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## Outreach of Non-Profit Organizations in Nairobi County, Kenya: The paradoxical effects of Financial Inclusion Strategies

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### ABSTRACT

Non-profit organizations in Nairobi County play a vital role in delivering essential services to marginalized communities. However, limited outreach continues to hinder their effectiveness in serving underserved populations. This study examined the effect of financial inclusion strategies on the outreach of NPOs in Nairobi County, Kenya. Specifically, the study assessed the effect of mobile money solutions, community-based financial services, financial literacy programmes, and partnerships with local institutions on outreach. Anchored on the diffusion of innovation theory, social capital theory, agency theory, and resource dependency theory, the study employed a descriptive survey design targeting 1,388 registered NPOs in Nairobi County. A sample of 311 finance officers or their equivalents was selected using Yamane's formula. Primary data was collected through structured questionnaires, and analysis was conducted using multiple linear regression. The findings revealed that all four financial inclusion strategies significantly and positively influenced outreach: mobile money solutions ( $\beta = 0.382$ ,  $p < 0.05$ ), community-based financial services ( $\beta = 0.211$ ,  $p < 0.05$ ), financial literacy programmes ( $\beta = 0.228$ ,  $p < 0.05$ ), and partnerships with local institutions ( $\beta = 0.702$ ,  $p < 0.05$ ). The model had a strong explanatory power ( $R^2 = 0.931$ ), indicating that these strategies collectively account for 93.1% of the variance in outreach. The study concludes that leveraging digital technology, community engagement, financial education, and strategic collaborations significantly enhances the reach and impact of NPOs. It recommends that NPOs intensify mobile money usage, strengthen grassroots financial services, scale up literacy programmes, and deepen partnerships to expand their outreach and social impact.

**Keywords:** *Financial inclusion strategies, mobile money solutions, community-based financial services, financial literacy programmes, partnerships, outreach, non-profit organizations*

### 1.0 Introduction

Non-profit organizations (NPOs) are instrumental in addressing socio-economic challenges by providing critical services such as healthcare, education, and social support to marginalized populations. In a globalized and increasingly digital society, outreach has emerged as a vital component of NPO effectiveness, enabling these organizations to connect with broader segments of the population and maximize their social impact (Choudhary, 2024; Sanzo-Pérez et al., 2024).

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Effective outreach enhances awareness, facilitates access to services, and builds lasting relationships with beneficiaries, thereby strengthening program outcomes and long-term sustainability (Garty et al., 2023; Kyalo, 2024).

One of the most transformative approaches to enhancing outreach is the implementation of financial inclusion strategies. Financial inclusion entails ensuring that individuals and communities, particularly the underserved, have access to affordable and appropriate financial products and services such as savings, credit, insurance, and payment systems (Karlpathi & Nanduri, 2022; Liu et al., 2023). These strategies are increasingly adopted by NPOs seeking to reduce barriers to service delivery and strengthen community engagement. In particular, mobile money solutions, community-based financial services, financial literacy programmes, and partnerships with local institutions are critical levers that NPOs deploy to improve accessibility and empower target populations (Osabutey & Jackson, 2024; Kamran & Uusitalo, 2024).

Mobile money solutions have revolutionized financial transactions in resource-constrained settings, offering convenient and secure platforms for delivering aid and collecting funds without requiring physical banking infrastructure (Wilson et al., 2023; Raghunath et al., 2024). Community-based financial services—such as savings groups and microfinance institutions—capitalize on local trust networks and cultural relevance to extend access to financial resources in underserved areas (Meyer, 2020; Gupta & Kanungo, 2022). Meanwhile, financial literacy programmes build the knowledge and skills required for individuals to make informed financial decisions, manage resources effectively, and engage meaningfully with financial systems (Németh et al., 2020; Lusardi & Messy, 2023). Finally, strategic partnerships with local institutions enhance outreach by enabling NPOs to leverage local knowledge, networks, and infrastructure to amplify their reach and impact (Kassem et al., 2021; Lewis et al., 2020).

