
**FINANCIAL INSTITUTIONS AND WELFARE OF LOW-INCOME SALARY EARNERS IN KAMWENGE
DISTRICT: A CASE OF KAMWENGE TOWN COUNCIL**

1 Kyohairwe Phionah, 2 Omendo Vincent, 3 Otim John William

1, 2, 3 Metropolitan International University

ABSTRACT

The study examined the contribution of financial institutions to the welfare of low-income salary earners in Kamwenge T/C. The researcher employed both qualitative and quantitative methods/approaches through use of questionnaires, key informant interviews and observation methods of data collection and the data was analyzed using SPSS in form of tables and figures. The researcher used case study design. Fees loans, additional income, employment of the youth, and employment of women were the various contributions of financial institutions to the welfare of low-income salary earners. The challenges faced by financial institutions included small savings, loan defaulters, poor member royalty, poor infrastructure, unfavorable government policies, unfavorable macro-environment and limited trained labour. This has negatively affected the performance of commercial banks in the area. However, there relationship between financial institutions and welfare included; loans tend to stabilize incomes, customers of financial institutions have higher incomes, loans tend to increase asset accumulation. The study therefore recommends that the government should provide a favorable condition for the operation of commercial banks for example reduction in tax rates, commercial banks should encourage people to increase on their saving abilities so as to increase on the loanable funds within the commercial banks.

Key words: financial institutions, welfare, low income and salary earners

Background of the study

Financial institutions have gained global claim as important welfare improvement tool in many developing countries especially in the Latin America (District et al., 2023). Financial institutions are perceived as crucial driving mechanism towards achieving the millennium development goal of improving welfare (Gracious, 2023). Studies carried out in South America have examined components of financial institution but most of those have concentrated on individual components such as loans interest rates and savings as a key factor of improving welfare of salary earners (Akankwasa et al., 2022).

In countries like Kenya, Uganda, Tanzania, Sudan, Ethiopia Mali, Malawi Nigeria and Cameroon there are over 78% of the low income earners benefiting from financial institutions since 1991 (Kazaara & Christopher, 2023). In the year 1906, the National Bank of India was started in Uganda. This setup of the National Bank of India was followed by other commercial banks for example in 1926 post bank (Uganda) was established (Oromo et al., 2023), in 1967 East Africa Development Bank started which was jointly owned by Uganda, Kenya and Tanzania. In 2007 eight commercial banks were licensed. These included Kenya Commercial Bank, Equity Bank and Fina Bank all

Received: 14.10.2023

Accepted: 19.10.2023

Published on: 30.10.2023

Corresponding: Author: research.miu.ac.ug/publications

from Kenya, Global Trust Bank and United Bank for Africa trace their roots from Nigeria Eco from Togo and Housing Finance Bank (Alex & Kazaara, 2023). Stanbic Bank was the dominant commercial bank in Uganda with about 27% of the all bank branches (Racheal et al., 2023). In 2001 most workers especially in urban areas opened accounts in Stanbic banks mainly to keep their money with the bank as a way of saving. This improved the welfare of many low income earners in urban areas (Christopher, 2022). However most of the banking activity is concentrated around the areas of Kampala, the country's capital city and other large cities leaving 42% of Ugandans on the mercy of the informal sector and another 30% totally excluded from the financial services (Akankwasa et al., 2022). Between 2000 and 2020, a considerable of commercial banks and micro finances had spread all over Kamwenge District and its neighboring districts of Ibanda, Kitangwenda, Kasese, Fortportal Tourism City, Kyegegwa and Kyejenjo districts. In 2004, Finance trust Bank (Uganda) limited opened a branch in Kamwenge Town council mainly targeting civil servants in the District. Many salary earners are benefiting from the presence of Finance trust Bank in a number of ways which include; loans at low interest rates, accepting people's deposits and among others (Polycarp et al., 2023).

