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Dr. Robert Kati,

Dean, SGS

Kibabii University,

P.O Box 1699 – 50200,

Bungoma, Kenya.

Dear Sir,

REF: EXTERNAL EXAMINER'S REPORT FOR MARGRET KUEI DHOR, REG. NO. MBA/SCH/001/21

I have positively examined the thesis entitled **"Investment Practices and Financial Performance of Insurance Firms in Juba County, South Sudan"**. Enclosed is the report for my evaluation comments and observations.

Enclosed, please find the following documents:

- i. The original thesis with my comments marked in red
- ii. The external examiner's Report
- iii. Score sheet for thesis evaluation
- iv. Signed appointment letter

Thank you for the opportunity

Preliminary Section

- ✓ Abstract - Modify by revising the entire abstract. Articulate the opening statement to investment practices and financial performance.
- ✓ Separate Acronyms from Abbreviations
- ✓ Improve on editorial errors.

Introduction Section

- ✓ Sec 1.1 – Are investment practices the same as investment strategies? Quite often the candidate has used strategies, noting that the candidate copied from another completed study but changed strategies to practices. Generally, and explicitly, narrate how investment practices deal with financial performance. Also, ensure that all variables of the study are briefly introduced.
- ✓ The candidate has interchangeably used 'strategies, practices and conditions' Need to operationalize for better understanding.
- ✓ The basics in the background section are lacking and therefore does not provide the genesis of the problem. Bring on board the variables in your study and link them clearly with the existing knowledge.
- ✓ Sec. 1.3 The statement of the problem should be rewritten considering: ideal situation, experience on the ground and the difference. – Where is the evidence as regards the ideal situation and what actually is on the ground? Research must focus on the gaps with appropriate facts on the ground; this is missing. Articulate the statement of the problem precisely, otherwise there's no issue here. A number of articles regarding investment practices is in the public domain.
- ✓ Objective 1 needs review; for example, 'to examine.....instead of 'determine
- ✓ Sec 1.7 – quite doubtable; Did you actually collected data? how? who exactly provided you with data and information?
- ✓ Sec 1.9 – Time and money aren't limitations; The candidate needs to articulate the intervention measures in a more convincing manner.

Literature Review Section

- ✓ Describe the proponents and implications and the relevance of the theories to your study, by bringing out the key aspects of these theories that support your current study, indicating key aspects in both studies. Emphasize on the main theory.
- ✓ Consider reviewing all the empirical literature since it does not factor the element of relationship to your study. Indicate the differences and similarities in each case.

- ✓ Sec. 2.4 – Edit and indicate each hypothesis in its line/direction.
- ✓ Pages 22 to 32 – comply with the APA format.

Research Methodology Section

- ✓ Ref. Sec. 3.2 – Avoid unnecessary citations, rather explain how appropriate the research design is to the study.
- ✓ Table 3.2 is repeated
- ✓ Sec 3.5 – secondary data (from records) is ideal for financial performance, because they are authentic. My suggestion is that; it is prudent for the candidate to consider using data already in existence for further interrogation.
- ✓ Sec. 3.5.3 – provide examples of those characteristics that are similar – Kuajok city and Juba county.

Data Analysis and Discussion Section

- ✓ Ref. Table 4.2 on response rate – this means that the sample size was 75, how did you go about the 7 non response? This is misleading, it cannot be 100% as shown and yet the sample size was 75 as depicted on table 4.1. the candidate must rework on this.
- ✓ Interpretations should be accompanied with specific implication – this is missing.
- ✓ Table 4.7.1 – secondary data is more appropriate/ideal. As said, I urge the candidate to reconsider and rework a fresh.
- ✓ Figures 4.2, 4.3, 4.4 – what are the implications? Need for write up
- ✓ It is not clear how the regression results were arrived at and whether this is significant enough or otherwise. Needs to be clearly explained.

Summary, Conclusion and Recommendations Section

- ✓ Sec. 5.2 – this should have been an overview of the study and not summary of the findings. Restate the problem, research hypotheses and a short summary of the procedures you followed in conducting your research.
- ✓ Sec 5.3 – these are the conclusions you drawn from the findings. Number the conclusions. Conclusions must relate directly to the findings.
- ✓ Justify the conclusion and recommendations by data and information gathered. Do it at the end of sec. 5.4
- ✓ Contribution to the body of knowledge is not visible.

References

- ✓ Employ APA format throughout this section.
- ✓ The literature of 2017 and below unless dealing with principles and policy issues should be replaced with the most current ones.

Appendices

- ✓ Appendix II – Sec. E – Employ secondary data

Conclusion of the Report

Overall, I find the candidate slightly above average in demonstrating her ability to carry out research to academic standards. The quantity and quality of work done is above average and the research methodology appears that some contradictions exists. My assessment is that this thesis has been fairly presented as prescribed in the academic standards. Notwithstanding, the candidate should be able to identify and articulate the problem with the existing gaps from the review of literature, findings and conclusions are fairly supported within the context of the study. The candidate must be made it clear whether the study is about practices, strategies or conditions. The background should be made real and original. It has been recommended that the thesis be subjected to thorough revision and correction before proceeding to the next level.