In the Kenyan context, Nairobi County presents a unique setting characterized by high urban density, economic disparities, and a vibrant civil society landscape. Non-profit organizations operating in the county must navigate complex socio-economic dynamics and infrastructural limitations while striving to deliver inclusive services. Financial inclusion strategies have gained significant traction among Kenyan NPOs, particularly through the widespread adoption of mobile money platforms, such as M-PESA, and the proliferation of community-based financial entities (Wabwire, 2022; Gatua, 2021). These innovations, supported by a progressive regulatory environment and a tech-savvy population, have opened new avenues for enhancing outreach and fostering inclusive development (Achola et al., 2023; Yao et al., 2023).

Despite the growing adoption of financial inclusion strategies, empirical evidence on their collective impact on outreach in the context of Kenyan NPOs remains limited. This study therefore sought to assess the influence of financial inclusion strategies—mobile money solutions, community-based financial services, financial literacy programmes, and partnerships with local institutions—on the outreach of non-profit organizations in Nairobi County, Kenya.

### **1.1 Statement of the Problem**

Non-profit organizations in Nairobi County are mandated to serve vulnerable populations through programs that promote access to essential services. In an ideal scenario, these organizations would achieve widespread outreach, especially within informal settlements and marginalized communities. Financial inclusion strategies—such as mobile money solutions, community-based financial services, financial literacy programmes, and institutional partnerships—would function as key enablers, bridging service delivery gaps and facilitating deep community penetration.

However, the actual situation falls short of this ideal. A significant proportion of residents in low-income neighborhoods remain excluded from critical services offered by NPOs. For instance, Amo (2022) found that nearly 30% of individuals in informal settlements lacked access to basic healthcare, while 40% lacked access to quality education. These gaps point to outreach limitations and signal inefficiencies in current engagement models. Moreover, persistent barriers such as limited access to financial tools, lack of awareness, and low trust levels continue to constrain NPOs' ability to deliver services effectively.

Several studies have explored individual components of financial inclusion in other contexts, but few have comprehensively assessed their collective influence on outreach within Nairobi's unique socio-economic landscape. This gap limits evidence-based planning and strategic decision-making among NPOs. There is thus a need to investigate how integrated financial inclusion strategies can be used not only to improve access to financial services but also to strengthen outreach and impact among NPOs operating in Nairobi County.

### **1.2 Research Objectives**

#### **1.2.1 General objective**

The general objective of this research was to assess the effect of financial inclusion strategies on the outreach of non-profit organizations in Nairobi County, Kenya.

#### **1.2.2 Specific objectives**

- i. To determine the effect of mobile money solutions on the outreach of non-profit organizations in Nairobi County, Kenya.
- ii. To establish the effect of community-based financial services on the outreach of non-profit organizations in Nairobi County, Kenya.
- iii. To assess the effect of financial literacy programmes on the outreach of non-profit organizations in Nairobi County, Kenya.
- iv. To determine the effect of partnerships with local institutions on the outreach of non-profit organizations in Nairobi County, Kenya.

## **2.0 Literature Review**

### **2.1 Theoretical Literature Review**

This study was grounded on four theories that explain the adoption and effectiveness of financial inclusion strategies in enhancing outreach among non-profit organizations: Diffusion of Innovation Theory, Social Capital Theory, Agency Theory, and Resource Dependency Theory.

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### **2.1.1 Diffusion of Innovation Theory**

Proposed by Rogers (1962), the Diffusion of Innovation Theory explains how new ideas, technologies, or practices spread within a social system over time. The theory identifies five key attributes that influence adoption: relative advantage, compatibility, complexity, trialability, and observability. In the context of this study, the theory is relevant in understanding how mobile money solutions, financial literacy programmes, and other financial inclusion strategies are adopted by NPOs and beneficiaries to improve outreach. The theory predicts that innovations perceived as advantageous, compatible, and easy to use are more likely to be adopted, thereby enhancing organizational reach. Despite criticisms for its linear assumptions and limited consideration of power dynamics, the theory remains useful in assessing the rate and extent of innovation uptake among non-profits in Nairobi (Qader et al., 2023; Al-Razgan et al., 2021).

