



MAKERERE UNIVERSITY BUSINESS SCHOOL

**CREDIT ACCESSIBILITY, FINANCIAL EMPOWERMENT AND SUSTAINABLE
LIVELIHOOD OF SACCO MEMBERS IN NAKAWA DIVISION, KAMPALA CITY,
UGANDA**

BY

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PLAN A

DECEMBER, 2023

DECLARATION

I, Mucunguzi Wilson, do hereby declare to the best of my knowledge that this thesis is out of my own efforts and has never been submitted to any university or institution of higher learning for any academic award.

Sign.......... Date.....04/12/2023.....

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APPROVAL

This is to certify that this Dissertation was submitted for examination with the approval of my university supervisors.

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ACRONYMS

UBOS:	Uganda National Bureau of Statistics
GOU:	Government of Uganda
NHS:	National Household Survey
FAO:	Food and Agricultural Organization
VSLAs:	Village Savings and Loan Associations
UMRA:	Uganda Micro Finance Regulatory Authority
SACCO:	Savings and Credit Cooperative Organisation.
SDG:	Sustainable Development Goals.
NDP:	National Development Plan
UBOS:	Uganda Bureau of Statistics.
NHS:	National Housing Survey
WB:	World Bank
IMF:	International Monetary Fund

ABSTRACT

The purpose of the study was to examine the relationship between credit accessibility, financial empowerment and sustainable livelihoods among SACCO members in Nakawa Division, Kampala District. The study was guided by three objectives namely: to examine the relationship between credit accessibility and sustainable livelihoods among SACCO members in Nakawa Division in Kampala District, to examine the relationship between financial empowerment and sustainable livelihoods among SACCO members in Nakawa Division in Kampala District and to examine the joint effect of financial empowerment and credit accessibility on sustainable livelihoods among SACCO members in Nakawa Division in Kampala District.

This study adopted a cross-sectional research design along with a quantitative research approach. The research design was selected because it facilitated large sample coverage since the researcher only collected data from every respondent just once or in a snapshot. The quantitative research approach was applied because it appropriately indicated the effect of relationship that exists between study variables. The population constituted 5,431 members of registered SACCOs in Nakawa Division, Kampala City (UMRA, 2023 and Ministry of trade and Investment, 2023). The sample size (S) comprised of 360 members of the SACCOS determined basing on the Krejcie and Morgan (1970) table for selecting samples from the above given population. A sample of 360 members of Registered Saccos in Nakawa division were approached and requested to participate in this study. Registered Saccos in Nakawa division will be divided into two clusters, those whose members are in formal employment and informal employment. Thereafter, simple random sampling method was used to select the members to respond to the study in the two clusters.

Various analysis and tests including reliability, correlation and regression were conducted. Results revealed that there exists a significant and positive relationship between credit accessibility and sustainable livelihoods ($r = .656$, $P < .01$). The results indicated a moderate positive relationship between financial empowerment and sustainable livelihoods ($r = .550$, $P < .01$). Conversely, the joint factors of credit accessibility and financial empowerment were observed to explain 71.3% of the variations, leaving the remaining 28.7% to be explained by other factors. The findings from the study shed light on the interplay between credit accessibility, financial empowerment, and sustainable livelihoods among SACCO members in Nakawa Division, Kampala District.

CHAPTER ONE

INTRODUCTION

1.0 Introduction

This chapter will encompass the background to the study, problem statement, purpose, specific objectives, scope, significance and the definition of operational concepts.

1.1 Background of the study

Globally, Savings and Credit Cooperatives (SACCO) are expected to play a significant role in ensuring sustainable livelihood of its members (Mhembwe & Dube, 2017; Tesfamariam, 2015). Sustainable livelihood is an indicator of low poverty levels and meaningful disposable income because it enables an individual to meet basic needs like school fees, food, shelter and medical care among others. Members have joined SACCO's to enjoy these benefits (Angelique et al., 2023; Harleen Sahni, Nupur Chopra, 2023). By achieving sustainable livelihood, the government of Uganda will have achieved SDG 1 in line with Vision 2040 and NDP goals 2020/21-2024/25. The contribution of SACCOs vary depending on whether they operate according to the values and principles of the cooperatives (ICA, 2018); as cooperatives around the world operate according to the same set of core principles and values (NRECA, 2016). As a result, SACCOs need additional support to adopt to the successful model for ensuring sustainable livelihoods of the members (Kumar et al, 2015). A livelihood is sustainable if it comes up with and can recover from stress and shocks, maintain or enhance its capabilities and assets, and provide sustainable livelihood opportunities for the next generation; which contributes net benefits to the sustainable livelihoods at local and global levels and in the short and long term (Ma et al., 2021; Otto et al., 2017; Gibbens & Schoeman, 2020). However, failure to attain sustainable livelihoods is still a global challenge where by globally, the poverty levels as a proxy of unsustainable livelihoods are still very high, 8.5 % of the global population live below poverty line and do not earn \$2.15 per day (World bank IBRD-IDA, 2022). 829 Million People around the world are not sure of where the next meal is coming from (WFP, 2023). In developing countries mostly in Africa, SACCO members are engaged in an unrelenting struggle to secure a living in the face of adverse social, economic, and often political circumstances (Orsango et al., 2023). In sub-Saharan Africa, 34.2% rural households live below poverty line (World Bank IBRD-IDA, 2022) and experience poverty

challenges resulting from unemployment, climate change and decline in agricultural production and productivity (Bekele, 2022)

In Uganda, 42.4% population cannot earn \$2.15 a day, they live below poverty line or are outside money economy (World Bank IBRD-IDA, 2022). As a solution to these challenges, members have subscribed to different SACCOs both registered and unregistered. These SACCOs provide capital for businesses, school fees, and medical fees, mortgages, help develop savings culture, educate its members on financial literacy. SACCOs are fundamental for social economic development (National Planning Authority [NPA], 2021; Bank of Uganda, 2022). SACCOs sector play an important role sustaining the livelihood of its members through promoting credit accessibility, with over 21,346 registered SACCOs serving over 5.6 million members (ICA February, 2020) accounting for just 14% of the total Population (UBOS, February 2020). The government of Uganda has invested in SACCO growth and they believe this will improve member's well-being (Ssekakubo, Ndiwalana., & Lwanga, 2014).

