

**EFFECTS OF SACCO SERVICES ON THE ECONOMIC GROWTH OF SOCIETY MEMBERS IN WAKISO DISTRICT; A CASE STUDY OF AGALY'AWAMU PEWOSA SACCO GANGU MASSAJJA DIVISION, WAKISO DISTRICT.**

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**2023**

**ABSTRACT**

The study was conducted on the topic entitled the Effects of Sacco services on the economic growth of society members in Wakiso district ;a case study of Agaly'awamu Pewosa Sacco Gangu Massajja Division ,Wakiso District The following were the objectives of the study; to identify services provided by SACCOS in Massajja division, to find out the level of economic growth of society members and to establish effect of Sacco services on the economic growth of society members The researcher used both qualitative and quantitative methods of data collection and analysis so as to capture the details and adequate information. The questionnaires are used to obtain quantitative data for the research. The questionnaires were used to obtain the quantitative information from the beneficiaries of credit co-operatives in Massajja Division Data was analyzed quantitatively based on statistical data analysis approaches that incorporate frequency distributions, measurement of central tendencies (graphs, tables, pie-charts, histograms, and pictures. From the study findings it was revealed that majority were in agreement that Pewosa Gangu Sacco has enhanced savings of community members, Pewosa Gangu Sacco has increased accessibility to finance hence making community members develop their businesses, Pewosa Gangu Sacco has improved household welfare through financial literacy trainings offered to them, Pewosa Gangu Sacco has sensitized community members to increase their saving hence improved saving culture, and Pewosa Gangu Sacco has offered loans like emergency loans, school fees loans among other which has improved economic wellbeing of the community members in Masajja

In conclusion, Pewosa Gangu Sacco has offered loans like emergency loans, school fees loans among other which has improved economic wellbeing of the community members in Masajja The researcher recommends that Sacco should repackage their products and services to make them more attractive in other to serve the main purpose for which they had been established - poverty alleviation and women empowerment. This should be done by reducing their interest rates, reducing the requirements for collateral and the mode of paying loans by small businesses. This will enable the working poor secure loans from them to run their businesses rather than SBEs seeing them as solely for profit making entities. The researcher again recommends that Sacco should provide more short term loans to meet emergencies of SBEs, provide insurance on loans and businesses and also provide interest on the savings of small businesses. The value of the loan should also be adequate enough to meet the capital requirements of the SBEs.

## CHAPTER ONE

### INTRODUCTION

#### 1.0 Introduction.

This chapter presents the background, problem statement, objectives of the study, research questions, and scope of the study and significance of the study.

#### 1.1 Background of the study

The co-operatives movement has its origins in Europe in the 19<sup>th</sup> century primarily in Britain and France. The industrial revolution and increasing mechanization of the economy transformed society and threatened the livelihoods of many workers. The concurrent labor and social movements attempted to address issues resulting from changes in the economy at the time led to the birth of modern day to day co-operatives as we know them. By (1830), there were several hundred co-operatives. Some were initially successful, but most co-operatives founded in the early 19th century had failed by (1840) due to mismanagement, mergers and other challenges (peckock, 2008).

In Africa, co-operatives were introduced by colonial authorities in pre-independence Africa and therefore were viewed within the colonial environment. The colonialists introduced mechanisms that would foster cooperative development including legal frameworks, promotional schemes and funding systems. These colonial efforts set the tone for cooperative development in Africa (Develtere, 2008). Cooperatives were mainly set up as marketing and distribution channels for farm produce such as coffee, tea, milk, cashew nuts etc. With time, cooperatives started providing credit facilities to farmers to help them purchase farm inputs to develop their land and livestock hence the reason why the majority of cooperatives are agricultural based. According to Develtere (2008), there are over 150,000 cooperatives in Kenya, South Africa, Ghana, Egypt Senegal and Rwanda which are considered to have the highest cooperative penetration in Africa (Develtere, 2008).

