

**THE IMPACT OF CASH CONTROL SYSTEM ON PERFORMANCE OF
PASTORALIST ORGANISATION.**

(A Case Study of Ngorongoro Pastoralist Council – Arusha – Tanzania)

BY

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**A DISSERTATION SUBMITTED TO THE SCHOOL OF BUSINESS
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UNIVERSITY**

MARCH 2011

DECLARATION

I declare that this is my original and personal work and it has never been submitted to any university for any award.

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04/05/2011
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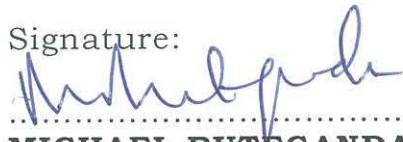
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APPROVAL

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LIST OF ACRONYMS

NCAA	Ngorongoro Conservation Area Authority
NPC	Ngorongoro Pastoralists Council
IMF	Internal Monetary Fund
IAS	International Accounting Standards

ABSTRACT

This research studies the impacts of cash control system on pastoralist societies.

Cash is a vital resource for a not-for-profit organization. To maintain financial viability, the organization must have enough cash to pay its bills. Accrual basis financial statements can report an excess of revenues over expenses but this does not necessarily mean that there is cash in the bank. Cyclical and seasonal fluctuations also have an impact on an organization's cash. Cash inflows and outflows for most not-for-profits typically fluctuate throughout the year. This increases the importance of the budgeting process because obligations must be met on a timely and consistent basis. The organization must plan ahead for those periods when cash inflow tends to be less than cash outflows. Postponing expenditures or accelerating constituent billings are two options for solving the problem.

Once the annual operating and capital budgets are authorized, they can be converted into cash flow budgets to verify the availability of resources and to highlight times of lower than expected cash flow. A model cash flow budget reflects a policy decision to maintain a minimum cash level. Organizations need to plan from day one to build working capital reserves equivalent to at least several months of operating expense. When excess cash reserves have accumulated, the organization must plan for temporary cash investments to maximize the return on those resources. As much money needed as possible it should be kept in federally insured, interest bearing accounts to maximize an organization's yield on its cash. Short term investments of excess cash should be chosen to balance maximization of interest earned with emergency access to the invested cash.

CHAPTER 1: INTRODUCTION

1.0 Overview

This chapter is comprised of the background of the study, significance of the study, statement of the problem, specific and general objective of the study, research questions, scope of the study, research questions, scope of the study, conceptual frame work and review of the chapter.

1.1 Background of the Study

Financial management of not-for-profits is similar to financial management in the commercial sector in many respects; however, certain key differences shift the focus of a not-for-profit financial manager. A for-profit enterprise focuses on profitability and maximizing shareholder value. A not-for-profit organization's primary goal is not to increase shareholder value; rather it is to provide some socially desirable need on an ongoing basis. A not-for-profit generally lacks the financial flexibility of a commercial enterprise because it depends on resource providers that are not engaging in an exchange transaction. The resources provided are directed towards providing goods or services to a client other than the actual resource provider. Thus the not-for-profit must demonstrate its stewardship of donated resources — money donated for a specific purpose must be used for that purpose. That purpose is either specified by the donor or implied in the not-for-profit's stated mission. The management and reporting activities of a not-for-profit must emphasize stewardship for these donated resources. The staff must be able to demonstrate that the donations were used as directed by the donor. The shift to an emphasis in external financial reports on donor restriction has made the use of fund accounting systems even more critical.

Budgeting and cash management are two areas of financial management that are extremely important exercises for not-for-profit organizations. The organization must pay close attention to whether it has enough cash reserves to continue to provide services to its clientele. Cash flow can be extremely

challenging to predict, because an organization relies on revenue from resource providers that do not expect to receive the service provided. In fact, an increase in demand for a not-for-profit's services can lead to a management crisis. It is difficult to forecast contribution revenue in a reliable manner from year to year. For that reason, the control of expenses is an area of increased emphasis. Budgeting therefore becomes a critical activity for a not-for-profit (Blackbaud, July 2004).

On relation to not-for-profit the cash control system of Ngorongoro pastoralist council (NPC) shows that the organization targeted activities to be achieved were not yet fulfilled from the time was established to its time of operation, organization was seems to be not efficiency and effective to fulfill the targeted objective to bring organizational profitability like the provision of education, tap water, construction of roads, livestock treatments, building of schools and dispensaries within the area covered by Ngorongoro Conservation Area Authority (NCAA).

There was a general perception that the council during the last 15 years operation had not successfully been able to control, monitor and re-allocate the financial resources in targeted areas and therefore it fails to meet the general purpose of developing its people requirements (NPC audit report (2008)).

In general, this study was interested to look the performance of Ngorongoro Pastoralist Council (NPC) on how it budget and channels its financial resources, cash control system on cash flow (i.e. inflows and out flows), Book keeping system, preparation of accounting books and the policies of the organization on depreciate its assets (Awe, (2005)).

The specific area of this research was to look the cash control system within the organization and how it brings the profitability within the organization.

1.2 The statement of the problem

The Ngorongoro Pastoralist council (NPC) established the cash control system as a measure of organization profitability within the pastoralist societies who are living in Ngorongoro conservation area authority (NCAA). These cash control system have the objective of maximizing cash control for detection of embezzlement and fraud for the benefit of social welfare of its indigenous. Since the beginning of 1992, a cash control system for NPC was not successful for its growth on mother social issues like development of infrastructures, livestock treatments and other alike issues in the society. The study found that there was no proper control on cash in and cash out and this was caused on the delegation of the management where buy the manager of the council have the power to give the accountant to perform its duties when he is out of the working area. Another big problem was budgets where the organization operating plan for a fiscal period, which displayed in monetary terms, the board's and staff's decisions regarding how the organization will fulfill its stated purpose. The board and staff decide what programs will be undertaken for the upcoming fiscal year. The staff then allocates resources to ensure that those programs are delivered. The budget charts a direction for allocating and maximizing the use of resources. Ideally it also identifies any financial problems that could arise in the coming year. In addition, the budget should provide indicators for gauging staff performance and give staff goals to reach and steps to achieve them. Methodical tracking and classification of program expenditures enhance management's ability to report on service efforts and accomplishments. If this situation left unchecked; it may result as the closure of Ngorongoro Pastoralist Council (NPC).

1.3 The Purpose of the Study

The purpose of the study was to study and evaluate a cash control system of Ngorongoro pastoralist council and it identify that the cash control system was a major weakness for the reason of the organization stagnation over the last 15 years of its operation. The study investigated the cash control system of NPC

And identities that within NPC steal having that problem on cash control basis like preventive control, detective control and corrective control and this cause the organization to be stagnant on the mother social issues that were expected to fulfill on its formation.

1.4 Specific objective

The major objective of the study was to find out the impact cash control system within Ngorongoro pastoralist council (NPC).

1.4.1 The general objectives of the study were:

- i. To examine the impact of cash control system on NPC profitability.
- ii. To investigate the weakness of cash control system within NPC.
- iii. To establish the relationship between cash control system and NPC profitability.

1.5 Research Questions

1. What is the impacts of cash control system on NPC?
2. What is the weakness of cash control system within NPC?
3. What is the relationship between cash control system and profitability within NPC?

1.6 Scope of the study

The cash control system and its relation to Pastoralist societies was being investigated in NPC as a case in point. Other causes of poor profitability were not included in this research. The NPC has its main office in NCAA Headquarters in Arusha region of Tanzania which surf the requirements of the villagers of NCAA. The research was conducted in the six Wards of NCAA by interviewing, question nearing and within the main office using the documentation of cash records in between 2005 -2009.

