

**ENTREPRENEURSHIP SKILLS AND THE PERFORMANCE OF WOMEN'S
SMALL -SCALE ENTERPRISES IN JINJA DISTRICT, UGANDA**

BY

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DECLARATION

I Namuju Linda, do hereby declare that this work is original and has never been submitted to any other institution for a ward of any Degree or Diploma. Where the work of others has been used, reference has been made there of.

Signed: 

Date: 30/1/2015

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APPROVAL

This Report has been done under my supervision, and it's now ready for presentation for the award of a Bachelor Degrees of Business Administration of Kampala International University with my approval.

Signed:



Date:

30/1/2015

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DEDICATION

I would like to dedicate this piece to the Almighty God for the gifted Wisdom and Good health that gave me a platform which led to the success of this study.

This work is dedicated to my father Mr. Kagga Michael and mother Mrs Rose Kagga, for all the sacrifice, patience and commitment inclusive of the challenges they faced in educating and making me more enlightened. May the Almighty Lord bless you abundantly.

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In the same way, I would like to thank the management and staff of Jinja district and the proprietors of the selected businesses for the time they gave me most especially in evenings after the long day's work. They honestly filled the questionnaires, surely, without their input, this study would not have come to fruition.

I cannot forget the efforts of the staff of Kampala International University especially the lecturers at College of Economics and Management and Department of Accounting and Banking for their input and effort that made me acquire the invaluable knowledge..

Lastly, I thank my parents, brothers, sisters, relatives and friends Wandera lasto, Enyano pius, phiona Najjemba for sacrificing the little they had, in thick and thin and invested in my education.

LIST OF ACRONYMS

WID	Women in Development
NGOs	Non Government Organizations
UWEAL	Uganda Women Entrepreneurs Association Limited
FIDA	Federation of Women Lawyers
TDO	Trade Development Officer
MDGs	Millennium Development Goals
BDS	Business Development Services
GEM	Global Entrepreneurship Monitor
TEA	Total Entrepreneurial Activity
UPE	Universal Primary Education
SPSS	Statistical Package for Social Scientists

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ABSTRACT

The research carried out was based on the entrepreneurship skills and the performance of women's small -scale enterprises: case study of Jinja district, the objectives of the study were to investigate on the effect of entrepreneurship skills and performance of women's small-scale enterprises in Jinja district, to examine the role played by entrepreneurship skills in the business design and organization of women owned enterprises in Jinja district, To find out how entrepreneurship skills have affected financial planning and budgeting in women enterprises in Jinja district and to evaluate the impact of entrepreneurship skills on the principle of social responsibility of women entrepreneurs in Jinja district. The findings of the study were presented in this chapter. The presentation takes the order by which the main objectives were stated. Percentage and frequency tables are used in the presentation. The study Recommended that in order to improve on entrepreneurship skills in the District, the following recommendations should be observed and the Management at all levels, that is, Top, Middle and Lower levels at the Municipal Centres should get more involved in the delivery of proper entrepreneurship skills to the community.

CHAPTER ONE

INTRODUCTION

1.0 Introduction

Entrepreneurship refers to the art of being innovative in business ideas and translates the business ideas into a tangible business venture. Uganda has undertaken many reforms to strengthen private sector development in the areas of financial sector, the civil service, tax policy and administration, expenditure control, trade liberalization, privatization of public enterprises, external debt reduction, and public-private sector partnerships.

According to Kawuki (1998), the role of women in the development of the country has been ranked high in the Uganda. A national project, - "Women in development" (WID) aims at strengthening women in development and has accorded mandate to a number of NGOs advancing women cause such as Federation of Women Lawyers (FIDA) and the Uganda Women Entrepreneurs Association Limited (UWEAL) to operate.

1.2 Background to the study

The institutionalization of the Uganda Women Entrepreneurs Association Limited has led to a number of women in different parts of Uganda forming themselves into organized groups with various objectives. In Jinja district, women have formed small-scale women owned enterprises with a view to enhancing their economic status. Some of the enterprises started as early as 1995 and have been in operation since then.

A survey by UNIDO (2005) indicated that Jinja district has many and varied women owned enterprises. Specifically, the survey found that at least over 25 recognized and licensed women owned small-scale enterprises operate in Jinja district. The survey further revealed that the performance level of the women owned enterprises in Jinja district is very low.

The traditional definition of an entrepreneur is one who organizes, manages and assumes the risk of running a business in return for a form or reward, which is normally associated with profit.

Success of the business depends on how the entrepreneur effectively implements his/her business proposal, the commitment and other personal abilities of each individual.

It therefore follows that success of small-scale businesses is a function of a number of factors each having a specific role to play.

As noted above, the factors are many and varied but one of them is that of entrepreneurship skills. Like many other skills, entrepreneurship skills are not inborn and often require adequate training of individuals so as to acquire them. It is more likely that the low performance of the small-scale enterprises in Jinja district could be associated with the lack of adequate entrepreneurship skills among the proprietors and managers of these enterprises.

Although the UNIDO report (2005) did not provide an explanation to the low performance of the small-scale women enterprises in Jinja district, it is likely that the ability to organize, manage and assume the risks of running the enterprises has played a significant role. Therefore, performance of the women owned small-scale enterprises in Jinja district need to be ascertained in order to provide an empirical explanation to the problem.

1.2 Statement of the problem

While the survey by UNIDO (2005) indicated that Jinja district has many and varied women owned enterprises. The issue at stake is what effects have the entrepreneurship skills played in determining their performance? However, performance per say of any given enterprise depends on a number of factors. It is against this background that this study sets out to examine the effects of entrepreneurship skills and the performance of the women's small-scale enterprises in Jinja district.

1.3 Purpose of the study

This study sets out to investigate on the effect of entrepreneurship skills and performance of women's small-scale enterprises in Jinja district.

1.4 Specific objectives of the study

The study was based on the following specific objectives:

1. To examine the role played by entrepreneurship skills in the business design and organization of women owned enterprises in Jinja district.
2. To find out how entrepreneurship skills have affected financial planning and budgeting in women enterprises in Jinja district.
3. To evaluate the impact of entrepreneurship skills on the principle of social responsibility of women entrepreneurs in Jinja district.

1.5 Research questions

The study was guided by the research questions below:

1. To what extent have the entrepreneurship skills assisted in business design among the women owned enterprises in Jinja district?
2. What effects have entrepreneurship skills caused in financial planning and budgeting in women enterprises in Jinja district?
3. To what extent have entrepreneurship skills impacted on the principle of social responsibility of the women enterprises in Jinja district?

1.6 Scope of the study

Subject scope

The study focused mostly on the role entrepreneurship skills have played in financial planning, budgeting, business design and provision of the social responsibility among the small- scale women enterprise in Jinja district

Geographical scope

The study was carried out in Jinja district which is found in eastern Uganda. Its located in Busoga sub- region in the capital area of Buwenge . Jinja district covers a land area of about 673km (260sq mil).

According to the recent population census in August 27 2014, Jinja had an estimated population of about 468,256 million people. Jinja district is boarded by Kamuli district to the south, Buikwe district to the west and Kayunga district to the south-east Buvuma district to the west. The district headquarter at Buwenge are located 96km by road, east of Kampala, Uganda capital. The coordinates of the district are 00 30 N, 33 12E (latitude :0,50000), beans , ground nuts , sorghum, millet, cassava and sweet potatoes. Fruits and vegetables grown in the district include tomatoes, onions and cabbage. The climate is tropical in Jinaja in months of the year, there is significant rainfall in Jinja. Theres only a short dry season and it's not very effective .average annual temperature in Jinja is 22.0c. The average annual rainfall is 1317mm.

Content scope

The study was to make use of all the relevant documents to find out how entrepreneurship skills were affect women's small scale enterprises and also determining the relationship between entrepreneurship skills and women's small scale enterprises

Time scope

The study considered the operations of the enterprises of the period between 2000 and 2006 that is the past six year. This study took a period of 4 months from Sept to dec. This period is selected to enable the researcher come up with coherent information.