Previous studies have not exhaustively studied about sustainable livelihood and cannot be used entirely to understand sustainable livelihood in Uganda. Moreover, studies on the aspects of Credit accessibility, financial empowerment sustainable and livelihood are based outside Africa and Uganda in particular such as Bangladesh, Pakistan, India, China UK, Pakistan (Mohanty 2017; Lan et al. 2021; Su et al., 2021; Mariyon, 2019; Luqman, Xu et al., 2016). These have also used single methods which may not provide comprehensive understanding of the phenomenon under study. Furthermore, the time in which these studies took place may longer be reliable for studies in Ugandan situation. For example, studies in the years 2001, 2003 and up to 2010 may not be useful since so many events have changed in Uganda and the world at Large such as Astrid von Kotz (2008); Corinne Gregory (2012); Bob Alexander et al. (2006). The study will be based on two theories: Classical Ricardian Theory of Production and Growth and System Theory of Financial Inclusion to explain Credit accessibility and financial empowerment on sustainable livelihood. According to Classical Ricardian Theory of Production, Growth is inferred to as can be achieved through access to Credit and savings inferred to mean empowerment (Beck et al., (2012). The theory also postulates that access to credit facilitates household level investment in productive enhancing assets thus sustainable livelihood. From the System Theory of Financial

inclusion, postulates that financial inclusion leads to financial empowerment which is expected to increase sustainable livelihood (Ozilli, 2020)

1.2 Problem statement

According to Serret (2017), Sustainable livelihood was defined as more income, increased well-being, reduced vulnerability, improved food security, more sustainable use of the natural resources. A person can sustain their livelihood if they are able to provide food for their family, pay school fees for their children, provide a descent home for their family and be able to survive any other shocks that life may present. However, It was noted that every five persons living in developing economies live on less than \$ 2.15 per day (World Bank, 2022) and UBOS (2018), found that Nakawa division has the highest rates of poverty in Kampala, and the people fit the description of “vulnerable poor” mostly in slum areas, who are eligible for food aid, The government of Uganda has invested in SACCO growth by funding them such PDM and OWC. It is believed this will improve member’s well-being through credit accessibility and financial empowerment (Ssekakubo, Ndiwalana., & Lwanga, 2014). Previous studies on the aspects of Credit accessibility, financial empowerment and sustainable livelihood are based outside Africa and yet Countries like Uganda have high poverty levels that go beyond 30%.

The researcher’s aim is therefore, to show if access to credit and financial empowerment through Saccos to their members can improve their incomes, increase their well-being reduce their vulnerability and improve their food security, this study is explained by Classical Ricardian Theory of Production of Growth and Systems Theory of Financial Inclusion.

1.3 Purpose of the Study

This study sought to examine the relationship between credit accessibility, financial empowerment and sustainable livelihoods among SACCO members in Nakawa Division, Kampala District.

1.4 Research Objectives

- i. To examine the relationship between credit accessibility and sustainable livelihoods among Registered SACCO members in Nakawa Division in Kampala District
- ii. To examine the relationship between financial empowerment and sustainable livelihoods among registered SACCO members in Nakawa Division in Kampala District.
- iii. To examine the contribution of credit accessibility and financial empowerment on sustainable livelihoods among registered SACCO members in Nakawa Division in Kampala District.

1.5 Hypotheses

- i. There is a significant relationship between credit accessibility and sustainable livelihoods.
- ii. There is a significant relationship between financial empowerment and sustainable livelihoods.
- iii. Financial empowerment and credit accessibility have a significant joint effect on sustainable livelihoods.

1.6 Scope of the Study

1.6.1 Time Scope

The study was carried out over a period of six months between February to August 2023. This was dictated by the cross-sectional research design applied in this research, which gathers data at a particular point in time (Wang & Cheng, 2020). Literature to facilitate the study ranged from the period of 2018-2022 which implies four years except for theoretical studies that have earlier dates. This is the period within which SACCOs in Nakawa Division, Kampala City registered high cases of unsustainable livelihood among members.

1.6.2 Content Scope

The content of the study was credit accessibility, financial empowerment and perceived sustainable livelihood. Credit accessibility was studied in terms of Micro credit products, loan amount sufficiency and credit terms. Financial empowerment was considered looking at financial capability, literacy and savings. For sustainable livelihoods, it was looked at in terms of reduced vulnerability, more income, increased wellbeing, improved food security.

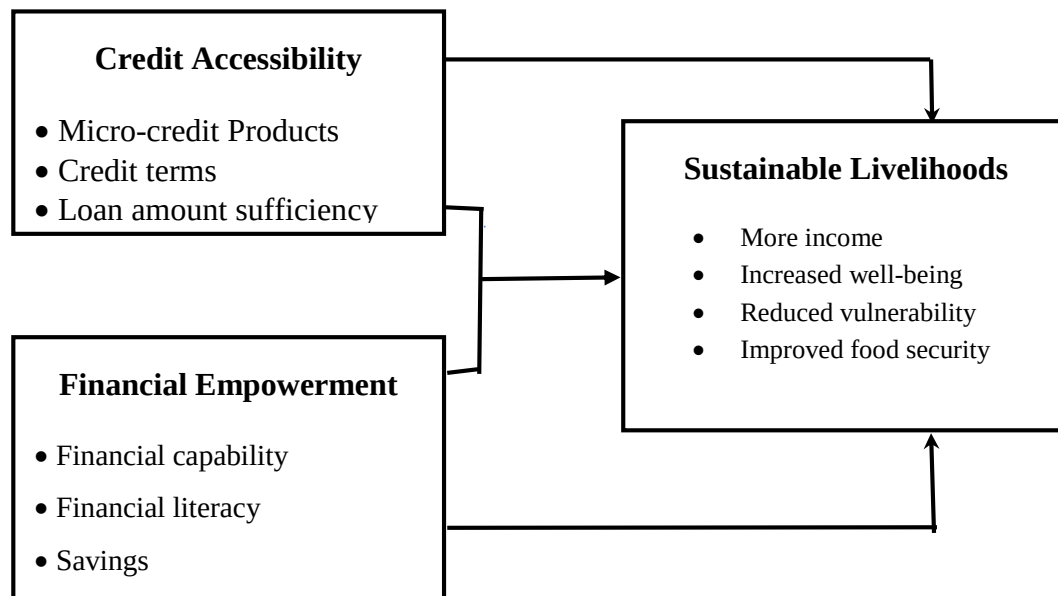
1.6.3 Geographical Scope

This study was conducted in selected Registered SACCO branches in Nakawa Division in Kampala District. The study put special focus on members based on the fact that many still find difficulties in paying bills, providing all needs to their families, paying loan dues with ease and have consistently failed to maintain or improve savings with the SACCO for a long period of time.

1.7 Significance of the Study

1. The findings of the study will contribute to policy making by providing Information about on the role credit accessibility and financial empowerment of SACCO members' livelihood or wellbeing. This is because it will reveal how effective micro-credit and financial empowerment practices might enhance sustainable livelihood.
2. The findings of the study will be useful to the management of SACCOs attaining ways on how to effectively provide micro-credit and financial empowerment to members to improve their livelihoods such as strengthening of internal audit function or operations.
3. Future researchers and academicians will also benefit from the study as findings will provide a basis for further research regarding the relevance of credit accessibility and financial empowerment on sustainable livelihood of SACCO members.

