

**A DISSERTATION REPORT ON A STUDY TOPIC RISK MANAGEMENT  
PRACTICES AND PERFORMANCE OF CHRISTIAN BASED HIGHER  
EDUCATION INSTITUTIONS: A CASE STUDY OF UGANDA CHRISTIAN  
UNIVERSITY MAIN CAMPUS**

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**UGANDA CHRISTIAN  
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## DECLARATION

### DECLARATION

I Nyapidi Cranima Leus state that this dissertation is my own work and has not been submitted to any other institution for the purpose of the award of a degree. All sources of information upon which this research has been based, have been correctly acknowledged and referenced according to academic conventions.

Signature: \_\_\_\_\_



Date: \_\_\_\_\_

13/04/2026

## Approval

### APPROVAL

This is to duly certify that Nyapidi Cranima Leus carried out and completed his dissertation under supervision. And this report is ready for submission to the School of Business Uganda Christian University with approval from.

(Academic Supervisor)

Signature:  \_\_\_\_\_

Date: 13/04/20 \_\_\_\_\_

Name: DR. OLOBO MAURICE

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## **ABSTRACT**

This study aims to evaluate the association of risk management practices and performance of Christian based higher education institutions. This cross-sectional study applies the quantitative and qualitative approach of study. Primary data was used through the administration of questionnaire and data was analyzed using SPSS. The study was driven by the following objectives: (i) To explore the influence of risk identification on the performance of Christian based higher education institutions (ii) To determine the relationship risk response and performance of Christian based higher education institutions. (iii) To determine the effect of risk monitoring on performance of Christian based higher education institutions.

To achieve these objectives descriptive statistics, correlation analysis and regression analysis were utilized in analyzing the data. The strong positive correlation between the independent variable and the dependent variable demonstrated that the better Christian based higher education institutions manage risk, the higher their performance is and better they achieve their institutional missions, stakeholder satisfaction and sustainable development. The findings recommend that institution should set a central risk register which is reviewed on quarterly basis gradual integration of risk transfer mechanism like insurance while minimizing the highly risky practice. Identification of clear institution risk appetite and tolerance, continuous education of staff and faculties about risk management and its importance for institutional performance and long-term sustenance of mission should be done.

## **CHAPTER ONE**

### **INTRODUCTION**

#### **1.1 INTRODUCTION**

This chapter consists of the back ground of the study, statement of the problem, purpose of study, research objectives, hypothesis, scope of the study, geography scope, time scope, justifications, significance and conceptual frame work.

#### **1.2 BACK GROUND OF THE STUDY.**

The higher education sector is operating in a more volatile and complex environment where the institutional performance, net income stability, operational efficiency, academic quality, long, term sustainability, governance effectiveness, and institutional effectiveness, relies heavily on the ability to predict, avoid and mitigate a wide scale of risks. Risk Management practice in higher education institutions can be generally defined as formal and informal procedures for identifying, assessing, communicating, and responding to risks related to all institutional activities. Formal institutional risk management practices are normally implemented as part of enterprise risk management practices that combine strategic performance management with risk management (Jemmy, 2025). Performance of higher education institutions including financial indicators, operational figures, academic standards, sustainability measures, and governance effectiveness, were traced in conjunction with effective risk management if systematic approaches to risk were established with the purpose of effectively responding to funding, regulation, technological disruption, and crisis situations (Asad, 2023).

Likewise, Christian, based higher education institutions performance were not solely limited to financial and academic measures; but extend to the formation of student character, development of faithful leaders, and fulfillment of Godly calling and zeal for Christian higher educations. Academic quality did not only encompass curriculum and scholarship, but also the integration of faith and university learning, whereas operational efficiency also referred to a safe, nurturing, and values, laden learning environment (Sutton, 2024). Institutional effectiveness was therefore demonstrated through graduate employability, community contributions, righteous leadership ability, and faithful co, existence with Christian mission objectives (Hampton, 2024).

In resource constrained, Christian based higher education institutions, there are quite a few that lack independence in the individual risk management departments and some might even lack formalized risk management units. As a result, higher education institutions were not capable of performing adequate institutional risk management; consequently, their risk mitigation of financial risk, safety concern, noncompliance, reputation risk were not adequate, which further deteriorated their performance internationally in the dimensions of financial, operational, academic and sustainability (Mukhibat, 2024).

Furthermore, deep deficiency in risk governance structures impeded Christian higher education institutions from abundant preparation of complex, systemic, and interconnected risks particularly in resource limited Christian higher education institutions (Fraser, 2024) Within Christian higher education specifically, some institutions were able to develop corresponding risk management system to demonstrate integrated and forward looking perspectives; others remained to be reactive, threatened to many aspects of institutional performance and failure to faithful mission accomplishment (Hampton, 2024).

This study intends to, analyze the effective and ineffective risk management practices of Christian higher education institutions demonstrated as risk identification, risk response, risk monitoring and institution performance of Uganda Christian University

### **1.3 STATEMENT OF THE PROBLEM**

Christian based - higher education institution need a pricing approach that intentionally articulates and maintains their unique mission, oriented value in order to become financially sound, institutional effective, and academically excellent. It has been reported that a number of faiths, based universities in the world are facing difficulties in balancing their religious mission and the demands of the modern higher education system and as a result have faced various challenges in research, teaching and community service (Kawuki, 2023). Such weak institutional performance can affect student 's learning outcomes, personnel motivation and dignity of the faith, based university among the general public, thus making a study necessary.

Although some Christian, based higher education institutions have furthered moral standards and helped in human resource development, empirical evidence reveals that several faiths, based institutions have weak institutional and financial performance whereby lack of planning and

control systems, financial mismanagement and poor internal control systems among other factors have hampered the institutions' progress (Muriithi, 2024). The above problems are common among private and religious, faith-based universities especially in less developed economies where resources are limited to a greater extent.

Furthermore, some Christian, based higher education institutions have high levels of declining standards and quality. This has been characterized by issues like aging infrastructure for learning, poor levels of academic research and weak initiatives to improve institutional capacity (Namusoke, 2025). Despite established controls within some faith, based higher education institutions, institutional performance problems continued to affect the institutions, which suggests that a formal risk management framework for the institutions' financial, academic and operational areas would be a useful addition as institutional performance problems would be less evident in the presence of such framework (Kato, 2024). This suggests that the challenges are resource, and not performance, driven.

In essence, the research into the institutional performance problems which face Christian faith based higher education institutions is endless. The institutional performance dynamics in this context is important to improve the long, term sustainability, transparency and academic value of the faith, based universities (Okello, 2026). The above concerns motivate the research because without a good understanding of the performance problems, the Christian, based universities may not position themselves to realize their educational and religious quests in this competitive sector.

#### **1.4 PURPOSE**

The purpose of the study will be to examine the relationship between risk management practices and performance of Christian based higher education institution, Uganda Christian University Mukono campus.

#### **1.5 OBJECTIVES**

This study will be guided by the following objectives;

To explore the influence of risk identification on performance of Christian based higher education institution, Uganda Christian University Mukono campus.

To determine the relationship between risk response and performance of Christian based higher education institution, Uganda Christian University Mukono campus.

To determine the effect of risk monitoring on performance of Christian based higher education institution, Uganda Christian University Mukono campus.