1.7 Significance of the Study

- i. The study is useful in finding out how well the Ngorongoro Pastoralist Council can effectively control cash on its people for better service delivery to the NCAA indigenous.
- ii. The research is useful in finding out how best the management can strengthen a cash control system within Ngorongoro Pastoralist Council.
- iii. The study is helpful for the policy makers of Ngorongoro Pastoralist Council in providing effective cash control system for better service delivery to the NCAA indigenous.
- iv. The study is helpful to identify loopholes that exist in cash control system within the Ngorongoro Pastoralist Council.
- v. It provides up-to-date literature for academicians and chief financial advisors of the other pastoralist council in the department of finance.
- vi. The research is contributive to the researcher's part fulfillment of the requirement for the award of bachelor's degree in Business Administration of KIU.
- vii. The study can aid other researcher, students of KIU, lecturers and administrators for further references

1.8 Conceptual Frame work

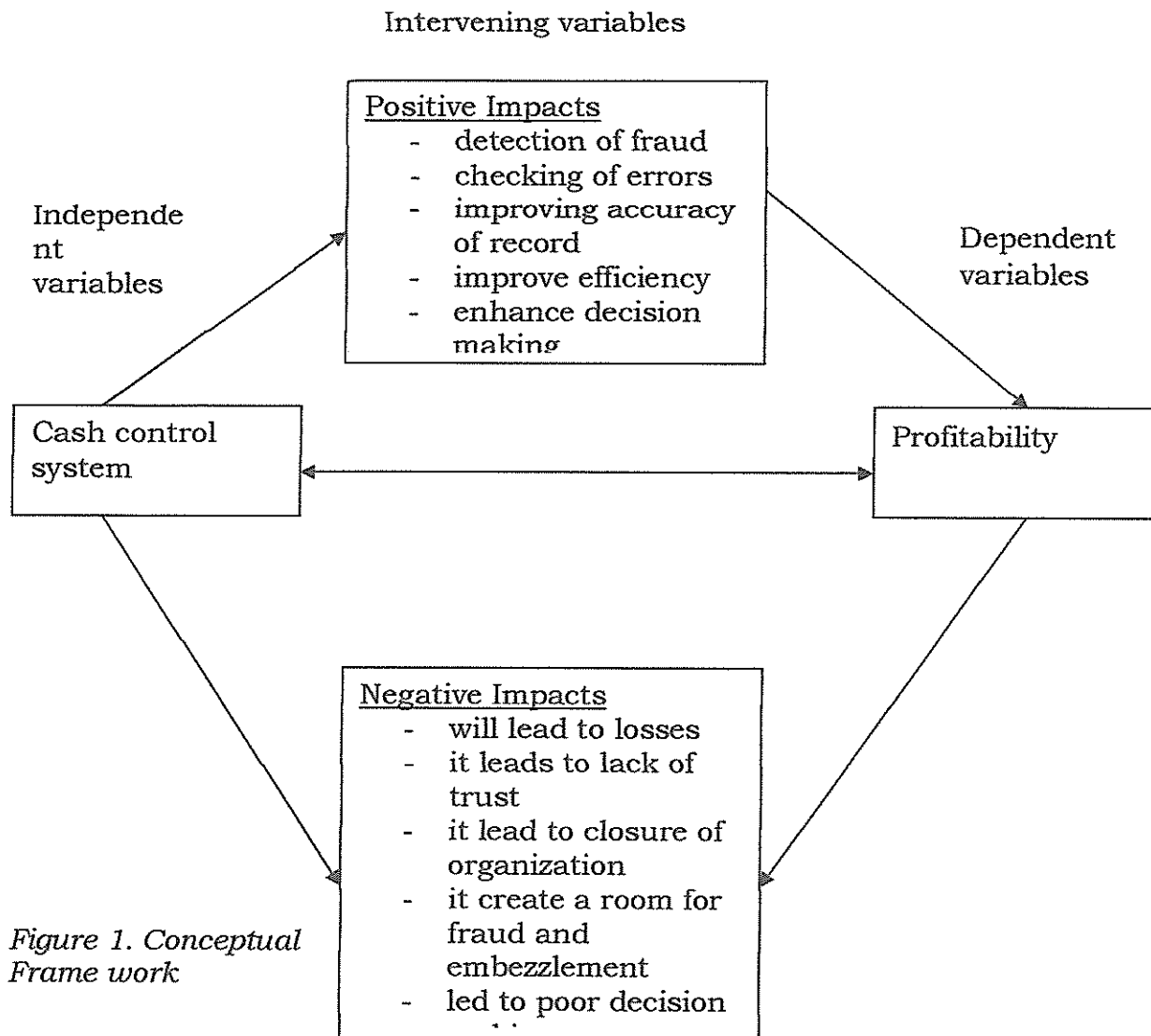


Figure 1. Conceptual Frame work

Source: researcher's conceptualization

1.9 Review

The main idea in this chapter is case study on cash control system in organization profitability and is covered on background of the study, significance of the study, statement of the problem, specific and general objective of the study, research questions, scope of the study, research questions, scope of the study and conceptual frame. The next chapter is going to review the related literature to the variables of the study.

CHAPTER 2: LITERATURE REVIEW

2.0 Introduction

This section makes a review of what others researchers have published in relation to the topic of the study. This review was presented in a way that it demonstrates the weakness of previous works of the subject together with strength. In doing so, the review tries to show how the study will fill up that gap. Basically the literature review aims at justifying the research gap.

2.1 A Cash Control System

A not-for-profit's resources or assets are best managed from the going concern perspective, which assumes no limitation on the organization's future existence. Management must be sure that the organization has sufficient liquid assets available to finance current operations. The goal is to maintain an optimum balance between available assets and invested or growing assets. Operating in a fiscally solvent fashion means that the organization must be able to pay its debts in a timely manner and meet other financial responsibilities. After the budget is developed, the not-for-profit must focus on smoothly financing current operations by making the most efficient use of current or liquid funds, and by maximizing available and obtainable resources to enhance return on the resources or capital. Maximizing resources involves analyzing the costs and benefits of various sources of not-for-profit revenues. Two possible sources of income are business income and planned gifts. Business income earned by a not-for-profit must be segregated between that earned in pursuit of its mission and that from activity undertaken simply to make money.

Cash flow planning

Cash is a vital resource for a not-for-profit organization. To maintain financial viability, the organization must have enough cash to pay its bills. Accrual basis financial statements can report an excess of revenues over expenses but this

does not necessarily mean that there is cash in the bank. Cyclical and seasonal fluctuations also have an impact on an organization's cash. Cash inflows and outflows for most not-for-profits typically fluctuate throughout the year. This increases the importance of the budgeting process because obligations must be met on a timely and consistent basis. The organization must plan ahead for those periods when cash inflow tends to be less than cash outflows. Postponing expenditures or accelerating constituent billings are two options for solving the problem.

Once the annual operating and capital budgets are authorized, they can be converted into cash flow budgets to verify the availability of resources and to highlight times of lower than expected cash flow. The process includes estimating when collections on year-end receivables will occur; calculating the normal time lag between invoicing and billing for services or pledges and the actual receipt of cash; and charting the expected expenditure of cash according to the month payment are due. Then factor in the expected capital expenditures, sales of assets, borrowing, debt repayment and other financing transactions. A model cash flow budget reflects a policy decision to maintain a minimum cash level. Organizations need to plan from day one to build working capital reserves equivalent to at least several months of operating expense.

When excess cash reserves have accumulated, the organization must plan for temporary cash investments to maximize the return on those resources. As much money needed as possible it should be kept in federally insured, interest bearing accounts to maximize an organization's yield on its cash. Short term investments of excess cash should be chosen to balance maximization of interest earned with emergency access to the invested cash. Some options are certificates of deposit, treasury bills, and money market accounts.

Once cash reserves exceed the amount needed for one operating cycle, longer-term investments need to be evaluated. Investment policies must weigh the permissible level of risk to the organization's resources in relation to expected returns. Any equity or debt investments chosen will depend on the board's written investment policy. If the not-for-profit is a trustee on a charitable

remainder trust, then it is under a duty to the ultimate beneficiary to invest and manage the funds of the trust as a prudent investor would, in light of the purposes, terms, distribution requirements and any other circumstances of the trust.

