There is a gap between how much risk management should be integrated and what has been integrated. This has adversely affected many organisations and calls for the need to establish the extent and the factors affecting RMI in organisations. Data was collected from both FIs and NFIs for a mixed method with questionnaires for quantitative and interviews for qualitative data for a sample size of 158. Data were analysed in Megastat and all hypotheses tests at 4 degrees of freedom (df) yielded an average P-value of $1.57e^{-0.7}$ ($P < 0.05$) suggesting that the observed results were not out of mere chance. The Phi coefficient and the Cramer's V statistic had an average of 0.486 and 0.343 respectively indicating a moderate to a strong association between variables. Results indicated that RMI in FIs in Zambia ranges from basic to mature level but not yet advanced, RMI is high in banks and quite basic in other FI, while NFIs were found to be lagging in RMI. Twelve factors were found to be highly responsible for influencing RMI - resources, firm size, industry type, managers motive and attitudes, environmental threats, regulators, internal-external fit, risk frameworks, and risk tools. Organisations still spend on some form of risk management including those without a formal risk structure. Research implications are on FI, NFI, regulators, researchers, and decision-makers. It is recommended that organisations should intensify RMI subject to the twelve factors to develop a robust RMI system and allocate resources. Regulators should include risk management to be among the key compliance issues. Future research should focus on testing the effectiveness of each of the twelve factors identified.

Session 4: Business

An evaluation of the impact of corporate social responsibility on the financial performance of companies: the case for tobacco companies in Malawi

Cromwell Mpinganjira

There have been inconsistent findings relating to the link between corporate social responsibility and financial performance of companies and the degree to which corporate social responsibility impacts on financial and overall business performance of firms. This qualitative study evaluates the impact of Corporate Social Responsibility on financial performance of firms. Five tobacco firms in Malawi were selected for the study. The significance of this study is that it will assist corporate leaders and managers to rethink and review their entity's position regarding corporate social responsibilities, in relation to the company's financial profile, including overall business performance and standing. It will also contribute to the existing body of knowledge and theoretical development in this field of study. The research questions were intended to answer the questions as to whether there was evidence of the existence of a relationship between Corporate Social Responsibility and financial performance and the degree of its impact, over a period of five years. Instrumental stakeholder management theory was applied as a conceptual framework for the study. Three research tools were applied. Observation, where the researcher conducted 7 nonparticipant observations relating to events taking place in the industry; questionnaire inquiry, where 22 senior employees were interviewed; and documents reviews, where 209 documents were reviewed. An analysis of the results indicated that there is indeed a relationship between corporate social responsibility and the financial performance of firms studied and that such a relationship was positive. The results of this study have implications for both practitioners and academics in the sense that firm decision-makers could now review and revisit their strategies in light of CSR. The results could also shift the paradigm of academic debate to a reconciling position since researchers have hitherto arrived at inconsistent and mixed results. Future researchers could work on further reducing the gap created by inconsistent findings engulfing these studies.

Strategic philanthropy and finance through the lens of a developing country

Irfana Kassum

Strategic philanthropy has evolved to become a valuable concept since the 20th century. It has encouraged businesses to develop an appropriate alignment between their business- and social- goals, in order to extend social benefits to the society, whilst expecting economic benefits in return. In Tanzania (East Africa) - a country whose norms highly value and appreciate love for humanity-, strategic philanthropy has been observed to have taken place among businesses.

This study thus aimed at quantitatively examining the impact of strategic philanthropy on financial performance by considering Tanzania's telecommunication industry; six mobile network operators of the industry were selected as samples. Purposive sampling technique was employed, and respective data from the year 2012 to 2019 was collected. This data was later exported into SPSS 26 software and analysed quantitatively. Results revealed that most of the mobile network operators executed strategic philanthropic activities in relation to health and education; maintaining a healthy business were the overall reason for executing strategic philanthropy. The samples' sales and market share were found to first increase due to strategic philanthropy and then decreased. However, their return on assets, return on equity and net profit margin remained uninfluenced by strategic philanthropy. The samples' staff were found to have positive perceptions overall about strategic philanthropy executed by their companies since they emphasized its importance for their company's prosperity in Tanzania. This paper, therefore, highlights that strategic philanthropy possesses the potential of benefiting businesses and their societies simultaneously. It encourages businesses to consider executing strategic philanthropy when eligible, and keep track of its impact on their financial performance; appropriate measures ought to be considered in case the impact goes adverse. However, it also informs businesses not to completely rely on strategic philanthropy for better financial performance; instead, other promotional techniques also ought to be considered.

The impact of corporate restructuring in creating value for business and its stakeholders: The case of Premier Service Medical Investments (PSMI) Private

Victor Chaipa

The purpose of this research is to evaluate the effectiveness, efficiency and sustainability of corporate restructuring in creating value for business and its stakeholders through a case study of PSMI. PSMI carried out a corporate restructuring exercise through reorganization by bundling its 13 subsidiaries into one company. The study is against a background where similar studies confirmed corporate restructuring as a potential source of value creation and also impacting on performance in organisations however in some cases there is evidence of value destruction. This study unlike other studies which focused mainly on shareholder value will also focus on other key stakeholders such as customers, employees and suppliers. The study is further motivated from empirical findings which confirmed over fifty percent failure rate of corporate restructuring exercises meeting the set restructuring objectives thus confirming a gap between theory and practice of the corporate restructuring phenomenon. This study thus seeks to close the gap through insights and nuances which assist in understanding the key determinants of value and propose a model which can improve outcomes for the key stages of the design, marketing and execution of a restructuring exercise. The study was guided by Change theory, resourced based View, Stakeholder theory and Kaplan balance scored card approach. The participants for this study were those stakeholders who experienced the PSMI corporate restructuring for years 2016 to year 2018. The participants were selected through random sampling from the stakeholder groups. A mixed methodology was used using descriptive research design with semi structured questionnaires and interview tools for data collection through online and face to face channels. The thematic and regression approaches of data analysis was used to explore both qualitative and quantitative elements of the research using SPSS AMOS 24 software. The findings assisted in understanding the process and in proposing a mode which can sustain a successful restructuring exercise. The findings concluded corporation restructuring as a useful change tool whose impact is a consequence of the effectiveness of its design, marketing and execution. The PSMI restructuring created positive outcomes as revenues, cash flows and profits improved with also stakeholder satisfaction including employees, customers and suppliers having also improved. The findings point for the need for a structured approach with dedicated team for the assignment with requisite skills and competences to manage the process balancing stakeholder interests. Key issues which affect success include leadership commitment, ineffective communication, timing, resourcing, lack of transparency and lack of stakeholder support among others. The impact of corporate restructuring can thus be positive or negative depending on how its managed and controlled. It remains a key tool to respond to business needs from internal and external market forces, each exercise is always unique hence need for a tailor-made approach.