## **1.6 HYPOTHESIS**

This study will aim at the following research hypothesis;

H1: There is no significant relationship between risk identification and performance of Christian based higher education institution, Uganda Christian University Mukono campus.

H2: There is no significant relationship between risk response and performance of Christian based higher education institution, Uganda Christian University Mukono campus.

H3: There is no significant relationship between risk monitoring and the performance of Christian based higher education institution, Uganda Christian University Mukono campus.

## **1.7 SCOPE**

The scope of this study will be narrowed to the geographical, time and content scope.

### **1.7.1 GEOGRAPHICAL SCOPE**

The study will be narrowed to Christian based higher education institutions with instance to Uganda Christian University Mukono campus which will be selected for research. The target population for this study will be the administrative management teams that is the risk management team, internal audit team, human resource team with in Uganda Christian University Mukono campus, along Kampala-jinja high way.

### **1.7.2 TIME SCOPE**

The study will be carried out between September 2025 to February 2026. The focus will be narrowed down to period between 2023 to 2026 in order to capture recent developments in regards to risk management practices convey by Christian based higher education institutions.

### **1.7.3 CONTENT SCOPE**

The study will be cramped to examining the role of risk management practices and performance of Christian based higher education institutions. Risk management practices being the

independent variable and performance of Christian based higher education institution being the dependent variable. This study will be analyzing the performance of Christian based higher education institution, Uganda Christian University Mukono campus.

### **1.8 JUSTIFICATION**

Conducting this study will help to provide current knowledge concerning the inadequate performance conveyed by Christian based higher education institutions and failure to achieve their set goals amidst risk management practices present thus creating a gap that needs to be researched on.

### **1.9 SIGNIFICANCE**

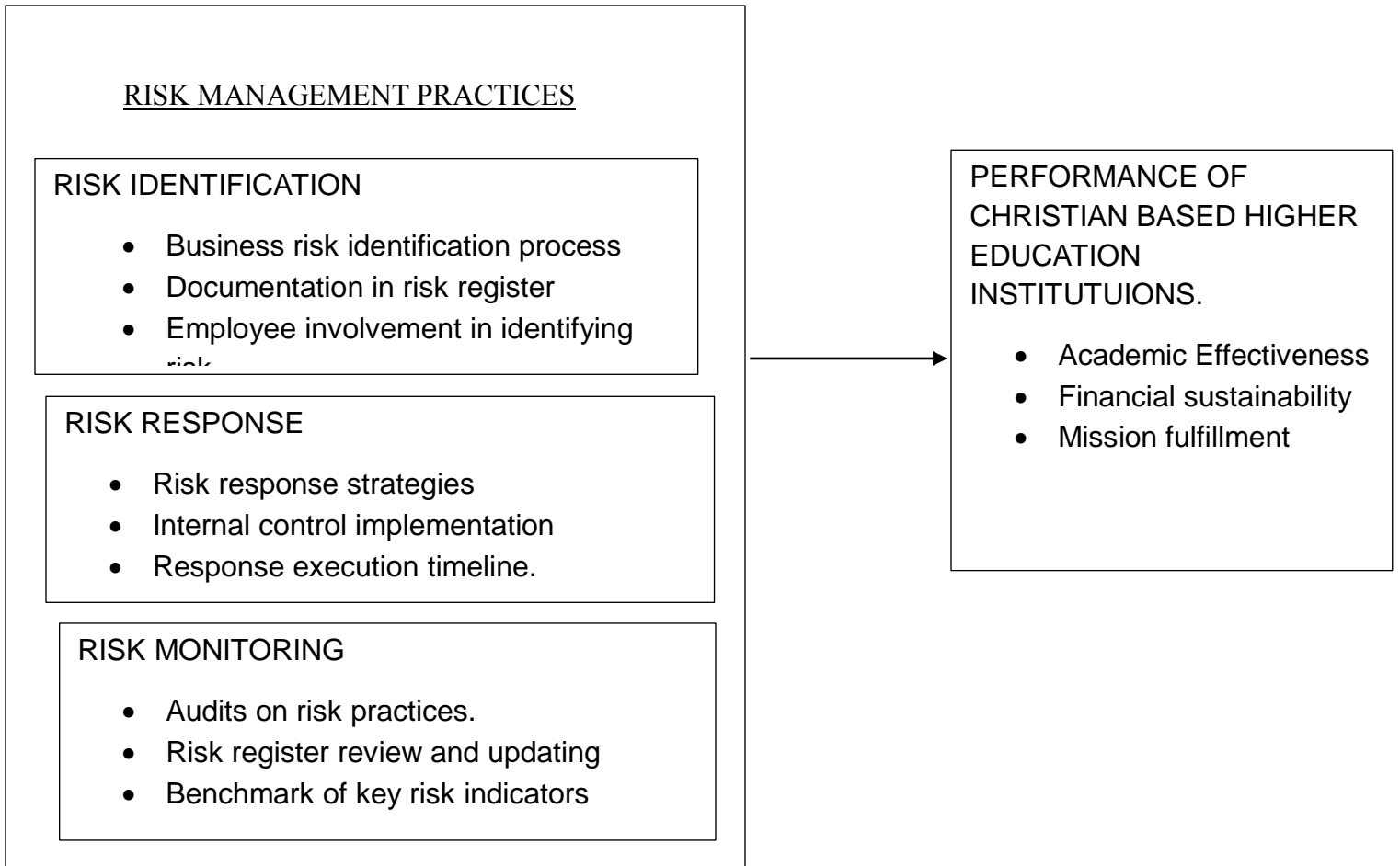
It is hoped that the findings of this study will be significant;

To other researchers, the importance to know about the relationship between risk management practices and performance of Christian based higher education institutions. It is hoped that the findings of this study serve as current reference material.

It is hoped that the findings of this study may be helpful to National Council for Higher Education as the findings may provide information on how to improve the performance of Christian based higher education institutions.

To stakeholders and donors, it is hoped that by demonstrating the link between risk management practices and institutional performance will enhance donor confidence and stakeholder trust.

## 1.10 CONCEPTUAL FRAMEWORK



**Figure 1.10; Conceptual frame work.**

The conceptual frame work above demonstrates the relationship between risk management practices and performance of Christian based higher education institution.

In-addition the independent variable, risk management practices are conveyed in risk identification, risk response, risk monitoring. The effective risk management practices would deliver a high level of performances among Christian based higher education institution.

The study supposes that the performance of Christian based higher education institutions is influenced by risk management practices.

## **CHAPTER TWO**

### **LITERATURE VIEW**

#### **2.1 INTRODUCTION**

This chapter reviews valid literature which provides us the exiting information about Risk Management practices and performance of Christian based higher education institutions. Through filtering literature, we are able to study the relationship between the objectives that is risk identification, risk response, risk monitoring and performance of Christian based higher education institutions.

#### **2.2 Empirical review**

##### **2.2.1 Performance of Christian based higher education institutions**

Christian based higher education institutions (HEIs) have been performing fairly well recently, especially through increase of enrollment which shows contrary result with the general higher education industry declines. The average enrollment within Christian higher education grew 1.4 percent between Fall 2022 and Fall 2023 and some of the evangelical colleges show record, high total number and strong recovery after COVID 19 pandemic (Glanzer, 2025). The current evidence shows that having strong faith integration and sense of community are effective performance drivers which help institutions like Asbury University and Colorado Christian University hit the enrollment historic high levels. Financial and operational strength are important elements to organizational performance both tangible output and wellbeing of the organization (Mustapha, 2023). Based on the existing data many Christian HEIs are performing well based on performance indicators although there is a coming demographic enrollment cliff.