Under common law, the not-for-profit owes a fiduciary duty to its contributors and grantors to use gifts for the purposes for which the funds are given. A mechanism for tracking donated money and its use must be in place. Many organizations achieve this by isolating restricted gifts. There can be additional accounting expense associated with a restricted gift. Grant expenditures often require very specialized reporting to granting agencies.

Endowment Management

Not-for-profit managers and board members face numerous questions when making endowment management decisions. How many years must the endowment remain restricted? Can the funds be used for another purpose in a time of crisis? Are realized gains treated as current income? Is the endowment principal defined as its original sum or is it the original sum plus all appreciations less declines in underlying values? Do the original endowment creators wish the original asset to be retained? Can it be sold? If sold for cash, is there any restraint on the way the cash may be reinvested? Must it be offered to a particular person first before the not-for-profit can sell the original asset?

The total return concept is a relatively new concept in endowment management. Any appreciation in asset value used to be treated as an addition to principal; it is now thought of as income. The Ford Foundation's study of 1969 — "The Law and Lore of Endowment Funds" stated:

"Prudence would call for the retention of sufficient gains to maintain purchasing power in the face of inflation and to guard against potential losses, but, subject to the standard that prudence dictates, the expenditure of gains should lie within the discretion of an institution's directors."

In addition, many states have adopted the Uniform Management of Institutional Funds Act (UMIFA). The act sanctions the inclusion of gains (realized and unrealized) in currently expendable income alongside dividends and interest. Therefore, total return is now reported on the Statement of Activities. The National Association of College and University Business Officers (NACUBO) advocate this policy. The AICPA Auditing Guide for Not-for-profit Organizations provides that the governing board may make a portion of realized, and in some cases unrealized, net gains available for current use. The unexpended increase or decrease in value (appreciation) of the securities remaining in the investment portfolio is reported as temporarily restricted funds under Financial Accounting Standard 117.

The Use of Fund Accounting

Fund accounting is a method for recording resources whose use may be limited by donors, granting agencies, governing boards, or other individuals or entities or by law. Each fund consists of a self-balancing set of asset, liability, net asset, revenue and expense accounts. Fund balances or net assets should be classified on the statement of financial position as unrestricted, temporarily restricted and permanently restricted net assets based on the existence and type of donor-imposed restrictions. Using a fund accounting system allows an organization to segregate financial resources between those dollars immediately available for ongoing operations and those dollars intended for a donor specified use. In addition, a fund accounting system provides an audit trail as the dollars are spent for their intended purpose and thereby released from the restriction. Receivables and payables between fund groups are not organizational assets or liabilities. A statement of financial position must clearly label and arrange those interfund items to eliminate their amounts when displaying total assets or liabilities. For external reporting purposes, a fund balance may have to be divided among more than one net asset class.

Operating Fund

Also known as the unrestricted current fund, this fund is used to record organizational activity that is supported by resources over which governing boards have discretionary control. The principal sources of unrestricted current funds are unrestricted contributions from donors; exchange transactions with members, clients, students, customers and others; and unrestricted investment income. Resources are used to help meet the costs of providing the organization's programs and supporting services.

Restricted Current (Restricted Operating or Specific Purpose) Funds

These fund types are used to record organizational activities that are supported by resources whose use is limited by external parties to specific operating purposes. Principal sources of restricted current funds are contributions from donors; contracts; grants and appropriations; endowment income; and other sources whose resource providers have stipulated the specific operating purpose for which the resources are to be used. Fund balances of current restricted current funds represent net assets held for specified operating activities that have not yet been used. A portion of the fund balance that represents amounts contributed with donor-imposed restrictions should be classified as temporarily restricted net assets. Fund balances representing amounts received with limitations other than donor imposed restrictions, such as contractual limitations, should be classified as unrestricted net assets. Any portion of the fund balance that represents unearned revenue resulting from an exchange transaction should be reported as a liability.

Loan Funds

Some not-for-profit organizations use loan funds to account for loans made to students, employees and other constituents and those resources available for loan purposes. The assets initially made available for the loans may be provided by donors or various governmental and other granting agencies or designated by governing boards. Fund balances of loan funds represent net

assets available for lending. They should be classified as temporarily or permanently restricted if they carry donor-imposed restrictions. They are classified as unrestricted if they are board designated. Any portion that represents a refundable advance, such as under a governmental loan program, should be classified as a liability.

Endowment Funds

There are generally three kinds of endowment. A permanent endowment refers to amounts that have been contributed with donor-specified restrictions that the principal be invested in perpetuity; donors may also restrict the income from these investments. A term endowment is similar to permanent endowment, except that at some future time or upon the occurrence of some specified future event, the resources originally contributed become available for unrestricted or purpose-restricted use by the entity. Quasi-endowment is a term for resources designated by an entity's governing board to be retained and invested for specified purposes for a long but unspecified period.

Fund balances of endowment funds represent net assets for which various limitations exist on the resources invested and, in some cases, on the income generated by those resources. Fund balances that represent term endowments for which the principal must be maintained for a specific period or must be used at the end of the term for a specified purpose should be classified as temporarily restricted net assets. Fund balances that represent quasi-endowments or other amounts designated by the organization's governing board should be classified as unrestricted net assets unless donor imposed restrictions are imposed on their use.

Annuity and Life-Income (Split Interest) Funds

Annuity and life income funds may be used to account for resources provided by donors under various kinds of agreements in which the organization has a beneficial interest in the resources but is not the sole beneficiary. Examples include charitable remainder and lead trusts; charitable gift annuities, and

pooled life income funds. Fund balances of these funds represent a not-for-profit's beneficial interest in the resources contributed by donors under split interest agreements. If any of these resources will become part of the permanent endowment when the agreement terminates, they should be classified as permanently restricted net assets.

Some not-for-profit organizations use loan funds to account for loans made to students, employees and other constituents and those resources available for loan purposes.

Agency or Custodian Funds

Agency or custodian funds are used to account for resources held by the not-for-profit organization as an agent for resource providers before those resources are transferred to third-party recipients specified by the resource providers. The not-for-profit entity has little or no discretion over the use of these resources. Assets always equal liabilities in agency funds. No net assets are reported (White paper-Financial management 2004).

2.2 Categories of Cash Control Systems in Organization

Cash Controls are classified into three major classifications;

Preventive controls: These are controls that predict potential problems before they occur and make adjustments. They also prevent an error, omission or malicious act from occurring. Examples of preventive controls includes: Using well-designed documents to prevent errors. Establishing suitable procedures for authorization of transactions employ only qualified personnel.

Detective controls: These controls are designed to detect and report the occurrence of an omission, an error or a malicious net. Examples of detective controls includes: duplicate checking of calculations,

Periodic performance reporting with variance error message over tape labels, Hash totals counter cheques post-due account reports (Ola, 2001).

Corrective controls: These controls help to minimize the impact of a threat, identify the cause of a problem, correct errors arising from the problem. They also correct problems discovered by detective controls and modify the processing system (s) to minimize future occurrence of the problem. Examples of corrective controls are: contingency planning back up procedures rerun procedures (Rouse, 2003).

2.3 Reasons for Cash Control systems in Organization

Internal control systems ensure at least the following:

- a. The business is well planed and managed adequately, prudently and efficiently considering costs in compliance with established prices;
- b. The transactions and obligations are fulfilled within the limits of competence of administrators and employees of financial institutions;
- c. Assets are managed by the management of the organization and the management has the capacity to protect assets and control liability transactions; to ensure the fact that there are measures in place to minimize risks related to losses from breaches, frauds, errors; and to promptly identify these factors;
- d. The accounting books and other registers provide true, full and opportune information;
- e. The management has the capacity to regularly and timely administer the adequate character of capital, liquidity, profitability and quality of institution's assets;
- f. The management has the capacity to identify, regularly assess and determine the risk of losses within the process of doing a transaction in a way that:
 - i. The risk could be regularly and timely managed and controlled;

- ii. Adequate provisions for eventual loan and other assets losses, as well as losses from off-balance items can be established;
- g. The management has the capacity to develop complete, correct and opportune reports that are in compliance with the instructions of the organization.

