

**Relationship Between Corporate Governance And Sustainability Of Saccos In Nansana Municipality,
Wakiso District, Uganda**

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Abstract

The study was conducted to establish the relationship between corporate governance and sustainability of SACCOs in Nansana Municipality, Wakiso District, Uganda. The study used Jensen and Meckling (1976) Agency theory to analyze the corporate governance practices. The study involved 72 respondents from 24 SACCOs studied and it adopted cross-sectional and correlation research designs using both quantitative and qualitative research approaches. Data analysis was done using SPSS and interpreted using mean range 5- point Likert scale, Pearson correlation analysis and multiple regression analysis. The study findings suggest that, corporate governance has a positive and significant relationship with sustainability of SACCOs. The study further established that, there was a significant and positive relationship between corporate governance and sustainability with a P-value of 0.001. The study rejected the null hypothesis as the P-value obtained of 0.001 was less than the stated significance level of 0.05 and therefore adopted the alternative one which states that there is a significant relationship between corporate governance and sustainability. The study concluded that corporate governance significantly influences sustainability of SACCOs. Therefore, the study recommended that the government and other donor agencies should focus more on funding SACCOs and training SACCO leaders of fund accountability as adequate finance is vital to sustainability. Lastly, SACCO boards and other stakeholders should strengthen other factors other than corporate governance which influence sustainability so as to operate fully on a sustainable basis.

Keywords: Sustainability of SACCOs, Cooperative Savings, accountability, corporate governance.

Introduction

According to (Faith et al., 2023), corporate governance is the system by which companies are directed and controlled. In Uganda, the Institute of Corporate Governance concurs with (Wegulo et al., 2023) to define corporate governance as the system by which firms are directed and held to account. (Faridah et al., 2023) define corporate governance as the process and structure used to direct and manage business affairs of the company towards enhancing prosperity and corporate accounting with the objective of protecting and promoting shareholders rights, realizing shareholders long term value while taking into account interests of stakeholders. This is supplemented by the Financial Institutions ACT (Racheal, Kazaara, et al., 2023), which argues that corporate governance involves processes and structures used to direct and manage the business and affairs of a financial institution with the objective of ensuring its safety and soundness and enhancing shareholder value and shall cover the overall environment in which the financial institution operates comprising a system of checks and balances which promotes a healthy balancing of risk and return (Racheal, Kazaara, et al., 2023). Furthermore, Association of Chartered Certified Accountants (ACCA, 2012) defines corporate governance as mechanisms by which an organisation is administered and supervised.

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In the view of (Faith et al., 2023) corporate governance is the manner in which power of an organization is exercised through the combination of an organization's total portfolio with the aim of maximizing shareholders' value. The essence of corporate governance is the alignment of different interests such as individual, corporation and society in order to achieve the organization's objective (Musaibah et al., 2023).

Corporate governance involves a set of relationships between a company's management, its board, its shareholders and other stakeholders in order to achieve the organization's objective. Corporate governance exists to resolve the conflict of interest between managers and shareholders which is purely a principal-agent problem arising out of separation of ownership and control (F. Christopher et al., 2022). For many organizations, corporate governance is a major issue since it represents chances that have value addition benefits and how to cope with threats or risks hence, corporate governance practices in form of board composition, board responsibility and board independence improve a firm's financial sustainability. This gives an organisation a competitive edge, attracts investors and increases members' confidence (Emmanuel et al., 2023).

In Uganda, the problem of weak corporate governance is exacerbated by the often haphazard process of appointment to company boards. Unfortunately, the appointment of board members is not necessarily based on merit (Victoria et al., 2023). Therefore, the quality of directors is not always as high as it should be. It is also common knowledge that many directors go beyond their roles and engage in micromanaging their company or institution. There is a lack of clear understanding of the proper role of the board of directors in the management of a company or institution, and especially what the board's oversight function actually entails (Ramadhan et al., 2023). In this study, corporate governance was analyzed in the form of board composition, board accountability and board independence of SACCO in Nansana Municipality.

