

**THE EFFECT OF MOBILE MONEY UPTAKE ON FINANCIAL
PERFORMANCE OF NON-GOVERMENTAL ORGANIZATIONS IN
KENYA**

BY

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DECLARATION

I declare that this is my original work and has not been presented for a degree in this or any other university. To the best of my knowledge and belief, the research project report contains no material previously published or written by another person except where due reference is made.

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DEDICATION

To my God for the favor He has given me to go through this course and to my family and friends for their encouragement through my study journey.

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First and foremost, I wish to thank God for this great achievement in my career and for giving me the strength to go through each day at a time. My indebted gratitude goes to my supervisor Mr. Herrick Ondigo for his guidance, patience and advice throughout the project. Finally to my dear wife for constantly keeping me on track and reminding me to complete the project.

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LIST OF ABBREVIATIONS

ATM	: Automated Teller Machines
B2P	: Business to Person
GDP	: Gross Domestic Product
ICT	: Information Communication Technology
ID	: Identity
M&E	: Monitoring & Evaluation
MMP	: Mobile Money Platform
MMS	: Mobile Money Services
MMT	: Mobile Money Transfers
MMU	: Mobile Money Uptake
MNO	: Mobile Money Operators
MNP	: Mobile Network providers
NGO	: Non-Governmental Organization.
P2B	: People to Business
PIN	: Personal Identification Number
SMS	: Short Message System
TAM	: Technology Acceptance Model
TPB	: Theory of Planned Behavior
TRA	: Theory of Reasoned Action
USAID	: United States Agency for International Development.

ABSTRACT

The uptake of mobile phone technology in Kenya has been unprecedented. Of vital significance is the rapid absorption of mobile money technology/services.. In an effort to gauge the effect/ implications of this mobile phone phenomena to the NGO sector financial management efforts, this study brought to the light the available evidence on the effect of the mobile money uptake on financial performance of NGO' s in Kenya.

Exploratory research design was adopted to investigate the effect of MMU on the financial performance of NGO's in Kenya and to investigate this relationship, quantitative research approach was employed. To ensure a more complete approach to empirical research, longitudinal data were collected in a sequence so as to track the magnitude of change that would have taken place. The instruments used included the use of structured questionnaires and interviews. Interviews were conducted to give in— depth information which was omitted by the questionnaire. The survey was administered on 30 respondents out of 50 members of the national and international NGO, s in Kenya. Data was subjected to exploratory analysis through descriptive and correlation procedures.

The result of the study indicates very promising positive effect of MMU on financial performance of NGO's that have adopted mobile money in their financial performance and indeed significant positive effect on, improved customer engagement and satisfaction, compliance with donor regulations, efficiency and effectiveness and most importantly reduced fiscal risk status among others.

In conclusion the study brings out the needed evidence that indeed MMU is the way to go if NGO' s have to improve on their financial performance and for the future good and as vital addition to the current government policies in the area of MMT, donors should formulate key policy to require their funds recipients adopt MMU as the appropriate way of undertakings funds disbursements.

KEY WORDS:

Mobile, mobile money uptake, mobile money technology, mobile money services

CHAPTER ONE: INTRODUCTION

1.1 Background of the Study

In the last dozen years, mobile technology has flourished throughout the developing world faster than any other technology in history. The latest phenomenon spawned by mobile technology is mobile money. This trend is about providing money transfer services to millions of previously under-served people in the developing world by allowing them to safely send money and pay bills for the first time without having to rely exclusively on physical cash.

Mobile money transactions/uptake is transforming the world of finance .It is changing human lives with increased convenience, enhanced standard of living for the unbanked population and stimulated economy development as evidenced in the study on mobile money inclusion analysis by Ernest& Young analysis, (2008).

Whereas most NGO's have adopted mobile technology in its various service components such as health (M-Health platforms), little is known about how they have or they should adopt mobile technology in its operations and therefore the emergence of mobile money in the developing world offers tremendous promise to NGO's seeking to innovate in the delivery of physical cash transfer programs. Non-Governmental organizations (NGO's) are increasingly distributing money to individuals through cash-for-work, grants, volunteer stipends, travel and training schemes. This often involves individuals or beneficiaries that are transient, dispersed or isolated geographically. The NGO's challenges has not only been to figure out how to deliver out this money quickly and

safely at lowest cost possible but also be able to account for the same as per the donor's requirements.(USAID Kenya e-payments case study, 2011).

NGO's in Kenya are coming to terms that mobile money technology is here with us especially as it relates to how MMP have further evolved since inception and have entered a new phase with the advent of bank-integrated mobile savings products and banks are marketing this integrated technology banking services.

NGO, s like many other stakeholders in the Kenyan economy, have every reason to appreciate and cheer up to the miracles of technological invention and the related unique effects especially in the area of financial performance and therefore the need of this study to explore these effects as evidence for future continual uptake. Although many are service offering choices under mobile money platforms, the most relevant one to the NGO, s business is the business to people (B2P)and to some extent person to business (P2B)which entails organization having to do most of its disbursements and liquidation accounting through mobile money systems. Typically organizations used to enlist very expensive services like armored security etc. to able to pay the volunteers and other field related services. This has helped a great deal in bringing the cost of money transfer, speed of making the transfers and overall the security of cash in transits among other.(USAID Kenya e-payments case study,2011).

1.1.1 Mobile Money Uptake

The unprecedented diffusion of mobile connectivity in Kenya and to the extent around the globe has caused much excitement among various key economical stakeholders and the general population in this Country and in the region as per the recent study by K.

Donovan, (2012). In this study, mobile money uptake is looked at to mean the adoption and usage of the mobile money platforms mainly the B2P and P2B platforms.

Many past studies have argued that the demand side factors are the major drivers of the mobile money adoption/uptake. More specifically, they proposed that the mobile money platforms have become pervasive because of its best fit to the rural poor's needs and habits. This point was illustrated in the Hosrt and Miller study (2006). The authors found that the mobile was quickly adopted because of its fit distinct in the Caribbean communication.

Looking at the vibrant sector like the NGO, s in Kenya, without fear of contradiction and despite the deepening of the mobile technology, the uptake of the MMP is to this far still very low within the NGO sector being only currently restricted to their staff business and travel advance disbursements and the managers are still very skeptical on various factors as it relates to the usefulness of adopting MMP among them being on security, cost, accountability, policy changes etc. In the view of this study, the minimal warming up to full uptake of MMP by NGO's has to do with various factors as mentioned above however the study demonstrates that the key factor has to do with lack of evidence based results package as derived by some of the few NGO's that have fully researched, explored and taken up the MMP initiatives. In this package great study evidence based success stories will be shared upon which it can form baseline knowledge and raise the appetite of other NGO's to jump on the bandwagon from an informed position and therefore this is an area that needs more studies that will open up more evidence based effects witnessed to this far.

Despite some fears around some of these areas, it has been proven that actually the use of MMP guarantees better fiscal security than the previous means of transferring money from one location to another which always call for insurance related cost to cover money in transit. It has also been proven that actual use of MMP especially in the area of disbursement is cost effective if you look at it from the holistic picture that entails speed among others (GSMA annual report, 2011).

Business to Person (B2P)

This concept or model entails the business or organization like NGO having to pay or disburse cash to recipients by paying into their mobile money wallets which allows a degree of privacy for users in this regard and offers them convenience of deciding when and where to withdraw their cash. Most NGOs that have taken up this use it to pay its peer educators that are spread across the country, paying business and travel advances to its staff, training participant allowances among others.

Person to non-profit organization payments (P2B)

The person to non-profit payment concept is a component of the bigger person to business (P2B) concept which entails people being able to donate to NGOs through pay bill number system and also for the staff to be able to liquidate their business and travel advances by simply being able to pay back the unspent money through depositing to the NGO pay bill number and later follow-up with paper as needed.

1.1.2 Financial Performance of NGOs

In the past few years, most NGOs have had to find themselves in very tricky situations as a result of various cash (Fiscal) management risks to the extent that some of them have had

their awards and projects terminated due to huge risk exposure in their financial management practices leading to various flagged out misappropriation of funds as a result of allowing too much cash in the hands of staff carrying cash from one location to another.

The Paris declaration on Aids Effectiveness– (2005) Accra provides the backdrop and guidelines regarding the current relationship parameters between the donors and recipients including cash carrying and travel compensation related issues. These principles have proved very difficult to apply in real life situation. Compromises and tradeoffs have often been the only way to arrive at workable modus operandi aid effectiveness- The progress report on implanting Paris declaration, (2005).

