

**THE CONTRIBUTION OF EDUCATION ON RURAL AREAS TOWARDS POVERTY  
ERADICATION**

**A STUDY OF KITAYUNJWA SUB-COUNTY IN KAMULI DISTRICT**

**BY**

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**A RESEARCH REPORT SUBMITTED TO THE COLLEGE OF HUMANITIES AND  
SOCIAL SCIENCES IN PARTIAL FULFILMENT OF THE REQUIREMENT  
FOR THE AWARD OF BACHELORS DEGREE IN DEVELOPMENT  
STUDIES OF KAMPALA INTERNATIONAL  
UNIVERSITY**

**SEPTEMBER, 2016**

### DECLARATION

I NAMUGERE DOROTHY hereby declare that this research report is due to my own knowledge, effort and it has never been submitted by any other person for any academic purposes or otherwise.

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### APPROVAL

This research proposal has been done under my supervision and submitted with my approval

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## **DEDICATION**

I dedicate this work to my family, my friends and to all my fellow colleagues who have contributed both directly and indirectly to the accomplishment of this research thesis and my entire curricular activities. Special thanks to my parents.

### **ACKNOWLEDGEMENT**

I am grateful to my parent, my mom Kasoga Rebecca and the entire family for all their contributions.

I am grateful to my brothers Godfrey Mwogeza, Mwogeza Enock and sisters including Naume Kafuko and my friends for support and encouragement you have provided to me throughout this tough time.

Am most grateful to my supervisor Dr. Rose Ann Mwaniki for her encouragement and tireless support she has always provided, and to the entire staff of KIU for all their efforts rendered.

Am also grateful to everyone who helped me in all aspects of life. May God Bless You!

## TABLE OF CONTENTS

Declaration.....	ii
Approval .....	iii
Dedication.....	iv
Acknowledgement .....	v
Table of contents.....	vi
List of acronyms .....	ix
Abstract.....	xi
CHAPTER ONE .....	1
INTRODUCTION to the study .....	1
1.0 Introduction.....	1
1.1 Background of the study .....	1
1.1.1 Historical Perspective .....	1
1.1.2 Theoretical Perspective.....	3
1.1.3 Contextual Perspective .....	4
1.1.4 Conceptual Perspective.....	6
1.2 Statement of the Problem.....	6
1.3 Purpose of the study.....	7
1.4 Objective of the study .....	7
1.5 Research questions.....	7
1.6 Scope of the study.....	7
1.7 Significance of the study .....	8
1.8 Conceptual Framework.....	9
CHAPTER TWO REVIEW OF RELATED LITERATURE .....	10
2.0 Introduction.....	10

2.1 Education accessibility impact on the level of income.....	10
2.2 Challenges faced by people in rural areas in accessing education .....	12
2.3 governments and other agencies involvement in working to increase education access in a bid to raise incomes and consequently fighting poverty.....	15
CHAPTER THREE .....	17
RESEARCH METHODOLOGY .....	17
3.0 Introduction.....	17
3.1 Research Design .....	17
3.2 Area of the study.....	17
3.3 Study Population.....	17
3.4 Sample Size .....	18
3.5 Sample selection techniques .....	18
3.6 Data Sources .....	18
3.7 Data collection instruments .....	19
3.8 Data collection method .....	20
3.9 Procedure for data collection and ethical consideration .....	21
3.10 Data quality control .....	21
3.11 Data processing and analysis .....	22
3.12 Limitations of the study .....	22
Chapter four .....	24
Data analysis, presentation and interpretation .....	24
4.0 Introduction.....	24
4.1 Demographic Data .....	24
4.2 How education affects household levels of income .....	27
4.3 Challenges affecting people in rural areas trying to access education .....	28

4.5 Strategies for the challenges .....	29
CHAPTER FIVE .....	30
SUMMARY, CONCLUSIONS AND RECOMMENDATIONS .....	30
5.1 Introduction.....	30
5.2 Summary of major findings .....	30
5.3 Conclusions.....	30
5.5 Recommendations.....	31
References.....	33
APPENDICES .....	36
Appendix I: Face Sheet of Respondents .....	36
Appendix II .....	37
QUESTIONNAIRES .....	37
APPENDIX II .....	39
Interview Guide.....	39



## LIST OF ACRONYMS

%	Percentage
AAMP	Area Based Agricultural Modernization Program
ACFODE	Action for Development
AIDS	Acquired Immune Deficiency Syndrome
EFA	Education for All
E.g.	For example
FAO	Food and Agricultural Organization
HIV	Human Immune Virus
MOES	Ministry of Education and Sports
NAADS	National Agricultural Advisory Services
NGO'S	Non Government Organizations
NY	New York
PEAP	Poverty Eradication Action Plan
UK	United Kingdom
UN	United Nations
UNFA	Uganda National Farmers Association
UPE	Universal Primary Education
US	United States
USAID	United States Agency for international Development
USE	Universal Secondary Education

UWESO                      Uganda Women’s Effort to Save Orphans

WB                         World Bank

### **ABSTRACT**

The research investigated the contribution of education on rural areas towards poverty eradication in Kitayunjwa Sub County, Kamuli District in Uganda. The research was guided by three objectives including establishing the education effects on household levels of income, to find out the challenges affecting people's livelihood and the strategies to the challenges. The study was guided by a descriptive survey design. The clients were asked to suggest the possible ways through which the government and other stakeholders can improve educational services. The responses given include lowering of lending rates by the institutions to make the loans more affordable for the community through SACCOS, facilitation of UPE schools and providing more information about poverty alleviation methods in different languages that can be understood at the local levels. Education, training and sensitization of the members and the general public about the utilization of loans acquired. This must be in line with poverty reduction. Since the SACCOs have got a positive impact on poverty reduction, it can be recommended that they should be subsidized in case of any deficiency and use them to reach the poor in the urban slums and rural areas. The loans should be given to organized groups such as the women groups which can be easily traced in case of any default instead of giving it to single individuals who may fail to pay the loans given out. To reduce the poverty level people should be encouraged to join the SACCOs and develop the spirit of savings and entrepreneurship.

## **CHAPTER ONE**

### **INTRODUCTION TO THE STUDY**

#### **1.0 Introduction**

The study intended to assess the role of education in rural areas towards poverty eradication in Kitayunjwa Sub-County. This chapter constitutes the background of the study where the problem looked at a wider perspective, Statement of the problem that specifies the major reason why the study was carried out, description of the area where the research was carried, objectives of the study that comprised of the general objective and specific objectives, Research questions, Scope of the study, Justification of the study and Significance of the study that states the benefits of the study

#### **1.1 Background of the study**

##### **1.1.1 Historical Perspective**

Studies across the global have shown a relationship between education and income levels; for instance the U.S. Census Bureau has released their annual results on Educational Attainment and it is quite clear that the differences in income for those with different levels of education are significant. According to their press release: Adults age 18 and older with a bachelor's degree earned an average of \$51,554 in 1998, while those with a high school diploma earned \$28,645, according to new tabulations released today by the U.S. Census Bureau Those without a high school diploma earned an average of \$19,169 (Mani, 2009).

