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## Fiscal Programmatic Strategies and Sustainability of Education Projects in Emergency Settings: Evidence from Kakuma and Dadaab Refugee Camps, Kenya

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Access to quality education is a fundamental element of the Sustainable Development Goals (SDG 4), particularly for refugees enduring prolonged displacement, such as those residing in the Dadaab and Kakuma Refugee Camps in Kenya. While education projects are critical in advancing inclusive and equitable learning opportunities in emergency contexts, many such programs encounter persistent challenges, often stemming from fiscal and programmatic constraints. However, a review of the literature reveals limited empirical research on how fiscal and programmatic strategies affect the long-term sustainability of these education initiatives. The study addresses these knowledge gaps by focusing on the sustainability of non-profit-led education projects in Kenyan refugee camps, thereby contributing to the evidence base necessary for achieving SDG 4 in refugee settings. The objectives of this study were to examine the influence of fiscal monitoring, social financing, financial adequacy, and funding diversification on the sustainability of education projects in refugee camps in Kenya. The study employed a descriptive research design, collecting data through questionnaires and key informant interviews with a diverse group of education stakeholders, including 13 school principals, 42 head teachers, 78 boards of management (BOM) members, 35 education officers, 25 program managers, and 5 education directors. Correlation and regression analyses were conducted to assess the relationships and predictive power of each fiscal programmatic strategy. Correlation analysis revealed that fiscal monitoring ( $r = .978, p < .001$ ), social financing ( $r = .935, p < .001$ ), financial adequacy ( $r = .978, p < .001$ ), and funding diversification ( $r = .799, p < .001$ ) each showed strong positive associations with project sustainability. However, regression analysis demonstrated that only fiscal monitoring ( $\beta = 0.377, p = 0.000$ ), social financing ( $\beta = 0.240, p = 0.000$ ), and financial adequacy ( $\beta = 0.265, p = 0.044$ ) remained statistically significant independent predictors when accounting for all variables, while funding diversification was not significant ( $\beta = 0.039, p = 0.728$ ). Consequently, the study concludes that fiscal monitoring, social financing, and financial adequacy are key determinants of sustainable education projects in refugee contexts. This study recommends the implementation of comprehensive fiscal programmatic strategies, with a particular focus on robust fiscal monitoring by

auditors, ensuring financial adequacy, and the integration of social finance programs such as school meals and cash transfers. To enhance funding diversification, the formation of multi-functional teams to conduct participatory assessments, aligning community needs with donor motivations, is also advised. These recommendations aim to strengthen project success and support the long-term sustainability of education initiatives in refugee settings.

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## INTRODUCTION

Fiscal and programmatic strategies encompass structured financial and program-based interventions designed to enhance the effective and efficient execution of projects. This study defines fiscal programmatic strategies as targeted financial and social support interventions designed to ensure the effective and timely implementation of education projects, thereby promoting continuous improvement and sustainability in teaching and learning processes. Specifically, the research highlights four core strategies: fiscal monitoring, social financing, funding diversification, and financial adequacy.

Fiscal monitoring involves tracking and evaluating the use of financial resources to promote efficiency and accountability. It is a multidimensional oversight by funders and partners to ensure the efficient and effective use of project resources. Scholars conceptualise fiscal monitoring in various ways. Bukhtiarova et al. (2023) employ an integral

index to evaluate financial monitoring, which assesses financial sustainability and categorises monitoring levels as high, medium, or low. Other researchers, including Wheelen et al. (2023) and Aslanli (2015), utilise metrics such as valuation, efficiency, and profitability to gauge financial monitoring. In this study, financial monitoring is assessed through the frequency of audits and project performance reviews.

Social financing leverages community and stakeholder contributions to supplement traditional funding sources. Social financing is characterised as a form of sustainable impact investment. Widiastuti et al. (2022) assessed the effectiveness of social finance initiatives using a multistage weighted index to derive a composite performance score. Similarly, Biancone and Radwan (2018) incorporated a range of indicators, stakeholders, and relevant factors in their calculation of social financing outcomes. Aygün et al. (2021) evaluated social financing by examining direct cash transfers to recipients. In this study, social financing is

evaluated using three main indicators: funding for school meal programs, provision of cash assistance to students, and household cash transfers, as reported by respondents.

Financial adequacy ensures that resources are sufficient to meet immediate needs and long-term goals. Fatihudin (2018) measured financial adequacy using capital adequacy, profitability, liquidity, leverage, and solvency. Wheelen et al. (2023) confirm Fatihudin's (2018) financial metrics to compute financial adequacy. The researcher measured financial adequacy using three indicators: funds for learning materials, funds for educational infrastructure, and funds for teacher remuneration. The respondents were asked to fill out the opinion scale based on these indicators. The researcher computed an aggregate mean and standard deviation to inform the influence of financial adequacy on project sustainability.

Funding diversification seeks to broaden the base of financial support, reducing dependency on any single donor or funding stream. It is commonly assessed by the number of donors and fundraising methods utilised (Lobato et al., 2021). Chapman et al. (2022) emphasise that donors, beneficiaries, and fundraisers are interconnected, and their interactions shape funding diversification, as described in their charitable triad theory. Researchers recommend using an aggregate score reflecting all three actors' perspectives. In this study, funding diversification is measured by donor retention rates, the number of donors supporting projects, and the extent of fundraising for education initiatives.

Together, these fiscal programmatic strategies provide a comprehensive framework for enhancing the sustainability of education projects in emergency settings such as the Kakuma and Dadaab refugee camps. Fiscal programmatic strategies are closely aligned with Sustainable Development Goal 4 (SDG 4), which aims to ensure inclusive and equitable quality education and promote lifelong learning opportunities for all. By focusing on

resource efficiency, diversified funding, and community involvement, fiscal programmatic strategies directly support the achievement of SDG 4 targets, particularly in marginalised and crisis-affected contexts. Strengthening the sustainability of education projects in refugee settings not only addresses immediate educational needs but also contributes to broader global efforts to achieve sustainable development.