Important to note is that in the past few years, several NGO's in Kenya have also had their awards/funding terminated as a result of poor financial management as result of theft, unaccountability of cash etc. as such making this area study of great need at such a time as this. This cash based programming interventions therefore needs to be managed appropriately and the emergency of mobile money platforms is indeed a timely invention.

From the policy and regulatory perspective and considering the dynamics driving the mobile money platforms as a recent phenomenon, the government has had to put in place the competition regulatory framework (Competition Act 2010) of Kenya communication law which aimed to enhance the welfare of the people of Kenya by promoting and protecting effective competition in the market and preventing misleading conducts within the market. It is important therefore to note that there is sufficient legal and policy framework to promote the growth of this unique industry.

When thinking of how best the NGO's can adopt the mobile money innovations in extending their services in the communities in which they work, we need to appreciate the cultural and social context through which this has passed especially in our Kenya context. There is still has been some considerable distrust of the formal financial services or some people in the rural setting still very uncomfortable to part with their cash, mobile money operations still needs to create trustworthy value proposition that fits with social and cultural practices and therefore uptake of this MMP by users like NGO's needs have had to grapple with this realities.

1.1.3 Effect of Mobile Money Uptake on Financial Performance within the Kenyan NGO sector

The evidence of mobile money uptake in Kenya is promising as seen from the visible face value effects however the evidence of this effects is still scarce but the earlier studies by USAID on Kenya case study in e-payments, 2011 indicate that the Kenya population perceived increased uptake of mobile money services to be the best innovation to have ever happened in this 21st century in that it has made life easier through financial inclusion for the bigger population that had been previously un-banked. It has scaled economical growth through easier business facilitation among several other effects.

Similar past study “ Plugging into mobile money platforms: Early experiences of NGO's in the field, 2012 “ by Bill & Melinda gates foundation brought out evidence that mobile is cheaper, faster and more secure and that there is evidenced and strong business case for use of mobile money by NGO's.

1.1.4 Non-Governmental Organizations in Kenya

NGO's plays a very crucial role in the Kenya social and development agenda. It is estimated that indeed about 45-55% of some of the key social services sector interventions such as health, watsan etc. Kenya NGO sector is regulated through the NGO coordination board and composes of two major categories namely the national non-governmental organizations and international non-governmental organizations.

The study looked at both national and international NGO's that have made some strides towards adoption of mobile money technology and further sought to review the successes and challenges they have gone through in their commenced uptake effort and insights on the same that can provide to other NGO agencies the much needed appreciation, knowledge, appetite and caution even as they plan to jump on the mobile money bandwagon and further prepare to increase their uptake levels.

1.2 Research Problem

Although there has been some reasonable adoption of MMP by corporate organizations in Kenya as clearly spelled out in the related research studies namely: -The economics of MPESA W. Jack (2010) which summarized the mechanics of M-PESA and reviewed its potential economic impacts across households according to income and wealth, location, gender, and other socio-economic characteristics, as well as the purposes for which the technology is used, including saving, sending and receiving remittances, and direct purchases of goods and services. Kenya MPESA household usage survey Jack and Suri (2011) which carried out survey on 3000 household in Kenya and came up with finding that 40% were active MPESA users after only two years of its operation. Just in time

remittance Mbiti and Weil (2010) which looked at the timely remittance of cash that have appropriately been brought about by MPESA coming into innovation. Ways to accelerate mobile USAID and CITI bank study (2011) which looked at critical ways to accelerate mobile money and with final finding that the ten accelerators represents a call for coordinated action.

Looking at the above few cited past great related studies, a gap that comes out clear in all this past studies and research efforts is that there is very minimal documented results/performance that can inform evidence based uptake of MMU by NGO, s . The absence of the evidenced based uptake results on the effect of MMU on financial performance of NGO's is a huge problem that cannot not be underestimated as it forms the basis upon which policy formulation and engagement is driven by the donors, the recipients of the funds, mobile money providers, regulators and above all the beneficiaries. It is on this recognition that the study aimed at bringing out the evidence drawn from some national and international NGO, s that have so far embraced mobile money technology.

This study intends to address the research question: - **What is the effect of mobile money uptake on the financial performance of NGO in Kenya?**

1.3 Objective of the Study

To establish the effect of mobile money uptake on the financial performance of NGO,s in Kenya .

1.4 Value of the Study

The study sought to bring out demonstrated evidence of the acceptance of mobile money uptake by NGO's in Kenya and therefore contributes to the innovation diffusion theory that explains the acceptance of technology which is key in driving uptake and further contributes to the theory of technology acceptance the explains the relationship between perceived usefulness and ease of use.

It is of great importance to the body of knowledge that will be used by the various scholars and professionals in this field of international development to drive the recognition and growth in this vital thematic discipline phenomenon of mobile money. This will further reflect the generally acceptable practices for scholars and practicing professionals in the field of mobile technology and specifically mobile money.

The bigger picture of the study is that it sought to help in the prudent fiscal management and overall compliance with donor financial rules and will be source of information to inform policy by the funders and recipients leading to appropriate policy engagement from informed perspective. It also trickles down the benefit to the ultimate beneficiaries who include the communities that most of the NGO, s serve given the likely revolution of the speed to which money can reach the volunteers in the remote fields and even and other community related recipients.

CHAPTER TWO: LITERATURE REVIEW

2.1 Introduction

The adoption of mobile payments in Kenya and other regional states far exceeds their citizens' use of the Internet, ATMs and bank accounts, as well as far exceeds the adoption to date of mobile payments in much of the developed world. It offers the possibility of hope and opportunity for many who have had too little of either. This chapter reviewed the literature that is relevant to this study and further highlights the views of different academicians, researchers and scholars that have been advanced in the field of mobile money uptake within the Kenya NGO sector and beyond.

2.2 Theoretical Review

In order to find out the relationship and effect of mobile money uptake on financial management performance of NGOs in Kenya, this study introduces a range of theories that are considered as fundamental for this project. Thus this section contributes to the project by reviewing dominant concepts and theoretical perspectives which are within the scope of this study/project.

In this study, discussion was focused on the current dominant perspectives on innovation diffusion theory that explains the acceptance of technology which is key in driving uptake, technology acceptance model that explains relationship between perceived usefulness and ease of use, gratification and domestication theories which explain on the consumer's motives and intention to use technology and expectancy value theory which opens up on the concept belief in MMT as it relates to the uptake.

2.2.1 Innovation Diffusion Theory

Innovation diffusion is a theory that explains acceptance of technology (Teo&Pok 2003). In his book Diffusion of innovations, Rogers (1983:223) defines innovation diffusion theory as “the process by which innovation is communicated through certain channels over time among the members of social system”. This theory focuses on acceptance of technology which makes it more applicable to this study.

The theory assumes and conceptualizes the sequence of events where individual passes through initial point of basic knowledge of innovation, through forming a favorable or unfavorable attitude toward it, through a decision to either adopt or reject it, and through utilization of innovation to finally seeking reinforcement of the adoption/uptake decision made (Rogers 1983).

Rogers (1983) considers five approach/ attributes of innovation which influences its adoption. This approach, according to Rogers (1983), has been widely used for many years. He claims that the five attributes are somewhat empirically interrelated with each other, but at the same time, they are conceptually distinct. The selection of particularly these five attributes is based on past research. The five attributes are: - relative advantage, compatibility, complexity, trialability and observability.

This theory furthers or builds on earlier theories such as the Nyasveen et al, s (2005a) model which considered most of these variables as the determinants that influence the intention to use mobile services and to be specific mobile money adoption/uptake.

Given the fact that this study is about the review of the technology innovation and in specific mobile money technology uptake within the Kenyan non-governmental sector, five attributes/variables explained in this theory forms the basis upon which the mobile money adoption has grown and therefore this theory is of perfect relevance to this study.

2.2.2 Technology Acceptance Model

Several studies focusing on adoption of mobile services have their roots in Technology Acceptance Model (Davis 1989), that was originally designed to predict user's acceptance of information technology and usage on the job. TAM model has become the most widely applied model of user acceptance and usage (Ma & Liu 2004). Venkatesh & Davis (2000) claim that TAM has become well established as a robust, powerful and parsimonious model for predicting user acceptance.