In Uganda SACCOS date back to 1913 when Ugandans started organizing as cooperatives. These early cooperatives operated informally until the first cooperatives ordinance was enacted in 1946. By the end of 1946, there were 75 cooperatives organizations with the majority being agricultural marketing societies. Uganda counts 1 full status ICA member organization, the Uganda Cooperative Alliance (UCA) and 1 associate member; Health Partners Uganda UCA is an umbrella/apex organization for all cooperatives in Uganda established in 1961. It is mandated by the Cooperative Societies Act to consider and make recommendations to Government on matters of policy relating to the cooperative movement, make representation to government on matters affecting cooperative societies and to carry out arbitration in case of disputes within cooperative movement. As of February 2020, the cooperative movement in Uganda.

Uganda comprised 21,346 registered cooperative societies with an estimated 5.6 million people, Uganda has several co-operative societies all over the country that issue loans, savings and deposit facilities to communities. The SACCO include Agalya`awamu, munakukaama, esuubi lyo zambogo SACCO, Royal trust SACCO, CBS pewosa SACCO among others. In all these co-operative societies will take an active role and keen interest in the services they will provide to them given their disadvantaged positions in the commercial institutions.

## **1.2 Problem Statement**

World over, the existence of SACCO has played an important role in improving on the economic growth of community members through providing services like issuing loans at lower interest rate ,savings ,sensitization of clients on how to improve on their economic growth so as to eradicate poverty in the community and also providing educational loans, Christmas savings, during festive season ,hiring tents and chairs on various functions to ensure economic growth

Despite the services provided by these SACCO, the level of economic growth is still very low among community members of Masajja Division, Wakiso District. One wonders how or whether Pewosa Gangu Sacco services has anything to do with improving the wellbeing of community members.

Therefore this study sought to find out the effects of Pewosa Gangu SACCO services on the economic growth of society members.

## **1.3 General objective.**

To find out the effects of SACCO services on the economic growth of society members in Massajja Division

### **1.3.1 Specific objectives.**

- i. To identify the services provided by Pewosa Gangu SACCO in Massajja division
- ii. To find out the level of economic growth of society members.
- iii. To establish effect of Pewosa Gangu Sacco services on the economic growth of society members

## **1.4 Research questions.**

The research was guided by the following questions.

- i. What are the services provided by Pewosa Gangu SACCO in Massajja division?
- ii. What is the level of economic growth of society members?
- iii. What is the effect of Pewosa Gangu Sacco services on the economic growth of society?

## **1.5 Scope of the study.**

### **1.5.1 Geographical scope.**

Agaly'awamu pewosa SACCO serves the whole of Massajja division, kyaddondo sub-county Gangu B village and Makindye Municipality. In the east, Ndejje, in the South, of Kikajjo and Ndikutamadda in Wakiso District. .

### **1.5.2 Content scope.**

The study was about the effects of SACCO services on the economic growth of society members in Massajja division Wakiso District, Uganda. It focused on how cooperative society have improved on the economic growth of society members because it is one of the strategy that can be used in poverty eradication. The study looked at cooperatives because they extend credit facilities to members like they issue loans at Scope interest, members can easily deposit their savings with these SACCOS. The study also established the credit facilities extended to members

### 1.5.3 Time scope

The time scope of the study was limited to the period between March and May the study considered a period of 2 months starting from March.

### 1.6 Significance of the study.

The study will benefit the following;

#### **Researchers and academicians.**

The study will be important to the researchers and academicians who will use it for further studies. The study will help the researcher to gain more knowledge and compare classwork to fieldwork.

Future scholars.

The information will be used in higher institutions of learning like universities that have microfinance as a course for their students as well as the resource centres in the microfinance institutions.

#### **Savings and credit co-operative societies (SACCO)**

The management of savings and credit co-operative societies will be interested to know the contribution of this sector to the economic growth .The study will therefore help the Sacco's know how effective and efficient they are towards the economic growth of community members.

#### **Women, youth and community.**

The study will be helpful to youth women and the community by enabling them know how to access loans, savings and credit for small businesses.

