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Risk Management Practices and Resource Mobilisation among Non-Governmental Organisations in Kenya

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Dawit Adefris Bellehu, Selefano F. Odoyo & Elizabeth Kalunda
United States International University - Africa, Kenya

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Abstract
This study examined the relationship between risk management practices and resource mobilisation among non-governmental organisations in Kenya. The study focused on financial risk assessment, risk mitigation strategies, and crisis management planning as key dimensions of risk management. The study was guided by a positivist research philosophy and adopted an explanatory cross-sectional survey design. The target population comprised 1,188 active NGOs in Kenya, from which 299 NGOs were selected using proportionate stratified random sampling across eight administrative regions. Data was collected from senior staff involved in financial oversight and resource mobilisation using structured questionnaires. Of the 598 targeted respondents, 511 valid responses were obtained, representing a response rate of 85.45%. The data was analysed using descriptive statistics, Pearson correlation analysis, and multiple linear regression in IBM SPSS Statistics version 28. The findings showed that all three risk management dimensions were positively associated with resource mobilisation. Crisis management planning had the strongest relationship with resource mobilisation ($r = 0.537$, $p < 0.001$), followed by risk mitigation strategies ($r = 0.465$, $p < 0.001$), while financial risk assessment had a weak but statistically significant bivariate relationship ($r = 0.102$, $p = 0.022$). Regression results showed that crisis management planning ($\beta = 0.403$, $p < 0.001$) and risk mitigation strategies ($\beta = 0.240$, $p < 0.001$) were significant predictors, whereas financial risk assessment was not statistically significant ($\beta = 0.016$, $p = 0.671$). The study concludes that resource mobilisation is more strongly associated with actionable risk response and crisis preparedness than with risk identification alone.

Introduction
Non-governmental organisations operate in uncertain environments shaped by funding volatility, regulatory oversight, and rising accountability demands (OECD, 2024). Unlike commercial entities, NGOs depend largely on grants, donations, and partnerships, which are often unpredictable and influenced by shifting donor priorities (Anheier, 2014; Aboramadan, 2018). This dependence exposes them to persistent uncertainty and makes stable resource mobilisation closely linked to their ability to anticipate, manage, and respond to risk (Kumi, 2019). NGOs also face funding interruptions, compliance obligations, and operational disruptions arising from economic and humanitarian shocks (Goldschmidt & Kumar, 2016). When these risks are not systematically managed, they may cause liquidity constraints, weakened programme implementation, and reduced stakeholder confidence, thereby undermining resource mobilisation (Mikes & Kaplan, 2015).

In this study, risk management practices are operationalised through financial risk assessment, risk mitigation strategies, and crisis management planning. Financial risk assessment helps organisations identify and evaluate threats to resource mobilisation and operational continuity (Hopkin, 2018). Risk mitigation strategies convert identified risks into actions that reduce exposure and disruption to funding flows (Bromiley et al., 2015). Crisis management planning strengthens preparedness and coordinated response during unexpected disruptions, enabling NGOs to maintain continuity under adverse conditions (Boin & van Eeten, 2013). Organisations that embed these practices are more likely to demonstrate resilience, accountability, and reliability, which shape donor perceptions of credibility and preparedness (Arena et al., 2010; Fraser & Simkins, 2016).

However, empirical research has not sufficiently examined how specific risk management practices relate to resource mobilisation in the nonprofit sector. Existing studies often discuss risk within broader governance or accountability frameworks, with limited attention to financial risk assessment, risk mitigation strategies, and crisis management planning as distinct predictors of funding outcomes (Bromiley et al., 2015; Bikitsha & Amoah, 2022). This gap is important in Kenya, where NGOs continue to face unstable and unpredictable resources despite their expanding role in health, education, and social development. Sector reports show that many NGOs experience funding interruptions, delayed programme implementation, and operational instability, reflecting continued vulnerability in resource flows (NGO Coordination Board, 2023). These challenges are partly linked to donor dependence, shifting global funding priorities, and weak internal systems for managing uncertainty (Kameri-Mbote, 2023; Uddin & Belal, 2019).