Statement of the problem

Despite many attempts to improve the welfare of low income salary earners like primary teachers, watchmen, drivers, office attendants, cleaners, nurses, police officers among others in Kamwenge district, the welfare of low salary earners is indeed humiliating (Akankwasa et al., 2022). We have had micro finance programmes such as rural finance project, rural financial services project and microfinance small loans (Collins et al., 2023). These services have failed to reach to the targeted low-income salary earners. This has hindered improvement in the welfare of the low-income salary earners. As reported by Nana (2005) Salary earners in the district who borrow from financial institutions were not better off than those who did not borrow. Most financial institutions favour high income salary earners while giving out loans. Most of the low income salary earners do not qualify to get loans from the formal financial institutions (Polycarp et al., 2023). Some of these low-income salary earners opt for loans from the informal financial institutions such as Rotating Savings and Credit Association (ROSCA), Village Savings and Loans Association (VSLAS) and among others.

It is against this background that the researcher intends to investigate the contribution of financial institutions on the welfare of low salary earners in Kamwenge district.

Specific objectives

1. To establish the contribution of financial institutions on the welfare of low-income salary earners in Kamwenge district

Received: 14.10.2023

Accepted: 19.10.2023

Published on: 30.10.2023

Corresponding: Author: research.miu.ac.ug/publications

2. To establish the challenges faced by financial institutions in contributing to the welfare of low-income salary earners in Kamwenge district.
3. To establish the relationship between financial institutions and welfare of low income salary earners in Kamwenge district

Methodology

Research design

The researcher used the case study design to explore the research problem by examining the contribution of financial institutions on the welfare of low-income salary earners. Case study approach was used because it involved the intensive, descriptive and holistic analysis of the subject of study in order to gain insight in to a larger setting. Both qualitative and quantitative methods/approaches was be used in the study. The quantitative approach (use of frequencies and percentages) or numerical data was used to quantify and present data for example in percentages. Qualitative methods were instrumental in the analysis and description of the respondents 'responses and explanations as provided in the questionnaires administered. In other words, the researcher designed and administered the questionnaires to the respondents; he also used interviews and observation methods to collect data from the field.

Sample size

Stratification sampling technique was used where by low-income salary earners; staff of financial institutions and local council leaders was taken as strata. Sample sizes from each stratum were taken using proportional allocation and drawing the sample from the strata was by simple random and purposive sampling techniques. A total of 60 respondents was selected using proportional allocation.

Table 1: Sample size allocation

Category of the respondents	Population size	No. of respondents
Low-income salary earners	300	50
Staff of financial institutions	20	07
Local council leaders	7	3
Total	327	60

Sampling Techniques and procedure

A combination of simple random sampling and stratified sampling method was used .In the case of the stratified sampling technique, the study population was divided into a number of sub-groups by the researcher after which the samples was drawn from the sub-groups; this gave equal chances of choice to individuals who participated in the concerned study.

Data collection methods and Research Instruments

A number of research instruments were used to collect data for the successful completion of the study. The researcher was administer interviews using interview schedules prepared for the respondents, questionnaire administration and direct observation among others. Specially, the research instruments that were used include the following;

Questionnaires

Questionnaires were used as one of the tools of data collection by the researcher for convenience of the respondents. A set of questionnaires were administered to the sampled respondents. The questionnaire constituted both open-minded and close-ended questions which target the demographic characteristics and other attributes related to the topic under study

Data analysis

All the data collected from the field was analyzed basing on specific research objectives. Data was collected and sorted accordingly on the basis of the questions asked using SPSS (Nelson et al., 2022). They were then coded to aid the analysis. The coded data was manipulated using a combination of excel and Micro soft Word in order to give values and percentages on the variables that were then presented in tables, graphs, and charts. The qualitative data was categorized in a bid to and generalization of the qualitative information obtained from interviews conducted. All the analyzed data was presented in an orderly manner according to specific objectives of the study.

RESULTS

The range average monthly salary of respondents

The range average monthly salary of the respondents was grouped into four categories which included 200000-300000, 300001-400000, 400001-500000, and 500001 and above. All the figures are in Ugshs.