## CHAPTER THREE.

### METHODOLOGY.

#### 3.0 Introduction.

This chapter presents the research design, study population, data collection methods, sampling, and sample size, sampling techniques, research instruments, validity and reliability of instruments and data analysis.

#### 3.1 Research design.

The researcher used both qualitative and quantitative methods of data collection and analysis so as to capture the details and adequate information. The use of both methods ensured that the data collected was effectively interpreted using the numbers, figures as well as the narrative. The researcher used the questionnaires to collect the data from the respondents. The questionnaires were administered to the beneficiaries of the credit co-operatives services.

#### 3.2 Study population.

Population refers to an entire group of individual, events or objects having common observable characteristics (Kothari, 2004). The study targeted a population of Sacco members, and employees from different department of the Sacco such as loans department, accounts department, marketing department, and management and board members among others

<b>Respondents category</b>	<b>Total population</b>	<b>Sample size</b>	<b>Sampling Technique</b>
Sacco members	144	60	Stratified sampling
Loans Department	17	10	Stratified sampling
Accounts Department	13	10	Stratified sampling
Marketing Department	14	10	Stratified sampling
Management and Board Members	12	10	Stratified sampling
<b>Total</b>	<b>200</b>	<b>100</b>	

#### 3.4 Sampling Procedures & sample size

##### 3.4.1 Sample size

Sample size is the number of items involved in the study as the respondents in the study. This research used stratified random sampling procedure to select a sample to represent the entire population. The study used a sample size of 100 respondents.

### **3.4.2 Sampling Techniques**

The researcher used a stratified sampling technique to all population groups of the study. Stratified sampling means that the research partitions the population into sub populations with their common characteristics that can be easily sampled. This technique allowed the researcher to have required information basing on the set objectives of the study according to Mugenda and Mugenda (2009). The sampling procedure was applied to enable the researcher to obtain accurate and reliable samples that were helpful to collect quantitative and qualitative data, the sampling process was done by means of random sampling for employees. This sampling procedure allows an equal chance for all traders to be selected as samples of the study.

### **3.3 Data collection methods.**

This includes the specific techniques that were used in the collection of data. Methods that were used include face-to-face interview, key informants interview, focus group discussion, questionnaire, observationn.Etc.

### **3.4 Sampling.**

Sampling was used to select the respondents from the credit co-operatives. A sample is a smaller subset of the research/study population and samples that do a good job at conveying accurate information about the whole are referred to as representatives.

#### **3.4.1 Sampling techniques.**

The sampling techniques to be used include the purposive sampling method in the determination of groups of people to be included in the study. The purposive sampling is used when the various sampling units satisfy certain criteria of interest. In this study, the chosen groups was society members in Agaly`awamu operating in Massajja Division. Random sampling technique were employed to ensure fair representation of individual members in the groups selected for the study. A random sample is a subset of individuals (a sample) chosen from a larger set (a population). Each group was chosen randomly and entirely by chance, such that each individual had the same probability of being chosen at any stage during the sampling process, and each individual had the same probability of being chosen for the sample.

### **3.5 Research instruments.**

Research instruments simply mean devices for measuring the variables of interest. They were in the form of questionnaires comprising single items (questions), batteries of single items or scales of items which can be scored. They were also in the form of observational schedules, structured diaries or logbooks or standard forms for recording data from records (Bowling2002:144). The instruments which were used in this research are discussed below.

#### **3.5.1 Unstructured interviews.**

The interview refers to a personal exchange of information between the interviewer and the interviewee. In this case, the researcher used the interview schedule to guide the discussion with the respondents who are key informers and thus need to elaborate on several issues.

### **3.5.2 Questionnaires.**

The questionnaires are used to obtain quantitative data for the research. The questionnaires were used to obtain the quantitative information from the beneficiaries of credit co-operatives in Massajja Division.