The regulatory environment further shapes how NGOs manage resources and respond to risk. Reporting, accountability, and governance requirements can strengthen transparency, but they may also increase operational rigidity and reduce flexibility in responding to emerging risks, especially where structured risk management systems are weak (Hall & O'Dwyer, 2017; Chaudhry, 2022). Therefore, although previous studies have examined resource mobilisation through fundraising efficiency, governance, donor dependence, and general financial practices, there has been limited empirical attention to the role of risk management practices in the Kenyan NGO sector. This study addressed this gap by examining the relationship between financial risk assessment, risk mitigation strategies, crisis management planning, and resource mobilisation. Guided by this objective, the study hypothesised that financial risk assessment, risk mitigation strategies, and crisis management planning each have no statistically significant relationship with resource mobilisation among non-governmental organisations in Kenya.

Theoretical Framework

This study was anchored in Resource Dependence Theory and Institutional Theory. Resource Dependence Theory, developed by Pfeffer and Salancik (1978), explains that organisations depend on external resources for survival and must manage uncertainty to maintain access to those resources. This is relevant to NGOs because they rely heavily on grants, donations, partnerships, and donor-funded programmes, exposing them to funding volatility and shifting donor priorities.

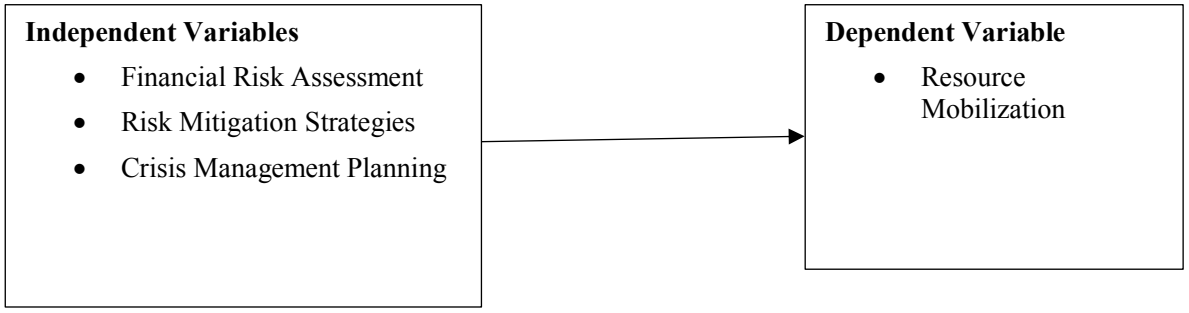
Institutional Theory, advanced by Meyer and Rowan (1977), DiMaggio and Powell (1983), and Scott (2014), explains how organisations respond to regulatory, normative, and accountability pressures to gain legitimacy. For NGOs, financial risk assessment, risk mitigation strategies, and crisis management planning may strengthen donor confidence by demonstrating preparedness, accountability, and the ability to manage uncertainty.

Together, the two theories explain why risk management practices may be associated with resource mobilisation. Resource Dependence Theory emphasises the need to manage funding uncertainty, while Institutional Theory highlights legitimacy, accountability, and stakeholder trust.

Conceptual Framework

The conceptual framework presents the relationship between risk management practices and resource mobilisation among non-governmental organisations in Kenya. Risk management practices formed the independent variable, while resource mobilisation formed the dependent variable. Risk management practices were measured through financial risk assessment, risk mitigation strategies, and crisis management planning. Resource mobilisation refers to NGOs' ability to secure, sustain, and manage financial resources for organisational continuity.

Figure 1. Conceptual Framework



The framework shows that NGOs with stronger risk management systems are better positioned to manage funding uncertainty. Financial risk assessment helps identify threats to resource mobilisation and operational continuity (Hopkin, 2018), while risk mitigation strategies convert identified risks into actions that reduce exposure and limit funding disruptions (Bromiley et al., 2015). Crisis management planning supports preparedness and a coordinated response to unexpected disruptions, helping NGOs sustain operations under adverse conditions (Boin & van Eeten, 2013).

