UNICAF® Graduate Conference 2021

First Annual Unicaf University Graduate Conference

22nd - 23rd March

Abstract Booklet

UNICAF UNIVERSITY

Contact Details: Unicaf University Graduate Conference Committee, doctoral.studies-aa@unicaf.org

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Welcome

It is my pleasure to welcome you to the first online Unicaf University Graduate Conference. This serves as the premier event for our academic conference calendar and is spread over two days, featuring five parallel sessions, and further complemented by two plenary discussions.

Overall, our conference features an eclectic array of 38 oral presentations and 16 posters being presented by a multilingual and multinational group of doctoral candidates from all Unicaf University campuses. The presenters are all doctoral candidates currently working towards the completion of their doctoral dissertation.

Conference proceedings will open on Day one, with a brief welcome address by the Pro Vice-Chancellor (Academic Innovation) Anthony Brogden-Ward, and conclude with a brief closing address by the Vice-Chancellor of Unicaf University in Malawi, Dr Robert Ridley, at the end of Day two.

It is with great pleasure to see that the candidates' presentations, abstracts featured in this publication, are accompanied by two plenary discussions. The first plenary presentation is by our Unicaf University Zambia Vice Chancellor, Dr Christine Phiri Mushibwe. She will present on 'The conundrum of research and its endless misconceptions and interpretations' during Day one of the conference. This plenary presentation will be followed, on Day two, by Dr Attridge Mwelwa's presentation on the 'Preparedness of trade unions in Zambia amidst Covid-19' who is a Unicaf University in Zambia Faculty member.

Following the main conference proceedings, a separate event will be held during which we will announce the winners of the "Best Presentation / Best Poster" competition, from among the conference participants.

I would like to extend a special thank you to the Conference Committee for all their work and dedication towards organising this event, as well as all other colleagues who actively assisted and supported this important University initiative.

On my behalf, as well as all colleagues we trust you thoroughly enjoyed participating in this year's conference and hope to see you at the next one.

Dr Vassias Vassiliades, PhD, FHEA, MAUA
Deputy Vice-Chancellor (Federal)
Unicaf University

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Conference Programme				
Day 1 Monday, March 22nd, 2021				
9:50*	**Session opens**			
10:00 - 10:20	**Opening Ceremony** **Anthony Brogden-Ward, Pro Vice-Chancellor (Federal) (Academic Innovation)** **Chair: Dr Elena Papadopoulou**			
10:20 - 11:40	**Session 1A Business** **Chair: Dr Bashkim Isufi**		**Session 1B Education** **Chair: Dr Tanya Marie Hathaway**	
10:20 - 10:40	Abebe Shibru	The effects of the relationship between gender differences in leadership on organizational performance in non-government health service delivery organizations in Ethiopia	Martha Mondiwa	Impact of quality assurance systems in the delivery of quality education: a focus on private higher education institutions in Malawi
10:40 - 11:00	Deric Zanera	Understanding factors that affect the leadership succession process in a family-owned business	Kulombe Emma, F.	Challenges parents and service providers face when using locally available resources during the teaching of children with deafblindness in their homes
11:00 - 11:20	Nyuonguo Kenneth Nsom, Dr Jet Mboga	Assessing the challenges leaders face in running their businesses in Sub-Saharan Africa	Lewis Simkoza	Girls' academic achievement in boys' boarding facilities secondary schools in the context of the new investment policy in Malawi
11:20 - 11:40	Babatunde Olusola Adetona	The journey of leadership along the road to innovation and continuous business improvement	Favour Uche Esezi-Obilor	Influence of motivation on employees' productivity in Captain Elechi Amadi Polytechnic, Port Harcourt
11:40 - 12:00	**Break**			

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12:00 - 13:20	Session 2A Business Chair: Dr Ursula Schinzel		Session 2B Education Chair: Dr Chryso Hadjikou	
12:00 - 12:20	Gloria Chaonamwene Mereka, Dr Guyo Wario Wako	The influence of leadership on growth transformation of state corporations in Malawi	Theresia Kuiwite, Dr Vikram Niranjan	Effectiveness of the SWASH program in addressing MHH in public school in Tanzania
12:20 - 12:40	Peter Silwimba	Extent of risk management integration by financial and insurance institutions in developing countries	Dr Adesoji Olukayode Adesugba	Adoption of e-learning for workers in-service training in the Nigerian public service
12:40 - 13:00	Clement Ndindah	Determinants of small and medium sized enterprise's (SME) success/failure: a study of SMEs in the western region of Cameroon	Emily Grace Chiumia Mwale	An investigation into the challenges of inclusive education in institutions of higher learning in Malawi
13:00 - 13:20	Lawrence Irek Elom, Dr Bashkim Isufi	The effects of environmental cost on oil and gas performance in Nigeria	Donald Nongola	Teaching mathematics to visually impaired learners: the use of abacuses to enhance learning
13:20 - 14:00	**Break**			
14:00 - 15:00	**Plenary presentation**	**Dr Christine Phiri Mushibwe Vice Chancellor, Unicaf University in Zambia Chair: Dr Elena Papadopoulou**	**The conundrum of research and its endless misconceptions and interpretations**	

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15:00 - 16:00	Session 3A Business Chair: Dr Cristina Isabel Ibarra Armenta		Session 3B Education Chair: Dr Chrysa Tamisoglou	
15:00 - 15:20	Irfana Kassum	The impact of strategic philanthropy on firms' financial performance in Dar-Es-Salaam city (Tanzania): a study of mobile network operators from 2012 to 2019	Shelton Jeri	Exploring teachers' and students' perceptions on assessment for learning in science: how can students' self-directed learning be encouraged?
15:20 - 15:40	Michael Steven Juma	Analysis of competitiveness and competition of commercial banks amidst increasingly expanding mobile banking services in Kenya: a case study of Cooperative Bank of Kenya Ltd	Dacia Smith	Future education: online learning to increase access to training and educational programmes in Jamaica
15:40 - 16:00	Thomas Appiah	Assessing the determinants of FinTech adoption: a case of selected undergraduate students in Ghana	Festus Mrakpror	An assessment of the state universal basic education board and school leadership in the implementation of the Universal Basic Education Program in south-south region, Nigeria
16:00 - 16:40	Poster Session 1 Business (see Appendix A) Chairs: Dr Elena Papadopoulou, Dr Olga Novokhatskaya			
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Day 2 Tuesday, March 23rd, 2021				
10:00 - 10:10	**Day 2 Opening** **Dr Elena Christophorou, Academic Standards and Quality Assurance Director** **Chair: Dr Olga Novokhatskaya**			
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10:30 - 10:50	Joseph Iyanda	Modeling value propositions of the stakeholders as the innovative metric to establish and validate a potential business idea. A case of private educational service	Linda Kulemeka Kamanga	The changing role of human resources' professionals in the context of human resources risk management
10:50 - 11:10	Clement Obisike Enweruzo	Achieving innovative and sustainable competitive advantage through strategic knowledge management and organizational learning	Nicholas Ofosu-Yeboah, Dr Leonidas Efthymiou	Guided by reward systems, are the management of Ghana Revenue Authority able to determine employee's working behavior
11:10 - 11:30	Kene Dick	Sustainable development: a strategic approach for sustainable business practices in trade effluent generating industries in Francistown region in Botswana	Ahmad Abdullahi Fakai	The impact of motivation on occupational productivity in commercial banks of Kebbi State, Nigeria

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11:50 - 12:50	**Plenary presentation**	**Dr Attridge Mwelwa, Faculty member, Unicaf University in Zambia Chair: Dr Vassias Vassiliades**	**Preparedness of trade unions in Zambia amidst Covid-19**	
12:50-13:50	**Break**			
13:50 - 15:10	**Session 5A Business Chair: Mrs Christiana Stylianou**		**Session 5B Business and Education Chair: Dr Sankar Ganesh**	
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14:10 - 14:30	Francis Ogbenna	An exploration into the dynamics of financial reporting frameworks on the caliber of financial reports of NGOs in Botswana	Angelina P. Polius	The impact of an initial teacher training program on teachers' level of satisfaction and effectiveness at primary schools in Saint Lucia
14:30 - 14:50	Louise Erica Marcelle-Peart	Investigating the interface between firm-initiated customer engagement actions and total customer engagement value to firms in the financial services sector	Albert Kasumo Kayange	Effect of stakeholders' approach of housing policy on the quality of housing in Malawi
14:50 - 15:10	Francis Anno Ekiru, Dr Elenica Pjero	Effects of traders' competitive rivalry on livestock market access in pastoral areas	Sam Kilimvi Aitaa	Corporate Social Responsibility (CSR) practices in the transportation sector in Uganda - a study of selected bus operating companies
15:10 - 15:50	**Poster Session 2. Various topics (see Appendix A) Chairs: Dr Elena Papadopoulou, Dr Olga Novokhatskaya**			
15:50 - 17:00	**Closing Ceremony Dr Robert Ridley, Vice-Chancellor Unicaf University in Malawi Chair: Dr Elena Papadopoulou**			

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Appendix A.

Poster session 1 (Day 1, Monday, March 22nd, 2021, 16:00 - 16:40)	
Adedeji David Ajadi	Risk-adjusted returns and performance of mutual funds in Nigeria
Anthony Madana	Assessing the impact of Fiscal and monetary policies on the financial performance of commercial banks in Ghana and its effect on the economy: a case study of Ecobank, Ghana
Keketso Elias Chalatse	Introducing a Procurement Adjudication in the Public Procurement Process in Lesotho
Usman Jankara Jimada	Overcoming low insurance penetration in Nigeria – a stakeholder approach
Emanuel Sebastian	Consumer purchasing behavior theories: a holistic analysis on the influence of value-added services on consumer's purchasing behavior in the mobile telecommunication industry in Namibia
Bosco Nsabimana	Leadership, strategic capability and their influence on performance in East African community
Elisha Vitsitsi	Challenges Hindering the Transfer of Irrigation Innovations to Farmers on Smallholder Irrigation Schemes in Malawi
Sameer Korumtallee, Dr Vikram Niranjan	Factors influencing the adoption of an e-health system by healthcare professionals - a case study from a private hospital in Mauritius
Poster session 2 (Day 2, Tuesday, March 23rd, 2021, 15:10 - 15:50)	
Ali Nyondo	Level and impact of income tax compliance on financial performance of enterprises in Malawi - the case of small and medium sized entities in Blantyre city, Malawi
Rabiu Aminu, Dr Olajide Solomon Fadun	Human resources accounting disclosure and financial reporting quality of non-financial companies
Rabiu Aminu	Enhanced human resource accounting disclosure index
Sunny M Chikwanha	Significance of Environmental Impact Assessment (EIA) in Zimbabwe's economic development
Opeyemi A. Amos-Amao	Effective pedagogy in Nigerian secondary schools: how critical thinking can be encouraged
Aduduabasi Ette Michael	The application of spatial database in construction management: a case study of facility upgrade in Alakiri NAG
Samuel Josephson	Exploring Type 2 diabetes self-management education
Gibson Francis Waru Mark	Post-conflict education: The study of boys' and girls' enrolment in Yambio County

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Abstracts

Plenary Presentations

Day 1 Plenary presentation

The conundrum of research and its endless misconceptions and interpretations

Dr Christine Phiri Mushibwe

Vice Chancellor,

Unicaf University in Zambia

The current era is so rich in insurmountable information from numerous sources in any field or profession. Students are no longer tethered to one particular textbook for all the needed knowledge. Research is one important part of every student's life at a University. It is one element of study that conjures mixed feelings in a number of students. Such a perception is further compounded with misunderstandings of concepts, differently defined, described or later alone explained by different authors hence, rendering it difficult to understand.

Various dissertations demonstrate a total confusion when it comes to the methodology stage. Such a confusion would have been demonstrated at the development of the objectives. When a concept is understood, it becomes easy to apply the concept intelligibly. One example of such concepts is 'method'. The concept assumes different other terms to describe the same principle. These would include, research strategy, procedures, techniques and or tools for research. Authors of Research Books tend to use what they assume is the best word describing the process, while some may use all these terms to describe 'methods' of research. This presentation is an attempt to clarify a few of such challenges.

