

# The Effects of Savings and Credit Cooperative Societies on the Livelihood of Rural Dwellers, A Case Study At Kyamuhunga People's Sacco Rutookye Town Mitooma District

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**Abstract:** *The study that looked at how SACCOs affected rural households' quality of life. a case study at the Kyamuhunga People's SACCO in Mitooma District's Rutookye Town. The study concentrated on the following three goals: To investigate the effect of Saving And Credit Cooperative Societies on rural household income, to investigate the effect of SACCOs on rural household dwellers' employment, and to evaluate the contribution of SACCOs to rural household dwellers' access to education. The study employed both a qualitative and quantitative research design, and it included a sample of 50 respondents who were chosen, respectively, by simple random selection and purposive sampling, from men and women in the Mitooma District, as well as SACCO officials. Data collection tools and instruments used in the investigation were self-administered questionnaires. The study used STATA and excel in analyzing data that was collected from the field. The results from the study from the study showed that SACCOs have a significant role on Income, Employment and Education of the rural dwellers in Mitooma District. In practical, this research can contribute to public authorities in Uganda in exploiting the SACCOs to alleviate poverty and curb the upsurge of rural- urban migration in the area.*

**Keywords:** savings and credit cooperative societies and rural dwellers

## Background of the Study

Over a million people from all over the world are engaged in the cooperative movement. According to the UN, SACCOS secures the livelihood of close to 3 billion people. In many communities, these SACCOS still have a big economic and social impact.

Early in the 1970s, the national commission on agriculture recommended the creation of farmers service societies (FSS), which diversified the commodity marketing and processing and tend to outperform primary agricultural cooperative credit societies (PACS) in terms of reducing rural poverty, gaining access to formal credit, and organizing a force to challenge the impromptu power of village money lenders. The first FSS was established in the middle of the 1970s, while the first PACS appeared in the early 1900s, and by the 1980s, there were approximately 9200 PACS (Yao, 2005)

SACCOS, or saving and cooperative societies, were first launched in Ghana in 1959. The SACCOS' goal is to help villagers increase their financial stability through saving. The majority of the new members of the SACCO group are English-speaking countries like Uganda, Kenya, and Nigeria (Mctains 1950).

Traditional and modern cooperative groups exist in Nigeria. As a result of the Nigeria cooperative societies, the modern cooperative societies were developed in the nation. After C.F. Strickland's 1934 study on the potential introduction of cooperative societies into Nigeria to the then British colonial administration, the present cooperative societies law was passed in 1934. SACCOS give farmers the chance to organize themselves and access to services, employment, and input that are needed locally. Members will generate more as a result. Nweze (2002) asserts that SACCOS act as channels for the dissemination of input. Rural cooperatives are crucial in mobilizing and administering loans to farmers, according to (Bhuyan S, 2007).

The first cooperative society ordinance in Uganda was passed in 1962, not long after the country gained independence, and it made a number of changes to the 1946 law. The government then moves forward with its increasing the brand awareness of the continued expansion of cooperative movements in the nation. Agricultural cooperatives that engage in the marketing, processing, and export of cash crops become important as a result of the government's claims that the cooperative sector of the economy should rise to a position of significance. People working together because of cooperatives offers a way to mobilize local funds to pay for part of these agricultural cooperatives' marketing, processing, and credit-related activities. However, the military rule of Idi Amin (1971–1988), which was unfavorable, has restricted the expansion and prosperity of this cooperative movement. Shyness, the absence of the rule of law, future uncertainty, the international embargo on Uganda, and inadequate internal governance all combined to harm cooperatives as well as the economy as a whole (Brett EA, 1993). The Uganda Cooperative Union, the Whole Sale Consumer

Cooperative Union, and the Cooperative Bank are a few of the federations that were organized in the 1960s and early 1970s. These SACCOS give people the chance can save money.