Day 3 Wednesday, March 16th, 2022

Session 5: Business

Integrated reporting and financial performance of listed firms

Fred Mugisha

Integrated reporting (IR) is a current topic in corporate reporting (CR) literature. It is an improved CR framework compared to sustainability reporting (SR) and financial reporting (FR). IR intends to gain from the best practices of SR and FR. The purpose of the study was to establish the nexus between IR and financial performance (FP) of listed firms in Africa. There is a dearth of such studies. The results can inform researchers, practitioners and policymakers on the relevance of IR. The study was based on data collected from sampled firms listed on Johannesburg Stock Exchange and Namibia Stock Exchange. 227 firms were sampled using random sampling. The dependent variable was FP while independent variables were six integrated reporting capitals; manufactured (MC), social and relational (SRC), intellectual (IC), human (HC), Financial (FC) and natural (NC). An overall IR quality was reflected through the aggregation of IR indicators. Leverage (LEV) and Firm Size (FSize) were used as control variables. A hierarchical linear regression was used. Return on Equity (ROE) and Return on Assets (ROA) were used as proxies of FP.

It was found that IR significantly influences FP. This was demonstrated through:

- $ROE = -0.336 + 0.054NC + 0.179HC + 0.351SRC - 0.009IC - 0.052MC + 0.020FC + \epsilon$;
- $ROA = -0.160 + 0.038NC + 0.050HC + 0.155SRC + 0.005IC - 0.015MC + 0.035FC + \epsilon$;
- $ROE = 0.339 + 0.544IR + \epsilon$; and
- $ROA = -0.158 + 0.256IR + \epsilon$.

The inclusion of LEV and FSize in the above models did not affect their significance, proving the stability of the models. Results show that King's Code of Governance is effective in making IR mandatory in South Africa. The Nam Code in Namibia was inspired by the King's Code and thus not surprising that the mandatory IR regime has been effective in both countries. The IR quality was at 79.4% in the sampled firms which is higher than most countries with voluntary reporting regimes as found in prior studies. Thus, this study reiterates the advantage of mandatory reporting. The findings also show the relevance of signalling theory since the increased quality of IR results in increased FP. In view of the positive and significant relationship between the quality of IR and FP of listed firms, the study adds a voice to the advocates of IR in Africa and the world as a whole. In terms of contribution and originality, this study provides evidence on quality disclosures of IR, the capitals, and their impact on FP using the most current available data on firms listed in mandatory IR environments in Africa. Results show that FC is the most reported among the six capitals while NC was the worst reported. There is a need to identify reasons behind their lack of significant influence on FP albeit their importance.

Overcoming low insurance penetration in Nigeria – a stakeholder approach

Usman Jankara Jimada & Dr. Mousumi Majumdar

The Nigerian insurance industry is focused on short term gains (premium generation) while it ignores other stakeholders' concerns. Consequently, it is plagued by deep-seated stakeholders' discontent, insurance apathy and low insurance penetration, etc. These problems have worsened the vulnerability of Nigerians and their dependence on ad-hoc assistance. The need for stakeholder management has been vaguely emphasized by some studies but none focused on stakeholder theory. The purpose of this study is to examine the hypothesized beneficial effect of stakeholder theory approach on improved insurance penetration in Nigeria. The study was hinged on Freeman (1984)'s conceptual framework of the stakeholder approach which states that effective management of firms' relationships with its stakeholders would result in the superior financial performance of the firm or industry (Hillman & Keim, 2001; Pfeffer, 1998). The study was an empirical investigation that utilized the quantitative research approach with data collected from 2,000 randomly selected representative samples from a population of 1,500,000 adult insurance stakeholders which yielded 1,232 respondents in Abuja and Lagos using a closed-ended 5-Likert-Scale type survey questionnaire administered online. Data analysis was done using descriptive statistics, regression, and correlation while conclusions were drawn therefrom. The study found that the adoption of a stakeholder approach will ensure superior claims management services, facilitate positive public perception as well as endear the industry to its stakeholders and increase Nigeria's insurance penetration rate.

Corporate governance in banks: a study of three commercial banks in the Niger Delta region of Nigeria

Favour Uche Esezi-Obilor

This study examined the corporate governance in commercial banks in the Niger Delta Region of Nigeria. The study used 768 staff of three banks in the Niger Delta Region of Nigeria namely: Ecobank Bank Plc, Fidelity Bank Plc and First Bank Plc. Descriptive survey was adopted as research design, while a researcher-designed structured questionnaire titled Corporate Governance of Banks (CGB) was used for data collection. The reliability of the instrument was 0.86 obtained with the use Cronbach Alpha analysis. Mean and standard deviation were used to answer the research questions, and one-way analysis of variance was used to test the null hypothesis at a 0.05 level of significance. It was found that lack of adequate implementation of good corporate governance (fairness, accountability, and transparency) contributed to poor corporate performance of these banks in the Niger Delta Region. It was recommended that efficient and adequate implementation of good corporate governance is very essential if optimum corporate performance is to be achieved. Also, qualified corporate managers should be recruited and the process of strategic decision-making procedures should be centralized. Additionally, the Central Bank of Nigeria (CBN), being the supervising authority, should monitor and supervise banks in the Region to enhance corporate performance of Nigerian banks in the Region.

Session 6: Business**Implications of manufacturing industry structure and legal framework on foreign direct investments in Zimbabwe, 1998-2018****Ernest Tafumanei**

Foreign direct investment (FDI) has become a critical component in the development of economies. Besides infusing new technology, creating jobs, and boosting economic activities in the host countries, FDI variegates investor portfolios through new opportunities in foreign countries. While critics denounce FDI for crowding out local players and depriving host countries of their sovereignty, FDI remains the cheapest source of capital for large-scale projects and the most preferred source of money, especially for developing countries like Zimbabwe. Historically, investors target the primary sector (extraction and agriculture), yet value addition is realisable in the secondary sector (manufacturing), and scholarly evidence confirms that manufacturing activities help grow economies. Zimbabwe has not been a preferred investment destination for the two decades under review, as evidenced by the continuous decline of FDI inflows coupled with the closure of more than 400 manufacturing companies in the same period. While several variables impact FDI, this quantitative study primarily focuses on two independent variables of the manufacturing industry structure and legal framework and how they influence FDI. The investigation seeks to validate the relevance to Zimbabwe of some literature which confirms that other countries like Kosovo and Singapore transformed their economies and became more FDI attractive and desirable through focusing on industry structure and legal framework. Premised on a triangulation of the eclectic theory and the systems theory, the research study intends to develop recommendations for a sustainable FDI framework for Zimbabwe after using the non-parametric Mann-Whitney-U to test a series of hypotheses for a 5% level of significance from ordinal data collected from 600 random participants using a self-administered questionnaire. The sample has two independent groups (foreign and local), and their responses will be analysed using SPSS software. A discussion of the findings will precede the concluding recommendations, assisting various stakeholders, including policymakers, business industrialists, and investors as a guide and gateway to FDI into Zimbabwe.