Day 2 Plenary presentation

Preparedness of trade unions in Zambia amidst Covid-19

Dr Attridge Mwelwa

Faculty member,

Unicaf University in Zambia

This paper looks at trade unions' responses amidst economic challenges expected following the emergence of the coronavirus across the globe. The Coronavirus, believed to have originated from the Chinese city of Wuhan, has affected everyone globally; Italy, Spain, cutting across Europe, Asia, Africa and the United States of America. This led to most countries imposing emergency lockdown measures that have major adverse economic effects. The pandemic as declared by the World Health Organisation (WHO) has not spared Zambia, a country which is already struggling economically, even before being hit by the first case of coronavirus.

Among the notable economic challenges faced by unions was the delayed payment of salaries that, for instance, saw the University of Zambia Union facing media attraction. Other unions silently raised alarms of part of the conditions of service not being met in terms of Salaries. To compound to the above challenges, Zambia was hit by the coronavirus, which entails a further shake on the economy, and saw the schools and universities being closed almost instantly. Companies and other organisations followed suit in response to SI 21 and 22 of the Public Health Act that was effected by the Government through the Republican President of Zambia.

How then can the Zambian Unions and the government be indifferent in approaching this, because not only will the worker be the only one to feel the heat of the pandemic, but companies and the government, as well. This could be explained by the nature of the contextual challenge, unions' ideological inheritance, their organizational capacity and the opportunity structures available. The Zambian Union and the government through the Ministry of Labour and Social Justice have a prescribed structure of approaches tabulated under the Employment Act. Zambia is privileged to have sector unions that represent its members among them; i.e. Zambia Congress of Trade Union (ZCTU) and Federation for Free Trade Union (FFTUZ). Under these are several other smaller sector specific Unions.

Oral Presentations

Abstracts are presented in the running order of the programme.

Day 1 Monday, March 22nd, 2021

Session 1A Business

The effects of the relationship between gender differences in leadership on organizational performance in non-government health service delivery organizations in Ethiopia

Abebe Shibru

The success of leaders and organizational leadership function, behaviour and practices are determined by a multifaceted internal and external factor. Gender differences in leadership and its implication in organizational effectiveness is one of organizational management aspects that need to be studied in view of today's fast changing world. Limited research data show that "only about 2% of the general management and decision-making positions are held by women while the 98% is held by men in Ethiopia (compare this to that of Kenya where women occupy 4.9% of the management positions while men occupy 95.1% of the same" (Mekasha, 2017).

The purpose of this study was to examine whether gender differences in organizational leadership role has an effect on organizational performance and effectiveness in health care service delivery organizations in Ethiopia. The research focused on Greet Hofstede's Cultural Dimension Theoretical Framework based on the fact that culture influences thinking, language and human behaviour (Hofstede, 2011).

The researcher applied an explorative mixed-method approach to determine the impact of gender-based leadership differentials on organisational performance. The research employed descriptive statistics extracted from a SPSS syntax filed to organise, analyse and interpret quantitative data. The targeted respondents for this study comprised of organization senior leaders, first line managers, department heads of various functions, supervisors and front-line health service providers.

This research study contributes to the existing research knowledge in the broader area of gender and leadership role in corporates. In reaching a conclusion from reviewed literature and overall research findings, it is suggested that there are no correlations between gender differences in leadership role and organization effectiveness. On the other hand, the research focuses only on Non-Governmental organizations providing health care services. Public sectors and organizations in non-health care industries are not included. Covid-19 also affected the breadth of field data collection process.

Understanding factors that affect the leadership succession process in a family-owned business

Deric Zanera

The study aims at understanding the enabling factors that impact the leadership succession planning process in Family-Owned Businesses.

Purpose of the study is to examine the enabling factors that influence leadership succession planning process in Family-Owned Businesses (FOBs) in Malawi. The paper applied the agency and stewardship theories to link the findings to the theoretical framework.

The study is cross-sectional, employing a mixed-methods approach using structured questionnaires and In-Depth Interviews (IDI) guides to collect the quantitative and qualitative data, respectively. A total of 60 randomly selected business individuals and 10 purposively selected Family-Owned Business proprietors in Zomba City, participated in the study.

Key findings from the study demonstrated that there is statistical significance for quality relationship between founder and successor as an incumbent-related factor, successor age as a successor-related factor, heir preparation as family-related factor and absence of clear policies as a business-related factor constructs to impact the leadership succession planning.

On the other hand, all other constructs were viewed as not vital determinants of the succession pool creation. The qualitative results collaborated with the quantitative findings.

Family-Owned Businesses have an impact on improving the economy of a country and employment opportunity for country citizens although FOBs face numerous challenges concerning succession planning. Thus Family-Owned Businesses need business successors bolstered well early if organizations are to persevere.

The findings of the study will contribute valuable information to the administrators, bankers, family business entrepreneurs, and academics not only in Malawi but also worldwide. Furthermore, the results will provide family business advisors with important insight for developing recommendations around improving the extensiveness of family business succession preparedness, provide important policy implications, and serve as a basis for additional theory development in family business succession planning.

Assessing the challenges leaders face in running their businesses in Sub-Saharan Africa

Nyuonguo Kenneth Nsom,
Dr Jet Mboga

Several organizations still face many challenges in running their businesses. This paper purports to assess the challenges faced by business owners and leaders in Sub-Saharan Africa particularly in the Northwest region of Cameroon.

The purpose of the paper was to identify the challenges business owners and leaders faced in running their organizations. Specifically, the paper assessed the (a) challenges faced by business owners and their leaders in business settings; (b) leadership styles practiced by business leaders; (c) significant causes (d) and qualities of good leadership. Following a rigorous empirical review of different scholars' works on the topic, assessed and analyzed using descriptive analyses, the results of the findings indicated that (a) socio-political factors and high taxes from governments are the major challenges leadership faces in running their businesses in Sub-Saharan Africa; (b) Servant/democratic leadership appears to be the most appropriate leading style in a Christian/health organization; (c) transformational; (d) coaching; and (e) democratic leadership styles have a positive significance on the organizational performance (Arif , 2018; Bhatti, 2019; Khalil et al., 2016; Zach, 2018), while (f) transactional; and (g) autocratic managing styles, have an adverse effect on the performance of firms (Amini et al., 2018).

Low education of leaders and limited resources contribute to the challenges that businessmen faced (Nyamulinda and Gaju, 2017). Causes of leadership challenges are: (a) poor management style of leaders; (b) limited resources; (c) low education of the managers; (d) the inability of the team members to meet up with demands; (e) government regulations (Asfaw, 2017; Asongu and Odhiambo, 2019). On qualities of good leadership, a good leader should (a) lead; (b) inspire; (c) direct; and (d) motivate the followers (Azad, 2017; Olanrewaju and Okorie (2019). Conclusively, the results obtained on business challenges could lead to organizational collapse.

The qualities of good leadership should be upheld to limit leadership challenges faced in business settings.

The journey of leadership along the road to innovation and continuous business improvement

Babatunde Olusola Adetona

A successful business leader understands the value of both improvement and innovation and knows that while these terms may have different meanings, they are equally critical for long-term business success. Organizations that embrace both methods of increasing business value are the ones that will not only survive but thrive in today's competitive marketplace. However, leadership drives continuous improvement and innovation in a business organization. Whether you are a leader today or tomorrow – and no matter your field - thinking consciously about leadership is essential, as this will affect your choices, decisions and performance. Leadership is seen to be a journey and not a destination. Jackson, (2000) earlier proposed that business improvement could be conceptualized as a journey and that the improvement challenges which school businesses face are determined, in part by their location in that journey.

This research sought to build upon these propositions and investigate the role played by Leadership for Business especially school business to experience continuous Improvement and Innovations. The success of any school business is critically linked to the leadership skills of all the members of staff (teachers) and the capability of the head teacher who is the manager of the business. According to Gonfa (2019), the effects of poor leadership (for example lack of vision, poor management, communication and motivational skills) in school business, growth and students' performance are alarming these days. This cancerous move has led to a high level of decadence (for example fall in education standard, indiscipline, corruption and ineptitude) experienced in the educational sector of Nigeria's economy. It has also caused decline in student enrolment in public schools and given rise to the proliferation in the establishment of private schools which many run like business centres without the professionalism that this type of business requires.

Data shall be gathered through document analysis, survey, and targeted semi-structured interviews administered to selected teachers within the study area. The result shall be analysed, and the outcome will be used to make recommendations.

Session 1B Education

Impact of quality assurance systems in the delivery of quality education: a focus on private higher education institutions in Malawi

Martha Mondiwa

The main objective of this study is to examine quality assurance systems in the private higher education institutions in Malawi and to explore the environmental factors (internal and external) that either facilitate or hinder quality assurance practices for delivery of quality education.

The study used mixed research methods (both qualitative and quantitative) also known as triangulation in order to come out with enriched data. The researcher used in-depth interviews and questionnaires to collect data from students, academic and administrative staff and senior management of three private universities. In 2018, the National Council of Higher Education (NCHE) in Malawi, shut down seventeen (17) private higher education institutions for not meeting minimum standards attributed by what was called quality assurance discourse (Melekezo, 2018 cited in Galafa, 2018).

The preliminary results indicate that there are gaps related to the quality of education in private universities and these findings have been established through interviews and questionnaires. Some of the challenges include inadequate infrastructure, inadequate numbers of full-time lecturers, teaching and learning materials and informal evaluation processes (NCHE accreditation report, 2017). Most staff and students perceive the role of NCHE as being related to quality assurance but had a lot of negative observations that affect quality assurance processes for private universities. However, most of the students and staff reported good internet services, 70% of qualified lecturers, 68.8% good student feedback, 75% of students and staff fully get involved in quality assurance issues (NCHE accreditation Report, 2018).

This study discusses benefits of quality education through quality assurance systems in private universities and their impact. The researcher makes recommendations to the government and other higher education institutions and regulators related to quality assurance systems. The study recommends a future study to be undertaken related to this topic to explore further the quality assurance systems and the perception of the role of NCHE in both private and public universities.

Challenges parents and service providers faced when using locally available resources during the teaching of children with deafblindness in their homes

Kulombe Emma, F.

The study investigated challenges that teachers, field officers, parents and service providers face when using local resources in teaching children with deafblindness in their homes. The study was conducted through consultative monitoring and evaluation of the project. It was an ongoing process to verify useful materials. The objectives were: finding skills children have that need to be boosted; finding survival skills which parents are using for their children; knowing available support children are receiving from service providers; rooting training requirements that deafblind supporters need.

The research was carried in Balaka and Machinga Districts. Qualitative approach was used to address issues at hand. Instruments used to generate data were; individual face to face interviews, focus group discussions, observation, desk review on activities. Participants involved were: parents, Chisombezi Deafblind staff and Malawi Council for the Handicapped (MACOHA) field officers. Thematic analysis and codification were used to analyze data.

The findings of the study will benefit parents, field officers, community members, university colleges, policy makers, and service providers.

Results revealed that a) children have survival skills which need improvement, b) parents did not train their children to live independently, c) service providers did not support the children on how to be independent, d) the support that children receive is very inadequate due to insufficient knowledge.

The research further revealed that supporters had such training needs like assessment of disabilities, communication strategies and proper positioning of the children with deafblindness. However, the challenges they face implied that both parents and service providers need to be fully equipped with enough skills to assist children with deafblindness.

It is therefore recommended that: parents and all service providers such as teachers, field officers should receive adequate training and have enough teaching resources and knowledge for handling deafblind learners. The service providers should involve people who have passion and dedication to children disabilities that need holistic assistance.

Girls' academic achievement in boys' boarding facilities secondary schools in the context of the new investment policy in Malawi

Lewis Simkoza

Although in the recent years the issue of quality education has taken precedence in Malawi, research findings still point out to the fact that there is still low academic achievement among females. The study's main interest was in measurable learning outcomes and achievement for the girl child in boys' boarding facilities secondary schools. The study was aligned to the current Education Strategy 2020 'learning for all' in contrast to "education for all'. Learning for all is about students acquiring knowledge and skills for their survival at work and in life. The action research case-study focused on comparing academic performance of girls in boys' boarding facilities with girls in district boarding schools.

This study adopted a multi method approach. Data were collected through formal interviews, documentaries, focus group discussions and school engagement survey questionnaires from 102 participants, comprising female students, teachers and government officials. Data were analyzed by coding, themes and relationships in order to map broad trend in girls' achievements from 2010-2019. Malawi School Certificate of Education (MSCE) pass rate was the indicator for quality education. Previous findings attributed girls' low pass rate at national level due to inadequate sanitary care and facilities, long travel distances to reach schools and child abuse, among other factors.

