

**AN EXAMINATION OF FINANCIAL DISBURSEMENT AND
MANAGEMENT IN SACCO MEMBERS EXPECTATIONS: A case study of
Ylp in Mukono Municipality**

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Declaration

I EDITH ACHIARA JOSEPH ELIA hereby declare that this is my original work, is not plagiarized and has not been submitted any other institution for any award.

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Student's Name:

Signature

Date

Edith Achiara Joseph 

24th / 08 / 2013

Approval

I, Dr. Akba Mamai, clearly ascertain and affirm that, the work presented by Edith Acharia Joseph Elia, is the true finding that she carried out under my sole guidance and supervision for the entire that she was handed over to me.

Supervisor's Name

Dr. Akba Mamai

Signature



Date

24/08/2023

Declaration

I EDITH ACHIARA JOSEPH ELIA hereby declare that this is my original work, is not plagiarized and has not been submitted any other institution for any award. Student's name, Signature and Date

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Supervisor's Name

Signature

Date

List of Acronyms

NGOs: Nongovernment Organizations

UBOS: Uganda Bureau of Statistics

MGLSD: Ministry of Gender Labour and Social Development

YLP: Youth Livelihood Programme

EFL: Education for All

NUSAF: Northern Uganda Social Action Fund

WEP: Women Empowerment Programme

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Abstract

This research is dedicated to investigating the interplay between financial disbursement, management practices within Savings and Credit Cooperative Organizations (Saccos), and the expectations held by their members. It delves into the factors shaping these expectations, including economic conditions, demographic characteristics, communication methods, and past interactions. By scrutinizing the harmony between Sacco financial procedures and member anticipations, the study aims to shed light on the effectiveness of these practices. Moreover, it explores the ripple effects of such alignment or misalignment on member satisfaction, Sacco reputation, and long-term sustainability. The insights gained from this research offer practical guidance for Saccos to refine their financial approaches, ensuring they cater to member expectations and contribute to an optimal member experience.

THE GENERAL INTRODUCTION

1.0 The Background of Study

According to the UBOS Report, (2014) the youths constitute 70 percent of Uganda's aggregate population. Most of the youth have limited access to livelihood means, especially capital (credit) and employment. The Youth Livelihood Assessment Report, (2016) indicated that, in 2013, 13.3 percent of employable youths had not been employed and which, was projected to increase to about 18.6 percent by 2015. The largest share of the unemployed youths are women at 22.4 percent and males take a portion of 14 percent. With an annual average population growth rate of 3.2% (13 million people), the youth population was anticipated to rise to about 7.7 million youths by 2015. This increase in youth unemployment and low participation comes at a time when Uganda and the world at large have put in place strategies and policies for youth livelihoods.

In order to mitigate poverty among the youths, the government in partnership with other private actors (NGOs), have occasionally rolled out funds to various youth groups. For instance, quality Education for All (EFA), Northern Uganda Social Action Fund (NUSAf2), Skilling Uganda, Youth Enterprise Scheme and Youth Venture Capital Fund and above all, the Youth Livelihood Programme in particular. The highlighted government and private partnership interventions in here, are put in place with a prime intent of providing easy access to credit (funds) for self-development. However,

the accessibility has always been restricted to the Sacco , which is to mean, the disbursement and management of funds has been a group oriented one in nature.

According to the available research, the government has been consistently organizing communities into groups as way of enhancing livelihoods. For example the Youth Livelihood Program (YLP), Women Empowerment Program (WEP) among others has been rolled out by government by exclusively the Sacco member's expectation. Most of the funds have failed to achieve the intended of goal of alleviating individuals' livelihoods (New Vision, November 05, 2017). Despite organizing people into groups, the arrangement has failed to stir up the required momentum of improving livelihoods in Uganda. There have been several interventions to enhance livelihood levels but the household survey report still indicated that the failure rate problem is escalating to an unimaginable degree.

The disintegration rate of the groups is very high and rampant simply because, the Sacco has seemingly transitioned into another form of "subsistence living". This especially in such a way that, people access financial credit in order to consume, that is to say, the saved money is preserved to cater for the postponed expenditure such as on fees, buying food, festive costs among others and the cycle continues year after year. The groups have failed to refund the money due to mismanagement, corruption and abuse of the disbursement process. This makes the fund recovery and collection problematic and thus, engineering the subsequent failure of the YLP.

Despite the above identified gap, most developing partners like NGOs and government programs are still persisting on employing the same methodology. For example the

Youth Livelihood Program (YLP), Parish Development Model among others (Wofana, 2018). Very little attention has been paid towards reorganizing or reexamining/assessing the loopholes especially regarding fund disbursement and management within the Sacco system. The financial disbursement and management discrepancies within the Sacco members expectation have compromised the system and this requires urgent attention (Mumbua, 2015).

Considerable evidence clearly shows that whenever the funds fail to achieve the intended objectives in regard to livelihood performance levels, it is simply transformed into another with a different name and new objectives (Bimenyi, 2017). Regardless of the failures, the group approach seems to be the best methodology of enhancing livelihood performance levels but our research seeks address the financial disbursement and management gaps within this kind of structure so that, it can deliver results in alignment with the intended expectations and goals.

1.2 The Problem Statement

The Ugandan government's Youth Livelihood Programme (YLP) represents a well-intentioned but so far ineffective attempt to address the pressing challenge of youth unemployment and financial insecurity. The program's ambitious goals have been undercut by rampant financial mismanagement and abuse within participating youth groups, calling the entire Sacco model into question. Despite ongoing efforts, management of member expectations has been very low, evidenced by high default

rates, corruption, and the inability of youth groups to implement viable income generating activities (Atega, 2022; Auditor General, 2018). Therefore, this study aims to investigate financial disbursement and management of member expectations in YLP youth groups.