1.7 Significance of the study

Successful completion of the study was useful to a number of stakeholders. For instance,

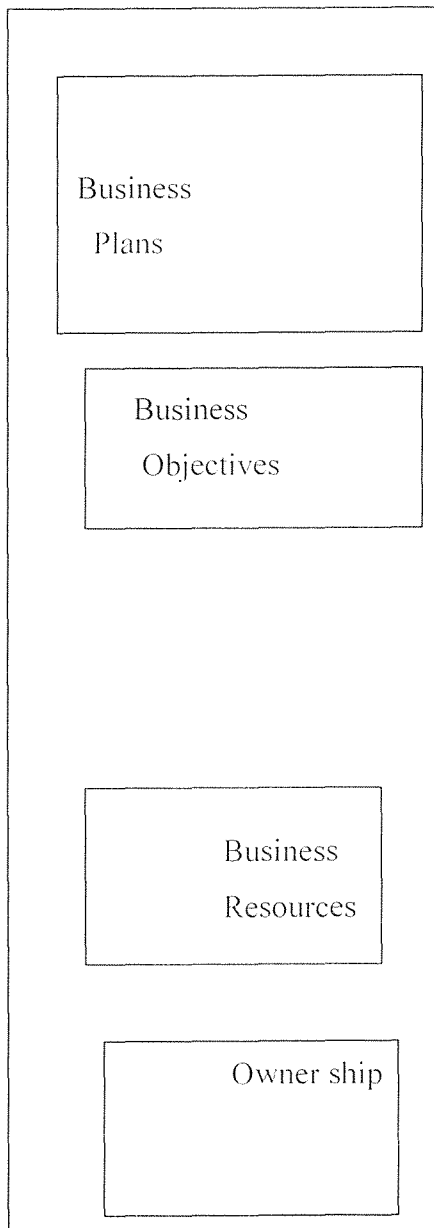
- The results of the study may form a basis for the district administration to formulate appropriate policy guidelines for business development in the district.
- The results will help the Trade Development Officer (TDO) in Jinja district to design strategic interventions with a view to improve performance of women enterprises in the district.
- The results will trigger trainings in capacity building programmes in business and entrepreneurship skills to assist the staggering women enterprises.
- Determination of the role entrepreneurship skills have played on the performance of women owned enterprises might help the women to tailor their enterprises towards the provision of the social responsibility of the community in which they exist.
- The results will help the women not only to understand business operations but also to ensure efficiency in business management as a prerequisite to better performance.
- The findings will add to the knowledge base on the strategies for poverty reduction and thereby contribute to the achievement of the United Nations development goals – the Millennium Development Goals (MDGs).
- Lastly but not least, the results of this study will form a basis for further studies in setting and management of small scale business enterprises within local communities.

1.8 Conceptual framework

This study was based on the conceptual framework below:

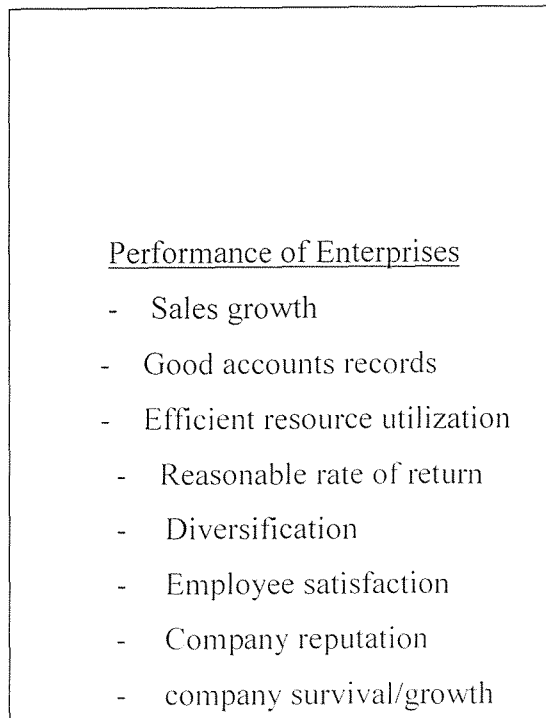
Entrepreneurship skills

Independent Variables



The performance of women's small scale enterprises

Dependent Variables



Source: Investigator, 2009

Fig. 1.1 Conceptual framework

CHAPTER TWO

LITERATURE REVIEW

2.1. INTRODUCTION

This chapter analyzes and synthesizes prior research on given topic on the effects of entrepreneurship skills on the performance of women owned small-scale.

Performance of business enterprises wherever they exist do vary depending on a number of factors ranging from environmental conditions prevailing in the society to the extent of influence of such conditions as entrepreneurial activity. Also, **Reynolds, et al (2000)** submitted that the level of entrepreneurial activity differs significantly between women and men in different countries due to factors like social, cultural, political and entrepreneurial framework conditions such as availability of finance, Markets, planning, supplies and production.

2.2 Entrepreneurship skills and business management

Many people believe that the concept of management is inborn and many businesses have thrived on just experience without any formal training in business skills and specifically in entrepreneurship development. However, several studies suggest that entrepreneurial qualities can be acquired and developed in individuals through proper training (Enterprise Uganda Magazine, 2003).

Different entrepreneurs have capacity which might have been acquired either through learning in a classroom setting or from other people or intuitively. The various capacities the entrepreneurs have impact on the performance of their businesses differently. For the sake of this study, it will be necessary to restrict ourselves to a few of the components of business management so as to assess the capacity of the women owned small-scale enterprises in Jinja district. These will include planning, financing, marketing, supplies and

production. Each of these management components impacts on the performance of the women enterprises and thus the need for investigation.

Kreitner (1983) defined planning as the process of preparing for change and coping with uncertainty by formulating future courses of action accordingly. This means that the proprietors (women owned small-scale enterprises) in Jinja district need to effectively plan their enterprises so that they have clearly charted courses of action focused on their objectives. Kreitner further believes that planning as a skill can help entrepreneurs determine where they want to go and how they can get there. This can be true of the women enterprises in Jinja district if carefully done thus improve on their performance.

The success of many enterprises is largely dictated by how proficiently funds are acquired and managed (Pandey, 1979). Indeed, financing is a crucial aspect in most investments and needs to be given special attention by business managers. It also follows that proprietors of women owned small-scale enterprises in Jinja district need to critically address the issue of financing of their enterprises.

Another important aspect that any focused business proponent needs to think of is the market for the products of his/her investment. Marketing is simply the relationship the business cultivates with its clients and influences the money that flows into the business as sales as well the type and quantity of resources the business will need to satisfy the demand it stimulates (Lucey, 2003). It is imperative at this point to establish whether or not the women owned small-scale enterprises in district have substantial markets for their products. This study will consider this as an important aspect that needs to be identified.

Schumpeter, 1984; Stevenson & Sahlamon, 1989; unilaterally believe that supplies and production are also equally important components of business management that any visionary entrepreneur ought to consider well before

hand. Supplies and production serve a major function of sales and production of the goods and services. Entrepreneurs act as agents of change, bringing about new resource combinations. What is not clear however is the extent to which the women entrepreneurs in Jinja district have endeavoured to act as agents of change as indicated by Schumpeter, Stevenson and Sahlamon. It is the obligation of this study to ensure that precise data about the capability to act as agents of change by the women entrepreneurs in Jinja district is adequately solicited.

The ability of women entrepreneurs to act as agents of change can be a great turning point in the development of business enterprises in Jinja district. This study may open doors for more interventions in the areas of business development and entrepreneurial support. Wickman (1998) considered the following as the ingredients of a successful business venture:

- Having a clear vision, mission and objectives
- Effective use of networks
- Employing the right people
- Ensuring access to the right financial resources & managing them efficiently.

If what Wickman considered is true, then it implies that for the women owned small-scale enterprises in Jinja district to perform well, they need to have clear and well documented Vision, mission and objectives; evidence of effective networks and properly qualified personnel. They also need to have adequate financial resources and good management of the finances. It is an obligation for this study to establish all the above aspects in order to discover why the women enterprises in Jinja district have not performed well in the past.

2.3 Other factors that determine performance of enterprises

According to UBOS (2003 Report), majority (92%) of business establishments in Uganda are sole proprietorships with 39% of which being owned by women. In most of these businesses establishments, the owner is the only

worker or one additional person is employed. Businesses with partners, of which women-owned enterprises are a third, make up less than 4 per cent of establishments, but employ an average of 2.4 people. Less than 20% of private limited companies have women owners; only 2.1% of women owners are involved in this form of business ownership. The bottom line is that women are more likely to be sole proprietors than men and less likely to have limited liability companies. The most important question that we need to address is why so few women in the business sector? The researcher feels that women do not have the entrepreneurship skills that are necessary in organizing, managing and assuming risks in business enterprises. This study shall seek to establish the role that entrepreneurship skills have played in designing business plans for the women owned small-scale enterprises in Jinja district.