The framework further suggests that effective risk identification, mitigation, and crisis preparedness strengthen resource mobilisation. NGOs that institutionalise these practices are more likely to stabilise funding flows, sustain programme implementation, and build donor confidence through reliability and preparedness (Arena et al., 2010; Mikes & Kaplan, 2015).

Empirical Literature Review

Financial risk assessment helps organisations identify and evaluate risks that may disrupt funding flows, especially in donor-dependent NGOs affected by funding uncertainty, compliance requirements, and operational shocks. El Baz and Ruël (2021) found that structured financial risk assessment improved funding continuity and access to resources by about 14%, while Seddiky et al. (2020) found that disaster risk reduction NGOs in Bangladesh with updated risk assessment frameworks secured about 22% more emergency funding due to stronger donor confidence. In Kenya, Mutua and Ibembe (2020) found that NGOs in Kitui County with stronger financial risk assessment practices reported about a 15% improvement in resource mobilisation, while Aven (2016) found an 18% improvement through forecasting and early identification of financial threats. However, these studies are limited by their focus on private-sector, disaster-related, county-level, or non-NGO contexts, creating a need to examine financial risk assessment among NGOs operating under donor dependence and regulatory pressure in Kenya.

Risk mitigation strategies convert identified risks into practical actions that reduce exposure and stabilise resource flows. Jüttner and Maklan (2011) found that collaborative mitigation strategies reduced operational disruptions by 22%, supporting more consistent access to resources. Rodríguez et al. (2016) also found that structured mitigation strategies in NGO supply chains across three South American countries improved resource mobilisation by 14% and strengthened operational reliability.

In Africa, Lassa (2018) found that NGOs in Malawi using structured mitigation and collaborative risk governance secured about 19% more donor funding, while Mutua and Ibembe (2020) reported a 15% improvement in resource mobilisation among NGOs in Kitui County through risk monitoring and contingency planning. However, these studies were conducted in corporate, supply chain, South American, Malawian, or county-level Kenyan contexts, limiting their direct applicability to the wider NGO sector in Kenya.

Crisis management planning involves developing response systems that help organisations maintain operations during disruptions, support donor communication, and protect funding flows. Coombs and Laufer (2018) found that organisations with well-developed crisis management systems recorded a 15% improvement in securing resources during and after crises. Parker (2024) similarly found that NGOs with comprehensive crisis management frameworks increased their resource mobilisation capacity by up to 20% during major disruptions, as structured response systems helped maintain donor confidence and attract emergency funding. However, Coombs and Laufer (2018) focused on corporate organisations with advanced crisis infrastructures, while Parker (2024) focused mainly on major disruption periods, leaving limited evidence on routine crisis planning among resource-constrained NGOs.

Overall, prior studies suggest that financial risk assessment, risk mitigation strategies, and crisis management planning support resource mobilisation by helping NGOs anticipate uncertainty, respond to risks, and sustain continuity during disruptions. However, much of the evidence comes from corporate, supply chain, disaster management, non-Kenyan, or narrow county-level contexts, creating a need for further evidence on how these practices relate to resource mobilisation among NGOs in Kenya.

Methods

Study Design

The study adopted a positivist research philosophy and an explanatory cross-sectional survey design to examine the relationship between risk management practices and resource mobilisation among NGOs in Kenya. The positivist approach was suitable because the study relied on objective measurement, hypothesis testing, standardised instruments, and statistical analysis (Saunders et al., 2009; Creswell, 2014). The explanatory cross-sectional design was appropriate because data were collected at a single point in time to assess the statistical relationships among financial risk assessment, risk mitigation strategies, crisis management planning, and resource mobilisation.

Study Population and Sampling

The target population comprised 1,188 active NGOs in Kenya that reported revenues or expenditures above KES 1 million and had submitted audited IFRS-compliant financial statements (NGO Coordination Board, 2023). Using Yamane's (1967) formula at a 5% margin of error, a sample of 299 NGOs was selected. Proportionate stratified random sampling was applied across Kenya's eight administrative regions to ensure representation (Kothari, 2009).

The NGO was the unit of analysis, while the individual staff member was the unit of observation. The study targeted the Head of Finance and the Resource Mobilisation or Fundraising Manager from each sampled NGO, giving a total target of 598 respondents. These respondents were selected because of their direct involvement in financial oversight, risk management, fundraising, and resource mobilisation.

