MANAGEMENT COMPETENCIES, ATTITUDE TOWARDS ACCESSING FINANCE AND PERFORMANCE OF SMEs

A CASE OF SELECTED SMEs IN MASINDI AND HOIMA DISTRICTS

BY

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PLAN A

2012

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DECLARATION

I Julius Odeng do here by declare that the work presented in this dissertation is my original work and has never been submitted to any University or Institution of higher learning for the award of any academic qualification. Where the works of other authors and writers have been used it has dully been acknowledged.

..................................................      Date..........................................

Odeng Julius
APPROVAL

This is to certify that this dissertation has been submitted for examination with our approval as University Supervisors.

Signature…………………… Date…………………………

Dr. Nkote .I. Nabeta

Signature…………………… Date…………………………

Dr. Joseph .M. Ntayi
DEDICATION

I dedicate this thesis to my Sisters Ikior Mary Margaret and Aburo Betty who supported me in all ways possible not forgetting my Parents Mr.Edep Hillary and Amuge Albin and the entire Edep Family who missed me in the course of producing this work. Thank you and May God bless you all abundantly.
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<td>ACCA</td>
<td>Association of Chartered Certified Accountants</td>
</tr>
<tr>
<td>ANOVA</td>
<td>Analysis of Variance</td>
</tr>
<tr>
<td>DCOs</td>
<td>District Commercial Officers</td>
</tr>
<tr>
<td>ICAEW</td>
<td>Institute of Chartered Accountants in England and Wales</td>
</tr>
<tr>
<td>MFPED</td>
<td>Ministry of Finance Planning and Economic Development</td>
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<td>NSDS</td>
<td>National Service Delivery Survey</td>
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<td>NYDN</td>
<td>National Youth Development Network</td>
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<tr>
<td>SCIS</td>
<td>Social Care Institute for Success</td>
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<tr>
<td>SMEs</td>
<td>Small and Medium Enterprises</td>
</tr>
<tr>
<td>SPSS</td>
<td>Statistical Package for Social Scientists</td>
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<td>UNBS</td>
<td>Uganda National Bureau of Statistics</td>
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ABSTRACT

The purpose of the study was to establish the relationship between Management competencies, Attitudes towards Accessing Finance and the Performance of SMEs in Masindi and Hoima districts.

A sample size of 377 SMEs was used in the study. The research used a cross sectional research design. Primary data was collected using self administered questionnaires issued to the respondents and data analysis was done with the help of SPSS and with the use of Pearson’s correlation coefficient which was used to measure the strength and direction between Management Competencies, Attitudes towards Accessing Finance and Performance of SMEs in Masindi and Hoima district.

The study findings reveal a positive and significant relationship between Management Competencies, Attitudes towards Accessing Finance and Performance. Management Competencies and Attitudes towards Accessing Finance explain about 39.2% of the variance in Performance. This implies that the performance of SMEs is to some extent determined by management competencies and attitudes towards accessing finance. This survey recommends that, in the quest for solutions for better performance, other factors that have influence on performance should as well be considered.