The core of TAM assumes or lies in the hypothesis that intention to use a system is determined by two variables: perceived usefulness and perceived ease of use. Perceived usefulness is defined as “the degree to which a person believes that using a particular system would enhance his or her job performance” (Davis 1989: 320). Perceived ease of use is defined as “the degree to which a person believes that using a particular system would be free of effort” (Davis 1989: 320).

TAM theorizes that perceived usefulness and ease of use mediate the relationship between external variables, such as system characteristics, development process, training, and intention to use a system (Venkatesh & Davis 2000). Perceived usefulness and ease of use are hence user's beliefs on information technology and therefore form user's

attitude toward technology which will, in turn, predict acceptance (intention to use technology).

The rationale behind these relationships is that technology which is easy to use, and is found to be particularly useful will have a positive influence on the intended user's attitude and intention towards using the technology. Consequently, the usage of the technology will increase (Taylor & Todd 1995).

Ma & Liu (2004) acknowledge that there have been about 100 studies done related to TAM between 1989 and 2001. TAM has been tested with different sample sizes, user groups, using different statistical tools, applied to many different user technologies and compared with different competing models (Geffen 2000), this had led to many divergent findings with many different explanations. Ma & Liu (2004) therefore carried out Meta-analysis of TAM in order to integrate all the findings and to generate a quantitative and objective synthesis. The result of their study confirmed Davis' original findings: Relationships between perceived usefulness and ease of use, and perceived usefulness and technology acceptance are strong while relationship between perceived ease of use and technology acceptance is weak. Thus, the relationship between usefulness and perceived ease of use cannot be ignored as it is of key relevance in this study.

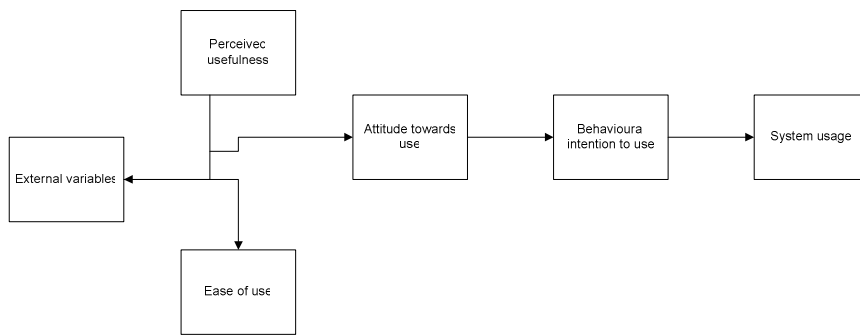


Figure 1 : Technology acceptance model (Ma& Liu 2004)

2.2.3 Gratification and Domestication Theory

This theory builds on the necessity to extend Technology adoption model(TAM) to account for situations where technology is used in everyday life context, not only in organization's where the original TAM has been most often used. Therefore, Nysveen et al (2005a) see it as reasonable to include no utilitarian motives to explain consumers' intentions to use mobile Designing a Microsoft SharePoint 2010 Infrastructure services. These nonutilitarian motives used to explain intention to use mobile services have their roots in gratification and domestication research, respectively (Höflich&Rössler 2001; Leung & Wei 2000).Gratification research considers users in everyday life rather than in organizational context and assumes that users seek gratifications in media and technology use based on their individual "needs" and "motivations" (Lin 1996).

A core assumption of uses and gratification research is the assumption that individual needs are satisfied by audience members actively seeking out the mass media (Infante et al., 1997). Rubin (1983), as cited in Littlejohn (1996), designed a study to explore adult viewers' motivations, behaviors, attitudes and patterns of interaction to see if behavioral and attitudinal consequences of the viewer could be predicted. In 1984, the researcher identified two types of television viewers. The first type is the habitual viewer who watches television for a diversion, has a high regard for the medium, and is a frequent user. The second type is the non-habitual viewer who is selective, likes a particular program or type of programs and uses the medium primarily for information. The non-habitual viewer is more goal oriented when watching television and does not necessarily feel that television is important. Rubin (1983) argues that habitual viewers use the

medium as a companion and that non-habitual viewers are more actively involved in the viewing experience (Littlejohn, 1996).

The results of Nysveen et al's (2005a) study confirm perceived usefulness, perceived ease of use and attitude toward use to be either direct or indirect determinants of mobile services' usage. Subjective norms and perceived control are further proved to be important antecedents of consumers' intentions to use mobile services. Perceived expressiveness and perceived enjoyment show the most promising and notable effect in the study. All the variables that were proposed to be the determinants of intention to use mobile services were significant (Nysveen et al 2005a) and indeed very relevant to case study which is traceable to all this variables mentioned in this theory.

2.2.4. Expectancy Value Theory

Another theory to consider under this umbrella of uses and gratification research is expectancy-value theory from information-integration theorist Martin Fishbein (Littlejohn, 1996). The researcher proposes there are two kinds of belief; belief in something and belief about something. The example used by Fishbein is the person who believes in marijuana as a recreational drug or the person who believes that using marijuana will move on to other drugs and serious crimes in order to continue the habit.

In Fishbein's theory development, attitudes are different from beliefs in that they are evaluative and are correlated with beliefs and predispose a person to behave a certain way toward the attitude object. The two beliefs about marijuana mentioned above would change dramatically if more serious drugs and crime were evaluated as bad. Also cited in Littlejohn is Philip Palmgreen, an early uses and gratification researcher, who claims that

gratifications are sought in terms of a person's beliefs about what a medium can provide and that person's evaluation of the medium's content (Littlejohn, 1996). Attributes/variables explained in this theory forms the basis upon which the mobile money adoption has grown and therefore this theory is of perfect relevance to this study.

2.3 Determinants of financial performance in NGO's

Several are the determinants of financial performance in NGO's however the researcher for the purpose of this study narrowed to efficiency, cost effectiveness and customer satisfaction as key determinants among others.

2.4 Empirical Review

Many are the local Kenya context studies that have been done in the area of mobile money uptake and indeed have opened up on various effects of the mobile money uptake both positive and negative and to various stakeholders. The study sought to borrow a lot from the below past studies and especially from the likely identified gaps and will form the academic base for analyzing mobile money uptake and their effect on financial performance of NGO's.

A study by Siau and Shen (2003) which was published in the European journal of business and management classified trust into two categories: trust of technology and trust of mobile banking service providers. This is supported by Lee *et al*, (2007) in a study that focused on three trust dimensions: trust in bank, trust in mobile network provider and trust in wireless infrastructure. This study has great relevance to the adoption and uptake of the mobile money technology in developing countries and more

specifically to the efficient financial management practices by those organizations that have taken this innovation path.

How mobile money is accelerating innovation in the developing world- a case study of M-PESA by Michael Joseph – former CEO Safaricom, (2009). The study was published in the Kenya Fin Access national survey report, 2009. The case study opens up on the 10 lessons learned from the successful deployment of mobile money which included among other efficient financial management results by the agencies that have adopted this. Key lesson learned in relation to the NGO sector is the responsive customer and beneficiary focus.

Exploring the Usage and Impact of Transformational M-Banking by Morawczynski, O. (2009). The Case of M-PESA in Kenya which was published in Journal of East African Studies, 3(3). The study emphasizes how the banks have vital roles in this emerging mobile money technology as they facilitates the management of cash float and stores the aggregate sum of cash to back the electronic value in the virtual accounts. This study brought pertinent issues that are shaping financial management practices including the need to evidence based results to support effect of MMU on financial management practices by NGO sector among others.

The proliferation of mobile money in Kenya has generated research attempting to explain the roots of the phenomenon and to understand its effects. Kimenyi and Ndung'u (2009) attribute the rapid growth in mobile money in Kenya to four factors: a conducive legal and environment, private-public policy dialogue, strategic and prudent macroeconomic policies, and a guarantee of the existence of a contestable market discouraging

dominance by initial entrants. Comminos et al. (2008) argue that the initial success of Kenya's mobile money transfer industry can be attributed to the high demand for remittances generated by rural/urban migration, while its rapid scaling is due to the mobile providers' growth strategy.

In a study by Kim *et al.* (2009) which examined the effect of initial trust in mobile banking user adoption, trust was defined as a psychological expectation that a trusted party will not behave opportunistically. In Kim *et al.* (2010), trust was defined as a feeling of security and willingness to depend on someone or something.

