

**BOOKING PRACTICES ON FINANCIAL PERFORMANCE OF ORGANISATIONS****A CASE STUDY OF MOBILE MONEY BUSINESSES IN RUBAGA****1 Jemba Sharon, 2 Zikusooka Enock, 3 Dr Ariyo Gracious Kazaara****1, 2, 3 Metropolitan International University**

**ABSTRACT:** Book keeping plays a vital role in development by providing recorded information which is crucial in the strategic formulation of national development policies and plans. The purpose of the study is to examine the impact of book keeping practices on the financial performance of organizations in Rubaga. Book keeping practices consists of proper accounting records, preparation of accounting records and accounting records procedures, up datedness' of records whereas financial performance is measured by organizational goal achievement, organizational effectiveness and organizational survival, organizational profitability. A structured questionnaire was used to collect the primary data from 75 mobile money businesses which were selected by means of the random sampling technique. The results revealed that book keeping practices had a significant positive influence on financial performance of mobile money businesses in Rubaga. It was recommended that academic institutions and other bodies which are responsible for organization's organized training programs for those operators who do not have the technical know-how in the field of accounting to come to grips with it and also provided some mobile money businesses specific accounting guidelines and template forms for capturing accounting practices for the operators to use.

Key words: **booking practices, financial performance and organisations**

**Background of the study**

Globally, according updated Balagobei, S. (2019). journal of Accounting and ...., 2019 e-book maintaining performs a vital role in development with the aid of supplying recorded records that is crucial within the strategic formula of countrywide improvement rules and plans. e-book preserving practices includes right accounting facts and accounting statistics tactics whereas enterprise overall performance is measured by means of organizational goal fulfillment, organizational effectiveness and organizational efficiency facts (Faridah et al., 2023).

e book keeping includes identity, type, summarization, garage, protection, communication, retention and disposal of records for preparation of

economic statements, Ademola et al. (2012) additionally mentioned that rules, structures, procedures, operations and employees are critical up-to-date retaining of information (Racheal et al., 2023). An account is a report of financial inflows and out flows up to date updated the respective belongings, liability, earnings and costs (William, 2008). The significance of availability of correct financial data up to date up to date and managers for measuring of performance cannot be over emphasized. users of account encompass up-to-date of the commercial enterprise, government, lenders updated, potential traders updated, et al.

The business up to date trading, manufacturing, style, telecommunications and agriculture (Collins et al.,

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**Corresponding: Author: [research.miu.ac.ug/publications](mailto:research.miu.ac.ug/publications)**

2023). information up to date analyzed thru descriptive facts like simple possibilities, suggest and widespread deviation. The consequences revealed that the highest age variety of respondent became 26-30 years (26.7%) whilst there have been lowest age tiers 25 years and 36-40 years (2. five% each). The agencies have been in general between 1-5 years (68. three%) antique, implying that they primarily start-america 31.7% of the organizations have been 6 years and above which means the survival of the older businesses turned in updated low (Mark et al., 2023). Majority of enterprise propriety updated in up-to-date manufacturing (35. eight). in spite of SSEs up to dates updated having appositive mind-set up to date record retaining, fifty-nine.2% of them up to date financial statistics manually by means of themselves without professional assist. Information additionally found out that up to detect statistics influence sales increase (Ramadhan et al., 2023). Earnings and expenditure information undoubtedly affect the profitability of small-scale organisations at the same time as up-to-date and up to date credit updated data beautify operational performance of SSEs (Polycarp et al., 2023). therefore, small scale up-to-date up to date preserve proper monetary data up-to-date the crumble in their businesses by enticing expert accountants and the usage of exceptional accounting facts (Uchechukwu et al., 2017). In Uganda retaining of statistics is not only required but also important any company. according updated Alayide (2009); insufficient information or failure up-to-date deliver the accounting facts normally ends in updated dedication of errors and fraudulent practices (innocent et al., 2023). As such, agency whether or

not within the personal or in public area, truly requires the services of a qualified and certificated accountant or book-keeper. The observe up-to-date an investigation on book keeping and monetary overall performance in small commercial enterprise organizations in Rubaga the use of the case of cell money due updated the various small commercial enterprise establishments running there (Moses et al., 2023).

