Research works in the journal

1. Planning to improve Microfinance Institutions’ Performance in Uganda.

Dr. Milly Kwagala

Abstract

Most of Uganda’s Microfinance Institutions fail to survive in the market. For example, while these institutions numerically grew from 89 in 1990 to 1,592 in 2008, over 93% had quit the Microfinance business by 2010. The above scenario implies that most MFIs fail to realize their performance indicators. This consequently means that their contribution to economic development expected by their operators, clients and government does not materialize. It also brings their planning of performance indicators.

2. Financial Sustainability of Microfinance Institutions in Central Uganda.

Dr. Henry Buwule Musoke

Abstract

Although many people have been given access to financial services through Microfinance programmes in Uganda, millions of potential clients remain un-served and the demand for financial services still exceeds the currently available supply. Expansion of microfinance programmes remains a formidable challenge facing the industry not only in Uganda, but also in most developing countries. Expansion of these institutions can only positively impact on the welfare of the clients they serve. But this can only happen if they can achieve good financial performance. This paper aims to identify factors affecting financial sustainability of Microfinance Institutions (MFIs) in Central Uganda. The paper followed a qualitative correlational survey method. The paper found out that there are statistically significant relationships between MFIs’ breadth of outreach; depth of outreach and efficiency and their financial sustainability in Central Uganda.

Mrs. Nakoba Sali Harriet and Dr. Milly Kwagala Oidu

Abstract

There is consensus in financial scholarship that the future of banking will undoubtedly rest on particular institution’s risk management measures. This conclusion arises from the fact that commercial banks are unexpectedly faced with low profitability despite their blending of risk management measures in their daily transactions so argues Caroline (2001). As Kotreswar (1999) poignantly observes, only those banks that have efficient risk management measures will survive in the market in the long run. Against this backdrop, this paper examines how risk management measures can positively and significantly contribute to the profitability of Commercial Banks.


Mrs. Oroma Annabella Asedri

Abstract

Issues of finance are very important to states in the world. This explains why most countries try to ensure that financial institutions are managed prudently for the benefit of society. Therefore, states enact laws that protect the society from unscrupulous business persons who would possibly exploit society in the absence of these laws. In spite of the state’s supervisory role in the field of finance, as several cases have shown, rogue financial experts have engaged in activities that have placed the entire system in jeopardy. In this article, I examine the benefits and the limitations of financial regulations. Using the Uganda financial regulatory framework that came in effect after the collapse of leading financial institutions – The Cooperative Bank, Teffe Bank, and International credit Bank – in the 1990s, I postulate that there can never be too much regulation in the financial sector. As this article will show, while regulation following the collapse of the above mentioned banks has created financial stability, its unintended consequence has been the creation of thriving money lending industry that is either unregulated or whose regulatory framework is archaic at best.

Ms. Mirembe Gladys and Dr. Makumbi Ritah O

Abstract

Institutions of Higher Learning invest in a comprehensive and compulsory orientation process for their newly recruited and promoted employees to enhance the competences of their staff in order to ensure and/or achieve high employee performance. Taking one institution of higher learning’s orientation practices for a period 2004-2013, this paper evaluates how employer engagement contributes to staff output levels of support staff such as secretaries, accountants, administrators, library and sports staff. With a sample size of 59 obtained from a total population of 71, and the response rate of 89.9%, a cross sectional survey research design was deployed to collect quantitative and qualitative data reported in this article. Using two data collection tools- questionnaire and interview schedules-the findings are presented using tables, graphs and correlation analysis to establish if employee orientation and induction, positively and significantly contributes to employee performance with relational results. This means that if higher institutions of learning can improve on employee orientation and induction, there is likely to be high employee performance.


Mr. Abner Okiria

Abstract

This article postulates that higher education has a strong entrepreneurial outlook and that entrepreneurship is a hallmark of development. It comprises a synthesis of disparate arguments premised on three considerable hypothetical claims: that academicians are intellectual entrepreneurial tenets, and finally, that, higher education has adapted and modified Information Communications Technology (ICT) infrastructure in a very entrepreneurial way to serve it. To substantiate its claim, the article cites the use of ICT to solve higher education problems in the West as evidence of entrepreneurial nature of university education.
7. Logical Steps of Designing a Fundable Project Proposal.

Mr. Kiggundu Joseph

Abstract

Increasingly project oriented development is replacing the traditional comprehensive form of planning. This new trend is perhaps a rejection of the bureaucratic delays in decision making processes that characterize traditional comprehensive planning. Perhaps it is an embrace of the availability of resources from Non-government Organizations. It is evident that its user-friendly, efficient and flexible nature (it is faster in delivering growth and development) has made it a desired approach for developmental actors. However, the caveat is the need for project proposal writing skills which often is lacking among many actors and organizations in the global south. This article highlights some of the skills one needs to write a fundable project proposal.


Mr. Edgar Nabutanyi

Abstract

Recent conflicts have eroded the protective and rehabilitative role of the family in Africa. This has had a profoundly traumatic impact on children’s lives. In their representations of how conflict impact on lives of children, Zimbabwean writers such as Yvonne Vera and Dambudzo Marechera underscore the resilience of children caught up in debilitating violence. In this article, I investigate how Yvonne Ver’s Under the Tongue and Dambudzo Marechera’s Scrapiron Blues depict the posttraumatic experiences of their protagonists. I argue that their depictions underscore the notion that trauma is an experience that a victim cannot fully recover from. This is because their fiction shows how the protagonists’ psyches and lives are irrevocably damaged by their experience of trauma.