1.8 Conceptual Framework



Source: *Developed on Ideas adapted from literature review Akhter and Cheng (2020), Jeong et al. (2020), Serrat (2017) and Khaki and Sangmi (2017).*

Figure 1: Conceptual Framework

The conceptual framework (Figure 1) indicated that sustainable livelihoods are determined by factors such as, credit accessibility and financial empowerment. The framework illustrates that credit accessibility has the potential to directly influence sustainable livelihoods. In the same context, the framework highlighted that financial empowerment can directly influence sustainable livelihoods. This framework further indicates a joint effect of credit accessibility and financial empowerment on sustainable livelihood.

CHAPTER TWO

LITERATURE REVIEW

2.0 Literature Review

This chapter presents the literature review. The literature covers the theoretical and review of related literature. The review of related literature is according to the study objectives.

2.1 Theoretical Review

The theories that are Classical Ricardian Theory of Production and the Systems theory of financial inclusion provide the underpinnings for the study. The theories are explained here under.

2.1.1 Classical Ricardian Theory of Production and Growth

The classical Ricardian theory of 1817 posits that production and growth increase either as a result of factors of production in this case capital (small loans), while holding the other factors constant and assuming no technological change, will increase output, but at a diminishing rate (Evans, 2008). The theory relates to the effect of access to credit on savings (the capital in this case) in which the level of savings is an important determinant of the overall level of investment in an economy, and thus is directly linked to growth both at household level and national level. Given that savings may be considered less of a necessity when credit is available, Beck et al. (2012) argue that alleviating credit constraints on households reduces the savings rate, with negative repercussions for economic growth, and they provide empirical evidence to support this argument, based on a sample of middle- and high-income countries. Empirical evidence by Beck et al. (2017) show that while access to credit for enterprises does increase growth in GDP per capita, increasing access to credit for households does not have a positive outcome on growth. The main hypothesis, upon which this study is based, is the idea that access to financial services facilitates greater household level investment in productivity-enhancing assets, and that this increases household

income in future. Hence the study will be based on the classical Ricardian theory of production and growth.

2.1.2 System Theory of Financial Inclusion

The Systems theory of financial inclusion originating from the Systems Theory by Ludwig von Bertalanffy in 1926 postulates states that financial inclusion outcomes are achieved through the existing sub-systems (whether economic, social or financial systems) which financial inclusion rely on, and as a result, greater financial inclusion will have positive benefits for the systems it relies on. Further, a significant change in a sub-system (one part of the system) can significantly affect the expected financial inclusion outcomes (Ozili, 2020). The theory suggests that financial inclusion will improve the workings of the sub-systems it relies on, while the efficiency and effectiveness of the sub-systems will determine the success or failure of a financial inclusion agenda. But in the end, the existing sub-systems (economic, financial and social) in a country are the ultimate beneficiaries of financial inclusion, under the systems theory perspective (Omar & Inaba, 2020).

The systems theory recognizes the role of existing economic, financial and social systems or structures in a country in promoting financial inclusion. It provides a macro perspective on financial inclusion compared to other theories with a micro-perspective. It also considers how financial inclusion outcomes are affected by the interrelationship among the sub-systems that financial inclusion relies on (Ozili, 2020). Therefore, existing financial empowerment programs can be relied for sustainable livelihoods.

2.2 Conceptual Review

This section is a conceptual review. The conceptual review is on credit accessibility, financial empowerment and sustainable livelihoods.

2.2.1 Credit Accessibility

Credit access is an important component of the government's economic policy in almost nations. Many studies also show that credit access is one of the important factors affecting the informal sector in growth and development (Vu & Ho, 2021). The informal labourers having accessibility of credit can invest and maximize their profit. Furthermore, credit improves productivity and raises living standards by breaking the vicious circle of poverty among people (Khan et al., 2021). Twumasi et al. (2019) confirmed that credit is an essential input because it enables them to enhance capital accumulation and can increase their income and savings as well as their ability to repay the loan. Therefore, credit is a powerful instrument for poverty reduction and improvement in the quality of life.

2.2.2 Financial Empowerment

Financial empowerment in form of financial education programs aim to improve an individual's knowledge and understanding of financial concepts, such as budgeting, saving, and investing. Numerous studies have shown that financial education programs can increase financial knowledge and improve financial behaviours, such as saving and investing (Amagir et al., 2018). However, the impact of financial education on more complex financial behaviours, such as retirement planning and debt management, is less clear (Wagner & Walstad, 2019). Hoge et al. (2019) indicate that financial empowerment and asset building programs aim to help individuals build assets, such as homeownership and retirement savings, that can lead to long-term financial stability. Asset building programs can have a positive impact on wealth accumulation and financial stability (Célerier & Matray, 2019). Additionally, asset building programs can help to reduce income inequality and promote social mobility (Shaikh et al., 2017).

2.2.3 Sustainable Livelihood

The concept of livelihood refers to the manner in which human beings realise their goals by implementing a combination of their capabilities, assets, and activities. A livelihood is sustainable only when it allows people to manage and recover from stresses and shocks, maintain or enhance their capabilities and assets, and provide opportunities for the next generation (May et al, 2021).

Sustainable livelihood also means that one has more income, increased well-being, reduced vulnerability, improved food security, more sustainable use of the natural resource base (Serret,2017).

According to Natarajan et al. (2022), a livelihood comprises the capabilities, assets (stores, resources, claims and access) and activities required for a means of living; a living is sustainable which can cope with and recover from stress and shocks, maintain or enhance its capabilities and assets, and provide sustainable livelihood opportunities for the next generation; and which contributes net benefits to other livelihoods at the local and global levels and in the short and long term.

2.3 Relationship between Variables

This section presents literature related to the study variables. The literature related is credit accessibility and sustainable livelihoods, financial empowerment and sustainable livelihoods, and the joint effect of financial empowerment and credit accessibility on sustainable livelihoods.

2.3.1 Credit Accessibility and Sustainable Livelihoods

A number of scholars have related credit accessibility and sustainable livelihoods. For example, in a study in Inner Mongolia region of China, Ding et al. (2018) examined the influence of microcredit on sustainable livelihood. The findings indicated micro-credit had negative influence on how pastoralists select their livelihood strategies negatively affecting their sustainable

livelihoods. On their part, Latif et al. (2020) assessed the effect of microcredit on household economic welfare consequences such as income and consumption in rural Pakistan. The study revealed that microcredit programme helped to expand households' economic welfare hence sustainable livelihoods. Further, Lan et al. (2021) sought to identify the underlying factors that affected livelihoods of pastoralists' livelihoods in Hulunbuir grasslands of China. The findings showed that credit access has a significant influence on pastoral households' livelihoods.