However, findings in this study brought more facts and realities that about 55% of the girls in district boarding schools perform better than about 49 % of the girls selected as day scholars in boys' boarding facilities schools, due to selection criteria. Girls in District Boarding Schools come from primary schools from all over the district; whilst those in boys boarding facilities schools come from the location within 5km radius to the secondary school. This implies that girls that enter secondary schools with weaker grades end up in the same trend up to sitting for the Malawi School Leaving Examinations.

Influence of motivation on employees' productivity in Captain Elechi Amadi Polytechnic, Port Harcourt

Favour Uche Esezi-Obilor

The study investigated the influence of motivation on employees' productivity in Captain Elechi Amadi Polytechnic, Port Harcourt using 235 staff of the Polytechnic as sample and descriptive survey as research design.

A restricted researcher-developed instrument titled Influence of Motivation on Employees' Productivity (IMEP) was used for data collection, research questions were answered with mean and standard deviation, while independent sample t-test was used to test the formulated null hypotheses at the 0.05 level of significance. The study found that employees' commitment, recognition and reward of employees, transparency, and accountability were practiced at a low extent leading to poor employees' productivity in the Polytechnic.

It was recommended, among others, that employees' recognition and reward, management transparency and accountability should be enhanced in the Polytechnic to strengthen employees' commitment and consequently, productivity.

Session 2A Business

The influence of leadership on growth transformation of state corporations in Malawi

Gloria Chaonamwene Mereka,
Dr Guyo Wario Wako

Leadership is considered to be an integral element in the management of organizations. Effective leadership has a role in financial streamlining, development of human capital strategic drive, and building elements of competitive offering by state corporations. Performance of the stated roles depends on the leadership in place.

This research adopted the qualitative and quantitative methods and the prime purpose was to assess the influence of leadership on growth transformation of state corporations in Malawi. In Malawi, leadership in state corporations has been an issue as their growth has remained a big question. This prompted the government to introduce strategic planning in Malawi public institutions as part of public reform strategies to facilitate performance. The World Bank report (2019) and Malawi government report (2018) also acknowledge the myriad of performance challenges Malawi public sector is facing, despite the introduction and implementation of performance strategies. The role of leadership in terms of its influence to growth transformation in state corporations in Malawi has not been well investigated.

The specific objectives of the study: examine the effects of leadership on financial streamlining of state corporations; assess the leadership influence on development of human capital strategic drive of state corporations; examine the influence of leaders on the productivity of state corporations; evaluate the effects of leadership on building elements of competitive offering by state corporations, and suggest a leadership-led framework for growth transformation of state corporations.

The results of this research will provide an understanding of the influence of leadership on growth transformation of state corporations in Malawi and will also explore and suggest a leadership-led framework that can be adopted by state corporation to enhance their growth.

This framework is expected to bring change to the current leadership situation and improve the performance of the state-owned corporations promoting high productivity.

Extent of risk management integration by financial and insurance institutions in developing countries

Peter Silwimba
The Institute of Risk Management Zambia (IRMZ)

Zambia Institute of Banking and Financial Services (ZIBFS)

Information Systems Audit and Control Association (ISACA)

The purpose of this research was to establish the causes and extent of Risk Management Integration (RMI) in developing countries. The research problem lies on the deviation from the ideal situation in which the ever-increasing complexity of exposure to risk of losses by all companies and industries, which ideally was to be accompanied by the equivalent efforts to integrate risk management, is entirely different from reality, as many business organisations have not responded proportionately to integrate risk management in their organisation; at least not to the same levels.

The methodology used to establish the extent and causes of these variations involved two stages. Firstly, a review of secondary data from both developed and developing countries was extensively done. Secondly, a pilot primary data collection exercise was conducted in Zambia involving selected financial, non-financial and insurance companies.

Salient findings were that RMI in developing countries has been implemented to different levels. Some organisations and industries have reached the maturity levels while others do not have a risk unit in their structure. Less than 40% of the Alliance for Financial Inclusion (AFI) member countries partially achieved Basel II. In Zambia, nearly 90% of risk-conscious organisations are from the financial institutions. There are 6 primary (for initial setup) and 6 secondary (for efficient running) factors influencing the organisations' extent of risk management integration. The primary factors include industry type, managers' motive, managers' attitudes, enlightened board, internal-external best fit and firm size (Ghalibaf & Salmalian, 2019; Hermeindito, 2020). Secondary factors include risk structure, framework, regulations, tools, resources and environment changes (Fadun & Oye, 2020; Laisasikorn & Rompho, 2019; Morris, 2019).

In conclusion, organisations in developing countries have adopted levels of RMI. Companies can easily secure business sustainability through risk management by responding to primary and secondary factors of RMI.

Determinants of small and medium sized enterprise's (SME) success/failure: a study of SMEs in the western region of Cameroon

Clement Ndindah

Given distinguished success in small business ventures observed amongst the inhabitants of the western region of the Cameroon (Hogenboom, & Jilberto, 2007; Johnson, 2011; Jeune Afrique, 2016; Komo & Takor, 2019; Henry 2003), the purpose of this study is to examine which factors are responsible for the success of small businesses in this region of Cameroon.

This study is a survey research that applied an approved questionnaire to a sample of 403 Small Medieum Enterprices (SMEs) in the western region of Cameroon. The data collected was analysed using logistic linear regression so as to find out which factors are responsible for SME success in the western region of Cameroon.

The findings from this study revealed that access to capital (informal capital), industry experience as well as the availability of markets are responsible for the success of SMEs in the western region of Cameroon.

The findings from this study contribute to decreasing the lack of knowledge on SMEs in this region and the Cameroonian economy at large. More to that, SME owner/managers as well as potential entrepreneurs can make use of this result to reduce their chances of failure by paying attention to these determining factors. In the same light, other stakeholders like the government as well as NGOs which promote SMEs can be aware of these factors so as to render their support for SMEs more effectively.

The effects of environmental cost on oil and gas performance in Nigeria

Lawrence Irek Elom,
Dr Bashkim Isufi

The purpose of this abstract is to examine the effects of environmental costs on oil and gas performance in Nigeria.

The study used quantitative research method and ex post facto research design to analyze data from published annual financial report of some quoted oil and gas firms in the Nigerian Stock Exchange between 2008 and 2018.

The conceptual and theoretical frameworks were used to establish the gap in the literature. Based on the study, successful efforts or full costs methods (Agwor, 2015) were applied by the oil and gas firms and were assessed alongside the position of International Financial Reporting Standards (IFRS), but fell short of the requirements because they were not able to capture all environmental costs and thereby not being able to solve the problems of unforeseen litigation cost, and other costs like land degradation, gas flaring, corruption in the system, water and land pollution and violence orchestrated by the host communities which stand as control variables in establishing the union that exist between environmental cost and performance in the industry. This has affected performance in the industry (Arong, Ezugwu & Egbere, 2014).

Therefore, the study recommended that the Financial Reporting Council of Nigeria (FRCN 2011) should clearly point out the standard for the sector to adopt which synchronizes with International Financial Reporting Standard requirements in order to be on the same page with the world best practices (Mgbame, Donwa & Igunbor, 2015). The essence of adopting IFRS is to ensure that every environmental cost is meticulously recorded and reported on (Donwa, Mgbame & Olateru-olagbegi, 2015).

Session 2B Education

Effectiveness of the SWASH program in addressing MHH in public school in Tanzania

Theresia Kuiwite,
Dr Vikram Niranjan

Quality of Menstrual Health and Hygiene (MHH) includes knowledge, sanitation, water and soap availability, menstrual product, safe disposal, and education. School Water, Sanitasation and Hygiene (WASH) Program (SWASH) involves MHH interventions that aim to improve adolescent girls' school attendance, hygiene education, and practices, and enhance their academic performance. It is imperative to study the effect of positive social norms, policies, and health services to support the intervention.

The study focused on assessing SWASH program interventions contributing to sustainable MHH in public schools by exploring various interventions in terms of quality facilities and approach; accessibility to WASH services; MHH hygiene and sanitary products management; perceptions of girls, teachers, and community; hygiene practices in schools; and further needs of MHH.

A cross-sectional study was conducted in public schools of Bagamoyo, Kisarawe, and Kibaha councils of the Coast region in Tanzania using a validated tool among 180 teachers. Moreover, a qualitative study was conducted with key informants and focus groups both from the school committee and school WASH club members.

Insufficient financial support from local government, community contribution towards the maintenance of SWASH facilities is reported by 86% of respondents as one of the barriers to sustain and improve MHH interventions. 98.7% of adolescent girls from secondary schools used burning incinerators to dispose of used pads. 16.7% had change rooms with water, waste bin, soap, and emergency sanitary supplies. About 47% were provided sanitary pads as emergency aid, 6.8 % had change rooms without basic amenities. 93.8% of primary schools make use of a pit latrine. 84% of schools reported providing MHH education services. SWASH Program implementation in the past five years has resulted in little improvement in MHH promotion, practices, WASH facilities, and perceptions among adolescent school girls.

The study suggests a strong emphasis on implementing the MHH and SWASH programs in a more effective manner.

Adoption of e-learning for workers in-service training in the Nigerian public service

Dr Adesoji Olukayode Adesugba

Education is a significant investment in human capital development as it plays a critical role in long-term productivity and growth at both micro and macro levels (Orji & Job, 2013). The development of public officers' capacity is essential to the overall effectiveness of the organization, as such officers have the responsibility of formulating and implementing policies in critical areas of the economy.

The study researched the importance of adopting the e-learning method as part of the strategies for delivering in-service training in the Nigerian public service to ensure a training strategy that is cost-effective and time-efficient.

To achieve the objective of the research, public servants' assessment of the current system of training programs, and how public servants perceive quality, effectiveness, and efficiency of the traditional form of learning and e-learning were analyzed.

A case study qualitative approach is used to enable the researcher to gain in-depth knowledge and understanding of how e-learning has contributed to capacity development and public servants' opinion on the adoption of e-learning.

Four public institutions were selected and a total of 20 participants, which are public servants, were interviewed to obtain adequate data for the analysis.

The significance of the study is to examine ways of how capacity development of public servants can be further improved through e-learning. The benefit is to ensure public servants are further equipped to render better services, reduce high cost incurred in travelling for training, and also avoid problems created by the absence of public servants from work to attend training programs. The adoption of e-learning for worker in-service training will ensure public servants can still be at their duty post, rendering quality service, and at the same time, learning.

An investigation into the challenges of inclusive education in institutions of higher learning in Malawi

Emily Grace Chiumia Mwale

The purpose of this study is to investigate the challenges of inclusive education in institutions of higher learning in Malawi. Learners with disabilities are born with different anomalies that may require specific skills for them to learn effectively (Rodina, n.d.; Galbin, 2014; Chimwaza, 2015). Inclusive education has a number of challenges including lack of knowledge and skills in teaching the learners with disability, inadequate communication skills, resources, frequent absenteeism, poor infrastructure and discrimination (Edmunds, n.d, cited in Mgomezulu, 2017). Therefore, inclusion needs to be understood in the light of special education which pays specific attention to the needs of learners with disability.

It is based on this background that the researcher seeks to conduct an investigation into these challenges using a mixed method approach with the study tools of interviews and questionnaire for data collection (Halcomb and Hickman, 2015). Specifically, the study will assess the rate of the enrolment of learners with disabilities in institutions of higher learning, what type of disabilities is accommodated in the institutions of higher learning and finally, an analysis of the challenges related to the implementation of inclusive education in institutions of higher learning will be undertaken as well.

This study will inform the policy and practice on the challenges being encountered in the implementation of inclusive education in Institutions of Higher Learning. It will provide learners with disabilities with access to quality education as the understanding of the inclusive education and solutions to the challenges encountered in implementing inclusive education will be provided. Parents and stakeholders will be informed on options for learners with disabilities to proceed with higher education.

This study is expected to establish the enrolment rate of learners with disability is institutions of higher learning. It will also identify the types of learner disability accommodated by the institutions and also learner, institutional and policy challenges encountered in the provision of Inclusive Education in Malawi.