Beyond enrollment, long term performance depends on managing risks more generally to assure sustainability and performance. A more generally oriented view of enterprise risk management is critical for ensuring future student progression and institutional performance and sustainability for HEIs more generally (Bamber, 2023). Such a general approach appears consistent with the broader view of performance which does not only rest in the financial domain but in non, financial dimensions critical to HEIs such as reputation and student confidence (Mustapha, 2023). However, others emphasize that deficits in specific risk areas such as information security frameworks may undermine performance in an immediate and direct manner through

institutional reputation damage and a consequent lack of stakeholder confidence (Kombo, 2023). Christian based HEIs should leverage their unique capacity for mission and community solidarity by adopting formal, enterprise-wide risk management strategies to ensure that their enrollment surge is sustained and that their overall institutional performance for the future is secured.

In similar faith-based institutions' context, it was demonstrated that programs teaching values of tolerance, patriotism and acculturation can produce good evaluative outcomes, with students achieving high knowledge and attitude acquisition (Mukhibat, 2024). In addition to that it has also been empirically confirmed that risk management processes and especially the risk identification and treatment processes have a significant relationship to performance outcomes in educational institutions (Nestory, 2023). All these suggest that Christian based HEIs can potentially achieve good performance due to its mission, based education that inherently promotes building up communities and coping with resilience, but this learning cannot achieve its full potential unless proactive strategic management processes support its delivery.

### **2.2.2 Risk identification and performance of Christian based higher education institutions**

Risk identification refers to the process of identifying the likelihood of an entity failing to achieve its set goals over a given period of time. Barriers that can come from within a short run or along run after the establishment of an entity hinder its success, these can be internal barriers like limited financial resources, weak governance structures external barrier like economic instability, strict government regulations. Christian based higher education institutions have to evaluate their risk appetite that is identifying how much risk they are willing to take in and their risk tolerance that is how much risk can the entity take in, keeping in mind their set objectives. Identifying these uncertain barriers early by a business entity which can occur any time, noting them down, weighting weights to them to detect their impact on the business that is either positive or negative impact. Identified risks are tagged against weights then after ranked, areas with a high weight have the most impact and areas with the low weight have a low impact. Consequently, scholars emphasize that a systematic approach to risk identification enhances institutional preparedness and resilience in a dynamic educational environment (Nestory, 2023).

Since different departments and levels of the entity are exposed to risk, there for risk identification should be done at each level and department, internal and external risk all should be effectively identified. Furthermore, risk has to be evaluated in a format of either it being

unsystematic risk that is risk that can affect only one department of the business entity like the finance department only or systematic risk that is risk that affects the entire entity. Risk identification should be holistic and enterprise-wide, integrating top-down strategic oversight with bottom-up operational input through structured frame works (Bamber, 2023).

However, the documentation of the identified risks through a risk register for documentation and reporting is commonly accepted as a good practice for institutional performance improvement. The risk register captures all the risks in one place creating a simple and effective point to track report and manage all risks in a systematic way. Successful documentation and implementation of a reporting system have been found to have a positive impact on organizational performance (Nestory, 2023). Conversely some institutions of higher education lack clear procedures on documenting the identified risk factors thereby depriving them of the capacity to monitor their risk exposure and institute appropriate countermeasures in good time (Kombo, 2023).

Similarly, employee involvement and communication are vital factors that could improve an Christian based higher education institution performance. Constant involvement of employees across the entity is required for effective identification of emerging risks and maintenance of updated risk registers consequently improving organizational performance (Bamber, 2023). But also, due to unavailability of a dedicated risk management team to communicate its activities to staff and lack of employee involvement particularly the ICT staff, on their risk identification process, institutional performance is negatively affected (Kombo, 2023).

### 2.2.3 Risk response and performance of Christian based higher education institutions

Risk response refers to the reaction that an individual will give towards risks. Mainly this reaction can be pro – active reaction that is predicting a risk before it happens and getting a suitable response for it immediately. Christian based higher education institutions are faced with internal and external risk which are sometimes uncertain in their environment thus need to always be pro – active on their reaction to wards risk. Risk response is a practice that is used mainly to reduce the negative impact of risk towards an entity and increase the positive impact of risk where necessary. The methods used towards reducing risk occurrence include; risk avoidance, risk acceptance, risk transfer and risk mitigation. Responding to risk enables Christian based higher education institutions to improve their performance and sustain themselves longer in their dynamic environment.

Risk transfer refers to carrying the negative risk result burden that is uncertain and can affect the on-going concern of entity and it is given to a third party. These types of risks that need to be transfer have a low chance of happening but when they happen, they have a high negative impact on to the entity. Christian based higher education institutions often utilize risk transfer strategies by buying specialized insurance policies such as property, cyber liability to mitigate the financial consequences of campus damage, lawsuits or cyber breaches (Akhir, 2023). Thus, Christian based higher education institutions can transfer this risk to third parties like insurances companies that will help to compensate through signing an agreement. The practical nature of this transfer helps institutions ensure ongoing financial stability, while maintaining resiliency in their core operation, directly bolstering institutional performance (Meroyi, 2025). In agreement, to compensate the third party for bearing the risk the university will generally provide the third party with periodic payment. Risk transfer can also be operationalized through contractual arrangements, such as requiring maintenance or event vendors to carry insurance that pass the financial risk to third parties who can better absorb the shock (Jemmy, 2025). Research shows that institutions who have built formal systems of such risk transfer are able to focus their resources on teaching, learning and other core activities rather than absorbing unexpected costs thus leading to increased efficiency (Jemmy, 2025). In addition, when not strategically applied Christian institutions run the risks of unmitigated shocks such as a financial crisis, a legal dispute, or a cyber-attack, which could severely limit the institution 's ability to fulfill its mission and achieve desired performance outcomes (Asad, 2023).

Risk avoidance is one the methods Christian based higher education institutions can use to handle their risk and this involves eliminating an activity completely thus preventing exposure to a particular risk. In agreement, risk avoidance strategy involves abandoning an activity completely since the likelihood of the risk occurring are high and the consequences of the risk are also high. In addition, Complete avoidance of high-risk behavior may result in not investing in a high, risk but potentially financially profitable new campus, new academic program, a business partnership with an organization found to be unfaithful. By avoiding these threats, the Christ, centered institution can ensure that it remains solvent in both terms of dollars and of faith, based doctrine (Akhir, 2023). Avoidance would directly benefit institutional performance

by preventing the organization from wasting resources on managing crises and redirecting their efforts into promoting primary educational offerings, thus preserving essential performance. The results of research into Christian based higher education institutions have shown that any variation in the implementation of risk management measures is significantly associated with its efficiency, with avoidance measures being especially relevant. However, some research cautions that institutions must avoid becoming too paralyzed with caution, missing out on academic innovations and progress. Reluctance by the organization to engage with new ideas may lead to the desired standards for performance not being achieved (Jemmy, 2025).