Stakeholders' approach in stabilizing poor housing from natural disasters: the case of Malawi

Albert Kasumo Kayange

Natural disasters (floods being the worst) are unrest in Malawi killing, injuring and displacing millions mainly through collapsing houses. The continuing increase of slums in Malawi is due to the fact that poor Malawians are unable to access: good land for settlement; financial resources to enable them to have habitable houses and modern technology to warrant houses to withstand diverse natural disasters (Manda, 2007). There is a very high population growth rate migration from rural to urban (6.7%) which is putting Malawi on the world map being amongst the most urbanizing countries (National Economic Council 2000). The country has put no solid measures to exterminate the ever-elapsing calamity. The house occupants are as well incapable with very limited ability to regulate hydrological disasters. However, Olader and Ladin (2005); Salamil ad Pfeffer (1994) ad Yang et. al. (2014) reaffirmed that characteristics of housing stakeholders can positively or negatively determine housing performance. This investigation, therefore, provides a successive strategy on the remedy for safeguarding human lives from low-quality houses which are the main cause of killings, injuries, and creation of homelessness circumstances through natural disasters (Malawi 2019 Floods Post Disaster Needs). Consequently, in an environment that supports the prevailing confirmation of housing theory, it is imperative that the researcher encompass this line of exploration into a new study that will investigate the inclusion of housing stakeholders in the formation of housing policies. This will be achieved by answering the research question of "To what extent is involving stakeholders in the housing policy governance improving the quality of housing?" from where specific research questions have been originated. The research, therefore, sought to provide answers about Malawi housing stakeholders, their roles, their composition, and how effective are their participation in decision-making process. A mixed research approach was used to collect and analyse data in order to answer the research question. Expected research results would compel housing stakeholders to formulate policies for quality housing. Quality housing can be achieved if affiliated stakeholders championed by the Malawi government can jointly work together in order to formulate regulating housing policies with the aim of retaining human dignity from natural disasters and many more.

Day 4 Thursday, March 17th, 2022**Session 7: Education**

The impact of Lagos state's ministry of education's attitude on low-cost private schools' management. A case study of schools under the Association for Formidable Educational Development (AFED)

Eunice Hayochi Muchilwa

The research aimed at investigating if Lagos State Ministry of Education's attitude has affected the management of low-income private schools due to constant announcements to shut them down. A CHAT theoretical framework was selected to understand the relationship that exists between the government and private proprietors. A mixed methods approach using a case study was selected to have quantitative data triangulate the qualitative data allowing for an in-depth understanding of the issues faced by low-income private schools. For the qualitative research, purposive sampling using extreme case sampling technique was used to select 15 participants, who had been with AFED for not less than two years, were above 25 years, were owners of low-income private schools, and had access to Internet connectivity. The qualitative data were transcribed and coded using NVivo. Data in the quantitative study was gathered using stratified random sampling from 180 participants and analysed using descriptive and inferential statistics. The Chi-Square test of independence (W) was used to calculate the null hypothesis with Alpha level (p-value) 0.05 used to Accept or Reject the Null hypothesis. The analysed data reveals an alpha value of .039, thus rejecting the null hypothesis. The study results indicate that government attitudes are affecting the management of private schools in Lagos state Nigeria. There is a poor understanding of the government guidelines by private school proprietors, thus are severely affected by the government's enforcement of compliance procedures. The study recommends government review of the private school regulatory frameworks and compliance standards to make them easy to meet; and sensitize private proprietors on the revised standards. Government should also improve its support to private schools to strengthen relationships and collaboration.

**Administrative challenges of public higher education institutions in post-conflict societies in the 21st century:
a case study of Liberia and Sierra Leone**

Weade Kobbah-Boley

Education is considered a vehicle for professional growth and development and access to economic and social opportunities worldwide. With technological advancements and innovations in knowledge transfer, African Universities lag behind because of underdevelopment, lack of funding, limited access to equal educational opportunities and high student expectations. These challenges are further compounded by long years of violent conflicts in some countries which impair the quality of higher education and the delivery system. Unfortunately, issues relating to higher education administrative challenges in post-conflict situations are woefully missing. The gap widens when it comes to examining administrative challenges of public higher education institutions. This study examines the extent to which violent conflicts affect the administration of public higher institutions of learning with Liberia and Sierra Leone as case studies. Findings of the study indicate that major challenges in the administration of public higher education in post-conflict Liberia and Sierra Leone are revitalizing and stabilizing the institutions affected by wars, inadequate government funding, which adversely affected the institutions' ability to attract qualified staff, brain drain caused by the wars, research capabilities, and infrastructural development. This implies that management systems of the institutions were weak as the quality of education decreased while student enrolment increased exponentially. This study examined various ways administrators addressed these challenges. It is expected that the study will discover how innovative measures, organizational change, effective leadership can assist to mitigate or exacerbate administrative challenges of public higher education institutions in post-conflict societies. Other expected results of the study are the discovery of a new body of knowledge, information, and strategies for the effective administration of public higher education institutions in post conflict situations which will serve as a guide to other public higher education institutions in similar circumstances in Africa and elsewhere.

Exploring teachers' and students' perceptions on assessment for learning in science: how can students' self-directed learning be encouraged?

Shelton Jeri & Dr Chryso Hadjickou

Assessment for learning remains under-utilised in the science classroom in North Carolina as greater emphasis is placed on assessment of learning. The aim of this paper was to find out how teachers and students perceived assessment for learning and how self-regulation in the learning of science can be enhanced. For this study, interviews were carried out with six, 7th grade science teachers from three middle schools out of the eleven middle schools in the county. The study also included focus groups with 50 students aged between 12 years and 15 years from the three schools. Results showed that assessment for learning positively impacts students' motivation, engagement, self-efficacy, autonomy and improves the quality of lessons and teacher preparation for such lessons. Most of the teachers reported that using formative assessment for their students was effective in improving students and their own perception of assessment, they also pointed out that the use of formative assessment improved students' self-efficacy and self-regulation. Most students indicated that assessment for learning promotes cooperation with peers while making assessment interesting and stress-free. Most students also reported that formative assessment provided them with platforms for self-assessment and self-feedback as they compare their work against set standards and criteria for success. Results from the study also showed that most of the students involved felt comfortable working as individuals when teachers had provided adequate criteria for success. Students highlighted the importance of recognition for their effort from their peers and teachers. Students further stress that the lack of adequate feedback and encouragement from teachers is demotivating. The impact that assessment for learning has on students' self-regulation should be further investigated. Recommendations and suggestions for policymakers are further suggested.

Session 8: Various topics**An investigative study on the impact of COVID-19 on the preparedness of candidates for the Early Childhood Development and Education (ECDE) 2020 Examination: the case of Samburu sub-county in Kenya****Kubai Edwin**

The outbreak of COVID-19 on 13th March 2020 in Kenya greatly affected the education sector due to the abrupt closure of all learning institutions. The candidates preparing for Early Childhood Development Education (ECDE) 2020 examinations were also affected by the closure of their respective colleges. The study examines the impact of COVID-19 on the preparedness of candidates for the ECDE 2020 examinations. The candidates had sat for the actual test of ECDE 2020 and the study sought to find out how prepared they were for the test with the effect of the outbreak of COVID-19. A questionnaire was administered to the candidates once they had finished the ECDE 2020 test. The research objectives of the study were to: 1) To determine whether the preparation for ECDE 2020 examination was affected by the payment of college fees, the outbreak of COVID-19, and completion of syllabus, and 2) To examine how the outbreak of COVID-19 affected the students' preparedness to sit for ECDE 2020 examination. The study adopted a descriptive research design with a sample of 185 participants representing 61.6% females and 38.4% males participating in the study. A larger proportion of the candidates (Mean= 3.31 and SD= 1.29) felt that the closure of colleges to prevent the spread of COVID-19 did not give them enough time to prepare for ECDE 2020 examinations. The test of chi-square $\chi^2(1, 185) = 72.268$, $p = .00$ at 0.05 level of significance indicated that the outbreak of Coronavirus significantly affected the payment of college fees by the candidates. The results of the chi-Square $\chi^2(3, 185) = 56.022$, $p = .00$ also indicated that the candidates were not well prepared for ECDE 2020 examination because most tutors had not completed the syllabus due to the abrupt closure of all learning institutions in Kenya. The analysis of a multiple regression model at 0.05 level of significance, $F(5, 102) = 6.570$, $p = .00$ with 24.4% of variance indicated that the Source of finance for the course of study (X1) and Completion of the course syllabus by tutors (X2), had a significant impact on the candidates' preparedness for the ECDE 2020 examinations.