Teaching mathematics to visually impaired learners: the use of abacuses to enhance learning

Donald Nongola

The purpose of the study was to determine if the use of abacuses can aid in the teaching of Mathematics to visually impaired learners. A pilot research study was employed using quantitative approaches, in particular, quasi experimental designs. The researcher was the principal data collector, and the abacus was used for teaching basic topics such as addition, subtraction, division, multiplication, division and fractions.

Observations in performance, morale, interests and commitment were made for every topic that was taught. 10 teachers with interest in teaching mathematics to the visually impaired learners participated. Preliminary results suggest that teachers who were able to master the pedagogical skills and were committed to the work had the ability to teach mathematics to visually impaired learners.

On average, teachers who were blind performed exceptionally well. From the results, we note that Mathematics can also be taught through tactile strategies. We also note that training in Mathematics is very important. The challenge that most of the special education teachers had could be due to lacking mathematics in their training package (Mader, 2017; Willings, 2010).

In my conclusion, the pilot research results are indicating that abacuses and other assistive devices can greatly help in the teaching of mathematics to visually impaired learners, which is in agreement with Gagner (2013), who argued that some fields require specialized pedagogies.

Session 3A Business

The impact of strategic philanthropy on firms' financial performance in Dar-Es-Salaam city (Tanzania): a study of mobile network operators from 2012 to 2019

Irfana Kassum

Strategic philanthropy is understood to offer a valuable basis for organizations to market themselves relatively effectively in Tanzania's developing economy, particularly in its Dar-es-Salaam city; this is due to the win-win situation it promotes between the respective organizations and their societies (Baron, 2001; Baraza, 2014; Gilaninia et al., 2013; Africa Philosophy Network, 2017). However, research on understanding how strategic philanthropy impacts such organizations' financial performance**,** specifically in Tanzania's Dar-es-Salaam city's context, is rare. This research study thus primarily aims at conducting a sector-specific study to determine the impact of strategic philanthropy on firms' financial performance in Dar-es-Salaam city (Tanzania).

A quantitative research will be conducted on a population of six mobile network operators headquartered in Dar-es-Salaam city, due to them executing strategic philanthropy frequently. Three core research designs namely descriptive-, correlational-, and quasi-experimental- will be utilized. To aid this, Management Information System reports, relevant websites, commercials, fixed response interview, and **a** closed-ended questionnaire will be employed for data collection. Data for the period 2012-2019 will be considered and analyzed quantitatively for results.

The results of this study shall divulge the type of impact strategic philanthropy has on the mobile network operators' financial performance, and which can be further generalized across other eligible business sectors of the city**,** whose organizations execute strategic philanthropy.

The study will bridge the literature gap. Its results will mainly promote an understanding of how strategic philanthropy can impact financial performance. Additionally, the study will make a significant contribution in strategic philanthropy's literature with respect to a developing country like Tanzania (Azad et al., 2017; Baughn et al., 2007; Dobers & Halme, 2009). Further, the study will also make way for future sector-specific studies to be conducted in Tanzania to determine how strategic philanthropy executed by respective firms impacts their financial performance.

Analysis of competitiveness and competition of commercial banks amidst increasingly expanding mobile banking services in Kenya: a case study of Cooperative Bank of Kenya Ltd

Michael Steven Juma

Increased levels of competitiveness and competition in the banking sector together with adoption of cutting-edge technological change by embracing mobile and internet banking services by Cooperative Bank of Kenya have largely spurred unique differentiation of its financial services and enhanced its cost advantages. The overarching purpose of this research is to establish how the Cooperative Bank of Kenya has successfully designed its strategic intent and actions, while leveraging its competitive advantage, technological change, low-cost-leadership, unique differentiation and internationalization of its leading financial brands, to increase and expand its market share and gain sustainable competitive success in the financial sector. The research had adopted mixed research methodology by critically analyzing determinants of National Diamond Advantage, Sustainable Competitive Advantage, five forces of competition, technological change, marketing and globalization theories (Porter, 2008).

Preliminary results of the study underpinned that the Cooperative Bank of Kenya has sustained competitive intelligence and improved its competitive advantage in the banking sector by embodying technological change and unique differentiation of its leading brands, pursuing globalization and Unique Selling Propositions (USPs) of its products. Furthermore, it did so by promoting Quality, Reliability, Service and Value (QRSV) for money, strengthening its market leadership by increasing market share and expanding its market penetration with focus on low income-farmers, strengthening its brand positioning and brand value as well as improving its prudent fiscal management practices by adopting ethical business practices, embodying enterprise resource management and improving its value chain services.

New findings of the study inform that technological change has revolutionized the banking industry in Kenya by strengthening the strategic significance and competitive positioning of mobile and internet banking services of the Cooperative Bank of Kenya, which largely have deepened financial inclusion by reaching the unbanked population, ensured real-time access to credit facilities through digital financial services, such as M-Coop-Cash, and enhanced reduced cost of transaction and improved its profitability (Cooperative Bank, 2019).

Assessing the determinants of FinTech adoption: a case of selected undergraduate students in Ghana

Thomas Appiah

The application of technology to design and deliver financial products and services, popularly known as FinTech, has become a topic of considerable attention in recent years. Advances in mobile devices and applications have propelled FinTech innovation across both the developed and developing world. It is therefore not surprising that considerable time and effort have been expended by researchers and practitioners all over the world to understand the FinTech evolution and its impact on the financial sector and society in general. In Sub-Saharan Africa, governments and central banks are leveraging FinTech innovation to promote financial inclusion among the financially excluded section of the public.

Despite the benefits of FinTech, previous studies on the subject have been conducted from a limited perspective, mainly focusing on the benefits and challenges of FinTech innovation (Didenko et al. 2018). Issues relating to the factors influencing FinTech adoption have not been extensively explored (Didenko et al. 2018). Given the fact that many households and businesses are skeptical about FinTech innovation, due to the considerable risks associated with its adoption, it is crucial to investigate the factors that promote or inhibit the intention to adopt FinTech services.

Using the Technology Acceptance Model (TAM) proposed by Davies (1989), and other relevant models, we propose a risk-benefit model to ascertain the factors which promote or inhibit FinTech Adoption in Ghana. Structured questionnaires were administered to 400 undergraduate students of selected Universities in Ghana. Partial Least Square – Structural Equation Modelling (PLS-SEM) technique was applied to develop the proposed model.

The Preliminary findings of the study indicate that whereas perceived ease of use, cost, and convenience promote FinTech adoption, risk factors such as privacy concerns, platform security and network security are significant inhibitors of FinTech adoption. The paper contributes to knowledge on FinTech adoption by providing valuable information for players within the FinTech ecosystem. It also provides a guide for FinTech firms in developing financial products and services, which will serve the best interest of consumers without compromising the safety and security of users.

Session 3B Education

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

Shelton Jeri

Improving the way students learn, their self-efficacy, motivation and how they perceive assessment, is a key element in how we shape the future. Pragmatic societies have been shifting their attention from summative assessment towards formative assessment. This paradigm shift can only be understood when stockholders in the learning process are involved.

This study focused on how teachers and students perceived assessment for learning and how their perception of formative assessment enhanced self-efficacy, self-regulated learning, and encouraged students to be motivated in their work. The contents of this paper are part of a broader mixed research, which included eighteen interviews with six science teachers and six focus groups of science students.

This paper will present the findings from the interviews with teachers. All interviewed teachers had a general agreement that assessment for learning, when properly implemented, empowers students, and allows them to take control of their learning, while benefitting from the support they get from teachers who offer a facilitator role. 34% of the teachers reported that they had been making use of formative assessment over the past three years and their classes had outperformed classes that relied on summative assessments as part of their science lessons. Another revelation from this research was that when teachers make use of assessment for learning there is greater enthusiasm, rapport, interest, and self-discovery among students. Interview results showed that assessment for learning allows students to be challenged and to tackle higher order thinking questions through the application of their learning experience without exerting a lot of stress on their part. 76% of the teachers reported that formative assessment challenged them as they could no longer rest on their laurels since it created an enabling environment of open dialogue from informed learning objectives and research.

Formative assessment prepares students for the 21st century, where the world demands problem solvers with solutions to a dynamic world and not those who can only remember what has been done by others before them.

The findings of this study will help teachers to improve their assessment and will have implications on future curriculum design.

Future education: online learning to increase access to training and educational programmes in Jamaica

Dacia Smith

Many countries are using Information and Communications Technology (ICT) to revolutionize access to education. However, it is not used inclusively at all levels of education; as 882 million learners lack devices, 706 million have no Internet access (United Nations, 2020). Jamaica is one such country; as their skeleton online learning system proved inadequate as evidenced in the ongoing pandemic, COVID-19. Jamaica uncovered issues of the digital divide; hence, the researcher has embarked on a study which has provided information for the direction of "Future Education: Online learning to increase Access to Training and Educational Programmes in Jamaica".

A quantitative analysis of the available literature about the issue has revealed that, currently, Jamaica has piloted e-learning initiatives at all levels of schooling; there is evidence that ICT infrastructure has been implemented in some areas (Dunn, Williams, & Johnson-Brown, 2016; e-ljam, 2020; Hamilton, 2010). However, comprehensive access to e-learning platforms and the necessary infrastructure are still not attained.

Therefore, many learners do not have the opportunity to gain entrance to online instruction and use technology for learning due to lack of devices and Internet access (Almaiah, Khasawneh, & Althunibat, 2020). Recent studies show that ICT for education strategies in Jamaica are mainly available in the Urban areas (Golding, Donaldson, Tennant, & Black, 2008); as approximately 30% of Jamaican households have a computer and 45% have access to the Internet in their homes (Lancaster, 2019) and it is ranked by the United Nations study at 114 out of 193 and 137 out of 193 in e-government development and e-participation index respectively among countries globally (United Nations, 2020).

Furthermore, research shows that in Jamaica only 54.4% of the population has access to the Internet (Internet World Stats, 2019); and ICT policy for online learning is in the developmental stage (George, 2015; Morris & Henderson, 2017; Bartley-Bryan, 2017).

An assessment of the state universal basic education board and school leadership in the implementation of the Universal Basic Education Program in south-south region, Nigeria

Festus Mrakpror

The research study aims at assessing the State Universal Basic Education (UBE) Board and School Leadership in the implementation of the Universal Basic Education Program in the South-South Region, Nigeria. The program is a government initiative design to provide free and compulsory basic education (Yamma & Danjuma, 2018). The program witnessed several setbacks in implementation, especially at the leadership level, poor planning and policy issues (Bolaji et al., 2016).

The purpose of the study is to investigate and analyse the implementation as it concerns planning and curriculum, funding, and the impact of the program amongst others in the South-South region. A qualitative research method rooted in grounded theory was used for the study. The study used a semi-structured face-to-face interview and the application of open-ended and closed format questionnaires for the collection of rich primary data from the selected participants (Rosenthal, 2016).

However, five research questions developed, and the interview guide questions as well as the questionnaire derived from the research questions that help the investigation. The data were analysed using a qualitative deductive content method that enables effective data categorizations (Hamilton & Erin, 2020).

The result of the study shows that the implementation of the UBE program in the South-South region of Nigeria is still experiencing planning challenges, decay in school infrastructure due to inadequate funding, low principal, and teacher's morale due to poor condition of service amongst others. The study revealed that political will and government inability to provide funding and the enabling environment still hinder the ability of the school leaders in the implementation of the UBE program.

In conclusion, the study shows an urgent need for adequate funding, training of principals and teachers, supervision, and monitoring of the program based on the current research findings will help to improve the system.

Day 2 Tuesday, March 23rd, 2021

Session 4A Business

A communication-based marketing relationship towards customer commitment

Maria-Salome Augustine

This research examines a Communication-Based Relationship Marketing (CBRM) towards customer commitment. The study was carried out in eight selected hotels in Mwanza City Tanzania based on performance appraisal. The aim was to propose a communication model as a convenient strategy to meet the current challenges facing marketing management in creating and maintaining customers (Ouedraogo & Ouakouak, 2018; Laurie & Mortimer, 2019). Specifically, the study focused on the application of the CBRM model and the development of customer commitment.