Risk acceptance refers to when a business fully incorporates the risk and works with it in his or her entity because the risk has low negative impact on the entity operations and decide not to take any action against it. Risk acceptance requires management to understand and monitor the accepted risk to ensure that it remains within the firm's tolerance level this is done through effective communication and contingency planning. Internal control has been identified as part of risk acceptance in institutions of higher learning where it is utilized as monitoring tool of the risks that the institutions have elected to retain. In Tanzanian public institutions, internal control measures adopted include regular audits, conduct of inspections and contingency planning to minimize the occurrence and consequence of the risks accepted hence protecting operational performance (Nestory, 2023). But also, Tanzanian universities lack documented risk acceptance approaches which are attributable to weak internal controls resulting in employees not having procedures to effectively identify and address residual risks (Kombo, 2023). This absence of formal internal controls means accepted residual risks may not be continuously monitored leading to increased exposure. However, internal controls such as policy review and compliances checks should be adopted during risk acceptance in order to keep the tolerated risks within the organization risk appetite as well as preventing escalation to uncontrollable levels (Jemmy & Riyadi, 2025). Time dimension for risk response is crucial, a well-designed framework monitors continuously with pre, determined safe caution and danger triggers in the Key Risk Indicators (KRIs) in order to have preventive instead of reactive measures (Djohanputro, 2025). In addition, risk acceptance can enhance efficiency by reducing unnecessary spending on mitigation thus in the long run helps to stabilize the performance of the Christian based higher education institutions.

Risk mitigation refers to practices done by an entity to reduce the negative impact of identified risk so that they can achieve the entity's set goals and objectives. Faith based organizations research showed strong positive association where strong risk management practices can account for around 50% of a firm's operating efficiency (Meroyi, 2025). Pakistan showed that a formal independent risk management cell is key to tackle various problems in an organization, from natural calamities to infrastructure challenges to more serious issues like sexual harassment and financial difficulties, which if not handled can really slow down a university performance (Asad, 2023). Risk mitigation if implemented well by Christian based higher education institution hence improvement in performance and sustainability in the in- education industry.

#### **2.2.4 Risk monitoring and performance of Christian based higher education institutions**

Risk monitoring refers to the continuous review of the risk register, updating it, checking if the strategy used to mitigate the risks are still efficient and effective depending on the changing environment at hand. Risk monitoring activities fulfill part of the risk management practices by acquiring data through the manual or automated way, the data is then used to alert and report information relevant control of risk management, providing inputs to ongoing risks and updating the risk response producer (Get risk manager 2023). The ability to set appropriate KRIs with clear boundaries serves as a first, level alert to detect problems such as decreasing number of student enrollment or accreditation document delays before it impacts negatively on the institution (Djohanputro, 2025). Christian based higher education institutions often face fast changing conditions that need active participation from the senior managers, faculty deans and the board of directors in giving directions as well as setting the risk appetite and risk tolerance of the entity. Monitoring indicators such as the quantity of active industry collaborations or student satisfaction level, enable management to take timely and responsive actions which contribute towards maintaining the institution 's reputation and financial stability (Djohanputro, 2025). Risk monitoring forms part of the internal control system frame work for Christian based higher education institutions, thus entities have to continuously evaluate and update their control activities in response to new risks. However, these monitoring actions must be continually audited as part of assessing whether the institutions are complying with set operational and governance guidelines to minimize the occurrence of risks (Rusdi, 2023). The management has

responsibility of ensuring that risk is monitored on a continuous basis through segregating duties for approving and recommending transactions.

The purpose of risk monitoring is to ensure that risk management methods continue to operate effectively and systems produce accurate and reliable information for decision making. In addition, the benefits of monitoring risks can only be fully exploited however, if monitoring is active and part of the regular review processes of the institution. This implies the need for an active, official risk management function rather than dormant, ineffective committees that don't deal with issues on merit (Asad et al., 2023). This cycle of active review is fundamental to good governance and as such increase's transparency and accountability of the institution (Rusdi, 2023). The benefits in terms of performance are also significant, where those institutions employing the expanded risk management policies are observed to have a beneficial influence on the timely completion of projects and achievements of objectives (Mutula, Omwenga, & Kimathi, 2023). For the Christian university, this process of monitoring and updating risk is particularly important in order to overcome particular difficulties ranging from ensuring curriculum suitability to meeting expectations and ultimately, for institutional survival and longevity.

## **CHAPTER THREE**

### **METHODOLOGY**

#### **3.0 Introduction**

In this chapter it presents and discuss the research design which will be used and also the study population, sample size, sample techniques, data collection methods and instruments, data collection procedures, the validity of data collection instrument, data processing and analysis, limitations.

#### **3.1 Research Design**

The study will use the cross-sectional research design embracing the qualitative and quantitative approach to determine the relationship between risk management practices and the performance of Christian based higher education institutions. Both the qualitative and quantitative data will be used to draw conclusions, the quantitative will be used to get numerical data about performance levels of Christian based higher education institution, a case study of Uganda Christian university as well as its relationships in order to obtain its correlation, regression and a comprehensive analysis of the research problem, the qualitative approach will be used in order to get non-numerical data like characteristics, opinions, explanations that should be gotten from Christian based higher education institution leaders personally.

#### **3.2 Study population**

For this study, the target population will be Christian based higher education institution, a case study Uganda Christian University Main campus located in Mukono Municipality. Our focus will be mainly on staff members of Uganda Christian University who are involved in risk management and institutional performance, these include internal auditors, Faculty deans, heads of departments. However, being limited to anticipated constraints like time and monetary resources, in order to properly carry out the study, the study will be limited to 100 staff members who are involved in risk management in the Uganda Christian University Main campus.

#### **3.3 Sample size**

The sample size for the quantitative data will be determined using Yamane (1967) formula as shown below;

$$n = \frac{N}{1 + (e)^2}$$

Where N is the population.

“n” is the sample size.

“e” is the margin of error

$$n = \frac{133}{1 + 133(0.05)^2}$$

$$n = \frac{133}{1 + 133(0.0025)}$$

$$n = \frac{20}{1 + 0.3335}$$

$$n = 99.81$$

$$n = 100$$

Therefore, the sample size is 100 respondents.

**The table below shoes the sample size**

Category	Total sample	Sampling technique
Senior Management	<b>20</b>	random
Faculty deans	<b>30</b>	random
Heads of departments	<b>50</b>	random
Total	<b>100</b>	

### **3.4 Sampling Techniques**

This study will employ both the probability and the non- probability sampling techniques. The probability sampling technique, all the elements in the population have a chance of being chosen. Mainly this study will use the simple random sampling technique. And also, the lottery approach will be used, where names of the respondents will be written on tags and one piked at a time and until the required number is reached. Thus, this technique will help to extract knowledge, attitude, believes from the respondents and also minimize selection bias and enhance the representativeness and reliability of the results.

### **3.5 Data Sources**

This study will use primary data, which will be obtained directly from the stuff members who are involved in risk management through use of questionnaires and also interview guides. This data will be important in capturing the respondents is opinions, experiences and perceptions in regards to our specific purpose of study.

Secondary data will also be used, and it will be obtained from already existing published literature in regard to the topic of study. These include published journals, Christian based University records.