### Statement of the Problem

A significant number of Non-Profit Organisation (NPO) projects in Kenya's refugee camps fail due to weak financial strategies during implementation. Although qualified project teams are present, poor financial planning and management have led to under-spending, stalled initiatives, and incomplete education projects (Alshammari, 2020; Wardeh & Marques, 2021). For instance, Turkana County left \$47 million of its development budget unused in 2018–2019, resulting in the suspension of major projects (Auditor General, 2020).

Kenya is home to 654,147 refugees and asylum seekers. Of these, 280,446 (43%) reside in Dadaab and 276,281 (42%) are in Kakuma, meaning that 85% of the refugee population lives in these two camps, while only 15% are based in urban areas (UNHCR, 2023). In Dadaab, over half of the livelihood and education projects remain unfinished due to financial mismanagement (Lunalo, 2017). Mismanagement of funds contributes to project failure, high dropout rates, and inadequate educational facilities (Bellino, 2021). Approximately 50% of refugees in Dadaab are school-age children, yet education projects have not met their needs: only 50% enrol in primary, 22% in secondary, and 1% in tertiary education—figures far below global averages (UNHCR, 2021). These project failures are further compounded by donor fatigue, often resulting from concerns over financial oversight and the inability of NPOs to complete projects within allocated resources and timelines (Catana & Brilha, 2020). This creates a cycle of reduced donor engagement and persistent resource

gaps, affecting classroom conditions, teacher availability, and basic learning resources (Bellino, 2021).

Previous research often lacks contextual relevance, focusing on non-emergency settings or other types of projects, and rarely includes comprehensive input from all key stakeholders. For example, Von Schnurbein and Fritz (2017) analyse nonprofit revenue concentration in stable, long-term organisational contexts rather than urgent crisis situations. Muluh et al. (2019) examine the challenges of sustaining donor-funded projects in rural Cameroon, specifically in the context of agricultural and community development, not emergency relief. Similarly, Ndombi et al. (2020) explore the sustainability of donor-funded livelihood projects in Kilifi County, Kenya, focusing on monitoring and evaluation practices in long-term development rather than rapid-response projects. These studies tend to emphasise organisational leaders and donor perspectives, often overlooking input from local community members, front-line workers, or those directly affected by the interventions (Von Schnurbein & Fritz, 2017; Muluh et al., 2019; Ndombi et al., 2020).

Methodological and population gaps further limit the applicability of these findings to refugee contexts like Dadaab and Kakuma. To address these gaps, this study investigates how fiscal programmatic strategies influence the sustainability of education projects implemented by NPOs in Dadaab and Kakuma refugee camps, aiming to improve educational outcomes for the large refugee child population in these settings.

### Objectives of the Study

The following objectives guided the research:

- To examine the influence of fiscal monitoring on the sustainability of education projects in refugee camps in Kenya.

- To determine the influence of social financing on the sustainability of education projects in refugee camps in Kenya.
- To examine the influence of financial adequacy on the sustainability of education projects in refugee camps in Kenya.
- To establish the influence of funding diversification on the sustainability of education projects in refugee camps in Kenya.

### Research Hypothesis

The study investigated the following null hypothesis:

- H<sub>01</sub>: Fiscal monitoring is not a statistically significant predictor of the sustainability of education projects in refugee camps in Kenya.
- H<sub>02</sub>: Social financing is not a statistically significant predictor of the sustainability of education projects in refugee camps in Kenya.
- H<sub>03</sub>: Financial adequacy is not a statistically significant predictor of the sustainability of education projects in refugee camps in Kenya.
- H<sub>04</sub>: Funding diversification is not a statistically significant predictor of the sustainability of education projects in refugee camps in Kenya.

### LITERATURE REVIEW

The sustainability of education projects in emergency settings, particularly in refugee camps such as Kakuma and Dadaab in Kenya, is a pressing concern given the chronic instability of donor funding. Scholars broadly define sustainability as the capacity of projects to maintain benefits and operations after external financial support ends (Almagtome et al., 2019; Carvalho & Rabechini, 2017). Almagtome et al. (2019) emphasise that effective financial monitoring, donor diversification, and access to social finance are integral to achieving this continuity. Carvalho and Rabechini (2017) similarly argue that sustainable project management, grounded in sound fiscal

practices, reduces unnecessary expenditure and maximises success opportunities, though they note that such strategies require strong organisational commitment and additional resources.

The literature also highlights the importance of robust fiscal monitoring in ensuring project sustainability. Bellino and Dryden-Peterson (2019) report that a significant number of education projects fail because funds are frequently misallocated, with essential needs like teaching materials and staff salaries receiving inadequate attention. Carvalho and Rabechini (2017) reinforce this by noting that monitoring and control mechanisms are vital for keeping project activities aligned with budgets and timelines, and for providing donors with the transparency needed to justify continued support. However, Albert, Balve, and Spang (2017) caution that internal monitoring can be ineffective if performed by those directly involved in execution, advocating instead for external oversight to minimise bias and inefficiency. Despite this, much of the available research is not specific to the unique challenges faced in refugee camps, such as frequent turnover of stakeholders and heightened vulnerability to funding shocks.

Social financing is another strategy discussed in the literature review. Saguin (2018) and Kioupi and Voulvoulis (2019) underline the effectiveness of community-driven development and economic empowerment in supporting educational initiatives. These programs, which may include cash-based interventions, help families overcome economic barriers to schooling, thus improving enrolment and retention. However, both studies are limited by small sample sizes and are situated in contexts quite different from Kenyan refugee camps, reducing their direct applicability. This gap points to the need for further research on the impact of social finance in refugee education settings.

Financial adequacy emerges as a critical determinant of project sustainability. Almagtome et al. (2019), in their study on higher education in Iraq,

find that financial sufficiency, coupled with strong accountability, reduces the risk of fraud and enables successful project implementation. Wanyama (2019), focusing on adult education in Kenya, similarly finds that adequate funding attracts and retains staff, improves learner satisfaction, and supports effective resource provision. While these findings underscore the significance of financial adequacy, neither study examines primary or secondary education in emergency contexts, highlighting a critical research gap.