2.4 Why organizations need an internal cash control system

The need for the internal control systems in the organizations, especially banks, cannot be undermined, due to the fact that the banking sector, which has a crucial role to play in the economic development of a nation, is now being characterized by macro economic instability, slow growth in real economic activities, corruption and the risk of fraud.

A system of effective internal controls is a critical component of organization management and a foundation for the safe and sound operation of organizations. A system of strong internal controls can help to ensure that the goals and objectives of organization will be met, that the organization will achieve long-term profitability targets, and maintain reliable financial and managerial reporting. Such a system can also help to ensure that the organization will comply with laws and regulations as well as policies, plans, internal rules and procedures, and decrease the risk of unexpected losses or damage to the organization's reputation (Ola, 2001).

2.5 Review

The budgeting process and the ongoing management of cash are two critical areas of focus for not-for-profit financial managers. This focus is dictated by the overarching stewardship obligations of a charitable organization that receives money from the public to meet a perceived societal need. Fund accounting is a method that assists the organization in segregating donated

money by time and purpose restriction as stated by external resource providers like donors, granting organizations and governmental entities.

Fund accounting systems today can be set up to mimic either traditional fund accounting principles or to categorize transactions along FAS 117 reporting lines.

It is a challenge for a for-profit commercial system to track the flows of money between funds as time and purpose restrictions are met. Either way, the management of a not-for-profit using a fund accounting system should consider two things: the reporting needs of day-to-day financial management and the ability to effectively demonstrate stewardship of donated resources. The next chapter is going to discuss the methodology that was employed in the study.

CHAPTER 3: RESEARCH METHODOLOGY

3.0 Introduction

This chapter aims to discuss the operational frame work within which the facts of the study were gathered. It covers sections of research design, area of the study, sample population of the study, the nature and composition of respondents, instruments of data collection, sampling design, data collection procedures and statistical treatment of data. In this chapter, the researcher needed to identify, specify and discuss all the possible methods which were applied in carrying out the study. Both qualitative and quantitative techniques of data collection, and data analysis were used since one research method was not yielding an authentic report on the relationship between cash control system and organizational profitability.

3.1 Research design

Research design was the case study of Ngorongoro Pastoralist Council, in the study the researcher was using both qualitative and quantitative methods of data collection. Qualitative methods were employed to get a detailed information and practical aspect while quantitative methods were used on data and tables. This study was a descriptive cross a section survey. The objective of descriptive research was to portray a profile of persons, situations or events (Saunders et al, 2000). It was not possible to access all the information in all the area, so the researcher obtained information from a representative sample.

3.2 Scope of the study

The area of study was Ngorongoro Conservation Area Authority (NCAA) especially Ngorongoro Pastoralists Council (NPC) in Arusha region-Tanzania. The area is mainly dominated by the Maasai who are approximated to be 95% of the population and the remaining 5% constitutes a mixture of Barbaig/Datoga, Hadzabe (hunter and gatherers) and workers of the NCAA and

local government employees. The majority of the populations are illiterate, this is because 85% have not attended primary education and the other 15% attended primary school, secondary, college and university levels. I choose this site because of its closeness and it's much convenient in terms of time and costs hence collection of data was easy.

3.3 Research instruments

The researcher was using both qualitative and quantitative techniques of data collection such as; Questionnaires, Interviews and Documentary review for data collection. These instruments were to ensure maximum credibility and validity of data collected and helps in organizing it into meaningful information regarding the subject of the study.

3.3.1 Structured questionnaires

The questionnaires were self administered to individuals who are the respondents. It was include both structured and non-structured questions. The researcher was employing these instruments because it covered a good number of respondents relatively at a shorter time. Besides, questionnaires were allowing the respondents to give free and independent opinions because they were not affected by the presence of the researcher. As well, respondents were be expected to answer even sensitive questions since they were not be identified by their names.

3.3.2 Interviews

This method was needed to cater for those who are an able to read and write. A direct conduct allows space for restructuring of questions according to sex, status of respondents, environment culture and age group. Since this method involves a direct participation with individuals, time was created with the respondents especial at the resting hours.

3.3.3 Documentary review

In this, the researcher make a research by carefully studying the written documents, or visual information from different libraries reviews literature, related to the study basing on the objectives of the study. This data was have the following importance; related data was giving direction on setting questionnaires, interviews and readers of this study who had become suspicious of the data findings was always refer to the literature review especially in chapter two. This was the basis for further studies in the same field by acting as a reference book.

3.4 Research Population.

In this NCAA had a total population of 64,000 people and out (200) two hundred are the chosen respondents; that was to say; NCAA has six (6) Wards, where thirty two (32) respondents for each Ward were selected (i.e. two (2) political leaders and the remaining number is a ratio of male and female) and eight (8) administrative staff was also selected (i.e. two accountants and the remaining number was a ratio of top management and working staff) to represent the total population.

3.4.1 Sample Design

This was a technique of data collection; whereby the researcher was applying in drawing inferences based on the information collected from the targeted population. Under sample design, the researcher applied a collection of data by using probability sampling which was stratified random sampling technique, that have been selected from the targeted population with the intention that they were the representatives of the population.

3.4.2 Sample method and procedures

The sampling method was involving purposive random sampling since it was extensively used in the exploratory research stage and it was very valuable in the making of a final questionnaire. This method was also taking care of non

responses and accurate information was obtained perfectly. Consequently, it gave the random size equal chance of participating and being selected. The sampling procedure involves a series of steps as shown here-under.

3.4.3 Sample selection and size

A sample is a small proportion of a target population selected for comprehensive analysis to represent the whole population. In this NCAA has a total population of 64,000 people and out (200) two hundred was a sample that chosen; that was to say;-six (6) Wards, thirty two (32) respondents for each Ward and eight (8) administrative staff were selected to represent the total sample population.

3.5 Data Collection

Data was collected from the field using both primary and secondary techniques of data collection as discussed below;

3.5.1 Primary data

The research was involving the use of qualitative technique of data collection such as questionnaires and Interviews. This had enhanced the credibility and consistency of the data collected.

3.5.2 Secondary data

This was involving the use of quantitative techniques of data collection. The researcher had made a request of recorded information such as those records from NPC that helped in the research project.

The researcher had made a request of those records, which were ready for the benefits of providing vital information for the research project.

3.6 Data Processing

Audrey J. Roth argues that data processing is concerned with classifying response into meaningful categories called codes. Data processing starts by editing the schedules and coding the responses. Editing, Coding and

Tabulation techniques were used in data processing exercise. Data processing is the link between data collection and analysis.

Nachmas and Nichimas pointed out that it involves the transformation of data gathered from the field into systematic categories and the transformation of these categories into codes to enable quantitative analysis and tabulation; the data collected was classified into a meaningful manner for easy interpretation and understanding. This was involved preparing data collected into some useful, clear and understandable data. The whole exercise was involving editing, coding tabulation of the data statistically to enable the researcher draw conclusions in relation to the research variables.

3.6.1 Editing

Editing is the process whereby the completed questionnaires were analyzed in the hope of amending, recording errors or at least deleting data that were obviously erroneous. This was aimed at improving the quality of information from respondents. The researcher fills out few unanswered questions. However, answers filed were deducted from the proceeding answers or questions.

3.6.2 Coding

The purpose of coding in research was to classify the answers to questionnaires into meaningful categories so as to bring out their essential patterns. Coding was used in this research in order to summarize data by classifying different response given into categories for easy interpretation. For each question, list of probable answers was prepared.