Table 1: The range of average monthly salary of the respondents

Received: 14.10.2023

Accepted: 19.10.2023

Published on: 30.10.2023

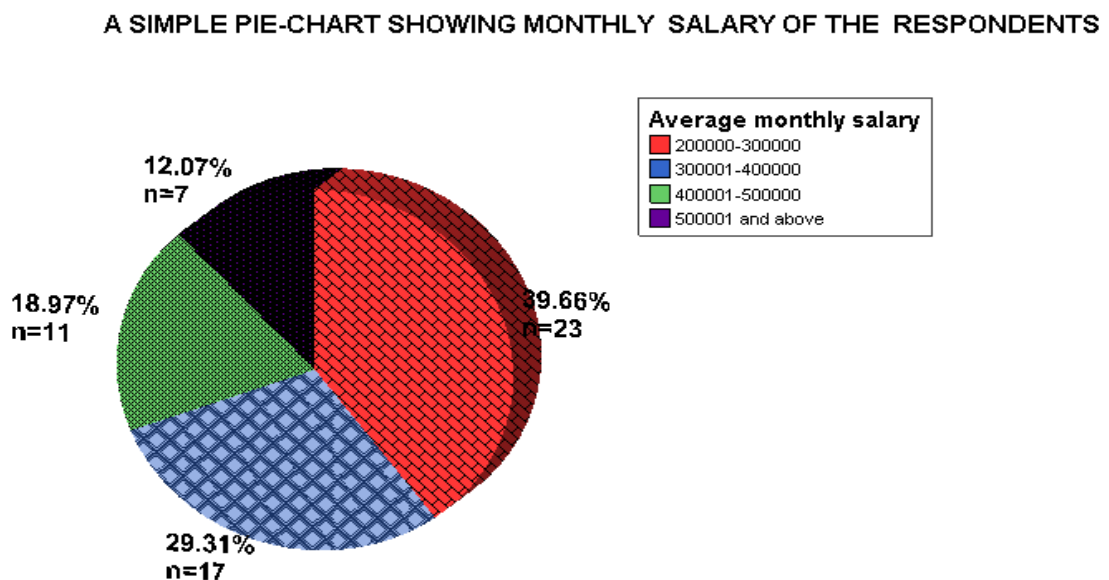
Corresponding: Author: research.miu.ac.ug/publications

Salary in Ugshs		Frequency	Percent	Cumulative Percent
Valid	200000-300000	23	39.7	39.7
	300001-400000	17	29.3	69.0
	400001-500000	11	19.0	87.9
	500001 and above	7	12.1	100.0
	Total	58	100.0	

Source: Primary data

From table 1 above majority of the respondents (39.7%) earned monthly salary between 200,000-300,000 while 29.3% had their monthly salary between 300001-400000, 19,0% of the respondents earned between 400001-500000 per month.12.1% of the respondents earned more than 500001Ugshs and above per years (Mark et al., 2023).

Figure 1: A simple pie-chart showing the salary range of the respondents



Source: Primary data

From the above simple pie-chart 39.66% of the respondents earned monthly income between 200000-300000, 29.31% of the respondents earned between 300001-400000, 18.97% of the respondents earned between 400001-500000 and 12.07% Of the respondents earned 500001 and above. The simple pie-chart indicates that most people in Kamwenge T/C earn low salary from their employers.

Received: 14.10.2023

Accepted: 19.10.2023

Published on: 30.10.2023

The range annual amount of loans got by the respondents

Average annual loan amount got by customers from commercial banks were grouped into five categories which included 200000-300000, 300001-400000, 400001-500000, 500001-1000000, and 1000001 and above.