Data Collection

Data was collected using structured questionnaires administered through a hybrid approach combining online distribution and the drop-and-pick method. This approach accommodated differences in respondent availability, location, and access to digital platforms. Follow-up was conducted through phone calls and email reminders to reduce non-response bias (Sekaran & Bougie, 2013). The questionnaire used Likert-type scale items, and data collection was conducted between May 2025 and October 2025.

Before the main data collection, the questionnaire was reviewed for content validity to ensure alignment with the study objectives and constructs. A pilot test assessed clarity, wording, sequencing, reliability, and construct validity. The pilot targeted 30 NGOs, representing 10% of the main sample. Responses were obtained from 28 NGOs and 53 individual respondents, giving response rates of 93.3% and 88.3%, respectively.

Table 1: Pilot Study Response Rate

Category	Targeted	Responses Received	Response Rate
NGOs	30	28	93.3%
Individual respondents	60	53	88.3%

Reliability was assessed using Cronbach's alpha. All three risk management dimensions recorded alpha values above the minimum threshold of 0.70, indicating acceptable internal consistency for the main study.

Table 2: Reliability Results for Risk Management Practices

Dimension	Cronbach's Alpha	Number of Items	Interpretation
Financial Risk Assessment	0.716	4	Acceptable
Risk Mitigation Strategies	0.724	4	Acceptable
Crisis Management Planning	0.731	4	Acceptable

Construct validity was assessed using the Kaiser-Meyer-Olkin measure and Bartlett's Test of Sphericity. Since each dimension had four items, Bartlett's Test was conducted separately for each four-item matrix, giving six degrees of freedom for each test. The KMO values ranged from 0.568 to 0.604. Although financial risk assessment was below the commonly recommended 0.60 threshold, it remained above the minimum acceptable level of 0.50 and was interpreted with caution. Bartlett's Test was significant for all three dimensions, showing that the item correlation matrices were suitable for exploratory factor assessment.

Table 3: KMO and Bartlett's Test for Risk Management Practice Dimensions

Dimension	KMO	Bartlett's χ^2	df	Sig.	Interpretation
Financial Risk Assessment	0.568	131.369	6	0.001	Marginal — interpret with caution (KMO below 0.60)
Risk Mitigation Strategies	0.591	136.442	6	0.001	Suitable for exploratory factor assessment
Crisis Management Planning	0.604	142.518	6	0.001	Suitable for exploratory factor assessment

Factor communalities were reviewed to assess how well each pilot item contributed to the risk management practices construct. Most items recorded acceptable extraction values, while items with lower values were rephrased before the final questionnaire was administered.

Table 4: Factor Communalities for Risk Management Practice Items

Item Code	Initial	Extraction	Interpretation
RMP1	1.000	0.726	Strong
RMP2	1.000	0.765	Strong
RMP3	1.000	0.373	Reviewed
RMP4	1.000	0.323	Reviewed
RMP5	1.000	0.619	Acceptable
RMP6	1.000	0.783	Strong
RMP7	1.000	0.765	Strong
RMP8	1.000	0.695	Acceptable
RMP9	1.000	0.485	Reviewed
RMP10	1.000	0.704	Strong
RMP11	1.000	0.515	Acceptable
RMP12	1.000	0.510	Acceptable

The pilot communalities showed that most items contributed adequately to their respective dimensions within the pilot sample. The risk mitigation strategy items performed most consistently, with extraction values ranging from 0.619 to 0.783. Financial risk assessment had two strong items and two items that required rephrasing, while crisis management planning had three acceptable or strong items and one item that required rephrasing. Items with lower extraction values, particularly RMP3 (0.323), RMP4 (0.373), and RMP9 (0.485), were rephrased prior to the main data collection to improve wording, clarity, and alignment with the relevant constructs. These communality values reflect the original pilot item wordings only; the revised versions used in the main study addressed the identified weaknesses and are not directly comparable to the pilot extraction values reported here.