The issue of funding diversification is subject to debate. Crisan and Dan (2018) and Muluh, Kimengsi, and Azibo (2019) argue that diversification mitigates the risks associated with single-donor dependency and enhances organisational resilience. Their research, rooted in NGOs and community projects, suggests that multiple funding sources increase the likelihood of sustainability by providing financial stability even when some donors withdraw. However, Von Schnurbein and Fritz (2017), studying Swiss organisations, present an opposing view, contending that donor concentration can sometimes yield better outcomes by reducing inter-donor conflicts and making financial oversight easier. They caution that diversification may lead to diluted accountability and even foster embezzlement if not carefully managed. These conflicting findings illustrate the lack of consensus on the optimal funding strategy for sustaining education projects, particularly in volatile environments like refugee camps.

In summary, while the literature points to fiscal monitoring, social financing, financial adequacy, and funding diversification as critical to the sustainability of education projects, empirical studies tailored to the realities of Kenyan refugee camps are scarce. Existing research often extrapolates from different sectors or geographical contexts, underlining the necessity for context-specific investigations. This gap justifies the present study's aim to empirically explore how these fiscal



programmatic strategies influence the sustainability of education projects in the emergency settings of Kakuma and Dadaab, Kenya.

### **Theoretical and Conceptual Frameworks**

This study is grounded in Resource Dependency Theory (RDT), as conceptualised by Pfeffer and Salancik (1978). RDT asserts that organisations rely on external resources, such as funding, materials, and expertise, typically controlled by external actors. Sustainability depends on how well organisations manage these dependencies through strategies like funding diversification, strategic partnerships, and enhanced internal resource management (Pfeffer & Salancik, 1978).

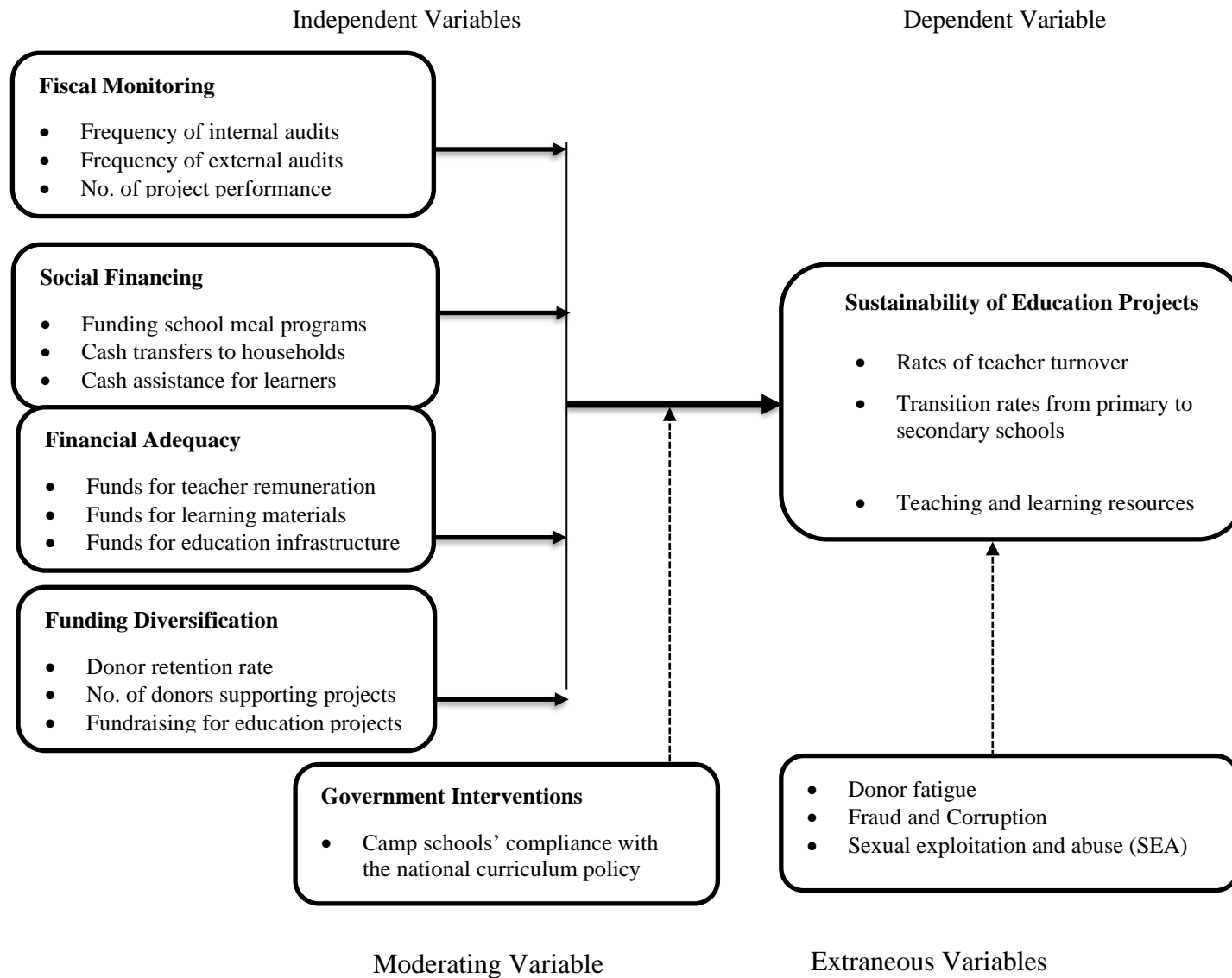
Researchers have used RDT theory in various ways. Bukhtiarova et al. (2023) emphasise the importance of monitoring and evaluating resource flows to maintain organisational stability. Chugunov and Makohon (2019) highlight the role of fiscal planning and budgeting in reducing vulnerability to external shocks and donor fatigue. These points are pertinent to education projects in emergency settings, where heavy reliance on limited donors can undermine long-term viability. Balcıoğlu (2025) extends the relevance of RDT by linking it to sustainable development, arguing that organisations' mutual dependencies and power relations with their environments are central to competitive and sustainable strategies. Balcıoğlu underscores that RDT concepts can guide organisations in aligning resource strategies with Sustainable Development Goals (SDGs), encouraging social responsibility and resource stewardship for future generations.

