

**MANAGEMENT COMPETENCIES, ATTITUDE TOWARDS ACCESSING FINANCE
AND PERFORMANCE OF SMEs**

A CASE OF SELECTED SMEs IN MASINDI AND HOIMA DISTRICTS

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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.

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APPROVAL

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

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Date.....

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Signature.....

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DEDICATION

I dedicate this thesis to my Sisters Ikiror 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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LIST OF ABBREVIATIONS

ACCA	Association of Chartered Certified Accountants
ANOVA	Analysis of Variance
DCOs	District Commercial Officers
ICAEW	Institute of Chartered Accountants in England and Wales
MFPEd	Ministry of Finance Planning and Economic Development
NSDS	National Service Delivery Survey
NYDN	National Youth Development Network
SCIS	Social Care Institute for Success
SMEs	Small and Medium Enterprises
SPSS	Statistical Package for Social Scientists
UNBS	Uganda National Bureau of Statistics

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.