

**UNIVERSITY
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**EVALUATING RESOURCE RISK MITIGATION IN PROJECT
MANAGEMENT IN COMMUNITY BASED ORGANIZATIONS: A CASE
OF PRIMEROSE COMMUNITY HEALTH ORGANIZATION IN KAFUE
DISTRICT, ZAMBIA.**

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Declaration

I, Nasilele Sitali, do hereby declare that the report submitted is of my own work concerning the Master of science in project management, and that it does not contain any plagiarized material expect in a case of in text citation and referencing. Furthermore, I declare that the work I am presenting for assessment confirms to copyright academic writing rules and the university research ethics.

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Dedication

This dissertation is dedicated to the Almighty God. Furthermore, I dedicated this research to my parents for financially supporting me throughout my studies despite the many challenges that were faced, my brother Mulako Sitali and my sister Kasiwa Sitali

Lastly, my spiritual father Dr. Apostle Sims Matipa and Pastor Ramona Matipa for their spiritual support, encouragement. mentorship and prayers rendered to me throughout my study.

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List of Acronyms

CBO	Community based organizations
PRICHO	Primrose community Health organization
NGO	Non-governmental organizations
LFA	Logical framework approach
GIS	Geographic information systems
SDG	Sustainable development goals
PMI	Project management institute
ERM	Enterprise risk management

Abstract

Community-based organizations (CBOs) play a crucial role in grassroots development in Zambia. There are different CBOs that have adopted risk mitigation strategies and these strategies have been seen in project implementation or monitoring and evaluation plans. Therefore, this study was assessing the resource risk mitigation in project management in community based organization: A case of primrose community health organization in kafue district, Zambia. The objectives of this study were to assess the types of risks identified, to examine the regular update of risk management plans and to examine the risk management committees involving stakeholders for primrose community health organization. The study approach for this study was qualitative in that it was able to analyze data in thematic data analysis. A company interview was used to collect data from the CBO PRICHO offices in kafue district and Purposive sampling technique was used for the study where the head of programs was selected. Thematic data analysis was used to analyze the data as it was a qualitative study. The study revealed the factors that are considered for a good risk mitigation in any CBO which are developing contingency plans, reallocating resources, seeking external partnership or support, Frequent monitoring by internal monitors/ Auditors, generation of the finance and risk assessment manual as well as procurement manual to guide the process of purchasers. The study recommends developing contingency plans, reallocating resources, seeking external partnership or support and Seeking external partnership and support, Frequent monitoring by internal monitors/ Auditors. Furthermore, there is need for generation of the finance and risk assessment manual as well as procurement manual to guide the process of purchasers. Resources are needed for the regular updates to the risk management plans and he implementation of a communication strategy guide.

CHAPTER ONE

Background to the study

1.1 Introduction

This chapter provides the background of the study of resource risk mitigation in project management in community based organizations: A case of primrose health organization (PRICHO) in Kafue district, Zambia. Furthermore, to merge the statement of the problem, the chapter focuses on the background of the study, the objectives, research questions, followed by the significance of the study and the scope of study.

1.2 Background of the study

Project management requires risk mitigation, especially for community-based organizations (CBOs), which frequently function under difficult conditions, with little funding, and with grassroots support. The methods used by these organizations to manage risks have changed dramatically over time. Due to the absence of formal project management frameworks, CBOs frequently used informal risk management techniques when it came to risk mitigation prior to the 1980s. Traditionally, risk mitigation and identification were reactive, addressing issues as they emerged. With the help of local networks and resources, community leaders frequently used their intuition and personal experience to manage risks. Since projects were primarily motivated by social causes and relied heavily on volunteer labor, risks were frequently viewed as part of the mission Freeman (1984).

The 1980s and 1990s saw the rise of international aid and non-governmental organizations (NGOs). CBOs started implementing official project management frameworks, like the techniques of the Project Management Institute (PMI). Funding proposals were increasingly required to include risk assessments and mitigation plans by donor agencies. To foresee possible project risks, instruments such as SWOT analysis

(Strengths, Weaknesses, Opportunities, and Threats) were frequently employed. Risks were divided among partners, such as donors, local governments, and the community, under the emergence of collaborative risk-sharing models PMI (1996).

Participatory approaches, which involve community stakeholders in identifying risks and solutions, became essential to risk mitigation in the 2000s. To systematically evaluate and rank risks, CBOs have been using tools like Risk Matrices and frameworks like the Logical Framework Approach (LFA) more and more. Proactive risk management, such as scenario planning and the creation of emergency funds, became the main focus. geographic information systems (GIS) and other technological developments began to help identify risks, particularly in areas that are vulnerable to disasters chambers (2007).

Since the 2010s, the ideas of sustainability and resilience have been entwined with risk mitigation. The 2015 introduction of the Sustainable Development Goals (SDGs) gave risk management more attention in order to guarantee long-term effects. In order to address operational, financial, and environmental risks, CBOs implemented enterprise risk management (ERM) frameworks that were customized for local contexts. Risk identification and response mechanisms were improved by the use of digital tools, such as real-time monitoring systems and mobile surveys United Nations (2015).

This study was carried out in Zambia's Kafue district. Primrose community health organization (PRICHO) can be found in Shikoswe, Kafue District, Zambia, at Irena House, Plot Number S26/19, Off Estates Road, across from Praise Pentecost Church. The province of Lusaka contains the Kafue district.

1.3 Statement of the problem

Community-based organizations (CBOs) play a crucial role in grassroots development in Zambia, tackling important problems like environmental preservation, healthcare, education, and poverty reduction. Despite their significance, these organizations frequently face serious risks related to their resources that jeopardize their efficacy and sustainability. Inadequate infrastructure, reliance on outside donors, a lack of technical know-how, and restricted and erratic funding are some of the main obstacles. Zambia's

economic instability, high poverty rates, and the effects of global crises like pandemics and climate change all contribute to these difficulties Mulenga (2020).

Dependency on resources, especially donor funding, is a serious risk to CBOs' long-term survival. Global economic trends frequently cause donor priorities to change, making many CBOs in Zambia susceptible to funding reductions. Their capacity to successfully reduce these risks is further hampered by the absence of strong internal governance frameworks and risk management systems Chanda (2021). Because of this, many CBOs find it difficult to fulfill their mandates, which has an effect on the communities they serve.

Examining the resource-related risks that CBOs in Zambia face and suggesting context-specific risk-reduction tactics are the goals of this study. The study aims to increase these organizations' resilience and capacity by identifying workable solutions, guaranteeing their sustainability and ongoing support of community development.

1.4 General objectives

The general objective of this research was to understand the constraint levels of resources used to mitigate risk.

1.5 Specific objectives

- 1.5.1 To assess the type of risks identified by primrose community health organization.
- 1.5.2 To examine the regular update of risk management plans for primrose community health organization.
- 1.5.3 To examine the role of the committees in stakeholder management.

1.6 Research questions

- 1.6.1 What are the types of risks that are identified in projects for primrose community health organization?
- 1.6.2 How often are the risk management plans updated for primrose community health organization?
- 1.6.3 How are the committees involving stakeholders engaged in risk mitigation at primrose community health organization?

1.7 Significance of the study

The implication of the study was to help primrose community health organization, already existing community based organizations and other upcoming community based organization to be aware of some of the gaps that they may have as organizations and ensure there is a way forward to mitigate the issues, improve mitigation policies and strengthen their risk mitigation strategies. Furthermore, the study is aimed at making organizations aware of the importance of risk mitigation and to put in place risk mitigation measures which are to help avoid uncertainties that may cause a lot of drawbacks and misuse of resources that may cause projects not to meet their goals as planned from the beginning of implementation.

1.8 Scope of study

The scope of study was primrose Community health organization which is based in Kafue district. The reason it was chosen is because it has been one of the longest in existence in kafue and has been exposed to different kinds of project in the district. It has ushered many other small community-based organizations and it was seen best to be a case study. In community based organizations there are a few organizations that play a big role in community development and researching on how risk is mitigated and this research helped identify and improve on the gaps that this particular organization faced. From the research itself, and gaps that where identified.

1.9 Organization of the report

Chapter one: This chapter shows the flow of the outline. It begins with the introduction, then background of the study, the statement of the problem, the main objective which was

the topic of study, specific objectives, research questions, the significance of the study, the scope of the study, the organization of the report then followed by the conclusion.

Chapter two, discusses the risk mitigation in project management in community based organizations, is the literature review and it starts with the introduction of the chapter, then followed by literature review, the theoretical framework, the conceptual framework, followed by figures/tables and the chapter conclusion.

Chapter three: This chapter is focusing on the research methodology. It begins with an introduction, followed by the research approach, the research design, the philosophy of the study, the epistemology, the target population, the sample size, the sampling techniques, the data collection instruments, the data analysis, ethical consideration and chapter conclusion.

Chapter four: this chapter highlighted the data findings which were based on the feedback from the questionnaires and data was analyzed using the software SPSS (statistical package for social sciences).

Chapter five: This chapter highlights the thematic analysis to analyze data in themes.

Chapter six: This chapter looks at the conclusions and recommendations that were made of the research which lead to a suggestion that can be used for the future.

Chapter Summary

This chapter highlighted the genesis of the study which is risk mitigation in project management in community based organization. It provides the introduction, the background, the statement of the problem, general objectives, specific objective, research questions, the significance of the study, organization of the study, scope of the study and the organization of the report.