### **3.6 Pre-testing (Validity and Reliability).**

Data quality control, which refers to reliability and validity of instruments have to be precisely described. It is ensured through piloting. This is encouraged as the pilot findings enable the researcher to re-design the research instruments to improve the reliability and the validity of data. The researcher briefly described and explained how the pre-test/pilot study was carried out, the findings of the study, lessons learnt and he/she used to re-design and improve the data collection instruments.

### **3.7 Data quality control/quality assurance**

The researcher employs some measures to control the quality of the data. These include the following:

#### **3.7.1 Editing**

Editing is done in order to discard unwanted and irrelevant information, verify the data and check for consistency.

#### **3.7.2 Piloting**

This is where the data collection materials are tested and or piloted and refined. This takes into consideration the language spoken and understood by the respondents.

### **3.8 Data analysis**

After the information has been gathered, a variety of tools was used to analyze it in order to capture the relevant findings and also present it in a manner that were understood by fellow researchers and other research users. These tools are discussed below.

#### **3.8.1 Editing questionnaires**

The questionnaires are edited on receipt from the research assistants and any missing information is rectified immediately. The data from the key informants is recorded immediately during the interviews.

### **3.9 Data Analysis**

#### **3.9.1 Quantitative Analysis**

The collected data especially the type that has numerical information was edited, coded and reviewed in order to have the required quality, accuracy, consistency and completeness. Data was analyzed quantitatively based on statistical data analysis approaches that incorporate frequency distributions, measurement of central tendencies (graphs, tables, pie-charts, histograms, and pictures). Interpretation was done using Microsoft excel (Shamoo 2003).

### **3.9.2 Qualitative Analysis**

Data collected from the respondents was presented, deduced, and analyzed through descriptive narration, graphs, tables and pie charts. Descriptive narration was used to examine the qualitative data collected from respondents.

### **3.10 Ethical Consideration**

In the process of data collection, the researcher beared in mind that the need to handle the respondents with care and respect. There was need to ensure that the researcher's action did not offend the respondents.

The researcher humbly asked for content of the respondents before soliciting for information from them. It is important for the respondent to know the aims and goals of the researcher for carrying out the study.

### **3.11 Limitations**

Financial problems in gathering the relevant data and also expenses related to transport, stationary such as printing and photocopying.

The researcher faced non-response of some questions especially where the respondents selected have little knowledge about particular questions.



## CHAPTER FOUR

### DATA PRESENTATION, ANALYSIS AND DISCUSSION OF FINDINGS

**Table 4.5 showing SERVICES PROVIDED BY PEWOSA GANGU SACCO IN MASSAJJA DIVISION**

	<b>Strongly agree</b>	<b>agree</b>	<b>Not sure</b>	<b>disagree</b>	<b>Strongly disagree</b>	<b>Total</b>
Pewosa Gangu Sacco allows its members to save money	29(58%)	17(34%)	2(4%)	2(4%)	-	50(100%)
Pewosa Gangu Sacco provides loans to its members and community member at low interest rates.	38(66%)	10(20%)	2(10%)	-	-	50(100%)
Pewosa Gangu Sacco offers free training to community members on how to operate their businesses	42(84%)	7(14%)	1(2%)	-	-	50(100%)
Pewosa Gangu Sacco provides financial literacy to its members and community member so as to change their lives and pay back their loans	30(60%)	18(36%)	1(2%)	1(2%)	-	50(100%)

*Source; Primary Data, 2023*

According to study findings in table 4.6 it was revealed that 29(58%) of the total respondents strongly agreed that Pewosa Gangu Sacco allows its members to save money, 17(34%) agreed, 2(4%) were not sure, 2(4%) disagreed, and this implies that majority were in agreement that Pewosa Gangu Sacco allows its members to save money.

According to study findings in table 4.6 it was revealed that 38(66%) of the total respondents strongly agreed that Pewosa Gangu Sacco provides loans to its members and community member at low interest rates, 10(20%) agreed, 2(10%) were not sure, and this implies that majority were in agreement that Pewosa Gangu Sacco provides loans to its members and community member at low interest rates

From the study findings in table 4.7 it was revealed that 42(84%) of the total respondents strongly agreed that Pewosa Gangu Sacco offers free training to community members on how to operate their businesses, 7(14%) agreed, 1(2%) were not sure, this implies that majority were in agreement that Pewosa Gangu Sacco offers free training to community members on how to operate their businesses.