The district of Bushenyi boasts the best-performing SACCOS in the nation. It has 72 SACCOS, some of which have the best savings, biggest share capital, and largest loan portfolio, such as Kyamuhunga Peoples Sacco, Mushanga Sacco, and Muhame Sacco. If compared to SACCOS in Acholi and Lango (each with shs90 million in funds) or Buganda, the SACCOS in Bushenyi had an average of shs350 million in savings apiece (shs200m) In Bushenyi, SACCOS have benefited from a number of factors, including the fact that the majority of the locals rely on their farms for daily or weekly income. Cattle and bananas are staples of any farmstead. At least 85% of Sacco members cannot save in Bushenyi savings, in contrary to the majority of members in other regions of the country. (AMFIU, 2005)

saving of the Kyamuhunga people, and credit cooperative society operates in kyamuhunga sub county of Igara county in Bushenyi district in 1998. It started as a company limited by shares but changed to SACCO in 2004 to access and intermediate members voluntary savings. The SACCO has expanded to Katerera Sub County in Bunyaruguru County and is one of the financial service providers leading the charge to improve the saving rate of the general population by trying to impose low interest rates on deposits and offering loans to its members, which encourage investment and ultimately raise members' income levels. (2011) Wright G, Mutesasira L

Based on this context, the study set out to investigate how SACCOs affected rural households' quality of life in Mitooma District.

### **Problem Statement**

Nearly every single nation around the world has made an effort to reduce poverty levels by doing things like increasing the minimum wage, educating women, generating good jobs, and many other things. However, the incidence of poverty remains high, especially in developing countries (MDG, 2014). In poor countries, almost one in five people survive on less than \$1.25 per day (UBOS, 2010). In Uganda, the situation is identical. (UBOS, 2010). Uganda ranks fifth in Africa for its (87.60%) poverty rate. South Sudan took the top spot with (97.80%), followed by Malawi with (99.60%), Liberia with (93.20%), and Rwanda with (91.90%) in fourth place. Rural households in western Uganda and the entire nation have engaged in informal saving activities over the years. Even if the homes in these SACCOS contribute, their incomes are still very low, and broadly speaking, the houses or individuals still have terrible standards of living, having poor access to health care, bad and inaccessible roads, and poor state of schools, to name a few. Most of the households earn no more than Ugx.50,000 per month, which is the lowest income category (UBOS, 2010).

Recent research on SACCOs sheds light on the possible implications of SACCOs (Oluyombo, 2014). On SACCOs, similar evidence is presented (Mwangi, 2011). Additionally, these research solely focused on how SACCOs affected urban residents' quality of life. The assessment performed in the aforementioned studies, however, included the assumption that SACCOs also have an impact in rural areas. Therefore, it was unclear whether the effects of SACCOs would remain the same after considering rural areas. In other words, this study handled the need for an in-depth study on the effects of SACCOs on the livelihood of rural dwellers. A case study being Kyamuhunga People's SACCO Rutookye Town Mitooma District.

### **Specific Objectives**

1. To investigate the role of the Savings and Credit Cooperative Societies on the Income of the rural households.
2. To examine the role of the Savings and Credit Cooperative Societies towards Employment of the rural dwellers.
3. To assess the contribution of SACCOs towards Education among the rural household dwellers.

### **Hypotheses**

1. SACCOs have no significant role Income of the rural dwellers.
2. SACCOs have no significant role towards Employment of the rural dwellers.
3. SACCOs have no contributions towards Education among rural household dwellers.

### **METHODOLOGY**

#### **Research Design.**

Both qualitative and quantitative research methodologies were used by the researcher. Because it is a method of study in which data is obtained from chosen samples whose answer representation accordingly gives a clue to the view of the population, the qualitative design was chosen. The study's design was advantageous because it produced participant self-reports rapidly.

Furthermore, a quantitative model was developed, which involved using tables and graphs to display the data collected from respondents via questionnaires.