In their study, Lu et al. (2022) examined the relationship between microcredit loans in Inner Mongolian pastoral areas and household livelihoods. Results showed that existing microcredit programs increased livelihood risk because loan and repayment requirements do not align with the husbandry production cycle of contemporary Inner Mongolian pastoralists. Also, Mohanty (2017) explored the agricultural credit market in Odisha and how enhanced production and productivity to ensuring sustainable livelihood for the farmers. The study revealed that agricultural credits can serve as a tool for providing a sustainable livelihood for millions poor farmers in the state. In their study, Lan et al. (2021) sought to identify the underlying factors that affected livelihoods of pastoralists' livelihoods in Hulunbuir grasslands of China. The findings showed that credit access has a significant influence on pastoral households' livelihoods.

Further, Luqman et al. (2016) sought to find out the impact of micro-credit on livelihoods of rural poor in the Punjab province of Pakistan using recipients of micro-credit. The findings indicated that that micro-credit had significant impact in uplifting their livelihoods. Also, Sreelakshmi and Basavaraj (2022) sought to provide an understanding about the relationship between financial capital access and livelihoods of farmers in Andhra Pradesh, India. The findings revealed that financial capital including credit access had a significant impact on livelihoods of farmers.

While the studies above show that scholars have made significant effort to relate credit accessibility and sustainable livelihoods, a number of gaps emerged. For example, Ding et al. (2018) raised an evidence gap with the results of their study contradicting the findings of other scholars including Lanet al. (2021) who studied a similar population. Further, the studies raised contextual gaps because none of the studies was conducted in the context Uganda. These evidence and contextual gap make it imperative for this proposed study in the context of Uganda to further examine the relationship between credit accessibility and sustainable livelihoods.

2.3.2 Financial empowerment and sustainable livelihoods

Several studies have examined the relationship between financial empowerment and sustainable livelihoods. For instance, Akudugu (2011) sought to find out how financial capital from rural banks contributed to the livelihoods of women farmers in Ghana and other developing countries. The findings indicated that financial capital from rural banks had positive contributions to the livelihood development of the women farmers and the poor in general. Relatedly, Kumar (2019) examined governmental entrepreneurship for the empowerment of marginalized women in India. The findings revealed that adoption of distinct financial empowerment resulted in social legitimacy and social value creation hence sustainable livelihoods.

In their study, Mashapure et al. (2023) investigated the influence of rural women empowerment through entrepreneurship development on sustainable rural livelihoods in Manicaland province of Zimbabwe. The study showed that financial empowerment of women through entrepreneurship influence sustainable rural livelihood. In their study, Rajasekhar et al. (2017) examined how microfinance empowerment programs for Adivasi households in India promoted livelihoods and reduced poverty and vulnerability among them. The findings indicated that although Adivasi

households had joined microfinance groups, the microfinance activities had not significantly improved livelihoods and reduced vulnerability.

Further, Samineni and Ramesh (2020) examined women's economic enhancement performance in India. The findings revealed that economic empowerment of women involving training and promoting talented women to establish micro-enterprises for earning recurring income led to sustainable livelihoods. In relation to the above, Soewarni and Sir (2018) examined how economic empowerment through livelihood assets that are human asset, natural asset, social asset, physical asset, and financial asset led to sustainable livelihood in the coastal area of Surabaya in India. The findings indicated that economic empowerment led to sustainable livelihoods.

Nonetheless, the studies above raised population and contextual gaps. The population gaps were the studies largely considered women as they focussed on women empowerment. Hence the financial empowerment needs of men might not have been captured. At the contextual level, none of the studies captured the Ugandan context. This thus attracts the need for this proposed study that will involve both men and women and in the context of Uganda.

2.3.3 Combined contribution of credit accessibility and financial empowerment on sustainable livelihoods

Several studies have suggested that there is a joint effect of credit accessibility and financial empowerment on credit accessibility and sustainable livelihoods. For example, Akande et al. (2022) examined the implication of credit accessibility, financial literacy and financial capability on the sustainable livelihoods of rural agrarian settlers in the Eastern Cape province of South Africa. The results revealed that credit accessibility and financial literacy had an effect on sustainable livelihoods, as it directly explained the province's sustainable livelihoods. Kumari and a study by Patel and Patel (2020) found that financial empowerment and credit accessibility played

an important role on improved livelihood outcomes, including increased income, asset accumulation, and resilience.

According to Smith and Johnson (2018), microcredit and financial empowerment had a direct effect on livelihood sustainability. Nawaz et al. (2021) investigated the impact of microfinance and financial empowerment on poverty reduction through women entrepreneurship in Southern Punjab, Pakistan. The findings revealed that access to finance is important for female entrepreneurs and it helps them in realizing their potential as entrepreneurs.

CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Introduction

This chapter presents the methodology that guided this study. The methodology includes procedures that guided collection and analysis.

3.1 Research Design

This study adopted a cross-sectional research design along with a quantitative research approach. The research design was selected because it facilitated large sample coverage since the researcher only collected data from every respondent just once or in a snapshot (Creswell, 2014). The quantitative research approach was applied because it appropriately indicated the effect of relationship that exists between study variables (Rahman, 2017.). This approach is objective and less biased and also it deals with larger samples. This enabled making of statistical inferences.

3.2 Study Population and Sample Size

The population constituted 43 registered SACCOs in Nakawa Division also formed the unit of Inquiry, Kampala City (UMRA, 2023 and Ministry of trade and Investment, 2023). The sample size (S) comprised of 40 registered SACCOS which was determined basing on the Krejcie and Morgan (1970) table for selecting samples from the above given population. 40 sampled SACCOs were determined using simple random sampling technique where by Lottery method of shuffling papers were put in the box and shuffled. In this method, each member of the population is assigned a number, after which numbers are selected at random. From the 40 registered SACCOs, 9 members were purposively selected for Unit of Analysis. Purposive sampling was used because it enabled the researcher access a particular subset of the population that shares certain characteristics

such as lecturers, soldiers and policemen, or issues likely to have unique cases like market vendors, welders.

3.3 Sampling Procedure and design

A sample of 360 members of Saccos in Nakawa division were approached and requested to participate in this study purposively by selecting 9 members from each Sacco to make sure that everyone was represented. The members that were interviewed from each Sacco were picked using simple random sampling.

3.4 Data Sources

The study used primary data to report findings. This data was obtained directly by the researcher during data collection exercise from the unit of inquiry which comprises members of SACCOs in Nakawa Division, Kampala City. This data source will be used to avail the study with recent information regarding the phenomenon under investigation (Creswell, 2014).