Transparency is one of the main indicators of good corporate governance, as it ensures the disclosure of relevant and accurate financial and operational information, which in turn reduces information asymmetry (Moses et al., 2023). This information must be provided to users in a timely manner so that they can meditate on all the real facts about the company they are targeting and ultimately make their optimal decisions (Racheal, Enock, et al., 2023). Thus, transparency focuses on the quality of corporate disclosure that meets user needs, and includes both voluntary and mandatory disclosures (Oscar et al., 2023).

In addition, disclosure is considered a major issue to help shareholders exercise their rights and make decisions. (Micheal et al., 2023) argued that the presence of a strong disclosure system promotes true transparency. It is the main tool used to supervise companies in the capital market. It is useful in protecting investors, attracting capital and maintaining confidence in capital markets (Allan et al., 2023). On the other hand, poor information and non-transparent practices lead to a loss of market integrity. This entails huge costs not only for the company and its shareholders, but also for the economy as a whole. As such, shareholders and potential investors require accurate, relevant and comparable information to enable them to make informed decisions (Racheal, Kazaara et al., 2023). In a study conducted by Torchia and Calabro (2016), it was found that transparency and disclosure of information asymmetry, increases transparency and reduces the cost of capital (Derrick et al., 2023). SACCO sustainability refers to the institution's ability to continue as a going concern by providing financial services to a wide range of

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clients who are ignored by mainstream and formal financial institutions (T. Christopher, 2022). On the other hand, Ahlin et al (2011) argue that the sustainability of a SACCO is the ability to fulfill the objectives of the SACCO without any donor support. Similarly, sustainability is the ability of a SACCO to remain financially viable without domestic subsidies or foreign support (Racheal, Enock, et al., 2023). In simple terms, sustainability means the long-term continuation of SACCO operations after the end of subsidies and any other financial support (Aemiro & Mekonnen, 2012). This requires the implementation of appropriate systems and processes to enable SACCO services to be available 24/7 and for clients to continue to use these services on a routine basis (Moses et al., 2023).

Sustainability in SACCOs refers to their ability to cover operating costs using operating revenues generated by their own operations without depending on external support or subsidies (Abiola, 2011). Ahlin et al. (2011) argued that sustainability in SACCOs creates continuous operation of the institution when donors and funding partners stop funding the SACCO. The question therefore arises as to how far SACCOs are able to run operations in the future without depending on subsidies from donors (Sharif & Mohd 2016). achieve sustainability. If a SACCO is not able to achieve operational self-sufficiency, its equity will begin to decrease, leading to less funds available as loans to borrowers and eventually lead to the closure of the SACCO (Alex & Kazaara, 2023).

Corporate governance is one of the pillars of the SACCO's focus on sustainability. Better corporate governance increases the likelihood that the SACCO will satisfy the legitimate demands of all stakeholders and fulfill its mission. Effective corporate governance practices contribute to the long-term and sustainable growth of SACCOs (Fuzi et al. 2016). A SACCO that is well managed is accountable, transparent and engages appropriately with its shareholders and other stakeholders (Musaibah et al., 2023). (Micheal et al., 2023) investigated the relationship between financial self-sufficiency and corporate governance of microfinance institutions in Central and Eastern Europe. The study used board diversity, board independence and management compensation as corporate governance variables. The study found that board diversity improves financial self-sufficiency, while a large independent board tends to reduce financial self-sufficiency.

In addition, (Ramadhan et al., 2023) whose study was conducted in Ethiopia evaluating the contribution of corporate governance and sustainability of SACCOs also found that corporate governance plays an important role in achieving financial self-sufficiency. The study found that board composition, board independence, board experience in the financial sector, and board meeting frequency were among the factors that had a positive impact on sustainability. Thus, it can be argued that financial sustainability can be effectively achieved if a number of key roles that are the reserve of corporate governance are well respected.