Statistics show that although women in Uganda constitute 70% to 80% of the agricultural labour force, only 7% own land and only 30% have access to control over proceeds (World Bank Policy Paper, 1989). Women productivity is further hampered by inadequate access to credit and general lack of appropriate technology due to their low level of literacy, poverty and inadequate flow of and access to information. Few women get loans from traditional financial institutions because they do not have collateral. Could this be the reason for poor performance of the women owned small-scale enterprises in Jinja district? Could the situation now be different from that in 1989 when the World Bank came up with this policy paper? This study will focus will endeavour to get concrete data on the ground in order to come up with an explanation to the poor performance of the women owned enterprises in Jinja district.

On the other hand, like many societies in Africa, Uganda is has a patriarchal society where men are dominant players in decision-making. The women shoulder the reproductive, productive and community management responsibilities, many of which are not enumerated or reflected in national

statistics. According to UBOS (2003), the lower status of women, in comparison to men is due to imbalances that arise from the unequal opportunities and access to and control over productive resources and benefits. However, in view of the fact that existence of women owned enterprises indicates a break through, why then have the women owned enterprises not performed as expected? This study will hopefully come up with an explanation to this scenario.

The World Bank Policy Paper (1989) further asserts that although women businesses are on increase and play an important part of the economy very few women-owned enterprises are able to grow beyond the micro level. The World Bank policy Paper notes that this is due to a range of impeding socio-economic and cultural factors that render it much more difficult for women relative to men in Uganda. This is critical and cannot be ignored especially when statistics show that a number of market, government, educational and systemic “failures”, deficiencies in institutional arrangements, and gender discrimination combine to adversely affect women’s access to education, training, management development, credit, professional business development services (BDS), market information, representation, and other economic resources and opportunities.

As earlier alluded to, the factors that determine performance Jinja of enterprises are varied, so in order to unleash the potential of women-owned enterprises in district and Uganda in general, efforts are needed to create a more enabling environment for women to pursue enterprise growth. This will necessitate the fostering of more favorable attitudes towards women’s entrepreneurial activity as well as addressing the vulnerability of their enterprises – poor working conditions; safety and health concerns; inadequate social protection; economic and social vulnerabilities; and poor human, social, technical and financial capacity. Ultimately, this would enable women entrepreneurs to perform well and contribute more

substantially to the country's objectives for economic growth, employment generation and poverty eradication.

2.4 Gender influence on enterprises

Uganda is a highly entrepreneurial nation, as evidenced in the 2003 Global Entrepreneurship Monitor (GEM) report (Walter et al., 2003). With a Total Entrepreneurial Activity (TEA) Index of 29.2, Uganda was at the top of 40 countries in the 2003 study. This means that 29 out of every 100 adult Ugandans are engaged in some kind of entrepreneurial activity. Almost 17 per cent of Ugandan adults were involved in activity leading to the start-up of a new enterprise, and almost 15% involved in a new firm less than three-and-a-half years old. Therefore the total estimate of the number of Ugandans involved in both types of entrepreneurial activity was about 3.5 million people.

However, the GEM report notes that Ugandan men are more active in entrepreneurial activity than women. Women comprise 40% of the people engaged in entrepreneurial activity, estimated to total 1.4 million women (still a sizable number). Men make up the remaining 2.1 million entrepreneurs. Of the 1.4 million women, 43.5% are in the nascent entrepreneurial group – trying to get a new enterprise started – and 56.5% already own an enterprise that is less than 42 months old (Walter et al., 2003). This suggests that as many as 612,500 women were trying to get a business started in 2003. The estimated number of male Ugandans trying to start a business was 1.02 million.

In spite of all of the developments and Non-organizational activities in favour of women over the past ten years, the gender gap in women's equality has not narrowed very much. Progress has been made in women's political representation and the number of women involved in enterprise activity has grown but there are still significant disparities with respect to poverty levels,

education, employment opportunities and women's access to productive resources. Women remain dis-empowered by unequal ownership of land and property, the widespread practice of bride price and occurrences of domestic violence.

All these socio-cultural dimensions put the women in a vulnerability position that does impact on their ability to startup and effectively manage enterprises. The women in Jinja municipality may not be an island and so could be equally affected by these same socio-cultural dimensions. The Uganda Manpower Survey (1988) indicated that women make up 20% of the formal sector employment and are concentrated in lower paid jobs. Women in the skilled workers category comprise only of 26.5% of the total number of women in the formal sector. Although the 1995 Uganda Constitution provides for promotion of women participation in decision-making, the latter is still predominantly a male domain. Thus, women cannot effectively push forward issues that would cater for their interests and enable them perform. This really calls for an analysis of how gender manifests itself in terms of performance of women enterprises in Jinja district.

The situation of women is further aggravated by the fact that women do not have equal access to justice and protection of the laws, nor are they adequately included in decision-making in the justice system. Many laws are very discriminatory to women and the interpretation of laws often discriminates on the basis of gender (GEM, GGA, 2005). The Constitution of Uganda (1995) prohibits all discriminatory laws, but national laws do not currently reflect those provisions. Many women, particularly those with lower literacy levels and living in rural areas, lack awareness of their rights and economic alternatives. This can be another cause of gender imbalance that inevitably influences performance of women owned small-scale enterprises in Jinja district.

In addition, women have unequal access to secondary education. Since implementation of Universal Primary Education (UPE), enrolment in primary school has almost equal numbers of girls and boys, but at the secondary level, there are more boys than girls. According to Ministry of Education and Sports survey (1999/2000) adopted from CEEWA-Uganda 2002; more girls drop out than boys either because they have to stay at home to help with household chores and care for younger siblings, the sick and the elderly, or because of unwanted pregnancies. This means girls are unable to complete their secondary education and, hence, are disadvantaged when it comes to starting growth-potential enterprises.

Rutashobya (1995), Ngau and Keino (1996) similarly found out that women in business are usually characterized by having limited level of formal education lack of business experience and being married with extended families. Several other studies (Scott, 1986; Watkins and Watkins, 1985) also found out that women in business were generally married and between the ages of 30 and 45. They typically had backgrounds in the liberal arts and had previous experience in a variety of areas, such as teaching, retailing, and office administration.

So, the women in business mainly operate in low growth and traditionally female areas that is service businesses, very small-scale agricultural manufacturing, retail trade industries and petty trade activities (Obbo 1981, UNICEF 1988). The majority of their businesses are micro or small, young and home based with accompanying low revenues and are known to be in sectors that are technologically unsophisticated and over crowded to the points of market saturation. Most of these activities do not yield sufficient income to lift women out of poverty (Berger, 1989). This certainly has influence on the women enterprises. What this study needs to find out is whether the situation is true of the women owned small-scale enterprises in Jinja district.

2.5 Social responsibility of business enterprises

Having generally considered the factors that determine performance of enterprises, we can now focus more closely on the social responsibility of business enterprises. Social responsibility of any given business enterprise has a significant role it plays in the success of that business. It is important for this study to focus on the question of social responsibility of the women owned small-scale enterprises in Jinja district because this is an ethical question in the sense that it combines social welfare with private business motives of making profit and wealth.

The Research and Policy Committee of the Committee for Economic Development (1971) was convinced that private business functions by public consent, and its basic purpose is to serve constructively the needs of society – to the satisfaction of society. According to this committee, if a business enterprise fails to fulfill the aspirations of the society, then the likelihood that such a business enterprise will succeed is very narrow.

The social responsibility of any business enterprise can be divided into three categories. These are responsibilities towards shareholders, employees and the consumers. Under each of the social responsibilities mentioned above are specific responsibilities. It may necessary to mention the specific social responsibilities here because they will be used as a yardstick in assess the performance of the women owned small-scale enterprises in Jinja district.