Data Analysis

Data was cleaned, coded, and analysed using IBM SPSS Statistics version 28. Descriptive statistics, including means and standard deviations, summarised risk management practices and resource mobilisation (Pallant, 2020). Pearson correlation analysis assessed the strength and direction of bivariate relationships among the study variables, while multiple linear regression using Ordinary Least Squares examined the relationship between financial risk assessment, risk mitigation strategies, crisis management planning, and resource mobilisation.

Before interpreting the regression model, diagnostic tests were conducted for linearity, normality of residuals, multicollinearity using variance inflation factors, and homoscedasticity using the Breusch-Pagan test. Harman's single-factor test was used to assess common method bias across all 24 items, while the intraclass correlation coefficient was computed using a one-way random effects model to assess whether responses from the same NGO violated the OLS independence assumption. Bootstrap mediation analysis with 5,000 resamples was also conducted to examine whether financial risk assessment was indirectly associated with resource mobilisation through risk mitigation strategies and crisis management planning, following Preacher and Hayes (2008).

The regression model was specified as:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \varepsilon$$

Where:
Y = Resource mobilization
X_1 = Financial risk assessment
X_2 = Risk mitigation strategies
X_3 = Crisis management planning
β_0 = Intercept
β_1,β_2, β_3= Regression coefficients

ε = Error term

Results and discussions

Level of Risk Management Practices and Resource Mobilisation

Descriptive statistics were computed to summarise the mean scores and standard deviations for financial risk assessment, risk mitigation strategies, crisis management planning, and resource mobilisation among NGOs in Kenya. The results are presented in Table 5.

Table 5: Descriptive Statistics

Variable	N	Mean	Std. Deviation
Financial Risk Assessment	511	3.610	0.650
Risk Mitigation Strategies	511	3.470	0.820
Crisis Management Planning	511	3.530	0.750
Resource Mobilisation	511	3.570	0.500

The results show that all variables had mean scores above the midpoint of the scale. Resource mobilisation recorded a mean of 3.57, suggesting that NGOs generally reported a moderate ability to secure, sustain, and manage financial resources. Financial risk assessment had the highest mean among the risk management variables, indicating relatively stronger attention to identifying and evaluating financial risks. Crisis management planning followed, while risk mitigation strategies recorded the lowest mean and the highest standard deviation, suggesting less consistency in converting identified risks into practical actions.

Overall, the descriptive results indicate that risk management practices were present among NGOs, but implementation varied across the three dimensions. NGOs appeared stronger in risk identification than in mitigation, while crisis planning occupied an intermediate position.

Relationship Between Risk Management Practices and Resource Mobilisation

Pearson correlation analysis was conducted to examine the strength and direction of the relationships between financial risk assessment, risk mitigation strategies, crisis management planning, and resource mobilisation. The results are presented in Table 6.

Table 6: Correlation Matrix

Variables		Financial Risk Assessment	Risk Mitigation Strategies	Crisis Management Planning	Resource Mobilisation
Financial Risk Assessment	Pearson Correlation	1.000			
	Sig. (2-tailed)				
Risk Mitigation Strategies	Pearson Correlation	.173**	1.000		
	Sig. (2-tailed)	.000			
Crisis Management Planning	Pearson Correlation	.111**	.553**	1.000	
	Sig. (2-tailed)	.012	.000		
Resource Mobilisation	Pearson Correlation	.102*	.465**	.537**	1.000
	Sig. (2-tailed)	.022	.000	.000	
	N	511	511	511	511

*Correlation is significant at the 0.05 level, two-tailed. **Correlation is significant at the 0.01 level, two-tailed.

The results show positive relationships between all three risk management variables and resource mobilisation. Crisis management planning had the strongest relationship, $r = 0.537$, $p < 0.001$, followed

by risk mitigation strategies, r = 0.465, p < 0.001, suggesting that preparedness and mitigation actions were linked to stronger resource mobilisation.

Financial risk assessment had a weak but statistically significant relationship, r = 0.102, p = 0.022, meaning it was significant at the 0.05 level only and should be marked with one asterisk. The independent variables were related but distinct, with the strongest association between risk mitigation strategies and crisis management planning, r = 0.553, p < 0.001, which did not indicate excessive overlap.