A study evaluating the sustainability of SACCOs in South Asian countries identified corporate governance as one of the factors that support sustainability (Kazaara & Kazaara, 2023). The study shows that a strong board of directors ensured the achievement of the SACCO's objectives and therefore aligned the objective with all decisions taken. Otherwise, where management has failed, SACCOs would decline. Hence, it can be concluded from the findings of the study that corporate governance is an important factor in the sustainability of SACCOs.

Another comprehensive study that assessed the financial sustainability of 42 microfinance institutions in Kenya found that the quality of corporate governance is an important determinant of financial sustainability (Emmanuel et al., 2023). The study revealed that clear corporate governance practices that balance the quality and quantity of board sizes and board member skills are critical to achieving financial sustainability. Thus, an argument can be made that good corporate governance is an important precursor to financial sustainability. (Oscar et al., 2023) conducted a study on the impact of corporate governance on the financial sustainability of developed and underdeveloped markets in Pakistan using the variables of board composition, board independence and CEO duality. The findings showed a positive relationship between board composition, CEO duality and financial sustainability, but indicated a negative relationship between board independence and financial sustainability. Finally, Otieno (2010) examined the impact of corporate governance on the financial performance of SACCOs in Kenya. The results of the study indicate that corporate governance has a significant impact on the financial sustainability of SACCOs in Kenya as measured by financial self-sufficiency.

Statement Of The Problem

Most of the literature reviewed has focused on the study of corporate governance practices in listed firms (Brighton et al., 2023), but institutions such as SACCOs have shareholders and other external stakeholders who need corporate governance practices to be effective in their operations. Studies cited in the literature have mostly focused on firms in developed countries whose operating conditions and systems differ from those in the developing world, such as Uganda (Emmanuel et al., 2023). In addition, previous research studies used structural variables in determining some corporate governance measures (board independence, board composition in terms of numbers) (Tasha et al., 2023), which do not clearly explain the true meaning of terms such as board independence in African firm environment, but my study mainly used a behavioral approach that analyzes the behavior of board members in the performance of their duties as supported by King IV, (2016) (Derrick et al., 2023). To the best of the researchers' knowledge, no conclusive study has been conducted on corporate governance and financial sustainability of SACCOs in Nansana Municipality-Wakiso District. This study therefore sought to fill this gap by determining the relationship between corporate governance and financial sustainability of SACCOs in Nansana Municipality, Wakiso District (Alex & Kazaara, 2023).

Objective Of The Study

To determine the level of sustainability of SACCOs in Nansana Municipality-Wakiso District.

Research Question

What is the level of sustainability of SACCOs in Nansana Municipality-Wakiso District?

Hypothesis Of The Study

There is no significant relationship between corporate governance and sustainability of SACCOs in Nansana Municipality, Wakiso District.

Conceptual Framework

The variables considered in this study were independent and dependent variables whereby the independent variable was corporate governance and the dependent variable was sustainability.

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The conceptual framework depicts that there is a relationship between corporate governance and sustainability of SACCOs by having a right board composition, ensuring board role performance, board accountability, transparency and disclosure, protecting shareholders' rights and board independence. The figure below reflects corporate governance as the independent variable (IV) and sustainability as the dependent variable (DV). The Independent Variable was measured in form of board composition, board responsibility, board independence, board accountability, transparency and disclosure and protecting shareholders' rights while the dependent variable sustainability was measured in form of operational self-sufficiency (OSS), financial self-sufficiency (FSS) and loan portfolio at risk (Richard et al., 2022). The conceptual framework is illustrated in the figure below;

Independent variable (IV)

Corporate Governance

- ❖ Board composition
- ❖ Board Responsibility
- ❖ Board Independence
- ❖ Board Accountability
- ❖ Transparency and is closure
- ❖ Shareholders Rights

Dependent variable (DV)
Sustainability

- ❖ Operational Self Sufficiency
- ❖ Financial Self Sufficiency
- ❖ Loan Portfolio performance