3.6.3 Tabulation

Tabulation was done manually. According to Moser and Kalton, data once edited and coded are put together in some kind of tables and may undergo some other forms of statistical analysis. Data was put into some kind of statistical table showing the number of occurrences of responses to particular questions with percentage to express data in percentage form.

3.7 Limitations of the study

Unwillingness of the respondents to effectively respond to the questions was one of the most notable problems that the researcher faced while conducting the research. However, the researcher overcomes this problem by convincing the respondents to get involved in the study.

Hostility among respondents also was other limitations of the study in the sense that the researcher found out that there were some hostile respondents who in the long run had turn down the request of the researcher to answer the questions. Many of such respondents walk away in spite of the fact that the researcher tried to plead for their attention. The problems of hostility overcome by humble talk with the respondents and the majority of them effectively answer the questions.

Shyness of the respondents was also another limitation of the study were the few respondents were not able face the researcher.

The research was also affected by the prevailing weather conditions i.e. the rain. It is true that the research was conducted during rainy season and it become so hard for the researcher to find the respondents. However, the researcher overcome this problem by giving the respondents the questionnaires and keeps himself away from the respondents so that they can fill in the questionnaires in his absence.

3.8 Review

The main ideas in this chapter were to discuss the operational frame work within which the facts of the study were gathered and covered on sections of research design, area of the study, sample population of the study, the nature and composition of respondents, instruments of data collection, sampling design, data collection procedures and statistical treatment of data. In this chapter, the researcher needed to identify, specify and discuss all the possible methods which were applied in carrying out the study. The next chapter is going to present the findings of the study.

CHAPTER 4: FINDINGS

4.0 Overview

This chapter is going to cover social demographic characteristics and answers to research questions as per data collection which was collected using both quantitative and qualitative methods, and it is tabulated, analyzed and processed to make it useful and understandable.

4.1 Social Demographic Characteristics

This section of the study sought to find out from the respondent about their age, age distribution, gender (sex), education levels/status and the current position in the organization.

4.1.1 Age of the respondents

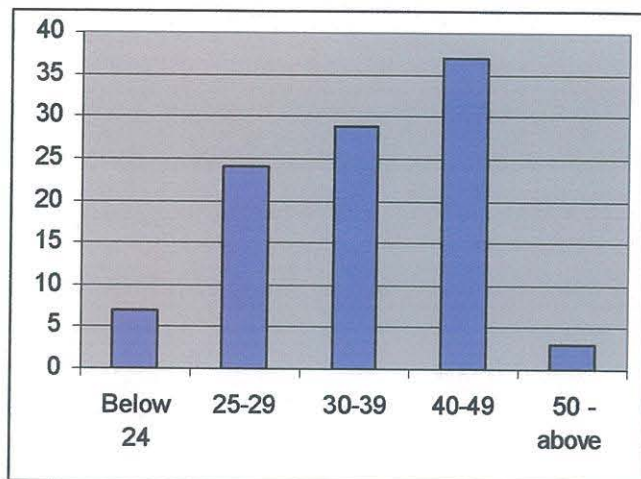
Respondents were asked questions related to their age and the results are shown in the table below:

Table 1: Age distribution of respondent;

Age group in years	Frequency	Percentage (%)
Below 24	14	7
25 _ 29	48	24
30 – 39	58	29
40 – 49	74	37
50 – above	6	3
TOTAL	200	100

Source: Primary data

Figure 2:Age distribution of the respondents



source: primary data.

The table 1 and figure 2 above show that 7% of the respondents were below 24 years, 24% were between 25-29 years of age, 29% were between 30-39 years of age, 37% were between 40-49 years and 3% were 50 years and above 50 years of age.

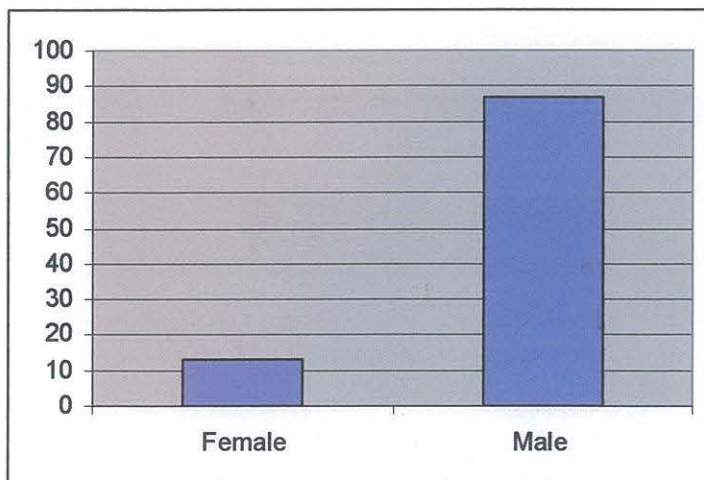
4.1.2 Gender (Sex) of the respondents

Sex was also another factor which was considered during the study. This is because the researcher was interested in finding out the number of female and male in the whole of the population, and compares the percentage composition of the two.

Table 2: Sex of the respondents;

Sex	Frequency	Percentage (%)
Female	26	13
Male	174	87
Total	200	100

Source: Primary data



source : primary data

Table 2 and figure 3 above shows the sex of the respondents and it was found that 13% of the respondents were female and 87% were male. And this shows that majority of the respondents are male which means that there are many male than female in the district.

4.1.3 Educational status of the respondents

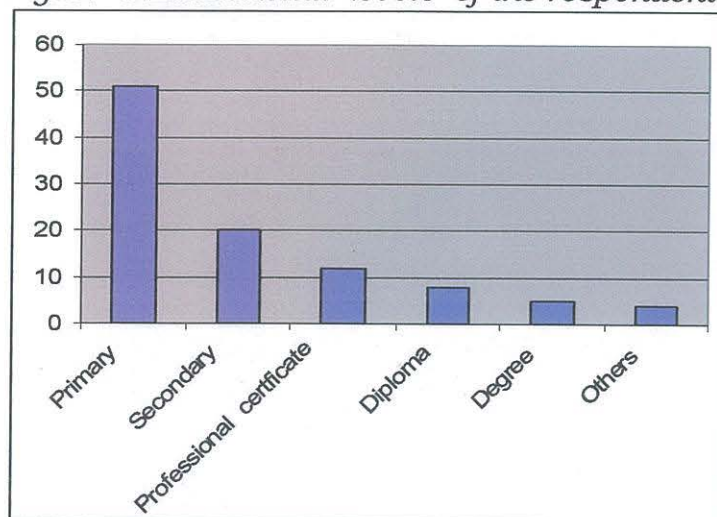
Respondents were asked questions related to their educational status and their responses are shown in the table below;

Table 3: Education levels of the respondents;

Education levels	Frequency	Percentage (%)
Primary	102	51
Secondary	40	20
Professional certificate	24	12
Diploma	16	8
Degree	10	5
Others	8	4
Total	200	100

source: primary data.

Figure 4: Educational levels of the respondents



Source: Primary Data

Table 3 and figure 4 above show education levels of the respondents and it revealed that 51% were of primary level, 20% had secondary education, 12% received professional certificate education, 8% had diploma education, 5% had degree education and 4% fell under other levels of education and non-educated. And this shows that majority of the respondents are primary level of education in Ngorongoro Conservation Area Authority.

4.2. Answers to research questions

This section counter the research questions on impact of cash control system in Ngorongoro Pastoralist Council profitability, the weaknesses of cash control system within Ngorongoro Pastoralist Council, and the relationship between cash control system and profitability within Ngorongoro Pastoralist Council.