3.5 Measurement of the Variables

This section presents the measurement of the variables indicating the variables, their measures, scale and sources. The measures are presented in Table 3.2.

Table 1: Variable Measurement

Variable	Nature of Variable	Indicators	Scale	Source
Credit Accessibility	Independent (IV)	- Micro-credit products - Credit terms - Loan Amount Sufficiency	Ordinal	Abomugisha et al. (2022); Alaoui & Tkouat (2017)
Financial Empowerment	Mediating Effect (ME)	- Financial capability - Financial literacy	Ordinal	Canada & Consulting (2020)

- Savings				
Sustainable Livelihoods	Dependent (DV)	- More income - Increased well-being - Reduced vulnerability - Improved food security	Ordinal	Serrat. (2017)

3.6 Data Collection Instrument

The study will use a questionnaire instrument to obtain the data which will be best for analysis. The instrument is selected because it is fit for collecting data from a highly dispersed and large sample (Creswell, 2014). The questionnaire will be structured with closed-ended questions which will be gauged on a 5-Point Likert scale. The points of the scale will be defined as 1=strongly disagree, 2=disagree, 3=not sure 4=agree and 5=strongly agree. This scale will be used to avail respondents with numerous options from which they can express the extent of agreement or disagreement with the presented items (Likert, 1961). The questionnaire will be self-administered to enable the researcher explain to respondents before they can actively tick the questionnaire. This is expected to improve on data quality.

3.7 Validity and Reliability

3.6.1 Reliability

Reliability is the ability of a measure to produce consistent results when the same entities are measured under different conditions (Field, 2009). The Cronbach Alpha coefficient was used to test for reliability of the instrument and if the Cronbach's alpha coefficient is above 0.70, the instrument was considered reliable (Amin, 2005). Reliability analysis was carried out on the questionnaire and the results are presented in table 2 below

3.6.2 Validity

Validity determines whether the research instrument truly measures what it was intended to measure or how truthful the research results are (Golafshan, 2003). The questionnaire scale for expert validity was used to establish the validity. The questionnaire was given to a number of experts to evaluate the relevance of each item in the instrument to the objectives and how well scores on one measure predict scores on another measure of interest. In this study, the researcher concentrated on content validity to ensure that the content of the questionnaire is appropriate and relevant to the study purpose. Results of the CVI were indicated in table 2 above.

Table 2: Reliability and Validity Test Results.

Variable	Anchor	Cronbach	Content
		Alpha Value	Validity Index
Credit Accessibility	5 Point	.752	.723
Financial Empowerment	5 Point	.775	.767
Sustainable Livelihood	5 Point	.897	.821

Source: Primary Data 2023

3.8 Data Collection Procedure

After the proposal was approved, the researcher requested for a letter from the university authorizing the data collection process. The letter was taken to the managers of the SACCOs to permit data collection. The researcher then recruited research assistants who were secretaries in the SACCOs to administer the questionnaire. Accompanying the questionnaire was a letter explaining the purpose of the study.

3.8 Data Analysis

The data collected was sorted, classified and processed and edited, and later captured in Statistical Package for Social Scientists (SPSS. v24) for analysis. The study calculated descriptive statistics, specifically frequencies, percentages and means. Inferential analyses, namely Pearson Linear Correlation and Regression to establish the joint effect of credit accessibility and financial empowerment on sustainable livelihood.

3.9 limitations of the Study

This study was not able to capture changes overtime considering that it was conducted in a cross-sectional design. This study intended to use a structured questionnaire which limited respondents from expressing views and opinions. The researcher's intension to self-administer the questionnaire is likely to affect the efficiency in data collection which could result in low response rate. The researcher anticipated limited response considering the sensitivity of the subject matter. Respondents may find information regarding financial wellness as intrusive and one that encroaches on their personal life which could result in bias.

CHAPTER FOUR

PRESENTATIONS AND INTERPRETATION OF THE FINDINGS OF STUDY.

4.0 Introduction.

This chapter presents the findings of the study.

The data analysis aimed at satisfying the following research objectives;

- i. To examine the relationship between credit accessibility and sustainable livelihoods among SACCO members in Nakawa Division in Kampala District
- ii. To examine the relationship between financial empowerment and sustainable livelihoods among SACCO members in Nakawa Division in Kampala District.
- iii. To examine the joint effect of credit accessibility and financial empowerment on sustainable livelihoods among SACCO members in Nakawa Division in Kampala District.

4.1 Response Rate

Table 3: Response rate

Response	Result
Sample Size	360
Response	326
Percentage	90%

Source: Primary data

From table 3 above, out of 360 sampled respondents, only 326 were able to respond to the questionnaires representing 90%. This was a fair response and the rest of the findings are based on these respondents since data was collected from various locations and required constant movement. According to Fincham (2008) response rates approximating 50% and above for most research should be the goal of researchers. The response was obtained where respondents were at the SACCO outlets by the time the questionnaire was delivered to the company and non-response was due to cases where respondents deliberately refused and following ethical principles, these

were left to opt-out. To the study, this response was good enough to provide representation and findings can thus be taken to represent the views of the target sample.

4.2 Demographic information of respondents

Table 4: Demographics of the study

		Frequency	Percent	Cumulative Percent
Gender of Respondents	Male	198	60.7	60.7
	Female	128	39.3	100.0
	Total	326	100.0	
Age of respondents	Below 25 years	91	27.9	27.9
	26 - 35 years	80	24.5	52.5
	36 - 45 years	52	16.0	68.4
	46 - 55 years	66	20.2	88.7
	Above 55 years	37	11.3	100.0
	Total	326	100.0	
Marital Status	Single	119	36.5	36.5
	Married	194	59.5	96.0
	Divorced	11	3.4	99.4
	Others	2	.6	100.0
	Total	326	100.0	
Education	Certificate	58	17.8	17.8
	Diploma	101	31.0	48.8
	Bachelor's	132	40.5	89.3
	Masters	20	6.1	95.4
	Others	15	4.6	100.0
	Total	326	100.0	

Years in Formal Employment	Less than 5 years	109	33.4	33.4
	5 - 10 years	131	40.2	73.6
	11 years and Above	86	26.4	100.0
	Total	326	100.0	
Income	Under 500,000	109	33.4	33.4
	500,000-1,000,000	131	40.2	73.6
	1,000,001 and above	86	26.4	100.0
	Total	326	100.0	
Age of Sacco	less than 1 year	47	14.4	14.4
	1-5 years	125	38.3	52.8
	above 5 years	152	47.2	100
	Total	326	100.0	

Source: Primary Data 2023

According to the results in table 4, male respondents made up the majority of those who participated in this study (60.7%) compared to female respondents (39.3%). This implies that majority membership of the SACCOs was male, this is attributed to the saving culture of men responsibilities the hold.