The instrument development process was organized in the form of a survey through interviews and questionnaires for both qualitative and quantitative analysis (Pohl & Stauffacher, 2017). In total, eight interviews were conducted to management and 262 questionnaires were distributed: 62 to employees and 200 to customers of the 8 hotels. Data was analyzed through IBM SPSS Statistics 20. The six-factor model for effective communication developed in this study was established to measure and analyze respondents' perceptions, practices and experiences that require an understanding of the meaning of communication and its relationship to a customer commitment. These include organization-customer factor, information-feeling-idea factor, communication-means factor, communication-barrier factor, mutual-understanding factor and trust-commitment factor. In general, within the six-factor model developed in this study, the CBRM highlights the importance of communication from the meaning, process and elements of communication that is well supported by former studies like in Briliana & Sari (2020) as well as in Ahmed et al. (2020).

The findings confirm an application of CBRM model as a marketing strategy in hotels operations to create and maintain its customers regardless of the size or type of the hotel. With personal understanding of the meaning of communication, perceptions, practices and experiences from the management, employees, and customers of the selected hotels, the basis of CBRM relies on a six-factor model for effective communication.

Modeling value propositions of the stakeholders as the innovative metric to establish and validate a potential business idea. A case of private educational service

Joseph Iyanda

In the recent years, opportunity identification, exploitation, and disruptive innovation have gained an increased attention in entrepreneurial research (Rice, 2018; Khan, Arafat, Raushan, & Saleem, 2020). Many business failures were recorded because of the overrated product-centred models as tools to grow businesses. This study models the value propositions of the stakeholders (majorly from the potential customer's point of view) to craft, validate and establish a start-up business idea.

The researcher deployed the belief system of the potential customers to build a stakeholder forest (John, n.d. & Mickos, 2011). The study used posteriori knowledge, the diffusion of innovation, the impact of environmental and firm-specific factors in the entrepreneurial process for opportunity identification in a private educational business (Erlyana & Hartono, 2017). With a quantitative survey involving 50 participants (i.e. parents, students, and school administrators/teachers).

The results of the study generated the outcome or information based on stakeholders' value attractiveness as fundamental metrics for customers' pull and willingness to pay for a business idea capable of translating to a service/product.

The outcome of the research mirrors a major part of strategies required to launch and run the service business successfully; i.e. from idea creation to marketplace. The findings show the success factors, which include opportunity ID, competition, product/service differentiation, the market condition, the industrial support, macroeconomics, cultural motivation, risk taking and self-improvement as metrics to establish and validate a potentially profitable start-up business.

Achieving innovative and sustainable competitive advantage through strategic knowledge management and organizational learning

Clement Obisike Enweruzo

Based on the views of Drucker (cited in Orga et al., 2018), knowledge has emerged as a core economic asset as well as the principal and overriding source of competitiveness (Orga et al., 2018). This study has the primary objective of exploring the capability of the existing knowledge management (KM) and organisational learning (OL) practices of the Gambian banking sector as well as evaluate the KM and OL practices they require to achieve industrial innovative and sustainable competitive advantage.

This study adopted the mixed research approach and employed a combination of the random sampling and purposeful sampling techniques to embody the quantitative and qualitative sampling methods. A sample size of about 100 employees drawn from senior, middle and junior levels of 5 randomly selected banks were used. Structured questionnaires, face-to-face interviewing and focus group session were used as data collection instruments. The research **hypothesis was** tested with the use of statistical tools and analysis. Answers to the research questions were mainly derived from the review of related literature.

The findings of the study show that an established culture for knowledge sharing, employees' collaborations, and enhanced information technology infrastructure in the banking sector greatly influence employees' productivity and give rise to industrial competitiveness, growth and survival.

In view of the significance of strategic KM and OL practices toward the realization of innovative and sustainable competitiveness in the contemporary business world, the twenty-first century financial institutions are progressively incorporating KM and the culture of OL as pivotal to their achievement of sustainable competitiveness. Oye et al. (2011) posited that knowledge when managed resourcefully embodies an organisation's Critical Success Factor (CSF). This study looks at the Gambian banking sector with a view of evaluating the vast significance of these concepts for any bank aspiring to experience growth and survive its industrial competitiveness.

Sustainable development: a strategic approach for sustainable business practices in trade effluent generating industries in Francistown region in Botswana

Kene Dick

The purpose of the qualitative case study was to investigate the integration of sustainable development (SD) principles in business practices at various management levels in three (3) major trade effluent generating industries in the Francistown region in Botswana and recommend solutions for improvement. The three selected industries for the study are the major trade effluent generating industries in the Francistown region and have consistently failed to comply with trade effluent quality requirements for over 20 years.

Qualitative interviews were conducted with twenty-eight (28) research participants selected from the various management levels from the respective organisations via a telephone. Qualitative data was obtained from the telephone interviews and these data were augmented with document reviews. Twenty-two (22) documents were collected from the industries and twenty-one (21) documents were collected through the public domain. Over a thousand codes were generated from the telephone interviews' textual data and over fifty codes were generated from document reviews. Six (6) themes were developed from the combined hand-coded data to answer the research questions.

Trade effluent generating industries in Botswana have appreciated the SD concept as a way of sustaining the business for the future. However, the degree of integrating the SD principles in business practices differs depending on the business type. The advancement of SD in businesses can be improved by awareness on SD, improved systems and processes organisational culture and learning, and maintaining good stakeholder relations. The industry is experiencing some problems such as lack of skilled manpower, limited budgets and cost of transportation, hence the implementation of the Triple Bottom Line (TBL) remains a challenge.

SD is a global challenge (Doh, Buckley & Benischke, 2017) and the practice of the triple bottom line (TBL) by the business is a balance of economic growth, environmental protection and social development (Ivory & Brooks, 2018; Miska, Szocs & Schiffiger, 2018; Henry, Buyl & Jansen, 2018). The inclusion of SD in business practices improves the brand equity, stakeholder relations, resilience as well as the competitive advantage (Mees & Smith, 2019; Horak, Arya & Ismail, 2018).

Session 4B Health and business

The effects of staff motivation on the performance of healthcare organizations in Botswana

Motshegwana Olenkie Tebogo,
Dr Stavros Sindakis,
Prof. Paul C. Adiukwu
University of Botswana

A research on the effects of staff motivation on the performance of the healthcare organisations in Botswana was conducted. The research was initiated by the poor performance of health care organisations which was purported to be due to low staff motivation and which resulted in poor patient care (Nkonazana et al., 2015; Seitio-Kgokgwe et al., 2014; Gift and Obindah, 2020; Wong, 2020; Rajput, 2011; Kark, 2018; and Tran et al., 2020). The purpose of the research was to explore the factors that motivated healthcare workers and to also determine if the motivation of the healthcare workers in Botswana would influence the organisational performance.

A mixed method approach was employed for this research. The target population for the research included healthcare workers from both the public and private healthcare facilities in Botswana. A representative sample of the participants was determined at 415 (Yamane, 1967) and participants were recruited through both probabilistic and non-probabilistic sampling techniques (Doherty, 1994; Cochran, 1977; Tansey, 2007). Data for the study was collected through questionnaires and structured interviews (Gray, 2013). The research was guided by research questions and hypotheses (Gray, 2004; 2013).

The generated data was analysed by statistical tools and thematic analysis method for the data collected by the quantitative and the qualitative methods respectively (Patchen, 1975). It was found that in Botswana staff motivation was indeed related to the performance of the healthcare oraganisations and that money could not be entirely ruled out as a motivator. However, other non-monetary motivators were also found that they strongly motivated the healthcare workers in Botswana; e.g. acknowledgement for a job well done and praise, but finger pointing, fault finding and being judged instead of being corrected with love were the highest de-motivators.

The results and findings were extrapolated to the rest of the country, discussed and recommendations made. Recommendations for future studies were also made.

Some policies were revealed to be focused solely on motivation of health workers through monetary means; however, non-monetary motivators can also play a big role in motivating health workers and therefore in improving the performance of healthcare organizations.

The changing role of human resources professionals in the context of human resources risk management

Linda Kulemeka Kamanga

The role of Human Resource (HR) professionals in risk management has often been viewed by HR as well as risk management professionals as a mere compliance role and not a key component of their contribution to the organisation. Needless to say, most organisations are working under turbulent conditions with rapid changes, under which it is difficult to foresee the significant risks generated, which in turn affect the quality of human resources processes. Therefore, this research was conducted to identify and analyse the changing roles of HR professionals in managing human resources risks in the Reserve Bank of Malawi.

A review of literature on risk management and HR risk management was conducted in addition to conducting interviews and a survey with the HR professionals and Risk Management specialist using the Reserve Bank of Malawi as a single case study. Qualitative data from interviews was analysed using the thematic analysis technique, while the survey results were analysed using statistical applications.

The study found that the new roles of HR professionals in the context of human resources risk management goes beyond compliance with health and safety laws and regulations as has been the case in the past. In addition, 70% of the survey respondents agree that the changing role of HR professionals is to decrease the human resources risk profile of organisations.

The findings suggest that the changing roles of HR professionals include collaboration with other risk management functions to ensure that human resources risks are incorporated in the overall risk management strategies of organisations. As such, HR professionals should not view themselves as operating a 'risk management' activity but should consider themselves as contributing towards managing risk. Furthermore, HR professionals should understand that they have a role to ensure that human resources risks are included in the overall risk management plan of organisations.

Guided by reward systems, are the management of Ghana Revenue Authority able to determine employee's working behaviour

Nicholas Ofosu-Yeboah,
Dr Leonidas Efthymiou

Reward systems are fused into the overall strategic human resource policy to motivate workers towards achieving the organization's objectives (Armstrong, 2007). A reward system is structured by management to draw out the skills and behaviour needed to complement an entity's agenda. Later studies as we are about to know went on to discover that employees' reward motivate or demotivate them. A reward system consists not of salaries, allowances, recognitions and recommendations alone, but non-tangibles benefits, too (Manus & Graham, 2003). The underpinning philosophy of reward management system mostly provokes fairness and behaviourism which affect performance. A reward system attracts and builds a pool of skilled workers that drive productivity and growth. Reward systems, although well crafted, may still be inadequate due to individual preferences. This research is aimed at investigating and exploring employees' awareness of the systems of reward in Ghana Revenue Authority (GRA).

Data gathered, in the end, could be used in planning a pay policy and managers could use it to pre-empt desired behaviour. If a reward system can produce positive behaviour, then this study is set to determine the effect of reward systems on employees' working behaviour in GRA. An in-depth interview (Aronson, 1995) technique was employed in this study. Forty-seven employees (47), seven (7) of whom were management members, thirty-three (33) were senior officers, and seven (7) junior staff of GRA were interviewed using a structured interview guide. The transcribed data were analyzed using NVivo version 12.

The study results are presented in sixteen themes and thirty-four subthemes on the swaying factors of reward on working behaviour from the viewpoint of management, senior and junior staffs: Types of reward, Expected effect of reward, Significance of reward, Financial and non – financial, Professional training, All rewards, Educational avenues on reward, Relationship with workmates, Job-related behaviour etc.

Management should pay attention to include staff apprehensions in the reward buildup, so that it can be used as a basic tool to predict working behaviour in the organization.

The impact of motivation on occupational productivity in commercial banks of Kebbi State, Nigeria

Ahmad Abdullahi Fakai

The presentation investigated the impact of employees' motivation on the occupational productivity in financial institutions. Employees are seen as the soul of any organization. For such an organization to function efficiently and without any disruption, the efforts of the employees cannot be substituted with anything else. Hence, there is a need to note the relationship between tendencies of employees' motivation and high level of skillful output for well-organized delivery of services, as regards the opinion of Chand (2018). It is extremely important that the employees of banks do not only have a good rapport with the management, but they also uphold a vigorous and skilled relationship with their colleagues, which enhances effective customers' services.

The study was a personal-conducted investigation on how motivational factors impact the professional efficiency of employees for betterment of the banks in the sampled area. The study also considered the contribution of Tarver (2019) on factors which affect employee productivity negatively.

A sample of 100 employees from banks of Kebbi state was randomly selected and interviewed with self-administrated questionnaires to obtain primary data on the effect of motivated employees on quick service delivery, profit making and shared investment worth. The data were analyzed using ANOVA and t-test analyses methods.

The obtained results indicated that motivated employees significantly contribute to customers' satisfaction, accelerate the shareholding values and improve profit making values of the banks. It was however submitted that motivation is a key concept in organization that improves the effectiveness and efficiency of employees in order to achieve organizational goals.

The research however served as road-map to the organizational managers and would generate various arguments by scholars, thereby creating gaps for them to make further researches on the related area of study.