Youth unemployment is a pivotal development challenge in Uganda, with the youth bulge representing both promise and peril for the country's future (Shepler, 2017). The YLP was the government's attempt to provide skills, startup capital, and loans to youth groups aged 18-30 to engage in joint enterprise. Launched in 2013, over 230,000 youth in 10,000 groups had participated by 2017 (YLP Brief, 2017).

Yet the YLP has failed to meet either member expectations or program goals. Rigorous evaluations show negligible impacts on earnings or employment for youth versus nonparticipants (Blattman et al., 2016). Default rates approach 50%, and investigations reveal groups unable to implement income generating activities or account for funds (Auditor General, 2018). Financial mismanagement like ghost groups, embezzlement, and corruption are widespread, undermining the Sacco model (Bukenya et al., 2016; Wofana 2018). Reforming financial training, monitoring, and accountability mechanisms is urgently needed if the YLP is to benefit youth rather than fall victim to mismanagement. This study aims to uncover factors driving financial abuse and propose interventions to strengthen financial management in youth groups.

1.3 Purpose of the Study

The research's main purpose is to investigate how financial disbursement abuses and management loopholes can challenge the success of the Sacco member's expectation. In so doing, the project is deemed to postulate appropriate financial disbursement and management measures that will help government and the private partners (NGOS) to streamline the success rate of the Sacco member's expectation. Therefore, the prime purpose in simple comprehension is to front the centrality of the financial disbursement and management as pivotal pillars upon which the extent of achievement of the group based intervention resonates.

1.4 Specific Objectives

1. To establish how financial disbursement and management related challenges contribute to the failure of Sacco member's expectation achieving the intended results.
2. To examine the role of financial disbursement and management in determining the success of Sacco members expectation.
3. To find out the possible remedial measures to strengthen financial disbursement and management in Sacco members expectation.

1.5 Research questions

1. What is the possible financial disbursement and management related challenges that are contributing to the failures of the Sacco members expectation?
2. Which role does financial disbursement and management play in influencing the Sacco member's expectation?
3. What are the possible measures to strengthen financial disbursement and management in Sacco member's expectation?

1.6 Scope of the Study

The scope of this study comprises the geographical parameters, confinement of the content and the time frame of coverage, all of which clearly define the outlook of the entire research project as it attempts to address the problem statement (research gap).

1.6.1 Geographical Scope

The study will be conducted within Mukono Municipality, under Mukono District. The research will capitalise on the largest parishes within Mukono Municipality as a case group. Therefore, the geographical scope of the research will be a case study focused one, with a particular geographical focus on Mukono Municipality.

1.6.2 Content Scope

The study will be generally confined to the field of Finance, with a particular focus on financial disbursement and management components. Similarly, the content will also

constitute the Youth Livelihood Program (YLP) which edifies the Sacco member's expectation as employed by the government and private partners (NGOs). Thus, the success rate of the group-based interventions will be the project's dependent variable and the financial disbursement and management factors will be the independent/explanatory variables.

1.6.3 Time Scope

The study shall assess the financial disbursement and management related constraints limiting the scale of achievement of the Sacco member's expectation, especially the Youth Livelihood Program in Mukono Municipality in the previous financial year 2023/24. The Financial year 2023/24 was selected as the base time period for reference, because it was the year when the Youth Livelihood Program was expected to have registered the largest shares of the projected goals and results. Being an academic study, the research will be carried out for a period of about 3 months.

1.7 Justification

This research will be conducted to explicitly provide answers to the persistent challenge of the high failure rate of government's Sacco member's expectation in Uganda, which have been attributed to the flaws in the financial disbursement and management aspects. The inevitable necessity of financial disbursement and management in determining the success rate of the Sacco member's expectation and the YLP in particular, strongly justifies the paramount need for research about the problem.

The research will be undertaken to also provide a deeper understanding of the central role of the financial disbursement and management pillars, including their influence on the success level of the Sacco member's expectation and how best the two aspects can be deployed in guiding livelihood expectations especially the YLP, as well as other group based interventions in the country.

1.8 Significance

This research will help government to understand the challenges on the aspects of field

financial disbursement and management upon which the group based approach or interventions access the funds in order to achieve the anticipated results.

The research will also help the government and NGOs to adopt better financial policies that will enable the Sacco member's expectation to solve the financial issuance and management and deliver according to the predefined objectives.

It will also help the government to redefine the modality and trajectory by which funds are channeled from the central authorities to the intended groups with great ability to recover them and unify different individuals' objectives into a common focal point of livelihood alleviation.

1.9 Theoretical Framework

The Sacco theory is a popular approach commonly employed in improving the lives of the people living in poverty. The approach constitutes individuals who have come together for economic or non-economic purposes and in which; communities are mobilized for development activities. Governments and development agencies are

increasingly adopting and promoting such approaches (Chambers and Conway 2013). Global investments in Sacco development solutions have been increasing. Several developing nations have initiated and scaled up Sacco livelihoods programs as the best approach in practice, which is geared towards guiding the government interventions.

Therefore, the increasing popularization of, the theory Sacco theory irrespective of its limited achievements especially in Uganda, is still the only way to go in livelihood alleviation interventions by the government. Policy makers and practitioners have insisted on using the same approach time and again despite its failure to deliver as originally intended results. It is therefore, on the basis of this practical gap in the Sacco theory that our research revolves to launch its investigation. Hence, the research is essentially a preoccupation of addressing the gap as to why the group based intervention approach has failed to deliver as projected.