The economic impacts of international air service market liberalization on the international air service industry in the emerging economies: a case of the Southern African Development Community (SADC)

Rutherford Kanunkha

An efficient international air service is an integral component of social-economic development in the Southern African Development Community (SADC). Efficient intra-SADC international air service promotes integration among SADC member states, enhances access to the global economy, and international tourism. SADC embarked on international air service market liberalization in the SADC in 1998 in order to promote the efficiency of international air service provision. Restrictive and protective bilateral air service agreements in the SADC are symptomatic of poor international air service provision. The aim of this study is to investigate the economic impacts of international air service market liberalization on the international air service industry in the SADC over the period 2011-2015. This dissertation adopts a quantitative approach and secondary data analysis design for the investigation. The dissertation adopts econometric regression analysis techniques for secondary statistical data analysis in SPSS. It identifies appropriate econometric models for econometric multiple regression analysis in SPSS, and SPSS analyses the econometric models to examine the economic significance of international air service market liberalization in the SADC. Preliminary findings of the study indicate that international air service market liberalization increased international air passenger volumes by an estimated average of 29% on intra-SADC international routes with liberal bilateral air service agreements (BASAs) over the period 2011-2015. The results also show that international air service market liberalization reduced international economic passenger airfares by an estimated average of 15 US cents on routes with liberal BASAs over the period 2011-2015. The preliminary results further indicate that the liberalization of the intra-SADC international air service market increased international air passenger departure frequencies by an estimated average of 34% on international routes with liberal BASAs over the period 2011-2015. Furthermore, the findings show that intra-SADC international air service market liberalization created an estimated average of 3,329 direct jobs in the South Africa's travel and tourism industry.

Investigation of service delivery post in post-apartheid South Africa: a case study of four provinces

Elizabeth Mputunane Ntlatleng

The aim the study is to investigate why despite Constitution of the Republic of South Africa's (1996) provision of the rights, privileges and benefits of citizenship post-apartheid South Africa is still being viewed as a service delivery protest country. The phenomenon 'service delivery protest' is located in national government industry as a value add for citizens in South Africa at Health, Education, Social Development and Human Settlement. Social issues are incompetence, corruption, poor infrastructure and the bad treatment from public servants, poor services, and non or late delivery of service; service delivery as a human right. The present research focuses on the number of protests without looking at how the public servants contribute to these protests. A Mixed method was most appropriate which employs the qualitative method which adopts an interprevist approach and a quantitative method that employs a positivist approach to discover why South Africa after 27yrs of democracy is still experiencing service delivery protest. The data collection tools are surveys, interviews & questionnaires. The participants are from four provinces and four departments within the provinces. It is concluded that Service delivery protests are a perennial problem for South Africa and can be curbed by providing continuous feedback to citizens and employing competent staff who can interpret legislation and translate it into service delivery implementation plans. Good legislation is not enough as it requires competent employees to implement. It is recommended that the South African government develop a common training for all frontline staff so that citizens are treated the same in the private and public sector; develop a competency framework for both the public sector and private sector; Mainstream financial management and accountability at all levels; Service delivery issues should form part of performance contracts of all employees.

Day 5 Friday, March 18th, 2022**Session 9: Various topics****The role of households in Sustainable Management of Plastic Waste (SMPW) in the megacity of Lagos, Nigeria****Clarkson Inuwa Ojogun**

Despite efforts to achieve Sustainable Management of Plastic Waste (SMPW) in the megacity of Lagos, Nigeria, yet, plastic use/waste management has left the city with environmental problems, portraying it as a wasteful society. Enquiries revealed that plastic waste mismanagement is a social problem, but the implemented solutions were not human-based but mechanically-inclined; as the first handlers/major generators of municipal plastic waste (households) along with the informal recycling, sector was neglected in the plans. Hence, the study looks at the supposed roles of the households in transitioning to SMPW through the Circular Economy (CE) concept and the Transition Management (TM) theory's lenses, which puts the study at variance with other studies in this area. The aim is to decipher how the households could be integrated into the value chain of plastic management to play sustainability roles that could steer the practice to be globally acceptable. Mixed-explanatory-sequential-research design will be used to find answers to how the households managed municipal solid waste (MSW) that could either have aided or hindered the sustainability transitioning and why such behaviour despite acknowledging its wrongfulness. Three Senatorial Districts, three Local Government Areas, nine socio-economically stratified wards, and a total of 225 respondents will be sampled in the survey strand. Next, purposive sampling in Key Informant Interviews (KII) and Focus Group Discussions (FGDs) will be conducted with snowballing being applied till the information saturation point. The expected outcomes are anticipated to reveal that the society is locked-into a socio-technological system of unsustainable MSW management; a 'wicked environmental problem' that cannot be resolved through 'command-and-control' as being practiced. Conclusively, a shift from plastic government to governance that will seek the buy-in of the households is recommended since, without it, all the would-be solutions in line with the principles of plastic CE towards loop closing are bound to die-on-arrival. TM tenets could be applied to guide the needed transition; tailored to the Lagos context.

Spatial dynamics of slum and squatter settlements in James Town and Old Fadama in Accra Metropolis, Ghana

Michael Kwesi Nartey & Dr. Reginald Dennis Gwisai

In Sub-Saharan Africa, the growing population of slum and squatter settlements have placed intense pressure on the basic infrastructure of the urban spatial economy, particularly cities within the Sub-Saharan region. This study focused on slum and squatter settlements in James Town and Old Fadama, a suburb in Accra Metropolis of Ghana, in Sub-Saharan Africa. At present, the study areas face several problems, including insecurity of tenure, poor housing conditions, lack of political and institutional acceptance, particularly Old Fadama, and lack of basic amenities. To manage these problems in the study area, Accra Metropolitan Assembly (AMA), the government municipal authority, resorted to orthodox and unpopular planning tools like demolition and eviction exercises, especially in Old Fadama with no involvement slum dwellers. Nevertheless, despite these draconian measures and successive governments' oppression to eliminate the slum community like Old Fadama, it continues to flourish. This study will provide a thorough assessment of how the emergence of slum settlements has affected the physical, social, economic, and environmental assets of the urban spatial economy in the study area. Similarly, the study will evaluate government programmes like slum upgrades, demolition exercises, and the level of involvement of slum dwellers in these schemes. In addition, this study will use a mixed-method that combines both quantitative and qualitative methods for research purposes. Primary data will be collected through interviews and questionnaires. The study found that the government adopted approaches to address slum problems in the study area that did not achieve the desired impact. For example, eviction and demolition exercises on the slum dwellers were less practical and lacked participation, and it is a top-down approach. Therefore, this study proposes a spatial planning model aligned with the principles of sustainable development and a bottom-up participatory democratic approach.

