

## **Accessibility of Higher Education, Local Revenue Mobilisation, and Financial Sustainability: The Case of LivingStone International University Academic Programmes in Uganda**

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### **Abstract**

*Philosophers observe education as a tool that, if contextually well implemented, can influence socioeconomic transformation, leading to the attainment of vibrant pluralistic societies. However, in Uganda, school completion rates are alarming, and access to higher education for young people is a challenging journey. To this effect, the study investigated the accessibility trends of education in Uganda. Relying on contemporary research methodology, the strategies that Livingstone International University can utilise to influence communities to get involved in the education process of children, and at the same time, to raise local revenues towards the support of the institution's academic programmes were examined. Results reveal that due to high illiteracy levels that were registered in Uganda in the 1990s, the government launched Education for All in 1997 and in 2007. The initial years witnessed massive enrolments in primary schools as compared to young people who later joined post-primary education. Nonetheless, eight years down the road, 80 % of the young people who had enrolled to benefit from free primary education dropped out of school. As a result of several factors that affected the normal schooling of children, 20 % of the children joined post-primary education. Astonishingly, even those who joined secondary education only 40 % completed secondary school. Between 2019 and 2020, due to household economic poverty, 69 % of those who completed high school were unable to access higher education. Only eight % joined higher education. The trend recorded in 2024 indicated that post-secondary transition to higher education stood at 18 %. Under such circumstances, it was recommended that if Livingstone International University engages in community dialogues, then such endeavours are most likely to influence local communities to get involved in the education process of their children until they attain professional skills that can position them to offer monetised services to society.*

**Key Words:** Education, University, Community, Finance, Sustainability

### **1.0 Introduction**

Attaining higher education is a dream held by many individuals, but for some, the path to that dream is a rough road littered with sharp life pricks. In the contemporary world, higher education refers to post-primary school or post-secondary education that equips individuals with professional skills at certificate, diploma, degree, and postgraduate levels. Higher education aims to equip individuals with professional ethical values and competences needed to alleviate economic poverty, minimise disease epidemics, and overcome ignorance in society (World Bank Group, 2025). Global trends indicate that at least 235 million young people (40 %) out of the eligible post-

secondary education population were enrolled in higher education in 2020. 9% of the global population was from Sub-Saharan Africa (UNESCO, 2022, p. 2).

Sub-Saharan Africa is estimated to have over 400 million young people aged 15 - 35 years. Young people in Africa account for 75 % of the global youthful population. Out of such a big population, 9 % are enrolled in higher institutions of learning. Among the enrolled few, the majority pursue humanities that, in most cases, are not aligned with the labour market demands of the diverse African cultural contexts. As such, 13 million young people who graduate from tertiary institutions every year remain unemployed, in addition to the 60 million young people who enter the labour market annually without academic or professional skills (Crozet, 2023; UNESCO, 2024, p. 2).

In Uganda, studies indicated that between 2019 and 2020, 8% of young people enrolled in higher education after completing high school. Due to household economic poverty, 69 % of them were unable to access higher education (Atamanov et al, 2024). However, as the years rolled on, the number of people joining higher education increased. The trend recorded in 2024 indicated that the post-secondary transition to higher education stood at 18% (Tendo, 2024).

In Uganda, the gap for the needed professional skills in society is so wide, and to the dismay, most young people who graduate from colleges are unable to use the attained knowledge to innovate products and offer monetized services to society. Many are on the lookout for white-collar jobs (Namuleme, 2023). Worst of all, 83% of Uganda's young population is unemployed, an alarming rate that is the highest in Africa (Hassan & Macha, 2020). It is against this backdrop that the study examines the trends of education in Uganda, accessibility of higher education, and the strategies that Livingstone International University can rely on to influence local communities to get involved in the education process of their children until they attain professional skills that can position them to offer monetised services to society.

## **2.0 Theoretical and Conceptual Framework**

The study was guided by connectivism and constructivism learning theories, from which the conceptual framework was designed.

**2.1 Connectivism Learning Theory.** The theory developed in 2004 by George Siemens promotes the use of technology as the essential means through which learners have the opportunity to make

choices about their career path, engage in online group collaborations, interact with diverse digital knowledge sources, and engage in lifelong learning (Kropf, 2013, pp. 13-15).