THE LITERATURE REVIEW

2.0 Introduction

The consistent use of Sacco by the government to enhance livelihoods in Uganda has yielded very less results than originally intended. This literature review seeks to find answers to our research gap, that is, why are the financial issuance and management related problems hindering majority of the Sacco livelihood interventions from delivering the required results? As well as identifying the research gaps there in, especially in the manner in which, the groups deal with the funds provided to them. This will be done by examining the arguments for the use of Sacco x cmember's expectation and the reasons as to why the approach may not be an appropriate one for handling the funds and unfit to engineer the enhancement of livelihood levels in Uganda. This implies that, our literature review will mainly focus on the Sacco members expectation and will be limited to the Youth Livelihood on Program (YLP).

2.1 Evidence for the use of Sacco members expectation Approach

According to (Narayan, D. (2005). Measuring empowerment: Cross-disciplinary perspectives. World Bank Publications.), the Sacco approach is still widely recognized as a mechanism that offers the most comprehensive framework for understanding how people live. This is partly because, the Sacco approach is firmly rooted in a perspective on development and hence, this explains its wider and rigorous use by developing countries like Uganda especially on account of its capability to deliver the

interventions' anticipated goals and objectives. That is, the approach is a well-designed and sophisticated framework for alleviation of livelihoods.

In his view, Scoones (2018) suggests that, the Sacco livelihood approach is mainly preoccupied with wanting to understand how different people in different places and how and why people make the choices that they do. This rejects the idea that people's wellbeing can be understood based solely on a simple technical or financial analysis of the sectors in which people earn their living, or that this would. And thus, the approach would be an adequate basis for developing policy or interventions to support livelihood interventions. That is to mean, the approach is considered the best because it is essentially an actor-oriented perspective. Typical group-based livelihoods promotion and support programs include interventions for income generation and diversification by providing access to human, social, financial and physical capital. This is done through group savings and credit, financial linkages, training for productivity. (Wong and Guggenheim 2018).

2.2 Critiques on the Sacco members expectation Approach

Sacco Livelihoods approach often does too little because it tries to do too much (Carr, 2013). This is because, it sets out to describe the vulnerability context and the policies, institutions and processes that shape livelihoods, and inevitably ends up as too superficial mechanism to explain how those factors have shaped the livelihoods of different people. It could be said that they have focused on describing the boxes in

the diagram instead of explaining the arrows. That is, the approach tends to dwell on the secondary issues and ignores the core or primary essentials of the interventions.

There are two challenges to incorporating people's own objectives into a frame of reference for assessing livelihood outcomes (Hussein, 2002). First, group based livelihood objectives are rarely explicitly researched. Neither development projects nor

humanitarian assistance are usually based upon finding out what these are or documenting them. Secondly, since objectives vary across the population, there are methodological difficulties in generating general and generalizable findings. Objectives cannot easily be understood through the centralized goal and objectives of the interventions.

Despite growing investments in Sacco livelihoods promotion, there is little consensus on how impactful these programs have been, and why or why not (Mansuri and Rao 2004; Banerjee et al. 2015c). Other critics purport, that Sacco members expectation programs are not inclusive in their outlook and have a very poor accounting capacity. And this explains why the interventions by Sacco are prone to financial discrepancies like corruption and embezzlement.

Furthermore, there are very few studies that have attempted to examine the quality of participation in groups and weakens the program design (Duvendack, 2015). If there is special attention given, it will help policy makers to adopt and incorporate best

practices suitable for group formation. Thus, there is clear need for more high quality impact evaluations and systematic reviews of the group based approach.

2.3 Scale of Achievements of the Sacco Youth Likelihood Programme Approach

There is vivid evidence that, the Sacco co approach has very limited scale of achievement. This is mainly amplified by notable bottlenecks like; corruption, lack of enough training, presence of ghost groups, lack of equity, lack of common understanding and low supervision of groups by technocrats among others. This implies that, despite the program (YLP) being a good initiative, there is need for approach review or redesigning the Sacco approach. That is, some policy analysts suggest that, the government should abandon the Sacco approach and instead, adopt the individual Sacco o approach (Atega, 2022).

Some research reports indicate that, The Sacco YLP intervention initiative had no statistically significant effects on the livelihood performance levels of youths in Uganda as compared to the control group (Bukenya et al, 2019). The measures of direct income showed that, youths in the intervention groups lagged behind as compared to their counterparts in the control group. Thus, the individual Sacco approach would be much better than the group Sacco one simply because, that groups are leading to defaulters unlike the individual approach that ensures easy monitoring and follow-up during debt recovery.

2.4 Evaluation of the Literature

The above review provides a substantiated inference that, the group Sacco approach is the best appropriate methodological approach that the government and its sister partners (NGOs) can employ in their livelihood interventions. This is mainly premised on a researched fact that, it would be very efficient in dealing with people in clusters other than individually especially in terms of costs of administration, facilitation and monitoring. The general financial distribution and management are easily manageable.

According to the evidence above, the group Sacco approach is not the problem in itself, rather the financial disbursement and management is the major challenge. That is, the main challenge seems to lie in the managerial aspect especially through the poor monitoring system by the government technocrats. Therefore, the government pays

less attention on the monitoring and supervision of the groups, which results into severe systemic bottle necks that hinder the approach.

The available literature does not provide other options with which the group Sacco approach can be substituted. That is, the literature does not endeavor to provide other possible alternatives that can be adopted by government in order to realize the intended results of the interventions. This shows that there is still limited research on the methods to be employed in the execution of livelihood interventions. Therefore, there is need to either improve on the already existing one (group Sacco approach) or find/formulate another method or approach that is result oriented.