The main asset of the poor is human capital. Human capital development, particularly education and training is a critical ingredient for a country's sustainable socio-economic development and poverty eradication (URT, 2011). A successful poverty eradication strategy would require full and proper development of human capital through equitable education policies (World Bank, 2010). This is especially in line with the fact that poverty is a complex issue that requires to be tackled by using all fronts including education. Education is thus a vital tool because its role in

poverty reduction cannot be underestimated as no country has successfully eradicated poverty without educating its people. As one of the most powerful instrument for poverty reduction, education can be a guarantee for development in every society and to every family. Its centrality is not only for poverty reduction but it can also contribute in reducing inequality (World Bank, 2010).It can equally be argued that education enhances people's productivity. No one would doubt that education gives people some necessary skills that would increase their capacity to produce more effectively and efficiently. Education can thus directly reduce poverty through the contribution that productivity enhancement makes to economic growth, and that could indirectly helps to alleviate poverty through its positive spill-over effects (externalities) on society more broadly.

Since its 1990 World Development Report (WDR) on Poverty, the World Bank has anchored its international poverty lines to the national poverty lines used in the poorest countries. The original "\$1 a day" line was a typical line amongst low-income countries in the data available at the time of the 1990 WDR. This is acknowledged to be a frugal line; naturally richer countries have higher national poverty lines. One could hardly argue that the people in the world who are poor by the standards of the poorest countries are not in fact poor. This gives the global poverty line a salience in focusing on the world's poorest that a higher line would not have. Even so, the Bank has never insisted on using just one line; indeed, in its work with specific developing Helen M,Binns(2001)

Africa harbors most of the poorest countries (about 32) of the world because of so many factors such as wars and ethnic strife, natural disasters, foreign debts, corruption to mention but a few. Presently, Africa owes 350 billion dollars while Nigeria owes over 32 billion dollars. More so, the majority of citizens of sub Saharan Africa is rural residents and depends on agriculture for a large share of their income. About 465% of her populations live below \$ 1 per day [1, 2]. Surprisingly, Nigeria has enormous natural gas reserves, vast agricultural lands, natural resources and a dynamic private sector. Agriculture however employs over two thirds of the population and accounts for a third of the GDP. Hans Dieter Seibel (2000).

Uganda is one of the poorest nations in the world, with 37.7% of the population living on less than \$1.25 a day. Despite making enormous progress in reducing the countrywide poverty incidence from 56% of the population in 1992 to 31% in 2005, poverty remains deep-rooted in

the country's rural areas, which are home to more than 85 per cent of Ugandans. (World Bank Report 2006).

People in rural areas of Uganda depend on farming as the main source of income and 90 per cent of all rural women work in the agricultural sector. In addition to agricultural work, rural women also have the responsibility of caretaking within their families. The average Ugandan woman spends 9 hours a day on domestic tasks, such as preparing food and clothing, fetching water and firewood, and caring for the elderly, the sick as well as orphans. As such, women on average work longer hours than men, between 12 and 18 hours per day, with a mean of 15 hours, as compared to men, who work between 8 and 10 hours a day (Ekirapa- Kiracho, E 2011)

### **1.1.2 Theoretical Perspective**

Structural theory of poverty by Khan (2001) asserts on the left-wing view of poverty as a structural phenomenon. On this view, people are in poverty because they find themselves in holes in the economic system that delivers them inadequate income. Because individual lives are dynamic, people don't sit in those holes forever. One year they are in a low-income hole, but the next year they have found a job or gotten a promotion, and aren't anymore. But that hole that they were in last year doesn't go away. Others inevitably find themselves in that hole because it is a persistent defect in the economic structure. It follows from this that impoverished people are not the same people every year. It follows further that the only way to reduce poverty is to alter the economic structure so as to reduce the number of low-income holes in it. (Ogwang, Joel, 2012).

Khan (2001) and Toshiya & Stone (2005) advised that the reduction of rural poverty must be the dominant focus of the war on world poverty not only because a majority of the world's poor is rural but also because most of the urban poor are migrants trying to escape the rural poverty. Dealing with rural poverty is tackling the problem at its source. Though the importance of poverty reduction has now been overwhelmingly acknowledged, inadequate attention is being given to rural poverty reduction (IFAD, 2005). Morduch and Haley, (2001) point out that there are many tools that can be used to alleviate poverty. One such tool is the use of micro finance. (IMF country report on Uganda, 2005), views micro finance as a route out of poverty for Uganda's poor if they can access it.

### **1.1.3 Contextual Perspective**

Poverty has a crippling effect on individuals' functioning, capabilities and well-being and this in turn keeps them in a vicious cycle of poverty. Hence, assisting people to come out of poverty is one of the critical roles of social work, particularly in the African context. The primary understanding of poverty is the inability of an individual to meet basic needs of food, clothing, shelter, healthcare and education. However, it is also widely understood that human poverty goes beyond the lack of material needs to include issues of exclusion and isolation, powerlessness, low self-dignity and generally an absence of some basic capabilities for acceptable level of functioning in society (UNDP, 1997; Sen, 1999).

Post-secondary education is valued very highly in developing countries like Uganda and is one of the main determinants of class and status. As with income, levels differ by race, age, household configuration and geography. Overall the households and demographics featuring the highest educational attainment in the developing countries are also among those with the highest household income and wealth. Thus, while the population as a whole is proceeding further in formal educational programs, income and educational attainment remain highly correlated (Fussel, 1983).

One can establish a linkage between education and poverty by considering the fact that investment in education is a poverty reduction strategy, which can enhance the skills and productivity among poor households and secondly, poverty is by itself a constraint to educational achievement both at the macro-level and micro-level. This is because the poor endures much serious deprivation of poverty as compared to the rich people, and this affects the level of educational attainment. In addition, low level of education affects individual productivity. Low production is considered a serious handicap to poverty reduction efforts since low productivity is considered to be a product of and in turn a producer of poverty and unemployment, and it is positively associated with income (Rogers, 2009). There is evidence that poor countries like Uganda generally have lower levels of enrolment, while children of poor households receive less education (Oxaal, 2008). Therefore emphasis in education could be of paramount importance. As Adam Smith argued, education makes people more sophisticated and progressive, and this is very essential for the smooth functioning of a nation's economy (Khan and Williams, 2010).

According to Akani (2012) every society, community or state needs some form of education to be relevant, function and fulfill its social obligations. It helps people to advance their frontiers of knowledge. It is hard to refute Akani's argument that 'education is a universal right, a prerequisite for democracy, a path Out of materials and spiritual poverty' (Akani, 2012) Sen (1999) suggests that education contributes to development directly because of its relevance to the well-being and freedom of people and indirectly through influencing social change and economic production thus becoming an important instrument for poverty reduction. Poverty reduction has become an important goal development agenda in many developing countries. This is also the agenda of several international development organizations including T.JNDP, World Bank and UNICEF (Melin, 2010 and UNDP, 2010).

During the World Education Forum held in Dakar in April 2000, the international community underscored the need to eradicate extreme poverty and gave its collective commitment to work towards this aim through education. A commitment to poverty eradication was also one of the most important outcomes of the World Summit for Social Development held in Copenhagen in 1995, where abject poverty was considered a severe injustice and an abuse of human rights (McHugh, 2005).

Universal education lift people especially those in rural areas out of poverty as when a comparison is made between investing in education and other forms of investment, the returns from investing in education are on average lower. In addition, the returns to education in the sense of the increment in income that accrues to each year of education are much higher for those with higher levels of education.

A research project done by World Bank (2004) in Uganda confirmed that using cross-section data sets, households with a higher level of education are less likely to be poor and that the returns to education rise with the level of education. The comparative project has shown that there are substantial differences across African economies and that large changes can occur within those economies. Increase in education level tends to increase income. Higher community income in turn can enable resources to be put into education. However, increases in population tend to spread scarce educational resources come through increasing the educational investment in each individuals. But the level of income rural areas of Kitayunjwa sub county in Kamuli district is still very low as majority of the people seems not live under poverty conditions.