CHAPTER TWO

Literature review

2.1 Introduction

This chapter provides the literature review of the resource mitigation in project management: A case of primrose community health organization. It further shows the flow of the chapter which includes the theoretical framework and the conceptual framework.

2.2 Historical background

Risk management can be defined as the use of measures, techniques and methods to control risk in a business or company. We can also say that risk management is the expectation of intensive work of business units or companies as a result of the development of science and technology Kasidi (2010).

Another definition that explains the meaning of risk is the possibility of being affected by expectations and causing damage. Risk is the possibility that the situation will differ from expectation, but this difference will only occur if it occurs in the form of loss Kasidy (2010). Risk is uncertainty that may give birth to loss. So from some definitions that have been expressed, it can be concluded that risk is something that is uncertain but if not handled properly will cause harm to the business.

Risk management and internal control have the same concepts and components and are interrelated. The reliability of existing risk management systems should be evaluated. At the same time, using a risk-based approach can optimize management activities. Risk management is considered suitable for applications in government institutions. All of these risk management techniques can be used in the work of government agencies. For this reason, it should now be implemented in pilot form and the concept of risk management should be disseminated to units in the state. Risk management is an important part of any investor's management. Organizations that follow their approach can address the risks inherent in any activity to achieve success across all activities. Effective risk management focuses on how risks are identified and addressed. Asset management is a function of management and cannot be separated from risk. Risk-based

asset management refers to the process of managing large physical assets and addressing the risks that arise in the process by applying risk management techniques to the company's key assets, identifying and controlling the main factors that cause the company to fail to achieve its goals. Target type. Implementation of the risk management process can be done for all business activities of the company, with special attention to the management of company assets (asset control activities for each life cycle). Risk-based asset management can be a solution for asset management Azhar, (2018).

Risk reduction is the method used by businesses to be prepared for all kinds of dangers and reduce their effects. Risk reduction, aims to reduce the damage that threats and events will cause to company security. Examples of threats that may affect the company include cyber-attacks, natural disasters, and other events that have the potential to cause actual or significant damage. Another aspect of risk management is mitigation, which must be understood and implemented in different ways from company to company. Planning for an event and finding ways to reduce the negative impact is called risk mitigation. Successful risk mitigation must identify each risk and its impact and consider its impact during selection and preparation so that the company can be prepared for all risks. Mitigation refers to actions that can be taken before an event occurs to reduce negative, long-term impacts, as opposed to plans to prevent an event from occurring and avoid a risk. It is best for every company to be prepared for and adequately protect against any risks or threats. But risk mitigation strategies can help companies prepare for the worst possible risks by identifying when some harm is likely to occur and creating a plan to address it. For example, let's say someone wants to break up. They started observing the weather. They noticed that it was cloudy outside and decided to wet the weather. Even though you can't control the weather, at least you know the danger. They look at the weather forecast to determine how big the risk is and you see there is a 70% chance of rain. So they decided to bring an umbrella. When they monitor, analyse and analyse the situation, the umbrella helps reduce the consequences (wetting). Therefore, in the risk mitigation strategy, they list the risks, monitor their impact and develop strategies to reduce the risks. Steve (2022)

The process of identifying risks in all risk management is complex. In some cases, data managers often spend less time identifying risks and more time mitigating them, ignoring unknown risks that cannot be mitigated. It is important to remember that risk identification is the basis for developing an appropriate risk management plan. Once the risk is recognized, appropriate planning procedures can be put in place to address existing problems. Identifying and tracking the process of each risk can be a difficult task and will require support from all project stakeholders. The project itself is a risky endeavour and requires planning by the manager and the team. Risks are bad decisions that may or may not happen, but if they do happen and there is no plan to deal with the risk at hand, it can affect the manager's ability to manage the business and cause the business to fail. Risk planning is inevitable in project management and should not be treated as an emergency. The reasons for creating a good risk management plan are to prevent waste of resources, prevent project failures, deliver projects on time, meet users' product needs and work for future projects. The ability to deliver work and meet customer needs can be a learning curve for future projects Crispin (2018).

The capital project is a tool for organizational innovation. In today's business and technology world, uncertainty is a major obstacle to the creation of new products and leads to significant risks that can lead to disaster. Therefore, in order to increase the success of the project, risks must be eliminated at every stage of product development. Risk mitigation strategies ensure that projects focus on achieving company goals while communicating risk identification, measurement, analysis and understanding throughout the project phase. Today, innovation based on knowledge and skills is the way to go to support business development and create good partnership in business. Modernization of technological development requires a complex system of relations with enterprises, public and private Riaz, (2017).

2. 2. 1 Empirical literature

Factors causing risk in community based organizations:

CBOs frequently rely on donor financing, government grants, and community contributions. Inconsistent funding and reliance on external sources creates financial risks

(Morris, 2020). A lack of financial preparation and mismanagement exacerbates the situation. Weak governance systems, unclear policies, and poor leadership can all contribute to organizational instability (Kearns, 2019). Ineffective leadership can lead to conflicts, a lack of responsibility, and poor decision-making. CBOs must adhere to several legal and regulatory frameworks. Failure to comply with tax regulations, labor laws, and donor reporting requirements may result in legal implications and financial loss Smith, (2021).

Many community-based organizations rely on volunteers and a minimal staff. Limited training, significant staff turnover, and a lack of trained individuals can have an impact on service delivery and sustainability Brown (2018). CBOs must engage the community actively in order to succeed. However, limited community participation, mistrust, and internal conflicts might pose serious problems Jones (2020). The adoption of technology in CBOs comes with cybersecurity risks, data privacy concerns, and the challenge of keeping up with digital advancements Williams (2021). Inadequate technological infrastructure can also affect communication and efficiency. Natural disasters, pandemics, and political instability can disrupt the operations of CBOs. For example, the COVID-19 pandemic significantly affected community-based initiatives due to movement restrictions and economic downturns Harrison (2022).

Factors to consider when mitigating risk:

To begin with, there is need of increasing stakeholder buy-in and ensuring that projects are in line with local needs, community members' participation in decision-making and resource mobilization lowers the risk of resource misuse (Adams, 2020). Research emphasizes how crucial it is to involve community stakeholders in risk identification, prioritization, and mitigation. Participation from stakeholders, for example, guarantees that risks are contextualized within the sociocultural and economic context of the area Chambers (2019). Additionally, collaborative risk assessment promotes trust and transparency, both of which are essential for the long-term viability of a project Turner (2020).

Numerous academics contend that diversifying funding sources can reduce resource risk. While having several sources of income improves financial stability, relying solely on one donor or funding source makes one more vulnerable Mango (2018).

Adaptive methods, like agile project management, enable CBOs to adjust plans as conditions change. According to empirical research, project execution flexibility improves the efficacy of risk response, especially in high-uncertainty environments Cervone, (2017).

Reducing dependence on outside assistance and guaranteeing sustainable operations require building internal organizational capacity, such as financial management abilities and strategic planning Kapucu (2016).

Due to a lack of managerial and technical experience, many CBOs are at serious risk from capacity-related issues. Training programs to improve skills in financial management, conflict resolution, and monitoring and evaluation are recommended by empirical studies Amagoh (2015). By strengthening organizational resilience, these interventions help CBOs better predict and address project risks.

CBOs can more successfully navigate uncertain funding environments and external shocks by implementing adaptive management, which entails frequent monitoring, feedback, and operational flexibility Plummer (2010).

By granting access to common resources, networks, and expertise, partnerships with governments, businesses, and international organizations lower operational risks and lessen reliance on erratic funding Baser (2008).

Diversifying partnerships and funding sources is a crucial tactic mentioned in the literature for reducing financial risks. This guarantees continuity in the event of funding disruptions and lessens reliance on lone donors Khang (2008).

In Africa, a study on youth community-based organizations in Nairobi, Kenya, found that risk avoidance techniques, such as proactive safety measures and backup plans, greatly improve the effectiveness of youth CBO projects in Nairobi City County, Kenya. The significance of these tactics in reducing risks and guaranteeing project success is demonstrated by the positive correlation found between risk avoidance and project performance. The study comes to the conclusion that effective management of accepted risks requires the use of risk acceptance strategies, such as resource allocation and alternative planning. By using these tactics, project managers can concentrate on high-priority risks and lessen their effects, which enhances project performance Opiyo, (2024).

Research emphasizes how crucial it is to combine financial incentives with resource management in order to improve sustainability and stewardship. Methods include giving communities management rights and starting businesses like community forestry, which makes money from carbon credits and honey. Although legal reforms like Zambia's 2015 Forest Act offer frameworks for these initiatives, their successful execution necessitates enhanced governance structures LandLinks (2023).

Capacity-building models have been developed by organizations such as World Vision Zambia to give CBOs the tools they need to implement sustainable projects, mobilize resources, and govern. These models place a strong emphasis on local ownership and participatory methods, which lower risks by making CBOs more resilient and adaptive to resource constraints World Vision International (2023).

Progress is still hampered by institutional obstacles like a lack of local control over resources. Nonetheless, field-level initiatives, such as combining forestry and wildlife management, present viable approaches to reducing resource risk. Another important area of focus is cross-learning between CBOs operating in various sectors LandLinks, (2023).

In order to mitigate resource shortages and enhance project outcomes, Okech. (2012) emphasize the importance of establishing partnerships with local governments and non-governmental organizations to pool resources and expertise.

According to Asanga. (2021), in order to diversify resource bases and lessen dependency on outside funding, microfinance and community savings programs should be implemented.