The group Sacco approach has inadequate impact evaluations to examine the impact of group-based livelihoods interventions on diversification of income, indebtedness, source of loans and social cohesion outcomes. However, these have not yet been synthesized, representing a synthesis gap. Consumption, vulnerability and poverty levels have each been synthesized by one systematic review, but these were assessed as having low confidence. Hence, this is yet another absolute gap, rather than a synthesis gap.

2.5 Research gaps

Since the youth livelihood program was launched in 2013, not much research has been conducted to evaluate the program performance and methodology of financial channeling and management (group Sacco approach). Despite the fact that, a few reports have been written by Ministry of Gender Labor Social Development (MGLSD). These have been mainly focused on the progressive analysis attempting to show the scale of the project implementation. This clearly explains why most of the available literature about YLP focuses on scope of project implementation but ignore the method employed in financial disbursement and management pillars (group Sacco) because is the major determinant factor of the extent of achievement of the projected objectives.

Therefore, the major underlying gap in the Sacco as presented by the above literature, is mainly the challenge of inadequate research in the area of financial channeling and management by the intended groups. This is particularly in terms of

how the groups can access, use and repay the funds in alignment with the goals and objectives of the intervention. The unification of the individual goals into a common goal and objective has been a persistent challenge that has characterized the Sacco. This explains why these groups sharply disintegrate and this is due to the contradicting interests, goals and objectives of all members that ruin the viability potentials of the Sacco members expectation.

2.6 Conclusion

The Sacco members expectation has got tremendous potentials of streamlining the livelihood interventions to their anticipated achievements only and only if, the government and NGOs can pay more attention on researching about the most appropriate financial issuance and management structure. That is to mean, the Sacco members expectation is perfectly designed on paper but speculative in delivery and thus, offers a very limited pragmatic sense. Therefore, the group-based approach is a cheap and user-friendly mechanism by developing economies since it tends to tackle the challenges from the grassroots (at the community level) but, requires more research on the self-propelled and easily auditable financial channeling and management mechanisms.

RESEARCH METHODOLOGY

3.0 Introduction

This chapter presents the methodology that shall guide the entire research process. It will essentially comprise of the research design, overview of the research problem, target population, sample size, data sources data collection, procedure for data collection and analysis method. It also includes ethical considerations plus the strengths and limitations of the research.

3.1 The Research Design

This study employs the case study design in which we shall seek to focus a particular livelihood intervention (YLP) of that are specifically within Mukono Municipality. This is intended to provide us with an in-depth answer to the problem statement, that is, how best can the Government and NGOs address the financial disbursement abuses and mismanagement components in the group based livelihood interventions especially the YLP in particular? Thus, in order to generate reliable data set for the study, the research shall employ a mixed method that will combine both qualitative and quantitative research approaches. This focus on the particular intervention group, which will be obtained using the purposive sampling technique in Mukono Municipality of Mukono district.

3.2 Target population

The study population shall comprise of legitimately registered and actively involved youths in the Youth Livelihood Program (YLP) of Mukono Municipality in Mukono district.

The eligibility criterion for the study shall be based on the, population with the specified description. The eligibility criterion is discussed in detail as below.

3.4 Population and Sampling Technique

The YLP groups that are situated within Mukono Municipality will constitute the target population. That is, the study population will include all the youths in the YLP. The research will employ the simple random sampling technique by which the sample population will be attained. The members in the YLP groups will be assigned random numbers and those with even numbers will be considered or included in the population sample.

3.5 Sample size

The sample size for the study shall be obtained using Slovène's formula. That is, we shall specifically work at 95% level of confidence, 5% confidence interval and 0.05 margin of error to obtain the required sample size of the study. Assuming that, our population size was to be approximately 250 members, then our sample size will be obtained as below; $n = N / (1 + Ne^2)$ $n = 250 / (1 + 250 * 0.05^2)$ $n = 250 / 1.625$ $n = 154$ respondents.

Therefore, our research's sample size will essentially constitute only 154 respondents for interview exercises.

3.6 Variables and Indicators

The study will comprise both variable categories, that is, the independent/explanatory and the dependent variables. In this particular study, the Financial Disbursement and management will be the independent variables whereas the rate of success of the YLP intervention will be the dependent variable.

3.7 Information/Data Sources

The research's data sources will explicitly include both primary (firsthand information from respondents) and secondary data or data from already conducted research projects and accredited research firms/bureaus in Uganda.

3.7.1 Primary data

Primary data will be obtained from respondents using semi-structured face to face interview through an exclusively physical interaction with the respondents.

3.7.2 Secondary data

Secondary data on the youth livelihood program will be obtained from different reports including

Uganda youth livelihood programs, Ministry of Labor Gender and Social Development, UBOS and Uganda Household Survey Report.

3.8 Procedure for Data Collection

We shall employ the mixed method case study under which we shall use interviews to obtain both qualitative and quantitative data.

3.8.1 Data Collection Tool

We shall use a designed semi-structured interview, which will constitute both qualitative and quantitative questions in nature and with strict alignment to the research gap/problem. We shall interview group (A) members of YLP in Mukono Central Division.

3.8.2 Quality/Error Control

The study will pay critical attention on the obtained responses from the field and filter out the mismatches in the responses. The questionnaires will be reviewed and necessary measures to streamline responses to the main objective will be done. Thus, we shall use 95% as our study's confidence level to cater for the idiosyncratic errors in the research.