Diagnostic Tests for Regression Assumptions

Diagnostic tests were conducted before interpreting the regression model. The tests assessed linearity, residual normality, multicollinearity, homoscedasticity, common method bias, and response independence, as required for Ordinary Least Squares regression (Gujarati & Porter, 2009; Hair et al., 2019).

Table 7: Linearity Test Results

Test	F	Sig.	Decision
Linearity between risk management practices and resource mobilisation	62.270	0.000	Linearity assumption met

The linearity test was statistically significant, F = 62.270, p < 0.001, supporting the use of linear regression.

Table 8: Normality Test Results for Regression Residuals

Test	Statistic	df	Sig.	Decision
Kolmogorov-Smirnov	0.074	511	0.082	Normality not violated
Shapiro-Wilk	0.983	511	0.096	Normality not violated
Jarque-Bera	2.135	—	0.125	Normality not violated

The p-values for all normality tests were above 0.05, indicating that the residuals were approximately normally distributed.

Table 9: Multicollinearity Test Results

Variable	Tolerance	VIF	Decision
Financial Risk Assessment	0.970	1.031	No multicollinearity concern
Risk Mitigation Strategies	0.682	1.467	No multicollinearity concern
Crisis Management Planning	0.694	1.441	No multicollinearity concern

The VIF values ranged from 1.031 to 1.467, while tolerance values ranged from 0.682 to 0.970. Since all VIF values were below ten and tolerance values were above 0.10, multicollinearity was not a concern (Gujarati & Porter, 2009; Hair et al., 2019).

Table 10: Breusch-Pagan Test of Homoscedasticity

Test	Chi-square	Sig.	Decision
Breusch-Pagan test	6.120	0.278	Homoscedasticity assumption met

The Breusch-Pagan test produced a p-value above 0.05, indicating that the homoscedasticity assumption was not violated.

Harman's single-factor test was conducted to assess common method bias. Principal component analysis was applied to all 24 items measuring risk management practices and resource mobilisation. The results are presented in Table 11.

Table 11: Harman's Single-Factor Test Results

Factor	Eigenvalue	% Variance Explained	Cumulative %
Factor 1	3.941	16.39	16.39
Factor 2	1.862	7.74	24.13
Factor 3	1.772	7.37	31.50
Factor 4	1.620	6.74	38.24
Factor 5	1.515	6.30	44.54
Factor 6	1.278	5.31	49.85

The first factor explained 16.39% of the total variance, which is below the 50% threshold commonly used to detect serious common method bias (Podsakoff et al., 2003). Therefore, common method bias was not considered a major concern.

The intraclass correlation coefficient was computed using a one-way random-effects ANOVA to assess whether responses from staff within the same NGO were more similar than those from staff in different NGOs.

Table 12: Intraclass Correlation Coefficient Results

Parameter	Value
N respondents	511
N NGO groups	256
Mean group size (n_0)	1.99
MSB (between groups)	0.2474
MSW (within groups)	0.2605
F(255, 255)	0.950
Sig.	0.660
ICC (1)	−0.026
Design Effect (DEFF)	0.974

The ICC (1) was −0.026, with a non-significant F-statistic, F(255, 255) = 0.950, p = 0.660. Since negative ICC values are generally interpreted as approximately zero, responses from staff within the same NGO were not more similar than responses from different NGOs. The design effect of 0.974 was close to 1.0, indicating that clustering did not materially inflate the standard errors. Therefore, the independence assumption for OLS regression was not substantially violated, and multilevel modelling was not necessary. Overall, the diagnostic tests confirmed that the regression assumptions were sufficiently met, making the model suitable for interpretation.

Combined Relationship between Risk Management Practices and Resource Mobilisation

Multiple linear regression was conducted to examine the combined relationship between financial risk assessment, risk mitigation strategies, crisis management planning, and resource mobilisation. The results are presented in Tables 13, 14, and 15.