Lucey (2003) presents the social responsibilities of business enterprises under each category as follows:

- i. Responsibilities towards shareholders.
 - a) a reasonable rate of return over time.
 - b) the survival and growth of the enterprise
 - c) building reputation and goodwill of the enterprise

- ii. Responsibilities towards employees.
 - a) fair wages and regular payment
 - b) good working conditions and safety
 - c) reasonable work standards and norms
 - d) labour welfare services – health, education, recreation and accommodation
 - e) training and promotion
 - f) recognition of and respect for hard work, honesty, sincerity and loyalty
 - g) efficiency of redressing employee's grievances.
- iii. Responsibilities towards the consumers
 - a). providing goods and services at a reasonable price.
 - b). supplying goods and services of promised quality, durability and service
 - c). supplying socially harmless products
 - d). offering an efficient consumer redressal mechanism.

Considering what Lucey presented in view of the social responsibilities of business enterprises, it will be necessary for this study to assess the performance of the women owned small-scale enterprises in Jinja district on her scale. This will give a picture of the extent to which the women enterprises in this area are providing the social responsibility. This may also form a basis for judging why the enterprises have not performed well.

CHAPTER THREE

METHODOLOGY

3.0 Introduction

This chapter presents an overview of the methodology to be used in the study. It outlines the research design to be employed by the researcher, the population of study, the sample and the sampling procedure to be used in obtaining the sample; the instruments of data collection, the procedure of study and how data collected was analyzed

3.1 Research Design

The study adopted a descriptive and analytical cross sectional survey research design. In other words, the study was both qualitative and quantitative in nature. The qualitative aspect was descriptive for purposes of establishing the factors that influence the performance of women enterprises, while the quantitative aspect was analytical so as to determine the relationship between the factors and the performance of the small-scale women enterprises.

1.2 Population of the study

The study population used 64 women proprietors of enterprises in Jinja district to represent women's small scale enterprises

1.3 Sample size and selection

A sample of 64 respondents was taken to enable the study attain its intended output in relation to the set objectives and is guided by the use Solven's formula

$$n = \frac{N}{1 + N(e)^2}$$

N=population

n=sample size

e=level of significance as 0.05

$$n = \frac{64}{1 + 64(0.05)^2}$$

$$n = \frac{64}{1 + 64(0.0025)}$$

$$= \frac{64}{1.16} = 55$$

3.4 Sampling procedure

The researcher employed different sampling techniques to obtain the sample for the study. Stratified and sample random sampling was used in Jinja district. This was divided into two strata.

3.5 Data collection methodology and Instruments

A blend of methods was used to collect the data. These shall include questionnaires, interview guides, focus group discussion guides and observation method. The reason being that none of the above used singly would collect sufficient information required to answer the research questions for the study.

Questionnaire technique.

This shall consist of open ended and closed items to allow freedom of opinion of the respondents. Questionnaires was administered to Managers, Sales Persons and Cashiers of the selected women owned enterprises. This is because, these categories of respondents are literate and can ably read, internalize the items and ably respond by writing their opinions. At the same time, questionnaire is easy to administer and services of research assistants can be employed.

Interview technique

An Interview guide was designed and used to solicit for data from the Administrators and the Proprietors. This technique was used because some

of the proprietors may be semi illiterate let alone being busy. Interview technique can take care of this and is also good in that it can yield answers to issues that may have been left out in designing the interview guide.

Focus Group Discussion

The researcher used a focus group discussion to collect data from members of the public, the shareholders and the opinion leaders within Jinja district. Some of these respondents may be illiterate but have useful information especially as regards the social responsibility of the women enterprises in Jinja district. It is good for people who may be shy to respond when asked individually but can ably respond if placed in a group.

Document analysis

Relevant documents pertaining business of the women entrepreneurs was reviewed. Sales ledgers, Accounts records was reviewed to assess trends of performance in revenues, turnover and profits. Documents concerning revenue collection from women enterprises at the district administration if reviewed gave a picture of performing enterprises in terms of tax payment.

3.6 Procedure of the study

The researcher obtained an introduction letter from the faculty's dean before going to the field. She designed the instruments in consultation with the supervisor to ensure validity of the items. After validity of the instruments has been ascertained, the researcher piloted the instruments so as to ascertain their reliability. This was done by the use of the Pearson product Moment correlation coefficient formula. If the reliability of the instruments is found to be above 0.7, then this means that they are strongly reliable and can then be used for data collection. If they are not found to be strongly reliable, they were adjusted to ensure that they are reliable enough.

Having ascertained the validity and reliability of the instruments, the researcher went ahead to select the respondents as outlined in the sampling procedure above, make appointments with the selected respondents and begin on the process of data collection. She also employed the services of research assistants especially in the administration of the questionnaires. For interviews and focus group discussions, she recorded the views of the respondents as the interviews/focus group discussions proceed. Finally, she settled down to carry out data analysis and report writing.

3.7 Data analysis

The data collected was edited with the view of checking for completeness and accuracy. The Statistical Package for Social Scientists (SPSS) was used in the analysis of the data in the questionnaires. Descriptive data from the interviews and focus group discussions was reported verbatim. The Pearson formula was employed to compute the relationship between the determinants obtained from the respondents and the performance of the women enterprises in Jinja district. The analyzed data in terms of frequencies and percentages was presented in tables and graphs for easy interpretation and drawing of precise conclusions and recommendations.

3.8 Reliability and validity

The following precautions was observed during the data collection:-

- The researcher explained the purpose of the study to the respondents and assure them of confidentiality in all the data collected.
- The researcher was pre-test the instruments of data collection and adjust them before actual data collection exercise commence.
- Purposive and random sampling methods was used in data collection.
- Respect culture and local beliefs of the community was adhered to during the process of data collection from only sampled respondents.
- All the information obtained from the respondents was recorded immediately.

- The researcher explained all the questions to respondents and ensure that all the responses are correctly recorded. Respondents who can not read and write was given special attention.
- The researcher ensured that no one outside the study area was involved during the data collection and only the selected respondents were given enough time to answer questions.

CHAPTER FOUR.

PRESENTATION OF FINDINGS OF THE STUDY.

4.0 Introduction.

The findings of the study are presented in this chapter. The presentation takes the order by which the main objectives were stated. Percentage and frequency tables are used in the presentation. The information presented in this chapter forms a basis on which the discussion in chapter five is made.

General Information.

Table 1: The response rate

Questionnaires issued	Number of questionnaires filled and returned	Questionnaires lost/Not returned	Response rate
55	39	16	89.7%

Source: primary data

From table 1 above, 55 questionnaires were issued to 55 respondents of Jinja district. All questionnaires were not filled and returned due to different tasks the respondents perform whereby their schedule could not grant them time to do that. Others intentionally refused to get involved in the exercise and because of the limited time given to the researcher he was unable to immediately organize the process again.

4.1.2. GENDER of Respondents

Eighteen of the 39 respondents were female, while twenty one were male(SeeTable2).

Table 2: GENDER of Respondents

GENDER	Number	Percentage
Male	21	53.8%
Female	18	46.2%
Total	39	100%

Source: Primary Data

4.1.3. Age of Respondents

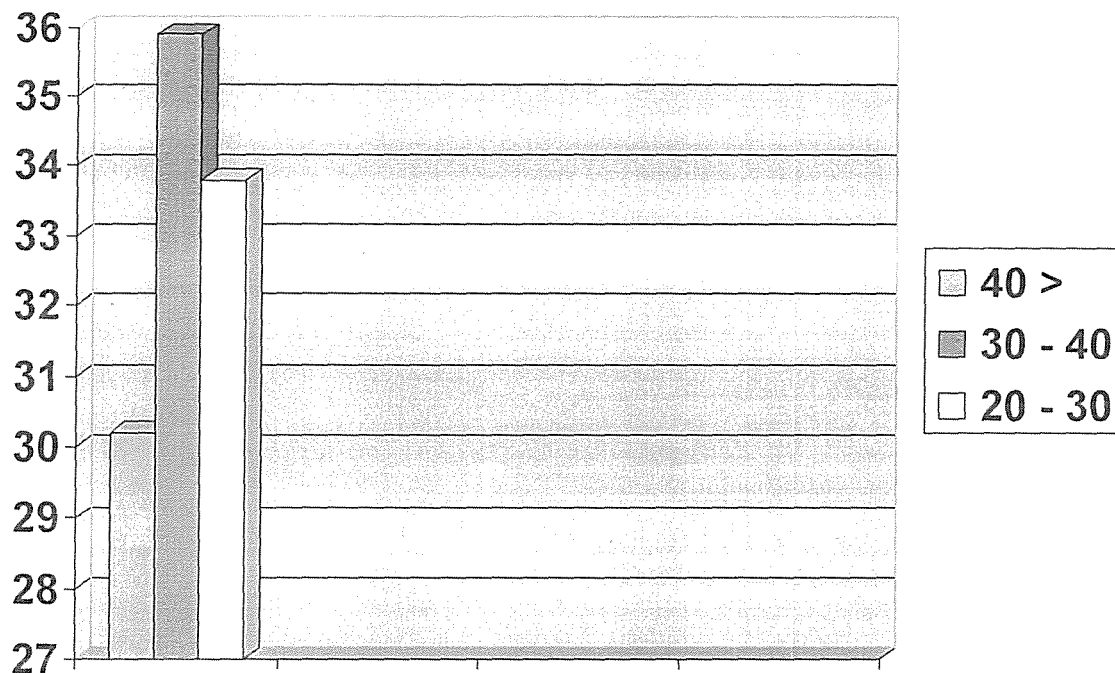
Our thirty nine respondents; twelve were above forty years, fourteen were between thirty and forty years, while thirteen were between twenty and thirty years (See Table 3 below)