### **3.6 Data collection methods and instruments (tools)**

The researcher will use various tools to collect data for this study. First and foremost, data collection refers to the process of gathering and measuring information on variables of interests, in an established systematic fashion that enables one to answer stated research questions test hypothesis and evaluate out comes. Data is collected through key word searches in electronic databases and snowball sampling (Jemmy&Riyadi,2025). The questionnaire will be a self-administered questionnaire that will consist of both closed and open-ended questions that is designed to collect information on risk management practices and performance of Christian based higher education institutions, stuff who are involved in risk. A self-administered questionnaire (SAQ) refers to a questionnaire that has been designed specifically to be completed by the respondent without intervention from the researcher collecting the data. The use of the

questionnaire will be appropriate because they will allow the collection of data from a large number of respondents within a short time while ensuring anonymity and minimizing interviewer bias. A five-point Likert scale will be used to determine the level of agreement with the questions in the questionnaire relating the variables described the above; where

1= strongly disagree.

2= Disagree.

3= Uncertain.

4= Agree.

5= Strongly agree.

### **3.7 Data collection procedure**

We will obtain a letter of introduction from the school of business of Uganda Christian University main campus Mukono, through the university supervisor to ensure that the ethical guidelines are followed. Thereafter we will get a letter of permission from the human resource department head, we will obtain other documents like staff member list who are involved with university risk management, areas in which the respondents operate. We will then distribute the letter from the school of business, human resource department of the university with the questionnaire both electronic and physical by ourselves to the respondents. The respondents will further be assured of the confidentiality of the information provided and that the study findings are used for academic purposes only. A period of one week we will be given to respondents in order to let them get clarity of the questions and also provide time for them to fill the questionnaires. After we will collect the questionnaires back, and then the data will be collected and subjected for error testing and complied for analysis.

### **3.8 Validity and Reliability**

#### **3.9.1 Validity**

To control quality a pretest of the research instrument is used so that validity is done. Furthermore, validity refers to the ability of a research instrument to measure what it is supposed to measured. The instrument will be given the research supervisor in order to let them give their opinions and scores on relevance of the questions in order to limit errors as much as possible in

relation to the study. The content validity index will be used to assess the scores of the questions in the instrument and will make a judgement on each variable.

$$CVI = \frac{\text{Total number of items delected valid}}{\text{Total number of items}}$$

### **3.9.2 Reliability**

To ensure the trustworthiness of the research topic findings, there has to be reliability on the instrument. Thus, reliability refers to the consistency and stability of the research instrument in measuring the intended constructs repeatedly that is if the same study is tested under the same conditions will the results be the same. A questionnaire will be administered to a small sample of Uganda Christian University staff members involved in risk management and the objectives which include risk identification, risk response, risk monitoring as well as the overall instrument consistency will be internally assess for its acceptance to be considered. This process will help minimize measurement errors and enhance the dependability of the data that will be collected.

### **3.10 Data processing and analysis**

After data collection, responses will be checked for completeness and also the data will be analyzed. Where by analysis is the application of reasoning to understand and interpret the data that will be collected (Ebanga 2023). Furthermore, the data will be dissected to come up with explanations, interpretation of the situation being investigated. In this study we shall use the judgmental practice which will be suitable analyzing qualitative data and representations of Christian based higher education intuitions performance realities.

For the primary data that will be collected it will be edited; coded and analyzed to identify the relationship between risk management practices and performance of Christian based higher education institutions. The data that will be derived from the questionnaires will be analyzed using statical package for social sciences (SPSS) computer program. Descriptive statistics such as frequencies, means and percentages will be used to summarize demographic information and key variables. Inferential statistics, including correlation and regression analysis will be applied and produced in form of tables. Correlation will help to establish the relationship between study variables and regression will be used to establish the effect of risk management practices and performance of Christian based higher education institutions.

### **3.11 Limitations**

Certain limitations may be acknowledged, while the study provides valuable insights. The student may face delayed effective communication with some respondents who were constrained by their work schedules. Emotional biases of some of the respondents, some of questionnaires may not be returned. Due to tight constraints of time and monetary issues, Students may offer little time and finances to the research.

## CHAPTER FOUR

### PRESENTATION, DATA ANALYSIS AND DISCUSSION OF RESULTS

#### 4.0 Introduction

This chapter presents the analysis, interpretation and presentation of the research findings. On the demographic characteristics, description of survey data regarding risk identification, risk response, risk monitoring practices and organizational performance items are also presented. Descriptive statistics such as percentages, frequencies, means, standard deviation, correlation and regression are performed to explore the association between risk management practices and organizational performance. This is then compared with objectives.

#### 4.1 Descriptive analysis of demographic respondents

The demographic study Variables for the study, are gender, position within the institution, years of service in the institution have been included, so that the researcher can be able to know the profile and the different sections of the university staffs have responded to the question survey.

**Table 1: Descriptive results of demographic characteristics of the respondents**

**a) Sex (gender)**

<b>Gender</b>	<b>Frequency</b>	<b>Percentage (%)</b>
<b>Male</b>	31	59.6
<b>female</b>	21	40.4
<b>Total</b>	52	100

**b) Position in institution**

<b>Position</b>	<b>Frequency</b>	<b>Percentage (%)</b>
<b>Senior management</b>	6	11.5

<b>Faculty deans</b>	10	19.2
<b>Heads of department</b>	16	30.8
<b>Lecturers</b>	20	38.5
<b>Total</b>	52	100

**c) Years of service in the institution**

<b>Years of service</b>	<b>frequency</b>	<b>percentages</b>
<b>Under 5 years</b>	15	28.8
<b>5-10 years</b>	21	40.4
<b>10 years and above</b>	16	30.8
<b>Total</b>	52	100

Table (a) as above, illustrates the gender distribution of the respondents involved in the study. It was found that out of all the respondents involved in the study 31(59.6%) were male and 21(40.4%) were female. It suggests that the study participants who were males dominated. Having both males and females as study participants ensures that the study is gender sensitive and that balanced view can be obtained about risk management practices and performance of the Christian-based higher education institutions.

The findings in Table (b) above clearly reflects the position of the respondents within the institution. It is evident that 20 (38.5%) of the respondents were lecturers. The next position category to follow in ranking of size was the Heads of Departments with 16 (30.8%) of the respondents. Deans of Faculties or Schools recorded 10 (19.2%) of respondents while the smallest of all position category was Senior Management with 6 (11.5%). This suggests that the greater part of respondents that participated in the study was the operative staff within the

institution who know how the institution runs daily. They are key in this because they have knowledge about how the institution runs and about its risks.

The data in the table (c) above shows the year of service of respondents in the institution. It was established that 21 (40.4%) of the respondents had served in the institution for 5 – 10 years then 16 (30.8%) for 10 years and above and 15 (28.8%) for less than 5 years. It can therefore be inferred those significant numbers of respondents had served the institution for a long period of time and had an adequate knowledge and understanding of institutional operations and risk management systems. This would enable them to give accurate information on the performance of Christian based higher education institutions.

#### **4.2 To explore the influence of risk identification on performance of Christian based higher education institution.**

The first objective was to explore the influence of risk identification on the performance of the Christian based higher education institutions, with a focus on Uganda Christian University. The respondents agreed to the statements of the research with their own response according to the given 5-point Likert scale where (1= Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree). The respondents' answers to these statements were tested using SPSS software where the findings are summarized, presented in Table as below.