4.2.1 Impact of cash control system on NPC profitability

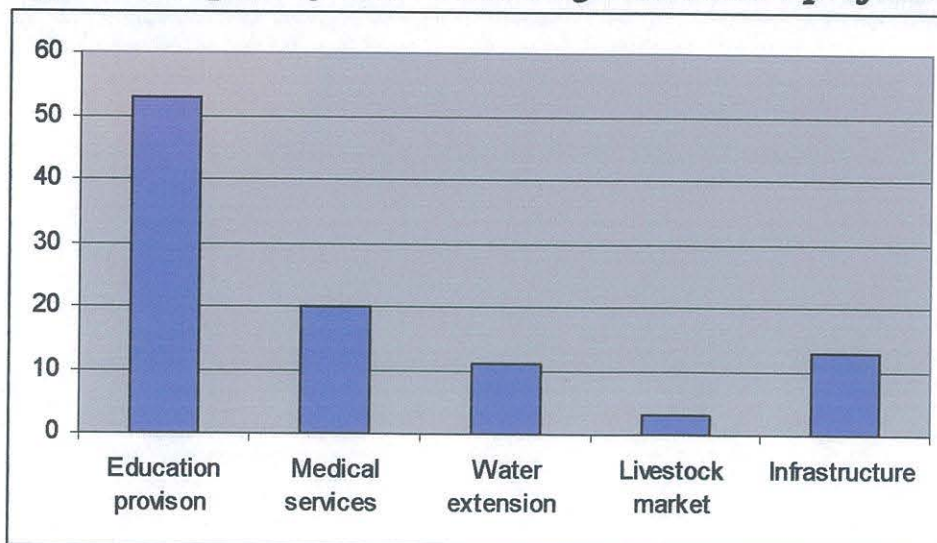
The research categorize the impacts as for each activities that were provided by the council in the vein of education provision, medical services, water extension, livestock market and infrastructure development as per the views of the respondents.

Table 4: impact of cash control system on NPC profitability

Answers	Frequency	Percentage (%)
Education provision	106	53
Medical services	40	20
Water extension	22	11
Livestock market	6	3
Infrastructures	26	13
Total	200	100

source: primary data.

Figure 5: Impact of cash control system on NPC profitability



source: primary data

4.2.1.1 Education provision

Provision of education was one of the palpable impacts of cash control system in NPC profitability, where 53% of the respondents show that a large portion of capital out flow was used on financing education. The researcher found out that large amount of NPC cash out flow was for education purposes which are to pay school fees on various levels of education. The council ensures that the indigenous were taken to schools especially for disability and further.

education for those who complete primary level and are given the chance to proceed till to college or university level for degree.

4.2.1.2 Provision of medical services

Provision of medical services is said by the respondents to be another impact of cash control system in NPC profitability. It was noted that Ngorongoro Pastoralist Council provides medical services from the donations that received from Ngorongoro national park and some NGOs like the forma Ereto as a part of its income and much of these income are used for the purchase of tablets and general medicine in hospital and clinics that aided by the council, and this had 20% of the total impact of cash control system in NPC profitability. The respondents noted that council often provides medical services near a free cost and this has improved on the health conditions of many residents of NCAA as per the respondents. Many of the respondents noted that at least they have benefited from near free cost medical services provided by the Council through its revenue that generated on donations.

4.2.1.3 Water extension

Water extension was also mentioned as one of the impacts of cash control system in NPC profitability which said by 11% of the total percentage of the respondents. The respondents here said that the council has extended water to view wards especially in public areas and schools which is given in a free cost. Water according to the respondents was a very big problem to many people in NCAA but this is no longer the case in some areas which have it, as one respondent put it. It was found out that many parts of the NCAA council has no water and the people were not able to access water easily since water is an essential in human survival.

4.2.1.4 Livestock market

Livestock market also appeared as another impact of cash control system in NPC. The respondents said that the council had help them in the provision of

livestock market by provide them with modern livestock products that can fetch good prices in the market compared to previous traditional livestock that fetch the lower prices in the market, this said by 3% of the total percentage of the respondents in this research question. The research found out that the people of the NCAA were not comfortable and happy with the council's on the provision of livestock market to them because this had the lower percentage of the total impact of cash control system on organization profitability.

4.2.1.5 Infrastructure development

The research also found that infrastructure development was yet another impact of cash control system in NPC profitability which said by the 13% of the total percentage of the respondents. The respondents said that the council has developed many of the infrastructures in NCAA like building of schools on the areas where were no schools before and repairing the old building and building new houses in the places where the schools existing before, also the council build clinics in every ward which the majority of it are in progress.

4.2.2 The weaknesses of cash control system within NPC.

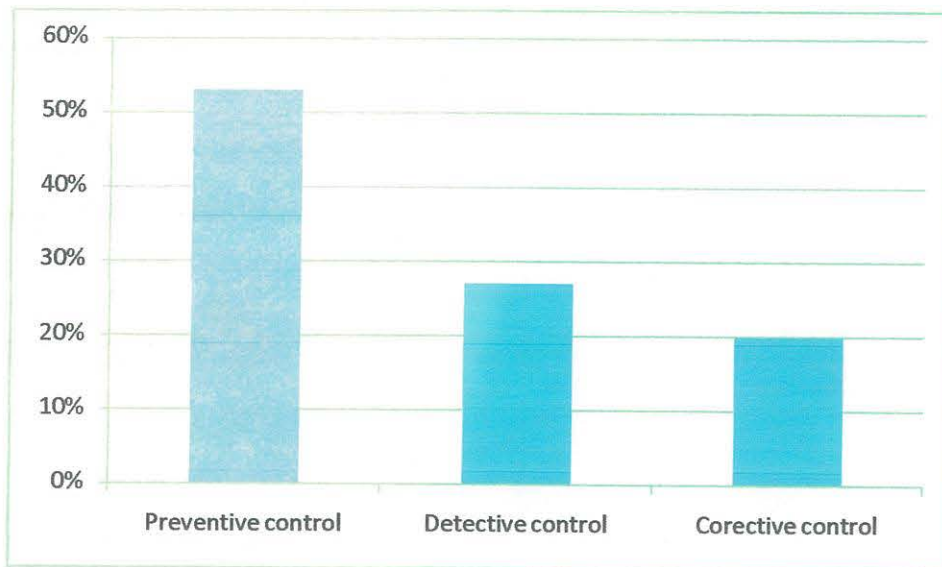
The researcher group the weaknesses of cash control system according to the categories of cash controls which are classified as preventive control, detective control and corrective control as per the respondents answers.

Table 5: The weaknesses of cash control system within NPC.

Answers	Frequency	Percentage (%)
Preventive control	106	53
Detective control	54	27
Corrective control	40	20
Total	200	100

Source: Primary data

Figure 6: The weaknesses of cash control system within NPC.



Source: Primary data

4.2.2.1 Preventive control

About 53% of the respondents noted that preventive related cash control is the one of the types of cash control that was supposed to be used in Ngorongoro Pastoralist Council. The council is being running on its daily activities without a proper preventive control on the sense that the majorities of its workers were not qualified to the staffed position and the indigenous of the place were not used on the issues of the council as a large number of respondents responded. The respondents stressed that this is one of the major cash control system that have to be applied in the organization on the fact that it predict potential problems before they occur and make adjustments.

4.2.2.2 Detective control

Detective control on cash basis was also form of cash control system that was supposed to be used in the council where by 27% of the total percentage of the respondents counter on it. The respondents noted that this type of cash control system is really used in NPC, the council does not have the internal auditor

who ensures the proper records and effective working of the system to detect occurrence of an omission and errors or malicious net said by two respondents.

4.2.2.3 Corrective control

In addition to the other type of cash control system that supposed to be used by the council, another 20% of the respondents noted that corrective control on cash basis was not used by the council and it brought various weaknesses on its operations. The majorities of the respondents show that the council is being running in many years without contingency planning, back up procedures and rerun procedures.