Session 5A Business

Effects of strategic innovation on organizational performance

Martin Owako

The main purpose of this study is to examine the effects of strategic innovation on organizational performance in 30 selected organizations in Uganda. To achieve this, the following specific research objectives were formulated to direct the study: a) to empirically validate a proposed framework illustrating organizational performance implications of strategy innovation; b) to determine the relationship between strategy innovation and organizational performance; c) to analyse the relationship between innovation strategies and organizational performance; and d) to explore the challenges facing the selected organizations in using strategy innovation to promote organizational performance.

This study mainly followed a positivist research paradigm backed by postpositivist research paradigm to guarantee reliability, validity and credibility of the findings (Caracelli and Greene, 1993; Castellan, 2010; Schoonerboom and Johnson, 2017). Following Greene and McClintock (1985), the study adopted a triangulation research approach because of its aim to clarify and enhance results from one approach to another. While the sample was selected using stratified and purposive sampling techniques from various sectors of the Ugandan economy, data collection was conducted in Kampala city and Wakiso district covering both corporate organizations and Small Medium Enterprises (SMEs). The researcher used 300 questionnaires and 15 interview guides to collect data thus achieving 81.3% and 53.3% on response rate respectively.

Accordingly, the researcher applied appropriate data analysis techniques such as descriptive statistics, correlation and regression analysis to empirically examine the relationships between variables. Conversely, qualitative data was analysed using deductive and interpretive data analyses techniques. In reality, the SPSS software established the following key outputs: while the relationship between strategic innovation and organizational performance was very significant (Kataria, 2013); both correlation and regression analyses revealed that all the tenets of strategic innovation studied are positively related to and equally affected organizational performance.

Moreover, incremental strategic innovation revealed the highest effect on organizational performance as compared to disruptive strategic innovation. In conclusion, strategy innovation is a strong predictor of organizational performance.

An exploration into the dynamics of financial reporting frameworks on the caliber of financial reports of nongovernment organisations (NGOs) in Botswana

Francis Ogbenna

The study aims at establishing the degree to which the quality of financial reports of Non Governmental Organisations (NGOs) in Botswana are affected by the current frameworks of financial reporting used. This emanated from the fact that, none of the accounting standards in existence was tailored to address the unique needs of NGOs, which tantamount to misrepresentation of financial reports and fraud (Puyvelde et al, 2012).

Secondary quantitative methodology was chiefly used to quantify and profoundly analyse the relationship between the frameworks and the NGO financial reports in terms of quality. It was augmented however, in triangulation, with qualitative data from relevant anecdotes, pertaining to financial reporting and financial frameworks. To expedite the operationalization construct and achieve optimum instrumentation for the study, a unique tool peculiar to the study, called the FQMT-FR, was developed.

In terms of the measurement of compliance with quality indicators of the FQMT-FR, 48% was the highest score. 22% was the highest score in the measurement of disclosures in line with the theories of accountability. On an overall basis of financial reporting quality, 25.3% was the average score. These results indicated that the quality of the financial reports of NGOs in Botswana was generally low. It was, however, concluded that the frameworks themselves had no impact on the caliber of financial reports prepared using them. This could have emanated from the irrelevance of the same for NGO financial reporting as was also concluded.

These conclusions therefore indicated the imperative need for NGO unique financial reporting framework to increase their quality and hence usefulness. Furthermore, the need to integrate accountability theory into the framework, to facilitate development of reports that met the NGO unique goals and mission, and the unique needs of end-users, also emanated from the study.

Investigating the interface between firm-initiated customer engagement actions and total customer engagement value to firms in the financial services sector

Louise Erica Marcelle-Peart

Globalization and free trade continue to change the business environment and increase global competition. Employee engagement is now a business priority.

The literature suggests that the relationship between engagement and organizational performance relates to both employee and customer engagement. According to Kumar and Pansari (2016), an engaged customer will exhibit loyalty behaviors, like continued purchasing and increased referrals. This will generate market share and profitability increases for firms.

The research focused on the relationship between company-initiated customer engagement and total customer engagement value to firms. The research problem measured whether actions by companies to engage customers impact Total Customer Engagement Value (TCEV). The research explored service delivery environment, service delivery agents and the embrace of technological platforms through which the service is delivered to determine their impact on the customer's satisfaction, loyalty and TCEV.

A three-tiered research approach was used. Tier one involved the firm's Leadership team and utilized an interview schedule. Tier two involved frontline employees and utilized an online quantitative survey. In tier three, a sample of customers were surveyed via open and close ended questions.

Preliminary results show that Kumar, Aksoy & Venkatesan et al's (2013) premise that customers should not be evaluated solely by their purchase behavior but rather through a more comprehensive assessment is validated as the organizational level service encounter stimuli services cape impacted the individual customer satisfaction levels and the TCEV. We can conclude then that firm-initiated customer engagement actions have an effect on TCEV to a firm in the financial services sector.

One key benefit will be developing policies and strategies that can be implemented to keep frontline employees engaged. This will ensure high service delivery levels, improved customer satisfaction and engagement. This also may result in positive customer reactions which can impact firm performance and the levels of TCEV.

Effects of traders' competitive rivalry on livestock market access in pastoral areas

Francis Anno Ekiru,
Dr Elenica Pjero

Arid and Semi-Arid Lands form 80% of Kenya's landmass inhabited by over 16 million people (30% of Kenya's population), earning their living principally through a mix of pastoralism and small-scale agriculture (KNBS, 2018). Since markets play a critical role in the socioeconomic development of pastoral areas (Mburu et al., 2017), the study investigates the effects of extreme competition evident in various livestock market categories. It proposes solutions to improve livestock production systems, organize livestock marketing activities, and rationalize stakeholder behavior.

The study method combines exploratory and descriptive designs and mixed methods paradigm. Livestock traders and employees of government and Civil Society organizations are the study populations, and the study samples were derived statistically and purposively.

The study results indicate that traders' competitive rivalry in pastoral areas is real and significantly affects livestock production efforts, access to markets, stakeholder motivation and linkages, and livestock product consumption. Consequently, limited access to capital, inappropriate marketing systems, use of low yielding livestock business models, imbalanced supply and demand relations, and weak transaction prices and market returns exacerbate traders' competitive rivalry.

The study underpins the need for strategic investments to maximize livestock productivity and sustainably improve market performance (Thornton, 2010). Management of supply and demand relations and regulating the effects of social, economic, political, and environmental factors on markets, need for transformation of stakeholders' knowledge capacities and practices, improvement of entrepreneurs' access to capital resources, and adopting viable livestock marketing systems, are key policy areas to standardize competition and root out rivalry in pastoral areas (Abdu et al., 2016). The evidence presented in Ojigo & Dabom (2013) and IIRR (2013) confirms that integrating competition management approaches in livestock production and marketing strategies for hardship areas can minimize operational market challenges, reinforce business ethics and standards, and facilitate efficient management of market risks.

Session 5B Business and Education

Investigating the influence of Positive Psychology as an approach for an effective management of Organizational change [A Jamaica Perspective]

Shelly Ann Robinson

It is becoming paramount that successful change management is crucial for an organization's development and growth. However, it is becoming even more evident, that organizations have yet to succeed in the planning and execution of change processes. This can be attributed to one of the major hindrances of change – employee resistance. This challenge was one of the main features of the traditional approach of change management, where decisions to effect change were made by managers at the onset of the change process and then communicated to employees in a convincing and vertical flow.

However, increasing research is denoting the effect of positive psychology as a model of successful change due to its premise of making people an integral component of the change process. This is particularly necessary in the public sector, and in particular the Transport Authority, which is the organization this qualitative exploratory case study is based on. To this extent, the study is based on the application and understanding of the variables of cognitive dissonance and appreciative inquiry as useful and complimentary constructs for the successful implementation of organizational change.

On this wise, this study proposes research questions to understand the impact of positive psychology through the emergent theories of cognitive dissonance and appreciative inquiry. To this extent, data was collected from the Transport Authority via semi-structured interviews. A questionnaire was also administered in an effort to triangulate the research findings.

Results indicate that while organizational change is perceived to be critical to continuous organizational growth, successful change will be dependent on pertinent factors including employee involvement, as well as understanding the force of resistance and the influence particular installed political parties can inflict on the change process. The implication of the findings and possible directions for future research are also discussed.

The impact of an initial teacher training program on teachers' level of satisfaction and effectiveness at primary schools in Saint Lucia

Angelina P. Polius

Couched in a systems theory (Mele, Pels & Polese, 2010; Skyttner, 2005), this mixed methods study sought to evaluate an initial teacher training program in Saint Lucia to determine its impact on program graduates' perceived level of satisfaction and effectiveness. Factors that facilitate or impede classroom application of teachers' new learning are identified as well as program limitations and suggestions for improving program quality.

A questionnaire was used to purposively survey 112 primary school teachers trained during the period 2012-2019. Semi-structured interviews were held with a sub sample of survey participants, 16 principals, and 8 other school directorates. Obtaining data from multiple sources, facilitated data triangulation and contributed to the trustworthiness of the study (Korstjens and Moser, 2018; Mahanti, 2018).

Results revealed a high perceived level of satisfaction with the training (M=104.98 or 84%; Std = 14.070) and high level of effectiveness (M=78.87 or 83%; Std =8.065). Bivariate correlation statistical analysis shows a moderate positive significant relationship between training and respondents' level of satisfaction ($r=0.540$; $p<.001$). A moderate to high positive significant relationship between training and respondents' perceived level of effectiveness ($r=0.687$; $p<.001$) in the classroom is also established. Notwithstanding, participants identified several deficiencies related to program input, process, and output.

Based on the findings, recommendations made point to the need to carefully consider and re-examine program input; curriculum and duration of program, teacher educator competence; process; practical teaching model; partnership building; program delivery methodology and feedback.

Additionally, efforts are made on a school and district level to support new teachers in their professional practice. The exam-driven nature of the education system and teachers' lack of preparedness to effectively respond to student diversity serve as barriers to classroom application of new learning. The study has implications for teacher educators and other professionals, who play a fundamental role in the professional development of teachers.

Effect of stakeholders' approach of housing policy on the quality of housing in Malawi

Albert Kasumo Kayange

Malawi has experienced unrest floods since 2015 causing thousands of displacements, deaths, and injuries due to collapsing houses (World Bank, 2019). According to the Department of Disaster Management Affairs (DoDMA) (2019), two million one hundred and thirty-nine thousand six hundred and twenty-four (2,139,624) people have been affected, two hundred and thirty thousand (230,000) people have been evacuated and one hundred and eighty-nine people (189) have died between 2015 - 2019 due to floods and wind which collapse unstable weak houses.

This paper therefore aimed at investigating the inclusion of housing stakeholders in the formation process of housing policies in order to achieve quality housing in the country. The investigation had sampled a population of one hundred and fifty (150) from the following: TEVET training institutions, building construction companies, quality assurance board (NCIC), ministry of lands and housing, town and city councils, district commissioners and district relief officers.

A mixed research approach was adopted in order to answer the research question of "to what extent can involving housing stakeholders in the housing policy governance improve the quality of housing in Malawi". Data collection was done through emailed questionnaires and face to face interviews. Creswell et al. (2007) reaffirm that mixed research approach aids in interpreting the two designs (qualitative and quantitative) with the aim of reducing research errors while gaining research results reliability.

The findings were in line with the research hypothesis that "There is a positive correlation between housing stakeholder's involvement in policy formulation process and quality of housing in Malawi". This is achieved through the participatory involvements, which attract various expertise and skills integrations, resulting into sustainable, efficient and quality housing environments.

The paper therefore recommends Malawi government to institute suitable and various stakeholders in order to curb housing calamities in the country.

Corporate Social Responsibility (CSR) practices in the transportation sector in Uganda - a study of selected bus operating companies

Sam Kilimvi Aitaa

Corporate Social Responsibility (CSR) is a business practice that benefits the society. CSR is the business' sense of responsibility to the community and the environment it operates in. Chen (2020) sees CSR as a "self-regulating business model". The origin of CSR is traced to 1700 BC in Mesopotamia (Tripathi & Bains, 2013). However, the modern CSR is premised on Carroll's pyramid of CSR developed in 1996 (Carroll, 2016). The concept is relatively new in Uganda (Katamba & Others, 2012).

