

The influence of financial management capacity of refugee-led organisations on education access of refugee children in Nairobi metropolitan area, Kenya

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ABSTRACT

Research has shown that refugee children around the world have limited access to education compared to their host community counterparts. In Kenya, it has been observed that encamped refugee children have better access to education than their counterparts in urban contexts. Whereas Refugee-Led Organisations (RLOs) have emerged as significant intermediaries to bridge this gap of access to education, the problem has persisted. This study, using an exploratory descriptive design, investigated how the financial management capacity of RLOs in the Nairobi Metropolitan Area influenced access to education for refugee children. It used a mixed-methods approach based on pragmatic philosophy and anchored to Batterlanffy's open systems theory and Rostow's modernisation theory. Data was collected using a structured questionnaire administered to 51 members of 20 RLOs, selected through stratified purposive sampling. Quantitative data was analysed using descriptive, correlational, and linear regression methods, whereas qualitative data was analysed through thematic analysis. A significant positive relationship was found between financial management capacity and access to education. Pearson correlation results demonstrated that fundraising capacity was the strongest predictor ($r = 0.56-0.60$), followed by financial control systems ($r \approx 0.49$), while basic financial management infrastructure, though necessary, was insufficient alone. Regression of the financial management capacity against education access showed statistical significance [$F(1,49)=18.049, p<.001$], indicating that financial management capacity accounts for 26.9% ($R^2 = .269$) of the variance in education access. The regression equation, Education Access = $0.260 + 1.329$ (Financial Management Capacity), demonstrated that for every one-unit increase in financial capacity, supported education access increases by 1.329 units. These results were corroborated by qualitative results, which demonstrated that most RLOs were unable to attract significant donor funding, limiting their ability to help refugee children access education. The study concluded that the financial management capacity of RLOs significantly influenced the education access of refugee children in urban setups. It recommends investment in financial management capacity-building for RLOs to enable them to be more attractive to potential donors.

Keywords: Education Access, Financial Management Capacity, Refugee-Led Organisations, Refugee Children

I. INTRODUCTION

Globally, 100 million people have been forcibly displaced from their countries owing to conflict, persecution, human rights violations, or violence. The United Nations High Commissioner for Refugees (UNHCR) estimates that 52% of this refugee population comprises children under the age of 18 years (UNHCR, 2018). This suggests a bulging population of school-going-age children among the refugees. Further empirical evidence indicates that refugee children have a lower enrolment in schools than non-refugee children, with only 51% of refugee children enrolled in primary school compared to 91% globally, and far fewer at secondary and tertiary levels (UNHCR, 2023). Consequently, it has been identified that refugee children face significant barriers in accessing education, ranging from systemic, financial, physical and linguistic and cultural barriers (Kasirye-Büllesbach, 2019; Sewall et al., 2022).

Africa is a host to 44 million displaced people, with Kenya hosting 774,000 (UNHCR, 2023). In Kenya, 100,000 refugees live in the urban centers where they face prohibitive school costs such as tuition, uniforms, and exams (Norwegian Refugee Council [NRC], 2021; Sewall et al., 2022). They encounter hidden exclusions tied to legal status, discrimination, and high schooling costs (Sewall et al., 2022). Although frameworks like the Global Compact on Refugees and SDG 4 (United Nations, 2018) prioritise education, less than 3% of humanitarian funding supports it, leaving under-resourced systems, overcrowded classrooms, especially in low- and middle-income host countries (World Bank, 2021).

Although UNHCR provides support for refugees through International Non-Governmental Organisations (INGOs) and National Non-Governmental Organisations, the support is not sufficient, hence refugees form their

organisations to fill in the gaps (Kara et al., 2022). The Refugee-Led Organisations (RLOs) are essential in advocating, tutoring, and resource mobilisation, but their effectiveness is pegged on internal capacities (Omata, 2020). Financial management capacity is critical, as most RLOs face funding volatility (Tong, 2020) and lack robust finance systems, undermining service quality (El-Abed et al., 2023). The ability to attract and retain donor funding depends on transparent systems that ensure accountability and address misappropriation concerns (Abongó et al., 2018; Lockyer, 2023; Ngendakurio, 2023; Sander, 2023). Despite growing recognition of RLOs' role, little empirical research has examined how their financial management capacity influences access to education for refugee children in urban contexts.