### **2.1.2 Social Capital Theory**

Bourdieu (1981) introduced Social Capital Theory to highlight the value embedded in social networks and relationships. The theory posits that shared norms, trust, and reciprocity within communities facilitate collective action and access to resources. In the context of this study, it helps explain how partnerships with local institutions and community-based financial services improve outreach by leveraging trust and collaboration. The theory suggests that NPOs with stronger networks and institutional ties can mobilize resources more effectively and reach marginalized populations more easily. Although the theory has been critiqued for its conceptual ambiguity and underemphasis on formal structures (Filipovic & Arslanagic-Kalajdzic, 2023), it remains highly applicable in contexts where informal networks significantly influence service delivery.

### **2.1.3 Agency Theory**

Developed by Jensen and Meckling (1976), Agency Theory explores the relationship between principals (e.g., donors) and agents (e.g., NPO managers). The theory emphasizes that goal misalignment, information asymmetry, and self-interest may compromise organizational performance. In this study, the theory is applicable in understanding how internal governance structures influence the design and implementation of financial inclusion strategies. For example, a financially accountable NPO is more likely to build donor trust, attract resources, and implement impactful outreach programs. While the theory is often critiqued for its narrow focus on self-interest and limited acknowledgment of intrinsic motivation (Davis et al., 2021), it remains valuable in interpreting performance dynamics in non-profit financial decision-making.

### **2.1.4 Resource Dependency Theory**

Pfeffer and Salancik (1978) introduced Resource Dependency Theory to explain how organizations depend on external resources and relationships to survive and grow. The theory posits that organizations form strategic alliances and adopt adaptive behaviors to secure critical resources and reduce uncertainty. In this study, the theory explains the reliance of NPOs on financial partnerships, donor support, and local institutional linkages to enhance outreach. Partnerships with local institutions, in particular, help NPOs access infrastructure, technical skills, and community goodwill necessary for effective service delivery. Although the theory has been criticized for portraying organizations as passive responders (Lakshmi & Vallabhaneni, 2022), it



offers valuable insights into the strategic role of partnerships and funding in shaping outreach outcomes.

## **2.2 Empirical Literature Review**

### **2.2.1 Mobile Money Solutions and Outreach**

Mobile money has emerged as a vital tool for expanding the outreach of non-profit organizations, particularly in areas with limited banking infrastructure. Raghunath et al. (2024) studied NPOs in Tanzania and found that mobile money usage significantly enhanced organizational outreach by increasing financial efficiency and enabling direct beneficiary transactions. Similarly, Akeju (2022) conducted a randomized control trial in Nigeria and revealed that mobile money increased savings, financial resilience, and program participation among low-income groups. In Sub-Saharan Africa, Banda (2023) established that banks using mobile money recorded higher client outreach and portfolio size. Despite these findings, most studies emphasize either financial behavior or institutional stability, leaving a gap regarding the collective effect of mobile money on NPO outreach in urban African settings like Nairobi.

### **2.2.2 Community-Based Financial Services and Outreach**

Community-based financial services (CBFS) provide financial access to populations excluded from formal banking. Mattsson et al. (2022) found that CBFS, such as ROSCAs and village savings groups, were effective in supporting women entrepreneurs in Uganda, thereby increasing engagement with local NGOs. Kamran and Uusitalo (2024) showed that community-rooted financial systems leveraged trust and cultural relevance to improve service delivery in remote regions. In Kenya, Gatua (2021) highlighted that NPOs partnering with community-based credit groups experienced greater program uptake and more consistent beneficiary engagement. However, few studies have examined the organizational-level outcomes of CBFS within a structured financial inclusion strategy—particularly in a densely populated urban county like Nairobi.

