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The Effect of Financial Record Keeping on Financial Performance of Development Groups in Rural Areas of Western Uganda

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Abstract

Good financial recordkeeping enables business organizations to plan properly and also check for misappropriations of resources. This manuscript expounds a study on financial record keeping as an integral part of managing development groups' business environment. The study was carried out in three rural districts of Rubirizi, Kasese and Rukungiri in Western Uganda with the aim of determining the effects of financial record keeping on financial performance of Development groups. A total of 99 respondents were obtained from 33 development groups. In every development group, three leaders i.e. the Chairperson, Treasurer and Secretary were interviewed. Data were entered in Epi data 3.1 and descriptive and correlational analyses were done using SPSS version 21. Using the Likert scale with five categories from strongly agree to strongly disagree, a mean value of 3.5 indicated a strong agreement to the questions asked. The mean value (4.32) on access to information implied that when members have access to information; transparency and accountability are ensured. Findings indicated that 67 (67.7%) knew the type of financial books recognized by international accounting standards board (IASB). 36 (36.4%) respondents reported keeping money in boxes while 22 (22.2%) kept money in the bank. Findings revealed a significant positive relationship between the financial record keeping and financial performance (r=0.297**, P>0.05). Notwithstanding the above findings, there is need to train group leaders in financial recordkeeping.

Keywords: financial performance, financial records, record keeping, books of accounts

1. Introduction

Globally, the most successful companies use financial records as a basis for performance (Bowen, Schoppe, & Vassa, 2009). Indeed, according to Onaolapo and Adegbite (2014), the variation in financial performance of Small and Medium Enterprises (SMEs) can largely be explained by the level of accounting record keeping.

Regionally, studies indicate that in most African countries, record keeping has been embraced as a driving factor for firms' financial performance. A case in point is that of Okoli (2011) who links proper record keeping to profitability of small scale enterprises in Nigeria and argues that the lack of proper record keeping makes it impossible for owners of small business to do critical assessment of their performance, and he thus calls for the maintenance of proper record keeping in enhancing their profitability and performance. In a similar assessment conducted by Mairura (2011), the level of education, type of business ownership, number of employees, and age of business were drivers of record keeping in Nairobi, Kenya. However, Mairura (2011) failed to empirically establish the correlation between book keeping and business performance. On the other hand, using a more formal approach, Akande (2011) examined, accounting skill as a performance factor for small business in Nigeria by invoking chi-square test statistic. Results from the above study show that possession of proper accounting skills by business owners significantly improves business performance. In Uganda, research carried out on small and medium scale enterprises (SMEs) in Western Uganda found that SMEs are a driving force for the promotion of the country's economic development (Turyahebwa Sunday & Ssekajugo, 2013). In another study Muhindo et al. (2014), found out that the major problem facing SMEs is lack of or inadequate accounting information systems which result into continuous low performance levels.

It is against this background that the researchers picked interest in carrying out a study about the effectiveness of record keeping and financial performance among development groups in the districts of Rubirizi, Kasese and Rukungiri.

2. Literature Review

Financial record keeping has become the foundation on which modern businesses thrive for growth and sustainability (Ademola, Olukotun, Samuel, & Ifedolapou, 2012). Businesses are highly dependent on financial records kept in the books of accounts indicating different transactions such as sales, purchases, income, and payments by an individual or organizations (Dawuda & Azeko, 2015).

Several groups keep records if they are to perform coherently, efficiently, effectively and ensure profitability (Ozotambgo, 2015; Trived & Shilpa, 2010). Good financial records, can greatly improve many of the management decisions a business owner and or manager takes, including decisions about marketing, personnel, borrowing, pricing, inventory, and product development (Muchira, 2012). Such financial records include; income statement, statement of financial position (balance sheet), the statement of Cash flows, and the financial internal control system records that check the accuracy of company transactions (Ssekajugo et al., 2013).

It is widely believed that record keeping has a significant impact on financial performance of a given business. For instance, Onaolapo (2014) asserts that record keeping gives substantial information about the financial strength and current performance of an enterprise and therefore managers find those records useful in making decisions. Maseko and Manyani (2011) and Amoako (2013) both agree that financial record keeping and financial transparency are inseparable. Complementarily, Muchira (2013) emphasizes that good record keeping will make any business partner or investor more aware of what is going on in their businesses and it will save them money.