1.1 Statement of the Problem

Education is a key driver of development, as illustrated in Sustainable Development Goal 4. Access to education is considered a fundamental right for children, including refugee children (UNESCO, 2017; UNESCO, 2019). Generally, refugee children are disadvantaged in accessing education compared to their host communities, and the situation is dire among the urban refugees, because most donor interventions are camp-based (Karanja, 2016). Empirical evidence suggests finance (Kasirye-Büllesbach, 2019; Sewall et al., 2022) as a key barrier among others, such as systemic (World Bank, 2021), physical (Kasirye-Büllesbach, 2019) and linguistic-cultural (Dupuy et al, 2022; Chirindza, 2023) inhibiting access to education by refugee children.

These barriers have contributed to low enrolment rates in educational institutions among urban refugee children (UNHCR, 2022). In an attempt to mitigate the barriers to education access, refugees have formed community-based organisations that mobilise resources from donors to support their fellow refugees in various ways, including access to education (Kara et al, 2022). Empirical evidence suggests that RLOs differ in their capacities, for example, differentials exist concerning organisational structuring of the organisations (Mondhal et al, 2023), legal registration status (Pincock et al, 2020), financial capacity (Tong, 2020) and nationality composition of the organisation leadership (Kara et al, 2022).

The Nairobi Metropolitan Area, hosting over 80% of Kenya's urban refugees (George, 2020; UNHCR, 2022), presents a clear illustration of this problem. The enrolment gap between urban refugee children (65%) and their camp-based counterparts (71%) demonstrates the acute nature of urban financial and systemic barriers. While RLOs are actively working to close this gap, it remains unclear to what extent their financial management capacity determines their effectiveness in overcoming the financial hurdles that prevent urban refugee children from accessing education.

Therefore, this study sought to specifically investigate the influence of RLOs' financial capacity on access to education for urban refugee children in Nairobi. It aimed to move beyond identifying financial barriers faced by families and to instead analyse the financial capabilities of the organisations that seek to help them. The findings provide crucial insights into how to strengthen these vital community structures to better fulfil their role in securing every refugee child's right to education.

1.2 Research Objective

The general objective of the study was to establish the influence of the financial management capacity of Refugee Led Organisations (RLOs) on the education access of refugee children in Nairobi Metropolitan Area, Kenya.

1.3 Research Question

What is the influence of the financial management capacity of RLOs on the education access of refugee children in the Nairobi Metropolitan Area, Kenya?

II. LITERATURE REVIEW

2.1 Theoretical Review

This study was grounded in Open Systems Theory and Modernisation Theory to explore how the financial management capacity of Refugee-Led Organisations (RLOs) influences their ability to facilitate access to education for refugee children. These theories provide a robust foundation for understanding the internal financial systems of RLOs and their critical interaction with the external funding environment.

2.1.1 Open Systems Theory

The open systems theory, first proposed by Ludwig von Bertalanffy and later expanded by Chester Barnard, views organisations as entities that mutually interact with the environments in which they are situated. The organisation takes in inputs, processes them through its internal processes and provides outputs that are consumed by its environment, which gives feedback to the organisation. This interaction is essential for the survival of the organisation (Valentinov & Roth, 2021; Harney, 2024). Using this lens, the financial management capacity of RLOs must be viewed, not in isolation, but as an integral part of other interacting parts which ultimately influence the

organisational output of supporting access to education. It is the primary interface with the external donors, and the capacity to manage finances, therefore, effectively determines the ability of the RLO to secure and maintain the financial flow necessary for supporting access to education (LERRN, 2022; ODI, 2022).

2.1.2 Modernisation Theory

The financial management capacity of RLOs could also be analysed through the lens of the modernisation theory, as proposed by Walt Rostow (1960). According to Rostow, societies follow a linear trajectory, from traditional informal structures to the 'modern', a journey he termed as development (Ynalvez et al, 2015). Even though this theory has been critiqued, especially for its linear proposals, it still serves as a useful lens by which to examine the development of financial management capacities of RLOs, given the observation that most of these organisations fail to attract significant donor attention due to their relegation towards informal structures of operation, including their financial management capacities. As such, the theory sheds light on the reasoning behind RLO formalisation attempts, not only for compliance, but also to keep abreast with 'modern' development and funding frameworks proposed by the donors, domiciled in the more developed Global North. (MacNeill, 2020; Thaha et al., 2022; Stoddard et al., 2022). The theory would help to contextualise the internal tensions experienced by RLOs in their attempts to balance between alignment with donor protocols and their operational realities. The theory could ultimately help explain differentials that have been observed about RLO degree of formalisation, as evidenced through financial management systems, among others, and their capacity to attract significant donor funding to support their programming.