(Richard et al., 2022) modified by the researcher

Methodology

The study used a cross-sectional, descriptive and correlational research designs. Cross-sectional research design is a type of observational study that analyzes data collected from a population, or a representative subset, at a specific point in time (Saunders, Lewis, & Thornhill, [2017](#)). The cross sectional research design allowed the researcher to gather information on actual state SACCOs at the time of the study. Descriptive research design was used to explain the level of corporate governance and sustainability of SACCOs. The research study also employed a correlation research in order to establish the statistical relationship between corporate governance and sustainability of SACCOs in Nansana Municipality. The study was carried out in Nansana Municipality in Wakiso district. It is along Hoima –Kampala Road 12 kilometers from Kampala and borders with Kawempe Division in the west and Rubaga Division in the North. Nansana Municipality has four Divisions which include Nansana Division, Gombe Division, Nabweru Division and Busukuma Division. According to Nansana Municipality commercial office report (2018), there are 88 registered SACCOs of which 30 are active and 58 are not active at all in Nansana Municipality which show evidence that SACCOs experience sustainability challenges therefore prompted the researcher to carry out a study in Nansana Municipality. The population of the study constituted 30 active SACCOs operating in Nansana Municipality-Wakiso District (Nansana Municipality commercial office report, 2018). The target respondents of this study were; a board member, a SACCO member and accounts personnel. The total study unit of inquiry was three (3) respondents per active SACCO which included, one accounts personnel, one SACCO member and one board member therefore making a total study population of 90

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(3*30=90). The respondents were purposively selected since they were knowledgeable about the study variables. The sample size was determined using Krejcie and Morgan (1970) sample determination table where a sample of 28 SACCOs was selected from the total 30 active SACCOs in Nansana Municipality. The target respondents of the study were 84 respondents (3 respondents per SACCO * 28 SACCOs=84 respondents) and the unit of analysis were SACCOs. Data was analyzed in form of tables, frequencies and percentages using SPSS & STATA (Nelson et al., 2022)

Results

To Establish The Relationship Between Corporate Governance And Sustainability Of Saccos In Nansana Municipality

Study findings are presented in Table 1. In instituting this relationship, the researcher used Pearson Correlation (r) which provided a measure of linear relationship between corporate governance and sustainability of SACCOs in Nansana Municipality.

CORRELATIONS								
		Board Composition	Board Responsibility	Board Independence	Shareholders' Rights	Transparency & Disclosure	Board Accountability	Corporate Governance
Board Composition	Pearson Correlation Sig. (2-tailed)	1						
Board Responsibility	Pearson Correlation Sig. (2-tailed)	0.321** 0.002	1					
Board Independence	Pearson Correlation Sig. (2-tailed)	-0.108 0.321	0.208 0.053	1				

Shareholders' Rights	Pearson Correlation Sig. (2-tailed)	-0.026 0.810	0.371** 0.000	0.130 0.229	1				
Transparency & Disclosure	Pearson Correlation Sig. (2-tailed)	0.101 0.354	0.293** 0.006	-0.015 0.894	0.282** 0.008	1			
Board Accountability	Pearson Correlation Sig. (2-tailed)	0.056 0.608	0.238* 0.026	0.241* 0.024	0.035 0.747	-0.149 0.168	1		
Corporate Governance	Pearson Correlation Sig. (2-tailed)	.550** 0.000	0.755** 0.000	0.173 0.108	0.489** 0.000	0.393** 0.000	0.519** 0.000	1	
Sustainability	Pearson Correlation Sig. (2-tailed)	0.196 0.069	0.412** 0.000	0.269* 0.012	0.182 0.092	0.225* 0.036	0.037 0.735	0.394** 0.000	1

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

*. Correlation is significant at the 0.05 level (2-tailed test)

Table 1: Relationship between Corporate Governance and Sustainability of SACCOs in Nansana Municipality