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**Problem Statement**

Book maintaining frightens a few commercial enterprises up-to-date (Abdul-Rahaman & Adejare, 2014). keeping report of income and expenditure helps an propriety updated of enterprise up-to-date preserve right tune of economic transactions (Moses et al., 2023). (Ramadhan et al., 2023) up-to-date that terrible book maintaining or non-availability of financial statistics have outcomes of mismanagement of sources and poor coins control (Paul et al., 2023). These have up to date the collapse of many SSEs. utility of accounting records significantly affects the success of a company's targets (Oladejo, 2008). some business up to date in Uganda are still no longer privy updated the importance and blessings of proper book maintaining (Abayomi & Adegoke, (2016). In Uganda, a few SSEs are forced up to date up-to-date their economic data up to date the fact updated they need updated gain tax clearance certificates, without which they cannot bid for government contracts (Alex et al., 2023). Additionally, some SSEs up-to-date their bills up to date the fact updated they need up-to-date acquire financial institution loans. Bad e book keeping makes it up-to-date updated between commercial enterprise transactions and personal transactions of SSE propriety updated (Turyatamba et al., 2022). Many commercial enterprise propriety updated and managers use the belongings of SSEs for his or her non-public benefits. updated Aremu and Adeyemi (2011), studies have proven that it's far up to date for SSEs up to date get right of entry updated loans from economic establishments up to date updated loss of right economic information as a requirement (Collins et al., 2023). Besides for status

update dry requirements, SSEs not often don't forget updated sound accounting device, but the negative and useless book keeping has up to date updated the crumble of a number of the SSEs (Polycarp et al.,

2023). Ibrahim, 2015; Germain, 2010; Butler, 2009, supported the failure of SSEs up-to-date preserve proper records are one of the motives for their failure

### **Specific objective**

1. To analyze the importance of book keeping in small scale enterprises in Rubaga
2. To assess the challenges of book keeping practices

### **Research questions**

1. What is the impact of book keeping practices on financial performance of business organization?
2. What are the importance of book keeping in mobile money businesses in Rubaga?
3. What are the challenges of book keeping practices?

### **Methodology**

#### **Research design**

This study used a case study research design using a descriptive and analytical method. The quantitative approach used to quantify incidences in order to describe current conditions and to assess book keeping and financial performance in mobile money businesses using information gained from the questionnaires. The qualitative approach used to explain the events and describe findings using interview guide and documentary analysis. All this enabled the researcher to gain in-depth information that was used to find solutions for the research questions of the study.

#### **Study Population**

The study population included mobile money businesses in Rugaba division. The total population included all mobile money owners and attendants in Rubaga.

#### **Sampling design**

According to Creswell et al. (2013), a researcher either used probabilistic

And non-probabilistic sampling design depending on the nature of the population of the study. a purposive sampling employed in selecting the mobile money owners. The researcher used cluster sampling to group the respondents in different clusters

#### **Sample size**

Sample refers to a certain number of respondents from the whole population (Drucker 2013). In this case 60 mobile money businesses were selected to represent the whole Total population and this was done from deferent sector of mobile money businesses.

#### **Research instruments**

The study utilized a number of research instruments including questionnaires and structured interview guide.

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### Questionnaire

This research used self- administered questionnaires for the attendants. These was distributed among the attendants. The justifications for using this questionnaire are easy to analyze. In addition, questionnaire was used because the study was focused on opinions, attitudes, feelings and perceptions of attendants.

### Data analysis

Data was analyzed for generalization purpose after ranking the responses to able draw conclusion themes on book keeping and financial performance in mobile money enterprises in Rubaga using Micro Soft word, and Excel a research report was produced for Qualitative Data. Reponses was coded and analyzed for frequencies using ranking or master sheet technique. Quantitative Data was entered in Statistical Program for Social Scientists (SPSS) and analyzed for cross tabulation and graphics (Nelson et al., 2022).

## RESULTS

### Credit sales and purchase records

Table 1 showing whether credit sales and purchases are recorded

| Responses         | Frequency | Percentage |
|-------------------|-----------|------------|
| Strongly agree    | 40        | 67%        |
| agree             | 10        | 17%        |
| Not sure          | 5         | 8%         |
| Disagree          | 5         | 8%         |
| Strongly disagree | -         | -          |
| TOTAL             | 60        | 100        |

Source primary data 2020

Results in table 1, above show that, 84% of the respondents agreed that credit sale and purchase records are maintained. This is because such records were needed especially at the time of honoring the debts for both parties that is to say customers, the farm and suppliers. In other words, it is easier to tell how much the business owes to its suppliers and how much the customers owe to the farm. 8% of the respondents disagreed that credit sale and purchase records are maintained. However, this does not outweigh the percentage of the respondents that agreed.