A study by Lesirma (2014) indicated a positive relationship between record keeping and financial performance of Savings and Credit Cooperatives (SACCOs) in Nairobi County. Research by Chelimo and Sophia (2014) revealed that about 60% of small businesses fail within the first three years due to management inefficiencies brought about by poor record keeping. This is in line with Ademola et al. (2012) whose study agrees that poor records can lead to financial inefficiency of small and medium enterprises hence leading to poor organizational performance.

Indicators of poor financial record keeping were given by Onaolapo et al. (2014) whose study found out that poor financial recordkeeping manifests through lack of knowledge, low level of education, inadequate trainings and limited resources. Despite having all the above studies, there is limited research on the effect of financial record keeping on financial performance of organizations in Uganda especially in development groups**.** Therefore, this study was conducted to find out the effect of financial recordkeeping on financial performance of development groups in Kasese, Rubirizi and Rukungiri districts in Western Uganda.

3. Materials and Methods

3.1 Study Area

The study was carried out in Western Uganda in the districts of Kasese, Rukungiri and Rubirizi (June 17th to July 10th, 2016). For this study, two Sub Counties, Muhokya and Hima were selected from Kasese district and two Sub Counties Kirugu and Katunguru were selected from Rubirizi district. Additionally one Sub County, Bwambara, was selected from Rukungiri district. These Sub Counties were selected due to the number of development groups they have. At least 103 development groups were discovered in these Sub Counties and their membership comprised of cultivators, fishing communities and pastoralists groups. Out of 103 development groups 33 were purposively selected basing on their previous performances.

3.2 Study Design

This study used a cross sectional study design with mixed methods for both qualitative and quantitative data. To obtain qualitative data, the researchers employed focus group discussions (FGDs) in every Sub County. In total, four (4) FGDs were carried out. Each group was composed of at least 8 and at most 12 members. In total, 38 members participated in the focus group discussions. These members included Local Council (LC) leaders, opinion leaders, leaders of SACCOs, leaders of NGOs and other selected group leaders. FGD guide questions were used as well as a recorder, a camera and an interpreter.

To obtain quantitative data, researchers employed survey questionnaires. The Questions used were close-ended in order to ensure precision, effective analysis, consistency, the easiness of comparison, avoid bias and save time. Given the fact that questionnaires are effective to the literate populations, the data collection team made sure that questions were interpreted in the understandable language to facilitate quick understanding and response. Ninety-nine respondents were purposively selected, and questionnaires administered to them.

3.3 Population of the Study

The study population comprised of members of the development groups from the cultivators, pastoralists and fishing communities. Cultivators mainly occupy Kirugu Sub County in Ruburizi district. The fishing communities reside in Rwenshama fishing village, Bwambara Sub County, Rukungiri district, Kisenyi fishing village in Katunguru Sub County, Rubirizi district and Kahendero fishing village in Muhokya Sub County, Kasese district. The pastoralist groups occupy the Nyakakindo area in Hima Town Council, Kasese District.

There were 103 development groups in the three districts. In Rubirizi district, Kirugu and Kisenyi Sub Counties had 20 and 18 groups respectively. In Kasese district, Muhokya and Hima Town Council had 15 and 20 groups respectively. Rukungiri district had Rwenshama Sub County with 30 development groups. The above groups comprised of the youth, the old and the elderly. These development groups were not restricted in membership for example the youth aged 18 – 25 would be found in the group of the old who are above 40 years and the pastoralist would be found among the cultivators. There were also people who had more than one occupation for example fishing and cultivating.

3.4 Sample Size

Out of the 103 developments groups from Kasese, Rubirizi and Rukungiri districts, 33 development groups were selected using non-random (purposive) sampling method. This method was used because the researchers were looking for groups which were active, organized and well-structured with all the necessary leaders among the fishing communities, agriculturalists and pastoralists in the area of study.