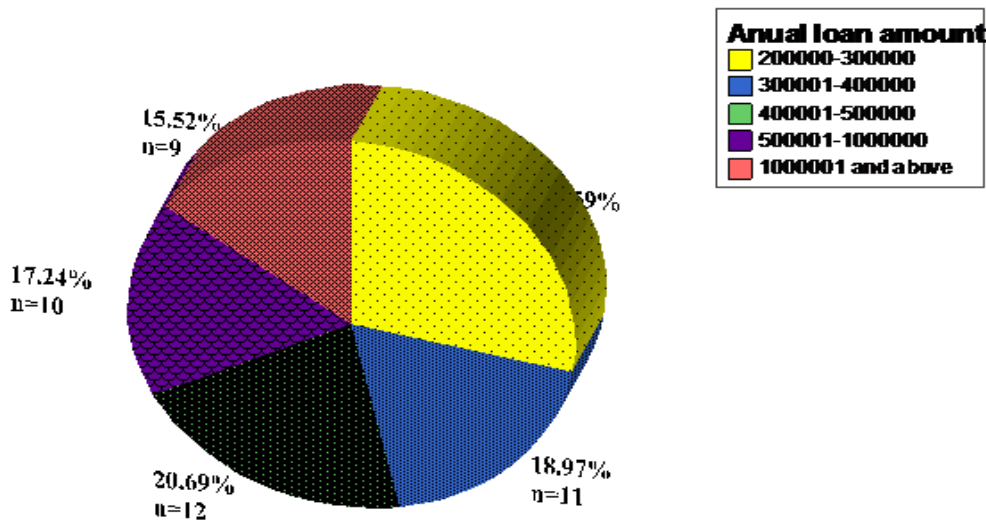
Table 2: The range the average annual amount of loans got by the respondents

Annual loan amount (Ugshs)		Frequency	Percent	Cumulative Percent
Valid	200000-300000	16	27.6	27.6
	300001-400000	11	19.0	46.6
	400001-500000	12	20.7	67.2
	500001-1000000	10	17.2	84.5
	1000001 and above	9	15.5	100.0
	Total	58	100.0	

Source: Primary data

From table 2 above, it can be seen that majority of the respondents (27.6%) got loans between 200000= - 300000= per year, 19.0% of the respondents got loan between 300001-400000 per year. About 20.7% of the respondents got loan from commercial banks ranging from 400001-500000, 17.2% of the respondents got loan between 500001-1000000 and only 15.5% of the respondents got loans ranging from 1000001 and above.

Figure 2: The annual loan amount

A PIE-CHART SHOWING ANNUAL LOAN AMOUNT

Source: Primary data \

From the pie-chart, 27.39% of the respondents got annual loans ranging from 200000-300000, 18.97% of the respondents got loans ranging from 300001 to 400000, 20.69% of the respondents got loans ranging from 400001 to 500000, and 15.52% of the respondents got loans ranging from 1000001 and above. Information on loan got annually indicated that most of the respondents got loans ranging from 200000-300000. This was because commercial banks preferred to give less loans to the low income salary earners due to lack of high valued collateral securities possessed by the low salary earners,

Table 3: Correlation between monthly salary and annual amount of loans

Correlations			
		Average monthly salary	Annual loan amount
Average monthly salary	Pearson Correlation	1	.405 ^{**}
	Sig. (2-tailed)		.002
	N	58	58
Annual loan amount	Pearson Correlation	.405 ^{**}	1
	Sig. (2-tailed)	.002	
	N	58	58

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

Source: Primary data

From the correlation table above, it can be seen that there was a relationship between the average monthly salary and loan got by the respondents as indicated by Pearson correlation coefficient of 0.405 which is significant at 0.01 level (2 tailed). Thus the salary level explains the variation in the annual loan amount got by the different respondents.

Contribution of financial institutions to the welfare of low-income salary earners

The study findings on the contribution of financial institutions on the welfare of low-income salary earners were explained in this section.