#### **1.1.4 Conceptual Perspective**

The study has got two variables that is to say independent variable (IV) which is considered as education. It was defined by constitution of Uganda 1995 as the process of acquiring knowledge, skills and understanding. It can be formal or information education. Uganda has been using education as the tool to fight against high levels poverty. Where it was assumed to have reduced (UNESCO 2010)

On the other hand poverty is seen as the dependent variable (DV) which can be affected by the education that may result to low levels of elimination of poverty in the country. Poverty was defined as the deprivation of common necessities such as food, clothing, shelter, and safe drinking water, access to energy and all what determines quality life. Poverty also includes lack of access to opportunities such as education and employment and may affect groups or individuals. Many research works have established that there is a close correlation between education and poverty. This demands governments to invest in education because there is a lot to be gained in terms of poverty alleviation as poverty and underdevelopment are in part, consequences of a lack of education (Wedgwood, 2005; UNESCO, 2002, 2003). Education on the other hand is seen as the process of acquiring knowledge and understanding.

#### **1.2 Statement of the Problem**

Many research analyses highlight the significance of income and income inequality as determinants of poverty. A significant amount of work on poverty has been done using income-based determinants, but poverty is not confined to income or income differentials. Different studies discuss income variables, income growth, and income inequality as possible determinants of poverty, and provide mixed evidence. If we assume on the basis of these findings that income variables do not adequately explain poverty alleviation, then we need to explore other possible determinants of poverty, e.g., lack of education, among others

Despite the efforts in place, the problem of poverty and hunger in poor countries is still largely a rural issue given that the majority of the world's poor live in rural areas and are dependent on agriculture (FAO, 2008). The problem is connected includes low access to and retention in education (especially for females) and high levels of illiteracy (typically two to three times higher in rural areas than urban areas). (UNESCO, 2005). However, despite of the

government's effort to raise peoples' income through supporting them to access education, it seems poverty conditions in Uganda still exist. The study was therefore tried to find out the contribution of education on rural communities towards poverty reduction in Kitayunjwa Sub county, Kamuli district.

### **1.3 Purpose of the study**

The main purpose of the study is to find out the contribution of education on rural income levels towards poverty reduction in Kitayunjwa sub-county, Kamuli district.

### **1.4 Objective of the study**

- I. To establish how education affects on households level of income in Kitayunjwa Sub-County.
- II. To find out the challenges faced by people in rural areas in trying to access education.
- III. To assess the strategies put place by the government to ensure education accessibility in a bit to raise incomes and fight poverty in Kitayunjwa sub County.

### **1.5 Research questions**

- I. How does education affect on households level of income in Kitayunjwa Sub-County.
- II. What are the challenges faced by people in rural area of Kitayunjwa Sub-County in trying to access education.
- III. What strategies are put in place by the government to ensure education accessibility in a bit to raise incomes and fight poverty in Kitayunjwa sub County?

### **1.6 Scope of the study**

#### **1.6.1 Geographical scope**

The study was carried out in Kitayunjwa Sub- County which is found in Kamuli district. Kamuli is a town in the Eastern Region of Uganda. It is the main municipal, administrative, and commercial center of Kamuli District, and the district headquarters are located there. The district is named after the town. Kamuli is approximately 72 kilometers (45 mi), by road, north of Jinja,

the largest city in the Busoga sub-region, on an all weather tarmac highway. The coordinates of Kamuli are 0c56t42.0N, 33°07'30.0"E (Latitude: 0.9450; Longitude: 33.1250).

### **1.6.2 Content scope**

The study considered the following content scope; to establish how education affects on households level of income in Kitayunjwa Sub-County; to find out the challenges faced by people in rural areas in trying to access education and to document measures and strategies put place by the government to ensure education accessibility in a bit to raise incomes and fight poverty in Kitayunjwa sub-county.

### **1.6.3 Time scope**

The study intended to cover information in relation to the period of eleven (12) years that is 2005-2016 on to assess the to find out the contribution of education on rural income levels towards poverty reduction of education on rural income levels towards poverty reduction in Kitayunjwa sub-county, Kamuli district.

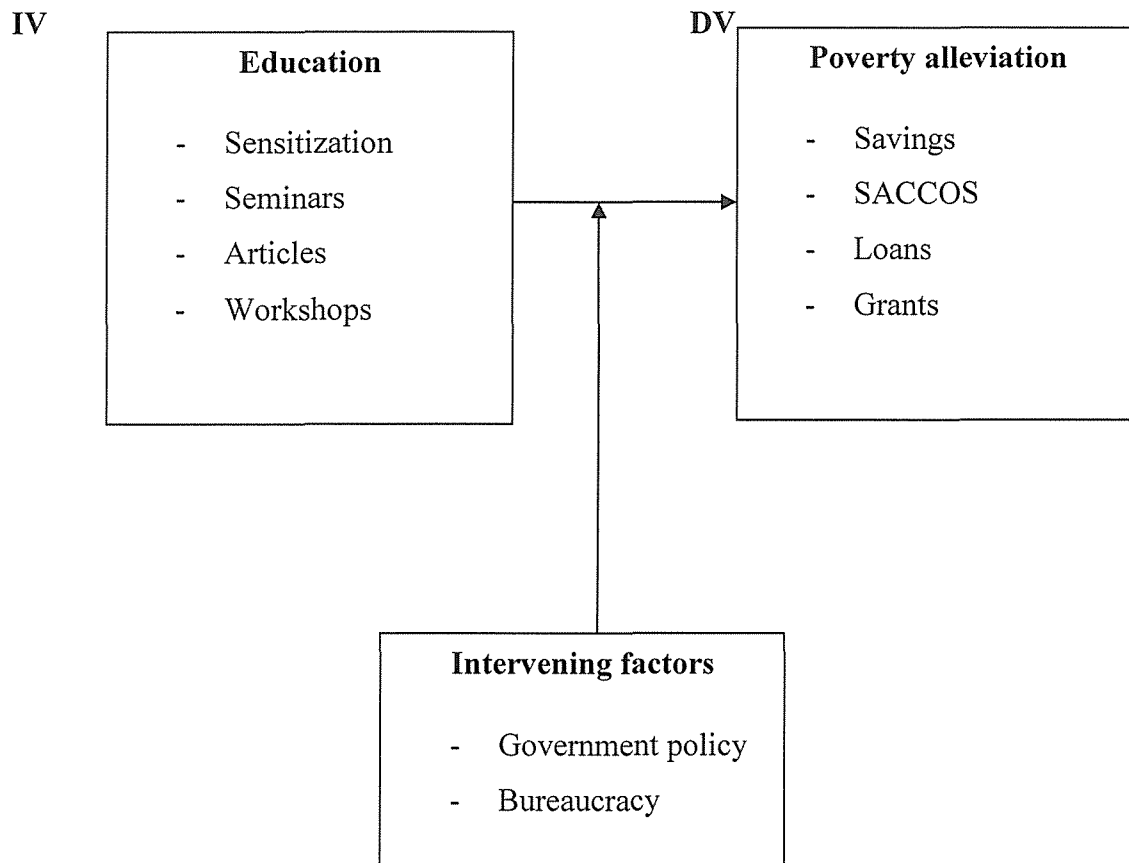
## **1.7 Significance of the study**

The study findings will help in identifying the most causes of poverty in rural areas of Kitayunjwa Sub-County. To this, policy makers and other bodies may be able to form strategies for reducing such causes.

The study will add literature review to the already established information about the variables hence acting as a source of literature review to the future academicians who may get interests in researching about the same studied variables of education accessibility and poverty reduction in rural areas.