Table 3: Age of Respondents

Age Grouping	Number	Percentage
40 and above	12	30.8 %
30 – 40	14	35.9%
20 – 30	13	33.3%
Total	39	100%

Source: Primary Data

Figure 1: Graphical presentation of the data in percentages.



Source: Primary Data

4.1.4. Qualification of Respondents

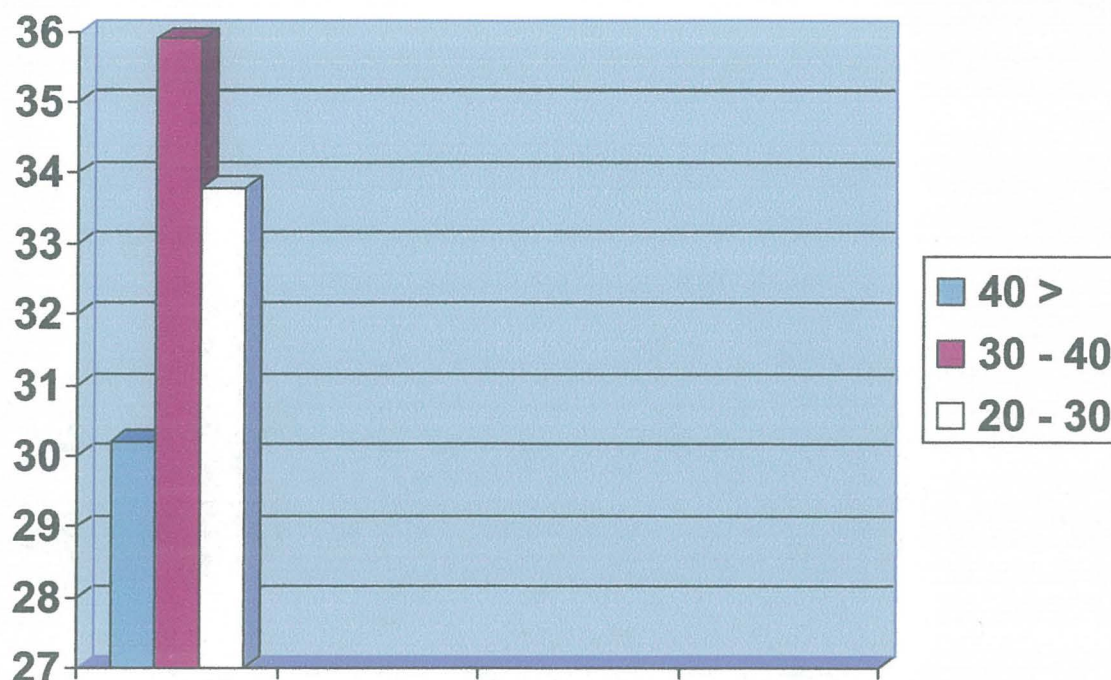
Out Of the 39 respondents; twenty two had no qualifications at all, eighteen had a minimum of Ordinary Level Certificate (UCE), twenty nine had Advanced Level Certificate (UACE), thirty five had Diploma from tertiary institutions and twenty seven had University Degrees (See Table 4 below)

Table 4: Qualification of Respondents

Standard	Number	Percentage
Below O' Level	5	13.7%
O' Level Certificate	6	15.8%
A' Level Certificate	11	28.1%
Diploma	9	23.0%
University Degree	8	19.4%
Total	39	100.0%

Source: Primary Data

Figure 1: Graphical presentation of the data in percentages.



Source: Primary Data

4.1.4. Qualification of Respondents

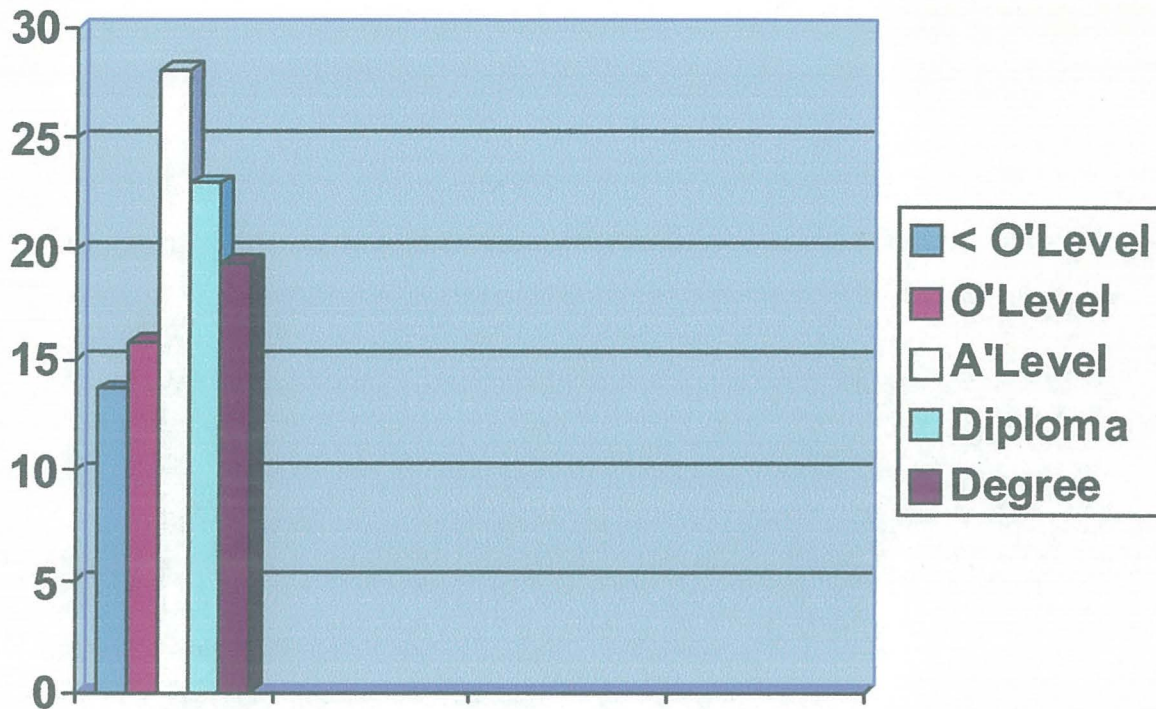
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O' Level Certificate	6	15.8%
A' Level Certificate	11	28.1%
Diploma	9	23.0%
University Degree	8	19.4%
Total	<u>39</u>	<u>100.0%</u>

Source: Primary Data

b) – Graph 3: Graphical presentation of the data in percentages.



4.2.0 Specific Findings

4.2.1. The Effects of Entrepreneurship Skills on the Performance of Women Owned Small –Scale Enterprises in Jinja district.

As seen under section 1.4, the major purpose of the study was to examine the role played by entrepreneurship skills in the business design and organization of women owned enterprises in Jinja district.

The roles played were based on the followings:

Community Factors

Lack of awareness

Low education

Long distance from the source

Fear of side effects

Misconception from peers

Poor male participation

Service Delivery Factors

Poor accessibility of entrepreneurship facilities

Inconsistent services.