Drivers of vaccine hesitancy and underimmunisation among children of Hoima district of Uganda

Oliver Ombeva Malande & Dr Victor E. Adamu

Hoima, one of the largest districts in mid- western Uganda, has persistently performed poorly with low immunisation coverage, high drop outs rates and repeated outbreaks of vaccine preventable diseases especially measles. The objectives of this study were to evaluate the state of immunisation services and to identify the gaps in immunisation health systems that contribute to low uptake and completion of immunisation schedules and that promote vaccine hesitancy in the Hoima District. This was a cross-sectional mixed methods study, utilizing both qualitative and quantitative approaches data collection methods. A situation analysis of the immunisation services was carried out using in-depth interviews with vaccinators, focus group discussions, and key informant interviews. Secondary data was sourced from records at headquarters and vaccination centres within Hoima District. The quantitative component study utilized cluster random sampling with sample size estimated using the World Health Organization's 30 cluster sampling technique. A total of 311 caretaker/child pairs were included in the study. Immunisation completion among children of age at least 12 months was 95% for BCG, 96% for OPV0, 93% for DPT1, 84.5% for DPT2, 81% for DPT3 and 65.5% for measles vaccines. Access to immunisation centres is difficult due to poor road terrain, which affects effectiveness of outreach programme, support supervision, mentorship and timely delivery of immunisation program support supplies, especially refrigerator gas and vaccines. Some facilities are under-equipped to effectively support the program. Adverse Events Following Immunisation (AEFI) identification, reporting, and management are poorly understood. While HPV vaccine is available, completion of the second dose is poor despite the district running a mixed facility and school based (outreach) program. Immunisation services in Hoima District require urgent improvement in the following areas: vaccine supply, expanding service delivery points, more health workers, transport and tailored mechanisms to ensure adequate communication between health workers and caretakers in order to build confidence in immunisation services.

Trustworthiness of objectivity in quantitative research: the case of Mainland oil and gas company, Calabar Nigeria

Lawrence Irek Elom & Dr Bashkim Isufi

Trustworthiness is the accuracy of research study or “the degree of confidence in data, interpretation, and methods used to ensure the quality of a study” (Connelly, 2016). Credibility, Dependability, Transferability and Confirmability are primary concerns for qualitative researchers. Contrastingly, vibrant components such as Reliability, Validity, Generalizability and Objectivity are basics for quantitative researchers. (Sinkovics, Penz, and Ghauri, 2008, and Chowdhury, 2018). The main purpose of this abstract is to investigate the role of trustworthiness of Objectivity in Quantitative research. Objectivity is a unique instrument for scientific investigation which stands as a bedrock for valuing scientific knowledge and authority in the society, (Ahmed, 2017). This study strives towards objectivity and neutrality and basically uses a quantitative approach, (Amin, et al., 2020). Objectivity is used for measurements, data collection, and data analysis through which reliability and validity are ascertained, (Sikolia, et al., 2013). In doing these, the exercise attracts some obstacles, especially with an investigator who is culturally biased with the topic. However, this can be resolved by “keeping to the facts and refining the methods of dealing with statistical data” (Ahmed, 2017). Objectivity method was used through which the methodology of measurement, data collection and data analysis was done to establish validity and reliability of trustworthiness in the study. This was done through instrumentation and randomization. The survey questionnaire was distributed to 284 staff of Mainland Oil and Gas Company, Calabar Nigeria. The participants were allowed to respond independently. A test-retest was carried out to ascertain reliability by administering one measure to one group of individuals, waiting for some time and then re-administered the same instruments to the same group. We concluded with the implementation of validity and reliability methods which is a two-dimension approach. Only 240 questionnaires were properly filled and returned, representing an 84.5% response rate. We adapted two-dimension criteria to assess the trustworthiness in objectivity research at Mainland Oil and Gas Company. Strategies such as organising the research team, data collection guidelines, explaining and getting enough participants and reaching a high level of participation, and actualizing a high level of consistency were employed (Forero et al., 2018). Based on the findings, the proposed framework met the two-dimension criteria of research application to trustworthiness in objectivity research. We have added a reflexive journal as a methodological contribution to the current discussion on trustworthiness in objectivity research which we hope will assist future studies in the trustworthiness of objectivity research. It also provided recommendations for conducting future research in objectivity trustworthiness by using reflexive Journal methodology (Susanne, 2012)

Session 10: Business**An empirical investigation on the effects of human relations training on business performance in St. Lucia's public sector****Ernest M. Ottley**

Human Relations (HR) soft skills are prevalently misunderstood contributors to employee performance, organizational success and potential social ills alleviation. Increasing socioeconomic challenges globally, make it necessary for particularly small developing states to explore every option for success. This research seeks primarily to clarify the relationship between HR and business performance (BP) by empirically investigating whether HR training (HRT), would improve BP in St. Lucia's public sector (PS) and secondarily, assess the potential for business to be used as agents of social change (SC). The study defines HR as self-regulatory behaviours toward successful interactions with others and BP improvement as positive changes in client perception about a business, resulting from interacting with its employees and employees' transformations demonstrating qualities supporting business goals. The investigation takes a three-phased, mixed-method, qualitatively lead approach, using the purposively selected Electoral, Immigration, Transport, Civil Status, and Treasury PS departments, for their high volume of client interactions. Training in self-awareness, attitude adjustment, interpersonal skills, and leadership (SAIL), deemed foundational to HR transformations, is provided to 33 PS participants over one week followed by two focus group sessions. Pre and post training questionnaires administered to 477 clients are compared. These assess the perception of client experience post-transaction as indications of employee performance and potential for transferring acquired transformations to social contexts. Results confirm a clear link between HR and BP. Moreover, HR pushes improvements to already existing high standards of employee performance. Further, HRT stimulates individualized decisional processes which positively impact business outcomes. HRT's transferability, transformability, and portability render it an appropriate conduit through which businesses can become agents of social change as part of a new corporate social responsibility approach. Recommendations include equitably legitimizing HR as a BP enhancer, emphasizing person-centred HRT, and exploring business HRT for SC.

A critical analysis of the roles of Human Resources' (HR) professionals and risk management specialists in managing HR risks in the banking sector in Malawi

Linda Kulemeka Linda

Managing risks emanating from human factors has become a serious consideration in every institution due to emergence of human resources (HR) risks such as internal fraud, external fraud and rogue and self-dealing (Hermrit & Mounira, 2012; Jongh, et al., 2013). However, risk management specialists concentrate on important sources of risk as climate, diseases and natural disasters; pay less attention to HR calamities as divorce and accidental deaths (Anaraki - Ardakani & Ganjali, 2014). Whereas, HR professionals perceive risk management as a concern of those in the health and safety or insurance sectors (Mitsakis, 2014). Consequently, HR risks are largely ignored or misunderstood by HR professionals, and HR risk management is not commonly featured as part of Enterprise Risk Management (ERM). In addition, literature has revealed that if HR professionals and risk management specialists work in partnership can help minimise employee-related failures (Deloitte, 2013; Meyer, et al., 2011). This research was conducted with the aim of exploring the roles of HR professionals and risk management specialists in managing HR risks in order to ensure that contribution of HR professionals and risk management specialists in managing HR risk is acknowledged and enhanced. Based on normative and descriptive decision-making theories (Mcfall, 2015; Hansson, 2005), the study explored how risk definition, classification, and sources are influenced by decision-making theory in making the optimal risk management decision. A literature review on HR risk management was conducted, in addition to conducting one-on-one semi-structured interviews and review of company-produced reports using a multiple Case Study design –Reserve Bank of Malawi, National Bank of Malawi, Standard Bank Malawi, and FHD Bank. The qualitative data from interviews and document reviewed was analysed using the grounded theory analysis process through open, axial, and selective coding process (Corbin & Strauss, 1990). The study found that risk decisions are made through the principles of the normative decision theory process. HR risk is described as events that prevent employees from fulfilling their duties. Further, HR professionals follow dictated risk management processes in identifying and managing all risks whereas risk management specialists coordinate the risk management process and also manage the risks relating to their own operations. In addition, it was noted that the decisions on risk management processes are still being dictated by risk management specialists.