According to Akinyemi (2017), consistent M&E procedures aid in the early detection of possible risks, enabling CBOs to efficiently modify resource allocation and guarantee project goals are fulfilled.

In Zambia, training CBO members in financial management and project execution is essential for lowering the risk of resource waste and guaranteeing project sustainability claim Bwalya (2019).

Even though many companies do not have a formal risk management structure in place, risk triggers force many organizations to invest in risk management. On average, a sizable amount of funds allocated to risk management integration are either secured in the budget or on an as-needed basis. Few institutions could afford the initial allocation, but nearly all responded severely to resource expenditure. It follows that in order to implement risk exposure mitigation programs, business organizations must devote a substantial amount of resources (both financial and human) to risk management. The results showed that risk management accounts for a significant portion of the budgets of financial institutions in Zambia and other developing nations. The study also discovered that after a risk has materialized, organizations other than financial institutions spend a lot of money on risk management. The number of organizations with a formal risk structure was lower than the number of organizations that indicated risk management or some form of it as a resource allocation. Therefore, even though many organizations lack a formal risk management unit, they manage risks informally and make financial investments to lower potential risks, particularly after responding to new threats. This suggests that every company needs to set aside money in its budget for capital and operating expenses related to risk management. Organizations must allocate sufficient financial resources to support the deployment of risk management tools, frameworks, and

an all-encompassing risk management implementation plan in light of the results presented in this article. Lack of funds is one of the biggest barriers to implementing risk management in a normal organization. To get over the barriers that make it hard for others to defend spending on risk management issues, organizations should give RMI top priority when allocating resources. As a result, it is advantageous for corporate entities in Zambia and other developing nations to invest a substantial amount of money in risk management integration Fraser (2016).

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2.2.2 Methodology used by other scholars

Scholars employ a variety of methodology strategies when it comes to risk mitigation. The case study is the first one covered in this study. Comprehensive case studies offer deep insights into particular risk mitigation techniques used by CBOs. Khang (2008), for instance, examine community-driven development initiatives and show how participatory methods reduce social and operational risks. One advantage of the case study methodology is that it offers a thorough comprehension of risk mitigation tactics in particular community or organizational contexts. Second, they capture the subtleties of local problems and solutions, which makes the results especially applicable to contexts that are similar. Thirdly, this approach makes it possible to investigate intricate social, cultural, and economic relationships. One of the case study methodology's drawbacks is that the conclusions drawn from one or a small number of cases might not generalize to other situations. Second, gathering, analyzing, and presenting data for case studies takes a lot of time and work. Thirdly, because qualitative data is subjective, researchers' interpretations may affect the results.

The second approach used in this research is a survey research, which collects information on risk management practices from different CBOs. Researchers can find common risk factors and mitigation techniques in a variety of contexts by using this method. This methodology has the advantage of being able to collect data from a large number of organizations or individuals through surveys, which enables more broadly

applicable findings. In order to find trends and correlations, surveys frequently yield quantifiable data that can be statistically examined. When compared to alternative approaches, online and paper surveys are reasonably priced. One of the drawbacks is that surveys might not fully convey the complexity of the problems and tactics used. Second, it can be difficult to get high participation rates, which could distort the results. Thirdly, poorly crafted survey questions could result in biased or misconstrued answers Turner (2020).

2.2.3 Knowledge gaps analysis

SN	Study	Scope	Findings	Observation/critique
1	Oloruntoba (2006) Humanitarian aid: An agile supply chain? Supply Chain Management: An International Journal.	Humanitarian aid: An agile supply chain? Supply Chain Management.	The report highlighted that CBOs in disaster-prone areas often lack structured risk assessments, leading to inefficiencies in responding to crises.	The Report was significant to this study because it highlighted the CBO in disaster prone areas that faced risk..
2	Mustaffha (2021). Risk Management in Public and Non-Profit Organizations: A Systematic Literature Review. International Journal of Academic Research in Business and Social Sciences	Risk Management in Public and Non-Profit Organizations.	It was discovered that the public and non-profit sectors still lack a comprehensive approach to risk management. They contend that a tool or instrument to assess the risk management system's procedures is necessary.	The report done by Niragire was important because it brought out the need for a tool or instrument to assess the risk management system's procedure which shows that a solution can be found to resolve risks that may occur.
3	Niragire (2024). Effect of Project Risk Management on Success of Community-Based Projects: A Case of	Risk Management on Success of Community-Based Projects in Rwanda.	The findings highlight there is room for improvement in risk prioritizing in the crucial role that strong risk management procedures play in attaining project success.	The key issue is for risks to be prioritized by hierarchy. This helps identify which risk is high, low and medium and this can help eradicate

	Peer Driven Change Project in Burera District, Rwanda			some of the risks that need to be alleviated before a project collapses.
4.	Opiyo (2024) project risk management strategies and performance of youth community based opiyo, organization projects in Nairobi city county, Kenya	project risk management strategies and performance of youth community based in Kenya.	The conclusion was that strong risk management procedures are necessary for youth CBO projects to be completed and performed successfully. They advised that youth CBOs give priority to these tactics, make training and development investments, and work with stakeholders to improve risk management skills.	Stakeholder engagement is one area they need to strengthen in order to generate mitigation areas for their projects to be successful as they meet their goals.
5	Alexander (2012) Disaster risk reduction: An alternative viewpoint, international journal of disaster risk reduction.	Disaster risk reduction	It was highlighted that many CBOs have limited resources, which makes it difficult to invest in the capacity-building required to manage risks successfully.	Resources are the main issue in this report and it was important for the study because it showed that without resources, mitigation of risks is almost impossible.
6	Bryson (2014) Public value and public administration, Washington, DC:	Public value and public administration	The review accounted that a lack of digital infrastructure in smaller organizations creates vulnerabilities,	The findings were important to this study because of the realization that was highlighted such as the emphasis the underuse

	Georgetown University Press.		particularly during emergencies, and many CBOs underuse technological tools for monitoring, data analysis, and communication—all of which are critical for effective risk mitigation.	technological tools for monitoring, data analysis, and communication which are critical for effective risk mitigation.
7	Tuckman (1991) A methodology for measuring the financial vulnerability of charitable nonprofit organizations, nonprofit and voluntary Sector Quarterly.	A methodology for measuring the financial vulnerability of charitable nonprofit organizations, Nonprofit and Voluntary Sector Quarterly.	It was highlighted that fragmented efforts caused by limited relationships with government agencies, the corporate sector, or other CBOs increase hazards and the lack of explicit risk management rules and governance frameworks.	There is need for CBOs to strengthen their relationships with government agencies, cooperate sectors and other CBOs.
8	Ebrahim (2003) Accountability in practice: Mechanisms for NGOs, World Development.	Accountability in practice: Mechanisms for NGOs, World Development.	many CBOs lack adequate accountability procedures, which makes them unequipped to handle	There is need for capacity building to help strengthen the accountability procedures of CBOs to handle risky operation threats.

			threats to their operations and reputation.	
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2.2.4 The findings by scholars

During the COVID-19 epidemic in China, people living with HIV (PLHIV) relied on community-based organizations (CBOs) for access to HIV care and support, according to a case study. Chinese CBOs that serve disadvantaged populations impacted by HIV/AIDS have played an important role in community resilience building. It was determined that they can play important roles in providing uninterrupted services during emergencies by mobilizing resources, developing new services and operational procedures, and leveraging existing networks. Chinese CBOs' experiences, challenges, and policy recommendations might help policymakers determine how to support future CBO capacity building to bridge service gaps during crises and eliminate health disparities in China and around the world Bouey (2023).

Effective risk management and contingency planning are critical components of organizational resilience. Companies that proactively identify and mitigate risks, engage in scenario planning, and develop flexible contingency strategies are better equipped to navigate disruption Guillaume (2024).

Manuals for finance and risk assessment guarantee consistency and uniformity in financial operations, allowing businesses to efficiently manage their finances. Procurement manuals reduce uncertainty and guarantee adherence to legal and organizational requirements by offering precise instructions on purchasing procedures Brown (2020).

Effective resource allocation improves an organization's capacity to adjust to changing circumstances, especially in disaster risk management. CBOs are better equipped to preserve operational continuity in times of crisis when they make the most efficient use of their material, human, and financial resources Haddow (2020)

Internal auditors are essential in spotting financial anomalies and making sure that money is being spent in a way that aligns with the goals of the company. This avoids fraud and poor management, which are frequent hazards in CBOs with weak oversight Kariuki, (2020).

According to academics Kapucu (2016), Financial instability is one of the main issues CBOs deal with. Diversifying sources of income is a crucial tactic for reducing financial risks, this entails pursuing funding from several sources, taking part in revenue-generating endeavors, and utilizing public-private partnerships. Regular audits and transparent financial management procedures also lower financial risks and increase donor confidence Smith (2020).

New tools that can enhance risk detection, prevention, and response capabilities appear as technology advances. But these developments also bring with them new dangers, like cybersecurity threats. CBOs can take advantage of innovations while protecting against related vulnerabilities through regular updates that are informed by technological advancements Smith (2018)

Insufficient resources, problems with governance, or a shortage of qualified staff are the main causes of operational risks. Scholars emphasize capacity-building initiatives, like staff and volunteer training programs, to address these Adopting standard operating procedures (SOPs) also guarantees uniformity and lowers service delivery errors Brown, (2017).