In study by Mas and Morawczynski, (2009) -Mobile payments are conducive for micro transactions. In Africa, Kenya's M-PESA service has proved to be the most widely-used mobile remittance service to date. Commercially launched in March 2007 (The Economist, 2007[3]), the service is reportedly used by over 50percent of the country's adult population (Graham, 2010). Similar initiatives have been introduced in other African countries, including, Tanzania, Uganda, Ghana, Zambia, Congo and South Africa (Laurent, 2006;). This coverage guarantees positive impact on the NGO's fiscal management' efforts.

Mbiti and Weil (2009) find that the major use of M-PESA is for transfers and that there is relatively little storage of value. At the same time, they also show that a significant number of survey respondents indicate that they use their M-PESA accounts as a vehicle for saving. Mbiti and Weil also find evidence that M-PESA use decreases the use of informal savings mechanisms such as ROSCAs, and increases the probability of being banked.

Camner and Sjöblom (2009) compare the adoption of M-PESA in Tanzania to adoption in Kenya. They find much lower adoption rates in Tanzania, which are explained by the lower mobile telephony market share of Vodacom, which is the M-PESA provider in Tanzania, its inability to build a strong agent network, and its lower marketing budget. Other factors are Tanzania's generally lower GDP growth, smaller proportion of unbanked population, higher financial illiteracy, more dispersed population and the absence of a national ID. See table below that illustrates the person to business consumption rate per gender in Kenya.

Earlier years survey data examined by Aker and Mbiti (2010) show that current users of mobile money transfers in Kenya tend to be wealthier, better educated, urban and already banked, with most transfers occurring within urban areas and remittances being smaller but more frequent. They also developed the theory of the general mechanisms through which mobile phones remove constraints to social and economic progress. They assert that improve access and use of information reduces search costs and facilitates coordination among agents, thereby increasing productive and market efficiency. Mobile phones also create employment and increase incomes by spurring demand for mobile-related services. In addition, mobile phones enable social networks to respond more immediately to idiosyncratic shocks, thereby reducing household exposure to risk.

On the basis of a study of 409 small business entrepreneurs in Kenya, Mbogo (2010) finds that for micro-businesses, factors responsible for adoption and continued usage of mobile money transfer include convenience, support, cost, satisfaction and security. This is key when management considers warming up and going for technology desire.

“It is better than cash. Kenya mobile money market assessment by Loretta Michaels, (2011) :- The study /market was in relation to the USAID staff field visit to Kenya to be able to better understand the use of mobile money today within USAID’s programs. Key observation of this is that focus of mobile money is on driving its innovative uses within programs and business rather pure growth in usage and further assessment/study was that many USAID/Kenya implementing partners are already using the various mobile money platforms in their operations and program delivery to varying degrees and USAID /Kenya can support this by encouraging collaboration and providing general information and training to partners that have bought into and are trying to implement in their little way. Important to note is that this study raised an area of concern on the issue of how USAID and other will accept this and have one practice policy given the fact that it will huge departure from current of physical signatures and receipts.

Kenya case studies in e-payments by L.Michaels,2011 published in the Accenture development partners under the global broadband initiative:- The study was carried on the request of USAID and it was in relation to assessing the current state of mobile money innovation in Kenya and concluded with reflection on the immediate need to make every payments tools easier, faster and safer for all citizens so that some fears, discomfort and struggles around the same can be overcome to pave out the way for the desire scaled up uptake and adoption rates. Financial management practices stands to benefit greatly if the recommendations in this study are addressed.

Other important benefits of M-PESA include increased security of funds, and the empowerment of women. Hughes and Lonie (2007) suggest that mobile money transfer is

more secure and cost effective than alternative methods of money transfer, such as using couriers or friends. Focus group participants in Plyler et al. (2010) highlight the greater security they enjoy because they are able to keep funds as mobile money, rather than at home in cash. Men in the Kibera slum focus on the aspect of physical danger due to mugging, which has decreased because fewer people carry large amounts of cash. Likewise, other respondents in the study indicate that local businesses and street vendors often convert their cash to M-PESA at the end of the day for safekeeping. Additionally, mobile money empowers women by giving them an independent place to store and manage funds that is private and inaccessible to other family members.

2.5 Summary of Literature Review

A clear picture of the relationship between mobile money uptake and firm performance in particular NGO's has not emerged from previous studies. Limited and contradictory findings have resulted from inconsistent definitions of mobile technology, different units of analysis, different-measures of Performance, limited theory base and reliance on cross-sectional methods. The existing body of knowledge is not sufficient enough to explain the ranking of Mobile phone services according to their influences on firm performance.

Looking at the above literature , theoretical and the empirical review , you would appreciate that despite mobile money uptake getting deeply rooted in the Kenya society and as donors and their implementing partners continue to look for ways of improving their service delivery, mobile money is no doubt a key tool whether by design or by accident and therefore despite the various studies and effort in this area , there is still various gaps within the above reviewed empirical studies that needs to be followed up to

inform the desired total uptake and total positive effect. One of the outright in all the past and current is in the area of evidence based uptake results especially in the NGO sector that indeed can support and raise the appetite for more players in this sector to take on this which will definitely help to improve their fiscal management and this study seeks to try and bridge this gap.

CHAPTER THREE: RESEARCH METHODOLOGY

3.1 Introduction

This chapter outlines the general methodology that was used in conducting the study and adopts the structure of research design, target population, data collection and overall study instruments that has been utilized in the pursuit of the study goals.

3.2 Research Design

According to Mcmillan and Schumaker (2001) a research design is a plan for selecting subjects, research sites and data collection procedures to answer the research questions. It is the conceptual framework within which the research is conducted and constitutes the blueprint for the collection of data and analysis thereof of the collected data.

Based on the purpose of the study, exploratory research design was adopted which entails investigating into a situation that provides insights to a researcher and be able to provide details where a small amount of information for instance in this vital area of mobile money uptake with the NGO sector.

The choice of longitudinal approach as a component of exploratory design lies in the greater detail and precision of information. Use of the questionnaire was backed up by field observation which, though limited, revealed some information and data that gave a bearing on the effect of mobile phone services on NGO's performance. The main focus of the study was the quantitative research exploring relationship between performance (Dependent) and mobile money uptake (Independent).

3.3 Population

The population of the study constituted all the national and international NGO's in Kenya totaling to 186 that had been in operation for at least three years (2011-2013).

3.4 Sampling Frame and Techniques

In this study ,the sample frame was drawn from 50 key registered NGO's that have made some strides in adopting mobile money technology as per the 2009/2010 survey by NGO coordination board and a statistical formula for deriving sample size was used to calculate a representative sample.

A two-stage sampling technique was employed. In the first stage NGO's were stratified into two groups (National and International) according to the number of country registration status, in the second stage simple random sampling technique was applied where each NGO from each group was given a serial number in its respective category and the numbers picked at random.

The statistical formula for determining the sample size and procedures for categorizing data (Cochran, 1977) below was adopted to calculate a representative sample where $\alpha=0.05$ and $Z= 1.96$. Using the standard values and formula provided above a sample of at least 30 NGO's would be representative.

$$n = Z^2 \frac{pq}{\alpha} \text{ where } \alpha = 0.05 \text{ and } Z = 1.96$$

The total number of international was approximately 18 and national was approximately 12. The sample size was therefore 30 in the ratio: 0.4 :0.6 representing national and international NGO's respectively.

3.5 Data Collection

Data was collected by use of a structured questionnaire administered through both self-administrations by the researcher and telephone interviews. The use of a questionnaire guaranteed anonymity to the subjects and hence encouraged them to give honest responses. This consequently increased reliability of the instrument (Orodho, 2005). The questionnaire constituted three parts: Part I contained questions based on the background of the NGO, Part II constituted questions on the usage of mobile phones in the firms, Part III had questions on the effect of mobile phone services on firm performance.

3.5.1 Pilot Study

For the purpose of this study the data collection instrument was piloted using 6 non-governmental organization spread across six provinces in Kenya. The post pilot adjusted data collection instruments were used to collect data for analysis. The purpose of pre-testing is to assess the clarity of the instruments and the suitability of the language used in the instruments. A pilot study is also used to measure the validity and reliability of the instruments.

3.5.2 Data Validity and Reliability

The study ensured that the data in use is valid and reliable and the research design has been constructed with validity and reliability in mind. In regard to construct validity, the study is designed to maximize use of multiple sources of evidence such as organization key relevant records, user opinions in addition to plans for documenting key aspects of the study and maintaining a data base of interview reports and organization data.