The study will further help the researcher to acquire practical skills that may inspire her to carry out more researches in future. This was because during the process of carrying the study, she came up with the new inspiring problem.

## 1.8 Conceptual Framework



Source: Researcher 2016

## **CHAPTER TWO REVIEW OF RELATED LITERATURE**

### **2.0 Introduction**

This section of the study contained views from different authors in accordance to the study variables as described below.

### **2.1 Education accessibility impact on the level of income**

Education is one of the mechanisms to empower people to take part in poverty reduction. It was launched as a key strategy of rural development. Increased the education is a means to achieve development to resolve the rural problems (LaskeWeiss, & Miller, 2011). Education may directly influence rural agricultural productivity via one or more of the routes described above (Weir, 2010). Education may increase the probability of success in each of these endeavours and, in so doing, diversify household income sources o reduce risk and improve economic security. Since farming is the primary activity in rural area, this paper will focus on the part played by education in poverty reduction (Aref, 2011).

World Bank studies also demonstrate education raises the production of farmers (Weir, 2010). A rural community cannot foster development without an educated people. Businesses, large or small, are unlikely to choose to invest in rural areas if skilled or trainable human resources are unavailable, Similarly, a community cannot retain educated people without an attractive economic environment (Atchoarena & Gasperini, 2009). Education in rural development can support and uphold local culture, tradition, knowledge and skill, and create pride, in community heritage (Lacy, Battig, Moore, & Noakes, 2010)

Okoli (2010) foundation in the home is laying the moral, spiritual and intellectual foundations that build the child later in life. Unless this foundation is set at home, the school will have nothing to build upon the child later and this becomes a problem not only to the parents but also to the community as a whole. Children of the educated parents are reliable than children of lower or home educated parents (Andrea, 2009).

Parent's educational value has direct impact on their children's educational aspirations (Okantey, 2010). Okantey further states that children schooling is positively related to their parents because

children tend to imitate their parents and also aspire to be highly educated as their parents. Children are more disadvantaged when their parents have low education level; forming a cycle of uneducated family members and making every generation of the family not to go higher than their parents. Children from highly educated families are more ambitious and attain higher levels of education.

Education levels of the parents have a positive and significant effect on the enrolment of preschool children since parental level of education influences parental involvement, support and expectation to their children. Okantey (2010) further argues that parental education level leads to good income which can empower parents to give children solid foundation for schooling and life success. Lower educational level is associated with higher prevalence of indicators of unhealthy lifestyle. Therefore parents' efficacy has stronger predictors of schooling success.

Given the current gaps in educational levels in Nigeria, projected changes in the population by race/ethnicity from 2000 to 2020 are likely to lead to a substantial increase in the percentage of the workforce with less than a high school diploma, and declines at each educational level from the high school diploma to a graduate degree, nearly all states would experience an increase in the share of their workforce lacking a high school diploma (Lareau, 2010).

Higher levels of education payoff in lifetime, income in a big way. It is interesting to note that this relationship between education and earnings potential has been known since the 1970s has been consistently demonstrated by United States of America government surveys. In fact the difference in income level with education has grown significantly over the years. The Bureau of the Census has suggested that the gap in earnings between those with higher education and those with lower education will continue to grow in the future (Weir, 2010).

The US Bureau of Labor Statistics has also shown that the unemployment rate steadily drops with higher levels of education. Unemployment for non-high school graduates was 6.5% in 2000, 3.5% for high school graduates, and 2.3% for those with an associate degree. The educational attainment of the U.S. population is similar to that of many other industrialized countries with the vast majority of the population having completed secondary education and a rising number of college graduates that outnumber high school dropouts. As a whole, the population of the United States is spending more years in formal educational programs (Lareau, 2013).

The level of educational attainment retains its dramatic effect on average income which varies significantly at each educational level. European Americans (White Americans) had the highest average income at every level of educational attainment. However, the proportion of those having college degrees is greater among Asian Americans than among non-Hispanic whites, and the overall highest average income is found among Asians (Dixon, 1998). All races except Whites ranked last on at least one level with African Americans ranking last on the non-high school, high school and advanced degree level. Asians were second highest on the college graduate level and had the highest overall income among the general population. They also had the lowest average annual income for those with some college education or an Associates degree. Racial income differences were also significant at every level of educational attainment with the largest racial inequality being between European and African Americans who did not complete high school and those with advanced college degrees (Weir, 2010).

Education has emerged as an essential prerequisite for increasing peoples' income, improving agriculture and living conditions of rural people and building a food secure world. A prevailing development paradigm focuses on a rights-based approach whereby neglected minorities are often targeted with compensatory development strategies. FAO has stressed that rural people are a neglected majority and thus deserve greater assistance (Diouf 2012). In fact, 70 percent of the world's poor live in rural areas, and this situation will not change drastically in the near term. Without improvements in education for rural people, there will be a drag on global efforts to reduce poverty and eliminate hunger.

## **2.2 Challenges faced by people in rural areas in accessing education**

Uganda currently lacks the physical and human infrastructure to cope with the demand for postsecondary education. Further, accessibility to postsecondary education is affected by the distribution of institutions throughout the country. Most of the 31 registered universities are located in the central or urban region of the country, yet the majority of the population lives in rural areas. The distribution of institutions affects the cost of access. Most of the students are not able to commute from their homes to institutions located in urban areas; thus, they must live near the institution and thereby incur additional costs.

The surface area of Uganda is small, allowing people to move from one border to another in a day a very long day over sub-standard roads. The sole means of transport is by road, using buses and minibuses as few Ugandans own vehicles. The roads, even those with asphalt, are in poor condition and are not lighted. Due to poor road conditions, poor mechanical conditions of the vehicles, and speeding, at least 2,000 people die annually from road accidents and about 10,000 are injured (Naturinda, Bagala, & Mugaga, 2009). Thus, transportation is a limiting factor to educational access. Distance education addresses this barrier.

The building of educational facilities has not kept pace with postsecondary student enrolment, which grew from 5,000 in the 1970s to 124,314 in 2005 (Kasozi, 2010). Consequently, most postsecondary institutions have enrolments that exceed the available space in lecture halls and in libraries. Students are often seen sitting outside the lecture room as classes are conducted. In addition, the current number of students overwhelms available resources, such as books, Internet access, and study space. Digital resources, which a number of universities subscribe to, are available, but due to low Internet bandwidth, impatient students give up before they can access the material they want. In some institutions, the ratio of students to computers is so high that the scramble to access a computer becomes an obstacle to peaceful learning and research. Distance education, may, in part, address the enrolment and space pressures occurring at face-to-face institutions, but distance students will also need access to technological resources.

The National Council of Higher Education in Uganda sets standards for teaching and learning in postsecondary institutions. The Council recommends the number of doctoral and master's degree holders that should be employed by each institution. These percentages are not met, especially by new and rural universities. The number of qualified lecturers is limited by the lack of affordable opportunities for further study within Uganda. Thus, if they can afford it and/or if they receive bursaries, students are likely to obtain further education outside of the country. Due to poor pay, about US\$400 per month, lecturers teach in a number of institutions to make ends meet. This situation compromises the time allocated to teaching and student support because lecturers are constantly moving from one institution to another. Distance learning that utilizes technology should minimize the movement of lecturers between institutions that share instructors. But the widespread implementation of educational technology cannot occur until challenges with the electrical and telecommunications infrastructure are addressed.