Additionally, CBOs are susceptible to risks brought on by shifts in the political, economic, or environmental landscape. CBOs can better prepare for unforeseen events by regularly conducting risk assessments and creating scenarios Nguyen (2019). Resilience is increased through cooperation with local authorities and other stakeholders, especially in regions that are vulnerable to disasters.

Involving the community is crucial to risk mitigation. Community members' active involvement builds trust and guarantees that interventions are tailored to local contexts and needs. Additionally, this lessens opposition to change and improves the general efficacy of CBO operations Hassan (2021).

The resilience can increase by getting ready for new threats like cybersecurity threats, natural disasters, or changes in the economy with an updated risk management plan. This planning lessens the effect of unplanned interruptions Lam (2014)

In order to mitigate resource shortages and enhance project outcomes, emphasize the importance of establishing partnerships with local governments and non-governmental organizations to pool resources and expertise Okech (2012).

2.3 Theoretical framework

2.3.1 Theories of the study

A theoretical framework is an organized collection of ideas, theories, or presumptions that directs research by offering a prism for evaluating and interpreting a study. By outlining the theories and concepts pertinent to the research question or issue, it creates the framework for a study. The theoretical framework aids in defining the study's parameters, defending the research techniques, and relating the results to what is already known. Furthermore, a theoretical framework acts as a study's foundation, securing it to accepted theories and offering justification for the research methodology claim. Grant (2014).

In this research, three theories have been used to explain and understand the effects of resource risk mitigation in project management in community based organizations: A case of primrose community health organization.

2.3.2 The prospect theory

This theory adopts that losses and gains are valued differently, and this tends to make individuals make decisions based on the supposed gains as a substitute of perceived losses. Also known as the loss aversion theory. The over-all idea is that in an instance two choices are displayed before an individual that are both equal, with one presented

in positions of possible gains and the other in positions of potential losses, the previous option will be chosen. This applies to risk mitigation process where a project has been presented or proposed and the sponsor or project manager evaluates the possible risks that may occur and measures whether the risks can be low or high and decided whether the project is worth implementing.

In 1979, Daniel Kahneman and Amos Tversky presented Prospect Theory, a behavioral economic theory that explains how people weigh possible gains and losses when making risky decisions. Prospect theory emphasizes that people frequently base their decisions on perceived gains or losses in relation to a reference point rather than on ultimate results, in contrast to traditional utility theory, which makes the assumption that people make logical decisions and have consistent preferences. Important facets of the theory consist of:

(I) Loss Aversion: People usually place a higher value on losses than on gains of the same size, so the pain of losing \$100 is usually greater than the joy of winning \$100 Kahneman (1979).

(II) Probability Weighting: People frequently underestimate the likelihood of moderate or high-probability events and overestimate the likelihood of rare events.

(III) Reference Dependence: Decisions are assessed in relation to a reference point, which can vary depending on the framing or context.

These ideas clarify why people frequently depart from logical economic forecasts, such as when they choose certain profits over uncertain outcomes (risk aversion) or take chances to prevent specific losses (risk-seeking behavior). The decision-making editing phase is divided into two stages:

(I) Editing phase

People arrange and streamline options during this stage. They may combine probabilities, eliminate dominated options, or frame outcomes in terms of gains or losses.

(II) Evaluation phase :

Here, people use a probability weighting function and a value function (based on relative gains and losses) to assess the modified options.

This theory was chosen for this research and is seen to best fit the study because it gives room for any community based organization to weigh the losses and gains of a project and can help the organizations to weigh if a project can be implemented without having to spend so much or lose out but the sustainability of the project can benefit from this theory. Furthermore, this theory gives room to present the level at which the losses are and also the level of the gains a project may have if considered to be implemented.

2.3.3 Stakeholder theory

According to stakeholder theory, an organization's ability to generate value for its stakeholders is just as important to its success as its financial results. According to Freeman (1984), stakeholders are any group or individual impacted by the operations of the company, including staff members, clients, suppliers, communities, and shareholders. According to this theory, it's critical to balance the interests of all parties involved rather than putting shareholders' needs first. Stakeholder theory-adopting organizations, for instance, frequently use sustainable strategies, social responsibility programs, and ethical practices to guarantee long-term value creation for all stakeholders.

Arguments for this theory:

2.3.4 Moral duty

Businesses have an ethical obligation to take into account the welfare of all those impacted by their operations, including communities, suppliers, workers, and consumers. Ignoring stakeholders can have negative social and environmental effects, which runs counter to moral business conduct. Freeman (1984) contends that in order to create enduring partnerships and achieve long-term success, companies must incorporate stakeholder interests into decision-making.

2.3.5 Long term profitability

Stakeholder concerns can be addressed by businesses to achieve long-term profitability. Through a variety of viewpoints, interacting with stakeholder's lowers risks, improves

brand loyalty, and stimulates innovation. Porter (2011) claim that generating shared value connecting corporate prosperity with social advancement, improves competitive advantage.

2.2.6 Risk mitigation

By concentrating on stakeholders, possible disputes and legal problems are reduced. Businesses that make investments in environmental sustainability or employee well-being, for instance, are less likely to experience regulatory fines or labor strikes. As an illustration, Donaldson (1995) point out that stakeholder management lowers uncertainty and harmonizes business plans with social norms.

2.2.7 Arguments against stakeholder theory

Dilution of responsibilities

It can be difficult for businesses to concentrate on essential objectives like profitability when all stakeholders are given equal priority because this can result in indecision or conflicting goals. This could weaken managerial accountability, according to critics. For instance, Jensen (2002) asserts that concentrating on too many stakeholders can lead to inefficiencies and take focus away from maximizing value for shareholders.

Measurement difficulties

It can be difficult and subjective to gauge and balance the interests of various stakeholders, which could result in inefficiencies. For instance, Sundaram (2004) note that there is no explicit system in place to give priority to the interests of stakeholders without sacrificing those of others.

Short term pressure

Meeting short-term stakeholder demands could impede the creation of long-term strategies and innovation. For instance, putting too much emphasis on public opinion could lead to surface-level changes rather than addressing underlying problems.

This theory has advantages to the research topic in that stakeholder play a big role in project risk mitigation due to their experiences with previous and current project, they can be able to advise on strategies of the risks identified. Furthermore, this theory helps in the

transparency of project implementation by the community based organization mentioned in the study.

2.3 Conceptual framework

A textual or visual depiction of a variable's predicted connection is called a conceptual framework.

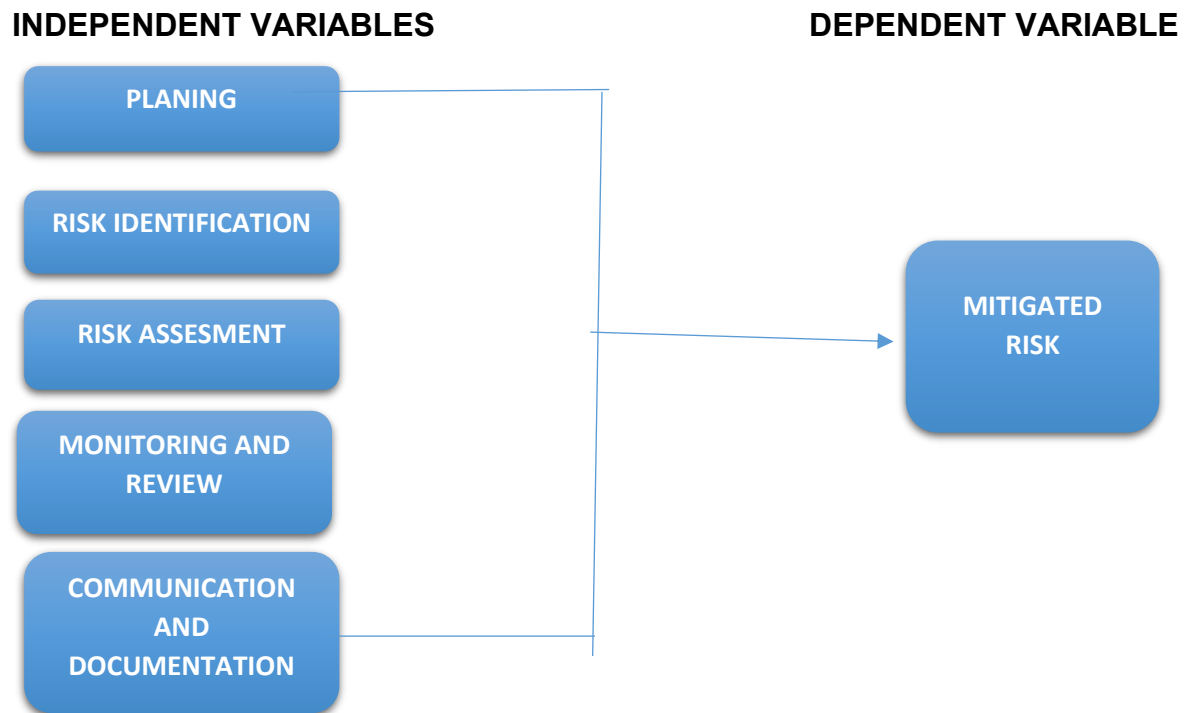


Figure 2.3

Source: Author 2025

The figure above shows two variables which are the independent and dependent variable. The independent variables are highlighting the process that are involved in risk mitigation. These process are necessary for any kind of risk before and during any project implementation in project management. On the other hand, the dependent variable is the risk being mitigated when the processes in the dependent variables are followed. The relationship shown is related to the study at hand as it investigates the link between the two variables shown in figure 2.3 These measures when taken seriously can reduce or remove the risks that any project in a community based organization may face.