Employee motivation and its impact on productivity in the manufacturing industry

Veronica Harris

The aim of this study, Employee Motivation and its Impact on Productivity in the Manufacturing Industry, was to look into the effect of motivation and organizational culture on employees and job performance, in the manufacturing industry. Without effective motivation in the workplace, the system will be unable to run smoothly and the goals and objectives of the organization will not be achieved. It is, therefore, very important to identify the motivational factors, based on employee demographics within the manufacturing industry, as the working environment and workplace culture in one environment can be very different when compared to another environment (Ismajli, Zekiri, Qosja, & Krasniqi, 2015). It may also be different among employees from one wage group to another within the same company. A comparative examination of 150 employees from five manufacturing companies in the Caribbean, will be used in the analysis of the data of this research study. The Stratified Random Sampling technique will be used to conduct this research. The sample will be divided into strata based on their salary or wage scale. The data will be collected using a self-administered questionnaire and analysed using the SPSS statistical software. A comparative examination will be done on the various groups to determine any differences in the dependant variables. Therefore, the results of these findings should provide a framework for the enactment of policy and regulations that will ensure employees' rights to a safer working environment, which will lead to increased productivity. It should also provide a framework for management; this will provide motivational guidance for their employees. In conclusion, the study should also reveal those motivational factors, which will have a positive impact on organizational culture, as this is a critical aspect that management must take into consideration when developing strategies to increase productivity. The study will recommend that the motivational factors identified, be used as motivational tools.

Poster Presentations

Poster Session 1: Various topics

Effective pedagogy in Nigerian secondary schools: how critical thinking can be encouraged

Opeyemi A. Amos-Amao

The aim of this study was to increase our understanding as far as the encouragement of critical thinking in Nigerian schools. This study investigated the ways in which secondary school economics teachers encourage students' critical thinking skills in the Nigerian context. For the purpose of this paper, the pilot study will be presented. Semi-structured interviews with two teachers from two different schools and two focus groups with overall ten students within Abuja Municipal Area Council (AMAC) in Federal Capital Territory were carried out. The findings revealed that participating teachers often use the traditional methods for teaching economics rather than student-centred, which do not encourage students to think critically during classroom activities. This study raised questions about teachers' appropriate knowledge and skill to implement critical thinking activities in the classroom. Teachers' professional development aiming at helping teachers to encourage their students' critical thinking skills were strongly recommended. Furthermore, implications for policymakers and curriculum developers were made.

**Analysis in the implementation of affirmative action and workforce diversity in the public sector of the
Namibian government: the case of the Namibian defence force**

Sebedeus Ndimbu Karunga

The Constitution of the Republic of Namibia and the government Affirmative Action policy clearly states that the imbalances of the past should be redressed. The imbalance of the past referred to by the constitution and affirmative action; during pre-independence the white minority (3% of population) dominated all management positions in government and private sectors, and the black people were ordinary workers or lower managers. The Namibian Defence Force is no exception and is expected to comply with those directives and implement a diverse workforce. Diverse in the sense of people of different social and ethnic backgrounds or demographic representation should be represented. Workforce diversity in this sense means all ethnic groups forming the Namibian nation should be included in the formation and continuation of the Namibian Defence Force. The research will concentrate on two diversity notions; ethnic diversity and gender (sex) diversity in the workforce of the Namibian Defence Force. This research paper tries to understand why complaints are launched against the Namibian Defence Force recruitments, promotions, and postings of one ethnic group on the expenses of the ethnic groups, why diversity is not considered by the military. How should the current situation of the imbalanced workforce be remedied? The research method will be a qualitative approach; sampling and data are collected through personal interviews to be contacted from all ethnic groups represented in the Namibian Defence Force and the ethnic group forming the Namibian society. The main reason why such research is not conducted only within the military is that soldiers are recruited from society and whatever affects society affects soldiers from that social group, this is one way to try and avoid ethnic conflicts which may lead to civil war if not properly handled. A military dominated by one ethnic group is not a pride of the nation but a threat to the other ethnic groups. The outcome of this research is to propose a workforce diversity policy that is directed to the Military and can be enforced to all security sectors of the nation. This summary would look at how Affirmative Action was being implemented in Namibia, particularly the Namibian Defence Force and make recommendations about how to strengthen it or where changes need to be made or to propose a workforce diversity policy for the military. Since independence, the dominant Oshiwambo (49.9% of the population) speaking Namibians had been dominating the rank and file of the Namibian Defence force mostly occupying most senior management and command positions. There has been a public uproar from members of the public and some sections of the society that feel left out when it comes to recruitment, promotion, and posting to key sectors of the Force; to avoid disharmony the Ministry of Defence should rectify the injustices it is alleged with, by drafting and implementing a workforce diversity policy. Research data collected within the military and data collected outside the military will be able to give the readers of this research paper the truth of the composition of the Namibian Defence Force, this research type was two separate groups are investigated to determine the truth of the allegation is something new in the academics, and this alone contribute toward the knowledge of academics.

Quantitative evaluation of scaling up measures for solar energy

Simwinga Mulenga

The purpose of this quantitative research is to examine the correlation between institutional Financial and incentives support (independent variable) and level of Investments in Solar energy organizations (dependent variable). The variables under investigation are institution support levels by government / non-governmental institutions to private solar institutions to promote solar utilisation in Zambia in relation to variables relating to output levels by implementing solar organizations. Institutional support is divided into financial and investment incentives for solar projects implementations in the country while investment levels return on investments and levels of service. This research adopts a correlational quantitative research method to obtain measurable data on financial initiatives and investments incentives in the solar energy sector and endeavours to establish a relationship between existing institutional support systems and output levels in solar energy executing organizations. Independent Variables will be identified through data from questionnaire surveys on institutional approaches regarding financial initiatives and incentives while dependent variables are derived from investment levels in private solar organisations. The quantitative research approach allows for broader sampling, yielding statistical results with greater objectivity and accuracy and arriving at conclusions that will provide new knowledge for improved solar energy utilisation and future references. Research participants will be from private solar energy institutions involved in the implementation of solar energy projects in the country. The findings are anticipated to indicate ineffective financial accessibility and inadequate investment incentives in the solar energy sector resulting in low levels of investments due to high investment risks exacerbated by lack of public-private partnerships between solar investors and established government and quasi-government energy institutions.