Even when the use of technology to facilitate learning is an essential approach, accessibility of digital tools is limited, especially among rural-based primary and secondary school-going young people in Uganda. The school environments that would be expected to transmit digitalized knowledge lack the infrastructure and human capital expertise.

In addition, the Ugandan education curriculum is not designed to help young people use technology. Nonetheless, LivingStone International University can champion a pilot study, and well-thought-through strategic implementations can influence technology adoption, policy lobbying in education curriculum design, and gradual change at the primary and secondary levels. Honestly, given the speed at which technology is advancing, in the years to come no individual will transact meaningful business without basic knowledge of digital collaboration.

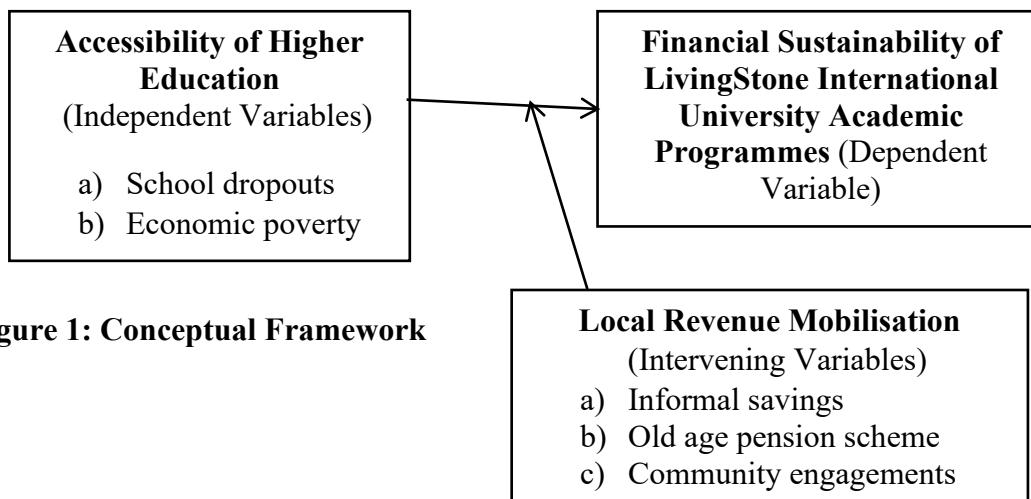
**2.2 Constructivism Learning Theory.** The theory that traces roots in the works of Dewey (1929), Bruner (1961), Vygotsky (1962), and Piaget (1980); postulates that through life experiences, individuals in any given society construct their own knowledge, and as such, through deep reflections, reality is determined. According to the theory, in every indigenous community, prior traumatic life experiences drive people to seek solutions (Olusegun, 2015, pp. 66-69).

Viewed from the theory, it means that communities with clear archived historical - visual, audio, electronic, and media sources expose young people to their indigenous historical life experiences. It is through such encounters that young minds can be influenced to avoid regrettable mistakes, to innovate solutions to current life challenges, and to design strategies to energise a better world for future generations. However, in Uganda, life experiences that are transmitted through stories, proverbs, rituals, cultural ceremonies, legends, music, etc., to young people at home and in the community are less reflected in the education curriculum. The entire Ugandan education curriculum is a European replica.

Therefore, if Livingstone International University takes the lead in uncovering, iconizing, and crafting educational curricula of historical events that have held African indigenous societies together and influenced cultural innovations, then young people can be supported to examine their history and adopt focused academic struggles to better their world.

### 2.3 Conceptual framework.

In accordance with connectivism and constructivism learning theories, accessibility of higher education, local revenue mobilisation, and financial sustainability of LivingStone International University academic programmes can be conceptualised as illustrated in Figure 1.



As per the conceptual framework displayed, it is argued that high school dropouts influenced by economic poverty pose a serious challenge to the accessibility of higher education in Uganda. If well implemented, such programmes, including informal savings, old-age pension schemes, and University-Community engagements, can influence households to generate sufficient funds to support their children's education needs. In addition, university-community engagements are most likely to yield local revenues that can be relied on to support LivingStone International University academic programmes in a sustainable way.

### 3.0 Research Methodology

The study followed contemporary research methodology that focuses on the analysis of recent past archived documents (Tanishka, 2024) to examine the trends and accessibility of higher education in Uganda and to investigate the local revenue mobilisation measures that LivingStone International University can take on to enhance academic programmes financial sustainability.