Table 4: Contribution of financial institutions to the welfare of low-income earners

Contribution of financial institution to the welfare of low-income earners	Agree	Disagree	Not sure
Financial institutions provide employment opportunities to women	60.3%	29.3%	10.3%
Financial institutions enable low-income salary earners earn additional income	79.3%	8.6%	12.1%
provision of fees loans to low-income salary earners	58.6%	34.5%	6.9%
Provision of better jobs to the youth especially in urban areas	60.3%	22.4%	17.2%
Financial institutions offer credit or small loan services	69.0%	24.1%	6.9%
Financial institutions provide saving mobilization services	60.3%	27.6%	12.1%
Financial institutions offer income protection services	48.3%	20.7%	31.0%

Received: 14.10.2023

Accepted: 19.10.2023

Published on: 30.10.2023

Corresponding: Author: research.miu.ac.ug/publications

Financial institutions render guidance, counseling and financial management services to people	53.4%	29.3%	17.2%
--	-------	-------	-------

Source: Primary data

From table 4 above, the majority of the respondents agreed (60.3%), 29.3% respondents disagreed and 10.3% of the respondents were not sure that financial institutions contributed to the welfare of low-income salary through provision of employment opportunities to women (Zowena et al., 2023). This could be attributed to the fact that most of the women in Kamwenge T/C are low-income salary earners who deserved much help from the commercial banks in the area and it can be concluded that financial institutions contribute to the welfare of women in the Kamwenge T/C.

The above table also indicates that 79.3% agreed, 8.6% respondents disagreed and 12.1% of the respondents were not sure whether financial institutions enable low-income salary earners to earn additional income. This was because most of low-income salary earners were able to get loans from commercial banks which enabled them to start small businesses and hence earn additional income. There was a mixed reaction on provision of fees loans to low-income salary earners. 58.6% respondents agreed, 34.5% respondents disagreed and 6.9% of the respondents were not sure. This was mainly attributed to the fact that low-income salary earners in Kamwenge T/C did not have enough money to pay school fees for their children without the help of financial institutions hence we can conclude that financial institutions contribute the welfare of low income salary earners in Kamwenge T/C. Table 4 also indicates that 60.3% of the respondents agreed, 22.4% of the respondents disagreed and 17.2% of the respondents were not sure that financial institutions provide better jobs to the youth especially those in urban areas. This explained the fact that most of the educated youth in Kamwenge were working with the informal and formal financial institutions in Kamwenge T/C. Over 69% of the respondents agreed that financial institutions provided small loan services, 24.1% of the respondents disagreed and over 6.9% of the respondents were not sure with the idea of small services. Majority of the respondents were aware of the small loan services and this is mainly explained by the fact that many low-income salary earners in Kamwenge T/C got small loans to improve their welfare. Also table 4 indicates that majority of the respondents agreed (60.3%), 27.6% respondents disagreed and 12.1% of the respondents were not sure that financial institutions provided saving mobilization services to low income salary earners. This was attributed to the fact that commercial banks in Kamwenge T/C mobilized low-income salary earners to save with them so as to have a better command over goods in future. There were mixed arguments about the idea that financial institutions over income protection services whereby 48.3% respondents agreed, 20.7% respondents disagreed and 3.1% of the respondents were not sure. This was because most people had saved with commercial and their incomes were safe but some respondents believed that income within commercial banks was not safe due to financial fraud.

Table 4 above shows that majority of the respondents agreed (53.4%), 29.3% of the respondents disagreed and 17.2% of the respondents were not sure that financial institutions provided guidance, counseling and financial management services to the low-income salary earners in Kamwenge T/C. From the study carried, it indicated that

Received: 14.10.2023

Accepted: 19.10.2023

Published on: 30.10.2023

many low-income salary earners in Kamwenge T/C have improved their welfare through savings with the commercial banks in the area.