Exploring the role of institutional environment in hindering or promoting the development of entrepreneurial spirit among employees of Botswana post in Gaborone

Langton Mboneka

When job seekers, especially the youth, finally get employed, they normally have very high expectations of living a fulfilling life through their employment. It is only after some time in employment that they come to the realization that the salary they get every month is not enough to meet most of their needs. They often watch with disbelief and dismay some of their counterparts, who will have left employment to begin entrepreneurial activities, reaching greater heights through new venture creation. Indeed, the stories of students dropping out from school to start their own businesses and becoming successful are not uncommon. The purpose of this study is to explore factors that hinder or promote the development of entrepreneurial spirit among employees of Botswana Post in Gaborone. The research employed an institutional theoretical framework for analysis since the ability of individuals to exploit entrepreneurial opportunities in their environment largely depends on various institutional factors that hinder or promote their entrepreneurial initiative. Particular focus was made on the three dimensions of the institutional theory which are regulatory, normative, and cognitive perspectives. A qualitative approach was applied where face-to-face interviews were conducted with 20 participants selected through purposive sampling. Participants were either male or female aged between 36 and 49 years with at least 5 years in permanent employment at Botswana Post who reside in Gaborone and still had about 10 to 15 years at work before retirement. The study confirmed that most of the participants interviewed were not contented with the salaries they earned every month and would seize any opportunity they get to begin a business of their own whether still in employment or leaving circular employment completely. It was also found out that the majority of participants, 90 percent, had continued in their current employment rather than venturing into entrepreneurial activities because of the fear of taking the risk of leaving their job and then starting a business venture that would most probably fail. Implications of national culture and its impact on the behaviour of employees in encouraging or hindering their entrepreneurial initiative needed further investigation.

Investigating the feature engineering on structured and unstructured data for predictive modeling and machine learning in enterprises of developing countries: the case of the Republic of Namibia

Joseph Iyanda

Data has become an important part of our modern culture marked by a convergence of the digital and the physical worlds generating a network of connected objects that enables communication between machines, and interaction between people and business. A modernised approach to data management should make information systems become meaningful, smarter, simpler, and easier to manage as data continues to grow and become more complex around the world. This aspect is tangible particularly in data modelling for Artificial intelligence (AI) and Machine Learning (ML) where many operations are needed to ensure that data are correct and dependable. These operations derived from the Feature Engineering (FE), entail cleaning data, combining features, splitting them into multiple ones, and handling missing values which avoid a decision model or question answering machine (QuAM) will run into poor generalization (overfitting), poor error estimates (everything close to boundary) or computational expense. All the mentioned facts brought serious data challenges to fragile economies and developing countries' enterprises. This research applied Feature Engineering to structured and unstructured data for predictive modelling and machine learning in enterprises in developing countries. The study uses mixed methodology incorporated both supervised and unsupervised machine learning tools (ML Theory) in association with a good number of algorithms to support input measurement, process evaluation, impact or outcomes assessment, standards comparative, decision analysis, program appraisal, asymptotic analysis, data mining, output or performance measurement, cost analysis, benchmarking organizational effectiveness, and decision theory. The data collection techniques are face-to-face interviews, self-administered questionnaires, online questionnaires, and model testing. This research is meant to serve and result in a dual purpose of improving human intervention with operational conditions to data analytics in enterprises of developing countries, as well as effectiveness of information systems, policies, and/or products in enterprises of developing countries that enhance knowledge and decision-making processes.

Investigating factors contributing to lecturers' limited or non-participation in sustainability education activities in Francistown college of technical and vocational teacher education

Gomolemo Morapedi-kilano

Community Service Learning (CSL) projects are some of the approaches institutions adopt to promote sustainability education (SE) around the world especially in Technical Vocational education Sector. However, there are concerns about a serious decline of lecturers' participation in these projects including in Francistown College of Technical and Vocational Education (FCTVE). This problem has the ability to negatively affect the students' academic, future career and general well-being if not well attended because there is a risk of students leaving the College without sufficient knowledge in SE. Therefore, the purpose of this study was to explore teacher graduates' and lecturers' perceptions about the impact of CSL projects on FCTVE teacher graduates' ESD competencies and promote ESD activities. This study was guided by transformative and theory of change. A qualitative case study using in-depth interviews and focused group discussions to collect data was explored. All participants agree that these projects helped improve their knowledge, skills and attitudes. However, lack of resources led to a compromise in carrying out some of the projects. Most of the participants also complained of the short time given to do the projects which made them to work under pressure to complete CSL projects while at the same time striving to meet assessment requirements for other modules. Therefore, this study recommended that since this is a postgraduate teacher education programme and its outcome-based, the length of the programme should be extended to at least one year six months to allow the graduates and the FCTVE to build more sustainable relationships with the communities' graduates they were working with during the project. This will also enable assessment of the ESD competencies to be done without rushing.

Challenges of school the Water, Sanitation and Hygiene (WASH) programme implementation in public schools: the case of the Pwani region

Theresia Kuiwite

A decent learning environment requires adequate clean and safe water supply, proper sanitation, hand washing facilities, and hygiene education schools. Access to safe drinking water, sanitation, and basic hygiene practices will aid in the reduction of illness and death. Assist families in eliminating poverty and improving their socioeconomic standing. Public schools are disadvantaged because they are unsafe, have the highest student dropout rates, and have inadequate or non-existent improved WASH facilities. As a result, the goal of this study is to identify the challenges encountered during the implementation of the Water, Sanitation, and Hygiene (WASH) programme. The study was conducted in three councils: Bagamoyo, Kibaha, and Kisarawe councils in the Pwani region. Data was gathered through a survey and face-to-face interviews with key informants. The mixed-method triangulated interviews, focus group discussions, and documentary reviews to get the essential information. The study highlighted six challenges to implementing the school WASH programme. All interviewed key informants (100%) said that budget is a challenge followed by weak governance (88%). Also, challenges were concerning political influence and interest (84%). Also, 83% said school committees have low capacity to supervise the programme and do not know their roles and responsibilities towards WASH Programme implementation. Moreover, about 75% of respondents said there is no mechanism of fund resource mobilization to support the programme. In addition, 67% of mentioned challenges were due to the introduction of free education leading to many schools having a sporadic increase of pre-primary, primary, and secondary enrolment. The study recommends the government to allocate funds to public schools to address the existing challenges for WASH programme implementation. Another intervention is that the involvement of all WASH actors to mobilize resources for WASH implementation, are encouraged. There is a need for the government to put forward implementable strategies to the School WASH Programme implementation.

Poster session 2: Business

Automation of laboratory testing: a tool for laboratory transformation in Nigeria**Adeola Bolarinwa Odeyemi**

The laboratory plays a significant role in the healthcare industry and impacts more than 70% of clinical choices been made in medical services determination. In recent times both public and private hospitals are progressively constrained to enhance laboratory testing, therefore, moving from the manual testing method to automation. Amongst the challenges faced using the manual method are unstable test results, error due to parallax, dilution error, quality control challenges, longer wait period of test results, and other human errors. It is believed that automation would help in improving the patient diagnosis, laboratory safety, and testing, better workflow, quality management, improve turnaround time and reduce human error in Laboratory testing. Automation can be considered as one of the leaps forwards in the historical backdrop of in-vitro diagnostic in laboratory testing all around the world. Notwithstanding, upgrading the laboratory testing from manual method to automation also presents some potential difficulties addressed by the significant expense of arrangement, infrastructural and space constraints, and skilled employees. The primary objective of this research study is to investigate the effect of automation in improving laboratory testing and its outcome in both the public and private laboratories in Nigeria. This research study also explores the advantages of automation over the conventional method. The survey design approach will be adopted towards the study, while a simple random system will be used to acquire the two hundred (200) laboratories across Nigeria to include laboratories from both public and private laboratories. A total number of two hundred (200) participants will be used in this research study. The participants are personnel and scientist in active service working in the laboratory within the age group of (30-50yrs) to include both males and females. The questionnaire will be a tool to be used for gathering data and examined using the frequency counts, mean, percentages, and correlation analysis. Based on a previous study been carried out by randoxlaboratories on the automation of the manual ELISA method, the results suggest that the successful implementation of laboratory automation is effective in the prevention of error during laboratory testing (randoxlaboratories, 2018).