### **2.2.3 Financial Literacy Programmes and Outreach**

Financial literacy programmes empower beneficiaries with the knowledge needed to manage resources effectively, thus improving engagement with NPO services. Miraj et al. (2023) reported that such programmes boosted the utilization of microloans and health services among marginalized communities in Bangladesh. In South Africa, Lusardi and Messy (2023) found a strong association between financial education and improved financial decisions, resulting in greater participation in development initiatives. In Kenya, Muchiri and Opiyo (2022) identified that financial training among youth groups led to stronger ties with supporting NGOs. Nevertheless, while prior studies highlight individual outcomes such as improved saving behavior, there is limited evidence on how such programmes systematically influence outreach at the organizational level in the Kenyan context.

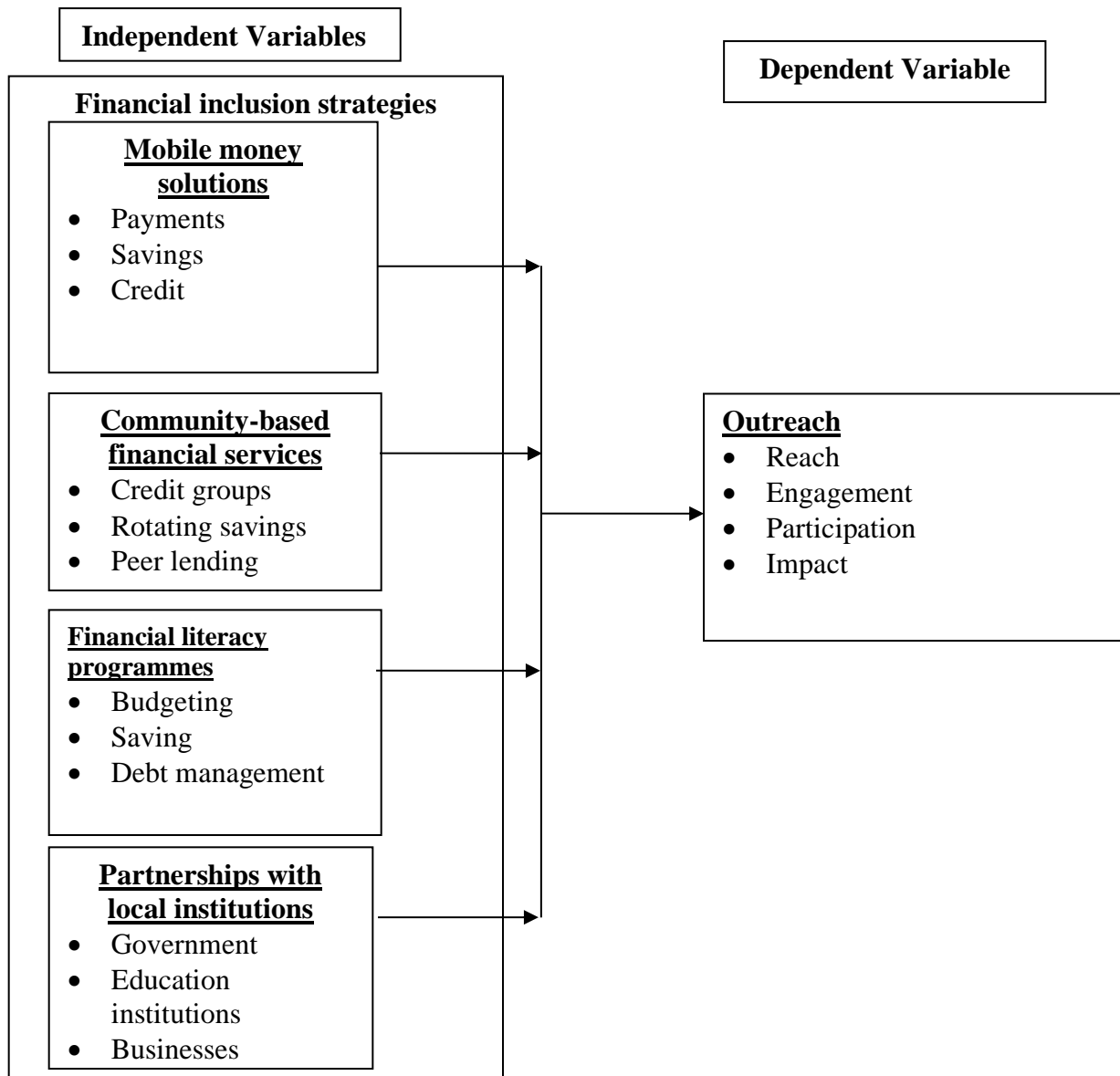
### **2.2.4 Partnerships with Local Institutions and Outreach**