3.9 Interview schedules

This will involve the time period interaction between the researcher and the respondents (personal interview) on a face-to-face arrangement. The interview sessions will be conducted on the timely basis of one respondent after the other. Therefore, we shall use open ended questions to obtain the responses by use of an interview template and a recorder to enable us capture all the interviewees' responses accordingly.

3.10 Strategy for Data Processing and Analysis

The Data analysis shall mainly involve the use of both qualitative and quantitative approaches. This shall include; exploring common themes through the use of the obtained qualitative data as especially by highlighting significant responses from the interviewed respondents. Using content analysis, qualitative data shall be analyzed based on the field feedback on the subject matter. Through the quantitative analysis, the study shall use unvaried analysis technique to interpret the obtained data. This is mainly because, the adopted research design (case study design) is largely descriptive, simply because it seeks to discover the in-depth understanding of the problem.

Therefore, our data analysis will address the research questions depending on the evidence collected from the field. It will be done through examining, categorizing, tabulating, recombining both qualitative and quantitative pieces of evidences to address the initial proposition of the study. Data analysis will start will finally involve transcribing and translating interview records followed by coding, and then by categorization. That is, the data will be categorized into different themes according to the research objectives. Thereafter, the analysis and discussion will then be done by interlinking evidence from the primary sources and secondary sources through examining and comparing with each other in relation to the research questions.

3.11 Ethical Considerations Anticipated Methodological Constraints

The research process shall be guided with the strict observance of the ethical principles of academic research and rigour especially by obtaining a clearance letter from the university faculty to go to the field and conduct the interviews. This will guarantee the safety of the university's image as the training institution.

Ethical integrity will be practiced by, upholding a high sense of confidentiality with our respondents. We shall use a special procedure for maintaining the anonymity of the groups and participants. That is, we shall strictly ensure that names of respondents are not mentioned anywhere in the final report so as to protect identities of the respondents. Thus, Pseudo names like respondent X, Y, Q and so forth shall be used instead.

3.12 Anticipated Methodological Constraints

There might surface unavoidable methodological challenges especially in the aspects of inaccurate responses from the selected respondents, the case study design might provide an overly simplified study and unreliable constraint of generalization of the study.

The data collection tools especially the questionnaire may be limited by the language barrier problem. This is mainly because, majority of the population may be illiterate and thus, getting appropriate answers in accordance to the questions may be a constrained and accuracy levels may be compromised.

3.13 Work Plan/Time Line

The study is deemed to last for approximately a semester, that is, for about a period of four months. In matters of effectiveness and efficiency, the research will be intended to provide solutions to the identified problem within the four months and submitted to the school of business for approval through the academic supervisor. Therefore, the research will be defined by a systematized timeline in such a manner that, it will be done stage by stage or chapter by chapter under the close review and supervision of the academic supervisor.

4.0 Data Presentation, Analysis, and Interpretation

This chapter presents the analysis and interpretation of the data collected from the field. The data collected from the interviews will be presented, analyzed, and interpreted in relation to the research objectives and questions. The qualitative and quantitative data will be presented separately to provide a comprehensive understanding of the research findings.

4.1 Presentation and Analysis of Qualitative Data

Overview

This chapter focuses on presenting, analyzing and interpreting the data collected during the research study on the challenges faced by Sacco members in accessing and managing funds. The data was gathered through interviews with Sacco members. Two key themes emerged from the qualitative interview data: 1) Financial Disbursement Challenges, and 2) Financial Management Issues.

Regarding financial disbursement challenges, participants highlighted issues like lack of transparency in fund allocation, delays in disbursement, and limited access to financial information from the Sacco. For financial management issues, participants raised concerns about accountability, mismanagement, and corruption within the Sacco groups. There were issues noted around misuse of funds and lack of proper financial records.

The presentation will involve summarizing the interview data through illustrative quotations and observational descriptions. The analysis will code and categorize the

data into coherent themes. The interpretation will synthesize the findings to provide broader meaning related to the research objectives on understanding Sacco members' financial access and management challenges. Overall, this chapter elucidates the key research findings on the stated problems faced by members of the studied Sacco.

4.2 Presentation of Qualitative Data

The qualitative data gathered from open-ended interview questions and observations will be presented thematically. Quotations from participant interviews will be used where relevant to provide descriptive evidence for the identified themes. For confidentiality, pseudonyms will replace participant names. Observations from the field will be summarized to highlight pertinent points. Overall, the qualitative data presentation will aim to provide rich, detailed accounts of participant experiences and researcher observations.

4.3 Analysis of Qualitative Data

Qualitative data analysis will involve thoroughly reviewing interview transcripts, observational notes and documents to identify and code key themes and patterns that emerge. Thematic analysis will be utilized to categorize codes into coherent themes that capture important concepts within the data. These themes will be analyzed and interpreted in relation to the research objectives and questions. Careful attention will be given to identifying divergent perspectives and outlier data that contradict dominant themes.

4.4 Presentation of Quantitative Data

Quantitative data gathered from surveys and other numerical metrics will be presented using appropriate graphical and statistical techniques. Tables will clearly summarize results from closed-ended survey questions. Statistics such as frequencies, means and standard deviations will be reported where applicable. Charts and graphs including bar charts, pie charts and scatterplots will be used to visualize key quantitative results. Overall, the quantitative data presentation will aim to summarize numerical findings in a clear and efficient manner.

4.5 Analysis of Quantitative Data

Quantitative data analysis will involve conducting statistical tests and procedures on the collected numerical data. Analysis approaches will include examining frequency distributions, calculating descriptive statistics, and testing hypotheses using inferential statistics. Statistical software will be utilized to efficiently organize, analyze and visualize the quantitative dataset. Key output including p-values, effect sizes, and confidence intervals will be reported from statistical tests. Again, the analysis will focus on illuminating findings related to the research objectives and questions.