2.2 Empirical Review

The relationship between financial management capacity and organisation performance has been well captured in business literature, and to some extent in the non-profit sector (Ngazi, 2019; Okwemba, 2023; Mwangi, 2024; Rasugu, 2024). Empirical studies specifically related to RLOs have, however, been scarce. To understand how RLO's financial management capacity influences their service delivery, inference has to be made from similar studies in the non-governmental sector. Empirically, variables that have featured prominently in the measurement of financial management capacity have fallen within the broad category of governance and compliance. For instance, Ebrahim and Rangan (2022), in a multi-country comparative case study of performance measurement in the NGO sector, found that NGOs with stronger financial monitoring were better able to link their funds to impact metrics, strengthening donor confidence, implying a strong connection between financial monitoring capacity and service delivery.

Tetteh (2021), in a similar study in Ghana and Nigeria, found a strong link between the financial management capacity of NGOs and their organisational effectiveness in service delivery. The mixed methods study found that strong donor-reporting and financial accountability systems improved programme effectiveness and access to basic services such as health and education. Agyemang et al (2021) studied accounting, accountability in NGOs in Ghana using a qualitative case study approach and found that transparent accounting and financial reporting improved stakeholder trust and funding flows, positively affecting service delivery in education and community projects. Omondi (2023), in a mixed-methods study on financial capacity and service delivery of Faith-Based Organisations (FBOs) in Kenya and Uganda, found that strong financial systems, including auditing, reporting, and donor compliance, increased the ability of FBOs to deliver services to their beneficiaries. Kiilu and Ngugi (2020) studied financial management practices and performance of NGOs in Kenya using regression analysis and found that sound budgeting, internal controls and financial reporting significantly improved their programme delivery. Muriithi and Kariuki (2022), in a cross-sectional regression study on financial management practices and performance of CBOs in Kenya, found that effective resource allocation, budgeting and accountability positively influenced education service delivery by CBOs working with vulnerable children.

Consequently, the question emerging from empirical literature is not whether financial management capacity influences service delivery of non-governmental organisations, including RLOs, but rather, how the dynamics play out in the unique context of RLOs. The RLOs operate in a challenged environment of stringent donor compliance requirements (Stoddard, et al, 2022; Durei, 2023), limiting host country policies (Ngendakurio, 2023), resource volatility and competition (Tong, 2020; and Lockyer, 2023), as well as human and technical resource capability (Agrawal, 2022; Sande, 2023; Facon-Salelles, 2024)

III. METHODOLOGY

3.1 Research Design

The study used an exploratory descriptive design and followed a mixed methods approach, based on pragmatic philosophy. The design appropriately allowed for the systematic description of existing RLO financial capacity and the influence on access to education through the collection and analysis of both quantitative and qualitative data. This type of design has been recommended for studies in phenomena or contexts that are under-

researched, and where identification of patterns and relationships that can guide further study is the primary objective (Creswell, 2023; Babbie, 2016).

3.2 Target Population and Sampling

The study's target population consisted of 200 members from 20 RLOs operating within the Nairobi Metropolitan Area, which had education support as one of their primary objectives. This exhaustive list was derived from the UNHCR Database. The Nairobi Metropolitan Area comprises Nairobi City County, and parts of Machakos, Kajiado and Kiambu counties. The targeting of this population was significant since 89% of Kenya's urban refugees are domiciled here (UNHCR, 2021).

3.3 Sampling Procedures

80 respondents were selected through stratified purposive sampling. Two strata were used in the sample: the governance stratum comprising the chairperson, secretary and treasurer (n=60), and the operations stratum, comprising staff directly involved in running the RLO programmes (n=20). Purposive sampling was used to ensure only those members of the RLOs most knowledgeable about the projects were selected, and the stratification served to ensure a balanced view from those involved in governance and those involved in programming (Patton, 2002).

3.4 Data Collection Method

Data collection was through a self-administered questionnaire, distributed through an email list compiled with the help of a refugee liaison individual. The questionnaire was divided into thematic areas covering variables measuring financial management capacity and those measuring access to education.