The group members were purposively selected in every group basing on their knowledge of the organizational financial policies. The members interviewed per group included the Treasurer, Secretary and Chairperson of the selected development group. Inclusion criterion was: every group member who was above 18 years and held responsibilities directly related with financial records. In the event of the absence of any of the three core members mentioned, an active member of the group who had knowledge of the financial records would be interviewed. The principle persons were; the Treasurer who is the officer in charge of the finances of the group, the Chairperson who is the overall head of the group and the Secretary who is concerned with recording most of the events of the development groups. Exclusion criteria were applied to people who belonged to development groups but had no knowledge of the financial records, were below age of 18 years and did not hold any of the three core positions in the group.

3.5 Data Collection Methods and Instruments

Data was collected from primary sources and data collection involved use of questionnaires and focus group discussions. Data collection was done using majorly two tools namely a self-administered questionnaire and focus group guide. The self-administered questionnaire tool covered the respondent’s descriptive statistics on district, age, sex, educational level, position held in the group, distance from the nearest legal financial institution, number of members per group, methods of keeping the money, accessibility of records by members, knowledge on financial records and books of accounts, indebtedness, and the importance of record on the profitability of the group. Both explanatory and descriptive approaches were used as suggested by Bell (1993), who recognized them as drivers towards getting clear opinions, attitudes, preferences and perceptions of persons of interest to the researcher. These approaches included case studies and observation and surveys as well as analysis using tables.

The questionnaires were also used to determine the respondents’ understanding of the value of financial record keeping to the performance of development groups through an investigation on financial records management, financial control records kept by the group, and the financial performance of the group. In cases of illiterate respondents, the questionnaire was translated and back translated into local language for ease of understanding.

Qualitatively, the research employed a focus group discussion (FGD) guide. This was used to obtain information and knowledge about number of development groups in the area, relationship between financial recordkeeping and financial performance, knowledge of books of accounts such as cash book, journals, ledgers; knowledge about financial records like income statement, balance sheet, among others. Similarly, an inquiry about the challenges faced in the area of financial record keeping and the importance of financial records to their groups was investigated during FGDs.

3.6 Measurement of Variables

The independent variable of the study was financial record keeping which was determined by; type of books of account kept, knowledge of and attitudes towards financial record keeping, and financial records management. The dependent variable was financial performance which was determined by increase in income, increased profits, and collection of debts. These variables were measured using the Likert scale (Likert, 1982) with five options: 5. Strongly Agree, 4. Agree, 3. Neutral, 2. Disagree and 1. Strongly Disagree. A mean of 3.5 and above meant that most respondents were in agreement whereas a mean below 3.5 meant that majority respondents were in disagreement (Warmbrod, 2014). Validity and reliability were ensured by pre-testing the instruments on the sample to establish the reliability of coefficients. The information from sample selected was tested for accuracy and comparisons were made to conventional record keeping.

3.7 Data Analysis

Field data was edited and entered in Epi-Data Software Version 3.1 for purposes of consistency and minimizing on the data entry and then transferred to SPSS (Version 21) for analysis. Two levels of analysis were performed: univariate analysis using frequency tables and figures for descriptive statistics and bivariate analysis using cross tabulations and correlations for relationships between the dependent and independent variables.

4. Results

Ninety-nine respondents were interviewed from all the three districts. Table 1 below shows respondents by district, age bracket, and sex and education level.

Table 1. Distribution of respondents by district, age, sex and education

District	No. of respondents	Age bracket	No. of respondents	Sex	No. of respondents	Education	% response
Kasese	41	18 – 25	14	Male	71	No formal	2%
Rubirizi	30	26 – 30	29	Female	28	Primary	54.5%
Rukungiri	28	31 – 40	28			Secondary	38.4%
		41 >	28			Tertiary	5.1%
Total	**99**		**99**		**99**		**100%**

Majority of the respondents were from Kasese district with males dominating at 71 (71.7%). Findings of educational level of the respondents indicated that majority have no skills required in financial records keeping. If majority have primary level 54 (54.5%) and secondary level 38 (38.4%) yet financial record keeping is trained beyond secondary, then financial record keeping skills are lacking.