##### **4.2.1 the influence of risk identification on performance of Christian based higher education institution.**

<b>Statement</b>	<b>1(%)</b>	<b>2(%)</b>	<b>3(%)</b>	<b>4(%)</b>	<b>5(%)</b>	<b>Mean</b>	<b>S. D</b>
There is a clear process for the institution to identify risk?	3.8	9.6	19.2	42.3	25.0	3.75	1.05
Use of meetings to identify potential risks?	1.9	7.7	15.4	48.1	26.9	3.90	0.95
Is a risk logged on a risk register?	9.6	19.2	28.8	28.8	13.5	3.17	1.17
Use of internal audits to detect risks?	5.8	11.5	17.3	38.5	26.9	3.69	1.15
Established definition of risk appetite and tolerance?	11.5	23.1	26.9	25.0	13.5	3.06	1.22

The findings in table 4.2.1 show that the highest mean value obtained is for use of meetings to identify potential risks with a mean score of 3.90 (SD=0.95) where 48.1% agreed with the statement while 26.9% strongly agreed. This is consistent with the participatory nature of the Christian influenced culture of consultation at UCU where staff, faculty, and Senate meetings serve as forums for risk identification discussions. There is a clear process for the institution to identify risk was rated 3.75 (SD=1.05) where 42.3% agreed with the statement and 25.0% strongly agreed indicating that there exists a process within the institution for identifying risks through the Senate, Council and through the departments, but still 19.2% of the staff remain undecided on this. The use of internal audits to detect risks” has fairly good agreement of 38.5% and 36.9% for those who agree and strongly agree respectively.

The lowest scored were on is a risk logged on a risk register? (M=3.17, SD=1.17) and Established definition of risk appetite and tolerance? (M=3.06, SD=1.22). For the logged-on risk register category, 28.8% agreed, 28.8% disagreed and 28.8% were neutral. For the defined risk appetite and tolerance category, only 25.0% agreed and 23.1% disagreed. This reveals that despite internal audits and finance committees there appears to be no universally recorded centralized risk register nor a clearly defined risk tolerance as would be expected from faith-based institutions using mission-based management. Employee involvement via meeting and audits however is fairly high.

#### **4.3 To determine the relationship between risk response and performance of Christian based higher education institution.**

The second objective was to determine the relationship between risk response on the performance of Christian-based higher education institutions focusing on Uganda Christian University. The respondents agreed with the statements of the study with their response according to the scale of 5 points in Likert scale where (1= Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree). The response of these questions was tested using SPSS and the result presented in Table as follows:

### 4.3.1 The relationship between risk response and performance of Christian based higher education institutions

Statement	1(%)	2(%)	3(%)	4(%)	5(%)	Mean	S.D
Effective response strategies to mitigate the institution risks?	5.8	9.6	17.3	42.3	25.0	3.71	1.12
The university avoids high-risk institutional activities?	1.9	5.8	13.5	50.0	28.8	3.98	0.98
The university uses contracts to transfer risks?	13.5	21.2	30.8	25.0	9.6	2.96	1.20
The university accepts and manages minor operational risks?	0.0	3.8	11.5	48.1	36.5	4.17	0.90
Allocation of sufficient resources to manage and mitigate risks?	7.7	15.4	23.1	36.5	17.3	3.40	1.18

From the table 4.3.1 above the highest mean score recorded is the university accepts and manages minor operational risks which registered a mean of 4.17 (SD=0.90). The percent agreed and strongly agreed are 48.1% and 36.5%. This score is consistent to the stewardship- oriented culture at UCU in which their faith-based values support wise administration and use of normal daily operations and academic activities without exposing it to over the limit risks. Another higher score is recorded in the university avoids high-risk institutional activities (3.98, SD=0.98). The percent agreed and strongly agreed were 50.0% and 28.8% respectively. This is also consistent with the conventional decision making of the Christian university who support and value mission achievement more and stability in 2025-2026 during the uncertain economic situation in Uganda.

It can be noted that the lowest scored items were the university uses contracts to transfer risks” (M=2.96, SD=1.20, with only 25% agreed, 13.5% totally disagree and 30.8% undecided) and Allocation of sufficient resources to managing and controlling risks (M=3.40, SD=1.18). It shows that while UCU staff perceived internal buy-in of managing low level risks and evading major risks is sufficient the university depends more on faith-based management and internal

controls, but on the formal risk-transfer strategies like outsourced services. The efficiency of response plan and resource allocation have still rooms to improve but the generally positive trend in handling minor risks does ensure the continuations of academic and financial performances at main campus.

#### **4.4 To determine the effect of risk monitoring on performance of Christian based higher education institution**

Thirdly, the purpose was to determine how risk monitoring affects Christian based higher education institutions performance in the case of Uganda Christian University. The respondents accepted the statements of the research by giving their responses according to the five-point Likert scale where 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree. SPSS software was used to test the response by the respondents on the statements. The results are summarized and presented in the table below.

##### 4.4.1 Effects of monitoring risk on performance of Christian based higher education institutions.

<b>Statement</b>	<b>1(%)</b>	<b>2(%)</b>	<b>3(%)</b>	<b>4(%)</b>	<b>5(%)</b>	<b>Mean</b>	<b>S.D</b>
Is the register up-dated and reviewed regularly within the institution?	9.6	19.2	28.8	30.8	11.5	3.15	1.19
Are audits conducted on risk practice?	1.9	7.7	17.3	44.2	28.8	3.90	1.01
Monitoring of internal control systems?	3.8	9.6	19.2	46.2	21.2	3.71	1.10
Follow-up on implemented risk response measures?	5.8	11.5	21.2	40.4	21.2	3.60	1.15
Preparation of periodic risk and performance reports?	7.7	13.5	25.0	38.5	15.4	3.40	1.14

The findings in table 4.4.1, the greatest mean score is given to are audits conducted on risk practice with 3.90 (SD=1.01) while 44.2% agreed and 28.8% strongly agreed which correlates with the good levels of governance and accountability at UCU with the continuous external and internal audits (as supported by Senate, Council and finance committees) is considered key in 2025-2026. The score achieved for monitoring of internal control systems is also satisfactory (3.71, SD=1.10) reflecting staff satisfaction with continuous internal control processes.

Is the register updated and reviewed regularly within the institution (M=3.15, SD=1.19) was lowest response. 30.8 % responded yes, 28.8%neutral and about 29% respond no and strongly disagree. Preparation of periodic risk and performance reports (M=3.40, SD=1.14) is moderate. This points out that internal control monitoring and auditing are strong at Uganda Christian University however the integrated risk register and formalized reporting systems are still in the process of institutionalization and continuous update, probably because there is more dependence on mission statements than on documented risk procedures. Follow up on actions taken (M=3.60) is moderately consistent which means the monitoring of actions contributes to good overall performance. However, more emphasis should be on the register maintenance and regular reporting to enhance financial sustainability and mission realization at the main campus.

#### 4.5 Performance of Christian based higher education institutions

This research investigated how Christian-based higher education institutions perform in regards to these performances based on Uganda Christian University Main Campus in Mukono District. Responses were collected using the 5-point Likert scale (1= Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree) with regard to statements how risk management practices contribute to the listed performances. The data was processed with the help of SPSS software and tabulated as illustrated below.