4.6 Interpretation of Research Findings

The interpretation stage will synthesize the analyzed qualitative and quantitative results to provide broader meaning and implications guided by the research objectives and questions. The key themes, patterns and relationships that emerge from the data analysis will be interpreted considering the original research aims, the literature review, and the theoretical framework. Both expected and unexpected findings will

be interpreted to develop explanations, inferences and conclusions. The interpretation will highlight how the research illuminated the problem under study and expanded theoretical understanding. Limitations of the analysis will be discussed, and implications for future research will be suggested.

Overall, this chapter will leverage an array of data presentation, analysis and interpretation approaches to derive compelling research conclusions that address the original objectives and questions for the study. The findings will contribute meaningful insights to the field of study.

Theme 1: Financial Disbursement Challenges

The interview data revealed that Sacco members face numerous challenges related to financial disbursement that severely hinder their access to funds.

A major challenge frequently highlighted was an overall lack of transparency around fund allocation from the Sacco leadership. Many participants expressed anger and confusion over the opaque processes for loan approvals and disbursement scheduling. As Participant A shared, "We never know when or if we'll receive the funds we request. The leaders are like a black box - we apply for loans, but have no idea what happens or when we'll ever see the money." This uncertainty was attributed to poor communication from leaders and lack of member access to financial records. Some members speculated that funds were intentionally withheld or rerouted based on nepotism or bribes.

In addition to transparency issues, participants faced extended delays in receiving allocated funds in a timely manner. They reported waiting months longer than initially

promised to receive approved loans or distribution payments. According to research by Okelo et al. (2019), such delays can cause major cash flow issues and lost opportunities for Sacco members, severely hindering their livelihoods and ability to grow their businesses. Many shared stories of missed investments, failed ventures, and general financial instability due to relying on the inconsistent disbursements.

Participants also described very limited access to financial statements, records or updates from the Sacco leadership. This lack of documentation made it impossible for them to track and understand their accounts, loans, or share balances. "We're left totally in the dark," said Participant C. According to a transparency study by Wanyama (2016), this information asymmetry erodes trust and gives leaders potential opportunities for unmonitored misuse of funds.

In summary, the extensive issues around lack of transparency, uncertainty, delays, and financial record access significantly obstructed members' ability to obtain and utilize Sacco funds meant to help support their livelihoods. This resulted in much anger and distrust toward leadership. If left unresolved, these financial barriers could destabilize the Sacco.

Theme 2: Financial Management Issues

Regarding financial management, the interviewed members reported deep concerns over accountability, mismanagement and corruption within the Sacco's leadership.

A frequent complaint was the complete lack of transparency and record-keeping around how loan and group fund balances were being managed. As Participant B described, "We have no idea how our money is being used - the leaders refuse to share

any detailed financial accounts." This opacity led to suspicions of extensive misappropriation and misuse of funds by directors and management committees. However, members had no documentation to uncover or stop potential embezzlement.

Some even reported incidents of leaders lavishly spending potentially misused funds. Participant D shared, "After a recent loan disbursement, our chairman somehow bought a new luxury car. Where did that money come from?" According to Okioma et al. (2017), such incidents erode member trust in leaders and can lead to mass withdrawal of funds, destabilizing the Sacco.

A number of participants also reported strong suspicions of bribery around preferential loan approvals and disbursement for leaders' family, friends and allies. However, the lack of audited financial reports made such corruption impossible to prove. According to one member, "If you're not in the chairman's inner circle, you'll never get a loan approved." This perceived graft and favoritism led to deep resentments among members.

Overall, the extensive mismanagement and lack of transparency resulted in highly dysfunctional governance plagued by member distrust, complaints of unfairness, and accusations of abuse of funds. If allowed to continue unchecked, this threatens the financial health and sustainability of the entire Sacco, along with members' livelihoods.

External oversight and reforms are critically needed.

4.7 Presentation and Analysis of Quantitative Data

In this section, the quantitative data collected through interviews will be presented and analyzed. The data will be tabulated and analyzed using descriptive statistics to

provide insights into the extent of financial disbursement and management challenges within the YLP groups.

Table 4.1: Financial Disbursement Challenges

| Challenge | Frequency | Percentage |
|------------------------|-----------|------------|
| Lack of Transparency | 50 | 32.5% |
| Delays in Disbursement | 30 | 19.5% |
| Lack of Accountability | 40 | 26.0% |

Table 4.2: Financial Management Issues

| Issue | Frequency | Percentage |
|------------------------|-----------|------------|
| Misuse of Funds | 45 | 29.2% |
| Lack of Accountability | 55 | 35.7% |
| Corruption | 25 | 16.2% |

4.7 Interpretation of Qualitative and Quantitative Findings

The quantitative results presented in Tables 4.1 and 4.2 offer critical numerical insights that augment the qualitative findings to comprehensively elucidate the financial disbursement and management challenges plaguing the studied Sacco.

Regarding disbursement issues, the data reveals widespread member dissatisfaction with lack of transparency, with this issue affecting nearly one third of respondents. This aligns closely with the interview themes showing members' frustration with opaque processes and poor communication from leaders regarding loan approvals and

fund disbursement scheduling. As noted by Khandker et al. (2016), lack of transparency around cooperative lending can promote corruption and mistrust. The prevalence of this challenge suggests deep issues with ethical leadership and governance within the Sacco.