Findings in Table 4 show that majority of the respondents were in the age category of below 25 (27.9%), followed by ages between 26 and 35 (24.5%), respondents between the ages of 36 and 45, accounting for (16%) respondents between the ages of 46 and 55 accounting for (20.2%), and respondents above 55 accounting for (11.3%). This implies that majority of the SACCO members are mature and hold responsibilities which increases the need to save.

Findings further revealed that majority of the respondents (59.4%) were married, (36.5%) were single, (3.4%) were divorced and (0.6%) were either separated or cohabiting.

According to the results in table 4 (40.5%) of the respondents had a bachelors (31%) had a diploma, (17.8%) had a certificate (6.1%) had masters degrees and (4.6%) had other qualifications. This implied that at individuals with higher levels of education are more likely to be members of the SACCOs

Table 4 above shows that majority of the respondents (40.2%) had worked in formal employment for 5-10 years, (33.4%) had worked for less than 5 years and (26.4%) had worked for 11 years and above. This implies that all SACCO members are informal employment.

Table 4 above reveals that majority of the respondents (40.2%) earned between UGX500, 000 – UGX 1,000,000 monthly, (33.4%) earned under UGX500,000 and (26.4%) earned UGX 1,000,001 and above. This implies that all the SACCO members earned a monthly income.

Results in table 4 further shows that majority (47.2%) of the SACCO were above 5 years old, (38.3%) were aged 1-5 years and (14.4%) were aged less than 1 year. This implies that all the SACCO had been in existence for a while hence had valid information for the study.

4.3 Correlation

Table 5: Correlation

Correlations

	1	2	3	4	5	6	7	8	9	10	11	12	13
Credit Accessibility (1)	1												
Micro Credit Products (2)	.932**	1											
Credit Terms (3)	.966**	.953**	1										
Loan Amount Sufficiency (4)	.827**	.590**	.671**	1									
Financial Empowerment (5)	.792**	.681**	.770**	.698**	1								
Financial Capability (6)	.788**	.654**	.749**	.736**	.896**	1							
Financial Literacy (7)	.741**	.633**	.731**	.644**	.900**	.782**	1						
Savings (8)	.547**	.495**	.537**	.453**	.818**	.578**	.556**	1					
Sustainable Livelihood (9)	.656**	.660**	.651**	.480**	.550**	.526**	.532**	.381**	1				
More Income (10)	.561**	.526**	.675**	.630**	.657**	.478**	.526**	.675**	.549**	1			
Improved well-being (11)	.756**	.590**	.681**	.654**	.633**	.495**	.590**	.681**	.384**	.127*	1		
Reduced vulnerability (12)	.691**	.659**	.693**	.526**	.675**	.630**	.657**	.478**	.724**	.454**	.230*	1	
Improved Food Security (13)	.932**	.898**	.953**	.590**	.681**	.654**	.633**	.495**	.660**	.460**	.118*	.659**	1

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

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

4.3.1 Relationship between credit accessibility and sustainable livelihoods among SACCO members in Nakawa Division in Kampala District

The results in Table 5 above indicated that there exists a significant and positive relationship between credit accessibility and sustainable livelihoods ($r = 0.656$, $P < .01$). This result suggests that as credit accessibility increases for SACCO members in Nakawa Division, their ability to achieve sustainable livelihoods also tends to improve. Improved credit accessibility can contribute to sustainable livelihoods by providing SACCO members with the financial means to invest in income-generating activities, start or expand businesses, acquire assets, or meet their basic needs.

4.3.2 Relationship between financial empowerment and sustainable livelihoods among SACCO members in Nakawa Division in Kampala District.

The results in Table 5 indicates a moderate positive relationship between financial empowerment and sustainable livelihoods ($r = 0.550$, $P < .01$). This result suggests that as individuals experience higher levels of financial empowerment, their ability to achieve sustainable livelihoods also tends to improve.

4.3.3 Combined contribution of credit accessibility and financial empowerment on sustainable livelihood among Sacco members in Nakawa division in Kampala District.

The results in Table 6 below show the prediction model which was presented to examine the level to which credit accessibility and financial empowerment can account for variances in sustainable livelihoods.

Table 6: Regression model

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate

1	.0.849 ^a	.721	.713	0.23672
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a. Predictors: (Constant), Financial Empowerment, Credit Accessibility

Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	.332	.288		1.150	.254		
Credit Accessibility	.453	.053	.592	8.633	.000	.373	2.681
Financial Empowerment	.748	.079	.746	9.533	.000	.373	2.681

a. Dependent Variable: Sustainable Livelihood

The combination of credit accessibility and financial empowerment has a significant influence on sustainable livelihood. Adjusted R-square value 0.713 indicates that approximately 71.3% of the variance in sustainable livelihood can be explained by the combined effect of credit accessibility and financial empowerment indicating a more conservative estimate of the proportion of variance explained by the predictors when accounting for the number of predictors.

Credit Accessibility has a coefficient of ($\beta = .592$), indicating that, holding other predictors constant, a one-unit increase in Credit Accessibility is associated with a 0.592 unit increase in Sustainable Livelihoods. This positive coefficient suggests that greater credit accessibility is linked to improved sustainable livelihood outcomes.

Financial Empowerment has a coefficient of ($\beta = .746$), indicating that, with other predictors held constant, a one-unit increase in Financial Empowerment is associated with a 0.746 unit increase in Sustainable Livelihoods. This positive coefficient suggests that higher levels of financial empowerment contribute to better sustainable livelihood outcomes.

CHAPTER FIVE

DISCUSSION OF FINDINGS CONCLUSION AND RECOMMENDATIONS

5.0 Introduction

This chapter provides a discussion, conclusion of the analysis and interpretation of the results, and strategic recommendations. The discussion explains in detail the results compared to other scholars and the conclusion addresses the final observations regarding the study objectives goals. The chapter ends by raising the limitations of the study and raises areas of further research consideration.