Bureaucracy at the financial institution/district administration.

Service Provider Factors

Lack of enough trained staff

Poor attitude of Workers

Inadequate entrepreneurship provider knowledge

Poor communication techniques.

4.2.2. Utilization of entrepreneurship skills based on Community Factors.

The role played by entrepreneurship skills in the business design and organization of women owned enterprises, Independent Variables revealed that Ninety percent of the respondents lack awareness on entrepreneurship skills; Ninety-four percent of the respondents had low education level; Sixty-eight of the respondents do not access entrepreneurship services because of long distances/lack of awareness/poverty; Seventy-three of the respondents are willing to acquire such skills but cant afford; Eighty-two percent of the respondents misconceive the idea of entrepreneurship skills and Ninety-five percent of the respondents fear to participate in entrepreneurship skills acquiesce as seen in Table 5, below and the Graphical presentation of the data based on the percentages.

Table 5: Utilization of entrepreneurship skills based on Community Factors at the five municipality Centres

Factors	Municipality Centres Rating					Total %
	M1	M2	M3	M4	M5	
Lack of Awareness	20	20	30	10	10	90
Low Education	25	16	17	26	10	94
Long Distance	15	10	19	14	10	68
Fear of Side Effects	15	14	16	20	8	73
Misconceptions	17	19	11	15	20	82
Poor Male participation	25	20	20	20	10	95

Source: Study Survey

Figure 2 Graphical presentation of data in percentages at each of the five Municipality Centres:

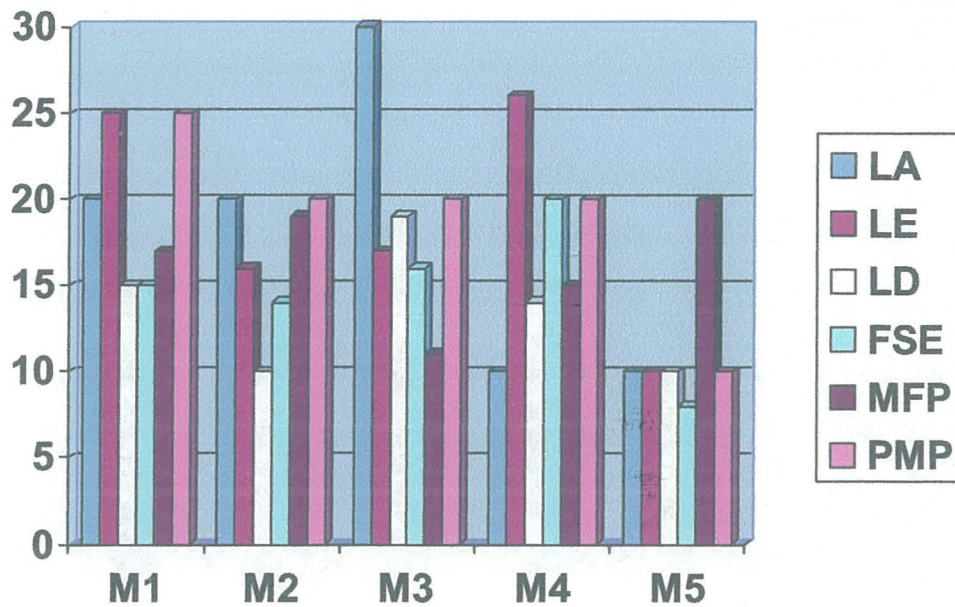
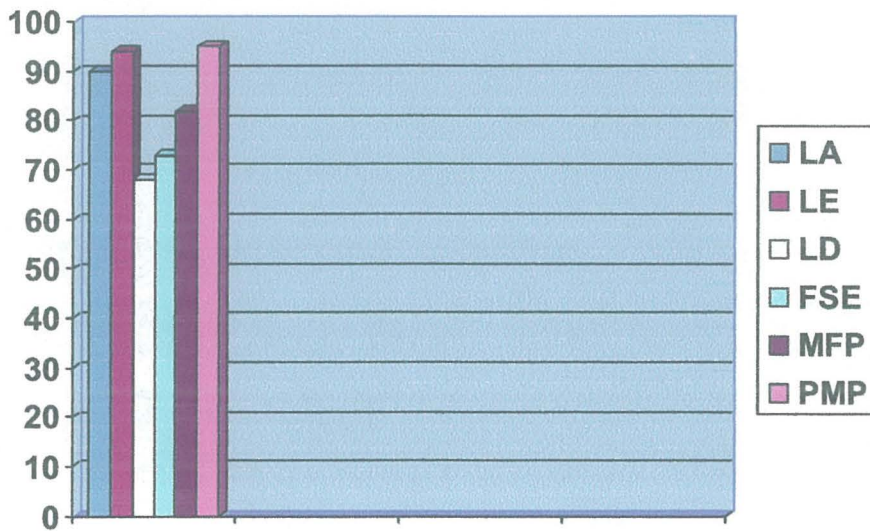


Figure 3: Graphical presentation of data in total percentages of all the five Municipality Centres combined together:



Key to the two Graphs

M1 = Municipality Centre 1

M2 = Municipality Centre 2

M3 = Municipality Centre 3

M4 = Municipality Centre 4

M5 = Municipality Centre 6

LA = Lack of awareness

LE = Low Education

LD = Long Distance from the Source

FSE = Fear of side effects

MFP = Misconception from peers

PMP = Poor male participation

Interpretation of the findings

According to the findings; Lack of awareness, Low education, and Poor male participation constituted the highest percentages of 90%, 94% and 95% respectively.

Therefore, Community Factors affecting entrepreneurship utilization is based on Lack of awareness in entrepreneurship amongst the community, Low Education level amongst the community and Poor male participation in entrepreneurship activities in the community.

However, Long distances to the Municipality Centres and Fear of side effects do not constitute much to the factors affecting entrepreneurship utilization in the community of Jinja district.

4.2.3. Utilization of Entrepreneurship based on Service Delivery Factors

Factors affecting entrepreneurship skills in the business design and organization of women owned enterprises utilization based on Service Delivery revealed the followings; Ninety-five percent of the

respondents/clients have Poor Accessibility to the services of entrepreneurship skills, Ninety-eight percent of the respondents/clients complain of Inconsistent entrepreneurship skills services and Ninety-nine percent of the respondents/clients do not access entrepreneurship skills services due to the Bureaucracy at the different Municipality Centres/Units as seen in Table 6, below.

Table 6: Utilization of Entrepreneurship based on Service Delivery Factors at the five different Municipality Centres.

Factors	Health Centre/Units Rating					Total %
	M1	M2	M3	M4	M5	
Poor Accessibility to M/Centres	20	30	10	15	20	95
Inconsistent Services	20	30	15	20	13	98
Bureaucracy at M/Centres	20	16	20	21	22	99

Source: Study Survey

Figure 4: Graphical presentations of data in percentages at each of the Five Municipality Centres