Globally, distance learning makes use of information and communication technologies (ICTs) to deliver learning opportunities as well as to provide access to resources and to facilitate interactivity. However, distance learning in Uganda is dependent on printed modules with supplementation by face-to-face sessions (Basaza, 2010). If technology is used to deliver or to enhance distance learning, a reliable electrical grid must be accessible. Unfortunately, electricity is not always available 24 hours per day, 7 days per week in Uganda. As Uganda is a land-locked country, obtaining diesel fuel for electric generators can be expensive. Further, connectivity to the electrical grid declined 0.4% in 2008 (Uganda Bureau of Statistics, 2010), while elsewhere in Africa connectivity increased.

The comparatively high cost of postsecondary education is a barrier to those who want to enroll. On average, a postsecondary student in Uganda requires US\$2,000 per year for tuition and upkeep. Access to tuition loan systems is minimal; thus, potential students and their parents have limited access to extra funds. Even the government institutions admit students predominately on private sponsorship. Tuition fees, books, educational supplies, and living expenses must be paid by parents and students. Note, however, that only about 5% of the working population has permanent paid employment (Uganda Bureau of Statistics, 2010). The median monthly wage is US\$18 (US\$24 for male and US\$10 for female employees) (Uganda Bureau of Statistics, 2010). Consequently, it is easier for Ugandan families to save US\$500 for one year of distance education than to save US\$2,000 for one year of traditional, on-campus instruction

There are two main challenges faced by rural people in Uganda. The first challenge lies in the intertwined problems of poverty and hunger, which are addressed by MDG1. The problem of poverty and hunger in poor countries is still largely a rural issue given that the majority of the world's poor live in rural areas and is dependent on agriculture (FAQ, 2010). The second challenge relates to education (MDG2). The problem includes low access to and retention in education (especially for females) and high levels of illiteracy (typically two to three times higher in rural areas than urban areas). These challenges are compounded by low quality of education and lack of skills training through both school-based education and non-formal education and extension. On top of this, the rural—urban knowledge and education gap is widening. The fact that 82 percent of out-of-school children live in rural areas (UNESCO, 2010)

where the highest rates of hunger exist led to the saying that children, youth and adults cannot learn on an empty stomach and empty minds cannot organize food secure systems.

### **2.3 governments and other agencies involvement in working to increase education access in a bid to raise incomes and consequently fighting poverty**

The learning environment in most of such centers is not conducive. For instance, such centers are patched either behind shops, or in some 'bandas' or shanty -like buildings, or religious centers with too much noise and other activities going on so as not to allow proper learning to take place. Alternatively, some centers are situated far away from homes of the learners who must then walk long distances only to arrive when they are too tired to access meaningful education. In any case, it is difficult under such learning conditions to detect children with special needs. This is because most of their teachers are not trained and/or they are more interested in enrolment than in paying special attention to children with special needs. It is at this level that one's future is enhanced or destroyed and this is a major Concern (Republic of Uganda, 2010).

According to Sessional paper No. 1 of 2005 titled 'A Policy Framework for Education, Training and Research' (Republic of u, 2005); the overall goal of education is to achieve EFA by 2015 in tandem with national and international commitments. The ministry has therefore; set the following specific objectives in full cognizance of the national and international goals: to ensure that all children have access to and complete free and compulsory primary education by 2010, to improve the quality of all aspects of education and to ensure that the learning needs of all, young people and adults are met through equitable access programmes by 2015. The government is already implementing measures that seek to achieve these goals and improve the performance of this sub-sector. These include: Curriculum development for ECDE; Providing community support grants to support marginalized vulnerable communities; and enhancing the capacity of supervision and inspection to ensure quality of ECDE programmes. A background report on the Kenyan situation by UNESCO (2010) show that despite the above measures, access, equity, and quality in this sub-sector remain constrained by various factors that include: limited teaching and learning materials, inadequate ECDE centers; inadequate community participation; and lack of clear policy on transition from pre-primary to primary school among others.

Access to education and technology among marginalized groups like girls and women has a strong bearing on the well-being of their families, and efforts to improve education for women and girls must be strengthened. At the same time, steps should be taken to ensure that the current revolution in information technology benefit marginalized groups as must begin in school.

The vision that led to the focus on education for rural people is that people not institutions or technology is the driving force of development, as the United Nations Millennium Declaration indicates. The Education for Rural People (ERP) vision is centered on peoples' needs and is pursued through the promotion of interdisciplinary and inter-institutional collaboration between and among national institutions. Research on the role and impact of education in development has led to the conclusion that education is a neglected key to food security. Burchi and De Muro (2008) found out that the correlation between food insecurity and primary education is very high although it decreases at other educational levels. But research addressing the link between education and agricultural income and productivity has a long tradition. For example, Carnoy (2010) analyzed 18 studies conducted for the World Bank that measured the relationship in lowincome countries between farmers' education and their agricultural efficiency (as measured by crop production). The review concluded that the level of education of farmers was related to the level of their farm productivity, with 4 years of education contributing, on average, an average 8.7 percent productivity gain over those with no formal education.

## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

#### **3.0 Introduction**

This chapter presents the methodology that was used in the study; it gives a description of the study area and the methods that were used to collect data from the field. It gives a summary of the research design, study population and sample size, data collection instruments, data type, data processing and presentation and the problems encountered during the process of data collection and analysis.

#### **3.1 Research Design**

The research design of this research is descriptive in nature as the problem that we are dealing with is well structured and understood. Descriptive research is used when the problem is structured and well understood. In the third type of design mentioned by Ghauri and Gronhaug, the problems under investigation are also structured but in contrast to descriptive research, the researcher must deal with cause and effect problems and the researcher must isolate the causes and effects (explanatory research).

#### **3.2 Area of the study**

The study was carried out in Kitayunjwa Sub- County which is found in Kamuli district. Kamuli is a town in the Eastern Region of Uganda. It is the main municipal, administrative, and commercial center of Kamuli District, and the district headquarters are located there. The district is named after the town. Kamuli is approximately 72 kilometers (45 mi), by road, north of Jinja, the largest city in the Busoga sub-region, on an all weather tarmac highway. The coordinates of Kamuli are 0°56'42.0"N, 33°07'30.0"E (Latitude: 0.9450; Longitude: 33.1250).

#### **3.3 Study Population**

The target population of the study was 130 respondents and a total sample of 60 respondents was utilized. Target population is defined as a compute set of individuals, cases/objects with some

common observable characteristics of a particular nature distinct from other population. According to Ngechu (2004), a population is a well defined or set of people, services, elements, events, group of things or households that are being investigated. This definition ensures that population of interest is homogeneous. Population studies are more representative because everyone had equal chance to be included in the final sample that was drawn according to Mugenda (1999).

### 3.4 Sample Size

The study obtained data from a total of 130 respondents who were selected from the study area. The sample sizes of 60 respondents were used by the study since it was large enough as compared to the study area. Table 1: Showing sample size

<b>Respondents Category</b>	<b>Target population</b>	<b>Sample Size</b>
Community members	100	50
Head teachers	20	06
Local leaders in the study area	10	04
<b>Total</b>	<b>130</b>	<b>60</b>

Source: Primary Data, 2016

### 3.5 Sample selection techniques

The researcher employed purposive Sampling during the process of selecting study respondents. It used purposive sampling method during the selection of community members as well as head teachers of secondary and primary schools within the study area of Kitayunjwa sub-county. Purposive sampling method was used because it allows the selection of a sample with experience and knowledge about the study variables. In this ease, the researcher approached one local leader who helped her to get the next local leader respondent as the pattern was followed until the total sample size in the same category was obtained.