### Cash sales and purchase records

Table 2 showing whether cash sales and purchases were recorded

| Responses      | Frequency | Percentage |
|----------------|-----------|------------|
| Strongly agree | 52        | 87%        |
| Agree          | 5         | 8%         |
| Not sure       | 1         | 2%         |
| Disagree       | 2         | 3%         |

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|                   |    |      |
|-------------------|----|------|
| Strongly disagree | -  | -    |
| TOTAL             | 60 | 100% |

**Source primary data**

Results in table 2, above show that 95% of the respondents agreed that cash sales and purchases records are maintained. This is to identify the financial position of the enterprise and this agrees with Nkundabanyanga (2014) Advanced Accounting Practical Approach where he said that book keeping helps in identifying the financial position of the business after the auditor has expressed his opinion on financial statements. 3% of the respondents disagreed that records on sales and purchases are maintained but this cannot over rule 95% that agreed that cash sale and purchase records are maintained.

**Expense ledger**

Table 3 showing whether expense ledge is maintained

| Responses         | Frequency | Percentage |
|-------------------|-----------|------------|
| Strongly agree    | 10        | 17%        |
| Agree             | 5         | 8%         |
| Not sure          | -         | -          |
| Disagree          | 45        | 75%        |
| Strongly disagree | -         | -          |
| TOTAL             | 60        | 100%       |

Results in the table 3, 75% of respondents disagreed that the farm keeps records of their expenses incurred. This is attributed to the fact that most of the expenses are pet expenses and normally made on cash basis thus requiring less recording. 25% respondents agreed that only expenses such as salaries, taxes are maintained but this does not hold water (Tasha et al., 2023).

**Stock and Asset records**

**Table 4 showing whether stock and asset records are maintained**

| Responses          | Frequency | Percentage |
|--------------------|-----------|------------|
| Strongly agreed    | 34        | 57%        |
| Agreed             | 15        | 25%        |
| Not sure           | -         | -          |
| Disagreed          | 11        | 18%        |
| Strongly disagreed | -         | -          |
| TOTAL              | 60        | 100%       |

Source primary data 2020

Results in, table, 4 above show that 82% of the respondents agreed that stock and asset records are maintained. These records are for monitoring and evaluation which are very important for measuring business performance. This agrees with Donnar (2005) Contingency theory planning and disaster recovery. He stated that records are useful in evaluation of a company's performance and failure to keep a track of records can lead to disaster (Godfrey et al., 2023). 11% of the respondents disagreed that stock assets records are maintained. This is a negligible percentage that cannot outweigh 82% who agreed that stock and asset records are maintained

**Table 5, showing the impact of book keeping practices on financial performance**

| <b>The impact of book keeping practices on financial performance</b>                    | <b>1</b> | <b>2</b> | <b>3</b> | <b>4</b> | <b>5</b> |
|-----------------------------------------------------------------------------------------|----------|----------|----------|----------|----------|
| Book keeping is a key to the success of a business.                                     | 19(32%)  | 24(40%)  | 7(12%)   | 5(8%)    | 5(8%)    |
| Book keeping is a tedious activity.                                                     | 27(45%)  | 20(33%)  | 6(10%)   | 7(12%)   | 0        |
| Some business for example micro and small businesses do not require recordkeeping.      | 2(3%)    | 7(12%)   | 0        | 29(48%)  | 22(37%)  |
| It is always good to keep record of all transactions in my business.                    | 22(33%)  | 29(37%)  | 0        | 7(12%)   | 2(3%)    |
| All goods/services received on credit are recorded                                      | 23(38%)  | 20(33%)  | 10(17%)  | 3(5%)    | 4(7%)    |
| Details such as date, transaction description and amount of money paid out are recorded | 30(50%)  | 20(33%)  | 0        | 10(17%)  | 0        |
| Expenses are records according to their nature e.g. rent, electricity                   |          |          |          |          |          |

Source: field finding 2020

The researcher investigated those mobile money business operators who recorded their business transactions, 19(32%) of them strongly agreed and 24(40%) only agreed giving a total of 72% who affirmed that keeping records is a key to the success of the business. This was contrary to the view point of 5(8%) of mobile money businesses that strongly disagreed and the 5(8%) who simply disagreed given a total of 16% who did not see the benefits of book keeping in this light plus 7(12%) who were not sure.