Participants in the study

Men and women from the Mitooma district who were actively engaged in running businesses and engaging in agriculture, both of which provided them with money, made up the study's population. The remaining, after their consumption, was preserved in SACCOs and a few SACCO officials who had adequate knowledge on the effect of SACCOs on the welfare of rural household.

### Sample size and determination.

The researcher used scientific procedure in determining the sample size by considering the formula given by Cochran Yamane (1967)

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

Where n= sample size,

N= population,

e = margin of error (0.05)

$$n = \frac{57}{1+57(0.05^2)}$$

$$n = 49.8905$$

$$n = 50$$

### Sampling Selection and Procedure

The Mitooma district's SACCO officials and women who engage in SACCO savings were selected using a purposeful method of sampling. Men and women with sufficient knowledge of SACCOS were given preferential treatment using purposeful sampling.

In order to offer SACCO officials a chance to provide pertinent information on how SACCOs affect the welfare of rural households, simple sampling was utilized to choose SACCO officials.

**Table 1: Showing the target population.**

Category of respondents	Number
SACCO members	20
SACCO officials	30
Total	50

### Sources of Data.

Data was collected from primary sources.

First-hand sources

This included perspectives, comments, and ideas that the researcher gathered from the respondents. Since the research study was founded on the field measurements, this was the primary source of data:

Instruments for gathering data

In order to collect information from the respondents, the researcher mostly employed questionnaires and an examination of the required documentation. The multiple respondents were given questionnaires to complete in order to get their opinions on the study's subject.

### Methods for gathering data

The methods utilized to collect information from respondents were a questionnaire and a review of the required documentation. This was due to their attempts to obtain reliable information from the responders.

### Questionnaire

Both open-ended and closed-ended questionnaires were employed by the researcher. The main section contained questions designed to gather information on the impact of SACCOS on the household welfare of rural residents. It was divided into sections, including the title, purpose of the study, explanation about the investigation and researcher, a section concerning the demographics of the respondents.

### Analysis and Presentation of Data

Editing, coding, and tabulation were used to arrange and process the data. Using tabulations and the data gathered from the respondents, coding was completed. The editing process entailed putting the data in the proper order for further analysis using statistical software like STATA and Excel. In order to process the data, percentages from frequency tables, statistical cross tabulations, pie charts, and graphs were used.

## RESULTS

### Demographic Characteristics of Respondents.

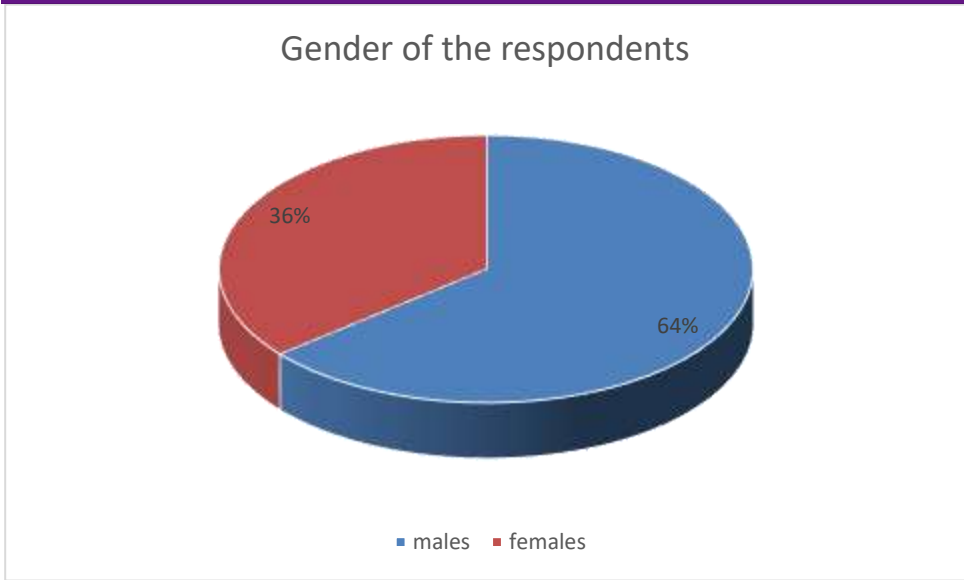
The descriptive characteristics of the sample were based on sex, highest level of education, age bracket, marital status and religion of the respondents.