According to study findings in table 4.6 it was revealed that 30(60%) of the total respondents strongly agreed that Pewosa Gangu Sacco provides financial literacy to its members and community member so as to change their lives and pay back their loans, 18(36%) agreed, 1(2%) disagreed, 1(2%) were not sure, this implies that majority were in agreement that Pewosa Gangu Sacco provides financial literacy to its members and community member so as to change their lives and pay back their loans.

#### **4.4 FINDINGS ON EFFECT OF PEWOSA GANGU SACCO SERVICES ON THE ECONOMIC GROWTH OF SOCIETY**

#### **4.7 SHOWING FINDINGS ON THE EFFECT OF PEWOSA GANGU SACCO SERVICES ON THE ECONOMIC GROWTH OF SOCIETY**

	<b>Strongly agree</b>	<b>agree</b>	<b>Not sure</b>	<b>disagree</b>	<b>Strongly disagree</b>	<b>Total</b>
Pewosa Gangu Sacco has enhanced savings of community members	42(84%)	7(14%)	1(2%)	-	-	50(100%)
Pewosa Gangu Sacco has increased accessibility to finance hence making community members develop their businesses.	35(70%)	13(26%)	2(4%)	-	-	50(100%)
Pewosa Gangu Sacco has improved household welfare through financial literacy trainings offered to them.	27(54%)	22(44%)	1(2%)	-	-	50(100%)

Pewosa Gangu Sacco has sensitized community members to increase their saving hence improved saving culture	29(58%)	17(34%)	2(4%)	2(4%)	-	50(100%)
Pewosa Gangu Sacco has offered loans like emergency loans, school fees loans among other which has improved economic wellbeing of the community members in masajja	38(66%)	10(20%)	2(10%)	-	-	50(100%)

Source; Primary Data, 2022

From the study findings in table 4.7 it was revealed that 42(84%) of the total respondents strongly agreed that Pewosa Gangu Sacco has enhanced savings of community members, 7(14%) agreed, 1(2%) were not sure, this implies that majority were in agreement that Pewosa Gangu Sacco has enhanced savings of community members.

Basing on the study findings presented in table 4.7, it was revealed that 35(70%) of the total respondents strongly agreed that Pewosa Gangu Sacco has increased accessibility to finance hence making community members develop their businesses, 13(26%) agreed, 2(4%) were not sure, this implies that majority were in agreement that Pewosa Gangu Sacco has increased accessibility to finance hence making community members develop their businesses.

Basing on the study findings presented in table 4.7 it was revealed that 27(54%) of the total respondents strongly agreed that Pewosa Gangu Sacco has improved household welfare through financial literacy trainings offered to them, 22(44%) agreed, 1(2%) were not sure, this implies that majority were in agreement that Pewosa Gangu Sacco has improved household welfare through financial literacy trainings offered to them.

Basing on the study findings presented in table 4.7 it was revealed that 29(58%) of the total respondents strongly agreed that Pewosa Gangu Sacco has sensitized community members to increase their saving hence improved saving culture, 17(34%) agreed, 2(4%) were not sure, 2(4%) disagreed, this implies that majority were in agreement that Pewosa Gangu Sacco has sensitized community members to increase their saving hence improved saving culture.

From the study findings in table 4.7 it was revealed that 38(66%) of the total respondents strongly agreed that the Pewosa Gangu Sacco has offered loans like emergency loans, school fees loans among other which has improved economic wellbeing of the community members in Masajja, 10(20%) agreed, 2(10%) were not sure, this implies that majority were in agreement that Pewosa Gangu Sacco has offered loans like emergency loans, school fees loans among other which has improved economic wellbeing of the community members in Masajja.