3.6 Data Analysis

Data cleaning and transformation of some variables was done through existing tools in SPSS version 16.0. The researcher then subjected the data to detailed exploratory analysis through both descriptive and inferential procedures.

3.6.1 Study Model

The study adopted multiple linear regression model to test the effect of mobile money uptake (Independent) on the financial performance of NGOs (Dependent). The model took the form of:-

$$Y = B_0 + B_1X_1 + B_2X_2$$

Where

Y = Is the financial performance as measured by the compliance, reduced business cost and long term success customer.

X1 = Is business to people (B2P) uptake as measured by its knowledge, usefulness, adoption, ease of use and user satisfaction.

X2 = Is people to business – (P2B) uptake as measured by its usefulness, understanding, adoption and ease of use.

3.6.2 Operational Definition of Variables

An operational definition is a definition that defines the exact manner in which variable is measured (Tuckman 1978) Table 3.1 indicates the types of variables and how these variables were measured in the course of the study and as it relates to the study model in 3.6.1.

Table 3.1:-Types of Variable and their Measurement

Variable	Indicator	Measure	Scale	Approach
MMP Knowledge	Level of MMU	Rate of awareness	Ordinal	Quantitative
Ease of use	MMP deployments	Education level of users	Ordinal	Quantitative
Customer satisfaction	Trust and ease of use	Customer retention rate	Ordinal	Quantitative
Cost	The higher the transaction amount the higher the cost	Cost per transaction	Ordinal	Quantitative
Perceived Trust	Level of usage	% of usage	Ordinal	Quantitative
Compliance & Risk	Negative influence	No. Of compliance and risk issues	Ordinal	Quantitative
Target reached	Uptake	Total no. of users reached	Ordinal	Quantitative

Source: Author (2013)

CHAPTER FOUR: DATA ANALYSIS AND FINDINGS

4.1 Introduction

In this chapter we carry out an analysis and discussion of the empirical findings of the research questionnaire. The principal guiding factors in this section is study objectives highlighted earlier in chapter one. The data was interpreted according to research objectives and research questions. Appropriate data analysis and presentation techniques are used. The primary objective of the study was to find out the effect of Mobile Money uptake on financial performance of NGO's in Kenya.

4.2 Findings

4.2.1 Model Summary

The significance of the model was tested using R^2 , ANOVA and F-Statistics as per Table 4.1 and 4.2.

Table 4.1: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.340 ^a	.115	.038	.76923

Source: Research findings

a. Predictors: (Constant), P2NPO use within the organization, B2P use within the organization

Table 4.2 ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1.775	2	.888	1.500	.244 ^a
	Residual	13.609	23	.592		
	Total	15.385	25			

Source: Research findings

b. Dependent Variable: B2P effect on NGO financial performance 2011
Customer Satisfaction.

4.2.2 Response Rate

The response rate was at 100% comprising representatives from 30 NGO's working in various locations across the country. This is shown in table 4.3 below. It can be concluded that data obtained from those who responded was sufficient enough to answer the research questions.

Table 4.3 Response Rate

Category	Frequency	Percentage %
Administered	30	100
Returned/telephone interviewed	30	100
Not returned	0	0
Total	30	100

Source: Research Findings

4.2.3 Organization/NGO's Category

As per Table 4.4 below, the NGO's selected were grouped into two categories - international and national. National NGO's are those registered in Kenya and Kenya led and have no any other operation presence other than in Kenya. International NGO's are foreign led and controlled NGO's that have presence and does programming activities in Kenya. Out of the 30 NGO's that were selected, international composed of 18 whereas national were 12 in number.

Table 4.4 Type of Non-Governmental Organizations

Organization Category		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	National/Local NGO	12	40.0	40.0	40.0
	International NGO	18	60.0	60.0	100.0
	Total	30	100.0	100.0	

Source: Research Findings

4.2.4 Size of the Sampled NGO's as Per Annual Operating Budget

As per table 4.5 below, 40% of the participated NGO's have smaller operations of below \$10m budget per year and this happens to be mostly national NGO's ,10% are fairly large organizations that have their annual budgets between \$10-20m and 50% are large organizations that have annual operating budget above \$20m per annum a clear indication of expansive programming activities that need efficient innovative systems like MMP.

Table 4.5 Organization size by annual budget level

Annual operating budget		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	\$ 0.1M - \$10M	12	40.0	40.0	40.0
	\$10M - \$20M	3	10.0	10.0	50.0
	Above \$20M	15	50.0	50.0	100.0
	Total	30	100.0	100.0	

Source: Research Findings

4.2.5 Location of Sampled NGO Operations

Table 4.6 indicates that 73% the NGO's that were sampled operates in less than 10 counties within the country, 20% in more than 10 counties and 7% of the sampled NGO operates in the entire country.

Table 4.6 Location of Operations

Location of Operations		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Across the country	2	6.7	6.7	6.7
	Less than 10 counties	22	73.3	73.3	80.0
	Above 10 counties	6	20.0	20.0	100.0
	Total	30	100.0	100.0	

Source: Research Findings

4.2.6 Size of the Sampled NGO's as Per Staffing

A table 4.7 and 4.8 below explains the size of the organization based on the staffing level. Important to note is that this also has a direct relationship with organization annual budget levels as per 4.3 above.

Table 4.7 : Number of Staff

No. of staff		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 -50	11	36.7	36.7	36.7
	51-100	9	30.0	30.0	66.7
	101-200	3	10.0	10.0	76.7
	Above 200	7	23.3	23.3	100.0
	Total	30	100.0	100.0	

Source: Research Findings

Table 4.8 Correlations

		Annual Operating Budget	Number Of Staff
Annual Operating Budget	Pearson Correlation	1	.648**
	Sig. (2-tailed)		.000
	N	30	30
Number Of Staff	Pearson Correlation	.648**	1
	Sig. (2-tailed)	.000	
	N	30	30

** . Correlation is significant at the 0.01 level (2-tailed).

Source: Research Findings

4.2.7 Summary Organization Staff Interviewed

Table 4.9 shows the summary of the organization representatives that were interviewed or administered the tool. It is clear that based on this analysis, finance departments in this organizations are the outright goal owner of this work process and therefore the finance managers or head of finance were the most frequent interviewees in this study research.

Table 4.9 Summary of the organization representative /Staff interviewed.

Respondent Position	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Finance manager \ Finance profession	27	90.0	90.0	90.0
Chief Operations Officer	1	3.3	3.3	93.3
Project Director	2	6.7	6.7	100.0
Total	30	100.0	100.0	

Source : Research Findings

4.2.8 Knowledge of the Mobile money Platforms currently in use within the Kenya

Environment

A five level likert scale (5-Very high, 4-High, 3-Medium, 2-Low , 1 –None) was used to find out the knowledge of the mobile money technology platforms in use among the population of interest over the period of three years (2011-2013). Descriptive analysis as per table 4.10- 4.12 revealed that knowledge of the MMP has been on the rise from 2011 to date. In 2011, 87% and 13% of the respondents confirmed having low and medium knowledge of MMP respectively, In 2012, the trend was 23% low, 57 % medium and 20% high, while in 2013 , 17% medium, 73% high and 10%very high knowledge.

Table 4.10: Knowledge of mobile money platform 2011

Knowledge level	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Low	26	86.7	86.7	86.7
Medium	4	13.3	13.3	100.0
Total	30	100.0	100.0	

Source: Research Findings

Table 4.11: Knowledge of mobile money platform 2012

Knowledge level	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Low	7	23.3	23.3	23.3
Medium	17	56.7	56.7	80.0
High	6	20.0	20.0	100.0
Total	30	100.0	100.0	

Source: Research Findings

Table 4.12 :Knowledge of mobile money platform 2013

Knowledge level	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Medium	5	16.7	16.7	16.7
High	22	73.3	73.3	90.0
Very High	3	10.0	10.0	100.0
Total	30	100.0	100.0	

Source: Research Findings

4.2.9 Mobile Money Services Commonly in Use

From the survey finding, B2P is the mobile money service platform that is commonly used standing at about 77% of the respondents , 13% uses P2B and only 10% uses both of the service platforms. Table 4.13 explains this summary.