2.3.1 Explanation of variables

The two variables used in this study are the independent and dependent variables. An independent variable is variable that stands alone and isn't changed by the other variables one is trying to measure, while a dependent variable is what happens as a result of the independent variable.

In this research the independent variables have been identified as planning, risk identification, risk assessment, monitoring and review and communication and documentation. These variables are needed in the process of risk mitigation and they critical for any risk to be mitigated in any project that a community based organization may implement.

Furthermore, without the independent variables identified above in figure 2.3, the dependent variable will not be the case which is mitigated risk. The dependent variable depends solely on the independent variables. This means that for an outcome to be positive the factors influencing the result have to be accurate.

2.4 Chapter summary

This chapter highlighted the literature of work that was previously done on the subject areas by other scholars. The chapter provides the introduction, the background, the literature review, the empirical literature, the theoretical framework, the conceptual framework and the explanation of variables.

CHAPTER THREE

Research Methodology

3.1 Introduction

This chapter provides the research methodology of the study which has been laid down starting with the research approach, then the research design, philosophy of the study, epistemology, target population, sample size, sampling technique, data collection instruments, data analysis and the ethical consideration.

3.2 Research approach

A research approach is the process designated by the researcher to gather, analyze and interpret data. The research approach used in this study is qualitative methods. The goal of qualitative research design is to use non-numerical data to explore and comprehend human experiences, behaviors, and social phenomena. It is frequently used to obtain in-depth understanding of people's viewpoints, motivations, and circumstances in the social sciences, humanities, and industries like business, healthcare, and education. The data gathered in this study was an interview with the head of programs at primrose community health organization. Furthermore, the interview was specific and highlighted some of the strengths and challenges the organizations has in terms of risk mitigation. Qualitative data is easy to analyze in terms of getting accurate, explained information about the organization in line with the study.

3.3 Research design

A research design in this context can be defined as the assembly of the investigation that grasps all the fundamentals in an investigation project all together. Furthermore, it has remained well-defined that it outlines the structure, summary or strategy that is used to create responses to investigation problems. This research project gives answerability to all steps that need to take place. There is one type of scheme used in research. They are the qualitative design.

3.4 Philosophy of the study

To understand the term Philosophy, it is important to know that this is a study that is distinctive both in its approaches and in the environment including the breadth of its subject matter. Furthermore, Philosophy follows questions in every aspect of any human

life, and the techniques relate to problems in any field of study or work. There is no one fit size used to define and express the fullness and diversity of philosophy, this is why it is described in many ways. It can be said that philosophy is a rational search of essential realities, a mission for understanding a study of doctrines of behavior. It pursues to start principles of confirmation to make available balanced methods of solving encounters, and creating practices for appraising ideas and opinions. Philosophy matures the capability to see the world from the perception of further characters and other principles. It has the ability to enhance the ability of one's perception concerning the connections among the several fields of study, and it has the capability to deepen one's sense of the importance and diversity of human experience American philosophy association (2017).

For this particular study, the researcher used the philosophy of study because it allowed for wisdom, leadership skills, and also the ability to resolve a problem at hand which most organizations face whenever they are implementing a project. Risk management itself is something that is usually not taken with all seriousness even if risks may be written down with their mitigation, but there is need for some seriousness and with philosophy, it allows to get more details on why risk is usually not revisited and monitored to endure quality in a project. Furthermore, Sound thinking, critical rational, well-constructed text, development of decision, a strong sense of significance, and an enlightened awareness are never outdated, or are they a matter to the changing weights of the marketplace. Philosophy as a study permits students to fully develop the mentioned qualities.

3.5 Epistemology

Epistemology is defined as the branch of philosophy which pacts with queries that are concerned with the environment, range, and foundations of knowledge. It has two divisions which are important and these are internalism and externalism. The epistemic internalist note that, these issues be influenced by primarily factors that are internal to the supporter's opinion and/or influences to which the supporter has unusual contact. Furthermost, internalists admit that the exterior matter of whether a certainty is true is relevant to the issue of whether it establishes awareness, and also on the issue of knowledge, internalism is commonly the location that only or mostly were internal factors are applicable to whether accurate theories establish knowledge Keith (2005).

The researcher used this theory to help interpret the data whether the study was influenced internally or externally and which one was the outcome between the two.

3.6 Target population

A population can be defined as a collection of personalities, substances from which examples are taken for capacity. In this case, it was important for the researcher to discover as much as possible about the study population so that a proper target population was obtained.

The target population included 3 community based organization and was later narrowed down to one as advised by the supervisor. The justification for targeting this population is that the researcher felt that these populations are those who have worked longer in issues to do with project management. The target population was 3 organizations which is PRICHO. It is from this population that a sample size was drawn.

3.7 Sample size

A Sampling size is an act of selecting the number of explanations or duplicates to contain in a numerical sample. In this research, the target population was 1 community based organizations in kafue district.

3.8 Sampling Techniques

Sampling is defined as the process of choosing a number of persons or objects from a population such that the selected group contains elements representative of the characteristics found in the entire group. For this research purposive sampling was used and the head of programs at PRICHO was selected for the sampling technique.

3.9 Data Collection Instruments

The concept of data collection is related to collecting data. Data was taken from both primary and secondary source, this was done to allow the researcher to find the evidence required for this study to fulfil the satisfaction of the researcher. In this study, the researcher used an interview to obtain primary data. To collect secondary data, the internet, journals, books and publications have been used. Interviewing involves asking questions and obtaining answers from participants to gather information. In this study, the researcher used semi-structured interviews to ask participants open and closed questions.

3.1.1 Data Analysis

Data analysis means examining the material collected in a study or experiment and drawing inferences and conclusions. In this study, the thematic analysis method was used for qualitative analysis of the data. Thematic analysis technique which is also called thematic data analysis (TDA) is used to find, examine, and interpret patterns or themes in qualitative data, including focus groups, interview transcripts, open-ended survey questions, and other textual or narrative data. It is especially helpful for investigating complicated phenomena and comprehending the viewpoints, experiences, and meanings that people ascribe to them. The researcher chose a thematic analysis to understand how social organizations operate their risks and how these risks can be reduced or improved. The researcher carefully analyzed the data to identify common themes (recurring themes, concepts, and patterns of meaning) by using the research objectives that were generated from the interview itself. Each objective had themes or codes that were analysed from the interview guide and these codes had quotes which are which were extracted from the interview questionnaire to help understand the analyzed data.

3.1.2 Ethical consideration

The researcher took into consideration the ethical issues throughout the research process. The ethical principles followed during the research process were respondents informed consent (A letter from the school was given to the head of programs at PRICHO to follow protocol). respect for the dignity of the participants, protection of the privacy of the participants and adequate level of confidentiality of the research da

The data collection was conducted during the period of two days in 2024. A visit was made to the primrose community health organization researcher will visit to conduct surveys on risk mitigation in project management in community based organizations and to see how best it can be improved. A taxi was used for 2 days at a fee of k20 per day which include include cost of k10 kwacha going to the site to get information and k10 going back home.

3.1.5 Chapter summary

The chapter highlighted the research methodology. Furthermore, the chapter highlighted the research approach then the research design, target population, sample size, sampling technique, data collection instruments, data analysis, ethical consideration followed by the work plan and the budget.

CHAPTER FOUR

Presentation and analysis of results

4.1 Introduction

In this chapter, the procedure of collecting data was discussed. Data was collected from primrose community health organization with the use of a company questionnaire and an interview was conducted by the researcher has been discussed in this chapter.

4.2 Data presentation

After the data collection process, the researcher was able to present descriptive data in form of a table which highlighted the different themes and responses from the Head of programs who was interviewed. The data has been presented in a logical way and extracted from the research questions.

4.3 Analysis responses

A company interview was used to collect data from the head of programs at PRICHO. The data was analyzed in form of thematic data and was coded according to the research questions of the study. Every table has been categorized as per research objective. semantic thematic analysis was used in the data analysis.

4.3.1 TYPE OF RISKS IDENTIFIED BY PRIMROSE COMMUNITY HEALTH ORGANIZATION

In table 4.1 below, the head of programs was interviewed using a company questionnaire concerning the types of risks the organization faces, the causes, the challenges and the mitigation strategies that PRICHO uses. Furthermore, the responses have been put in themes and coded to categorize the feed-back from the questionnaires and quotes have been used to describe the responses undertaken during the interview.

Table 4.1: What are the types of risks that are identified in projects for primrose community health organization?

Themes	“Codes”	Interview extract/ Quote
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Types of risks identified	Risks	<p>- As an organization, we face Financial Risks, Human Resource Risks, Material Risks and Technological Risks.</p> <p>- The most significance risks are financial risk, technological and human resource risks.</p>
Causes of risk	Causes	<p>- The main cause of risks is funding constraints.</p>
The challenges faced	Challenges	<p>- The main challenges in managing resource risks in in projects is limited funding availability and Unpredictable external factors.</p> <p>-We once had an economic empowerment project where resources where highly affected as volunteers did not use them according to the donor's instruction, there was lack of accountability.</p>
Measures put in place	Mitigation	<p>-We handle the risks by developing contingency plans, reallocating resources, seeking external partnership or support and Seeking external partnership and support.</p> <p>-There is need for Frequent monitoring by internal monitors/ Auditors.</p> <p>-There is need for generation of the finance and risk assessment manual as well as procurement manual to guide the process of purchasers.</p> <p>- The strategies for handling resource risk is effective.</p>

4.3.2 REGULAR UPDATE OF RISK MANAGEMENT PLANS FOR PRIMROSE COMMUNITY HEALTH ORGANIZATION.

In table 4.2 below. The head of programs at PRICHO responded to the questionnaire regarding how regular they as an organization update their risk management plan. The responses have a theme and are coded. Each theme has a code and quotes to describe the responses that came out from the head of programs. Furthermore, the second objective of the study was used to generate the questionnaire provided for the interview.