Source: **Field Data**, 2023 Study findings presented in table 1, indicate that corporate governance has a positive correlation and it is significant in predicting sustainability of SACCOs in Nansana Municipality ($r=0.394$, $p=0.000$). Findings show that board responsibility ($r=0.412$, $p=0.000$), board independence ($r=0.269$, $p=0.012$), and board transparency and disclosure ($r=0.225$, $p=0.036$) are significant in predicting sustainability of SACCOs in Nansana Municipality (Nelson et al., 2023). This implies that increasing and improving board responsibility, board independence and transparency and disclosure among SACCOs lead to an increase in sustainability. However, board composition, board accountability and shareholders' rights do not significantly predict sustainability of SACCOs. Corporate governance is key to sustainability of SACCOs in Nansana Municipality as evidenced from the interviews conducted with respondents from inactive and closed SACCOs. Respondents indicated that weak governance systems contributed to the downfall and closure of the SACCOs as one of the respondents explains; *Regarding governance of our SACCO Z, it is true the board did not perform its duties well especially the monitoring, mobilizing and fiduciary roles. This resulted into serious fraud cases without proper explanation and members lost interest in saving with us and eventually collapsed.....*” (KII 10, 2019).

In addition, SACCOs which collapsed lacked accountable, transparent and honest leadership right from the board to management which eventually caused their collapse as one of the respondents puts it; *Some board members borrowed money from the SACCO without knowledge of some management leaders and failed to pay back. We took them to court but we didn't get a proper judgment and therefore never paid which affected the functioning of the SACCO and later collapsed*" (Musaibah et al., 2023).

It was also discovered that SACCOs which collapsed exhibited high levels of conflict of interest and domination of the board chairman which interfered with daily running of SACCO activities as one of the respondents explains; *In our SACCO, the board chairman served as the SACCO manager and recruited his son to head the loans committee and he was given more powers than any other worker in the SACCO. Loans were discharged without following proper regulations as laid in the SACCO constitution as long as the son decided. There were many unauthorized transactions between the SACCO and outsiders (non members) which later led to the collapse of the SACCO.....*" (Derrick et al., 2023).

Study findings concur with the findings of Ahmed & Bhuiyan (2015) who assessed SACCOs' sustainability in countries of Southern Asia and found out that corporate governance is one of the factors that promote sustainability among SACCOs. The study indicates that a strong board ensures that the aims of SACCOs are achieved and therefore aligning the objective to any decisions made. Therefore, from the findings of the study, it can be concluded that corporate governance is an important factor in SACCOs' sustainability (Collins et al., 2023).

In another comprehensive study that assessed sustainability of 42 micro finance institutions in Kenya, corporate governance was found to be an important determinant of sustainability (Zowena et al., 2023). The study revealed that clear corporate governance practices, having board independence, transparency and disclosure and skills of board members were instrumental in achieving sustainability. Thus an argument can be advanced that good corporate governance is an important factor in achieving SACCO sustainability. Further analysis was done using multiple regression analysis in order to determine the contribution of corporate governance indicator variables to sustainability of SACCOs in Nansana Municipality and the results are presented in Table 2;

Table 2: Multiple Regression Analysis of corporate governance and sustainability of SACCOs in Nansana Municipality

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.099	.583		.169	.866
	Board composition	.082	.073	.120	1.120	.266
	Board responsibility	.341	.162	.267	2.103	.039
	Board independence	.274	.126	.238	2.179	.032

	Shareholder rights	.016	.121	.014	.128	.898
	Board transparency & disclosure	.154	.119	.141	1.292	.200
	Board accountability	.026	.064	.044	.401	.689
a. Dependent Variable: sustainability						
R=0.483 R²=0.233 and Adjusted R²=0.176						

Source: Field Data, 2023

The adjusted R Square=.176) indicates that corporate governance contributes 17.6% to sustainability of SACCOs in Nansana Municipality. The remaining 82.4% is as a result of other factors that contribute to sustainability other than corporate governance. Further analysis (beta 0.267, p=0.039) indicates that one-unit improvement in board responsibility enhances sustainability by 26.7% and (beta 0.238, p=0.032) indicates that one-unit improvement in board independence contributes 23.8% to sustainability when other factors in the model are held constant (Nelson et al., 2023). This implies that when SACCO boards perform well their responsibilities and become independent in their endeavors, SACCO sustainability will be improved.