Additionally, the finding that delays in receiving disbursed funds affected 19.5% of members underscores the qualitative reports of severe delays in loan payments or account distributions. According to Ledgerwood et al. (2013), such delays can cause major cash flow and planning issues for borrowers, significantly harming productivity and performance. The magnitude of this problem may indicate capacity issues in loan processing and disbursement that need addressing through improved systems and accountable management.

Regarding financial management, the data points to even more pervasive concerns. The finding that over one third of members cited lack of accountability indicates deep grievances with leaders failing to report on use of Sacco funds. As noted by Muriuki et al. (2001), this opacity around internal lending and financial flows can disguise mismanagement and embezzlement. Building transparency through financial monitoring and reporting mechanisms is critical.

Additionally, close to 30% of respondents outright reported misuse of funds through unauthorized spending or misappropriation. This gives concrete credence to serious qualitative allegations of unethical practices by leaders. Left unchecked, such financial malpractice can destabilize the Sacco through lost trust and withdrawals (Olando et al. 2012). Official external audits are clearly needed.

Finally, the 16.2% of members reporting perceived corruption substantiates qualitative claims of preferential lending to leaders' associates. According to Wanyama (2009), perceived fairness in lending is essential to cooperative success. The data suggests reforms are needed to ensure equitable policy and Practice around approvals.

In summary, the quantitative findings strongly validate members' grave concerns elucidated through interviews around financial access barriers and mismanagement. The prevalence of these issues likely severely undermines the Sacco's benefits and threatens its sustainability if governance reforms are not urgently undertaken. Comprehensive transparency measures, accountability mechanisms, audits, and oversight are critically necessary to align operations with cooperative principles and restore member trust. The leaders must be compelled to effectively serve members' interests through ethical, efficient disbursement and safeguarding of collective resources.

5.0 Discussion, Conclusions, and Recommendations

5.1 Discussion of Findings

This section will thoroughly discuss the study's findings regarding the financial disbursement and management challenges faced by the Sacco members in relation to the research objectives and existing literature.

The finding that nearly one third of members reported issues with transparency and communication regarding lending processes has significant implications. As established in the literature, information asymmetry is antithetical to cooperative ideals of democratic participation (Muthuma, 2021). Moreover, opaque allocation enables misappropriation, as evidenced by close to 30% of members citing misuse of funds. This aligns with Wanyama's (2016) assertions that lack of transparency breeds mistrust, dysfunction, and instability within microfinance cooperatives. If left unaddressed through accountability reforms, these transparency and communication gaps could seriously undermine the Sacco's member-driven purpose.

Additionally, the 19.5% of members experiencing delays in receiving allocated funds affirms prior studies showing late disbursement causes major planning and productivity issues for borrowers (Ledgerwood et al., 2013). The extent of this problem suggests inefficiency and lack of accountability in loan processing and allocation systems, which demand capacity building and oversight to uphold responsible lending. Without timely disbursement, the Sacco cannot effectively serve its purpose of facilitating livelihood development.

Most critically, the findings around lack of accountability and misuse of funds have deep implications for members' trust in leaders and the Sacco's sustainability. Over one third of members reported zero financial accountability, which Muriuki et al. (2001) links directly to mismanagement and even embezzlement. This is likely already occurring given nearly 30% of respondents cited misappropriation. Left unaddressed, these practices will almost certainly escalate, destabilizing the Sacco through lost member trust, savings withdrawals, and collapse (Olando et al. 2012). External audits and oversight are urgently needed to instill accountability.

Finally, perceived favoritism in lending contradicts principles of cooperative equity, threatening members' buy-in (Wanyama, 2009). Comprehensive governance reforms are essential to realign operations with member-driven democratic values. Without accountable, ethical leadership, this Sacco will fail its mission to empower its members economically.

In conclusion, the study provides alarming insights into financial malpractices that require immediate, comprehensive redress to secure members' interests and the Sacco's sustainability. Failure to enact reforms aligning governance with cooperative principles will have dire consequences. Through transparency, accountability, audits and oversight, this Sacco can be transformed into an empowering democratic institution true to its purpose. These findings illuminate an urgent call to action.

5.2 Conclusions

Chapter Conclusion

Based on the extensive analysis and interpretation of both the qualitative and quantitative data presented in this study, it is evident that the uncovered financial disbursement and management challenges profoundly undermine the success and sustainability of the studied Sacco.

The findings reveal deep, widespread flaws in governance and leadership that actively damage members' interests and severely hinder the Sacco's purpose of providing economic empowerment. Specifically, the lack of transparency around allocation processes breeds distrust, dysfunction, and potential misappropriation, as one third of members reported opacity issues. Additionally, delays in disbursing approved funds to nearly 20% of members severely hampers their productivity and progress.

Even more critically, the study exposed alarming deficiencies in financial stewardship, with over a third of members reporting zero accountability from leaders. This almost certainly enables the misuse of funds cited by close to 30% of respondents. Furthermore, perceived preferential lending contradicts principles of equitable democratic participation that are foundational to cooperatives.

In conclusion, the results align with and affirm the extensive literature demonstrating that such financial malpractice fundamentally threatens the member-driven mission of community-based microfinance groups (Muriuki et al., 2001; Wanyama 2009; Olando et al., 2012). Without urgent and comprehensive reforms to install transparency, accountability, audits, and oversight, this Sacco will likely fail, along with the livelihoods of its members.

In summary, this study's findings constitute an unequivocal mandate for leaders to undertake immediate, wholesale governance changes to align operations with cooperative principles of ethical, responsible financial stewardship. Through such member-driven reforms, this institution can be transformed into an engine of empowerment true to its purpose. In contrast, inaction will have dire consequences. These discoveries crystallize an urgent call to action to safeguard both the Sacco's sustainability and the interests of its members. The very future of this vital community institution hangs in the balance.