#### 4.5.1 Christian – based higher education institutions performance

Statement	1(%)	2(%)	3(%)	4(%)	5(%)	Mean	S.D
Is the risk management crucial for the attainment of institution ‘s objectives?	0.0	1.9	9.6	46.2	42.3	4.29	0.88
Risk management improves overall institutional performance?	1.9	3.8	15.4	50.0	28.9	4.00	0.97
Risk management makes more staff and students satisfied?	1.9	7.7	17.3	46.2	26.9	3.88	1.03
Is institutional financial and operational performance increased?	5.8	11.5	21.2	42.3	19.2	3.58	1.16
Does risk management contribute to a rise in student recruitment?	3.8	9.6	19.2	44.2	23.1	3.73	1.12

Table 4.5.1 presents the higher mean scores obtained as compared to the others for is the risk management crucial for the attainment of institution’s objectives?” (M=4.29, SD=0.88) and risk management improves overall institutional performance? (M=4.00, SD=0.97) respectively by 46.2% and 50.0%. This is an indication of the high achievement and academic performance being realized at UCU due to the integration of faith-based values within every part of the operations and goals of UCU for academic year 2025-2026.

Statement with the least good evaluation was is there any improvement of the financial and operational performance at the institution? (M=3.58, SD=1.16), while does risk management contribute to increase in student enrollment?” obtained a medium 3.73. This implies that while staffs and students’ satisfaction are positively correlated with current practice the financial viability is only moderate in the context of the Ugandan economy, the strengthening of risk identification, response and monitoring would have good effects on all three performance measures in the main campus.

#### 4.6 Correlation matrix

The correlation analysis was carried out in order to establish the relationships between risk management practices (risk identification, risk response and risk monitoring) and performance of Christian based higher education institutions institutional. The Pearson correlation coefficient was applied to evaluate the nature and magnitude of relationships between the study variables and the findings are given below in Table 4.6.1. Where r refers to correlation coefficient, while the significance value (p value) reports whether the relation is statistically significant.

**Table 4.6.1**

Variables	1	2	3	4
Risk identification	Pearson correlation	1	.412	.356
	sig		.002	.005
	N		52	52
Risk response	Pearson correlation	.412	1	.521*
	sig	.002		.000
	N	52		52
Risk monitoring	Pearson correlation	.356	.521*	1
	sig	.005	.000	
	N	52	52	
Institutional performance	Pearson correlation	.612*	.478	.539
	sig	.000	.001	.000
	N	52	52	52

Correlation is significant at the 0.01 level (2-tailed). Correlation is significant at the 0.05 level (2-tailed).

The above table shows there is a significant positive relationship between risk identification and institutional performance ( $r = .612$ ,  $p < .01$ ). This demonstrates that a better implementation of risk identification (regular meetings and internal audits at UCU) enhances the mission success and organizational performance at a Christian environment of Uganda Christian University in 2026. It shows a moderate level relationship: clear identification of risk could guarantee stability related to its mission. Likewise risk response has a strong positive relationship with institutional performance ( $r = .478$ ,  $p < .05$ ). Effective risk response strategies (accepting and dealing with

small operational risks while avoiding high risks) seem to improve satisfaction of the employees and students as well as financial and operational results which reflects the stewardship culture in faith-based institutions found in descriptive result (mean scores 4.17 and 3.98).

Risk monitoring shows a strong positive association with institutional performance too ( $r=.539$ ,  $p <.01$ ). This is the second significant correlation, and it suggests that monitoring activities, such as performing audits, reviewing and following up on risk response strategies, have some impact on overall institutional performance indicators such as the accomplishment of objective and improvement of the institution (while the update of the risk register is rated moderate). In addition, the three risk management practices are positively correlated with each other (risk identification–risk response  $r =.412$ , risk identification–risk monitoring  $r =.356$ , risk response–risk monitoring  $r =.521$ ) and are significant with at least  $p <.05$ . This suggests that the practices reinforce one another within UCU ‘s governance framework. In essence, the correlation results suggest that higher participation in risk identification, risk response, and risk monitoring practices is associated with improved institutional performance; which agrees with the moderate-to-high mean values of all indicators and the necessity for continuing with the formality of the risk register and reporting procedures to carry the mission and sustainability of UCU.

#### **4.7 Regression analysis**

To assess the impact of risk management practices on the performance of Christian based higher education institutions at Uganda Christian University Main Campus, Mukono District a multiple linear regression analysis was employed using SPSS. The model tested is Institutional Performance = + (Risk Identification) + (Risk Response) + (Risk Monitoring) Where the three predictors are compound variables made up of the individual Likert scale responses within each of the dimensions and the dependent variable is the composite performance measure of Christian based higher education institutions. Here you will find the following; the correlation between your variables (R), your coefficient of determination (R Square) which tells you how well the independent variables fit your model, your adjusted R Square value which accounts for adding additional predictors to your model and finally your standard error of the estimate which measures the average amount of variability around the regression line.

Table 4.7.1

Model	R	R Square	Adjusted R Square	Error of estimate
1	0.682	0.465	0.428	0.512

From the above table, it is realized that the combined three risk management practice dimensions accounts for 46.5% of the variation in institutional performance ( $R^2 = 0.465$ ). The adjusted  $R^2$  value of 0.428 represents acceptable fit, taking into account the number of predictors and the size of sample ( $N=52$ ). It means that risk management practices have moderately good predictive influence over institutional performance at UCU Main Campus at 2026.

Table 4.7.1

Model	Sum of squares	Df	Mean Square	F	Sig
Regression	15.234	3	5.078	19.35	.000
Residual	12.589	48	0.262		
Total	27.823	51			

The table above shows the Anova overall the regression model is significant  $F(3, 48)=19.35$ ,  $P<.001$ ). This suggests that practices of risk management predict the performance results of Uganda Christian University

**Table 4.7.3 Regression Coefficients**

Model	Unstandardized coefficient (B)	Std. Error	Standardized coefficient (Beta)	t	sig
(Constant)	1.25	0.48		2.60	0.012
Risk identification	0.42	0.12	0.38	3.50	0.001
Risk response	0.28	0.11	0.25	2.55	0.014
Risk monitoring	0.35	0.13	0.30	2.66	0.010

Risk monitoring was assessed, and 0.35 represents the change associated with the independent variable when monitoring increases by one unit. Thus when monitoring increased by 1 there was a decrease of 0.13 in the independent variable and an increase of 0.30 in the dependent variable. The predictor is statistically significant ( $p = .010$ ) and has a predictor effect of 2.69.

The estimated coefficients for the regression demonstrate that all three risk management practices have a positive and statistically significant relationship with Christian based higher education institutional performance with risk identification having the largest impact (0.38,  $p = 0.001$ ) compared with risk monitoring (0.30,  $p = 0.010$ ) and risk response (0.25,  $p = 0.014$ ). The large beta for risk identification directly corresponds with the level of staff consensus for the use of meetings (mean, 3.90) and internal audits (mean, 3.69) as operational methods for identifying risks, a cultural practice derived from the Christian concept of decision-making through consultation via Senate, Council, and department meetings and a fundamental part of the UCU way of doing things. In addition, risk monitoring ( $= 0.30$ ) and response ( $= 0.25$ ) are also statistically significant. These also corroborate with high means for audits on risk practices (3.90) and acceptance of operational risks. The slightly lower betas for response and moderate means for updating the risk register (3.15) and allocating resources to manage risks (3.40), suggest there is room for improvement - in terms of establishing a central risk register and providing more precise risk appetite statement. For faith-based institutions such as UCU where the nature of the institution already minimizes risks (mean=3.98) formalizing those specific components would provide further improvements in staff/ student satisfaction, recruitment and sustainability of the institution, while not compromising on the Christian values.