Although originally developed for business contexts, RDT's principles apply to non-profit organisations in volatile environments. The theory's assumption of managerial agency can be a limitation in highly constrained settings; however, it remains valuable for analysing how fiscal programmatic strategies, such as funding diversification, fiscal monitoring, social financing,

and financial adequacy, can enhance the sustainability of education projects. Applying RDT, this study seeks to clarify how effective management of resource dependencies influences the long-term success of educational initiatives in the Kakuma and Dadaab refugee camps.

In this study, fiscal programmatic strategies (fiscal monitoring, social financing, financial adequacy, and funding diversification) are hypothesised to influence project sustainability. Figure 1 below shows the conceptual framework.

**Figure 1: Conceptual Framework**



Government interventions, specifically camp schools' compliance with the national curriculum policy, function as the moderating variable. This compliance is expected to enhance the positive effect of fiscal programmatic strategies on project sustainability, in line with findings from Baum et al. (2018) on policy adherence in educational settings.

The study acknowledges that extraneous variables, such as donor fatigue, fraud and corruption, and sexual exploitation and abuse (SEA), may distort the relationship between fiscal programmatic strategies and project sustainability. These factors can undermine resource availability, erode stakeholder trust, and disrupt project implementation, potentially limiting the effectiveness of even well-designed fiscal programmatic strategies.

To address potential confounding effects of extraneous variables, the research utilised a census approach, ensuring that all relevant stakeholders were included. Qualitative methods, including key informant interviews with project managers and education directors, were conducted to provide context regarding these extraneous variables. Data triangulation, drawing on project reports and independent evaluations, was used to validate findings and mitigate the influence of external factors, thereby supporting the credibility and generalisability of the study's results.

## METHODOLOGY

This study employed a descriptive research design to examine the influence of fiscal programmatic strategies on the sustainability of education projects in emergency settings of Dadaab and Kakuma Refugee Camps in Kenya. The design facilitated the collection of quantitative and qualitative data, enabling a comprehensive description and analysis of fiscal programmatic strategies (fiscal monitoring, social financing, financial adequacy, and funding diversification) as they relate to project sustainability.

A census approach involved all 198 identified education stakeholders across Kakuma (77) and Dadaab (121). The population included 13 school principals, 42 head teachers, 78 boards of management (BOM) members, 35 education officers, 25 program managers, and 5 education directors in the camps during the study period. The census approach ensured comprehensive stakeholder representation and allowed for robust results that can be generalised to the broader refugee camp populations.

Data were collected through structured questionnaires and key informant interviews. Questionnaires gathered numerical information on key variables, including project performance reviews, audit frequencies, teacher turnover rates, student transition rates, estimates of teaching and learning resources, and the number and types of education projects funded and implemented. The key informants comprised project managers and education directors. Questionnaires were administered to all the education stakeholders, including school principals, head teachers, BOM members, and education officers. These respondents were selected for their direct involvement in school operations, governance, supervision, and oversight of educational activities and projects. Project managers and education directors provided broader perspectives on program implementation and policy direction. Their inclusion offered comprehensive insights into education management, policy, and practice within the camps.

Inclusion criteria required participants to be actively engaged as education stakeholders in Kakuma or Dadaab camps during the study period, specifically serving as school principals, head teachers, BOM members, education officers, project managers, or education directors. Individuals not holding these roles or unavailable during data collection were excluded.

Quantitative data were analysed using descriptive and inferential statistics. Descriptive statistics



(percentages, means, and standard deviations) summarised key variables. Inferential statistical methods included correlation analysis to examine relationships between fiscal programmatic strategies and project sustainability outcomes. Regression analysis was conducted to determine the predictive power of these strategies on the sustainability of education projects. All analyses were performed using SPSS v24, with significance levels set at  $p < 0.05$ . Qualitative data from key informant interviews focused on practical challenges and successes in the fiscal monitoring, social financing, financial adequacy, and funding diversification. Verbatim transcription ensured the accuracy of qualitative data and enriched the interpretation of quantitative findings.

A mixed-methods approach integrated qualitative findings to contextualise and enrich quantitative results. Data cleaning involved checking for incomplete or inconsistent responses. As such, only complete and verified records were included in the final analysis. This integration and triangulation enhanced the credibility and depth of the research outcomes.

All responses were treated with strict confidentiality. Data were anonymised and securely stored, accessible only to the research team. Ethical approval was obtained from the Department of Refugee Services, with a research permit from the National Commission for Science, Technology, and Innovation, and approval from the University of

Nairobi, Faculty of Business and Management Sciences. Informed consent was obtained from all participants, who were fully briefed on the study's objectives and assured of voluntary participation, confidentiality, and the right to withdraw at any stage without penalty.

The study's primary limitation was the potential for response bias, particularly regarding sensitive fiscal matters. To mitigate this, the researcher emphasised the academic purpose of the study and a trusting environment was fostered to encourage honest and accurate responses. Despite these constraints, the methodology was well-suited to examine the influence of fiscal programmatic strategies on project sustainability in the emergency settings of Kakuma and Dadaab refugee camps.

## RESULTS AND DISCUSSIONS

Of the 198 targeted respondents, 184 (92.9%) participated in the study. This section consists of descriptive and inferential statistics:

### Descriptive Statistics

To analyse the descriptive statistics on fiscal programmatic strategies of education projects in the refugee camps, respondents were asked to rate their agreement with the statements summarised in Tables 1 to 5. All responses in these tables were rated on a 5-point Likert scale: 1 = Strongly Disagree, 2 = Disagree, 3 = Neither Agree nor Disagree, 4 = Agree, and 5 = Strongly Agree.