### Gender of the Respondents.

The researcher used descriptive analysis and the pie chart about the gender of the respondents and the findings were presented below;

**Table 2 showing gender of the respondents.**

gender of the respondent	Freq.	Percent	Cum.
male	32	64.00	64.00
female	18	36.00	100.00
Total	50	100.00	



Source: Primary Data.

**Figure 1 Showing Gender of the Respondents.**

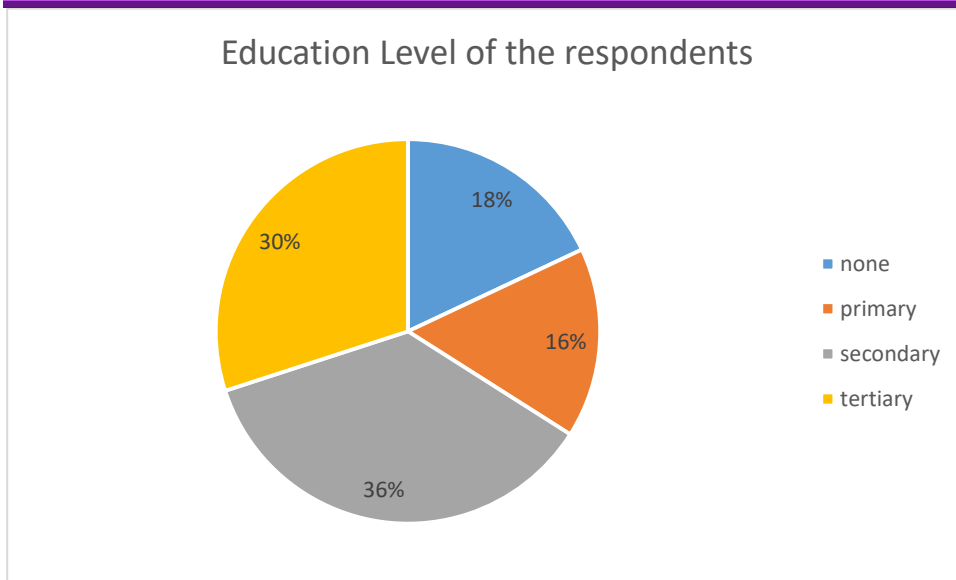
Table 2 and Figure 1 above show that male respondents (64 percent) were more than their female counterparts (36 percent). This implies that more males engage in SACCOs than females in western part of Uganda.

**Educational Level of the Respondents.**

The education level of the respondents was categorized as “None”, “Primary”, “Secondary” and “Tertiary”. The findings were presented as below;

**Table 3 Showing the Education Level of Respondents**

education level	Freq.	Percent	Cum.
none	9	18.00	18.00
primary	8	16.00	34.00
secondary	18	36.00	70.00
tertiary	15	30.00	100.00
Total	50	100.00	