Strategic partnerships are crucial for scaling outreach. Kassem et al. (2021) found that partnerships between NPOs and local government units in Egypt enhanced access to infrastructure and reduced

project duplication. In Ghana, Lewis et al. (2020) demonstrated that collaborations with educational institutions helped NGOs extend their reach to youth beneficiaries through joint training initiatives. In Nairobi, Achola et al. (2023) observed that NPOs with strong partnerships—including those with microfinance institutions, health centers, and community organizations—reported higher program adoption rates. While the role of partnerships is widely acknowledged, existing literature tends to examine isolated collaborations rather than assessing their combined effect with other financial inclusion strategies.

### 2.3 Conceptual Framework

Figure 1 shows the study's conceptual framework which shows the interrelation between the independent variable and the dependent variable.





**Figure 1: Conceptual Framework**

**3.0 Research Methodology**

The study adopted a descriptive survey research design to examine the effect of financial inclusion strategies on the outreach of non-profit organizations in Nairobi County, Kenya. The target population comprised all 1,388 active non-profit organizations registered in the county. Using Yamane’s formula, a sample size of 311 organizations was selected, and data was collected through structured questionnaires administered to finance heads or their equivalents. The data was analyzed using both descriptive statistics and inferential analysis, specifically multiple linear regression, to assess the relationship between mobile money solutions, community-based financial services, financial literacy programmes, and partnerships with local institutions on outreach. Diagnostic tests, including normality, multicollinearity, and heteroscedasticity checks, were conducted to ensure model validity.

**4.0 Results and Discussion**

The study analyzed the effect of four financial inclusion strategies—mobile money solutions, community-based financial services, financial literacy programmes, and partnerships with local institutions—on the outreach of non-profit organizations in Nairobi County. The results in Table 1 show that the regression model was highly explanatory ( $R^2 = 0.931$ ), suggesting that the four strategies collectively accounted for 93.1% of the variance in outreach. These findings validate the theoretical grounding in diffusion of innovation, social capital, agency, and resource dependency theories, affirming that effective use of technology, networks, and collaboration drives meaningful service delivery among NPOs.

**Table 1: Model Fitness**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.965 <sup>a</sup>	.931	.929	.223777

a. Predictors: (Constant), Partnerships with local institutions, Mobile money solutions, Community-based financial services, Financial literacy programmes

Table 2 presents the ANOVA results. The F-statistic value of 797.512 with a corresponding p-value of 0.000 indicates that the model is statistically significant at the 5% level. This means that the combined effects of the independent variables significantly predict outreach.



**Table 2: Analysis of Variance**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	159.746	4	39.936	797.512	.000 <sup>b</sup>
	Residual	11.918	238	.050		
	Total	171.664	242			

a. Dependent Variable: Outreach

b. Predictors: (Constant), Partnerships with local institutions, Mobile money solutions, Community-based financial services, Financial literacy programmes

Table 3 presents the regression coefficient results. The findings revealed that all four strategies had a statistically significant and positive effect on outreach. Mobile money solutions had a coefficient of  $\beta = 0.382$  ( $p < 0.05$ ), indicating that the use of mobile platforms for financial transactions significantly enhanced access and service delivery to beneficiaries. This finding supports earlier work by Raghunath et al. (2024) and Akeju (2022), who noted the role of mobile money in improving efficiency and reach among non-profits in East and West Africa, respectively. Community-based financial services were also found to significantly affect outreach, with a coefficient of  $\beta = 0.211$  ( $p < 0.05$ ). These findings resonate with Kamran and Uusitalo (2024) and Mattsson et al. (2022), who highlighted the impact of local financial systems in promoting inclusion and program sustainability. Financial literacy programmes had a positive coefficient of  $\beta = 0.228$  ( $p < 0.05$ ), affirming their role in equipping beneficiaries with the skills to engage meaningfully with financial services. This aligns with the conclusions drawn by Lusardi and Messy (2023), who emphasized the transformative power of financial education in development outcomes.