Table 4.13 :Mobile Money Service Commonly used

Type of mobile service	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	B2P	23	76.7	76.7
	P2B	4	13.3	90.0
	Both	3	10.0	100.0
	Total	30	100.0	

Source: Research Findings

4.2.10 Simplicity and Convenience of Use

A majority the survey respondents based on a 5-level (5-Strongly agree, 4-Agree, 3-Disagree, 2- Strongly Disagree,1 –Not sure) likert scale analysis agree or strongly agree that mobile money transfer/platforms services are simple, easy and convenient to use.

Table 4.14 below explains the response analysis.

Table 4.14 Mobile Money Transfer Ease Of Use

Ease of use	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	25	83.3	86.2
	Strongly Agree	4	13.3	100.0
	Total	29	96.7	
Missing	99	1	3.3	
Total	30	100.0		

Source: Research Findings

4.2.11 Future Mobile Money Platforms Uptake

Table 4.15 indicates that majority of the respondents strongly agree to the fact that uptake or adoption of mobile money uptake will continue experiencing an increase in the coming years and therefore reinforcing need for increased uptake in the NGO sector.

Table 4.15 : MMU will increase in coming years

MMU future uptake		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	11	36.7	36.7	36.7
	Strongly Agree	19	63.3	63.3	100.0
	Total	30	100.0	100.0	

Source: Research Findings

4.2.12 The extent to which sampled Organizations use B2P and P2B

From the survey finding and as per Tables 4.16 and 4.17 below, based on the 5-level likert scale level, 40% and 47% of the sampled NGO's are high and medium users of the business to people (B2P) service respectively and in relation to P2B , approximately 23% of the sampled NGO's were medium users of the same.

Table 4.16: Extent of use of B2P&P2B by sampled NGO, s

B2P use within Organization		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Not Use	4	13.3	13.3	13.3
	Medium	12	40.0	40.0	53.3
	High	14	46.7	46.7	100.0
	Total	30	100.0	100.0	

Source : Research Findings

Table 4.17: P2B use within the organization

P2B use within organizations		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Not Use	23	76.7	76.7	76.7
	Medium	7	23.3	23.3	100.0
	Total	30	100.0	100.0	

Source : Research Findings

4.2.13 B2P effect on NGO's Financial Performance as at 2011

As per the survey findings (Table 4.18 below), there is a moderate positive relationship between the two variables being B2P uptake (Independent) and 2011 financial performance (Dependent) and with significant correlation on fiscal security, compliance and cost variables. This implies that by 2011, B2P was still not widely understood, appreciated and therefore there was effect but not very strong and significant.

Table 4.18 Effect on NGO's 2011 Financial Performance

B2P effect on FP,2013		B2P use within the organization	B2P effect on NGO financial performance 2011 Customer Satisfaction	B2P effect on NGO financial performance 2011 Fiscal Security	B2P effect on NGO financial performance 2011 Compliance	B2P effect on NGO financial performance 2011 Reduced Business Cost	B2P effect on NGO financial performance 2011 High Target Reached	B2P effect on NGO financial performance 2011 Long Term Success
B2P use within the organization	Pearson Correlation	1	.322	.445*	.478*	.395*	.352	.355
	Sig. (2-tailed)		.108	.023	.014	.046	.078	.064
	N	30	26	26	26	26	26	28

*. Correlation is significant at the 0.05 level (2-tailed).

Source: Research Findings

4.2.14 B2P Effect on NGO's 2012 Financial Performance

As per the survey findings (Table 4.19 below), there is a strong positive relationship between the two variables being B2P uptake (Independent) and 2012 financial performance (Dependent) and with statistically significant correlation across all the performance variables. This implies that by 2012, the effect of B2P on performance of

NGO's was becoming evident as seen in the higher strength and significance as compared to 2011.

Table 4.19 Effect on NGO's 2012 Financial Performance

Effect ,2012	B2P use within the organization	B2P effect on NGO financial performance 2012 Customer Satisfaction	B2P effect on NGO financial performance 2012 Fiscal Security	B2P effect on NGO financial performance 2012 Compliance	B2P effect on NGO financial performance 2012 Reduced Business Cost	B2P effect on NGO financial performance 2012 High Target Reached	B2P effect on NGO financial performance 2012 Long Term Success
Pearson Correlation	1	.684**	.612**	.693**	.630**	.709**	.683**
Sig. (2-tailed)		.000	.001	.000	.001	.000	.000
N	30	26	26	26	26	26	26

Source : Research Findings

4.2.15 B2P Effect on NGO's 2013 Financial Performance

As per the survey findings (Table 4.20. below), there is a strong positive relationship between the two variables being B2P uptake (Independent) and 2013 financial performance (Dependent) and with statistically significant correlation across all the performance variables.

Table 4.20 B2P Effect on NGO's 2013 Financial Performance Correlations

B2P effect on FP,2013		B2P use within the organization	B2P effect on NGO financial performance 2013 Customer Satisfaction	B2P effect on NGO financial performance 2013 Fiscal Security	B2P effect on NGO financial performance 2013 Compliance	B2P effect on NGO financial performance 2013 Reduced Business Cost	B2P effect on NGO financial performance 2013 High Target Reached	B2P effect on NGO financial performance 2013 Long Term Success
Pearson Correlation	1		.629**	.642**	.661**	.634**	.832**	.736**
Sig. (2-tailed)			.001	.000	.000	.001	.000	.000
N		30	26	26	26	26	26	26

** . Correlation is significant at the 0.01 level (2-tailed).

Source: Research Findings

4.2.16. P2B Effect on NGO, s Financial Performance as at 2011

As per the survey findings (Table 4.21 below), there is a moderate positive relationship between the two variables being P2B uptake (Independent) and 2011 financial performance (Dependent) and with significant correlation on time saving variable. This implies that by 2011, P2B was still not widely understood, appreciated and therefore there was effect but not very strong and significant across all the performance parameters.

Table 4.21 P2B Effect on NGO's Financial Performance as at 2011

Correlations

P2B effect on FP ,2011		P2NPO use within the organization	P2B effect on NGO financial performance 2011 Improved Compliance	P2B effect on NGO financial performance 2011 Timely Advanced Liquidation	P2B effect on NGO financial performance 2011 Time Saving	P2B effect on NGO financial performance 2011 Improved Fiscal Security
Pearson Correlation	1		.710	.710	.884**	.679
Sig. (2-tailed)			.074	.074	.008	.093
N		30	7	7	7	7

Source : Research Findings

4.2.17 P2B effect on NGO, s Financial Performance as at 2012

As per the survey findings (Table 4.22 above), just like in 2011, there still a moderate positive relationship between the two variables being P2B uptake (Independent) and 2012 financial performance (Dependent) and not significant. Important to note is that as compared to B2P , there is no difference 2012 and 2011 status.

Table 4.22 . P2B Effect on NGO, s Financial Performance as at 2012

		P2NPO use within the organization	P2B effect on NGO financial performance 2012 Improved Compliance	P2B effect on NGO financial performance 2012 Timely Advanced Liquidation	P2B effect on NGO financial performance 2012 Time Saving	P2B effect on NGO financial performance 2012 Improved Fiscal Security
P2NPO use within the organization	Pearson Correlation	1	.354	^a	.730	.471
	Sig. (2-tailed)		.437	.	.062	.286
	N	30	7	7	7	7

a. Cannot be computed because at least one of the variables is constant.

Source: Research Findings

4.2.18 P2B effect on NGO, s Financial Performance as at 2013

As per the survey findings (Table 4.23 below), there is a moderate positive relationship between the two variables being P2B uptake (Independent) and 2013 financial performance (Dependent) and with significant correlation across all the variables. This implies that by 2013, P2B has started picking up however not to the level as compared to B2P.

Table 4.23: Effect of P2B on NGO’s Performance as at 2013

Correlations

		P2NPO use within the organization	P2B effect on NGO financial performance 2013 Improved Compliance	P2B effect on NGO financial performance 2013 Timely Advanced Liquidation	P2B effect on NGO financial performance 2013 Time Saving	P2B effect on NGO financial performance 2013 Improved Fiscal Security
P2NPO use within the organization	Pearson Correlation	1	.091	.167	.548	.417
	Sig. (2-tailed)		.846	.721	.203	.352
	N	30	7	7	7	7

Source : Research Findings

4.2.19 Before and After Uptake Analysis on Key Performance Parameters

The researcher also reviewed through desk analysis the before and after uptake on three key non-governmental organization and on the key performance parameters. The research findings in the tables 4.24-4.26 below indicates an outright positive effect looking at what the status was pre-adoption in 2010 and the status post adoption in 2011 and 2012.