Table 4.2: How often are the risk management plans updated for primrose community health organization?

Themes	“Codes”	Interview extract/ Quote
Communication channels used	Effectiveness and communication	<p>-staff members are informed about updates to the risk management plan through regular meetings, email communication and training sessions.</p> <p>- “I am confident that the updates to the risk management plan address the most relevant risks”.</p>
Engagement with stakeholders	Stakeholder Engagement	<p>-The key stakeholders involved in the risk mitigation committees are Board members.</p> <p>-Stakeholders are identified and selected to participate in these committees and Primrose advertises for Board members, they apply then depending on their expertise</p>

		<p>the organization picks its Board members. These Board members have elections as well as elections for the committee.</p> <p>- stakeholders consulted during risk mitigation discussions regularly</p>
Updates to risk management plans	Updates	<p>-Our risk management plans are reviewed and updated annually.</p> <p>-updates to the risk management plan are driven by scheduled reviews.</p> <p>-The last update to the risk management plan was within three months.</p> <p>-The factors that typically trigger updates are feedback from staff and stakeholders, technological advancement, and identified risks or incidents.</p> <p>-The identified risks are integrated very effectively</p>
Feedback on the updates	Suggestions and feedback	<p>-The challenges when updating the risk management plan is when resources are not adequate to run programs, things come to a standstill.</p> <p>-“The improvements that I would suggest for the update</p>

		process is for the finance strategy to be put in place as well as procurement policy and risk management tool to guide the use of resources”.
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Source: formulated by Author (2025)

4.3.3 EXAMINE THE ROLE OF COMMITTEES IN STAKEHOLDER MANAGEMENT FOR PRIMROSE COMMUNITY HEALTH ORGANIZATION.

In table 4.3, the head of programs at PRICHO responded to the questionnaire and the results of the examined role of committees in stakeholder management for PRICHO has been presented in the table below. The table is accompanied by themes, codes and quotes to help understand what was extracted from the interview.

Table 4.3: How are the committees involving stakeholders engaged in risk mitigation at primrose community health organization?

Themes	“Codes”	Interview extract/ Quote
Communication with stakeholders.	Communication	The methods that are used to communicate with stakeholders about risk mitigation plans are emails, newsletters and meetings - These communication methods are effective in ensuring stakeholder understanding and involvement. - There are regular updates provided to stakeholders regarding risk mitigation progress.
Contributions and involvement from stakeholders	Stakeholder Contribution	- An example of stakeholder’s involvement that directly influenced a risk mitigation strategy was when

		the ministry of health through the district health office discovered project not yielding results but resources were pumped in. This was identified through data review quarterly meetings.
Challenges and opportunities from stakeholders	Challenges and Opportunities	-challenges that committees face in engaging stakeholders effectively are limited resources and time. - some opportunities that exist to enhance stakeholder engagement in risk mitigation at Primrose Community Health Organization are the communication strategy guide. - The overall effectiveness of stakeholder engagement in risk mitigation committees is good.

Source: formulated by Author (2025)

In this study, the researcher recognized the relationship between the resource risk mitigation in project management in community based organization: A case of primrose community health organization in kafue district, Zambia and funding. Furthermore, the researcher explored the procedures of these relationships. The results of the analysis were presented below:

From the given data analysis above, it can be said that in community-based organizations, resource risk mitigation in project management is closely tied to available resources. The relationship between these two factors can be analyzed in several key areas:

1. Dependence on limited resources

- PRICHO often operates with constrained financial, human, and material resources.

- Resource risk mitigation strategies must be designed to optimize the use of available resources without compromising project goals.

2. Flexibility and adaptability

- Risk mitigation involves creating contingency plans to handle shortages or changes in resource availability.

3. Stakeholder engagement and partnerships

- Strong relationships with donors, volunteers, and community members help in mitigating risks associated with limited resources.
- Partnerships with local businesses or government agencies can provide alternative resource streams.

4. Monitoring and evaluation

- Continuous assessment of resource utilization ensures that risks related to depletion, mismanagement, or inefficiencies are mitigated.
- Risk mitigation also involves tracking financial resources to prevent budget overruns or financial mismanagement.

5. Capacity building and sustainability planning

- Investing in staff training and skill development reduces risks associated with human resource shortages.
- Sustainable strategies like income-generating activities or diversified funding sources can mitigate financial risks.

Therefore, the findings suggest that the relationship between resource risk mitigation and available resources in CBO project management is interdependent. The effectiveness of risk mitigation strategies depends on the extent of available resources, while managing resource-related risks ensures the sustainability of project outcomes. CBOs must

strategically allocate resources, develop contingency plans, and engage stakeholders to navigate resource constraints effectively

Chapter summary

This chapter highlighted how Primrose Community Health Organization (PRICHO) is aware of a number of risks, but their capacity to successfully reduce them is constrained by issues with funding and accountability. Although their reliance on backup plans, outside assistance, and internal oversight has proven successful, more institutionalization of standardized procedures would be advantageous. Improving resource management accountability and addressing financial limitations are essential to strengthening their risk mitigation initiatives.

CHAPTER FIVE

Discussions of findings

5.1 Introduction

This chapter provides the discussions of the findings extracted from the company questionnaire. With reference of the literature in chapter two, each result is connected to the research study and the knowledge gaps.

5.2 Data presentation

After the interview was conducted by the researcher with the head of programs at PRICHO, descriptive data was produced. To understand and get in-depth rich information, the questionnaire was structured in a way that objectives were used to generate questions which were aligned with the research respectively. The data was presented. Qualitative/ thematic data analysis was used throughout to give room for understanding of the data collected.

One organization was chosen for an interview as advised by the supervisor as it was going to be hard to analyse all the community based organizations in Kafue district hence the one organization that was picked. The presentation of the data is showing the findings which have been tested.

5.2 Summary of results

The study was evaluating the resource risk mitigation in project management in community based organizations: A case of primrose community health organization in Kafue district, Zambia. The findings were summarized as below:

The head of programs responded to the first objective which stated “the type of risks identified by primrose community health organization”. The organization faces Financial Risks, Human Resource Risks, Material Risks and Technological Risks. But they most significant risks are Financial Risks, Human Resource Risks and technological risks. Furthermore, what causes these risks to occur is financial constraints. These risks can be seen to have an impact on the productivity or attainment of the organization goal in that without properly financial stability the organization may be slow to move and also mitigating risk may not take place at all which in the end may affect any little schedule as

an organization to produce excellent results to the donor and organization at large. Furthermore, when it comes to risk mitigation, the organization handles the risks by developing contingency plans, reallocating resources, seeking external partnership or support and Seeking external partnership and support. It means that without aid from external partner's risks may fail to be mitigated. To add on there is need for Frequent monitoring by internal monitors/ Auditors. Without proper savings or financial stability, it means the organization may not have monitoring by internal or external auditors. There is also need for the generation of the finance and risk assessment manual as well as procurement manual to guide the process of purchasers. The main challenges the organization faces in managing resource risks in projects is limited funding availability and Unpredictable external factors. They once had an economic empowerment project where resources were highly affected as volunteers did not use them according to the donor's instruction which means there was lack of accountability. From the responses, it can be said that due to the risks identified, the organization needs to find means of ensuring resources are made available for the risks to mitigated and also for auditors to monitor their work. The theory used in this study for this objective is the prospect theory. This theory adopts that losses and gains are valued differently, and this tends to make individuals make decisions based on the supposed gains as a substitute of perceived losses. Also known as the loss aversion theory. The over-all idea is that in an instance two choices are displayed before an individual that are both equal, with one presented in positions of possible gains and the other in positions of potential losses, the previous option will be chosen. In this case study, the identification of the risks give room for a better choice to be made in terms of which risks are higher and need more attention or which risks need more input so that an organization can reach its goal. It can be concluded that for PRICHO not to experience any loss in their project management operations, it is important to identify the possible loses in order to experience good results in their projects and daily operations.

In the second objective which is "regular update of risk management plans for primrose community health organization", the head of programs gave responses about their risk management plan, the risk management plans are reviewed and updated annually. updates to the risk management plan are driven by scheduled reviews. The last update

to the risk management plan was within three months. The factors that typically trigger updates are feedback from staff and stakeholders, technological advancement, and identified risks or incidents. The identified risks are integrated very effectively. The Effectiveness and communication of PRICHO staff members is done in such a way that staff members are informed about updates to the risk management plan through regular meetings, email communication and training sessions. The updates to the risk management plan address the most relevant risks. In terms of Suggestions and feedback, the challenges faced when updating the risk management plan is when resources are not adequate to run programs, things come to a standstill. The improvements that the manager of programs would suggest for the update process is for the finance strategy to be put in place as well as procurement policy and risk management tool to guide the use of resources. From the response, the organization has strengths on their risk management plans and their communication during this process is effective to ensure their risk management plans are produced on time.