5.3 Recommendations

Based on the concerning insights uncovered through this study regarding the financial mismanagement plaguing the Sacco, several recommendations can be made to strengthen governance, accountability, and sustainability:

1. Radically improve transparency through regular financial reporting to members, with documentation on lending processes, loan approvals, disbursement timing, and use of Sacco funds. Frequent updates and member access to records promotes democratic participation.
2. Institute regular independent external audits and oversight from relevant government agencies and NGO cooperatives experts to ensure accountability and adherence to ethical, lawful practices. Audits help uncover and stop misuse of funds.
3. Establish an anonymous tip-off mechanism for members to safely report any

suspected impropriety, enabling investigation and action against potential misconduct.

This empowers members in governance.

4. Impose robust internal financial controls prohibiting unilateral decisions or expenditures by individual leaders without group oversight. Multi-party authorization systems can prevent misappropriation.
5. Develop formal conflict of interest policies barring preferential lending or benefits to leadership's family, friends and associates. This tackles potential nepotism and graft.
6. Invest in extensive training and capacity building for management committee members on financial reporting, cooperative accounting, ethical practices, and good governance to reform skills and mindsets.
7. Cultivate a member-driven ethical culture through workshops promoting transparency, accountability and zero tolerance for malpractice. Member vigilance keeps leaders honest.
8. Explore integrating targeted individual lending mechanisms to complement existing communal funds where appropriate based on members' needs and plans. Customized options can expand financial access.
9. Undertake fundraising campaigns and partnerships with external impact investors, government agencies and NGOs to access additional resources that can strengthen institutional capacity.

By urgently enacting reforms aligned with these recommendations, this Sacco can rebuild trust, efficiency and good governance to effectively serve members' interests

for years to come. With member-driven oversight and accountability, it will transform into a truly democratic, empowering institution.

Limitations of the Research

While this study provided important insights into the financial management issues faced by members of the studied Sacco, the research does have several limitations that must be acknowledged.

Firstly, the study was geographically narrow in scope, focusing only on members of a single Sacco in one specific region. The findings may not be widely generalizable to members of other Saccos operating in different locales or under different circumstances. A larger scale study across multiple sites could improve generalizability.

Additionally, the sample size of participants, while sufficient for initial research, was relatively small. A larger and more randomized sample could provide more robust quantifiable data on the prevalence of various challenges. Relatedly, the sampling methodology used was non-randomized purposive sampling, which has inherent biases versus randomized techniques.

Furthermore, this research was qualitatively focused, and relied heavily on selfreported data from interviews and surveys. More objective quantitative data gathering through analysis of financial records could strengthen the evidence base and reduce reporting bias. However, limited data access constrained broader analysis.

Moreover, as an exploratory initial study on this topic, the research instruments and analysis strategies used were basic. More sophisticated validated tools and analytical approaches in future studies could enhance the rigor and quality of the data obtained.

Finally, since this was a cross-sectional study taking place over a limited time period, it lacked a longitudinal component. Long-term tracking of how identified challenges evolve over time could provide richer insights. A longitudinal approach is recommended for future research.

In summary, while this research makes valuable initial contributions, enhancements in the sample size, geographic scope, data gathering tools, analytical strategies, objectivity, and longitudinal nature of the study could strengthen the evidence base and generalizability of the findings. These limitations highlight areas for methodological improvement in subsequent studies to deepen understanding of this critical topic. Nonetheless, the present findings do provide important first insights that make a useful scholarly contribution.

Suggestions for Further Research

This research makes an important early contribution to understanding financial management challenges within youth livelihood groups, but further studies are needed to deepen and extend the findings.

Firstly, the geographical scope could be expanded to conduct comparative case studies across multiple regions and districts in Uganda. This would assess if similar financial issues are plaguing groups nationally versus just those in Mukono. Regional variations could illuminate local contextual success or failure factors.

Secondly, investigating a wider range of government and NGO-sponsored livelihood interventions beyond just the YLP would be beneficial. Comparing groups from programs such as the Women's Entrepreneurship Fund, the Parish Development Model, Northern Uganda Social Action Fund, and more could uncover potentially systemic issues.

Thirdly, longer-term longitudinal studies that track groups over many years would provide greater insight into how financial management evolves over the lifespan of a group. This could identify chronic versus temporary challenges.

Fourthly, comparative research explicitly investigating differences between groupbased versus individual-based approaches would elucidate their relative merits and limitations. This could help inform policies on optimal targeting and loan disbursement mechanisms.

Finally, from a methods perspective, incorporating extensive qualitative observation, financial record analysis, and leader/funder interviews could overcome limitations of relying solely on self-reports. More objective data could clarify ambiguities raised in this initial study.

Overall, substantial scope remains for deeper investigation into optimal design and implementation of sustainable, ethical, and effective youth livelihood programs in Uganda. Such research can support data-driven policies and best practices to fulfill these interventions' critical economic and social empowerment goals.

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TO WHOM IT MAY CONCERN

Name: Edith Acharia Joseph Reg. No. 1519B001039

A bachelor's student who is seeking permission from your office to collect data for his/her dissertation titled

"An Examination of financial disbursement and management
In Sacco members expectation"

We shall be grateful if you could render assistance to him/her in collecting the necessary data for his/her dissertation

The Uganda Christian University School of Business thanks you in advance

A handwritten signature in black ink, appearing to read "Mukisa Simon Peter".

Mukisa Simon Peter
Research coordinator