### 3.6 Data Sources

The study considered data from two sources that is both primary and secondary data sources. Concerning the data collection methods, the study used questionnaires, and interview guide to

because it enables to ask respondents more questions than the questionnaire tool. The above data collection tools could be specific summarized as in table 2.

**Table 2: Showing a summary of primary data collection tools**

Category of respondents	Data collection method	Justification
Head teachers and Community Members	Self administered questionnaire	The method is cheap and collected responses with minimum errors and high level of confidentiality since the respondents are allowed to answer the questions at their convenient time
Local leaders	Interview guide	The method will be used since it enabled the researcher to ask more questions than the questionnaire tool.

Source: Primary Data, 2016

### 3.8 Data collection method

The study used both primary and secondary data and this was done through utilization of quantitative methods of data collection. In quantitative research, the design was developed at the beginning of the research and deviation of any kind of deviation was permitted as such deviation is thought to cause problems; communication and interaction objectively define the fashion, data analysis took place only when the process of data collection was completed, the data collection methods was standardized and fixed leaving no options for correction and adjustment.

#### 3.8.1 Key Informant Interviews

Face to face interviews were carried out with the head teachers and teachers to cross check the response from the questionnaire. These were designed in a way that more specific and truthful answers were got. These helped to capture information, not provided by the questionnaires. The

method was used in Interview guide to capture the respondent's views. These methods were preferred because of its flexibility and ability to provide new ideas on the subject (Kothri, 1990).

### **3.8.2 Documentary review**

The study also used secondary data this include written document such as notice, journals, text books, administrative and public records, magazines and policy papers. The reason for using secondary information was mainly to help the researcher to place the findings with in a more general context by comparing and integrating the research finding to the existing literature about the study problem.

### **3.9 Procedure for data collection and ethical consideration**

When human beings are used as study participants in research investigations, care was exercised in ensuring that the rights of those respondents are protected. The researcher respected human dignity by not revealing the identity of the respondents in the study. To this, a letter of introduction was got from the head of department Development studies, Kampala International University seeking permission to conduct the study after being directed by the supervisor to do so. These letters were presented to the respondents in the study area for permission to conduct the study. Once the permission was granted, the researcher distribute the questionnaires to the respondents in addition to interviewing them and the next stage after was analyzing the data collected from the study respondents for writing the report.

### **3.10 Data quality control**

Validity: instruments are supposed to measure accurately what they are supposed to measure. Therefore, before they were administered, they were first examined by colleagues taking the same programme as the researcher's. They were examined by the supervisor as these ensure that the terms used in the questionnaire and interview guides are accurately defined and properly assumed.

Reliability: an instrument is reliable if it measures consistently what it is supposed to measure. Even if other researchers administer it, it should produce the same results. In this study, the test re-test methods were used to establish reliability. The tools of data collection were experimented

more than once on different instances to the same sample by different data gatherers; they produced the same results if the instrument is reliable.

### **3.11 Data processing and analysis**

Data analysis was done after collecting the raw data from the field, editing and checking for accuracy of information, consistency and uniformity. The collected data was analyzed both quantitatively and qualitatively. Quantitative data was grouped and statistical description such as tables showing frequencies and percentages and pie- charts were developed for better representation of the study findings. Qualitative data refers to the data collected from respondents that cannot be easily presented in numerical form and the researcher analyze this type of data by only identifying the responses from respondents that was relevant to the research problem at hand (Stergios1991; Vlahos, 1984). Quantitative data was grouped and statistical description such as tables showing frequencies and percentages and pie- charts as well as graphs will be used for better interpretation. However, qualitative data was analyzed by explaining the facts collected from the field thematically under which the researcher was able to quote respondents responses. Mainly such data was analyzed in way of explaining the facts collected from the field under which the researcher was in position to use themes developed from the study objectives.

### **3.12 Limitations of the study**

During the process of data, the following limitations are anticipates by the researcher as follows; Being the first research, the researcher was faced with the problem of not having researcher skill during the process of undertaking this study. However, the researcher worked hand in hand with the supervisor to successfully finish my research study in time.

In addition, the researcher anticipates limited funds in form of transport as distance from the university to the study area was a bit long. However, the researcher had to borrow funds from her parents, friends and colleagues during the process of undertaking his study.

The study anticipated problem of not finding all respondents in the study area especially head teachers will be at times with fixed programs in doing their works. The researcher however, arranged with them to fix appropriate time in order to collect reliable and valid information.



More, the study also anticipated the problem of finding some of the respondents not understanding the study variables. However to this, the researcher explained to them the study variables so as to come up with valid and reliable information during the study. Despite the limitations the researcher was able to be innovative to overcome the challenges and came up with the study findings.

## CHAPTER FOUR

### DATA ANALYSIS, PRESENTATION AND INTERPRETATION

#### 4.0 Introduction

This chapter presents the data analysis, it includes the findings from the field based on the research objectives. The findings are presented and interpreted in table forms using SPSS.

#### 4.1 Demographic Data

This section includes the respondent's bio data including the sex, marital status, occupational background and age bracket.

**Table 1: Gender of the respondents**

	Frequency	Percent
Male	30	50.0
Female	30	50.0
Total	60	100.0

Source: *Field Data*, 2016

The study established that two categories under the gender of the respondents had participated in the research. The study established that both categories of the gender had equal numbers including male and female with 30 respondents (50%) each.

The research hence sampled both males and females at equal numbers to ensure gender balance and the fact that both men and women are involved in household livelihood and the fight against poverty in the community.

**Table 2: Marital Status of the respondents**

	Frequency	Percent
Single	20	33.3
Married	37	61.7
Separated	3	5.0
Total	60	100.0

Source: *Field Data*, 2016

In the section of the marital status, the researcher sampled the single (33.3%), married (61.7%), and the separated (5.0%). The research therefore sampled three categories in the marital status and concluded that the majority of the respondents were married, followed by the single ones and the minority were separated.

**Table 3: Age bracket of the respondents**

	Frequency	Percent
20-25	13	21.7
26-30	23	38.3
31-35	5	8.3
36-40	13	21.7
41-45	6	10.0
Total	60	100.0

Source: *Field Data*, 2016

In the effort of establishing the respondent's bio data, the researcher sampled their age bracket and found that majority of the respondents sampled were between the age brackets of 26-30 (38.3%) followed by those in the age bracket of 20-25 (21.7%) and then those in the age brackets of 36-40 (21.7%), 41-45 (10.0%) and finally 31-35 (8.3%).