4.2.3 The relationship between cash control system and profitability within Ngorongoro Pastoralist Council.

The vast number of respondents stated that cash control is necessary so that the Entities can perform their tasks efficiently and effectively. The respondents noted that NPC cannot perform its expectations unless there is a good cash control system within a given period of time in the entity. They stressed that if the amount of cash that the NPC receives from NCAA is not properly planned, budgeted and controlled; it will lead to unsatisfactory service delivery to NCAA indigenous which will in turn affect the general operation of NPC within the whole NCAA. This would not only affect the NCAA indigenous, but it would also mount pressure on the whole district of Ngorongoro for the provision of social services to NCAA indigenous.

The research therefore points out that, there is a strong link between cash control system in NPC and profitability in Ngorongoro district of Tanzania, since the respondents stated that the organization survival is only on the cash control system, Budgeting and resource mobilization. The respondents remarked that cash management is the life of the entity just like food in the life of a human being.

4.3 Review

The main ideas in this chapter was to counter the social demographic characteristics and the research questions on impact of cash control system in Ngorongoro Pastoralist Council profitability, the weaknesses of cash control system within Ngorongoro Pastoralist Council, and the relationship between cash control system and profitability within Ngorongoro Pastoralist Council as repotted as per the responds of the respondents. The next chapter is going to discuss the findings, draw conclusions and makes recommendations from the study.

CHAPTER 5: DISCUSSION, CONCLUSIONS AND RECOMMENDATIONS

5.0 Overview

This chapter is concern on the discussion of the study, conclusions, and recommendations.

5.1 Discussion

This research is conducted at Ngorongoro Conservation Area Authority, under this NCAA found to have a total population of 64,000 people and out of it two hundred (200) are the chosen respondents; that is to say; NCAA has six (6) Wards, where thirty two (32) respondents for each Ward are selected (i.e. two (2) political leaders and the remaining number is a ratio of male and female) and eight (8) administrative staff are selected (i.e. two accountants and the remaining number is top management and working staff) to represent the total population.

The first research question sought to find out the impacts of cash control system on NPC profitability, and the researcher revealed that; education provision, medical service provision, water extension, livestock market and infrastructure development were the answers given in this research question. Research question two sought to find out the weaknesses of cash control system on NPC profitability and the findings revealed that, the respondents were giving answers on categories of cash control system such as preventive control, detective control, and corrective control. The third research question therefore sought to find out the relationship between cash control system and profitability within NPC, and the findings revealed that, there was a strong link on cash control system and NPC profitability on the fact that the respondents were saying that if the amount of cash that the NPC receives from NCAA is not properly planned, budgeted and controlled; it will lead to unsatisfactory service delivery to NCAA indigenous which will in turn affect the general operation of NPC within the whole NCAA and other answers given.

On the findings of the respondents, they are not far from the related literature review, despite the fact that few of them were able to categorize cash control system as per the related literature, but the major problem was the flow of answers on cash management basis as the budgeting process and the ongoing management of cash and other assets are two critical areas of focus for not-for-profit financial managers. This focus is dictated by the overarching stewardship obligations of a charitable organization that receives money from the public to meet a perceived societal need. Fund accounting is a method that assists the organization in segregating donated money by time and purpose restriction as stated by external resource providers — donors, granting organizations and governmental entities. Fund accounting systems today can be set up to mimic either traditional fund accounting principles or to categorize transactions along FAS 117 reporting lines. It is a challenge for a for-profit commercial system to track the flows of money between funds as time and purpose restrictions are met. Either way, the management of a not-for-profit using a fund accounting system should consider two things: the reporting needs of day-to-day financial management and the ability to effectively demonstrate stewardship of donated resources.

5.2 Conclusion

The research showed that impacts on provision on social services like education, medical, water, livestock market and infrastructure are among the objectives of the entity which were suppose to be given among the communities, but when you look the extension on this services are not rational, for instance some Wards are being given more priorities than others and thus why some places have taped water while others do not have. On the rational of services education which is 53% have been given the first priority compared to other service and this require the organization to have an equalization policy on its provision of general services without priorities on one sector and some places. Hence, from a policy perspective it is a responsibility of

the council to provide and to distribute the resources requirements among community in large and being on the rational basis.

The survey data on documentation point out that cash management on entity is not show on a proper movement of cash in and out and it show also the weaknesses of the entity on provision on depreciation basis which were not shown at all the non-current assets.

However, information to the public. On cash controls system on receipts, financial allocations and how to report on use and disuse in scarce resource supply, according to the survey data. Very few of the respondents have seen posted any information about the council financial position. To build trust between citizens and the council, information to communities is crucial.

5.3 Recommendations

- i) It is imperative for an organization to establish mechanisms for improving relations between the assets management and cash flow planning.
- ii) A not-for-profit's resources or assets are best managed from the going concern perspective, which assumes no limitation on the organization's future existence. Management must be sure that the organization has sufficient liquid assets available to finance current operations. The goal is to maintain an optimum balance between available assets and invested or growing assets. Operating in a fiscally solvent fashion means that the organization must be able to pay its debts in a timely manner and meet other financial responsibilities. After the budget is developed, the not-for-profit must focus on smoothly financing current operations by making the most efficient use of current or liquid funds, and by maximizing available and obtainable resources to enhance return on the resources or capital. Maximizing resources involves analyzing the costs

and benefits of various sources of not-for-profit revenues. Two possible sources of income are business income and planned gifts. Business income earned by a not-for-profit must be segregated between that earned in pursuit of its mission and that from activity undertaken simply to make money.

- iii) Cash planning is a vital resource for a not-for-profit organization. To maintain financial viability, the organization must have enough cash to pay its bills. Accrual basis financial statements can report an excess of revenues over expenses but this does not necessarily mean that there is cash in the bank. Cyclical and seasonal fluctuations also have an impact on an organization's cash. Cash inflows and outflows for most not-for-profits typically fluctuate throughout the year. This increases the importance of the budgeting process because obligations must be met on a timely and consistent basis. The organization must plan ahead for those periods when cash inflow tends to be less than cash outflows. Postponing expenditures or accelerating constituent billings are two options for solving the problem
- iv) Once the annual operating and capital budgets are authorized, they can be converted into cash flow budgets to verify the availability of resources and to highlight times of lower than expected cash flow. The process includes estimating when collections on year-end receivables will occur; calculating the normal time lag between invoicing and billing for services or pledges and the actual receipt of cash; and charting the expected expenditure of cash according to the month payment is due. Then factor in the expected capital expenditures, sales of assets, borrowing,

debt repayment and other financing transactions model cash flow budget reflects a policy decision to maintain a minimum cash level. Organizations need to plan from day one to build working capital reserves equivalent to at least several months of reserves have accumulated, the organization. Investments to maximize the return on needed as possible it should be kept in f accounts to maximize an organization's excess cash should be chosen to balance emergency access to the invested cash. Some options are certificates of deposit, treasury bills, and money market account.

- v) Once cash reserves exceed the amount needed for one operating cycle, longerterm investments need to be evaluated. Investment policies must weigh the permissible level of risk to the organization's resources in relation to expected returns. Any equity or debt investments chosen will depend on the board's written investment policy. If the not-for-profit is a trustee on a charitable remainder trust, then it is under a duty to the ultimate beneficiary to invest and manage the funds of the trust as a prudent investor would, in light of the purposes, terms, distribution requirements and any other circumstances of the trust. Under common law, the not-for-profit owes a fiduciary duty to its contributors and grantors to use gifts for the purposes for which the funds are given. A mechanism for tracking donated money and its use must be in place. Many organizations achieve this by isolating restricted gifts. There can be additional accounting expense associated with a restricted gift. Grant expenditures often require very specialized reporting to granting agencies.

5.4 Area for further research

Further research needed to be done on the role of Entity on budgetary issues in Ngorongoro pastoralist council

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APPENDICES

APPENDIX A: RESEARCH QUESTIONNAIRE

I'm the students of Business Administration in a School of Business and Management, from Kampala International University, conducting research on Cash control system on an organizational profitability, a case study of Ngorongoro Pastoralist Council. The purpose of this study is to fulfill my academic requirements. I'm therefore kindly requesting you to answer the following questions.