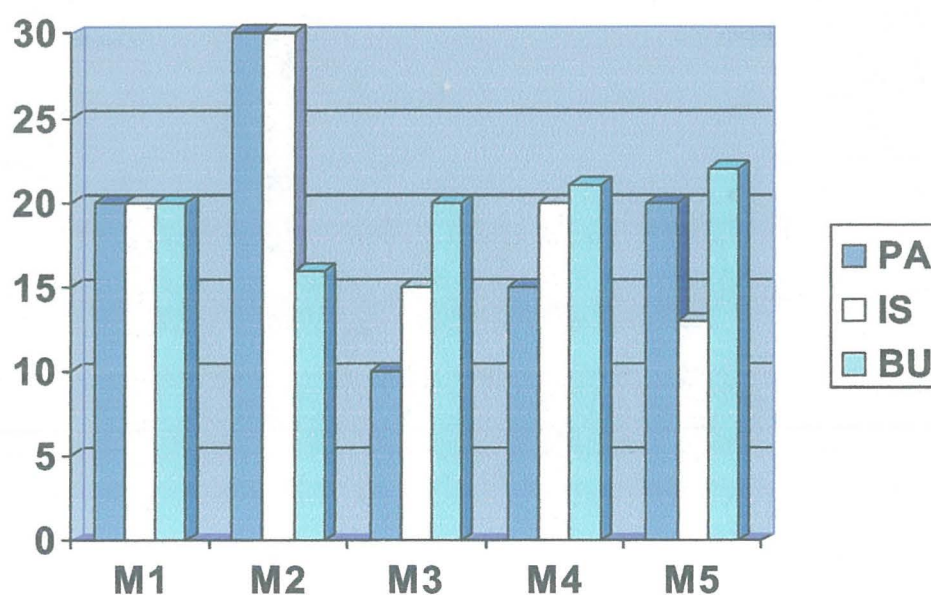
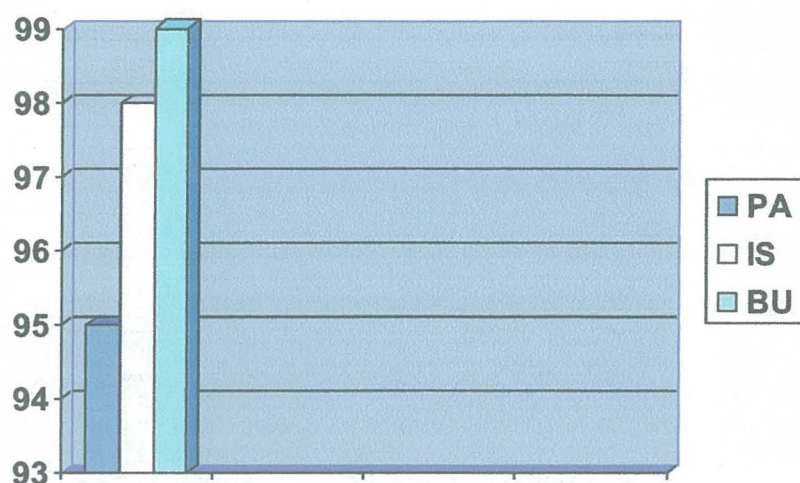


Figure 5: Graphical presentation of data in total percentages of all the Five Municipal Centres combined together



Key to the two Graphs

M1 = Municipality Centre 1

M2 = Municipality Centre 2

M3 = Municipality Centre 3

M4 = Municipality Centre 4

M5 = Municipality Centre 5

PA = Poor Accessibility

IS = Inconsistent Services

BU = Bureaucracy

Interpretation of findings:

According to the findings; poor accessibility to entrepreneurship skills, Inconsistent services and Bureaucracy at the Municipality Centres constituted the highest percentages of 95%, 98% and 99% respectively.

Therefore, service delivery factors affecting entrepreneurship skills is based on poor accessibility to entrepreneurship skills, Inconsistent services to the

members of the community and the numerous bureaucracies at the different Municipality Centres.

4.2.4. Utilization of entrepreneurship skills based on Service Provider Factors.

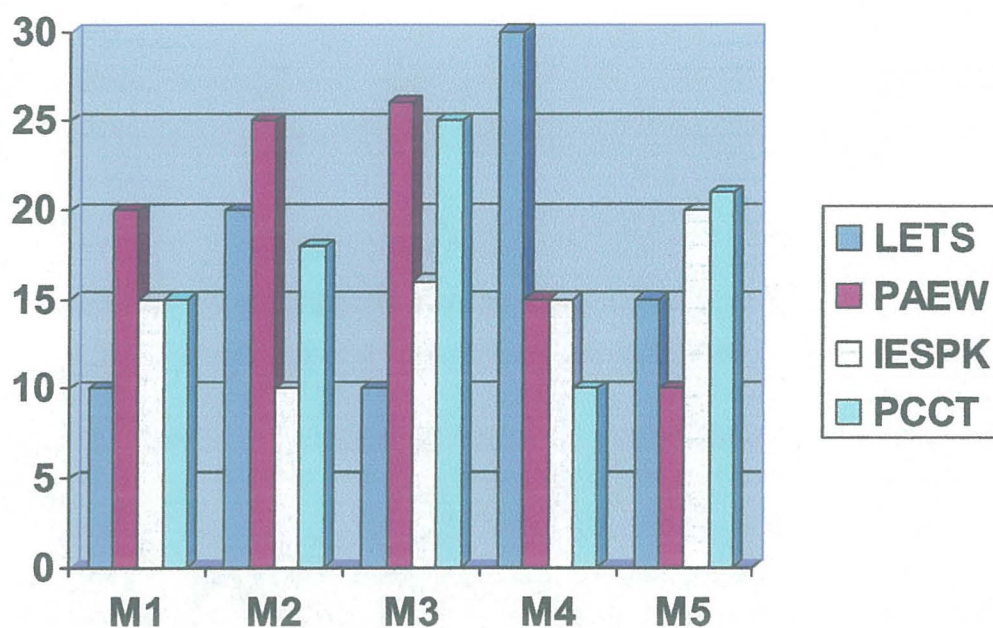
Factors affecting entrepreneurship skills based on Service Delivery Factors; Eighty-five percent of the Municipal Centres lack enough trained staff, Ninety-six percent of the municipal Centres have poor attitude of entrepreneurship skills Workers, Seventy-six percent of the Municipal Centres have inadequate knowledgeable staff, and Eighty-nine percent of the Municipal Centres have poor communication and counseling techniques as seen in Table 7, below.

Table 7: Utilization of Family Planning based on Service Provider Factors.

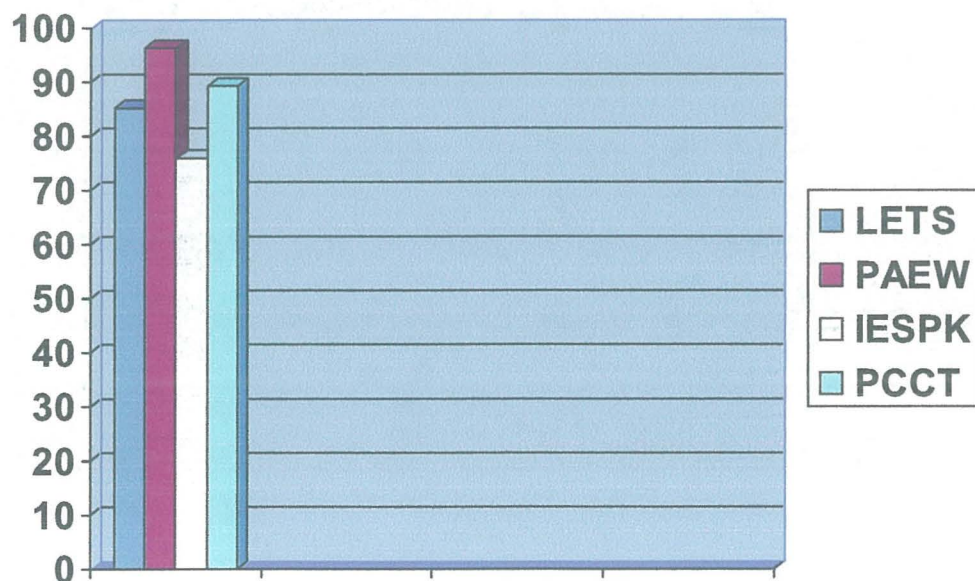
Factors	Municipal Centres Rating					Total %
	M1	M2	M3	M4	M5	
Lack of enough trained staff	10	20	10	30	15	85
Poor attitude of entrepreneurship skills Workers.	20	25	26	15	10	96
Inadequate entrepreneurship skills Provider Knowledge	15	10	16	15	20	76
Poor Communication and Counseling techniques	15	18	25	10	21	89

Source: Study Survey

Figure 6: Graphical presentations of data in percentages at each of the Five Municipality Centres



Graph 6 (b) – Graphical presentation of data in total percentages of all the Five Municipality Centres combined together



Key to the two Graphs

M1 = Municipal Centre 1

M2 = Municipal Centre 2

M3 = Municipal Centre 3

M4 = Municipal Centre 4

M5 = Municipal Centre 5

LETS = Lack of enough trained staff

PAEW = Poor attitude of entrepreneurship skills Workers

IESPK = Inadequate entrepreneurship skills Provider Knowledge

PCCT = Poor Communication and Counseling Techniques

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.1. INTRODUCTION

The study examined role played by entrepreneurship skills in the business design and organization of women owned enterprises in Jinja District. , There is considerably low utilization of entrepreneurship skills services in Jinja District.