In the third objective which is “to examine the role of committees in stakeholder management for primrose community health organization. The head of programs for PRICHO responded that for the role of committees in stakeholder management, the key stakeholders involved in the risk mitigation committees at PRICHO are the Board members. Stakeholders are identified and selected to participate in these committees and Primrose advertises for Board members, they apply then depending on their expertise the organization picks its Board members. These Board members have elections as well as elections for the committee. stakeholders consulted during risk mitigation discussions regularly. When it comes to Communication and collaboration the methods towards the stakeholders that are used to communication about risk mitigation plans are emails, newsletters and meetings. These communication methods are effective in ensuring stakeholder understanding and involvement. There are regular updates provided to stakeholders regarding risk mitigation progress. In terms of stakeholder contribution an example of stakeholder’s involvement that directly influenced a risk mitigation strategy was when the ministry of health through the district health office discovered project not yielding results but resources where pumped in. This was identified through data review quarterly meetings. Challenges and opportunities challenges that committees face in

engaging stakeholders effectively are limited resources and time. Some opportunities that exist to enhance stakeholder engagement in risk mitigation at Primrose Community Health Organization are the communication strategy guide. The overall effectiveness of stakeholder engagement in risk mitigation committees is good. From the response, it can be seen that the stakeholder engagement is okay and stable. This objective is backed by the stakeholder's theory as one of the theories used in this study. Freeman (1984) defines stakeholders as any group or individual impacted by the operations of the company, including staff members, clients, suppliers, communities, and shareholders. According to this theory, it's critical to balance the interests of all parties involved rather than putting shareholders' needs first. It can be seen that the theory correlates with the objective and it can be said that stakeholders play a big role in a CBO when it comes to risk mitigation strategies in order for a project to meet its goals or even an organization to reach its goals. PRICHO engages its stakeholders in decision making towards risk management measures and are aware of the impact of involving stakeholders in planning, communication, reviewing etc.

Factors to consider when identifying the type of risks for primrose community health organization.

According to the response from the questionnaire, response was given by the head of programs at PRICHO according to the questions aligned with the first objective, the responses were that the organization handles the risks by developing contingency plans, reallocating resources, seeking external partnership or support. There is need for frequent monitoring by internal monitors/ Auditors, there is need for generation of the finance and risk assessment manual as well as procurement manual to guide the process of purchasers. The study's findings are also consistent with those of Guillaume (2024) who found that effective risk management and contingency planning are critical components of organizational resilience. Companies that proactively identify and mitigate risks, engage in scenario planning, and develop flexible contingency strategies are better equipped to navigate disruption. Furthermore, Haddow (2020) found that effective resource allocation improves an organization's capacity to adjust to changing circumstances, especially in disaster risk management. CBOs are better equipped to preserve operational continuity in times of crisis when they make the most efficient use

of their material, human, and financial resources. In order to mitigate resource shortages and enhance project outcomes, Okech. (2012) emphasize the importance of establishing partnerships with local governments and non-governmental organizations to pool resources and expertise. According to Kariuki, (2020), Internal auditors are essential in spotting financial anomalies and making sure that money is being spent in a way that aligns with the goals of the company. This avoids fraud and poor management, which are frequent hazards in CBOs with weak oversight. Brown (2020) found that Manuals for finance and risk assessment guarantee consistency and uniformity in financial operations, allowing businesses to efficiently manage their finances. Procurement manuals reduce uncertainty and guarantee adherence to legal and organizational requirements by offering precise instructions on purchasing procedures.

Factors to consider for regular update of risk management plans for primrose community health organization

According to the response from the questionnaire, response was given by the head of programs at PRICHO according to the questions aligned with the second objective, the risk management plans are reviewed and updated annually. updates to the risk management plan are driven by scheduled reviews. The last update to the risk management plan was within three months. The factors that typically trigger updates are feedback from staff and stakeholders, technological advancement, and identified risks or incidents. The identified risks are integrated very effectively. The Effectiveness and communication of PRICHO staff members is done in such a way that staff members are informed about updates to the risk management plan through regular meetings, email communication and training sessions. The study's findings are also consistent with those of CBOs Lam (2014) he found that resilience can increase by getting ready for new threats like cybersecurity threats, natural disasters, or changes in the economy with an updated risk management plan. This planning lessens the effect of unplanned interruptions. According to James (2020), Real-time insights into possible weaknesses or inefficiencies are provided by feedback from people who are directly involved in or impacted by the organization's operations. While stakeholders bring outside viewpoints that can point out blind spots, staff members frequently have firsthand experience with operational

difficulties. The organization's capacity to modify and improve its risk management tactics is improved by this feedback loop. Smith 2(018) found that new tools that can enhance risk detection, prevention, and response capabilities appear as technology advances. But these developments also bring with them new dangers, like cybersecurity threats. CBOs can take advantage of innovations while protecting against related vulnerabilities through regular updates that are informed by technological advancements.

According to the response from the questionnaire, response was given by the head of programs at PRICHO according to the questions aligned with the third objective, the Stakeholder Engagement, the key stakeholders involved in the risk mitigation committees at PRICHO are Board members. Stakeholders are identified and selected to participate in these committees and Primrose advertises for Board members, they apply then depending on their expertise the organization picks its Board members. These Board members have elections as well as elections for the committee. Stakeholders consulted during risk mitigation discussions regularly. When it comes to Communication and collaboration the methods towards the stakeholders that are used to communicate about risk mitigation plans are emails, newsletters and meetings. These communication methods are effective in ensuring stakeholder understanding and involvement. There are regular updates provided to stakeholders regarding risk mitigation progress

CHAPTER SIX

Conclusion and recommendation

6.1 Introduction

This chapter presents the general conclusion and recommendation based on the findings of the study presented. To add on this chapter, the recommendations are based on the stakeholder theory highlighted in the study.

6.2 Conclusion

The study aimed at addressing the resource risk mitigation in community based organization: A case of primrose community health organization in Kafue district, Zambia. The conclusion was addressed in line with the three objectives namely: to assess the type of risks identified by primrose community health organization. To examine the regular update of risk management plans for primrose community health organization. To examine the risk management committees involving stakeholders for primrose community health organization.

The first objective was to assess the type of risks identified by primrose community health organization. It can be concluded that primrose community health organization needs to allocate funds that will enable the organization not to go through the named risks such as the financial risks, human resource risks, Material risks and technological risks, there is also need for proper funding to develop contingency plans, reallocate resources, seek external partnership or support and frequent monitoring by internal monitors/ auditors. Furthermore, there is need to generate the finance and risk assessment manual as well as procurement manual to guide the process of purchasers. All these risks to be mitigated required resources.

The second objective was to examine the regular update of risk management plans for primrose community health organization. It can be concluded that primrose community health organization risk management plans are reviewed and updated annually. Upcoming or already existing CBOs can learn from this and there is need for consistency to make updates to their risk management plans which are driven by

scheduled reviews. Furthermore, from the data analysis it has been observed that the last update to the risk management plan was within three months which shows that they are up to date with their risk management plan. The factors that typically trigger updates are feedback from staff and stakeholders and this shows that there is a back and forth communication with their stakeholders. The identified risks are integrated very effectively. The factors to consider the update process is for the finance strategy to be put in place as well as procurement policy and risk management tool to guide the use of resources. Furthermore, resources are needed for the regular updates to the risk management plans.

The third objective was to examine the role of committees in stakeholder management at primrose community health organization. It can be concluded that primrose community health organization has a strong stakeholder management in the risk mitigation who happen to be Board members. These stakeholders are consulted during risk mitigation discussions regularly. There are regular updates provided to stakeholders regarding risk mitigation process. Some opportunities that exist to enhance stakeholder engagement in risk mitigation at Primrose Community Health Organization are the communication strategy guide, this helps them and guides them with issues to do with risk at the organization. It can be said that stakeholders play a very big role at PRICHO to ensure the risk management is taken seriously to ensure quality for their projects

6.3 Recommendation

For the risk mitigation strategies to be a success both at primrose and other community based organizations, the study recommends the following:

1. Developing contingency plans, reallocating resources, seeking external partnership or support and Seeking external partnership and support, Frequent monitoring by internal monitors/ Auditors. Furthermore, there is need for generation of the finance and risk assessment manual as well as procurement manual to guide the process of purchasers.
2. Resources are needed for the regular updates to the risk management plans.
3. The implementation of a communication strategy guide.

6.4 Recommendation for further study

The research was undertaken to evaluate the resource risk mitigation in community based organizations: A case of primrose community health organization in kafue district, Zambia and the researcher recommends that further studies can be done on the strategies the government can ensure for the provision of resources for community based organizations in the national budget to ensure that areas such as risk mitigation are dealt with. Furthermore, ethical clearance should be used in order to get more information on the ground for the richness of the thesis.

6.5 Policy recommendations

The following are some policies that can be implemented to ensure risk mitigation in CBOs is practiced and produce good results:

1. The government should come up with strategies in form of money that can be reserved in the national budget for civil society (including CBOs) towards risk.
2. Encourage CBOs to explore local sources of funding, such as community contributions, small-scale income-generating activities, and partnerships with local businesses.
3. Encourage government or donor-funded training initiatives to improve CBOs' resource management capabilities.