**Table 1: Responses on Fiscal Monitoring**

Statement	1	2	3	4	5	Mean	SD
Project performance reviews by donors are essential in the implementation of education programs.	-	-	3.5%	57.9%	38.6%	4.35	0.551
Effective monitoring reduces cases of fraud in the implementation of education programs.	-	-	12.3%	64.9%	22.8%	4.11	0.558
There is a need for regular project performance reviews by donors to foster efficient and effective use of project resources.	-	-	-	50.0%	50.0%	4.50	0.504

Statement	1	2	3	4	5	Mean	SD
Lack of internal auditing undermines the transparency of project resource utilisation.	-	-	1.8%	64.9%	33.3%	4.32	0.506
Donors are likely to continue funding the NPOs that conduct regular auditing of their projects	4.3%	5.7%	11.4%	50.0%	28.6%	3.93	1.012
There have been effective monitoring and control measures in the implementation of education programs	3.5%	15.8%	10.5%	36.8%	33.3%	3.81	1.172
Frequent project performance reviews aid in the timely implementation of education programs	-	-	-	14.3%	85.7%	4.86	0.352
External audits of NPOs have promoted the sustainability of education programs in refugee camps	1.4%	5.8%	2.9%	30.4%	59.4%	4.41	0.913
<b>Aggregate Mean and Standard Deviation</b>						<b>4.29</b>	<b>0.696</b>

Descriptive analysis from Table 1 indicated that 57.9% of respondents considered project performance reviews essential for implementing education projects ( $M=4.35$ ,  $SD=0.551$ ). Additionally, 64.9% agreed that efficient oversight and management reduce fraud during project implementation, while a lack of internal auditing by NPOs was viewed as compromising transparency ( $M=4.32$ ,  $SD=0.506$ ). Half of the respondents believed that donors are more likely to support NPOs conducting regular internal audits. However, only 36.8% of NPOs had implemented adequate monitoring and control measures, highlighting the need for improvement. Notably, 85.7% strongly agreed that regular performance reviews facilitated timely project implementation, and 59.4% reported that external audits had enhanced their projects' performance ( $M=4.86$ ,  $SD=0.352$ ). With an aggregate mean of 4.29 ( $SD=0.696$ ), these findings demonstrate a broad consensus on the importance of financial oversight for the sustainability of education initiatives in the Dadaab refugee complex.

These results align with previous research: Bellino and Dryden-Peterson (2019) found that monitoring and evaluation promote accountability and project success; Binnendijk (2019) emphasised that

monitoring enhances transparency, reduces fraud, and ensures timely donor project implementation; Thomas et al. (2021) confirmed the significance of monitoring for sustaining donor-funded projects in Rwandan refugee camps; and Bellino (2021) highlighted the role of monitoring and control in ensuring effective resource use and achieving project milestones.

Key informant interviews emphasised the need for robust monitoring of project funds to ensure proper utilisation and promote sustainability. One interviewee stated, "Monitoring and control of funds ensure their sound utilisation while also avoiding fraud and embezzlement of money meant for education programs." Another respondent remarked, "Without regular audits and financial checks, it becomes difficult to track how project funds are being spent, which can lead to misuse." A third key informant added, "Transparent monitoring systems build trust among stakeholders and donors, making it easier to secure future funding." These perspectives align with Bellino (2021), who argues that monitoring and control are essential tools for ensuring resources are used effectively and that the target population fully benefits from project activities and milestones.

**Table 2: Responses on Social Financing**

<b>Statement</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>Mean</b>	<b>SD</b>
Cash assistance for learners, cash transfers to households, and school meal programs impact the project performance.	-	-	-	59.6%	40.4%	4.40	.495
If school meal programs are not supported or funded, learners are likely to drop out of camp schools.	-	-	-	44.3%	55.7%	4.56	.500
The school meal programs are not sustainable.	-	-	-	87.7%	12.3%	4.12	.331
Refugees and their communities embrace cash transfers.	-	-	-	70.2%	29.8%	4.30	.462
NPOs support a significant number of households through cash transfers in refugee camps	27.1%	32.8%	28.6%	10.0%	1.4%	2.27	1.034
The cash assistance for learners is sustainable	33.3%	12.3%	8.8%	33.3%	12.3%	2.79	1.509
A significant portion of learners in refugee camps have access to cash assistance	28.6%	51.4%	12.9%	4.3%	2.9%	4.49	.503
There is a need for the inclusion of social financing in the education programming of refugees to enhance project performance.	-	-	-	51.4%	48.6%	2.01	.925
<b>Aggregate Mean and Standard Deviation</b>						<b>3.62</b>	<b>0.72</b>

Table 2 shows that social financing was found to enhance the sustainability of education projects in refugee camps, with 59.6% of respondents agreeing (M=4.4, SD=0.495). School meal programs and cash assistance were viewed as effective in retaining refugee students, with 55.7% strongly agreeing that school meals improve educational outcomes (M=4.56, SD=0.500). However, 87.7% considered school meal programs unsustainable. While only 27.1% strongly disagreed that NPOs support households with cash transfers, 70.2% agreed that such support exists, and 33.3% strongly agreed that cash transfers are sustainable. Nearly half (48.6%) strongly supported expanding social financing initiatives.

Respondents also noted that school meals improve students' health and motivation, and cash assistance, especially for girls, enables access to personal and sanitary items. Social financing helps refugees and host communities meet basic needs in resource-scarce settings. Results (mean=3.62,

SD=0.720) suggest neutral overall responses, with some variation.

These findings align with Saguin (2018), Jamaluddine et al. (2020), Aurino et al. (2020), and Aygün et al. (2021), who found that social financing and school meal programs improve student retention, health, and educational sustainability. Social financing also alleviates family financial burdens and reduces child labour, supporting continued school attendance. The study recommends strategies such as training refugee teachers, implementing certified education programs, and strengthening BOM capacity to ensure refugees' active participation in social financing and education initiatives.

Key informant interviews underscored the multifaceted benefits of social finance programs (SFPs) in refugee education. Respondents noted that "school meal programs not only improve the learners' health status but also motivate them to be in school for long hours." Others highlighted that cash assistance "enables learners, especially girls, to

access personal effects and sanitary wear,” while another added that cash transfers “assist refugee and host communities’ access to basic family needs occasioned by meagre resources.” All informants strongly agreed on the need for SFPs inclusion in refugee and host community education programming, emphasising that such integration would support families and enable consistent school attendance for children. One program manager observed that social finance programming and empowerment initiatives prepare refugees and their communities to sustain education programs if NGO support ends due to funding constraints. Suggested sustainability strategies included training refugee teachers, implementing certified education

programs, and building the capacity of BOM members to ensure refugee involvement in their children’s education.