Further regression analysis was done using ANOVA to establish whether there is a significant statistical relationship between corporate and sustainability of SACCOs in Nansana Municipality and the findings are presented in Table 3;

Table 3: ANOVA ANALYSIS

ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	3.206	1	.534	4.055	.001 ^b
	Residual	10.542	70	.132		
	Total	13.748	71			
a. Dependent Variable: sustainability						
b. Predictors: (Constant), Corporate governance						

Source: Field Data, 2023

Findings from ANOVA indicate that there is significant statistical relationship between corporate governance and sustainability of SACCOs in Nansana Municipality (P-Value 0.001< Alpha 0.05). This implies that corporate governance influences sustainability of SACCOs in Nansana Municipality. The findings in Table 4 concur with (Ramadhan et al., 2023) who examined whether in Uganda corporate governance is related to financial performance and sustainability of commercial banks. The motivation for their study was the poor performance

and sustainability of commercial banks in Uganda, despite the number of interventions put in place. The study adopted a cross-sectional and quantitative design basing on 25 commercial banks operating in Uganda. The study provides evidence that corporate governance significantly relate to financial performance and sustainability of commercial banks in Uganda. The study recommended that corporate governance mechanisms should be strengthened so as to enable the sustainability of banks in Uganda.

Hypothesis Testing

Based on the computed P-Value of 0.001 in Table 5 which is less than the stated level of significance of 0.05, the null hypothesis which states that there is no significant relationship between corporate governance and sustainability of SACCOs in Nansana Municipality was rejected and the alternative hypothesis stating that there is a significant relationship between corporate governance and sustainability of SACCOs in Nansana Municipality was accepted.

DISCUSSION

Tilahun (2013) relates sustainability to the size of the SACCO and the ratio of gross loan portfolio to total assets, portfolio at risk, capital to asset ratio and yield on gross portfolio (Muhammad et al, 2016) and operating expenses to loan portfolio ratio (Rai, 2019).

The study findings concur with the findings of Ali (2016) who studied the impact of corporate governance and financial sustainability of firms in Pakistan and found out that corporate governance contributed only 11% to financial sustainability of firms. In addition, Okoye (2015) investigated the impact of corporate governance on the financial sustainability of registered SACCOs in Nigeria during the period 2011-2015. The results show that Nigerian SACCOs are characterized by lack of board independence, low level of female directors compared to total directors. The findings further show that corporate governance variables have not largely contributed to financial sustainability of SACCOs in Nigeria. Based on the findings the study concludes that corporate governance practice in SACCOs in Nigeria is still quite shallow and has not supported sustainability of the institutions (Richard et al., 2023). However, the findings of the study disagree with the findings of Magali and Langat (2014) who studied the impact of corporate governance on efficiency and financial sustainability of SACCOs. Descriptive and qualitative analysis was used to analyse data from 37 SACCOs from 3 regions in Tanzania. Their study concluded that corporate governance practices strongly contribute to financial sustainability of SACCOs in Tanzania. Magali and Langat (2014) findings were also supported by the findings of Mwanja et al. (2014) who found out that sound corporate governance is a driver of financial sustainability in Kenyan SACCOs.

Conclusion

This research study was indented to find out whether corporate governance has a significant relationship with sustainability of SACCOs in Nansana Municipality. The study finding suggests that, corporate governance has a positive and significant relationship with sustainability of SACCOs. Regarding the relationship between corporate governance and sustainability, the findings revealed that there is a significant relationship between corporate governance and sustainability of SACCOs in Nansana Municipality with P-Value $0.001 < 0.05$.

Recommendation

The government and other donor agencies should focus more on funding SACCOs and training SACCO leaders of fund accountability as adequate finance is vital to sustainability.

SACCO boards and other stakeholders should strengthen other factors other than corporate governance which influence sustainability so as to operate fully on a sustainable basis.

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