Table 13: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.574[a]	.330	.326	.41381

a. Predictors: (Constant), Financial Risk Assessment, Risk Mitigation Strategies, Crisis Management Planning

The model produced an R value of 0.574, indicating a moderate positive relationship between the combined risk management variables and resource mobilisation. The R Square value of 0.330 shows

that the three predictors jointly explained 33.0% of the variation in resource mobilisation. The adjusted R Square value of 0.326 shows that the model remained stable after accounting for the number of predictors.

Table 14: Analysis of Variance Results

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	42.708	3	14.236	83.134	.000[b]
	Residual	86.820	507	.171		
	Total	129.528	510			

a. Dependent Variable: Resource Mobilisation
b. Predictors: (Constant), Financial Risk Assessment, Risk Mitigation Strategies, Crisis Management Planning

The ANOVA results show that the regression model was statistically significant, $F(3, 507) = 83.134$, $p < 0.001$. This indicates that the three risk management variables jointly had a statistically significant relationship with resource mobilisation.

Table 15: Regression Coefficients

Model		Unstandardised Coefficients		Standardised Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.056	.130		15.760	.000
	Financial Risk Assessment	.012	.029	.016	.425	.671
	Risk Mitigation Strategies	.147	.027	.240	5.439	.000
	Crisis Management Planning	.271	.029	.403	9.233	.000

a. Dependent Variable: Resource Mobilisation

The regression equation was expressed as:

Resource Mobilisation = 2.056 + 0.012 (Financial Risk Assessment) + 0.147 (Risk Mitigation Strategies) + 0.271 (Crisis Management Planning)

Crisis management planning had the strongest positive and statistically significant relationship with resource mobilisation, $\beta = 0.403$, $p < 0.001$, followed by risk mitigation strategies, $\beta = 0.240$, $p < 0.001$. This indicates that NGOs with stronger crisis preparedness and practical mitigation actions tended to report better resource mobilisation outcomes.

Financial risk assessment had a positive but statistically insignificant relationship with resource mobilisation, $\beta = 0.016$, $p = 0.671$. Although it was weakly significant in the correlation analysis, it did not remain significant in the regression model, suggesting that its value depends on whether identified risks are translated into mitigation actions and crisis response systems.

Therefore, the null hypothesis for financial risk assessment was not rejected, while the null hypotheses for risk mitigation strategies and crisis management planning were rejected.

Mediation Analysis: Indirect Effects of Financial Risk Assessment

A bootstrap mediation analysis with 5,000 resamples was conducted to examine whether the relationship between financial risk assessment and resource mobilisation operated indirectly through risk mitigation strategies and crisis management planning. The analysis followed Preacher and Hayes (2008) and tested two specific indirect pathways.

The total relationship between financial risk assessment and resource mobilisation was statistically significant, $B = 0.079$, $SE = 0.034$, $t = 2.305$, $p = 0.022$. However, the direct relationship became non-

significant after the mediating variables were included, B = 0.012, SE = 0.029, t = 0.425, p = 0.671. This pattern is consistent with the regression results, where financial risk assessment was not a significant direct predictor once risk mitigation strategies and crisis management planning were considered.

Table 16: Bootstrap Mediation Analysis Results (N = 5,000 resamples)

Path	β	SE	t	p	95% Boot CI
Path 1: FRA → RMS → RM					
a path: FRA → RMS	0.219	0.055	3.953	< 0.001	
b path: RMS → RM	0.284	0.025	11.580	< 0.001	
Indirect effect through RMS	0.062				[0.029, 0.098]*
Path 2: FRA → CMP → RM					
a path: FRA → CMP	0.128	0.051	2.512	0.012	
b path: CMP → RM	0.358	0.025	14.167	< 0.001	
Indirect effect through CMP	0.046				[0.008, 0.084]*
Total effect, c	0.079	0.034	2.305	0.022	
Direct effect, c′	0.012	0.029	0.425	0.671	

Bootstrap 95% CI excludes zero, indicating a statistically significant indirect effect. FRA = financial risk assessment; RMS = risk mitigation strategies; CMP = crisis management planning; RM = resource mobilisation.

Note. The two indirect effects were interpreted as specific bootstrap mediation pathways rather than as additive components of a single parallel mediation decomposition.