These responses corroborate findings by Jamaluddine et al. (2020), Aurino et al. (2020), and Aygün et al. (2021), who found that school meal programs and cash transfers improve nutrition, increase school attendance, and help retain learners in refugee settings. Cash transfers, in particular, reduce the economic burden on families, discourage child labour, and contribute significantly to household income, thereby supporting educational continuity and poverty alleviation.

**Table 3: Responses on Financial Adequacy**

Statement	1	2	3	4	5	Mean	SD
The quantity of funds impacts on success of education projects.	-	-	12.3%	54.4%	33.3%	4.21	.647
The project funds are available for the purchase of learning materials	35.7%	50.0%	11.4%	1.4%	1.4%	1.83	.798
The available funds are sustainable for the remuneration of teachers	44.3%	50.0%	5.7%	-	-	1.61	.597
The solicited funds have been adequate for building classrooms and equipping refugee schools	85.7%	7.1%	7.1%	-	-	1.21	.562
Education projects in the camp have experienced donor fatigue from time to time	3.5%	1.8%	5.3%	70.2%	19.3%	4.00	.802
Education managers should increase their financial resource pool to guarantee the success of programs.	-	-	-	29.8%	70.2%	4.70	.462
Student dropout is associated with the inability of the camp schools to afford teaching and learning materials.	-	15.8%	3.5%	57.9%	22.8%	3.88	.964
Education programs have longer funding periods, as indicated in the project partnership agreements	19.3%	63.2%	12.3%	3.5%	1.8%	2.05	.789
<b>Aggregate Mean and Standard Deviation</b>						<b>2.94</b>	<b>.703</b>

Table 3 results indicate that 54.4% of respondents agreed that funding levels determine the success of education projects ( $M=4.21$ ,  $SD=0.647$ ). However, only 50% agreed that available funds were sufficient for teacher compensation and educational

materials, and 85.7% strongly disagreed that requested funds could adequately equip schools or build classrooms ( $M=1.21$ ,  $SD=0.562$ ). Donor fatigue was cited by 70.2% ( $M=4.0$ ,  $SD=0.802$ ) as a cause of financial shortfalls, while 70.2% ( $M=4.70$ )

strongly agreed that expanding resource pools is necessary for project success. Financial stability was seen by 57.9% as reducing student dropouts due to a lack of instructional resources. Additionally, 63.2% disagreed that NPOs have long-term funding agreements with donors, underscoring the need for extended funding durations.

The combined mean of 2.94 (SD=0.703) reflects general agreement that funding is insufficient, undermining the sustainability of NPO-led education projects in Dadaab. Financial constraints hinder annual teacher pay raises and the acquisition of instructional materials. These findings align with Wanyama (2014), who observed that underfunded educational institutions experience high staff turnover and limited capacity to deliver curricula. Pascucci (2021) emphasised the importance of adequate finances for organisational effectiveness and recommended humanitarian-business partnerships for financial resilience. Similarly,

Arshad-Ayaz et al. (2020) highlighted that strengthened donor partnerships are vital for sustaining education projects.

When asked why donor funding for education projects had declined, Program Managers attributed it to the global refugee crisis and competing priorities such as health, food, and shelter. One manager explained, “Unlike primary education, secondary schooling is not a basic need in the eyes of the UN, and that is not a priority.” Additionally, the education directors unanimously cited “donor fatigue, mismanagement of funds, lack of accountability, and improper educational implementation plans” as reasons for insufficient project funding. These perspectives support Almagtome et al. (2019), who found that donors are more likely to provide financial support when organisations demonstrate accountability and transparent reporting of expenditures.

**Table 4: Respondents on Funding Diversification**

Statement	1	2	3	4	5	Mean	SD
Having more than one donor is important to realise the desired success of education programs.	-	3.5%	22.8%	54.4%	19.3%	3.89	.748
Fundraising is critical for sustaining education projects.	-	-	-	35.7%	64.3%	4.64	.483
Retention of donors has played a significant role in funding education projects	8.6%	7.1%	28.6%	51.4%	4.3%	3.36	.993
Different donors have regularly funded education projects	21.1%	40.4%	29.8%	5.3%	3.5%	2.30	.981
The NPOs in refugee camps have developed long-term agreements with the donor(s)	5.7%	50.0%	41.4%	1.4%	1.4%	2.33	.631
There is consistent support from individual donors in the Dadaab refugee complex	21.1%	52.6%	26.3%	-	-	2.05	.692
Every Education Project in the refugee camp has more than one donor funding it	47.4%	38.6%	10.5%	3.5%	-	1.70	.801
The practice of having more than one donor influences the implementation of sustainable education programs	-	-	-	49.1%	50.9%	4.51	.504
<b>Aggregate Mean and Standard Deviation</b>						<b>3.10</b>	<b>.729</b>



Table 4 shows that 54.4% of respondents agreed that having multiple donors improved the sustainability and success of education projects ( $M=3.89$ ,  $SD=0.748$ ). Donor retention was also seen as important, with 51.4% agreeing ( $M=3.36$ ,  $SD=0.993$ ). While 64.3% strongly agreed that fundraising maintained educational programs ( $M=4.64$ ,  $SD=0.483$ ), 40.4% disagreed that different donors regularly funded these projects ( $M=2.30$ ,  $SD=0.981$ ). Additionally, 47.4% disagreed that NPOs had more than one donor, and 50% disagreed that long-term funding agreements were in place ( $M=2.33$ ,  $SD=0.631$ ). Still, 50.9% strongly agreed that project sustainability and success are positively impacted by multiple donors ( $M=4.51$ ,  $SD=0.504$ ).

The aggregate mean was 3.10 ( $SD=0.729$ ), indicating limited funding diversification for educational initiatives, with minimal variation in responses. These findings support Crisan and Dan (2018) and Martínez-Martínez et al. (2021), who argue that diversified funding enables educational institutions and NPOs to sustain operations and

support student learning. The results also align with Osman and Dahlan (2019), who found a positive correlation between high-quality education in refugee camps and multiple donor support. The study underscores the need for NPOs to pursue diverse funding sources to prevent disruptions due to donor withdrawal and to buffer against donor fatigue, as recommended by Bellino (2021).