The secondary data collection approach was preferred due to the monetary costs that would have been incurred in interacting with learners and several education stakeholders in Uganda. However, vital information might have been missed out due to over-reliance on secondary information

(Hillier, 2022). Therefore, to come to grips with the underlying factors affecting the accessibility of higher education in Uganda, there is a need for primary data collection.

## 4.0 Findings

### 4.1 State of Education in Uganda

To ascertain the enrolments and completion rates of primary school-going children, the researcher visited three primary schools adjacent to Livingstone International University that had benefited from free Universal Primary Education government grants since 1997. The primary school cycle enrolment and completion records were studied, information compiled, and the results are indicated in Table 1.

Results displayed in Table 1 reveal that the number of children who drop out before completing the primary level education cycle in the community where LivingStone International University is located is high. After every seven-year primary school academic cycle, hundreds of illiterate and semiliterate children become absorbed in the community. While in the community, school dropouts become teenage parents who, in turn, bring forth the next generation of children (Windle International, 2022, pp. 10-17). In reality, it is not possible for school dropouts to support the progressive education of their biological children. Probably, if it ever happens, it occurs when people with charitable hearts step in to offer educational support to genuinely struggling households.

**Table 1: LivingStone International Local Community: Primary Schools Children Completion Rates**

Year of Enrolment	Primary One Enrolment	Year of Primary Leaving Exams	The number that dropped out of school	Primary Seven Candidates
1997	402	2003	259	143
1998	314	2004	172	142
1999	472	2005	298	174
2000	474	2006	322	152
2001	453	2007	292	161
2002	435	2008	212	223
2003	441	2009	215	226
2004	385	2010	199	186
2005	462	2011	224	238
2006	406	2012	176	230
2007	447	2013	193	254
2008	489	2014	232	257

2009	431	2015	242	189
2010	462	2016	273	186
2011	441	2017	232	209
2012	455	2018	230	225
2013	490	2019	258	232
2014	498	2020	239	259
2015	283	2021	<b>Covid-19 Pandemic</b>	
2016	423	2022	148	275
2017	454	2023	182	272
2018	580	2024	227	353

**Source:** Kamonkoli Mixed Primary School, Mugiti Primary School, and Mivule Primary School

Due to high illiteracy levels that were registered in Uganda in the 1990s, coupled with high levels of economic poverty that affected rural-based households from sending their children to school, the government of Uganda launched Universal Primary Education in 1997 and Universal Secondary Education in 2007. The initial years witnessed massive enrolments in primary schools as compared to those who later joined post-primary education. Eight years down the road, 80 % of the young people who had enrolled to benefit from free primary education vanished in the communities (McMullen & Eaton, 2020, pp.5-6).

In essence, primary schools are the initial nurturers and academic babysitters of children who are expected to be prepared to transit to higher education, but in Uganda, however, there exists a disconnect in capacity building engagement between primary schools and tertiary academic institutions, even when missionary religiously oriented ones are at work in the country.

Had there been Lower-Higher education support engagements, then, to a certain extent, struggling households would have been empowered to support the education needs of their children. Concurrently, young people would have been motivated by tertiary institutions' community engagements to work hard to join higher institutions of learning. However, similar to the results recorded in Table 1, the countrywide learner progressive school completion trends (Table 2) captured since 2007 are alarming.

**Table 2: National PLE<sup>1</sup>, UCE<sup>2</sup> and UACE<sup>3</sup> Completion Rates**

<sup>1</sup> Primary Leaving Exams (seven years of primary school education).

<sup>2</sup> Uganda Certificate of Education (four years of secondary school education).

<sup>3</sup> Uganda Advanced Certificate of Education (six years of secondary school education).

Year	Primary One Enrolment	Completion Year	Number that sat for PLE	Number that sat for UCE	Number that sat for UACE
2007	1,832,129	2013	560,784		
2008	1,897,114	2014	585,622		
2009	1,946,318	2015	620,482		
2010	1,943,552	2016	623,540		
2011	1,839,714	2017	631,282	316,624	
2012	1,877,801	2018	659,633	320,119	
2013	1,883,803	2019	683,302	330,060	103,429
2014	1,932,489	2020	736,942	330,592	97,440
2015	1,842,006	2021		<b>Covid-19 Pandemic</b>	
2016	1,888,847	2022	811,810	345,695	96,557
2017	1,965,606	2023	736,931	361,695	109,488

Source: UNICEF Uganda, 2024, p.27

Viewed from Table 2, results clearly show that children's initial enrolments in primary schools are high, but as they progress with their studies, the retention rates become miserable. For instance, of the 1,832,129 children enrolled for primary one in 2007, 103,429 were able to complete secondary school education in 2019, and the completion rates went on thinning, which is abnormal as compared to the population age groups that are expected to be in school. Studies conducted in 2024 displayed the total population of young people per age group that were expected to be in school, as indicated in Table 3.