Table 4.24 Before and after Uptake Analysis on Key Performance Parameters

CHS

Parameter-Costs	Before-2010	After-2011	After-2012
Security Costs	5, 550,000	3,250,000	1,456,000
Disallowed due to non-Compliance	7,104,800	5,457,890	2,700,000

Source: Research Finding

Table 4.25 Before and after Uptake Analysis on Key Performance Parameter ICAP

Parameter-Costs	Before-2010	After-2011	After-2012
Security Costs	15,800,000	7,788,000	2,380,000
Disallowed due to non-Compliance	5,500,800	1,450,000	680,000

Source: Research Finding

Table 4.26 Before and after Uptake Analysis on Key Performance Parameter EGPAF

Parameter-Costs	Before-2010	After-2011	After-2012
Security Costs	13,400,076	9,000,600	3,880,000
Disallowed due to non-Compliance	1,800,000	750,000	0

Source : Research Findings

Using the example of the desk analysis of the above three organization, the shift to using mobile money transfers (B2P) over the previous cash-based transactions clearly demonstrates the overall improvement/positive effect on cost efficiency on the security and compliance parameters.

4.3 Discussion of Findings

According to audience scapes national survey of Kenya on who is using mobile money, why and why not. This is in tandem with the findings of this study in that out of the 50 selected organizations, 32 were international NGO's and 18 national which is a clear indication that MMP uptake is more within the international non-governmental in comparison to national organizations. This is could be due to various factors among them

being the programming size of the international agencies, strong desire for efficiency and compliance.

This survey corroborates evidence from other sources that the mobile money take-ups among the NGO's in Kenya is relatively higher on the service of business to people (B2P) as compared to people to business (P2B). This stood at 76% to 23% for B2P and P2B respectively as per table 4.3 above.

Application of likert scale to find out the effect of mobile money technology on financial management of Non-Governmental organization in Kenya ushered in various revelations among them being the fact the take-ups of MMP has been on steady rise since 2011 and indeed has become the Kenyan's way of life. It has also revealed that MMP has yielded positive effect on the financial performances of NGO's with majority of respondents who indicated disagreement by 2011 now indicating to agree and strongly agree status by 2012 and 2013 respectively. This is evidenced by the mean effect of B2P &P2B across all the performance parameters which ranges between 2.8 to 4.4.

It is important to note that as expected and as justified by various past studies, mobile money technology uptake among the NGO's in Kenya and to extent in the region is still in its infant stages as compared to other sectors however it is evident that the growth is steadily on the rise.

The study sampled 30 non-governmental organizations of which all had been in operations for the last three years and had adopted mobile money technologies in their operations. The study response rate was 100% which was highly significant and a

reasonable representation of the sample and indeed the entire population. Results reveal that out of the 30 sample of NGO, s studied, 80% uses B2P services, 30% uses P2B services which totals to 110% that means that 10% uses both services.

The study equally revealed that the uptake of MMP is more dominant among the international NGO's as opposed to national NGOs with 32 out 50 of the population of interest being national NGO's however only 12 were found to be using MMP whereas in the 18 that were international , 18 of them were found to be using the MMP.

CHAPTER FIVE: SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

In this chapter the research findings are summarized, conclusion and recommendations to the study are drawn and research gaps are identified for future studies as the study aimed at evaluating the effect of mobile money uptake of financial performance of NGO's in Kenya.

5.2 Summary

The technological based Mobile phone services have enabled entrepreneurs to model and launch new functionalities that seem to have provided life changing solutions to not only the NGO's but also the customers. This study sought to explore the effect of mobile phone services on the financial performance of NGO's.

The study sampled 30 NGO's of which had been in operation for more than three years. The studies response rate was 100% which was highly significant and a reasonable representation of the sample and indeed the entire population. Results reveal that of the 30 sample of NGO's studied, 87% of the firms engage in B2P while 23% engage in P2B .This is a total of 10%. The results therefore indicate that 10% deal in both B2P and P2B services.

As per the finding of this study, mobile money uptakes have positive effect on the overall financial performance of NGO's operating in the Kenya development environment. The study focused on five key financial performance variables – (customer satisfaction, fiscal

security, cost, compliance, high target reach and long term success) .All this shows strong positive and statistically significant relationship that has grown over time and therefore clear indicator that MMU has positive effect on NGO's financial performance and most important is that this is on the rise into the future.

5.3 Conclusion

The growth of mobile money services in Kenya and globally is one of the most significant trends of today and in the future as evidenced by the responses from this survey. Technology is advancing so rapidly and as mobile money ecosystems is expanding, the mobile phones have become a multi-purpose payment platform and this has indeed transformed the world of finance cutting across all the sectors including the NGO sector.

The study provided evidence that mobile money uptake (MMU) is key to the financial performance of NGO,s looking at the various key performance parameter of customer satisfaction, fiscal security , cost reduction, compliance , long term growth and reach . Similar evidence from this study is that MMU has yielded substantial benefits to the entire Kenya consumer and producer community and therefore it is a way of life that have to be embraced by all sectors of the Kenya population.

Whereas this study clearly brings out the critical factor of knowledge and understanding of MMP as the missing link, lack of evidence based effects stands out as the key hindrance to the increased uptake of MMP by NGO's in Kenya. Positive effects that have been captured as a result of this study will go a long way in informing and preparing the way for many other organizations to jump on this bandwagon.

The study explored the uptake and usage of mobile money in their operations in order of effect on various performance parameters and over a period three years 2011-2013. Some of the respondents confessed that in indeed the emergency of MMP is the best innovation that has ever commenced in this 21st century and has indeed it is the way to for all.

5.4 Recommendations for Policy

As per the outcome of this study, it is important for NGO's that have currently adopted the MMS be encouraged to have in place a strong and structured documentation and analysis systems to capture the effects of MMP uptake on their programming efforts. This will play a great role in providing the needed evidence based intervention in the area of awareness creation of MMS within the NGO sector.

A strong collaboration between the NGO networks and the mobile money service providers will need to be mooted and encouraged as this will go a long way in setting the basis for the learning and information sharing platform which will ultimately lead to increased uptake of MMS and therefore increase business benefits to providers.

MMS is new for donors and NGO's should not assume they will be or are familiar with what using MMP means for programming. They should the time to explain MMS to donors and work with them to adapt reporting requirements and establish new expectations.

From this survey, it is in the best interest of the donors that all their grantees warm-up to MMS as they are very many benefits that will be derived out of this especially as it relates to compliance with their required financial management rules and regulations. It is

therefore important that the NGO community puts their effort together and leads the process of advocacy and buy-in advances among their partners /grantees.

MMS is a new distribution method and it is important to invest in monitoring and evaluation (M&E) from the beginning to be able to track effects and adjust programs. In addition, be careful to isolate the effects of MMS to create an evidence base for future design.

5.5 Limitation of the study

During the study, a few limitations were noted as per below:-

Some of the sampled NGO,s were reluctant on sharing their MMU status from the perspective of security and the researcher had to engage the senior most finance personnel to unlock this fear and eventually responses were received.

Some of the sampled NGO,s were reluctant to share their information on fear of their competitors undertaking business intelligence on them and the researcher had to work around this fear before they could respond.

Receiving responses took slightly longer time than expected due to some challenges with respondents not being able to understand some terms in the study instrument. The researcher had to follow-up with telephone calls so as to explain areas or terms that needed clarity.

5.6 Areas of Further Research

Further research should be conducted on the other appropriate mobile money uptake strategies and success stories that would help improve the take-ups of the same by not

only the NGO sector but also other sectors that could yield improved financial performance as a result of MMP uptake.

Conducting an annual iteration of this study will be extremely important for the mobility technology research to witness the changing and dynamic nature of mobile phone technology use in the NGO sector.

Further research should equally be conducted on the area of service sophistication which basically could be key to many unanswered questions on how sophisticated the MMT services are in addition to the future study on the evidence based impact status on the beneficiaries that are served by NGO's.