NOTE: Your responses will be treated with the highest degree of confidentiality.

SECTION (I)

Close-ended questions

Please tick in the most appropriate box.

1. Age

- | | | | |
|----------|--------------------------|----------|--------------------------|
| a) 25-29 | <input type="checkbox"/> | d) 40-44 | <input type="checkbox"/> |
| b) 30-34 | <input type="checkbox"/> | e) 45-49 | <input type="checkbox"/> |
| c) 35-39 | <input type="checkbox"/> | f) 50-54 | <input type="checkbox"/> |

2. Sex

- | | | | |
|---------|--------------------------|-----------|--------------------------|
| a) Male | <input type="checkbox"/> | b) Female | <input type="checkbox"/> |
|---------|--------------------------|-----------|--------------------------|

3. Level of education qualification

- | | | | |
|-----------------------------|--------------------------|--------------------|--------------------------|
| a) Primary level | <input type="checkbox"/> | b) Secondary level | <input type="checkbox"/> |
| c) Professional certificate | <input type="checkbox"/> | d) Diploma | <input type="checkbox"/> |
| e) Degree | <input type="checkbox"/> | | |

4. Departments

- | | | | |
|------------------|--------------------------|-------------------|--------------------------|
| a) Town planning | <input type="checkbox"/> | b) Agriculture | <input type="checkbox"/> |
| c) Health | <input type="checkbox"/> | d) finance | <input type="checkbox"/> |
| e) Education | <input type="checkbox"/> | f) Trade | <input type="checkbox"/> |
| g) Engineering | <input type="checkbox"/> | i) Human resource | <input type="checkbox"/> |
| h) Others | | | |

SECTION (ii)

Open ended questions

1. How long have you worked with the Ngorongoro Pastoralist Council?
.....
2. What is your current position/title in the organization?
.....
3. What type of cash control system is used within the organization?
.....
4. How do you interpret the cash control system use in the organization?
.....
5. For how long do your organization review the cash control system?
.....
6. What are the impacts of cash control system on NPC?
 - (a).....
 - (b).....
 - (c).....
 - (d).....
 - (e).....
7. What are the weaknesses of cash control system within NPC?
 - (a).....
 - (b).....

- (c).....
- (c).....
- (e).....

8. What is the relationship between cash control system and profitability within NPC?

- (a).....
- (b).....
- (c).....
- (d).....
- (e).....

APPENDIX B: INTERVIEW GUIDE

I'm the students of Business Administration in a School of Business and Management, from Kampala International University, conducting research on Cash control system on an organizational profitability, a case study of Ngorongoro Pastoralist Council. The purpose of this study is to fulfill my academic requirements. I'm therefore kindly requesting you to give the information in this Interview guide. Duration is 10 minutes for each respondent.

NOTE: Your responses will be treated with the highest degree of confidentiality.

Guide questions

1. What is cash control system?
2. What type of cash control system is used within Ngorongoro Pastoralist Council?
3. How do you interpret the cash control system used in the organization?
4. For how long the organization review the cash control system?
5. What are the impacts of cash control system on the organization?
6. What are the weaknesses of cash control system within the organization?
7. What is the relationship between cash control system and profitability within the Organization?

APPENDIX C: TIME FRAME

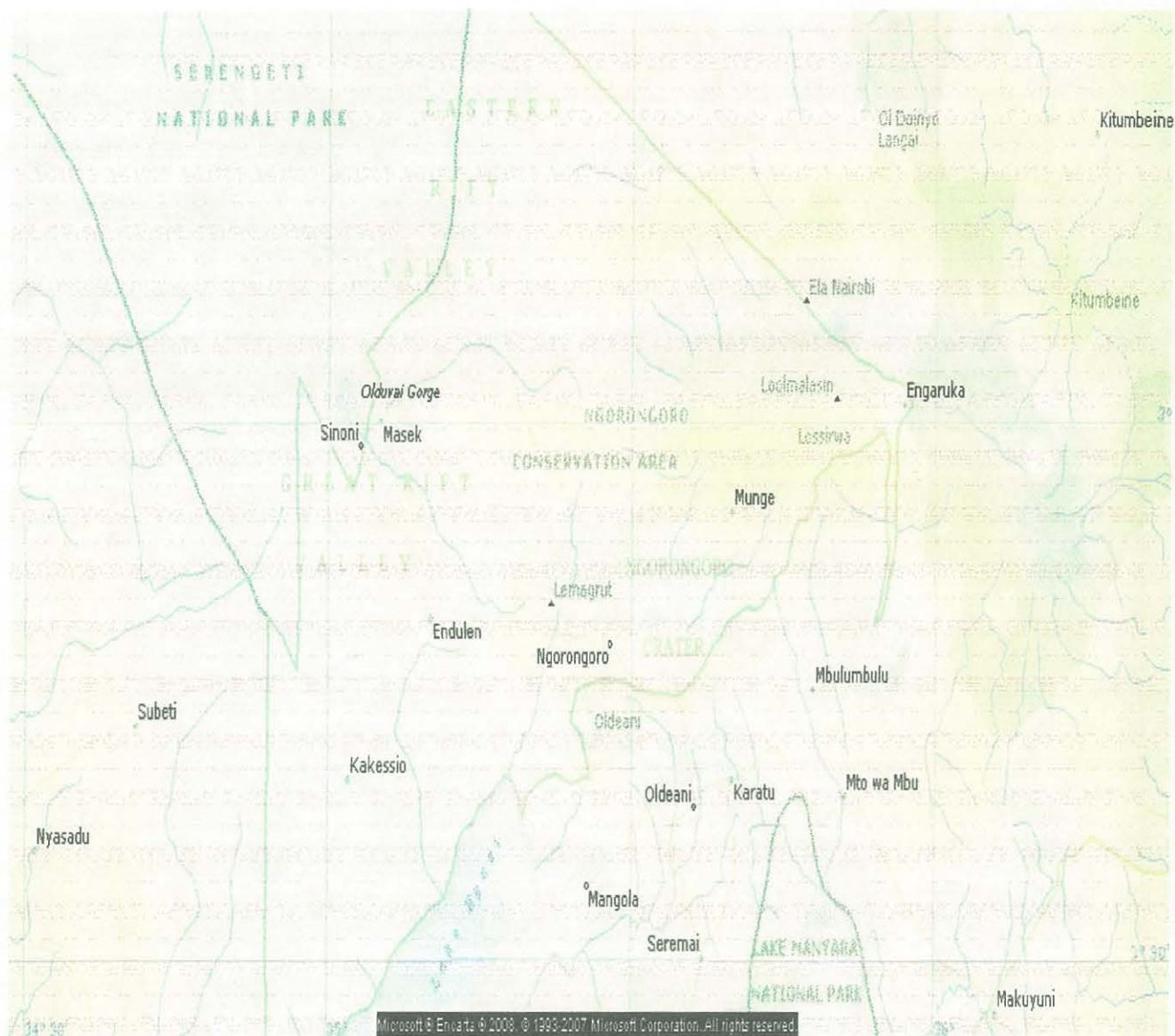
ACTIVITY	TIME IN MONTHS			
	JANUARY	FEBUARY	APRIL	MAY
PROPOSAL WRITING				
DATA COLLECTION				
DATA ANALYSIS				
SUBMISSION				

APPENDIX D: RESEARCH BUDGET

The study is estimated to cost Tsh (s) 715,000/= arrived at as follows:-

ITEM	COST (TSHS)
Stationary and other related costs	100,000
Transport	350,000
Communication	20,000
Photocopy	10,000
Typesetting and binding	80,000
Internet	65,000
Subsistence	30,000
Miscellaneous	30,000
Total	715,000

**APPENDIX E: A MAP OF NGORONGORO CONSERVATION AREA
AUTHORITY-ARUSHA REGION OF TANZANIA**



A map of Ngorongoro Conservation Area showing the location of the study.