**Table 4: Educational background of the respondents**

	Frequency	Percent
Primary	19	31.7
Secondary	21	35.0
Certificate	19	31.7
Others	1	1.7
Total	60	100.0

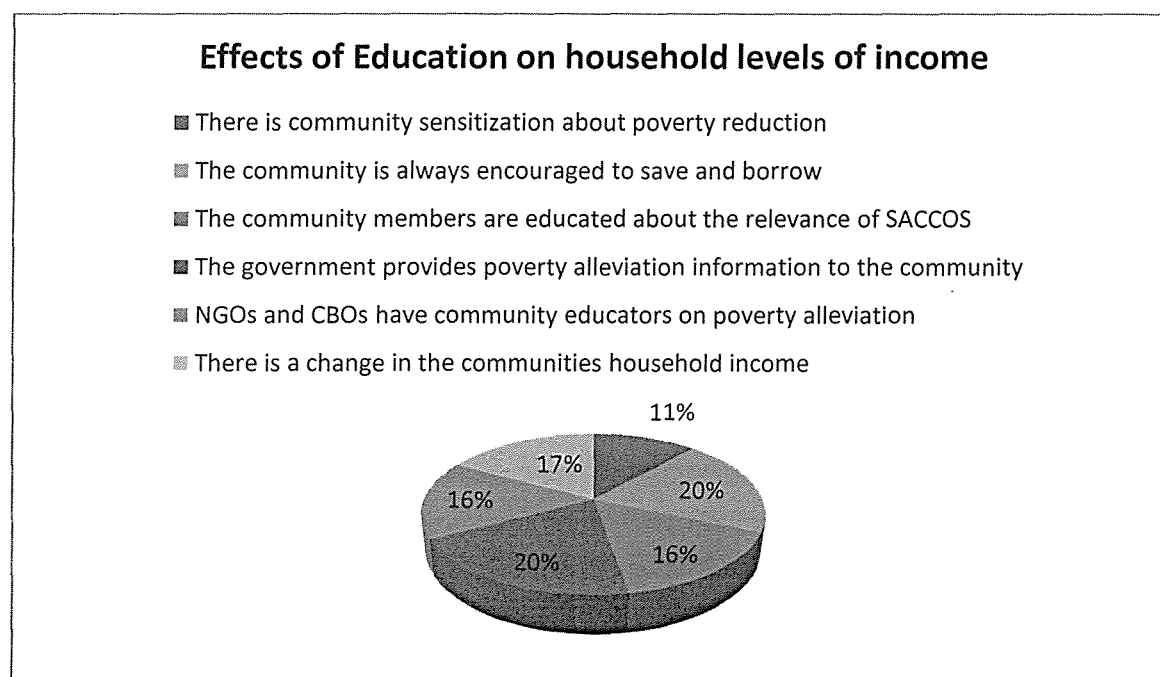
Source: *Field Data*, 2016

The research further investigated on the educational background of the respondents and established that majority of the respondents were secondary level dropouts (35%) which means they had studied until senior 1-6 whereas those that had certificates in several fields were 19 (31.7%) followed by primary level (31.7%) and lastly but not least were the others section that included little educational background were 1 respondents (1.7%). The research hence concluded that all categories in the educational background of the respondents were sampled.

## 4.2 How education affects household levels of income

This was the first objective of the study and it looked on how education affects household livelihood and increase in the household income;

**Figure 1: Education effect on household levels of income**



Source: *Field Data*, 2016

The findings indicated that majority of the respondents agreed with the community members need to be educated by the stakeholders including the government (2.9333). The implication of this finding is that due to experience in credit use by most of the respondents, fewer problems could be encountered in credit procurement which also highlights the relative ease with which credit was accessed by most of the members. This also implies that the more the borrowers use credit, the less the likely problems.

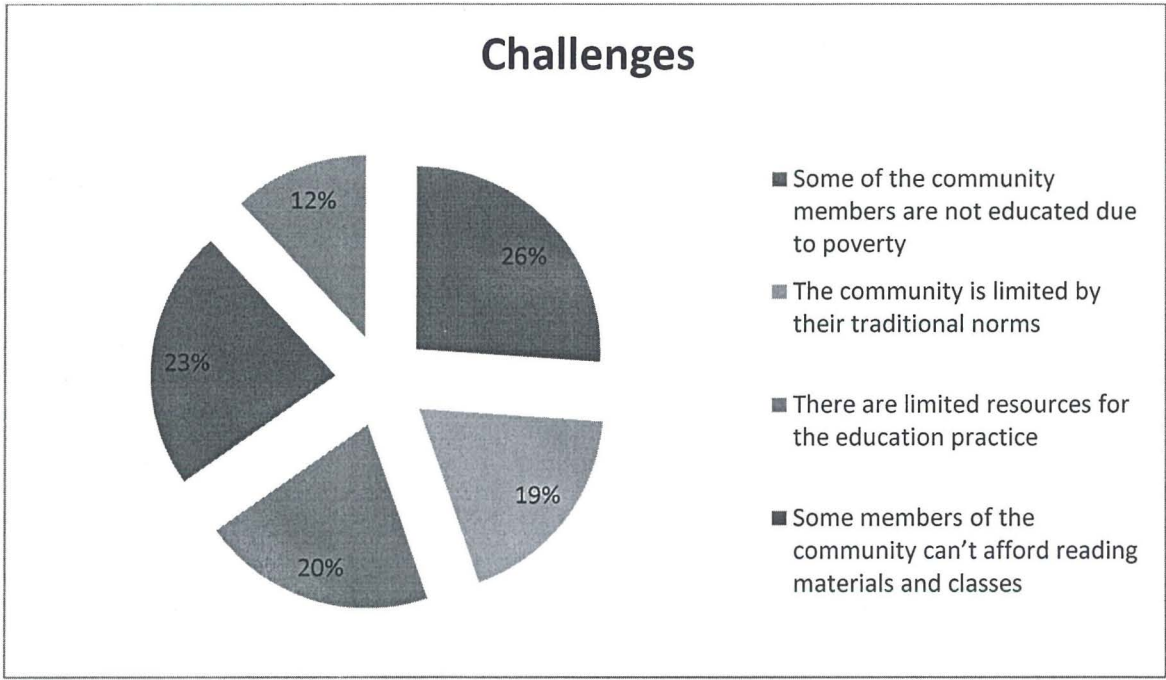
The study found that most of the borrowers have the requirements such as savings and collateral, whereas those who had found it difficult to access credit did not meet the requirements. The value of coefficient of determination indicates that 79% of the poverty reduction among small scale businesses was contributed by the SACCOs. Proprietors of small scale businesses should

therefore make use of the SACCOs in running their activities as a means of reducing on poverty levels.

**4.3 Challenges affecting people in rural areas trying to access education**

The second objective investigated the challenges affecting people in rural areas trying to access education and the findings indicated the following in table 6;