4.1 Age of the Respondents

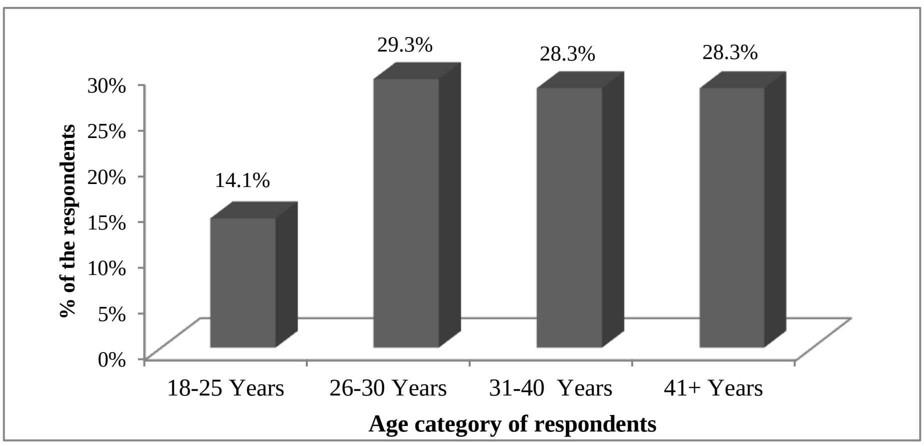

Figure 1. Distribution of respondents by age

Results from figure 1 indicate that the majority of the respondents were between the age of 26 and 30 while the least number of the respondents were in the age bracket of 18-25 years of age 14 (14.1%). This is an indicator that majority of the members of the Development Groups are mature enough to make better financial decisions with full awareness within the groups.

4.2 Education Level of the Financial Records Keeper

In order to establish if the record keeper has sufficient knowledge of record keeping, the level of training was asked for. Majority of the respondents 41 (41.4%) had only attained Ordinary Level training (Fig. 2). This was followed by primary level of education 28(28.3%). None of the financial record keeper had formal training in financial record keeping.

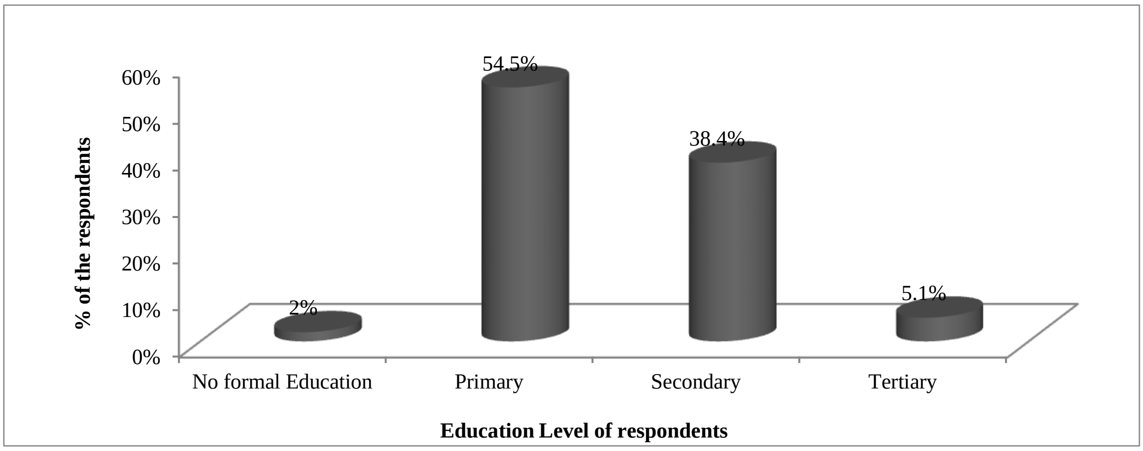

Figure 2. Educational level of the financial records keeper

4.3 Financial Records Kept by the Development Group

The most prepared financial statement was the cash flow statement 39 (39.4%), followed by income statement 28 (28.3%), balance sheets 6 (6.1%) and then control records 3 (3.0%). To validate the findings in this aspect of the study, the researcher requested to look at the statements prepared by each group. Most of the groups 91 (91.8%) were using information in the financial statements prepared by the development groups to carry out the daily routines whereas the rest did not or were not using the information from the financial statements.