Challenges faced by financial institutions in contributing to the welfare of low-income salary earners

The challenges affecting the performance financial institution in Kamwenge T/C were discussed below;

Table 5: Challenges faced by financial institutions

Challenges faced by financial institution while contributing to the welfare of low-income salary earners	Agree	Disagree	Not sure
	Row N %	Row N %	Row N %
Unfavorable Macro-economic environment	63.8%	20.7%	15.5%
Limited capital within the commercial banks	67.2%	29.3%	3.4%
Limited people with access to bank accounts	63.8%	31.0%	5.2%
High levels of poverty among the public	75.9%	20.7%	3.4%
Inadequate training, weak management and governance	39.7%	46.6%	13.8%
Fragmentation of the Uganda financial sector	56.9%	22.4%	20.7%
Limited government support and unfavorable government support	63.8%	24.1%	12.1%
Poor infrastructure especially roads	53.4%	36.2%	10.3%
Competition from other MTIs for example SACCOS and VSLAs	72.4%	15.5%	12.1%
Delayed payment of the borrowed funds	46.6%	29.3%	24.1%
Poor member royalty	60.3%	25.9%	13.8%
Small savings	58.6%	29.3%	12.1%
Many loan defaulters	50.0%	37.9%	12.1%
lack of access to funding credit	51.7%	36.2%	12.1%

Source: Primary data

From table 5 above, the majority of the respondents agreed (63.8%), 20.7% respondents disagreed and 15.5% of the respondents were not sure that unfavorable macro-environment was challenge affecting financial institutions in contributing to the welfare of low-income salary earners. This could be attributed to the fact that Kamwenge T/C was hit by high rates of inflation which resulted into loss of money value.

Received: 14.10.2023

Accepted: 19.10.2023

Published on: 30.10.2023

Corresponding: Author: research.miu.ac.ug/publications

The above table also indicates that 67.2% agreed, 29.3% of respondents disagreed and 12.1% of the respondents were not sure whether limited capital within commercial banks negatively affects the performance financial institutions enable. This was because most of the commercial banks in the depended on foreign aid and foreign capital which was insufficient. The study indicated that over 58.6% of respondents agreed, 34.5% of respondents disagreed and 6.9% of the respondents were not sure that limited people with access to bank accounts affects the performance of financial institutions. This was mainly attributed to the fact that many low-income salary earners in Kamwenge T/C did not have bank accounts due to limited knowledge about the importance of having a bank account and the procedures involved in opening a bank account.

Table 5 also indicates that 75.4% of the respondents agreed, 20.7% of the respondents disagreed and 3.4% of the respondents were not sure that high levels of poverty among the public is one of the challenges affecting financial institutions. This explained the fact that most people were poor who earned little salaries and with little no savings at. Over 39.7% of the respondents agreed that inadequate training, weak management and governance is a challenge affecting the performance financial institutions, 46.6% of the respondents disagreed and over 13.8% of the respondents were not sure with the idea weak management. Majority of the respondents were aware of the weak management within commercial banks and this is mainly explained by the fact that many people who worked in commercial banks did not get enough training. Also table 5 indicates that majority of the respondents agreed (56.9%), 22.4% respondents disagreed and 20.7% of the respondents were not sure that fragmentation of the Uganda financial sector is one of the challenge affecting financial institutions. This was attributed to the fact that formal and informal financial sector operate separately which makes it difficult for formal financial institutions got support from government.

Majority of respondents agreed (63.8%), 24.1% of the respondents disagreed and 12.1% of the respondents were not sure that limited government support and unfavorable government policies affects the activities of financial institutions. It was evidenced that high taxes charged by the government on financial institutions reduced the liquidity within the commercial banks and this reduced the loanable funds available within the banks.

There was mixed arguments about the idea that poor infrastructure especially roads as a challenge affecting financial institutions whereby 53.4% respondents agreed, 36.2% respondents disagreed and 10.3% of the respondents were not sure. This was because most roads in the area were poor and movement of bank officials was made difficult in some part of the region.

Relationship between financial institutions and welfare

This section discussed the relationship between financial institutions and welfare. These are discussed in table 6 below.