Source: Primary Data

Figure 2 Showing the Education Level of the Respondent

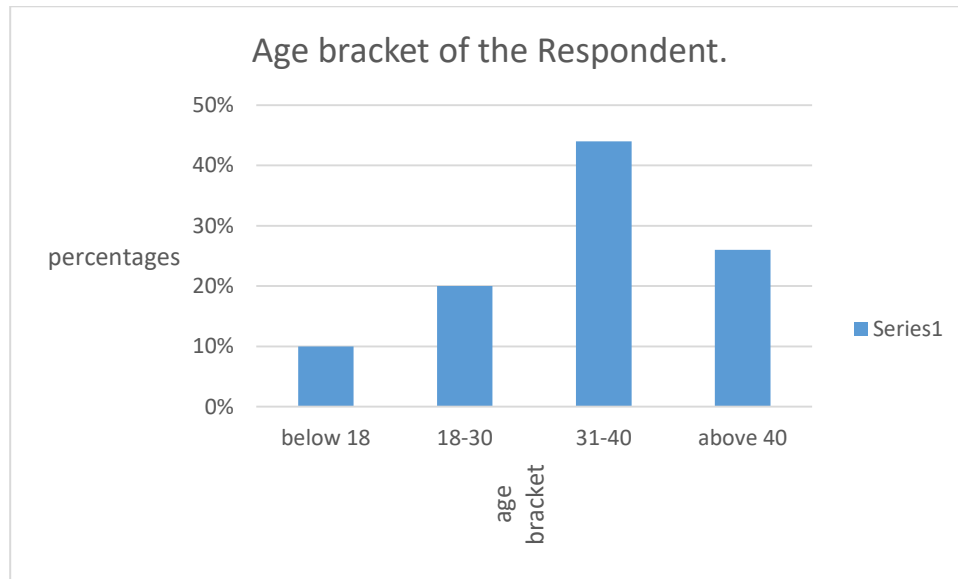
According to table 3 and figure 2, the majority of respondents (36%) had done at least a secondary education. Thirty percent of respondents had completed a tertiary degree, followed by 18 percent by primary education, and 16 percent by no degree. This indicates that, given their education level, the researcher was able to obtain trustworthy and legitimate responses. The information was trusted because it came from the most educated people.

#### Age Bracket of the Respondents.

The ages of the respondents were recorded, grouped and presented in table form and later represented in a bar graph as shown below;

**Table 4 Showing the Age bracket of the Respondents.**

agebracket	Freq.	Percent	Cum.
<18	5	10.00	10.00
18-30	10	20.00	30.00
31-40	22	44.00	74.00
>40	13	26.00	100.00
<b>Total</b>	<b>50</b>	<b>100.00</b>	



**Source: Primary Data**

**Figure 3 Showing the Age of the Respondents.**

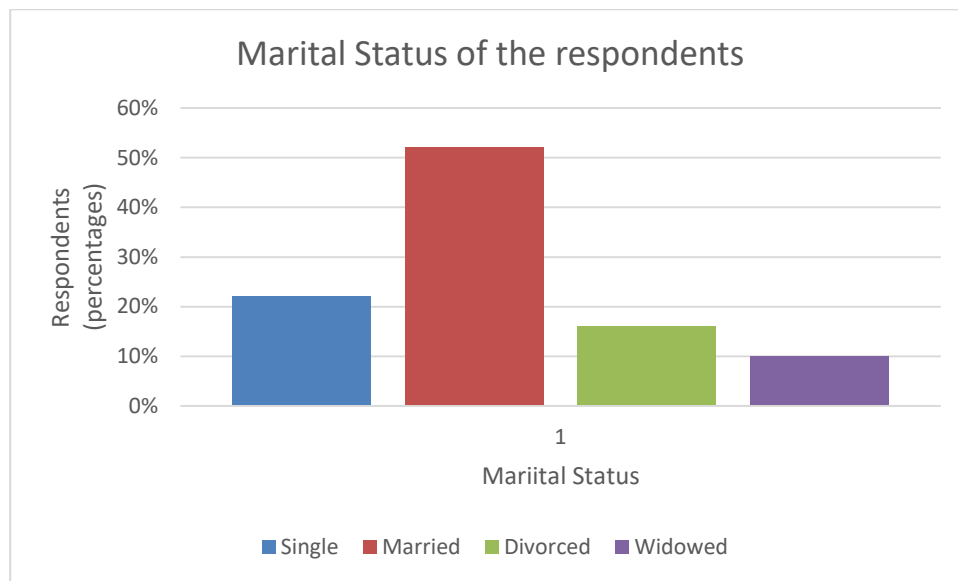
Table 4 and Figure 3 revealed that a majority (44 percent) of respondents were aged between ages of 31 and 40, followed by (26 percent) of respondents who were over 40, (20 percent) of respondents who were between the ages of 18 and 30, and (ten percent) of respondents who were under the age of 18. It is clear that respondents from a range of ages took part in the survey, and they all expressed a variety of opinions about the subject matter.