The strongest predictor of outreach was partnerships with local institutions, which had a coefficient of  $\beta = 0.702$  ( $p < 0.05$ ). This result underscores the strategic importance of institutional collaboration in scaling impact and facilitating localized interventions. It echoes the findings of Kassem et al. (2021) and Achola et al. (2023), who reported that NPOs with robust partnerships experienced broader reach and stronger community engagement.



**Table 3: Regression Coefficients**

Model		Unstandardized Coefficients		Standardized Coefficients		t	Sig.
		B	Std. Error	Beta			
1	(Constant)	-1.358	.728			-1.865	.067
	Digital banking platforms	.196	.086	.274		2.276	.026
	Data analytics	.410	.121	.411		3.389	.001
	Fintech partnerships	.325	.132	.187		2.453	.017
	Cloud computing adoption	.441	.188	.155		2.353	.022

a. Dependent Variable: Organizational performance

### 5.0 Conclusion

The study concludes that financial inclusion strategies play a critical role in enhancing the outreach of non-profit organizations in Nairobi County, Kenya. Each of the four strategies examined—mobile money solutions, community-based financial services, financial literacy programmes, and partnerships with local institutions—had a statistically significant and positive impact on outreach. Mobile money facilitated real-time transactions and reduced logistical barriers, enabling NPOs to serve more beneficiaries efficiently. Community-based financial services expanded access by leveraging local trust and informal networks, while financial literacy programmes empowered communities to participate more actively in development interventions. Most notably, partnerships with local institutions emerged as the most influential factor, providing NPOs with the necessary infrastructure, credibility, and local engagement to scale their services. Overall, the study affirms that integrated financial inclusion strategies are essential to expanding the reach and impact of non-profits, particularly in complex urban environments like Nairobi.

### 6.0 Recommendations

Based on the findings of the study, several recommendations can be made to enhance the outreach of non-profit organizations in Nairobi City County, Kenya. Firstly, non-profit organizations should intensify their efforts to integrate mobile money solutions into their financial operations. This can be achieved by investing in mobile technology infrastructure and training staff and beneficiaries on the use of mobile money platforms. By doing so, organizations can facilitate convenient and secure transactions, ensure timely payments, and extend their reach to underserved populations who may not have access to traditional banking services.

It is recommended that non-profit organizations strengthen their community-based financial services. This can be done by forming and supporting community credit groups and rotating savings schemes. These initiatives foster trust, collaboration, and financial resilience among community members, promoting collective financial responsibility. Non-profits should work closely with community leaders to tailor these services to the specific needs of the local population,



ensuring that they are inclusive and accessible. By enhancing these community-based services, non-profits can significantly increase their outreach and impact.

Non-profits organizations should prioritize the development and implementation of financial literacy programmes. These programmes should be designed to equip beneficiaries with essential financial skills such as budgeting, saving, and informed decision-making. Non-profits can partner with educational institutions to deliver tailored financial education resources and workshops that address the diverse needs of their beneficiaries. Additionally, incorporating financial literacy into school curricula can foster a culture of financial responsibility from an early age. By promoting financial literacy, non-profits can empower individuals and communities, thereby enhancing their outreach and effectiveness.

Lastly, it is crucial for non-profit organizations to establish and nurture partnerships with local institutions, including government agencies and educational entities. These partnerships can leverage additional resources, expertise, and networks to support the non-profits' mission. Collaborating with government institutions can help align policies and programmes to address systemic barriers and promote inclusive growth. Similarly, partnerships with educational institutions can enhance the delivery of financial education and capacity-building initiatives. By fostering these strategic collaborations, non-profits can expand their reach, enhance their impact, and achieve sustainable development goals more effectively.

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