Implementation of CSR presents fears and challenges to companies. CSR is intended to be a win-win affair: businesses make profits and the community benefits from CSR activities: who actually wins? Is it a rhetorical concept?

The objective of this study was to understand Corporate Social Responsibility practices in Uganda. The mixed-methods approach was adopted. Random and purposive sampling techniques were used to select participants.

From the results, the main approach employed by the companies is community support pointing to philanthropy. The general perception is that management is responsible in implementing CSR activities. On sustainability, CSR practices are in place but not sustainable. The main motives for practicing CSR include providing benefit to the community and attracting more customers.

Although stakeholder theory had been widely adopted to support CSR practices, the philanthropic approach employed without any laws or regulations in place has a linkage to the theory of planned behaviour. It is evident that the selected companies' focus on CSR is too narrow and conceptualization primitive.

The implications of this finding are that CSR is ever evolving; the CSR position in developed economies is not comparable to developing economies; philanthropy is seen as the basic approach; and Stakeholder theory widely considered for CSR is relative and not universal.

Poster Presentations

Poster Session 1

Risk-adjusted returns and performance of mutual funds in 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 will examine 25 actively managed equity/balanced mutual funds in Nigeria using monthly net asset values (NAVs) obtained from the Securities and Exchange Commission, from January 2012 to December 2020, to evaluate the risk-adjusted returns of mutual funds and whether they have selective ability and market timing ability. The extent to which past performance of funds predict current performance will also be assessed.

Performance of funds will be evaluated using Jensen's (1968) Alpha, and Fama & French 3-factor and 5-factor models; while Treynor-Mazuy's (1966) multiple regression analysis will be used to evaluate stock selection and market timing ability. Contingency table methodology will be used to assess performance persistence.

The results will show whether mutual funds deliver excess risk-adjusted returns, have selective and/or market timing ability and exhibit performance persistence. The current study extends earlier studies in Nigeria by using more robust multi–factor, risk-adjusted performance appraisal methods.

The output will be a reference material for investors, investment advisers and fund managers. The study will also contribute to the existing knowledge based on the subjects of finance, securities and investment in the Nigerian capital market.

Assessing the impact of Fiscal and monetary policies on the financial performance of commercial banks in Ghana and its effect on the economy: a case study of Ecobank, Ghana

Anthony Madana

The triangulation of the mixed-method survey study assessed the impact of fiscal and monetary policies on the financial performance of commercial banks in Ghana and its effect on the economy, using Ecobank Ghana as a case study. The study adopted a deductive, pragmatic, and a case study strategy through quantitative and qualitative data analysis based on a cross-sectional study, using primary sources of questionnaire and interview checklist and also secondary sources of documents analysis.

The data were statistically analyzed with the application of the SPSS software program. The responses received numbered 41 made up of 36 questionnaires and 5 interviews which amounted to 74.5% response rate for the survey. Both descriptive and inferential statistics were deployed in analyzing the independent variables of fiscal and monetary policy tools such as taxation and government spending, discount rates, banks reserve requirement and open market operations; macroeconomic variables relating to inflation rates, interest rates and GDP growth. There were also the bank's internal control factors through CAMELS analysis and the dependent variables of the bank's profitability performance of return on assets and equity.

The analysis of variance findings shows that the study model was statistically significant as the independent variables of fiscal and monetary policy tools were able to predict ROA. As government spending and taxation were positively, statistically and significantly correlated to return on asset. It further reveals that the statistical data of the study model was statistically non-significant as the macroeconomic variables were unable to predict the bank's profitability. However, GDP growth was negatively and significantly correlated to return on asset.

It finally reveals that there was a statistical and significant relationship between some of the internal control variables as they were able to predict ROA. The independent variables generated mix results as in the case of return on asset and the need for further study.

Introducing a Procurement Adjudication in the Public Procurement Process in Lesotho

Keketso Elias Chalatse

Corruption in public procurement has proven to be an all-time problem and the biggest eroder of taxpayers' money. Perpetrators seem to continue to take advantage of weaknesses in the existing procurement management controls. This problem is acknowledged by the public, governments and international donor agencies such as World Bank, OECD, Global Fund, ADB and Transparency International (The Global Fund, 2018).

This study investigates the attitudes and perceptions of procurement professionals about malpractice done in public procurements in Lesotho, and their views on systemic problems and solutions to the system's weaknesses leading to corruption therein. The study aims to introduce a new value-add component on the existing procurement system that provides all-time oversight and close monitoring on all stages of procurement. The qualitative method using structured interviews, semi-structured interviews and focus groups (Cypress, 2018) will be employed in three government entities and three state-owned entities in the city of Maseru. The structured interviews will precede all the said methods to collect historical baseline information on each entity's profile concerning corruption in the past 10 years and is restricted to the entities' history only. The focus group method will be employed to assert more on validation of the data obtained from the semi-structured interview exercise (Silverman, 2020).

The data processing will thereafter follow using thematic analysis method. It is hypothesized that if a well-monitored procurement management system is implemented in public procurements in Lesotho, it will contribute to reduction in corruption in public procurements, reduced losses to taxpayers' moneys, and increased donor and bidder confidence to public procurements. Because of the stage of this study, the poster will present findings from the research participants.

Overcoming low insurance penetration in Nigeria – a stakeholder approach

Usman Jankara Jimada

The Nigerian insurance industry focuses on short term gains and neglects the concerns of other stakeholders. Consequently, the industry is plagued by pervasive lack of trust and deep-seethed stakeholders' discontent, and is among countries with the lowest insurance penetration rate. The industry is unable to perform its pivotal role thereby exposing Nigerians to extreme vulnerability and overdependence on ad-hoc assistance.

Nigeria's low rate of penetration is legendary and the need for stakeholder management has been vaguely emphasized by some research. This research investigates the hypothesized beneficial effect of stakeholder approach. Accordingly, the purpose of this research was to empirically examine whether the adoption of the stakeholder approach by the industry would facilitate improved rate of insurance penetration.

This study was hinged on Freeman's (1984) conceptual framework of the stakeholder approach; that effective management of firm's relationships with all its stakeholders would result in superior financial performance of the firm/industry (Chakravarthy, 1986; Prahalad, 1997; Hillman & Keim, 2001; Jones, 1995; Pfeffer, 1998). Therefore, the research hypothesized that the adoption of the stakeholder approach by the Nigeria insurance industry would enthrone positive relationships, endear the industry to its stakeholders and improve insurance penetration in Nigeria.

The study adopted the quantitative research approach and utilized a closed-ended 5-Likert-Scale survey questionnaire. The questionnaire, which was administered online on 2,000 randomly selected representative samples derived from a population of 1,500,000 adult insurance stakeholders in Abuja and Lagos, yielded 1,232 respondents.

Statistical tools were utilized in the analysis of the data collected such as descriptive statistics like mean and standard deviation, and parametric tests such as Multiple Regression Analysis and Correlation Analyses (Aktas, et al., 2015). The study found that the adoption of stakeholder approach would create high stakeholders' satisfaction and positive public perception of the industry and increase Nigeria's insurance penetration rate.

Consumer purchasing behavior theories: a holistic analysis on the influence of value-added services on consumer's purchasing behavior in the mobile telecommunication industry in Namibia

Emanuel Sebastian

Value-Added Services (VAS) can be described as non-core benefits consumers receive upon or after purchasing a product or service, where such benefit "could function as a standalone product or feature" in order to increase the value of service or product (Ashe-Edmunds, 2020; Kenton, 2019; Generali Global Assistance, 2018; Nilsson, 2017). VAS has been popularized in the mobile telecommunication industry, however, with global market competitiveness other service industries are developing strategies to apply it to their products or services respectively.

This study tries to understand the influence of VAS application on consumer's purchasing behavior in Namibia and the relation of other variables, such as income, price, position, distribution and communication channels to the VAS phenomenon.

There are various theories that will be applied on consumer purchasing behavior to achieve these study's objectives, which include, but are not limited to: Reasoned Action, Engel-Kollat-Blackwell (EKB) Model, the Motivation-Need Theory and the Hawkins Stern Impulse Buying (Ohio University, 2016). In order to understand the analytical trends that may exist between VAS and consumer's purchasing behavior, a quantitative study will be carried out and data from 1,000 consumers with purchasing power on products or services related to telecommunication Namibia is to be collected. Biasness on the study will be minimized on the targeted industries, since out of the four Telecommunication companies in Namibia, Telecom Namibia and Mobile Telecommunication (MTC) are the only ones targeted for this study due to their presence in all regions of the country, as the remaining are present in only 2 Regions. Data collection on VAS will be validated through the gathering of such data from subscribers with at least one of the common telecommunication companies.

A survey will be carried out through the distribution of a web-based questionnaire Survey Monkey, Google Form, emails and social messaging platforms with a stratified random sampling to be applied.

Leadership, strategic capability and their influence on performance in East African community

Bosco Nsabimana

In today's competitive environment, organizations are striving to maximally exploit available resources through effective resource deployment to ensure survival and sustainability. Leaders have found themselves in a situation with no room for mistakes if they are to perform to stakeholders' expectations. Frankel, Leonard & Denham, (2006) observe that leaders need to create good working environments, where workers are motivated to work towards the achievement of their set goals.

This study therefore examines the extent to which Leadership and strategic capability influence the performance of an organisation. The study is being undertaken due to insufficient information explaining leader's failure to perform to stakeholder's expectations. Different research has been undertaken on leadership and performance but very few if they exist have tried to link the role played by leaders in deploying organisational resources to impact organisational outcomes; more especially, in an international/regional organisation with wider stakeholder ship having different needs and aspirations. The study therefore tries to establish the role played by leaders in deploying organizational resources to fully understand organizations' performance.

The study involves reviewing existing literature on Leadership, strategic capability and performance that is preceded with data collection from the study population to better understand the underlying circumstances that account to leader's failure to perform to stakeholders' expectations.

The study is expected to give insights on how the East African Community can empower its leaders to deploy organizational capabilities to achieve the desired performance, identify leadership attributes key for effective resource deployment and suggest a leadership model anchored on organizational capabilities to guide organizational operations.

Since organizations depend on resources and capabilities to function, a new leadership approach that capitalises on available resources potential to leverage existing opportunities will lead to a paradigm shift in understanding organisational performance.

Challenges Hindering the Transfer of Irrigation Innovations to Farmers on Smallholder Irrigation Schemes in Malawi

Elisha Vitsitsi

The delivery of agricultural technologies and information to farmers to improve household food security and reduce poverty are among the key concerns for the Government of Malawi. Many studies have found that technology as well as peer learning can improve productivity and profitability on smallholder irrigation schemes. Irrigated farming modernisation use through farmer-friendly tools is, therefore, relevant. However, the question is: "Is there any positive relationship between productivity and farmer-friendly tool utilisation?"

This study aims to assess water productivity and profitability through farmer learning in selected smallholder irrigation schemes in Malawi. The objectives are to determine factors influencing farmers' participation in learning techniques to enhance water use; explain the benefits of using farmer-friendly monitoring tools, and compare the findings from the quantitative data collection whether they support or refute the results from smallholder. Is there a positive correlation between productivity and profitability, and is it the same with users and non-users? The hypotheses are that there indeed are positive correlations between productivity and profitability, farmer learning and food security as well as income; farmer learning and improved water resources management, farmer learning and increased water use efficiency and also institutional arrangements and improved water resources management.

The sample size comprises of 54 farmers using farmer-friendly tools, 54 non-users and another 54 as a control from a scheme unawareness of these tools. The respondents will be of the age 18 and above. The information will comprise water application using an H-Flume. The SURDEV program will be used to evaluate water applied on farmer's fields. A questionnaire to find whether learning took place or not within the schemes will be administered. Focus group discussions with opinion leaders, village and scheme leadership to identify the relevance of institutions on the schemes will be conducted.

Factors influencing the adoption of an e-health system by healthcare professionals - a case study from a private hospital in Mauritius

Sameer Korumtallee,
Dr Vikram Niranjan

Electronic health (e-health) is considered to be one of the stratagems identified to increase efficiency, improve effectiveness and facilitate the quality of care provided by health professionals (Gagnon et al., 2016). However, adoption and use of an e-health system by healthcare providers is still low (Abdekhoda et al., 2016). Research shows that several computerisation projects, specially related to the implementation of e-health system, have been subject of resistance from users during deployment.