Majority of the respondents 62 (62.6%) prepared financial reports weekly. On a monthly basis only 10 (10.1%), on quarterly basis 7 (7.1%) and on annual basis 8 (8.1%). Only 5 (5.1%) of the development groups were not sure when to prepare financial statements. Thirty-six percent (36%) of the respondents kept their money in a box. Those who kept money with the Treasurer were only 28 (28.3%), 22 (22.2%) kept their savings (money) in the bank while 7 (7.1%) kept money with a trusted person. Overall, this implies that 87 (87.8%) of the groups do not keep their money in Banks

More so, the study found that respondents had a good attitude towards financial record keeping. From the thirty-three development groups visited, results portray a mean of 3.65 and above. For instance, respondents' level of agreement on update on financial records of assets scored a mean of 4.28. The keeping and accessibility of financial records by group members when need arises was 4.32. Members agreed that financial records of their respective groups indicate amount each debtor owes (mean = 4.41) while the question of whether financial records help development groups to know how much the group owes its creditors had a mean of 3.65.

Table 2. Respondents' attitudes towards financial record keeping and financial performance

Response	**SD % (1)**	**D % (2)**	**NS % (3)**	**A % (4)**	**SA % (5)**	**MEAN**
Respondents' level of agreement on update of financial records of assets	-	2.8	13.9	36.1	47.2	4.28
Financial records are kept and accessed by group members when need arises	4.1	3.1	4.1	34.1	54.6	4.32
Financial records of our group indicate amount each debtor owes	1.0	3.0	3.0	39.4	53.5	4.41
Our financial records help us know how much our group owe our creditors	9.6	17.3	3.8	36.5	32.7	3.65
Our group pay creditors on time	12.5	20.0	7.5	27.5	32.5	3.48

Note. SD = strongly disagree, D: disagree, NS: neither agree nor disagree, A: agree, SA: strongly agree.

Findings on the relationship between financial record keeping and performance of the development groups were determined using a ten-variable parameter (Table 3) and the mean value was the basis for decision making. Respondents' level of agreement on whether a group collects its debts in time and had no bad debts (3.82). On whether a group collects its debts within a specified time was (3.82), whether it pays its creditors on time (3.67), financial records helped in monitoring activities (4.15), financial records helped in sharing of dividends (4.38) and financial records helped in petty cash determination (3.96). Majority of the respondents recorded a high level of agreement that the financial records help in sharing of dividends (4.38) and in monitoring their activities (4.15).

Table 3. Relationship between record keeping and financial performance

Response	**SD % (1)**	**D % (2)**	**NS % (3)**	**A % (4)**	**SA % (5)**	**Mean**
Using financial records our group can collect its debts in time and no bad debts	2.0	21.2	4.0	38.4	34.3	3.82
Using the financial records our group collects debts within time specified	5.1	18.2	3.0	37.4	36.4	3.82
Using the financial records our group can avoid credit burden by paying creditors in time	7.0	18.6	4.7	39.5	30.2	3.67
Financial records help in monitoring the group transactions	-	11.1	3.0	45.5	40.4	4.15
Financial records help in sharing of dividends	1.0	5.1	3.0	36.4	54.5	4.38
Financial records help in petty cash determination	4.0	15.2	3.0	36.4	41.4	3.96

Note. SD = strongly disagree, D: disagree, NS: neither agree nor disagree, A: agree, SA: strongly agree.

Regarding financial record management and usage, mean values were based on the ability to interpret results on record keeping and financial performance. A mean value of 3.5 and above meant that respondents were in strong agreement with the variable mentioned likewise mean 3.5 and below means that majority are in disagreement with the variable. The results indicated that majority of respondents were in agreement that development groups had a competent person(s) who kept and maintained accounting records (3.63). Development groups encouraged financial record keepers to keep financial records (3.84) and it was found that activities of members are segregated i.e. there were no role conflicts in the group (4.21).