Key informant interviews highlighted the importance of donor diversification in fostering the success of education projects. One respondent noted, “Having several donors could help overcome the financial constraints, thereby aiding in the implementation of the education projects.” Another participant emphasised, “Having more than one donor is important, particularly to promote resource mobilisation for educational programs.” These perspectives align with Almagtome et al. (2019), who found that donor diversification enhances financial adequacy, enabling education centres to implement projects effectively and improving learner outcomes and satisfaction with teaching and support staff.

**Table 5: Responses on Sustainability of Education Projects**

Statement	1	2	3	4	5	Mean	SD
Refugee camp schools have adequate learning materials	8.8%	78.9%	7.0%	5.3%	-	2.09	.606
Adequate resources sustain education projects	21.4%	24.3%	54.3%	-	-	2.33	.812
Learning centres in the camp experience high rates of teacher turnover	-	-	12.3%	61.4%	26.3%	4.14	.611
Sustainable education projects are likely to retain teachers in camp schools.	-	-	1.8%	64.9%	33.3%	4.32	.506
Annual salary increments retain teachers for an extended duration.	-	-	-	14.3%	85.7%	4.86	.352
Sustainable programs increase learners' transition from primary to secondary	1.8%	1.8%	5.3%	54.4%	36.8%	4.23	.780
<b>Aggregate Mean and Standard Deviation</b>						<b>3.66</b>	<b>.611</b>

Findings from Table 5 show that 78.9% of respondents disagreed that education programs in Kakuma and Dadaab are sustainable ( $M=2.09$ ,  $SD=0.606$ ). Regarding instructional materials, 54.3% were neutral, while the remainder disagreed or strongly disagreed about their adequacy

( $M=2.33$ ,  $SD=0.812$ ). However, 61.4% agreed that learning centres in the camp experience high rates of teacher turnover ( $M=4.14$ ,  $SD=0.611$ ) and 64.9% felt that sustainable education projects are likely to retain teachers in camp schools ( $M=4.32$ ,  $SD=0.506$ ). Notably, 85.7% strongly agreed that

annual salary increments retain teachers for an extended duration ( $M=4.86$ ,  $SD=0.352$ ). Additionally, 54.4% agreed that sustainable programs increase learners' transition from primary to secondary ( $M=4.23$ ,  $SD=0.780$ ).

The combined mean ( $M=3.66$ ,  $SD=0.611$ ) indicates a generally neutral stance on project sustainability, with some agreement on specific items. Variability in responses was modest. These findings align with Slaughter (2020), who highlighted the need for comprehensive education indicators for project sustainability, and with Wanyama (2019), who linked teacher retention to higher learner transition rates.

Key informant interviews reinforced these results, emphasising the essential role of adequate funding, teacher remuneration, and the positive impact of sustainable projects on student progression. One respondent stated, "Adequacy of funds is the most key success factor since the availability of money allows the project teams to purchase stationery, pay teachers, and support other social programs, thus fostering the project's success." Another informant highlighted, "The single most crucial factor that

attracts or repels teachers to extend or terminate their services in refugee schools is remuneration." These first-hand accounts underscore that sustainable funding and competitive compensation are central to retaining teachers and supporting student transitions. These themes echo Crisan and Dan (2018), who found that limited funding is a major barrier to sustaining education programs in emergency contexts.

### Inferential Statistics

Inferential statistics formed the basis for correlation analysis. The Pearson correlation was used to establish the relationship between the dependent variable (sustainability of education projects) and the independent variables (fiscal monitoring, social financing, financial adequacy, and funding diversification).

### Correlation Analysis

The study utilised Pearson correlation analysis to examine the strength of the linear relationship between the dependent and independent variables. The results are illustrated in Table 6 below.

**Table 6: Correlations Among Key Variables**

Correlations		Fiscal Monitoring	Social Financing	Financial Adequacy	Funding Diversification	Project Sustainability
<b>Fiscal Monitoring</b>	Pearson Correlation	1				
	Sig. (2-tailed)					
	N	184				
<b>Social Financing</b>	Pearson Correlation	.884**	1			
	Sig. (2-tailed)	.000				
	N	184	184			
<b>Financial Adequacy</b>	Pearson Correlation	.978**	.897**	1		
	Sig. (2-tailed)	.000	.000			
	N	184	184	184		

**Correlations**

		<b>Fiscal Monitoring</b>	<b>Social Financing</b>	<b>Financial Adequacy</b>	<b>Funding Diversification</b>	<b>Project Sustainability</b>
<b>Funding Diversification</b>	Pearson	.959**	.954**	.976**	1	
	Correlation					
	Sig. (2-tailed)	.000	.000	.000		
	N	184	184	184	184	
<b>Project Sustainability</b>	Pearson	.978**	.935**	.978**	.799**	1
	Correlation					
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	184	184	184	184	184

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

Table 6 demonstrates a positive relationship between fiscal programmatic strategies and project sustainability. While funding diversification showed a strong positive correlation with project sustainability ( $r = .799$ ,  $p < .001$ ), regression analysis revealed it was not a statistically significant independent predictor when other fiscal programmatic strategies were included in the model in Table 7. This aligns with findings by Muluh et al. (2019), Kuria and Wanyoike (2016) and Crisan and Dan (2018). Fiscal monitoring and financial adequacy exhibited the strongest correlation ( $r = .978$ ,  $p < .001$ ), supporting Binnendijk (2019), Ndombi et al. (2020), and Thomas et al. (2021) on the importance of transparency and control, and consistent with Wanyama (2019) and Almagtome

(2019) on financial sufficiency in project implementation. Social financing was strongly correlated with project sustainability ( $r = .935$ ,  $p < .001$ ), echoing Saguin (2018) on the impact of social finance in enhancing project outcomes.

**Regression Analysis**

Multiple regression analysis was conducted to assess the influence of fiscal programmatic strategies (fiscal monitoring, social financing, financial adequacy, and funding diversification) on project sustainability. The independent variables were average scores of the fiscal programmatic strategies, while the dependent variable was the mean score of project sustainability.