**Marital Status of the Respondents.**

The respondents asked to respond to the question of marital status indicating “single”, “married”, “divorced” and “widowed”. The findings were presented below;

**Table 5 Showing the Marital Status of the Respondents.**

maritalstatus	Freq.	Percent	Cum.
single	11	22.00	22.00
married	26	52.00	74.00
divorced	8	16.00	90.00
widowed	5	10.00	100.00
<b>Total</b>	<b>50</b>	<b>100.00</b>	



**Source: Primary Data.**

**Figure 4 Showing the Marital Status of the Respondent.**

Results from Table 5 and Figure 4 show that the majority (52%) of respondents were married, followed by (22%) of those who were single, (16%) of individuals who had divorced, and ( 10%) of those who had been widowed. This suggested that respondents with moderate marital status were included in the study, and they all expressed a variety of perspectives relevant to the inquiry.

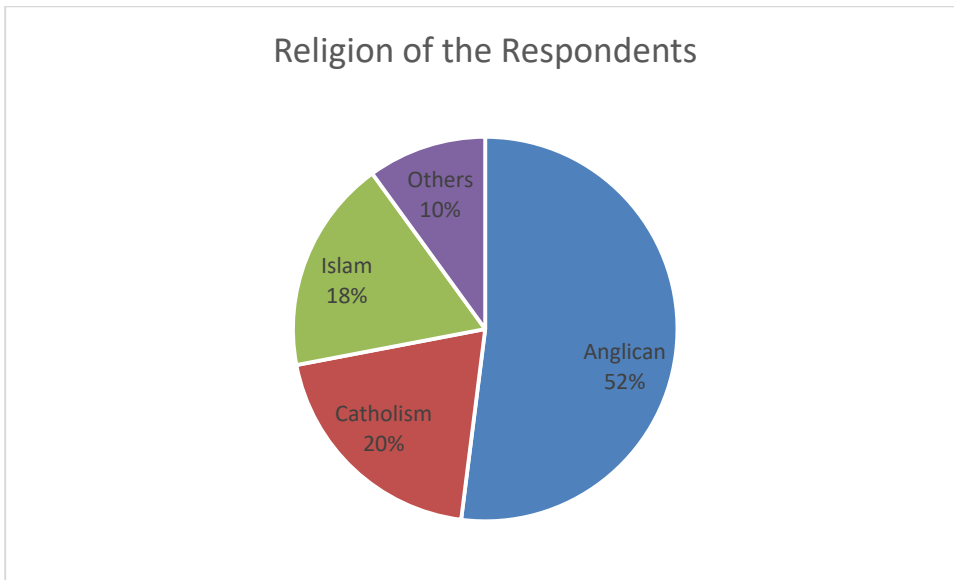
**Religion of the Respondents.**

The respondents were requested to respond to what their religions were that is “Anglican”, “Catholicism”, “Islam” and “others”. The responses were summarized in the table below;



**Table 6 Showing the Religion of the Respondents.**

religion of the respondent	Freq.	Percent	Cum.
anglican	26	52.00	52.00
catholicism	10	20.00	72.00
islam	9	18.00	90.00
others	5	10.00	100.00
<b>Total</b>	<b>50</b>	<b>100.00</b>	



**Source: Primary Data.**

**Figure 5 Showing Religion of the Respondents.**

According to Table 6 and Figure 5 above, 52 percent of participants identified as Anglican, 20 percent as Catholic, 18 percent as Muslim, and 10 percent as subscribing towards another faith. This meant that the majority of study participants were Anglicans, followed by Catholics, Muslims, and then the minority were from other religions, enabling my study to include all the major religions in the Mitooma District.