Table 4. Percentage distribution of the financial records management and usage

Response	**SD % (1)**	**D % (2)**	**NS % (3)**	**A % (4)**	**SA % (5)**	**Mean**
The group management keeps and update members on investment records	18.2	23.2	5.1	21.2	32.3	3.26
Our group has competent person who keeps and maintain accounting records	10.1	16.2	3.0	42.4	28.3	3.63
Our record keeper is financially literate	16.2	15.2	18.2	19.2	31.3	3.34
We encourage members to keep financial records	6.1	14.1	7.1	35.4	37.4	3.84
Our group members activity are segregated	3.0	7.1	6.1	33.3	50.5	4.21

Note. SD = strongly disagree, D: disagree, NS: neither agree nor disagree, A: agree, SA: strongly agree.

Determination of the correlation between financial recordkeeping and financial performance was done. Correlation results revealed a significant positive relationship between financial record keeping and financial performance (r = 0.297**, P > 0.05).

Table 5. Relationship between financial record keeping and financial performance

		1	**2**	**3**
The financial records of our group indicate the amount each debtor owes us	Pearson Correlation	1.000		
	Sig. (2-tailed)	0.000		
	N	99		
Financial record of the group helps us to determine interest on soft loans	Pearson Correlation	.252*	1.000	
	Sig. (2-tailed)	.012	0.000	
	N	99	99	
We collect our debt within the time specified in our policy	Pearson Correlation	.297**	.121	1.000
	Sig. (2-tailed)	.003	.234	0.000
	N	99	99	99

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

Note. Key: 1. The financial records of our group indicate the amount each debtor owes us, 2. Financial record of the group helps us to determine interest on soft loans 3. We collect our debt within the time specified in our policy.

5. Discussion

This is the first study in the districts of Rubirizi, Kasese and Rukungiri in western Uganda looking at financial record keeping and financial performance of development groups. Findings on gender indicated that there were more male respondents than their female counterparts in development groups. This implies that there are gender imbalances in taking up key leadership positions in the development groups since majority of the respondents were males. It was also found out that men were main decision makers in the development groups given the fact that they had monopolized the key position selected for interviews. This appears Contrary to Haileselasie's study, (2003) in which he studied about cooperative association and found out that women were more engaged in credit and savings than men.

The highest attained level of education for majority of the members of the development groups was Primary Level. Similar information contained in the United States Agency for International Development (USAID) report (2013) indicated that Savings and Credit Cooperatives (SACCOs) grow when the subscribers have attained some relative level of education because they feel empowered and get interested in saving money. This implies that in communities where members have attained minimum educational levels, there are higher chances that many will be willing to join SACCOs or development groups. Majority of the development group leaders had attained primary level of education without any special training on financial recordkeeping. Some financial record keepers had not attended school at all.

Majority of the financial record keepers for development groups had not attained formal financial record keeping qualifications. Most of the financial record keepers had primary level of education. Otieno et al. (2013), in a study conducted in Kenya, Nairobi County found out that cooperative societies are usually promoted and run by people who may not have adequate educational and professional background of accounting and finance. This is an indicator that majority of the development groups were vulnerable to making losses in their transactions and this implies that emphasis was put on the trust of someone rather than on level of training or education level.

Results on financial records kept by the group showed that group members were more knowledgeable about them. Infact findings found out that what the respondents called cash flow statements was just the normal recording of the money received and given out in the ordinary exercise books but not a projection of future inflows and outflows. This is a clear indicator of the inadequate knowledge in the financial record keeping area. On this view, the review of information indicated that SACCOs register profits when they recruit a specific person in charge of filling details about members' savings and credit cards (National Bank of Rwanda, 2013). This implies that a financial record keeper is every important and all development groups should have a skilled record keepers.

Whereas information from the financial records is highly used by business (Ozatambgo, 2015), it was the opposite in the current study. Whereas majority of the respondents knew importance of financial records, some of the development group members didn't know the use of information generated from financial statements, for example 8.2% of the respondents reported that they did not know the use of the information on the financial records. This meant that this portion of respondents did not see any need of using financial records in doing the daily activities of the development groups.

Low income earners are looking for opportunities to save their surplus income to prepare for future investments (CGAP, 2006). In the study by Wright and Mutesasira (2011), it was indicated that low income earners were hiding money under mattresses and that there was a high potential to mobilize savings from them. Our study found that most groups were trained in keeping their money in boxes by some NGOs. This contravenes a requirement by International Accounting Standards Board (IASB) to keep money in banks for safe custody and to gain interest.