3.5 Validity and Reliability

In the study, content validity was ensured through expert review by practitioners experienced in RLO programming, and by academic supervisors working alongside the researcher. Internal consistency was assured through a Cronbach's alpha coefficient ($\alpha = 0.800$) during the piloting study (n=8). The alpha value was above the acceptable threshold of 0.7, confirming the instrument's reliability (Hair et al., 2019).

3.6 Data Analysis

Quantitative data analysis was done using SPSS version 25 and was based on a 63% response rate, considered acceptable for studies involving refugees. (Lenette et al., 2019; UNHCR, 2015; Bloch, 2017). Sample responses were summarised using percentages and frequencies, while associations' strength and direction were tested using Pearson's product-moment correlation (r). Linear regression was used to test the relationship between financial management capacity and access to education. Qualitative data was analysed thematically, and data triangulation was used to make sense of the quantitative and qualitative data.

IV. FINDINGS & DISCUSSION

4.1 Findings

4.1.1 Financial Management Capacity

The study sought to establish the influence of the financial management capacity of RLOs on access to education by refugee children. This section summarises the findings on the financial management capacity of these organisations. The results are summarised in Table 1.

Table 1

Summary of Responses on Financial Management Capacity

Observation	Frequency	Percentage
The sources of my organisation's funding are internal through income-generating activities (IGAs)	20	39
My organisation only has external funding	13	25
My organisation has both internal and external funding	9	18
My organisation does not yet have any source of funding	9	18
My organisation has a bank account	40	78
My organisation has a qualified accountant	13	25
The qualifications of my organisation's accountant is at least CPA 3	11	21
My organisation has accounting systems	31	61
My organisation's accounting system is computer-based/uses QuickBooks	18	35
My organisation has financial policies in place	38	75
To operate the bank accounts, my organisation has at least two signatories	43	84
My organisation conducts financial audits	34	67
The audits are conducted at least once a year	16	31

The results of the study suggest significant strength with regard to the presence of foundational structures, but clear gaps in professionalisation and sustainability. The highest percentage (39%) of the RLOs sustained themselves primarily through internal income-generating activities, while 25% had access to some levels of external funding. 18% of the RLOs were struggling financially with no source of external funding and no established income-generating activities. This paints a picture of volatility in sustainable funding.

The foundational financial management infrastructure of the RLOs was largely in place, with 78% having an established bank account with signatories, and 61% had some form of accounting system in place. However, fewer a demonstrated professionalisation of the financial management processes, with only 25% having qualified accounts personnel. When the qualifications of the accounting professional were capped at CPA3, or equivalent, signifying mid-level accounting credentials, the percentage fell to 21%. Similarly, only 35% of the respondents indicated that their organisations made use of computer-based accounting systems like QuickBooks. This potentially suggested that the foundational financial management infrastructure was most likely a response to basic compliance requirements, as opposed to strategic investment for attracting stable funding.

A descriptive analysis of the financial governance structures of the RLOs showed that 75% of the respondents indicated the presence of some forms of guiding policies on financial transactions. 84% of the respondents indicated the presence of multi-signatory controls for bank transactions, while 67% of the respondents indicated their organisations carried out some form of regular audit. The frequency of the audits was, however, not consistent, with only 31% responding to an annual audit. While this demonstrates some degree of internal oversight, it is rudimentary and still lies more towards basic compliance, as opposed to strategic orientation.

Qualitatively analysed data pointed to most RLOs being in survival mode, operating with rudimentary capacities driven mainly by the need for basic regulatory compliance. As captured from the response of one male chairperson, *'We barely hang on, hoping some donors will be willing to work with us.'* This kind of sentiment was popular among the respondents, pointing to most RLOs not being proactive in attracting donor resources. Another female chairperson captured this hopelessness in the words: *"Our activities tend to exist mainly in our minds and in the dreams, we have... funds are rarely there to implement our support programmes."*

Despite these struggles, however, the concept of ethical conduct in the management of funds appeared strong, with a general awareness of the potential misuse of funds, as explained by existing guidelines on how funds were to be used. One male treasurer responded, *"You know, humans with money... You can't trust them. Even if the three signatories sign for the withdrawal of money, the approval must be from all members of our organisation."* Still, struggles in financial management persisted due to a lack of professional training among the personnel. One female treasurer lamented, *"I am a teacher, not an accountant. I struggle to make the accounts balance- yet we have no money to hire an accountant!"*

4.1.2 Education Access among Refugee Children in Nairobi Metropolitan Area

The observations made under the financial management capacity of the RLOs potentially informed the descriptive responses on education access made by the respondents. Particularly concerning the nature of support extended towards children accessing education. Over 73% of the respondents indicated the RLO support extended for education access was indirect, and involved helping children to attend and stay in school. Prominent support included psycho-social support, purchase of school items, and, at times, supply of food items. Most importantly, the study results showed that, though these RLOs were identified as working in the education sector, over 74% were actually engaged in multi-sectorial programming, with the education component being more of an afterthought. Diversification in this regard could be more of a survival strategy, a positioning to trap any kind of funds that may come through alignment with education programming. This is shown in Table 2.