**Role of SACCOs on the Income of the Rural Dwellers**

Here the researcher used a chi-square to test and establish whether SACCOs have a significant role on income of the rural dwellers and the findings were presented as follows;

**Table 7 showing the role of SACCOs on Income of Rural Dwellers.**

responses on income	SACCOs			Total
	employee	account	committee	
no	14	4	4	22
	63.64	18.18	18.18	100.00
	82.35	20.00	30.77	44.00
yes	3	16	9	28
	10.71	57.14	32.14	100.00
	17.65	80.00	69.23	56.00
Total	17	20	13	50
	34.00	40.00	26.00	100.00
	100.00	100.00	100.00	100.00

Pearson chi2 (2) = 15.7475 Pr = 0.000

**Source: Primary Data**

From Table 7 above, it is statistically significant since the P-Value (0.000) is less than the alpha level of significance of 0.05, this implies that SACCOs have a role on income of the rural dwellers.

Practically it means that SACCOs are positively related associated with income of rural dwellers.

**Role of SACCOs on the Employment of the Rural Dwellers.**

Here the researcher used a chi-Square Test to test whether SACCOs have a significant role on employment of the rural dwellers and the findings were presented as follows;

**Table 8 Showing role of SACCOs on Employment of the Rural Dwellers.**

responses on employment	SACCOs			Total
	employee	account	committee	
no	2	15	4	21
	9.52	71.43	19.05	100.00
	11.76	75.00	30.77	42.00
yes	15	5	9	29
	51.72	17.24	31.03	100.00
	88.24	25.00	69.23	58.00
Total	17	20	13	50
	34.00	40.00	26.00	100.00
	100.00	100.00	100.00	100.00

Pearson chi2 (2) = 15.9937 Pr = 0.000

**Source: Primary Data.**

In the chi-Square test of employment (dependent) and SACCOs (independent) from Table 8 above, the P-Value (0.000) is lower than the alpha standard (0.05), suggesting that the result is statistically significant. SACCOs thus play a big part in rural households' employment.

This clearly shown that SACCOs are likely to have an impact on the employment of rural residents.

**Contribution of SACCOs on Education of the Rural Dwellers.**

Here the researcher used a Chi-Square Test to test whether SACCOs have contributed on the Education of the Rural Dwellers and the findings were presented as follows;

**Table 9 showing the contribution of SACCOs on Education of the Rural Dwellers**

responses on education	SACCOs			Total
	employee	account	committee	
no	8	4	10	22
	36.36	18.18	45.45	100.00
	47.06	20.00	76.92	44.00
yes	9	16	3	28
	32.14	57.14	10.71	100.00
	52.94	80.00	23.08	56.00
Total	17	20	13	50
	34.00	40.00	26.00	100.00
	100.00	100.00	100.00	100.00

Pearson chi2 (2) = 10.4587 Pr = 0.005

**Source: Primary Data.**

From Table 4.8 above, it is statistically significant since the P-Value (0-005) is less than the alpha level of significance of 0.05, this implies that SACCOs have contributed on Employment of the Rural Dwellers.

Practically this implies that Education of the Rural Dwellers depends on SACCOs.

**Conclusion.**

According to the research authors on the repercussions of Savings and Credit Cooperative Societies on Income (P0.05), there is enough data to draw the conclusion that SACCOs have a significant impact on the income of rural residents. This is consistent with the claim made by (Anyango E. et al, 2007) that SACCOS are member-based organizations that convert savings into loans. SACCOS acquire member deposits and convert them into loans. This makes it possible for the poor and rural population to borrow money and deposit their savings. Furthermore, according to (Cosmin F, 2009), small loans are thought to significantly enhance the lives of the poor who are still working by raising their level of productivity. Then (Ellis F and Ader Ffreeman H, 2007) claimed that allows the underprivileged to improve business, agriculture production and able to meet the he household daily needs.