Both indirect pathways were statistically significant. The indirect pathway through risk mitigation strategies was significant, B = 0.062, 95% Boot CI [0.029, 0.098], while the pathway through crisis management planning was also significant, B = 0.046, 95% Boot CI [0.008, 0.084]. Since both confidence intervals excluded zero, financial risk assessment was associated with resource mobilisation indirectly through risk response mechanisms.

The direct relationship between financial risk assessment and resource mobilisation became non-significant after the mediators were considered. This suggests that identifying financial risks may not be sufficient on its own. Its contribution to resource mobilisation appears to depend on whether the assessment is translated into mitigation actions and crisis preparedness mechanisms. This explains why financial risk assessment was significant at the correlation level but not in the regression model.

Discussion of Findings

The findings show that resource mobilisation among NGOs in Kenya was more strongly related to practical risk response than to risk identification alone. Crisis management planning had the strongest relationship with resource mobilisation, followed by risk mitigation strategies, while financial risk assessment was weakly related at the correlation level but not significant in the regression model.

The strong relationship between crisis management planning and resource mobilisation is consistent with Coombs and Laufer (2018) and Parker (2024), who showed that crisis preparedness, continuity planning, donor communication, and coordinated response systems support organisational stability during disruptions. The significant relationship between risk mitigation strategies and resource mobilisation also supports Jüttner and Maklan (2011), Rodríguez et al. (2016), Lassa (2018), and Mutua and Ibembe (2020), who linked mitigation practices to reduced disruptions, stronger institutional credibility, and improved funding continuity.

The weak role of financial risk assessment qualifies earlier literature. Although El Baz and Ruël (2021), Seddiky et al. (2020), Mutua and Ibembe (2020), and Aven (2016) emphasised risk assessment in preparedness and funding continuity, the present findings show that assessment alone is insufficient unless it informs mitigation and crisis response actions. The findings also align with Resource Dependence Theory, which explains that NGOs must manage uncertainty because they depend

heavily on external resources (Pfeffer & Salancik, 1978), and Institutional Theory, which shows that preparedness, accountability, and reliable systems strengthen legitimacy (Meyer & Rowan, 1977; DiMaggio & Powell, 1983; Scott, 2014).

Conclusion

This study examined the relationship between risk management practices and resource mobilisation among non-governmental organisations in Kenya. The practices examined were financial risk assessment, risk mitigation strategies, and crisis management planning. The findings showed that all three dimensions were positively associated with resource mobilisation, although their strength and statistical significance differed.

Crisis management planning had the strongest relationship with resource mobilisation, followed by risk mitigation strategies. This suggests that NGOs with stronger preparedness, continuity planning, response coordination, crisis communication, and practical mitigation actions were better positioned to protect funding flows and sustain operations. Financial risk assessment had a weak positive relationship at the correlation level but was not statistically significant in the regression model, indicating that risk identification alone may not be sufficient. Overall, resource mobilisation was more strongly associated with practical risk response than with risk identification alone.

The study concludes that risk management practices are relevant to resource mobilisation among NGOs in Kenya, particularly when they are implemented as practical and action-oriented systems. Crisis management planning and risk mitigation strategies were the strongest dimensions. The study also concludes that financial risk assessment should not be treated as a standalone solution for improving resource mobilisation. The findings support the view that donor confidence and funding stability are linked to visible organisational preparedness, accountability, and continuity systems.

NGOs should strengthen risk management systems by ensuring that financial risk assessment leads to clear mitigation and crisis response actions. Risk assessment should be linked to budgeting, resource allocation, donor engagement, continuity planning, internal controls, diversified funding sources, and partner coordination so that identified risks are acted upon rather than only documented. These actions can help protect resource flows and maintain donor confidence during uncertainty.

Crisis management planning should also be institutionalised and reviewed regularly. NGOs should develop practical crisis response plans that include continuity procedures, donor communication protocols, scenario planning, and clear decision-making roles. Donors, regulators, and sector support institutions should support this through capacity-building programmes focused on mitigation planning, crisis preparedness, financial controls, and continuity systems, while ensuring that policy frameworks balance accountability with flexibility.

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