



SUSTAINABILITY OF UNITED NATIONS STAFF SAVINGS AND CREDIT

COOPERATIVE ORGANISATION – UGANDA

BY

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ABSTRACT

The purpose of this study was to assess of the sustainability of UNS SACCO Uganda. It was guided by the following objectives; to examine the rationale of UNS SACCO Uganda, to examine the factors that have led to the success of UNS SACCO Uganda and to examine the factors that contributed to the sustainability of UNS SACCO Uganda.

Cross sectional and quantitative research designs were used. A sample size of 290 respondents was selected from a total population of 910 respondents based on the Krejcie, and Morgan table, (1970). From this sample, 275 usable questionnaires were returned giving 94.83% useable response rate. The study relied on primary data which was obtained through a self-administered questionnaire. The study employed simple random sampling to select respondents from the entire population and was preferred because each employee or member had an equal probability of being selected for the sample. Data collected was coded and entered into Statistical Packages for Social Scientists (SPSS Version 22.0) and analyzed using descriptive statistics.

The study found that UNS SACCO was formed basically for savings mobilization, wealth creation, employment opportunities and offering cheap interest rates. Furthermore, results show that it has succeeded because of having regular meetings, voluntary membership, top management support, effective communication and members having a common bond.

The study recommends that more UN staff should be sensitized about the different products and different benefits that UNS SACCO offers to increase membership and maximize resources.