**Figure 2: Challenges affecting people in rural areas trying to access education**

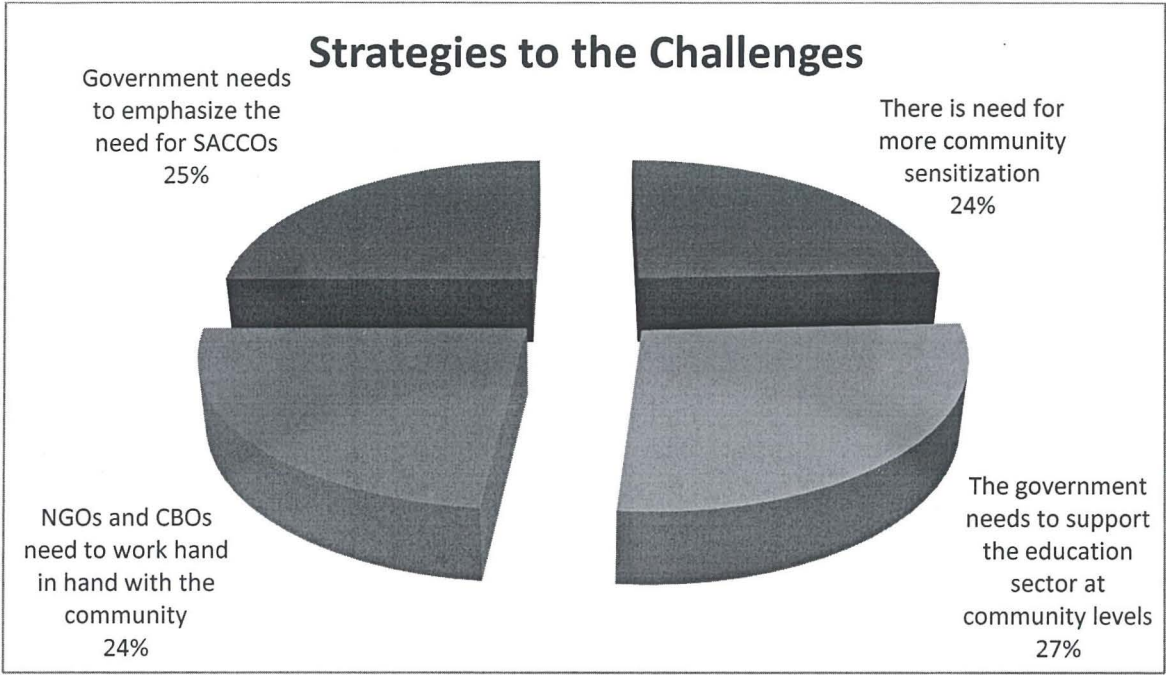


Source: *Field Data*, 2016

Respondents were asked whether in their own view, there were any problems with trying to access education services. To this, there was unanimous agreement among respondents of existence of problems with UPE and other forms of education services in general. The problems given include; limited resources, traditional norms, poverty and no sensitization mechanisms. Only a very small percentage of all respondents indicated that they had not obtained the required amount that they had applied for in the loan schemes. This implies that access to the required educational services is limited by a few factors.

4.5 Strategies for the challenges

Figure 3: Strategies for the challenges facing education of the community



Source: *Field Data*, 2016

Finally, the clients were asked to suggest the possible ways through which the government and other stakeholders can improve educational services. The responses given include lowering of lending rates by the institutions to make the loans more affordable for the community through SACCOS, facilitation of UPE schools and providing more information about poverty alleviation methods in different languages that can be understood at the local levels.

## CHAPTER FIVE

### SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

#### 5.1 Introduction

This chapter involves summary of major findings conclusion and recommendations. The summary is based on the major findings on the study objectives and the recommendations are based on the discussion of the findings and analysis as well as interpretation of findings

#### 5.2 Summary of major findings

Findings revealed that the government through various institutions managed to provide community members with SACCO loans, savings promotion of cooperation, spiritual transformation, training of the members, outreach services/sensitization.

Findings revealed that majority of the respondents 15(20%) were of the view that members were poor. When further interviewed they said that major cause of poverty was lack of accessibility to SACCO loans before they started their operations, other identified causes of poverty were low income, low savings to mention. But after accessing the SACCO loans there was a marked improvement in their capital and poverty has reduced.

Findings showed that there is a strong positive relationship between the impact of SACCOs and poverty reduction among small and medium scale business units at Pearson correlation coefficient of 0.799. This implies that SACCO loans have a positive contribution towards poverty reduction among small scale businesses by 79% and 21% by other factors.

#### 5.3 Conclusions

##### *5.3.1 How Education affects household levels of income*

This is majorly affiliated to the lack of knowledge concerning financial activities. The study found that the respondents in the area had little understanding of financial workings. It can be concluded that SACCO loans have played a significant strategic role in providing the bulk of



capital used by small and medium scale enterprises in poverty reduction. Poverty in Uganda has been regarded as a common phenomenon.

### ***5.3.2 Challenges faced by people in rural areas***

This could be partly attributed to inaccessibility to financial services, insecurity, and low income which called for an assessment of the SACCO services on poverty reduction. There is a strong positive relationship between the impact of SACCOs on poverty reduction among small and medium scale business units at Pearson correlation coefficient of 0.799.

### ***5.3.3 Strategies put in place***

The study realized several strategies including community sensitization, government support and emphasis on the relevance of microfinance institutions in the community, this can all help to alleviate total poverty in Kamuli District.

## **5.5 Recommendations**

1. The government should adequately monitor the groups on loan utilization so that it should not misappropriate to non-income generating activities.
2. Savings and credit cooperatives should employ highly trained staff who can do the monitoring evaluation of the utilization of the loan. And also to train, educate and sensitize the members on short-term investment and other business portfolios.
3. Savings and credit cooperatives should reduce the minimum requirement for the members, such as interest rate and security required because this has limited on the accessibility of loans.
1. Education, training and sensitization of the members and the general public about the utilization of loans acquired. This must be in line with poverty reduction.
2. Since the SACCOs have got a positive impact on poverty reduction, it can be recommended that they should be subsidized in case of any deficiency and use them to reach the poor in the urban slums and rural areas.
1. The loans should be given to organized groups such as the women groups which can be easily traced in case of any default instead of giving it to single individuals who may fail

to pay the loans given out. To reduce the poverty level people should be encouraged to join the SACCOs and develop the spirit of savings and entrepreneurship.

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## APPENDICES

### Appendix I: Face Sheet of Respondents

#### SEX

A) Male ☐ B) Female ☐

#### MARITAL STATUS

A) Married ☐ B) Single ☐

#### AGE

a) 20-25 ☐ c) 31 -35 ☐ D) 41-45 ☐  
b) 26-30 ☐ f) 36-40 ☐ E) >46 ☐

#### LEVEL OF EDUCATION

a) Certificate ☐  
b) Degree ☐  
c) Diploma ☐  
d) Other ☐

Key: Response

Strongly agree	1
Agree	2
Strongly disagree	3
Disagree	4
Not sure	5

## Appendix II

### QUESTIONNAIRES

#### How education affects household level of income

Question Variable	Response				
	1	2	3	4	5
There is community sensitization about poverty reduction					
The community is always encouraged to save					
The community members are educated about the relevance of SACCOS					
The government provides poverty alleviation information to the community					
NGOs and CBOs have community educators on poverty alleviation					
There is a change in the communities household income					

#### Challenges affecting household income levels

Question Variable	Response				
	1	2	3	4	5
Some of the community members are not educated					
The community is limited by their traditional norms					
There are limited resources for the education practice					
Some members of the community cant afford reading materials and classes					
Information doesn't reach deep in some areas					

#### Strategies on how to increase the level of household income

Question Variable	Response				
	1	2	3	4	5
There is need for more community sensitization					
The government needs to support the education sector at community					

levels					
NGOs and CBOs need to work hand in hand with the community					
Government needs to emphasize the need for SACCOs					
More information about poverty alleviation in different languages is needed					



## **APPENDIX II**

### **Interview Guide**

1. Are you aware of any community sensitization programmes in your community?
2. Have you been educated about any poverty alleviation programmes?
3. How have you managed to increase your household income?
4. What challenges do you face while earning a living?
5. Do you have any solutions to the problems faced?
6. What recommendations can you give to some families still suffering from poverty?

**Office of the Head of Department**

**29<sup>th</sup> September, 2016**

Dear Sir/Madam,

**RE: INTRODUCTION LETTER FOR MS. NAMUGERE DOROTHY,  
REG. NO.BDS/40924/133/DU**

The above mentioned candidate is a bonafide student of Kampala International University pursuing a Bachelors Degree in Development Studies.

She is currently conducting a field research for her dissertation entitled, **THE CONTRIBUTION OF EDUCATION ON RURAL AREAS TOWARDS POVERTY ERADICATION A STUDY OF KITAYUNJWA SUB-COUNTY IN KAMULI DISTRICT.**

Your organisation has been identified as a valuable source of information pertaining to her research project. The purpose of this letter then is to request you to accept and avail her with the pertinent information she may need.

Any data shared with her will be used for academic purposes only and shall be kept with utmost confidentiality.

Any assistance rendered to her will be highly appreciated.

Yours truly,

Ms. Ainembabazi Rosette

**HOD, Development, Peace and Conflict Studies**