In conclusion, regression has showed that, if the use of the identified indicators under risk identification, risk response and risk monitoring is achieved it can lead to a better performance of Christian based higher education institutions. The significant R-square value of 46.5%, also reflects the importance of keeping these practices to be part of the governance structure, in order to achieve the university 's mission.

## CHAPTER FIVE

### DISCUSSION OF THE FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

#### 5.0 Introduction

This chapter presents findings, conclusions and recommendations in regard to Risk Management Practices and Performance of Christian Based Higher Education Institutions. It links the empirically gathered findings from Uganda Christian University Main Campus with available literature by emphasizing the roles that the identification of risks, response to the risks, and monitoring of risks plays in academic success, financial viability and mission success. It then sums up conclusion and provides some policy recommendations Christian based institutions face similar resource constraints.

#### 5.1 Discussion of the Findings

Risk identification highly correlated positively with institutional performance. Interestingly, 67.3% respondents either agreed or strongly agreed there are procedures to facilitate the identification of risks and 75% respondents agreed the implementation of meetings for the identification of possible risks. These findings suggest that institutional capacity to anticipate future risks may improve if the organization applies systematic and participative procedures for risk identification. In educational context the dynamic changes demand such anticipation (Nestory, 2023). Similarly at Uganda Christian University, regularly held Senate, departmental and staff meetings might effectively play the role as a bottom-up mechanism to reveal risk. It is similar with holistic enterprise-wide view that suggests combining top-down surveillance with operational contribution (Bamber, 2023). However, compared to risk identification, the moderate mean score for risk register kept in a single database (3.17) and risk appetite/tolerance defined (3.06) reflects that documentation is still weak in the implementation and tracking.

There was also a statistically significant relationship between risk response practices and performance while it was noted there was a high agreement on whether or not they were willing to deal with low-probability operational risks (84.6%) and shun from any highly dangerous business activity (78.8%). The latter can be attributed to the stewardship type culture that often envelops Christian institutions wherein threats no matter how small, are addressed pragmatically in an effort to not only protect the sanctity of their mission but also the finances of their

institution (Akhir, 2023). A significantly lower agreement between using contracts as a risk-transfer mechanism (34.6%) was also found; this is likely attributed to faith-based institutions tending to rely more on internal controls and decisions made based upon religious beliefs, rather than the formalization of the transferring of risk through insurance or subcontracting as often is the case with the use of these transfer methods within financially strapped faith-based institutions, while in reality, these methods can provide an outlet to address high impact, low probability risks (Jemmy, 2025).

Risk monitoring was the second most significant factor associated with performance. Respondents strongly agree to audits of risk practices (73%) and audits of internal control monitoring system (67.4%). This indicates the presence of formal accountability structures via internal and external audits. Whereas for update risk register (42.3%) the results indicate medium level of institutionalization in the process. This is in line with previously mentioned findings that constant monitoring via internal audit system and follow-up activities enhance transparency and enables timely remediation yet a poorly managed risk register can impede effective implementation of risk management processes (Rusdi, 2023).

Regressing institution 's performance on the three dimensions of risk management confirms that the three risk management dimensions explain collectively 46.5% variation in institutional performance, the largest standardized effect being risk identification. This finding suggests that participatory approaches to risk identification offer the most potent support for Uganda Christian University's current mission achievement and institutional stability. Risk response and monitoring provide a firm yet improvable base.

## **5.2 Conclusions**

From these findings, the study concludes that there is a positive relationship between good risk management practices and performance of Christian-based higher education institutions. In Uganda Christian University involving stakeholders in risk identification through meetings, audits, and taking reasonable responses on risks, especially by way of prudence and stewardship ideals contributes towards academic quality, staff and student satisfaction and mission fulfillment. Effective monitoring and internal control of risks through continuous audits, leads to the strengthening of responsibility.

In conclusion, the study corroborates the notion that the combination of systematic risk identification, culturally sensitive responses and continuous assessment boosts the resilience, financial stability and missional integrity of Christian institutions. However, its relatively moderate explanatory power (46.5%) implies that external factors (leadership buy-in, availability of resources and use of digital technology) also play a role in impacting performance indicators.

### **5.3 Recommendations**

The process should be formalized and centralized to have a risk register that is reviewed quarterly by representatives from Senate, Council and departments, particularly for Christian based Higher Education Institutions like Uganda Christian University, in order to provide greater traceability and the ability to adapt in a dynamic environment.

To improve risk response capability, institutions should gradually include risk transfer mechanisms with clearly identifiable scope and objectives such as specific insurance coverage for cyber and property risks while maintaining avoidance of high-threat activities guided by faith-based principles. A pilot introduction for high-risk exposure regions like ICT Infrastructure can be a considered option. Institutional risk appetite and tolerance statements should be identified and communicated by the governing bodies consistent with the mission of the university and reflecting the acceptable risk levels that can be undertaken while pursuing strategic goals. In order to encourage broader staff and faculty participation than simply through the current meetings-based identification process and to maintain ongoing momentum with monitoring activities, it would be prudent for management to support a system of short, recurring staff and faculty training in risk awareness and documentation.

The National Council for Higher Education and denominational governing bodies should prepare sector-specific guidelines for risk management within faith-based higher education focusing on how to integrate the organization 's mission values into operational frameworks like Key Risk Indicators and regular reporting. It would be worthwhile for future studies to perform longitudinal tracking of these Christian universities to determine whether formalizing registers and transfer mechanisms translate to quantifiable improvements in the stability of enrolment, confidence of the donors, and financial sustainability.

As the concept of a holistic worldview is often seen as a key element in a philosophical and cultural orientation toward sustainability Brundtland Report, 1987, The President 's Commission on National Commission on the Environment, 1993. It has been taken as a central focus in many discussions of what constitutes environmental ethics and the kinds of perspectives required to inform responsible action. The nature of the relationship between humanity and the natural world the position of humanity within that world, and how the world is valued all flow from or are at least strongly informed by assumptions about holism.

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RISK MANAGEMENT PRACTICE AND ORGANIZATIONAL PERFORMANCE: THE  
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Developing KPIs and KRMI for Study Program in Higher Education | Bramantyo Djohanputro  
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THE MATURITY OF RISK MANAGEMENT IN INDONESIAN ISLAMIC UNIVERSITIES  
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The Risk Management Practices and Organisational Performance in Public Institutions: A Case of DUWASA and TANESCO in Dodoma Maguja Y. Nestory\*, Ester Ugulumu and Oscar Mpsa  
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Quality Governance Design Good University Governance In The Education Sector: a Literature Review of Concepts Performance Models and Audit Practices From a Risk Management Perspective M.Rusdi1\*), Delita Sartika2), Iwan Putra3) , Nurmala Sari4) 1,2,3,4)FKIP Universitas Jambi, Indonesia \*Corresponding Author Email: [m.rusdi@unja.ac.id](mailto:m.rusdi@unja.ac.id)

Risk management strategy for generative AI in computing education: how to handle the strengths, weaknesses, opportunities, and threats? Niklas Humble1\* \*Correspondence: [niklas.humble@it.uu.se](mailto:niklas.humble@it.uu.se) 1 Department of Information Technology, Uppsala University, Uppsala, Sweden

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