**Table 7: Coefficients of Regression Model**

<b>Regression Coefficients</b>		<b>Unstandardized Coefficients</b>		<b>Standardized Coefficients</b>	<b>t</b>	<b>Sig.</b>
<b>Model</b>		<b>B</b>	<b>Std. Error</b>	<b>Beta</b>		
1	(Constant)	-.041	.127		-.327	.745
	Fiscal Monitoring	.377	.074	.451	5.098	.000
	Social Financing	.240	.064	.262	3.771	.000
	Financial Adequacy	.265	.128	.253	2.064	.044
	Funding Diversification	.039	.112	.049	.350	.728

a. Dependent Variable: Sustainability of Education Projects

Although funding diversification in Table 6 demonstrated a strong positive correlation with project sustainability ( $r = .799$ ,  $p < .001$ ), the

regression analysis in Table 7 revealed that not all predictors contributed equally. Fiscal monitoring ( $\beta = .451$ ,  $p < .001$ ), social financing ( $\beta = .262$ ,  $p < .001$ ),

.001), and financial adequacy ( $\beta = .253$ ,  $p = .044$ ) emerged as significant predictors, indicating that improvements in these areas are associated with greater project sustainability. In contrast, funding diversification was not a significant predictor in the regression model ( $\beta = .049$ ,  $p = .728$ ), despite its high bivariate correlation. This suggests that, when considered alongside other fiscal programmatic

strategies, the unique effect of funding diversification diminishes, likely due to the overlap among these variables. Therefore, while all strategies are important, fiscal monitoring, social financing, and financial adequacy have a more pronounced independent impact on the sustainability of education projects in Dadaab and Kakuma refugee camps.

**Table 8: Summary of Hypothesis Testing**

Hypothesis	Coefficient	P value	Results	Remarks
H <sub>01</sub> : Fiscal monitoring is not a statistically significant predictor of the sustainability of education projects in refugee camps in Kenya.	0.377	0.000	Significant	Reject H <sub>01</sub>
H <sub>02</sub> : Social financing is not a statistically significant predictor of the sustainability of education projects in refugee camps in Kenya.	0.240	0.000	Significant	Reject H <sub>02</sub>
H <sub>03</sub> : Financial adequacy is not a statistically significant predictor of the sustainability of education projects in refugee camps in Kenya.	0.265	0.044	Significant	Reject H <sub>03</sub>
H <sub>04</sub> : Funding diversification is not a statistically significant predictor of the sustainability of education projects in refugee camps in Kenya.	0.039	0.728	Insignificant	Do not Reject H <sub>04</sub>

Table 8 summarises the results of hypothesis testing for the predictors of sustainability of education projects in refugee camps. The hypotheses were tested using multiple regression analysis, where each variable's coefficient of fiscal programmatic strategy and corresponding p-value determined whether the null hypothesis (that the predictor is not statistically significant) should be rejected.

Fiscal monitoring (H<sub>01</sub>) showed a significant positive coefficient ( $\beta = 0.377$ ,  $p = 0.000$ ), indicating it is a significant predictor of project sustainability. Therefore, H<sub>01</sub> is rejected. Social financing (H<sub>02</sub>) also showed a significant positive coefficient ( $\beta = 0.240$ ,  $p = 0.000$ ), so H<sub>02</sub> is rejected. Financial adequacy (H<sub>03</sub>) was significant as well ( $\beta = 0.265$ ,  $p = 0.044$ ), leading to rejection of H<sub>03</sub>. Funding diversification (H<sub>04</sub>), with a coefficient of 0.039 and a p-value of 0.728, was not significant. Thus, H<sub>04</sub> is not rejected.

A hypothesis was rejected if the predictor's p-value was less than 0.05, indicating a statistically significant effect on project sustainability. Conversely, predictors with p-values equal to or above 0.05 were considered insignificant, and the null hypothesis was not rejected. This approach ensures an objective assessment of each impact of the fiscal programmatic strategy within the regression model.

These findings highlight that fiscal monitoring, social financing, and financial adequacy have significant positive influences on the sustainability of education projects, while funding diversification does not show a statistically significant independent effect when all predictors are considered together.

The regression coefficients in Table 7 yielded the following equation:

$$Y = -0.041 + 0.377X_1 + 0.240X_2 + 0.265X_3 + 0.039X_4$$

Where:

Y = Sustainability of education projects

X<sub>1</sub> = Fiscal monitoring

X<sub>2</sub> = Social financing

X<sub>3</sub> = Financial adequacy

X<sub>4</sub> = Funding diversification

These findings are consistent with Kioupi and Voulvoulis (2019), who emphasised the benefits of community empowerment and social financing for project success. Similarly, Muluh et al. (2019), Crisan and Dan (2018) and Mujabi et al. (2015) highlighted the importance of funding diversification, financial adequacy, and monitoring in sustaining donor-funded projects. Almagtome et al. (2019) found that financial adequacy and accountability minimise fraud and support successful project implementation. The study further aligns with Bellino (2021), Albert et al. (2017) and Carvalho and Rabechini (2017), who stress the necessity of effective financial monitoring to ensure resources are well utilised, activities stay on track, and donors remain engaged. Overall, the results underscore the importance of adopting robust fiscal programmatic strategies, particularly fiscal monitoring, financial adequacy, and funding diversification, to enhance the sustainability of education projects.

## CONCLUSION AND RECOMMENDATIONS

This study examined the influence of fiscal programmatic strategies on the sustainability of education projects in emergency settings, using evidence from Kakuma and Dadaab refugee camps in Kenya. Findings indicate that financial monitoring, social financing, and financial adequacy are significant predictors of education project sustainability. Funding diversification, while positively correlated with sustainability, did not emerge as a significant independent predictor in the regression analysis. Effective financial oversight, robust social finance programs, and

sufficient funding are critical for sustaining education initiatives in refugee contexts.

Non-profit organisations should prioritise financial monitoring, social financing, and financial adequacy to strengthen project sustainability. Transparent auditing, regular performance reviews, and the integration of sustainable social finance programs (such as cash transfers and school meals) are essential. Capacity building for school management and teacher training should be incorporated to support long-term project viability. While funding diversification is beneficial, emphasis should remain on sound financial management practices and stakeholder engagement. Future research should explore the roles of community participation and inter-agency collaboration in sustaining education projects in emergency settings.

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