Received: 14.10.2023

Accepted: 19.10.2023

Published on: 30.10.2023

Corresponding: Author: research.miu.ac.ug/publications

Table 6: Relationship between financial institutions and welfare

Relationship between financial institutions and welfare	No	Yes
Customers of financial institutions have high income levels	27.6%	70.7%
Financial institutions reduce liquidity constraints	22.4%	77.6%
Access to loans increases risk-bearing abilities	27.6%	72.4%
Loan services have a greater impact on livelihood and also have a positive impact on the welfare of low income earners	32.8%	67.2%
Commercial banks tend to stabilize incomes	53.4%	46.6%
Loans tend to increase asset accumulation	29.3%	70.7%

Source: Primary data

From table 6 above majority of the respondents (70.7%) said that customers of financial institutions have high income levels while 27.6% of the respondents said that there was no relation of someone be a customer of a given financial institution and his/her income levels. Since loans enable people establish small businesses, this helps customers of financial institutions get income levels and we can conclude that there is a relationship between the two variables. The findings are in line the literature of Blackorby and Russel (1999) described a relationship between customers of commercial banks and their income levels.

The study also indicated that majority of the respondents (77.6%) said that financial institutions reduced liquidity constraints while 22.4% of the respondents said that there was no relationship between financial institutions and liquidity constraints. This is explained by the fact that people with account to commercial banks could get money any time they wanted. The findings are in line with the work of Zeller and Sharma (2000) who described the concept of bank overdraft.

Table 6 also indicates that majority of the respondents (72.4%) agreed that access to loans increase risk-bearing abilities while 27.6% of the respondents said that was no relationship between loans and risk-bearing. Since loans are given at a given interest rate (r) and the interests are not always stable this increases the risks of holding a loan. These findings are in line with the literature of Diagne and Zeller (20001) who described a relationship between holding a loan and increasing the level of risks bared by the loan holder (Tasha et al., 2023).

Received: 14.10.2023

Accepted: 19.10.2023

Published on: 30.10.2023

Corresponding: Author: research.miu.ac.ug/publications

Majority of the respondents (67.2%) said that access to loans had a greater impact to livelihood and a positive impact to the welfare of low-income salary earners while 32.8% of the respondents did not agree that access to loans had a greater impact to livelihood and a positive impact on the welfare of low-income salary earners. This was evidenced by the fact that low-income salary earners who got much loans from commercial banks would access better education and medical services. This relationship is in line with the work of Schumpeter (1948) who described that loan from the formal financial institutions enable people to get better education and other services (Musaibah et al., 2023).

Table 6 also indicates that majority of the respondents (53.4%) did not agree that commercial banks tend to stabilize incomes while 46.6% of the respondents said that commercial banks stabilize incomes. It was discovered that as the interest rates kept on changing the incomes of those people with loans also changed. These findings are in line with the literature of Bucklin (2000) who described that as interest rate affects incomes of these people who have loans from commercial banks (Winny et al., 2023).

The study also indicated that majority of the respondents (70.7%) agreed that loans increase asset accumulation of the individuals while 29.3% of the respondents did not agree that loans increase asset accumulation. This is explained by the fact that the loans were used to start some businesses and hence increasing asset accumulation. This relationship is evidenced in the literature of Navas et al, (20003) who discovered that loans increased asset accumulation (Polycarp et al., 2023).

Conclusion

Majority of the respondents who participated in this study acknowledged experiencing the contributions of financial institutions to the welfare of low-income salary earners. This was through provision of employment opportunities to women, provision of fees loans, provision of jobs to the youth, offering small loan services, providing saving mobilization services, offering income protection services to their customers and rendering guidance, counseling and financial management services.

The study discovered challenges affecting the performance of financial institutions in contributing to the welfare of low income salary earners were discovered and these included unfavorable macro-environment, limited capital within the commercial banks, high levels of poverty among the public, inadequate training and weak staff, unfavorable government policies, poor infrastructure especially roads, competition from other MFIs, delayed payment of the borrowed funds, poor member royalty, small savings, many loan defaulters and lack of access to funding credit. All these affected the performance of financial institutions.

Recommendations

The government should support financial institutions through giving them subsidies and other financial benefits. The government should also remove unnecessary restrictions that are always put on commercial banks for example the minimum legal reserve requirement and among others. This platform would help investor to start other commercial banks in the area.