5.1 Discussion of findings

5.1.1 Relationship between credit accessibility and sustainable livelihoods among SACCO members in Nakawa Division in Kampala District

The results revealed that there is a significant positive relationship between credit accessibility and sustainable livelihoods among SACCO members in Nakawa Division, Kampala District ($r = 0.656$, $P < .01$). This result suggests that as credit accessibility increases for SACCO members in Nakawa Division, their ability to achieve sustainable livelihoods also tends to improve. Improved credit accessibility can contribute to sustainable livelihoods by providing SACCO members with the financial means to invest in income-generating activities, start or expand businesses, acquire assets, or meet their basic needs. Access to credit can enhance their productive capacities, enable them to seize economic opportunities, and reduce their vulnerability to shocks or uncertainties. This proves that results of Ellis and Freeman (2004) who stated that access to credit plays a critical role in enabling individuals to invest in livelihood activities and assets that can generate income and improve well-being over time. This suggests that credit accessibility can contribute to

sustainable livelihoods by providing the necessary resources to diversify income sources, enhance productivity, and build resilience against shocks or setbacks. It was also in relation to the findings of Chavan and Gaikwad (2018) found that improved access to credit led to increased income, asset creation, and overall improvement in livelihood conditions. This study suggests that without credit accessibility, the sustainability of livelihoods by enabling Sacco Members to overcome financial barriers and invest in income-generating activities cannot be achieved.

5.1.2 Relationship between financial empowerment and sustainable livelihoods among SACCO members in Nakawa Division in Kampala District.

Findings revealed a moderate positive relationship between financial empowerment and sustainable livelihoods ($r = 0.550$, $P < .01$). This result shows that as individuals experience higher levels of financial empowerment, their ability to achieve sustainable livelihoods also tends to improve. Financial empowerment can contribute to sustainable livelihoods by enabling individuals to manage their finances effectively, invest in income-generating activities, acquire assets, and reduce their vulnerability to economic shocks or uncertainties. When individuals have a greater sense of control and knowledge about their financial situation, they can make informed choices that lead to more sustainable and resilient livelihoods. Such results correspond with the findings of Chen and Hsu (2016), who argued that financial empowerment contributes to livelihood sustainability by enhancing income-generating opportunities, asset accumulation, and resilience against financial shocks. Financially empowered individuals are more likely to engage in productive economic activities, make informed investment decisions, and access financial resources to expand their livelihood options. Manandhar and Tiwari (2018) asserted that individuals with higher levels of financial empowerment, as indicated by financial capability, financial literacy and amount of savings, exhibited better livelihood outcomes in terms of increased

income, asset accumulation, and improved resilience. Absence or Lack of deliberate effort, policy by Sacco leadership and government to promote savings, financial literacy, and financial empowerment will remain theoretical.

5.1.3 Combination of credit accessibility and financial empowerment on sustainable livelihoods among SACCO members in Nakawa Division in Kampala District.

The results implied that both credit accessibility and financial empowerment contributed a variance of 71.3% of the variations in sustainable livelihoods of people. Financial empowerment may act as an important mechanism through which individuals can utilize credit resources effectively, invest in income-generating activities, and improve their overall well-being ($\beta = .746$). By empowering SACCO members with financial knowledge and financial capability, credit access can facilitate income-generating activities, asset accumulation, and resilience, ultimately leading to improved livelihood outcomes. This result suggests that credit accessibility and financial empowerment contributes to enhanced livelihood sustainability. The result corresponds to Smith and Johnson (2018) who found that microcredit and financial empowerment had a direct contribution on livelihood sustainability. Similarly, a study by Patel and Patel (2020) found that financial empowerment and credit accessibility played an important role on improved livelihood outcomes, including increased income, asset accumulation, and resilience.

5.2 Conclusion

In conclusion, financial empowerment was found to have a significant and positive relation with sustainable livelihoods among SACCO members in Nakawa Division, Kampala District. The results highlight the significance of financial empowerment on sustainable livelihood.

Credit accessibility also plays an import role in sustainable livelihood but financial empowerment is a better predictor of the model based on the regression results. Therefore, more emphasis should

put on empowering Sacco members with the necessary skills, education, training help them improve their savings, capability and financial literacy.

5.3 Recommendations

Based on the findings and conclusions of the study on the relationship between credit accessibility, financial empowerment, and sustainable livelihoods among SACCO members in Nakawa Division, Kampala District, Based on the conclusions above the researcher makes the following recommendations:

Sacco Leaders should implement educational programs on personal finance, savings strategies, and investment options, encouraging Sacco members to plan for their future and manage financial risks effectively. This would improve financial empowerment of Sacco Members and lead sustainable livelihood.

Support initiatives that address gender disparities in access to education, employment, and financial resources. Encourage policies that promote equal opportunities and fair treatment in the workforce since it was found in the study that more men are involved in Saccos compared to women.

Sacco Leaders in collaboration with government should work towards expanding and promoting inclusive microfinance initiatives in the research area. Collaborate with microfinance institutions, NGOs, and local governments to facilitate easy access to microloans for entrepreneurship and small business development. Tailor these initiatives to meet the specific needs and capacities of the community, ensuring that financial services are accessible to all.

5.4 Limitations

The study's findings may be specific to the context of Nakawa Division and may not be fully applicable to other regions or populations. The characteristics, socio-economic factors, and cultural dynamics of the study population might differ from those in other areas, limiting the generalizability of the findings.

The study did not consider external factors that can influence sustainable livelihoods, such as macroeconomic conditions, government policies, or social dynamics. These factors can have a significant impact on the relationship between credit accessibility, financial empowerment, and sustainable livelihoods but may not have been fully accounted for in the study.

The study was conducted within a specific time frame, limiting the understanding of the long-term dynamics and changes in the relationship between the variables. Sustainable livelihoods and financial empowerment can evolve over time, and a longer-term study would provide a more comprehensive understanding of these relationships.

SACCO members who choose to participate in the study may have different characteristics or experiences compared to non-participants, leading to potential self-selection bias. This bias might impact the generalizability of the findings to the broader SACCO member population.

5.5 Areas of further study

Conduct longitudinal studies to track the changes in credit accessibility, financial empowerment, and sustainable livelihoods over an extended period. Longitudinal research can provide insights into the long-term effects and dynamics of these relationships, capturing the impacts of interventions and external factors over time.

Investigate the impact of financial education programs on financial empowerment and sustainable livelihoods. Assess the effectiveness of different financial education interventions, explore the content and delivery methods that resonate with SACCO members, and measure the long-term outcomes of financial education on their financial behavior and well-being.

Examine the influence of contextual factors on the relationships between credit accessibility, financial empowerment, and sustainable livelihoods. Consider factors such as market conditions, social networks, cultural norms, and local policies to better understand how these factors affect sustainable livelihood.

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APPENDICES

Appendix A: Questionnaire for Members of SACCOs

Makerere University Business School

P. O. Box 1337

Kampala

June 2023

Dear respondent,

I am undertaking a study entitled, “Credit accessibility, financial empowerment and sustainable livelihood of members registered SACCOs in Nakawa Division, Kampala City, Uganda.” You have you to take part in this study because you have pertinent information necessary for the success of this study as a member of the SACCO. I request you diligently to provide responses necessary for success of the study. The information you provide will be used only for the purposes of study. Your involvement in this study is fully out of your volition and will be handled with utmost confidentiality.