According to the above, the researcher investigated that 27(45%) strongly agreed and 20(33%) simply agreed giving a total of 78% who affirmed that book keeping is a tedious activity, however 7(12%) simply disagreed and 6(10%) were not sure. Findings indicated that 2(3%) strongly agreed and 7(12%) simply agreed that some businesses like mobile money do not need book keeping practices, none were uncertain, 29(43%) simply disagreed and 22(37%) strongly disagreed. Findings indicated that 22(37%) strongly agreed and 29(43%) simply agreed that it's always

good to keep records of all transactions, none were uncertain, 7(12%) simply disagreed and 2(3%) strongly disagreed. The research investigated that 23(38%) strongly agreed and 20(33%) simply agreed that goods and services received on credit are recorded in the books of account totaling to 71%, however 4(7%) strongly disagreed and 3(5%) simply disagreed totaling to 12% plus the 10(17%) who were uncertain. The researcher investigated that mobile money business operators who recorded their business transactions, 30(50%) of them strongly agreed and 20(33%) only agreed giving a total of 83% who affirmed that details such date, transaction description and amount of money paid out are recorded. This was contrary to the view point of 10(17%) who simply disagreed given a total of 17% who did not see the benefits of book keeping in this light.

**Table 6 showing the importance's of book keeping**

| THE IMPORTANCE OF BOOK KEEPING IN MOBILE MONEY BUSINESSES | 1       | 2       | 3       | 4       | 5      |
|-----------------------------------------------------------|---------|---------|---------|---------|--------|
| Reduces operating costs                                   | 28(47%) | 15(25%) | 3(5%)   | 5(8%)   | 9(15%) |
| Essential for decision making                             | 34(57%) | 20(33%) | 0       | 4(7%)   | 2(3%)  |
| Improves efficiency and productivity                      | 15(25%) | 20(33%) | 10(17%) | 13(22%) | 2(3%)  |
| Increase the survival of the business                     | 20(33%) | 25(42%) | 0       | 10(17%) | 5(8%)  |
| Increases the chance of business success                  | 19(32%) | 24(40%) | 7(12%)  | 5(8%)   | 5(8%)  |

Source field finding 2020

According to the table above, 28(47%) of them strongly agreed and 15(25%) only agreed giving a total of 62% who affirmed that book keeping helped them in reducing operating costs. This is contrary to the view point of 9(15%) of mobile money businesses that strongly disagreed and the 5(8%) who simply disagreed plus 3(5%) who were not sure giving a total of 15% who did not see the benefits of record keeping in this light.

According to the table above, it is clear that 34(57%) of mobile money business respondents in Rubaga strongly agreed that they used their records in making decision and adjustments as regards their business transactions. Those who simply agreed to this point represented 20(33%). Hence, 90% of these businesses used their records in decision-making. However, opposed to this point were 2(3%) of mobile money business operators who strongly disagreed to the point in addition to the 4(7%) who equally simply disagreed given only 10% (Vincent & Peter, 2023).

Still according to the above table 15(25%) of the respondents strongly agreed and 20(33%) simply agreed giving a total of 58% who confirmed that book keeping helped them in improving efficiency and productivity, however

2(3%) strongly disagreed and 13(22%) simply disagreed plus 10(17%) that booking was of no good to them totaling to 25% plus the 10(17%) who were not sure.

Data Statistics from the above table showed that 20(33%) of very mobile money business operators strongly agreed that they were surviving and experiencing business survival as a result of keeping adequate business records. The majority of the other mobile money business operators who equally agreed representing 25(22%) equally shared this opinion. Hence, 45% affirmed that they were surviving in growth because of keeping adequate business records. For the other businesses, only 5(8%) strongly opposed this point while 10(17%) simply disagreed. So in all, mobile money business operators who totally did not share this view point represented only 25%. Going by this result, one could say that adequate bookkeeping influences business survival (Ramadhan et al., 2023).

The researcher investigated that mobile money business operator who recorded their business transactions, 19(32%) of them strongly agreed and 24(40%) only agreed giving a total of 72% who affirmed that keeping records increased the chances of their businesses achieving success. This was contrary to the view point of 5(8%) of mobile money businesses that strongly disagreed and the 5(8%) who simply disagreed given a total of 16% who did not see the benefits of book keeping in this light plus 7(12%) who were not sure.