The objective of our research is to explore the key factors that influence the behavioural intention of healthcare professionals, to adopt an e-health system in their daily routine. A cross-sectional descriptive study is conducted from a randomly selected population of 512 medical professionals from a private hospital in Mauritius using validated questionnaire, which has been adopted from the Unified Theory on Acceptance and Use of Technology (UTAUT) model of Venkatesh and colleagues (2003). Our results show that performance expectancy (β*=0.485; T**=12.527), effort expectancy (β*=0.492; T**=12.768), social influence (β*=0.358; T**=8.671), facilitating conditions (β*=0.396; T**=9.737) and Attitude towards using technology (β*=0.470; T**=12.021), are determinant factors affecting favourably the adoption of the e-health system. However, anxiety and self-efficacy have no significant effect on the adoption of the e-health system by healthcare professionals.

The study has brought a better understanding of the critical factors in the adoption of the e-health system by healthcare professionals of a private hospital in Mauritius. This could optimize the impact of implementation projects, such as reduction of the failure rate and cost-effectiveness associated with the implementation of an e-health system.

* β represents the path coefficient

** T represents the T-statistics

Poster session 2

Level and impact of income tax compliance on financial performance of enterprises in Malawi - the case of small and medium sized entities in Blantyre city, Malawi

Ali Nyondo

The purpose of this quantitative study is to assess the level and impact of corporate tax compliance on the financial performance of Small and Medium Entities (SMEs) in Malawi during the year ended 31st December 2019. This study will find out if SMEs in Malawi, pay fully, partially or not at all, income tax charged on businesses, by the Malawi Revenue Authority. The other aim is to assess the effect, such observed measure of income tax compliance has on financial performance of SMEs in Malawi

The research data was collected using mostly the questionnaire, from a random sample of SMEs in Balntyre. Face to face interviews were limited to circumstances of either clarifying matters from the respondents. The main data collection tool employed was the structured questionnaire. The questionnaire consisted of close ended matrix and related questions. A 5-point Likert scale was used with matrix questions, with 1 representing “strongly disagree”, 2 “disagree”, 3 “average”, 4 “agree” and 5 “strongly agree”. Data collected was keyed in into SPSS statistical software from where simple statistics will be obtained and interpreted.

A pilot test for the questionnaire tool was carried out to validate that the questionnaire tool content was valid. Feedback obtained from piloted respondents resulted into appropriate modification to the questionnaire instrument. A reliability analysis for internal consistency of the questionnaire instrument was done on the pilot sample. Both face and content validity were carried out on this research.

This being stage 3, results and conclusions are not yet ready. This phase should be started in about a months’ time.

Human resources accounting disclosure and financial reporting quality of non-financial companies

Rabiu Aminu,
Dr Olajide Solomon Fadun

In recent years, some researchers have increased their calls for improvement in Human Resource Accounting Disclosure (HRAD). These researchers hold that there is a need for capitalising and recognising the value of human resources as an asset in the Statement of Financial Position (SFP). The researchers further assert that there is a need for the issuance of specific accounting standards for standardising and regulating Human Resource Accounting (HRA) practices.

On the other hand, other researchers hold a contrary view. Some of these researchers argue that HRAD has no positive effect on the fundamental qualitative characteristics of financial reporting. These researchers further argue that there is no need for recognising human resources as assets in the SFP because it does not add to the quality of financial reporting. Despite these arguments, there are no known empirical studies on the relationship between HRAD and qualitative characteristics of financial reporting. Using the operationalisation of the qualitative characteristics of financial reporting, this research investigated the relationship between HRAD and financial reporting quality (FRQ).

The research used secondary data sourced from the year 2019 financial reports of 86 non-financial companies listed on the floor of the Nigerian Stock Exchange. Regression analysis on the data using SPSS software shows the existence of a significant positive relationship between HRAD and FRQ. This implies that improvement in HRAD will lead to an improvement in the FRQ of non-financial companies in Nigeria. Therefore, the research recommends for the capitalization and recognition of human resource value in SFP and issuance of specific accounting standards on the HRA.

Enhanced human resource accounting disclosure index

Rabiu Aminu

Researchers in social and management sciences use indices to measure certain variables and phenomena. This makes it easier for understanding the phenomena. Indices also help in making comparison among variables and phenomena.

Researchers in Human Resource Accounting (HRA), use the Syed HRAD index in assessing the level of human resource accounting disclosure (HRAD) of organisations. The Syed index assesses the presence or absence of certain HRAD items in financial reports. Presence of any of the disclosure items attracts one point and its absence attracts zero point. This means that the Syed index is dichotomous. It only indicates the presence or absence of a disclosure item in the financial reports but does not consider the quality and extent of the disclosure.

Another downside of the Syed index is that a researcher can only construct it using secondary data from financial reports. It is not possible to construct the Syed index using the perceptions of the users of financial reports. Although some of the prior studies have modified the Syed index by adding or removing some of the disclosure items, there are no known studies that improved on the index or developed an alternative HRAD index which considers the quality and the extent of disclosure. Furthermore, no known studies have modified the Syed index or developed an alternative suitable for use with primary data.

This paper reviewed prior studies to develop a method of constructing a robust HRAD index based on the Syed index. The new method considers the quality of disclosure in a firm's financial reports.

In addition, this study illustrates how to construct a questionnaire that can help in determining the HRAD index using the perception of stakeholders in financial reporting. The new method of constructing the HRAD index proposed in this study will facilitate research in HRA.

Significance of Environmental Impact Assessment (EIA) in Zimbabwe's economic development

Sunny M Chikwanha

The study on the significance of the environmental impacts assessment in Zimbabwe's economic development was conducted in order to demystify mixed insights among Zimbabwean EIA interested parties regarding its importance and to develop a universal EIA cost estimation prototype that could be used by EIA stakeholders.

This study had a significant impact on EIA interested parties such as investors, environmental professionals, consultants, environmental regulatory authorities and the government of Zimbabwe in terms of reshaping their EIA perceptions. All these stakeholders had varying concerns regarding EIA costs, delays in projects implementation, social upliftment of people's livelihoods and the general economic growth anchored on environmental management issues as a nexus between social satisfaction and economic growth.

The motive for this investigation was to explore the association amid environmental impact assessment and economic growth in the Republic of Zimbabwe using a mixed research method since multinational financiers for developmental initiatives had developed interest in environmental social safeguards and due diligence in their project financing criteria. The researcher used stratified random sampling to choose Southern African Development Community (SADC) countries which took part in the study with snowball sampling used to select actual participants. Zimbabwe was purposively sampled since it was the epicenter of the study. Participants in Zimbabwe were chosen randomly.

Mixed methods were adopted in order to capture data from both qualitative and quantitative perspectives. Concurrent triangulation design was used in the study making use of focus group deliberations, electronic questionnaires supported by online interviews to collect primary data and archival research for secondary data collection. Statistical Package for Social Sciences and Framework Analysis were done together with one – sample binomial hypothesis testing coupled with Pearson correlation analysis. The results and the recommendations are not yet complete.

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

Opeyemi A. Amos-Amao

Critical thinking in education is a vital tool which enables the teacher to express learning context to students to achieve learning goals using the appropriate pedagogy (Temple,2005). It encourages students to find out the correctness of various ideas in a bid to reflect on them and form the logical opinion that can be adopted to satisfy their inquisitiveness (Fahim & Rezanejad, 2014.).

However, contemporary researches have emphasized the importance of critical thinking, taking cognizance of technological advancement and high rate of information available to the student, coupled with the need to build learners who can use their cognitive skills to analyze and critically evaluate information early enough for life after school (Zhao, 2012).

This paper aims at discussing how critical thinking can be encouraged for effective teaching and learning of Economics in Nigerian secondary schools. The researcher will present the pilot study of this qualitative research with one interview with one teacher. The result of the study emphasizes the importance of critical thinking to all education stakeholders in the era of sustained technological advancement where cognitive learning has continued to gain much priority.

The application of spatial database in construction management: a case study of facility upgrade in Alakiri NAG

Aduduabasi Ette Michael

This presentation paper explains why there has been a shift in construction processes in the course of project development, planning and management in the last 9 years. The concept of a spatial database for construction management implied a one-stop repository for the storage of available environmental information and data in construction which were easily accessible to all interested professionals for the management of projects. As a result, it was anticipated to support administrative choices and improve viability based on individual human translations of the data created by engineers as the case may be. Irregularities amid the projects were a self-evident hitch causing difficulty in design outcomes.

To a large extent, the negative impact of data inconsistencies irrespective of the widely acclaimed reputation of data management via spatial database management system has caused delays as well as increased financial commitments. Therefore, the ramifications cannot be underestimated. To remedy the bridge in construction practice, research findings had included statements of the problems, a definition of spatial data, the extent of the problems, source of data, research methodology and data, and recommendations.

This presentation paper further highlights fundamentals for theoretical application to discovering the importance of spatial database in construction management for future maintenance work and overhauls. Furthermore, it identifies data gaps which are to be tended to by optimizing the use of accessible information by excessive data gathering through qualitative research method because, spatial data acquisition is carried out focusing on images and constant comparison of data as a visual representation, exploration of qualitative data that will be utilized in managing construction and the understanding of professionals about data collection, investigation, and translation.

Exploring Type 2 diabetes self-management education

Samuel Josephson

Diabetes Type 2, known as diabetes mellitus (T2DM) is an incurable disease that affects many people around the world. It can be controlled through lifestyle, diet and exercise, which forms a fundamental part of diabetes education and management. Patients dealing with T2DM in Rivers State are observed to lack necessary knowledge in self-management. The aim is to evaluate self-management education (henceforth referred to as "T2DSME"), which appears to be overlooked by care givers, who in most cases place focus on conventional treatment of the disease using prescribed medications.

Data was generated by the author during a pilot study at the University of Port Harcourt Teaching hospital (who provided unofficial approval/access to the clinic) during November-December 2019. It involves 49 patients randomly selected based on voluntary participation. Selection criteria include adult diabetes patients between 18 to 64 years old, whereas exclusion involves patients with type 1 diabetes. Questionnaires were given to patients before and after four weekly intervals of group education lasting about an hour and the objective was to assess the impacts and effectiveness of self-management educational activities. A number of healthcare workers were also interviewed for a broader perspective.

There are significant progresses in compliance to diabetic medication, noticeable changes in a compliance to blood glucose monitoring, meeting with diabetes educators, counting carbohydrates and continuous check for ketones.

The study supports the idea that engagement in a well-structured type 2 diabetes self-management education will enhance and facilitate self-care practices and lifestyle changes.

TheT2DSME provides necessary knowledge and skills to help individuals cope with the disease on daily bases and improved quality of life while living with the disease.

Post-conflict education: The study of boys' and girls' enrolment in Yambio County

Gibson Francis Waru Mark

This research focused on children's enrolment in primary schools in a post-conflict situation in Yambio County, in the Republic of South Sudan. Generally, there was low enrolment of boys and girls in primary schools in Yambio County, due to the fact that many parents did not send their children to school, especially girls, due to ignorance about the importance of education within the community (Berenger et al., 2015; Lacko, 2011; UNESCO Institute for Statistics, 2015). This study therefore aimed at understanding the reasons for the low enrolment of children in schools and establish solutions to improve the enrolment, especially for girls. The research also examined gender inequalities in enrolment and its effects on the representation of female teachers in primary schools, especially in rural areas, as well as explored the effect of the ongoing conflict on enrolment in primary schools.

The mixed methods research approach was employed to collect and analyze the findings of this study, in order to have in depth understanding of the phenomenon (Venkatesh et al., 2014; Halcomb et al., 2015). The ethnography case study design (Greff et al., 2014; Shagrir, 2017) was applied with the purposive sampling strategy (Rahman et al., 2016). The researcher applied liberal and radical feminist theories as the world views to understand the educational issues prevailing in primary schools (Kivunja, 2018; Samkange, 2015).

This research involved questionnaires and interviews (Levey, 2016; Greff et al., 2014) with seventy participants comprising pupils from primary five to eight, teachers, parents and community leaders both in the urban and rural areas. The result of the research uncovered that the low enrollment rate in schools was due to cultural norms, distance to school, high cost of schooling, and the conflict.

This research was helpful to education stakeholders in formulating education policies aiming at improving enrollment of children in schools, and the promotion of gender equity. However, there is a need for more research in order to understand the role of the community in removing barriers to children's enrolment, especially girls.