Structural equation modeling analysis of the impacts of leadership styles on employee motivation and organisational performance: the case of Belize national university

Deserie Avila

Shortly after its inception in 2000, the University of Belize (UB) was experiencing low morale of employees, which in turn has caused productivity to suffer. For example, employee turnover and absenteeism has been high, especially as it relates to faculty and senior management personnel. The situation to date remains; and, as the years pass by, the trust between the UB's leaders and its subordinates has been dwindling. Given that leadership at the UB seems to be a phenomenon necessitating attention, this study seeks to investigate the appropriate leadership styles (s) that UB leaders should adopt in order to increase employees' motivation and performance. The research method is of a quantitative approach. Both staff and faculty employees from the national UB will be asked to participate in the study by completing questionnaires. A structural equation model analysis will be conducted and the data will be analysed by means of confirmatory factor analysis using SPSS Amos software. None of the studies reviewed in the literature are from the Central American or Caribbean region, where Belize is located. This fact has motivated this study to analyse the effects that leadership styles have on Belize's national university, with the aim to fill this gap by contributing empirically to the literature on leadership in this world's region, which is seemingly understudied. The practical implication of the study is such that it will recognize and suggest the leadership style(s) that is/are best for the UB leaders to employ, in order to enhance employees' performance, thus improving the current state of the UB.

**A case study to investigate the impact of embracing a growth culture to implement technology in Saccos in
Kiambu County, Kenya**

John Kamau Gacheru

When effective organizational culture is out of place, it affects organizational production and profitability. This research study wants to investigate the impact of embracing a growth culture in implementing technology in Saccos found in Kiambu County, Kenya. Growth culture can be perceived as the collimation of beliefs that are held by a Saccos working society or the people working within a Sacco that focus on working together as a team through sharing of knowledge and assisting one another for the benefit of the entire organization (Prasetyo, 2019). A growth culture mindset breeds the perception that an employee's strengths can be built upon for the benefit of the Sacco through continuous empowerment and motivation. A SACCO can be defined as a Savings and Credit Cooperative Organization that is run and owned by the members who create it and are linked together by a common purpose and in this study, Kenyans are based within the country Kenya (Lari, Nyangweso & Rono, 2017). Technology refers to knowledge put into practice to solve Sacco's problems and to invent useful tools to reduce uncertainty in an organization (Reinhardt & Gurtner, 2018). Technology brings about new ideas, new processes in an organization making organizations more effective.

Value-added services in relation to purchases of mobile telecommunication products or services: a Namibian perspective

Emanuel Sebastian

This study seeks to understand the phenomenon of value-added services (VAS) on influencing consumer purchasing behaviour for telecommunication services and products within the Namibian context. The conceptual framework for the study looks at the fundamental variables which are involved in the study, with the Value-Added Services being the independent variable tested over the internal and external variable. This quantitative study is concerned with understanding the views of 300 participants on the most influencing variable in the purchasing decision-making processes for mobile telecommunication products or services in Namibia. Various researchers have found a number of internal and external factors considered to be the input to the purchasing decision, whereas VAS and consumer income are considered to be influencing the output, expressed as the consumer purchasing decision. Furthermore, researchers posit that consumers go through a cognitive process that consequently leads to the purchasing decision for mobile telecommunication. Consumer income factors may play a major role in influencing the purchasing decision over other factors such as social, psychological, personal, and performance expectancy. The theories such as the Engel-Kollat-Blackwell (EKB) Model, Integrated Marketing Communication (IMC), Hawkins Impulse buying, the motivation of needs theories such as that of the Maslow Hierarchy of Needs are key to the success of this research. The quantitative data to be collected is to be analysed using various methods such as the ANOVA analysis in order to perform and understand the relationship that may exist between the quantitative dependent and independent variable. The study will be conducted in a sample of 60 senior managers who have more than three years of working experience in their respective Saccos. The study includes an analysis of related studies, research, and secondary sources of data relating to the impact of growth culture to implement technology in SACCOS in Kiambu County, Kenya. A concise analysis of current literature that is associated with the growth culture and its relationship with the implementation of technology in Saccos will involve underpinning knowledge of the current state of growth culture to implement technology (Alasaaf, 2020). The intent of adopting and analysing selected qualitative exploratory independent case studies is to draw out the strategies and techniques that SACCOS in Kiambu County put in place to implement technology in their operations. The questionnaires and interviews have been conducted and data analysed for better interpretations. The findings established that there is significant economic growth for the local SMEs. The growth culture as a strategy if implemented by the business manager assists greatly in better implementation of technology in financial institutions and businesses, especially Saccos.

The prevalence–risk of government failed key projects and their determinants: a case study of Akwa Ibom state government, Nigeria

Emmanuel Akpan Ekanem

This study aims to analyse the regular circumstances of failure of the Nigerian federal and state government projects in Nigeria and to seek to establish the factors meditating against such projects and proffer solutions to reduce or eliminate these incidences causing infrastructural deficit in Nigeria. As a background, the federal and state governments in Nigeria regularly spent enormous amounts of money into infrastructure projects which frequently ended up as Moribund, abandoned, dumped, or completely failed without returns on investments. In Ayodele & Alabi, (2011) cited in Amade et al., (2015, p. 66), Nigeria has become the “world’s junkyard” of abandoned projects culminating into billions of Naira while the entire nooks and crannies in Nigeria was washed with evidence of failed and abandoned projects. The impacts of project failures are negative to the economy of any nation as such create infrastructural deficits. Agba, Ushie, Agba, & Nkpoyen (2010, p. 97) suggest that “Thousands of workers were rendered jobless in the various states of the country. The researcher adopted a qualitative Research approach, described as a process of inquiry (Creswell, 2009) and foundation of the tradition of exploring social or human experience; to dig deep to unravel the circumstances behind project failures in Nigeria with Akwa Ibom State taken as a Case study. This exploratory research aims at contributing knowledge, enhancing the sharing of human perceptions and understandings of phenomena providing a deep approach to capturing or gathering information. The research questions adapted are structured to capture the processes, practices, and procedures of project management in state owned infrastructure projects. The analysis is provisionally based on the principles of transcribing of the interviews and data from the focus groups, and projects professionals’ insights with more than two years of related experience would be explored to develop data coding. The linking of the codes or units of data would form an all-embracing categories/theme to bring out the development of theory with analysis procedures based on the inductive reasoning approach of theory building of the grounded theory. The study results are expected to help in the transformation of project management and create an opening for future project models. This would mean the creation of Standards Project Management Models to be presented to all projects Stakeholders for adaptation for all infrastructural projects in Nigeria. The gains from the study would be beneficial to the entire 36 States of Nigeria and other neighbouring countries and across the World. This study was exploratory in nature with the case study on one of the 36 states in Nigeria. As a recommendation, it would be important for future studies for this research project, to include comprehensive study replication across other activities of the Federal Government and States involvement related infrastructural activities.

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