**Table 7:** Showing the Challenges Faced by booking keeping in Rubaga

| THE CHALLENGES FACED BY BOOK KEEPING IN RUBAGA.                                | 1         | 2         | 3         | 4         | 5        |
|--------------------------------------------------------------------------------|-----------|-----------|-----------|-----------|----------|
| Lack of knowledge                                                              | 33(55%)   | 3(5%)     | 6(10%)    | 11(18%)   | 7(12%)   |
| they lack suitable training, and accounting skills to sustain their operations | 28(46.7%) | 13(21.7%) | 10(16.7%) | 2(3.3%)   | 7(11.7%) |
| poor educational background, as majorities are un-educated                     | 33(55%)   | 3(5%)     | 14(23.3%) | 3(5%)     | 7(11.7%) |
| Lack of time                                                                   | 40(66.7%) | 10(16.7%) | 0(0%)     | 8(13.3%)  | 2(3.3%)  |
| Fear of disappointment of loss                                                 | 18(30%)   | 17(28.3%) | 12(20%)   | 10(16.7%) | 3(5%)    |

**Source:** field findings 2016

From table 7 above 33(55%) of the respondent strongly agree yet 3(5%) agree and 6(10%) not sure and 11(18%) disagree and 7(12%) strongly disagree. This implies that mobile money businesses lack knowledge about book keeping.

From table 7 above 33(55%) of the respondent strongly agree yet 3(5%) agree and 14(23.3%) not sure and 3(5%) disagree and 7(11.7%) strongly disagree. This implies that mobile money businesses lack training and accounting skills to practice book keeping.

From table 7 above 40(66.7%) of the respondent strongly agree yet 10(16.7%) agree and 0(0%) not sure and 8(13.3%) disagree and 2(3.3%) strongly disagree. This implies that mobile money owners an attendants have poor educational background and majority didn't even study.

From table 7 above 18(30%) of the respondent strongly agree yet 17(28.3%) agree and 12(20%) not sure and 10(16.7%) disagree and 3(5%) strongly disagree. This implies that mobile money business owners lack time to write transactions in their respective books and other records.

From table 7 above 10(16.7%) of the respondent strongly agree yet 18(30%) agree and 17(28.3%) not sure and 12(20%) disagree and 3(5%) strongly disagree. This implies that mobile money business workers have great fear of disappointment of loses (Brighton et al., 2023)

**Table 8 showing the impact of book keeping on financial performance**

| Responses         | Frequency | Percentage |
|-------------------|-----------|------------|
| Strongly agree    | 33        | 55%        |
| Agree             | 16        | 27%        |
| Not sure          | 1         | 2%         |
| Disagree          | 5         | 8%         |
| Strongly disagree | 5         | 8%         |
| TOTAL             | 60        | 100%       |

Source: primary data 2020

Results in table 8, above show that 82% of the respondents agreed that book keeping affect financial performance. This is attributed to various functions of book keeping in relation to decision making process. Most vital business decisions are made basing on the past and its book keeping practices that provides information relating to past transaction. 16% of the respondents disagreed.

#### **Relationship between book keeping and financial performance**

Table 9 showing relationship between book keeping and financial performance

|                   | Book keeping | Financial performance | Rx  | Ry  | d    | D2   |
|-------------------|--------------|-----------------------|-----|-----|------|------|
| Strongly agree    | 10           | 33                    | 2   | 1   | 1    | 1    |
| Agree             | 5            | 16                    | 3   | 2   | 1    | 1    |
| Not sure          | -            | 1                     | 4.5 | 5   | -0.5 | 0.25 |
| Disagree          | 45           | 5                     | 1   | 3.5 | -2.5 | 6.25 |
| Strongly disagree | -            | 5                     | 4.5 | 3.5 | 1    | 1    |
| TOTAL             | 60           | 60                    |     |     |      | 9.5  |

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From the above there is a positive relationship between book keeping and financial performance of mobile money businesses ( $r = 52.5\%$ ) which implies business performance depends on book keeping. But to make the relationship more perfect there is a need to improve on book keeping by introducing data base management. However, the remaining percentage (47.5%) can be explained by other factors like effective management, favorable government policy, and improved infrastructure (Polycarp et al., 2023) e.

### Conclusion

Findings from spearman's rank correlation imply that there is a positive weak relationship between bookkeeping and financial performance of mobile money businesses  $r=0.525$  which implies that books keeping affects performance greatly (Alex & Kazaara, 2023).

### Recommendations

Mobile money business owner-managers should develop competencies to enhance the practice of book keeping, with specific focus on type, adequacy and updated-ness of records. It is through such records that the danger signals of poor performance can easily be detected to lead to corrective action being promptly taken, hence promoting the long-term liability of the business (Moses et al., 2023).

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