Table 2

Thematic Focus of RLOs

Core Business	Frequency	Percent
No response	10	19.6
Education only	3	5.9
Education and others	38	74.5
Total	51	100

Thematic convergence occurred between education and advocacy, and education and livelihood options, like trading activities. A significant number of respondents pursued education-support goals, though they did not identify education as part of their mandate. Such organisations included advocacy, peacebuilding and psycho-social support, and smart agriculture. This structural characteristic emerged from necessity rather than choice, as resource constraints compelled organisations to cast wide nets across sectors such as livelihoods, agriculture, health, and education (Banks et al., 2015). The minimal presence of education-specialised RLOs (5.9%) suggested systemic barriers to developing

institutional depth in any single sector, potentially diluting educational impact despite good intentions. The study revealed both significant efforts and critical gaps in how refugee-led organisations (RLOs) facilitate access to education for refugee children, as summarised in Table 3.

Table 3

RLOs Supporting Children

Observation	Frequency	Percentage
My organisation supports children to attend school	37	73
My organisation has provided numbers of children supported to attend school	37	73
My organisation has data on transition rates for the children we support	19	51
My organisation has knowledge of why refugee children don't attend school	29	78
My organisation has supported school attendance by paying school fees or providing school materials	12	24
My organisation has supplied non-school-related support for children to attend school	6	12
The greatest organisational need we have to help support children go to school is finances and school materials	20	54

From the analysed data, a significant trend emerges. Whereas a significant majority of the RLO respondents (73%) showed that they assisted children to attend school, only 51% indicated they followed up on their transition rates to upper classes. Similarly, while 78% of the respondents indicated some level of understanding of what barriers existed in helping children access education, significant interventions remained low, with 24% indicating they gave support towards school fees payment, and another 24% mainly supported by giving materials. The above suggests inadequacy of structured support to children for school attendance, which could be attributed to scarcity in financial resources, which is ultimately linked with the ability of the RLOs to attract and effectively manage financial resources from external donors to amplify their programmatic reach. This is corroborated by qualitative responses, which, for example, suggested that multi-sectoral indulgence by the RLOs was more of a survival than a growth strategy. In the words of one of the male chairpersons, *"We cast our nets broadly, in the hope of catching a little here and a little there."* This statement illustrates how the urgent, intersecting needs of refugee families forced RLOs into reactive programming, diluting their capacity to focus on sustained educational support.

Additionally, the lack of following up on the transition rates or the outcomes of their interventions was attributed to a lack of adequate resources. As one project staff member pointed out, *"We hope the children we helped are doing well, but we don't know... it is too much work, and we have no money for it."* This monitoring gap had the potential to weaken the RLOs' capacity to demonstrate change, further marginalising them from donor-finding streams.

4.2 Correlation Analysis Results

To determine the strength and direction of relationships, responses under financial capacity management were classified into three themes: revenue generation, financial control, and basic financial infrastructure. The average values of responses under education access were also determined, and the significant composite values were summarised in Table 4.

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Composite Correlational Analysis: Financial Management Capacity

Financial Theme	Indicators Included	Avg. r (Attendance)	Avg. r (Transition)	Avg. r (Support)
Revenue Generation	Fundraising Capacity	0.58	0.56	0.60
Financial Control	Reporting, Budgeting, Policies, Audits	0.49	0.49	0.48
Basic Financial Infrastructure	Bank Account	0.33*	0.29*	0.41*

*Non-significant ($p > 0.05$)

Across the three financial management capacity thematic clusters, revenue generation showed the strongest positive relationship with education access across all three educational access indicators considered (Avg. $r = 0.58-0.60$, $p < 0.001$). Financial control, comprising reporting, budgeting, policies, and audits, showed a slightly lower but significant moderate correlation (Avg. $r \approx 0.49$). Basic financial infrastructure, indicated by the presence of a bank account, showed weak, non-significant relationships (Avg. $r = 0.29-0.41$, $p > 0.05$). The positive (r) values suggest that generally, the more the revenue generation, financial control and the presence of basic financial infrastructure, the more the relationship with education access; though statistical significance is absent in the relationship between basic

financial infrastructure and education access. The strength of the relationships for revenue generation and financial control was moderate (average $r = 0.58$, $r = 0.49$, respectively).