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Appendix I-Letter of Transmittal

To Director

Box

Nairobi-Kenya

Dear Sir /Madam

**RE: REQUEST TO UNDERTAKE AN ACADEMIC CASE STUDY ON MOBILE
MONEY UPTAKE WITHIN YOUR ORGANIZATION:**

Am a post graduate student of the University of Nairobi undertaking a master's degree in Business Administration and currently in the final phase of my study which requires that I, undertake a research project in partial fulfillment of the requirement of the award of the master's degree of Business Administration. This therefore to request your permission to carry out a descriptive study to review your organization's effort in this vital area of mobile money uptake more specifically in the area of "effect of mobile money uptake on financial management performance of NGO,s in Kenya

Yours Sincerely,

Nelson Ojanji, CPA, PMP,GMP

D61/P/7101/2004

APPENDIX II -QUESTIONNIARE

Questionnaires for Respondents

Dear respondents,

I am a student of the University of Nairobi conducting a research study as part of the requirements for the fulfillment of the award of a Master of Business Degree.

I humbly seek to get your opinion about the issues in the questionnaire to facilitate the study about the effect of the mobile money uptake on the financial management performance of NGO, s in Kenya. Your opinion will be highly confidential and will be used for academic purposes only.

INSTRUCTIONS

Please tick the option of your choice in the spaces provided if needed.

SECTION ONE

General Information/NGO Background

1. Tick organization category.

a) National/Local NGO b) International NGO

2. Annual Operating budget

Between \$0.1-10m between \$10-20m ve \$20m

3. Location of operations

Across the country Less than 10 counties above 10 counties

4. Number of staff

a) 1-50 -100 c) 10 0 Above 2

5. Organization staff interviewed/or questionnaire administered by:

Name:-----

Position:-----

Telephone no:-----

Email:-----

SECTION B: YOUR KNOWLEDGE AND USAGE OF MOBILE MONEY PLATFORMS.

1. How would you rate your knowledge of mobile money platforms currently in use within Kenya environment? Tick

	5-Very High	4-High	3-Meduum	2-Low	1-None
2011					
2012					
2013					

2. Which mobile money service do you commonly use? Tick

B2P	P2B	Both

3. Mobile money transfer is simple, easy and convenient to use;

Strongly agree 5	Agree 4	Disagree 3	Strongly disagree 2	Not sure 1

4. Usage of MMU will be on the increase in the coming years within your organization

Strongly agree 5	Agree 4	Disagree 3	Strongly disagree 2	Not sure 1

5. To what extent does your organization use B2P?

Very high 5	High 4	Medium 3	Minimal 2	Not Use 1

6. To what extent does your organization use P2B?

Very high	High	Medium	Minimal	Not Use
5	4	3	2	1

SECTION C: EFFECT OF MOBILE MONEY UPTAKE ON FINANCIAL PERFORMANCE OF NGO,S IN KENYA

1. B2P effect on NGO financial performance: 2011

<i>Performance measure</i>	<i>Strongly disagree</i>	<i>Disagree</i>	<i>Neutral</i>	<i>Agree</i>	<i>Strongly Agree</i>
Customer satisfaction					
Fiscal security					
Compliance					
Reduced business cost					
High target reached					
Long term success					

Ranked on a scale where 1= strongly disagree 2= Disagree, 3= Neutral, 4=Agree, 5= Strongly Agree

2. B2P effect on NGO financial performance: 2012

<i>Performance measure</i>	<i>Strongly disagree</i>	<i>Disagree</i>	<i>Neutral</i>	<i>Agree</i>	<i>Strongly Agree</i>
Customer satisfaction					
Fiscal security					
Compliance					
Reduced business cost					
High target reached					
Long term success					

Ranked on a scale where 1= strongly disagree 2= Disagree, 3= Neutral, 4=Agree, 5= Strongly Agree

3. B2P effect on NGO financial performance: 2013

<i>Performance measure</i>	<i>Strongly disagree</i>	<i>Disagree</i>	<i>Neutral</i>	<i>Agree</i>	<i>Strongly Agree</i>
Customer satisfaction					
Fiscal security					
Compliance					
Reduced business cost					
High target reached					
Long term success					

Ranked on a scale where 1= strongly disagree 2= Disagree, 3= Neutral, 4=Agree, 5= Strongly Agree

P2B effect on NGO financial performance: 2011

<i>Performance measure</i>	<i>Strongly disagree</i>	<i>Disagree</i>	<i>Neutral</i>	<i>Agree</i>	<i>Strongly Agree</i>
Improved Compliance					
Improved fiscal security					
Timely advance liquidation					
Time saving					

Ranked on a scale where 1= strongly disagree 2= Disagree, 3= Neutral, 4=Agree, 5= Strongly Agree

4. P2B effect on NGO financial performance: 2012

<i>Performance measure</i>	<i>Strongly disagree</i>	<i>Disagree</i>	<i>Neutral</i>	<i>Agree</i>	<i>Strongly Agree</i>
Improved Compliance					
Improved fiscal security					
Timely advance liquidation					
Time saving					

Ranked on a scale where 1= strongly disagree 2= Disagree, 3= Neutral, 4=Agree, 5= Strongly Agree

5. P2B effect on NGO financial performance: 2013

<i>Performance measure</i>	<i>Strongly disagree</i>	<i>Disagree</i>	<i>Neutral</i>	<i>Agree</i>	<i>Strongly Agree</i>
Improved Compliance					
Improved fiscal security					
Timely advance liquidation					
Time saving					

Ranked on a scale where 1= strongly disagree 2= Disagree, 3= Neutral, 4=Agree, 5= Strongly Agree

Key

B2P : Transfer of cash from business/Organization to people

P2B : Transfer or payment from people to business/organization

P2NPO : Payments from people to non-profit organizations

Thank you for sparing your precious time to answer these questions

APPENDIX III: LIST OF INFORMANTS/INTERVIEWEES

Name	Position	Organization	Date
Joshua Mbitu	Finance Manager	EGPAF	8/7/13
Henry L. Victor	Project Administrator	APHIA -PATH	8/7/13
Wilson Ombima	Field Coordinator	APHIA + -EGPAF	10/7/13
Nelson Mureithi	Finance Manager	MSH	13/7/13
Caroline Njoroge	Finance Manger	Liverpool VCT	12/7/13
Henry Oranga	Finance Manager	USAID-KAVES	12/7/13
David Mwangi	Finance Manager	Columbia University	15/7/13
Hillary Olach	Finance Director	IMC	11/7/13
Duke Omonge	Finance Officer	FANIKISHA	14/7/13
Charles Gachoka	Finance Coordinator	Agakhan Development	14/7/13
Benjamin Amonze	Finance Manager	PSI	16/7/13
Julius Chepterei	Finance Manager	ROSEWO	16/7/13
Nicholas Onyach	Grants Manager	AMREF	18/7/13
ELphas Mwangi	Finance Manager	KAPC	21/7/13
Julius Koech	Finance Manager	NEPHAK	21/7/13
Silas Inoti	Finance Manager	Start Alliance	9/7/13

John Ndege	COO	KEMRI	12/7/13
Ignatius Barasa	Finance Manager	AGRA	18/7/13
Daniel Akachi	Finance Manager	PATHfinder	19/7/13
Felix Otieno	Finance Manager	Omega Foundation	25/7/13
Francis Katuku	Finance Manager	RTI	25/7/13
Peter Nganga	Finance Manager	FHI	25/7/13
Peter Muiruri	Finance Manager	ICAP	25/7/13
George Orewa	Finance Manager	NOPE	26/7/13
Regina Wanjiru	Country Accountant	SNV	27/7/13
Catherine Kifworo	Project Director	Pillar Of Hope	27/7/13
John Othina	Finance Officer	Intrahealth	27/7/13
Moses Mwangi	Finance Manager	OXFAM	5/8/13
George Rabala	Finance Manager	PAMOJA	5/8/13
Martin Omondi	Finance Manager	TUNAWEZA	5/8/13

APPENDIX IV: NGO MPESA PARTNERS

Partner	Nature Of Service	Purpose
SMEP	Micro-Finance	Loaning.
ROSEWO	Health	Volunteer allowances
EGPAF	Public Health	Volunteer stipends
PATH	Health	Staff travel advances
Concern worldwide	Community Development	Community volunteer stipends
CHS	Health Solutions	Staff travel advances
MSH	Health Systems	Systems for trainees
NOPE	Community HIV	Trainees Stipends
LIVERPOOL	HIV/AIDS	Paying of stipends and staff travel
AGAKHAN	Community Development	Paying of trainees stipends
PSI	Social Marketing	Customer paying through MPESA.