6.5 Limitation of the study

The limitations faced while undertaking the study are highlighted below:

Financial constraints. Furthermore, ethical consideration was practiced but extracting more information was hard because most organizations are discreet with organizational information which they feel should remain confidential hence getting the specific information. Furthermore, ethical clearance by the school had delayed and it could have help to extract more information with evidence of some documentations that may have been used to get information.

6.6 Contribution to the body of knowledge

The research will add to the body of knowledge in terms of CBOs being aware of the importance of capacity building for their employees which is necessary for all CBO if they

are to ensure that their projects are to have their risks mitigated. To add on risk mitigation is important and it helps broaden the thinking and analyzing capacity of future projects for example the USAID funding that is on standstill has affected a lot of CBOs who depended on USAID fund and this is an eye opener not only to CBOs but to the current government as a way to find means to cover up to such risk and even other unforeseen risks that may occur in future at any point in the nation of Zambia.

6.7 Chapter summary

The study has shown that risk mitigation is a very vital aspect for any community based organization for it to HAVE successful output in their projects and organization as a whole. Although it may face challenges such as resource constraints, but once resources are stabilized, the CBOs will face success in their organizations and project's too.

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Appendix

QUESTIONNAIRE FOR PRIMROSE COMMUNITY HEALTH ORGANIZATION

Name: _____

Position: _____

Section 1: General Information

1. What is your role in the organization?
 - Project Manager
 - Health Worker
 - Volunteer
 - Administrative Staff
 - Other (please specify)
2. How many years of experience do you have working with the Primrose Community Health Organization?
 - Less than 1 year
 - 1–3 years
 - 3–5 years
 - More than 5 years
3. What type of projects do you work on?
 - Community outreach
 - Health education and awareness
 - Clinical services
 - Policy advocacy
 - Other (please specify)

Section 2: Resource Risks Overview

4. What types of resources are critical for the projects you work on? (Select all that apply):
 - Financial resources (e.g., funding, grants)
 - Human resources (e.g., skilled staff, volunteers)
 - Material resources (e.g., medical supplies, equipment)
 - Technological resources (e.g., software, IT systems)
 - Other (please specify)
5. Does your organization regularly assess resource risks before starting projects?
 - Always

- Often
- Sometimes
- Rarely
- Never

Section 3: Types of Resource Risks

6. Which types of resource risks have you encountered in your projects? (Select all that apply):
 - Financial Risks (e.g., insufficient funding, delayed payments)
 - Human Resource Risks (e.g., staff shortages, lack of training)
 - Material Risks (e.g., delays in supply delivery, quality issues)
 - Technological Risks (e.g., system failures, lack of access to tools)
 - Other (please specify)
7. Which of these resource risks has the most significant impact on your projects?
 - Financial Risks
 - Human Resource Risks
 - Material Risks
 - Technological Risks
8. What are the primary causes of resource risks in your projects? (Select all that apply):
 - Inadequate planning
 - External factors (e.g., supply chain disruptions, economic conditions)
 - Funding constraints
 - Lack of skilled personnel
 - Other (please specify)

Section 4: Resource Risk Management

9. How does the organization handle resource risks when they are identified? (Select all that apply):
 - Developing contingency plans
 - Reallocating resources
 - Scaling down project scope
 - Seeking external partnerships or support
 - Other (please specify)
10. How effective are the organization's current strategies for managing resource risks?
 - Very Effective
 - Effective
 - Neutral
 - Ineffective
 - Very Ineffective
11. What are the main challenges in managing resource risks in your projects? (Select all that apply):
 - Limited funding availability

- Difficulty in recruiting skilled personnel
- Unpredictable external factors (e.g., economic changes, pandemics)
- Inefficient processes or systems
- Other (please specify)

Section 5: Open-Ended Questions

12. Can you describe a specific instance where a resource risk significantly affected a project and how it was addressed?

13. In your opinion, what improvements can be made to better manage resource risks in projects?

14. What additional support or tools would help mitigate resource risks more effectively in the organization?

Questionnaire on Updating Risk Management Plans

Section 1: General Information

1. What is your role within Primrose Community Health Organization?
 - Administrator
 - Clinical Staff
 - Risk Management Team
 - Other (Please specify): _____
2. How familiar are you with the organization's risk management plan?
 - Very familiar
 - Somewhat familiar
 - Not familiar

Section 2: Frequency of Updates

3. How often are risk management plans reviewed and updated in the organization?

- Monthly
- Quarterly
- Semi-annually

- Annually
- On an as-needed basis
- Other (Please specify): _____

4. Are updates to the risk management plan driven by:

- Scheduled reviews
- Emerging risks or incidents
- Changes in regulations or policies
- Other (Please specify): _____

5. When was the last update to the risk management plan implemented?

- Within the last 3 months
- 3-6 months ago
- 6-12 months ago
- Over a year ago

Unsure

Section 3: Triggers for Updates

6. What factors typically trigger updates to the risk management plan? (Select all that apply)

- Feedback from staff or stakeholders
- Changes in patient demographics or services offered
- Technological advancements
- New health and safety regulations
- Identified risks or incidents
- External audits or inspections
- Other (Please specify): _____

7. How effectively are identified risks integrated into the updates?

- Very effectively
- Somewhat effectively
- Not effectively

Unsure

Section 4: Effectiveness and Communication

8. How are staff members informed about updates to the risk management plan?

- Regular meetings
- Email communications

- Training sessions
- Not consistently communicated
- Other (Please specify): _____

9. How confident are you that the updates to the risk management plan address the most relevant risks?
- Very confident
 - Somewhat confident
 - Not confident

Unsure

Section 5: Suggestions and Feedback

10. What challenges do you perceive in updating the risk management plan?

11. What improvements would you suggest for the update process?

12. Is there anything else you would like to add regarding risk management practices at Primrose Community Health Organization?

Section 1: General Information

1. What is your role within the Primrose Community Health Organization?
 2. Are you a member of any committee involved in risk mitigation? If yes, which one(s)?
-

3. How long have you been involved in these committees?

Section 2: Stakeholder Engagement

4. Who are the key stakeholders involved in the risk mitigation committees?
 - Patients
 - Healthcare providers
 - Community representatives
 - Government or regulatory bodies
 - Others (please specify)

5. How are stakeholders identified and selected to participate in these committees?

6. How often are stakeholders consulted during risk mitigation discussions?
- Regularly (e.g., at every meeting)
 - Occasionally (e.g., during specific projects)
 - Rarely

Never

Section 3: Communication and Collaboration

7. What methods are used to communicate with stakeholders about risk mitigation plans?
- Meetings
 - Emails or newsletters
 - Workshops or training sessions
 - Digital platforms (e.g., apps, portals)
 - Others (please specify)
8. How effective are these communication methods in ensuring stakeholder understanding and involvement?
- Very effective
 - Moderately effective
 - Neutral
 - Ineffective
 - Very ineffective
9. Are there regular updates provided to stakeholders regarding risk mitigation progress?
- Yes
 - No
 - Occasionally (please elaborate)

Section 4: Stakeholder Contribution

10. In what ways do stakeholders contribute to risk mitigation strategies?
- Providing feedback
 - Participating in decision-making
 - Offering resources (e.g., funding, knowledge)
 - Others (please specify)
11. Are stakeholder inputs and feedback consistently incorporated into the committee's decisions?
- Always
 - Often
 - Sometimes

- Rarely
- Never

Can you provide an example where stakeholder involvement directly influenced a risk mitigation strategy?

Section 5: Challenges and Opportunities

13. What challenges, if any, do the committees face in engaging stakeholders effectively?
 - Lack of interest or participation
 - Communication barriers
 - Limited resources or time
 - Others (please specify)
14. What opportunities exist to enhance stakeholder engagement in risk mitigation at Primrose Community Health Organization?
15. Are there any tools, resources, or strategies that you believe would improve the current engagement process?

Section 6: Overall Assessment

16. How would you rate the overall effectiveness of stakeholder engagement in risk mitigation committees?
 - Excellent
 - Good
 - Fair
 - Poor
17. Do you have any additional suggestions or comments on improving stakeholder engagement in risk mitigation?

SIMILARITY OVERALL

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Report #24515515

CHAPTER ONE Background to the study 1.1 introduction This chapter provides the background of the study of resource risk mitigation in project management in community based organizations: A case of primrose health organization (PRICHO) in kafue district, Zambia. Furthermore, to merge the statement of the problem, the chapter focuses on the background of the study, the objectives, research questions, followed by the significance of the study and the scope of study. 1.2 background of the study Project management requires risk mitigation, especially for community-based organizations (CBOs), which frequently function under difficult conditions, with little funding, and with grassroots support. The methods used by these organizations to manage risks have changed dramatically over time. Due to the absence of formal project management frameworks, CBOs frequently used informal risk management techniques when it came to risk mitigation prior to the 1980s. Traditionally, risk mitigation and identification was reactive, addressing issues as they emerged. With the help of local networks and resources, community leaders frequently used their intuition and personal experience to manage risks. Since projects were primarily motivated by social causes and relied heavily on volunteer labor, risks were frequently viewed as part of the mission (Freeman, R., 1984). The 1980s and 1990s saw the rise of international aid and non-governmental organizations (NGOs). CBOs started implementing official

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project management frameworks, like the techniques of the Project Management Institute (PMI). Funding proposals were increasingly required to include risk assessments and mitigation plans by donor agencies. To foresee possible project risks, instruments such as SWOT analysis (Strengths, Weaknesses, Opportunities, and Threats) were frequently employed. Risks were divided among

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