## **CHAPTER FIVE**

### **SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS**

#### **5.0 INTRODUCTION**

This chapter presents the summary of findings, conclusion drawn and recommendations arising from the study findings.

#### **5.1 SUMMARY OF FINDINGS**

##### **5.1.1 FINDINGS ON SERVICES PROVIDED BY PEWOSA GANGU SACCO IN MASSAJJA DIVISION**

According to study findings it was revealed that majority were in agreement that Pewosa Gangu Sacco allows its members to save money, Pewosa Gangu Sacco provides loans to its members and community member at low interest rates, Pewosa Gangu Sacco offers free training to community members on how to operate their businesses, and Pewosa Gangu Sacco provides financial literacy to its members and community member so as to change their lives and pay back their loans.

##### **5.1.2 FINDINGS ON EFFECT OF PEWOSA GANGU SACCO SERVICES ON THE ECONOMIC GROWTH OF SOCIETY**

From the study findings it was revealed that majority were in agreement that Pewosa Gangu Sacco has enhanced savings of community members, Pewosa Gangu Sacco has increased accessibility to finance hence making community members develop their businesses, Pewosa Gangu Sacco has improved household welfare through financial literacy trainings offered to them, Pewosa Gangu Sacco has sensitized community members to increase their saving hence improved saving culture, and Pewosa Gangu Sacco has offered loans like emergency loans, school fees loans among other which has improved economic wellbeing of the community members in Masajja.

#### **5.2 Conclusion**

In conclusion, Pewosa Gangu Sacco has offered loans like emergency loans, school fees loans among other which has improved economic wellbeing of the community members in Masajja.

#### **5.3 Recommendations**

- i. The researcher recommends that Sacco should repackage their products and services to make them more attractive in order to serve the main purpose for which they had been established - poverty alleviation and women empowerment. This should be done by reducing their interest rates, reducing the requirements for collateral and the mode of paying loans by small businesses. This will enable the working poor secure loans from them to run their businesses rather than SBEs seeing them as solely for profit making entities.
- ii. The researcher again recommends that Sacco should provide more short term loans to meet emergencies of SBEs, provide insurance on loans and businesses and also provide interest on the savings of small businesses. The value of the loan should also be adequate enough to meet the capital requirements of the SBEs. The researcher further recommends that, microfinance institutions should assist SBEs to assess their financial performance so

that they attest whether their businesses are growing or not this will lure them to become permanent members and also advice other small businesses to partner with microfinance institutions to grow their businesses.

- iii. The researcher recommends that, the problems SBEs face in repayment of microfinance loans such as; short duration for repayment, daily/weekly/monthly repayments, high interest rates, demand of collateral for high amounts, and denial of auxiliary services and their effects on the growth of the small businesses, should be looked at, especially those factors which negatively affect the growth of small businesses.
- iv. It is also recommended that, operators of MFIs should have separate managers/business advisors to small businesses, to give the proper business advice as how to manage their businesses, the need to separate their business funds from personal money, proper ways of pricing and marketing of products, goods and services.
- v. The researcher also revealed that MFIs should employ more qualified persons to ensure regular monitoring on the progress of small businesses so that loans collected are put to rightful use and they should offered proper business advice so that their businesses will flourish thereby enabling them to pay loans secured and also improve upon their living conditions. It is also recommended that MFIs should develop proper mechanisms and tools to assess small business growth.

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**APPENDIX 1: INTERVIEW.**

1. What are the services provided by SACCO to their clients in massajja division?
2. What is the level of economic growth of society members?
3. What is the effect of Sacco services on the economic growth of society members?
  
1. Who benefits from their services?
2. Nature of their services / process of access
3. What are the benefits gained?
4. What would you say has been the impact of these SACCO on the economic status of society members in this community?
  
5. Do you think savings and credit co-operative societies has empowered the women in this community please explain in detail?
  
6. What recommendations do you give for access delivery and utilization of SACCO services to the following categories?  
The microfinance institutions.....  
The government.....  
The beneficiaries.....  
Further research.....

*Thank you for your valuable time*