Faithfully

.....

Wilson Mucunguzi

Appendix B: Questionnaire Form

Dear respondent,

I am a student at Makerere University Business School pursuing a Master's degree of Business Administration (MBA). As one of the requirements for being awarded with this qualification, I am conducting a study on a topic, "*Credit Accessibility, Financial Empowerment and Perceived Sustainable Livelihood among Sacco Members in Nakawa Division.*" You have been identified as one of the resourceful people to participate in this study. You are requested to answer the questions as honestly as possible to enable reliable conclusions and recommendations. All your responses will be used strictly for research purpose and treated with anonymity and utmost confidentiality.

SECTION A: DEMOGRAPHIC CHARACTERISTICS

Please tick the option that best describes you.

Section A (I): Demographic Characteristics

1. Gender

Male	Female
1	2

2. Age

Below 25years	26-35 years	36-45 years	46-55 years	Above 55 years
1	2	3	4	5

3. Marital Status

Single	Married	Divorced	Others
1	2	3	4

4. Highest education level

Certificate	Diploma	Bachelor's	Masters	Others
1	2	3	4	5

5. Number of years in formal or self-employment

Less than 5 years	5-10 years	11 years and above
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1	2	3
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6. Monthly Income

Under 500,000	500,000-1,000,000	1,000,001 and above
1	2	3

7. Name of the Sacco/Saccos:

8. Age of the Sacco(s):.....

9. Number of years as a member of the SACCO:

Less than one year	1 but less than 5years	5 but less than 10 years	10 and more years

Section B: Sustainable livelihood

This section presents items on sustainable livelihood (DV). You are kindly requested to indicate how you rate yourself on the question items provided using the scale where, 1 = Strongly Disagree (SD), 2 = Disagree (D), 3 = Not sure (NS), 4 = Agree (A) and 5 = Strongly Agree (SA).

MI	More Income	SD	D	NS	A	SA
		1	2	3	4	5
MI1	How satisfied are you with your current income level in terms of meeting your basic needs?					
MI2	Are you happy to help someone or contribute to a good cause?					
MI3	I can afford to pay my relative's fees.					
MI4	How financially secure do you feel in your current situation?					

MI5	Are you able to save a portion of your income for the future?									
MI6	Have you considered diversifying your sources of income beyond your current occupation?									
RV	Reduced Vulnerability	SD			D	NS	A	SA		
		1			2	3	4	5		
RV1	How confident do you feel about the stability of your current livelihood in the face of unexpected events?									
RV2	How prepared do you think you are to cope with unexpected financial challenges?									
RV3	Are you currently relying on a single source of income, or do you have multiple sources?									
RV4	How adaptable do you think your skills and expertise are to changes in the job market?									
RV5	I have acquired other skills, so I can survive without this job									
IWB	improved well-being	SD	D	NS	A	SA				
		1	2	3	4	5				
IWB1	I am an effective member of my workplace community									
IWB2	I participate in my workplace community activities									

IWB3	How satisfied are you with the balance between your work and personal life?					
IWB4	I enjoy my sleep					
IWB5	I spend some leisure time with family or friends once in a while					
IFS	Improved food security	SD	D	NS	A	SA
		1	2	3	4	5
IFS1	I survived lockdown on my own savings					
IFS2	I provide enough food for my household					
IFS3	How confident are you in your ability to access sufficient, safe, and nutritious food for yourself and your family?					
IFS4	Do you have the skills and knowledge needed to grow or produce your own food?					
IFS5	I stock dry food for a month					

Section B: Credit Accessibility (IV)

This section presents items on credit accessibility (IV) in SACCOs. You are kindly requested to indicate how credit access provided by your SACCO on the question items provided using the scale where, 1 = Strongly Disagree (SD), 2 = Disagree (D), 3 = Not sure (NS), 4 = Agree (A) and 5 = Strongly Agree (SA).

MCP	Micro-credit Products	SD	D	NS	A	SA
		1	2	3	4	5
MCP1	The SACCO provides diverse products such as school fees, business, etc.					

MCP2	Provides short term loans					
MCP3	Provides long term loans					
MCP4	The SACCO offers overdrafts					
MCP5	The SACCO offers mortgages					
CT	Credit terms	SD	D	NS	A	SA
		1	2	3	4	5
CT1	The grace period before beginning to repay is sufficient					
CT2	The SACCO offers sufficient loan repayment period					
CT3	The interest rate offered by the SACCO is fair					
CT4	The SACCO carries out business and household visit					
CT5	The SACCO carry out loan utilization check					
CT6	The SACCO offers loan rescheduling					
CT7	The loan amount received satisfies my credit needs					
CT8	Collateral is required					
LAS	Loan amount sufficiency	SD	D	NS	A	SA
		1	2	3	4	5
LAS1	The SACCO provides sufficient loan amounts					
LAS2	The SACCO offers top up loans					
LAS3	The SACCO funds projects basing on proposals					
LAS4	The loan amounts offered are compared to those offered by commercial banks					
LAS5	Loan access increases capital					

Section C: Financial Empowerment (ME)

This section presents items on financial empowerment (ME). You are kindly requested to indicate the financial empowerment you have received on the question items provided using the scale where, 1 = Strongly Disagree (SD), 2 = Disagree (D), 3 = Not sure (NS), 4 = Agree (A) and 5 = Strongly Agree (SA).

FC	Financial capability	SD	D	NS	A	SA
		1	2	3	4	5
FC1	I have financial access to my Sacco					
FC2	I have Sacco account I use regularly use					
FC3	I access long term loans from the Sacco					
FC4	I have benefited from government empowerment projects through the Sacco					
FC5	I am able to make good financial decisions through literacy training from the Sacco					
FC6	I have access to different financial services from my Sacco					
Fl	Financial Literacy	SD	D	NS	A	SA
		1	2	3	4	5
FL1	I make a budget for my finances					
FL2	I know which micro-credit financial products are good for me					
FL3	I know how to invest my money					
FL4	I have received more investment knowledge from the SACCO					
FL5	I know what money I can obtain from the SACCO					
FL6	I am very confident when making financial decisions					
FL7	I am careful about the interest of the money I borrow					

	Savings	SD	D	NS	A	SA
		1	2	3	4	5
S1	I have committed myself to partake in forced saving					
S2	I have a passbook for savings with withdrawals limited to a specific period					
S3	My savings are locked to an interest rate for a specific period without making withdrawals					
S4	I can only withdraw money from my SACCO account only when a pre-specified goal is reached					
S5	I can only withdraw money from my SACCO account only when a specified month has reached					
S6	My savings in the SACCO act as collateral					

End

Thanks for participating in the study