Commercial banks should sensitize the masses about the importance of saving with the commercial banks. This can be through educating the masses on how to start small savings and this would increase on the amount of loanable funds available within commercial banks.

References

- Akankwasa, A., Akakikunda, T., Ntirandekura, M., Murezi, C. M., & Christopher, F. (2022). *Effect of Capital Budgeting on Development of Organizations Empirical Studies of Kashinge Child Development Centre Kisoro District*. 6(9), 5–10.
- Alex, I., & Kazaara, A. G. (2023). *Internal Controls and Financial Performance of Saccos in Wakiso District*. 7(3), 47–56.
- Christopher, T. (2022). *Financial Distress among Manufacturing Companies in*. 6(12), 104–110.
- Collins, A., Kazaara, A. G., & Kazaara, A. I. (2023). *Agricultural Loans and Farmer 's Livelihood in Uganda a Case Study of Nyakayojo Sub County in Mbarara District*. 7(3), 40–46.
- District, W., Hanifah, N., Andrew, N., Kazaara, A. G., Prudence, K., & Nicholas, K. (2023). *Loan Management and Performance of Microfinance Institutions , a Case Study of Pride Microfinance , Nansana*. 7(3), 263–271.
- Gracious, A. (2023). *The Effects Of Electronic Banking On Customer Service Delivery , A Case Study Of Cairo Bank*

Uganda , Nakasero. 7(2), 80–87.

Kazaara, A. G., & Christopher, F. (2023). *Impact of Micro Credit Financing on Agricultural Production A case Study of Bundibugyo District In The Western Region Of. 7(3), 56–62.*

Mark, N., Kazaara, A. G., Deus, T., Julius, A., Nelson, K., Catherine, M., Christopher, F., Benefansi, I., & Alex, K. (2023). *Anaylsis of Students ' Enrollment and Graduation Rates in Gulu University in Uganda . A Case Study of Gulu University. 7(2), 167–177.*

Musaibah, N., Kazaara, A. G., Kazaara, A. I., & Deus, T. (2023). *The Organizational Factors Affecting Employee Performance in Non-Governmental Organizations in Uganda . A Case Study of the Uganda Women Parliamentary Association. 7(3), 221–231.*

Nelson, K., Christopher, F., & Milton, N. (2022). *Teach Yourself Spss and Stata. 6(7), 84–122.*

Oromo, O. D., Julius, A., & Nelson, K. (2023). *Effect of Covid-19 Lockdown on Household Income in Uganda A Case Study of Kitoro Parish , Entebbe Municipality. 7(4), 107–117.*

Polycarp, K., Kazaara, A. G., Kazaara, A. I., Prudence, K., & Nicholas, K. (2023). *The effect of loan defaults on profitability of financial institutions in Uganda : a case study of post bank , Anaka branch , Nwoya district. 7(3), 172–178.*

Racheal, N., Kazaara, A. G., & Kazaara, A. I. (2023). *Impact Of Quality Financial Reporting On An Organization Resource Management : A Case Study Of Humuza Holding Limited Kampala Uganda. 7(3), 335–343.*

Tasha, N. A., Kazaara, A. G., Deus, T., Ismail, L., & Micheal, T. (2023). *The Impact of Taxation on Small Scale Businesses on Performance of Small-Scale Businesses in Namungoona Parish , Kampala Uganda . A Case Study of Namungoona Parish. 7(3), 174–182.*

Winny, N. D., Kazaara, A. G., Kazaara, A. I., & Deus, T. (2023). *Effect Of Motivation On Employee Performance In Non- Government Organizations (NGOS): A Case Of Mbale City. 7(3), 67–71.*

Zowena, N., Kazaara, A. G., Deus, T., & Kazaara, A. I. (2023). *Assessment Of The Effect Of Government Programs On Women Empowerment In Rural Areas . A Case Study Of Busale Sub County , Kayunga District. 7(3), 240–247.*