Table 5*Model Summary*

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.519 ^a	.269	.254	1.14315

a. Predictors: (Constant), FinMgmt_Composite

The regression model was statistically significant, $F(1, 49) = 18.049$, $p < .001$, indicating that financial management capacity is an important predictor of access to education. The model explained a substantial portion of the variance in educational access, with financial management capacity accounting for 26.9% ($R^2 = .269$) of the observed variation. As illustrated in Table 6.

Table 6*Analysis of Variance (ANOVA)*

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	23.587	1	23.587	18.049	.000 ^b
	Residual	64.033	49	1.307		
	Total	87.620	50			

a. Dependent Variable: Education access

b. Predictors: (Constant), FinMgmt_Composite

The analysis produced a statistically significant regression equation ($p < .001$): $Education\ Access = 0.260 + 1.329 (Financial\ Management\ Capacity)$. The unstandardized coefficient ($B = 1.329$) indicates that for every one-unit increase in an RLO's financial management capacity composite score, the level of education access supported is predicted to increase by 1.329 units. This demonstrated a strong, positive relationship between robust financial management practices and an organisation's ability to facilitate refugee children's access to education, as illustrated in Table 7.

Table 7*Model Coefficients*

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.260	.406		.641	.524
	FinMgmt_Composite	1.329	.313	.519	4.248	.000

a. Dependent Variable: Education Access

4.3 Discussion

Descriptive and qualitative findings reveal that although most RLOs have basic financial management structures in place, these were mainly compliance-driven rather than strategically oriented toward sustainability and growth. The degree of professionalisation within these systems remained weak and rudimentary. Qualitative insights further showed that RLOs operated in survival mode, often struggling with limited or no donor support.

Correlational findings, on the other hand, suggest that basic financial infrastructure alone does not meaningfully influence access to education unless combined with other factors. This echoes Agyemang et al.'s (2021) argument that factors such as transparent accounting and stakeholder trust were more important in driving funding flow, rather than mere infrastructural capacity. The findings also validate earlier studies (Kiilu & Ngugi, 2020; Tetteh, 2021; Ebrahim & Rangan, 2022; Muriithi & Kariuki, 2022), which collectively demonstrate the strong correlation between financial management capacity and service delivery.

The regression analysis results reinforce these patterns by confirming that financial management capacity is a statistically significant predictor of access to education. This aligns with Omondi's (2023) conclusion that strong financial management systems enhance service delivery among faith-based organisations.

Collectively, the descriptive, correlational, and regression analyses support broader literature (Ngazi, 2019; Okwemba, 2023; Mwangi, 2024; Rasugu, 2024), asserting that financial management capacity is critical to

organisational performance. However, in the case of RLOs, this must be understood within the context of the stringent operating environment in which they function (Stoddard et al., 2022; Dureid, 2023; Ngendakurio, 2023). These contextual challenges complicate the consistent translation of financial management capacity into outcomes related to access to education.

V. CONCLUSION & RECOMMENDATIONS

5.1 Conclusion

The study revealed that the ability to mobilise and manage resources was not a secondary function but the core infrastructure of organisational success. Financial health enabled RLOs to sustain programs, expand outreach, and translate community needs into concrete educational support. Without robust financial systems, even organisations with strong structures and dedicated volunteers struggled to maintain meaningful impact, demonstrating that financial capacity is the single most critical determinant of educational outcomes. In comparison, legal status was found to play only a peripheral role.

5.2 Recommendations

Financial management capacity must be placed at the center of support strategies. Donors and partner NGOs should prioritise building the financial systems of RLOs by investing in tools for transparent accounting, training in grant writing, and external audit support. At the organisational level, RLO leaders need to invest in financial skills, even if through volunteer finance leads or mentorship arrangements. These investments ensure not only accountability but also long-term sustainability and scalability of educational programs.

Declaration of Interest

The authors declare that they do not have any known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

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