According to the findings of this study, financial record keeping had a great contribution on financial performance. For instance, a mean of 4.28 on the likert scale meant that financial record keeping helps in updating records on assets, while mean of 4.41 showed that financial recordkeeping was key in helping development groups to know the amount each debtor owed. This is in line with Griffin et al. (2009) who described record keeping as the act of documenting an activity by creating, collecting or receiving records and ensuring that they are available, understandable and usable for as long they are needed. The study results were in agreement with the previous author since it was discovered that development groups were keeping books in order to keep records on the savings collection and loans given out to members. The study found a strong relationship between financial record keeping and financial performance since financial records indicated all debts members owe the group.

Research suggests that it is easy for the development group to collect all debts in the specified time. This implies that financial performance was enhanced among development groups that had proper financial records more especially with information on debtors who owed money to the group. This indicated the level of efficiency in debt collection. That is, the better the financial records, the more efficient the follow up and the easier the collection of debts. These findings are in line with Crane (2010), who suggested that the ability to repay all debts in time solves indebtedness. Crane (2010) further underscores repayment capacity as the measure of solvency which is the business' ability to withstand risks by providing information about its ability to continue operating after a major financial adversity. This implied that financial records are cardinal in tracking records of debtors and hence the practice leads to profits. Therefore, it's recommended that all development groups appreciate and adopt use of proper record keeping including using modern record books.

6. Limitations to the Study

There were issues of non-response errors among respondents and this was overcome by increasing on the sample size.

There were time limitations and incompleteness. The targeted committee members as participants of the study were busy people whose time and availability for the interviews were highly constrained. Researchers had to wait for them even when they were doing home chores.

The selection or targeting of the secretary, chairperson and the treasure came with its challenges, but the researchers were able to pick on any senior member of the committee for the interview in cases where the targeted respondent weren't available.

7. Conclusion

The study found out that financial record keeping contributed greatly to financial performance. Using the likert analysis to evaluate financial record keeping and financial performance, 4 out of 5 variables were discovered to be having mean values of 3.5 and above meaning that they agreed with the statements; for instance, financial records are kept and accessed (mean= 4.32). All development groups were saving monthly and because of the nature of members' earnings there were substantial increment in the savings because their source of incomes had not changed much. Much as organizations like Community Volunteer Initiative for Development (COVOID) taught people saving mechanisms like use of boxes, the saving culture still remained low because of seasonal challenges among the groups in fishing communities who are affected by fluctuations of fish catches both at an individual and group level.

On knowledge, attitudes and practices of development groups, results indicated a high level knowledge of financial records among the development groups though in practice few development groups used those modern cash books and ledgers as recommended by IASB. Therefore, the study recommends training and use of proper financial record keeping, as well as boosting the financial performance among the development groups.

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Appendix 1. List of the Development groups visited

Kasese District Groups	Rukungiri District Groups	Rubirizi District Groups
Act for Africa	Babariya Kwetungura Group	Banisi Group
BakaddeTweyambe Group	Bakyara Twetunguure Group	KamweKamwe farmers group
Basongola Tweyimukye Group	Baniki Twetunguure Group	Kirugu GambaNokora Group
KADDICO SACCO	Lake Edward cultural Performers	Kirugu Tuyambane farmers group
Kahendero Beach Twekambe Group	Bwebinyonyi Youth Fishing group	Kirugu Tweyombekye Group
Kahendero Kwetungura Group	Rwenshama BakyaraTukore Group	Kisenyi Asikaobulamu group
Kahendero Mama Club	Rwenshama BakyaraTukore Group	Kisenyi Men and women group
Kahendero NAADS	Rwenshama Catholic Jubilee Association	Kisenyi Tubingeobworo
Kahendero Twanzaane Group	Rwenshama Kwentungura Group	KyenzazaTweyambe Group
Kahendero Youth Development Group	Rwenshama Youth Development	Tuhwerize Group
Nyakakindo Women Group	UFCA Uganda	
Nyekundire Women Group		