The results from earlier studies conducted by (MFPFED, 2013) that claimed that SACCOs train people in rural areas to act as loan officers in these SACCOs that are located in rural areas, employ casual laborers like sweepers, security guards, and managers, assistance the study's finding that there is a positive relationship between SACCOs and Employment (P0.05).

Concerning SACCOs' significant contribution to education, the study found that they have made significant contributions to the education of rural residents. These findings are in line with those of Brannen (2010), who found that SACCOs are believed to be essential for providing financial services to rural residents.

### **Recommendations**

Based on this study, the researcher made the following:

Given the impact of SACCOs' contributions to the social and economic well-being of village households, there is a need for more organizations, especially state institutions like coordinating councils, municipal assemblies, and district assemblies, to assist in enabling rural people by assisting them in enlisting the help of business owners that can help develop the capacity of more people, especially in rural settings.

According to the study, Ugandan authorities should use the idea of SACCOs to combat poverty and slow the region's rapid rural-urban migration. The research suggests that the SACCO's training methodology be expanded to include complementary training programs. It is suggested that in addition to educating communities about the SACCOs technique, merging SACCO activities with complementing training programs could have an even bigger impact on social-economic wellbeing.

It was advised that management of SACCOs ensure efficiency and transparency in SACCO transactions by creating appropriate record-keeping systems that may be used for ongoing operations.

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APPENDICES

**APPENDIX 1: QUESTIONNAIRE TO FIND OUT THE EFFECTS OF SACCOS ON THE LIVELIHOOD OF THE RURAL DWELLERS.**

Dear Sir/Madam,

My name is Twinamatsiko Derrick a student at Kyambogo University pursuing a Bachelor's degree in Economics and Statistics. I am carrying out a research on the effects of SACCOS on the livelihood of the rural dwellers in Mitooma District. The research is meant for academic purposes only. The information will be treated with utmost confidentiality. Therefore, I kindly request you to participate in the study by providing information to allow me accomplish this goal.

Thanks in advance.

**PART A: Demographic characteristics of respondents.**

Please respond to the following statements by ticking (√) one answer from each question that applies to your circumstances.

1. Gender:

a) Male  b) Female

2. Education level:

a) None  b) Primary  c) Secondary  d) Tertiary

3. Age bracket:

a) Below 18  b) 18-30  c) 31-40  d) Above 40

4. Marital Status

a) Single  b) Married  c) Divorced  d) Widowed

5. Religion

a) Anglican  b) Catholicism  c) Islam  d) Others

**SECTION B SACCO STATUS**

6, How are you attached to Kyamuhunga People's SACCO?

By committee

Employee

By account

**SECTION C SPECIFIC QUESTIONS**

**I. ROLE OF SAVING AND CREDIT SOCIETIES ON THE INCOME OF RURAL HOUSEHOLDS.**

7. Has SACCOs improved on your income?

Yes

No

8. If yes, how has it done so?

.....  
.....

**II. ROLE OF SACCOS TOWARDS EMPLOYMENT OF THE RURAL HOUSEHOLDS.**

9. Have SACCOs provided any employment opportunities in your area?

Yes

No

10. If yes, how?

.....

**III. CONTRIBUTION OF SACCOS TOWARDS EDUCATION AMON THE RURAL HOUSEHOLD DWELLERS.**

11. Is there any contributions SACCOs have done towards education in your area?

Yes

No

12. If yes, how?

.....  
.....  
.....

**END**

**THANKS VERY MUCH FOR YOUR COOPERATION.**



**APPENDIX II: WORK PLAN**

<b>Time</b>	<b>January</b>	<b>February</b>	<b>March</b>
Obtaining research topic			
Writing proposal			
Data collection			
Data analysis			
Report writing			

**APPENDIX III: BUGET**

A proposed budget for carrying out a research

No	Item	Amount (Ugx)
1	Proposal development	30,000
2	Data analysis	100,000
3	Printing and binding	80,000
4	Stationary	20,000
5	Report writing	70,000
	<b>TOTAL EXPENDITURE</b>	<b>300,000</b>