Government is beginning to understand the implications of rapid population growth and assess entrepreneurship skills. The male and female clients were interviewed; the main outcome measures were client knowledge score, client satisfaction, and clients' general perception of entrepreneurship skills services.

The researcher also outlined the methodology used in the research, limitations as well as suggestions for further research.

5.2. SUMMARY OF FINDINGS

The research study was carried out to determine the factors affecting entrepreneurship skills in the business design and organization of women owned enterprises in Jinja District.

In this last bit of the report is the summary and conclusions of the findings and some suggested recommendations for action/further research.

The research focused mainly on the factors affecting entrepreneurship skills in the business design and organization of women owned enterprises in Jinja district, especially in the five selected Municipal Centre. The respondents comprised the Municipal Centers management, Management of the women owned enterprises and the Staff/employees.

Data was gathered using questionnaires, which were processed and analyzed using descriptive statistics.

Primary sources of data collection, like interviewing, observations were used.

As seen under section 1.3, the major purpose of the study was to determine the factors affecting entrepreneurship skills in the business design and organization of women owned enterprises in Jinja district. And to assess knowledge, attitudes and practices regarding utilization of entrepreneurship skills in the business design and organization of women owned enterprises.

The factors were based on the followings:

Community Factors

Service Delivery Factors

Service Provider Factors

The research found out the followings:

1. Community factors affecting entrepreneurship skills based on Lack of awareness in entrepreneurship skills amongst the community, low education level amongst the community and poor male participation in entrepreneurship skills activities in the community. However, Long distances to the Municipal Centres and Fear of side effects do not constitute much to the factors affecting entrepreneurship skills in the business design and organization of women owned enterprises in Jinja district.
2. Service Delivery Factors affecting entrepreneurship skills is based on Poor accessibility of entrepreneurship skills, Inconsistent services to the members of the community and the numerous Bureaucracies at the different Municipal Centres.

3. Service Provider Factors affecting entrepreneurship skills is based on Lack of enough trained staff at the Municipal Centres, Poor attitude of workers at the Municipal Centres and Poor communication and counseling techniques of entrepreneurship workers at the Municipal Centres. However, Inadequate entrepreneurship skills knowledge at the Municipal Centres does not constitute much to the factors affecting entrepreneurship skills in the business design and organization of women owned enterprises in Jinja district.

5.3. RECOMMENDATIONS

In order to improve on entrepreneurship skills in the District, the following recommendations should be observed:

- The Management at all levels, that is, Top, Middle and Lower levels at the Municipal Centres should get more involved in the delivery of proper entrepreneurship skills to the community.
- The Municipal Centres should create a client care culture and determine the core values, beliefs, mission and vision of the entrepreneurship fraternity.
- Small sample size – women who came to seek for entrepreneurship skills services were not a true representation of all the women in the district. There were some samples of women whose attitudes were different from others. Therefore, the women should be sensitized on the importance of entrepreneurship skills by the Ministry of finance through education, seminars and workshops on entrepreneurship skills.

- Withholding information that was regarded as confidential by the workers/members and fear of reprisals especially for the case of women who have husbands who do not support entrepreneurship skills services. Therefore, Workers/members should be advised the importance of releasing vital information when it comes to the areas of research and the husbands should be advised to desist against Domestic violence and actively participate in entrepreneurship skills.

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APPENDIX I:
INTRODUCTION TO RESPONDENTS

Dear Respondent,

I am a student of Kampala International University pursuing Bachelors Degree in Business Administration, conducting a research project on the topic entitled, **“the effects of entrepreneurship skills on the performance of women owned small –scale enterprises in Jinja district.”**

This questionnaire is designed to help me understand performance level of the women owned enterprises in Jinja district and how Entrepreneurial function has been appreciated and embraced in its contributions/suggests possible ways on how to derive more benefits from it.

I would be grateful if you could give the following questions your attention. It should not take more than a few minutes of your time, as it has been designed to be quickly and easily answered. There is no right or wrong answers to the questions, so please just put what you feel is the correct answer(s) by ticking/cycling or filling in the blank spaces.

It is important that you are honest in your self assessment. Your answers to these questions shall be treated with the utmost confidentiality.

Thank you for your assistance.

Yours sincerely,

NAMUJU LINDA

APPENDIX II: RESEARCH INSTRUMENTS
QUESTIONNAIRES

SECTION A:

Personal Information:

1. Full names of respondent (optional)

2. **Sex:** Male ☐ Female ☐

3. **Age** a) 18 – 23year ☐ b) 24 – 29 years ☐ c) Above 30- 35 years ☐
d) Above 36years ☐

4. **Educational level**

a) Primary level ☐ b) O' Level ☐ c) A' Level ☐
D) Diploma ☐ e) Degree ☐ f) Others ☐

5. **Marital Status**

a) Married ☐ b) Divorced ☐ c) Single ☐
d) Widowed ☐

6. **Religion**

b) Muslim ☐ b) Christian ☐ c) ☐
Orthodox
d) Others ☐

PART B

General Importance on the Performance of Women Owned Small – Scale Enterprises in Jinja district.

1. Do you understand the concept of Entrepreneurship Skills on the Performance of Women Owned Small –Scale Enterprises?

a) Yes ☐ b) No ☐

If No, please specify.....

2. Do you think the concept of Entrepreneurship Skills is applicable to Women Owned Small –Scale Enterprises?

a) Yes ☐ b) No ☐

If No, please specify.....

3. Has your organization/district integrated Entrepreneurship Skills in Women Owned Small –Scale Enterprises?

a) Yes ☐ b) No ☐

If No, please specify.....

4. Do you use Entrepreneurship skills within your district?

a) Yes ☐ b) No ☐

If No, please specify.....

5. Has Entrepreneurship Skills improved transparency in the women owned small – scale enterprises?

a) Yes ☐ b) No ☐

If Yes, please specify.....

6. Has Entrepreneurship Skills improved on skills sharing within the district?

a) Yes ☐ b) No ☐

If Yes, please specify.....

7. Has the use of Entrepreneurship Skills improved the working relations with women owned small – scale enterprises in the districts?

a) Yes ☐ b) No ☐

If _____ Yes, _____ please
specify.....

8. Has women owned small – scale enterprises enabled the district to reduce on the dependency level of women?

a) Yes ☐ b) No ☐

If Yes, please specify.....

9. Has the Ministry ever conducted any capacity building and training sessions within the district for women owned small – scale enterprises as far as is concerned?

a) Yes ☐ b) No ☐

If yes, how has it benefited them
(staff).....

10. Do you think capacity building and training of women owned small – scale enterprises would enable the improvement in their performance?

a) Yes ☐ b) No ☐

If yes, how would it improve the performance?

INTERVIEW GUIDE

Would developing service delivery factors enable efficient conduct of business within the women owned small – scale enterprises?

.....
.....
.....

Has service providers in entrepreneurship affected the women owned small – scale enterprises in the district?

.....
.....
.....

What are the different forms of entrepreneurship skills used dealing with the public sector ?.....

.....
.....
.....

To what extent has entrepreneurship been embraced by the public especially the women business community ?

.....
.....
.....

Has entrepreneurship been able to improve on the compliance within the women owned small – scale enterprises?

.....
.....
.....
.....

As an officer in the Ministry of Gender, how has the knowledge of entrepreneurship assisted you?

.....
.....
.....

Do you have any specific knowledge on entrepreneurship about how to improve the women owned small – scale enterprises in the district?

.....
.....
.....
.....

In your opinion, what do you think should be done in order to improve women owned small – scale enterprises performance in general?

.....

.....

.....

.....

THANK YOU FOR YOUR CONTRIBUTION!

APPENDIX III

SCHEDULE OF ACTIVITIES FOR PROPOSED STUDY

Activities	Responsible person	Oct	Nov	Dec	January
Selection of research topic	Researcher				
Approval of the research topic	Supervisor				
Writing Research proposal	Researcher				
Submission of research proposal					
Approval of the research					
Data collection					
Data analysis					
Final submission					

APPENDIX IV: BUDGET

ITEM	COST
Flash Disk	Shs 50,000
Transport	Shs 185,000
Pens	Shs 10,000
Internet	Shs 97,000
Typing and Printing	Shs 52,500
Photocopies	Shs 44,000
Telephone calls	Shs 33,200
Miscellaneous	Shs 56,000

TOTAL

527,700/=