Table 3 is illustrative of young people in Uganda expected to be in schools. A study conducted by Tendo (2024) revealed that out of the population of young people expected to be in school, 75 % of the children aged six years and above were attending primary schools, 62 % were in secondary, 18 % were pursuing post-secondary education, and 20 % had never attended school.

**Table 3: School-Age Population in Uganda by Age Group**

Education Level (Age Group)	2018	2019	2020	2021	2022	2023	2024
Pre-Primary Education (3-5 Years)	3,990,370	4,127,350	4,251,210	4,367,340	4,484,360	4,602,550	4,721,820
Primary Education (6-12 Years)	8,120,560	8,319,590	8,541,190	8,778,860	9,022,180	9,279,330	9,547,660
Secondary Education (13-18 Years)	5,914,560	6,089,470	6,258,220	6,423,920	6,589,480	6,750,320	6,908,490

University/ Tertiary Education (19- 21 Years)	2,379,870	2,472,130	2,472,130	2,660,230	2,749,010	2,830,900	2,906,960
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Source: UNICEF Uganda, 2024, p.18

In addition to the illustrations presented in Table 3, UNICEF Uganda (2024, p. 13) reported that even when there were children enrolled in schools, there were growing numbers of out-of-school children in the communities, as indicated in Table 4.

**Table 4: 2014 to 2017 Out-of-School Children Aged 6 to 18 years**

<b>Population</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>
Total primary and secondary enrolments (government and private: 6–18 years)	12,609,08 5	12,898,85 0	13,283,30 0	13,662,140
Enrolment in alternative education pathways in post-primary and non- formal education	68,785	53,739	63,285	63,695
Number of out-of-school children	2,595,332	3,507,168	3,351,949	3,627,573
% out-of-school children	20.6	27.2	25.2	26.6

Source: UNICEF Uganda, 2024, p.13

Observed from Table 4, even when there exists free universal education, statistics reveal that there is a population of Ugandans, probably growing school dropouts, that does not value education, or there could be pull factors that are making it hard for guardians to send their children to school. Similarly, the minimal numbers attending post-primary and post-secondary education are indicative that there are underlying factors that are affecting young people in their transition to higher education.

From the onset, free Universal Primary Education (UPE) was introduced to provide compulsory education to all Ugandan children regardless of their socioeconomic backgrounds. Previously, children from low-income households had limited access to education. The initial years saw an increase in children's school enrolment rate, from 53.1 % to 94.2 % by 1998. However, as years rolled by, the country recorded a high dropout rate among children from primary schools, and only negligible numbers proceeded to pursue post-primary education (Adipala et al., 2023, p. 455).

The study conducted in Uganda by Windle International (2022, p.10) reveals that school dropouts are not registered in primary one. School dropout begins in primary two (1%). Primary three registers 9 % of school dropouts. When children reach primary four, which is a transition class

from lower primary to upper primary, 26 % drop out. Alarmingly, more children drop out in primary five (28%) and primary six (29%). Finally, in primary seven, 7 % drop out.

Several factors are attributed to primary school dropouts, and these include: a) girl children are affected by: teenage marriages (15 %), teenage pregnancies (15 %), family domestic chores (9 %), peer influence (8 %), poor menstrual hygiene at school (6 %), and inadequate scholastic materials (6 %); b) boy children miss out on school due to: teenage marriage (20 %), causal labour and domestic activities (12 %), peer influence (10 %), and inadequate family support (9 %); c) supplementary costs demanded by school administrations to cater for infrastructure repairs, school utilities, and remedial lessons; d) illiterate parents who are negligent of their children's education demands; e) teenage marriages are not regarded as capital offences committed against children among certain Ugandan cultural settings, instead the act is embraced as community prestige and a source of income in terms of dowry and domestic labour support; f) lack of school lunch meals, long distances travelled to school, corporal punishment, absenteeism of teachers, and congested classrooms (Windle International, 2022, pp.10-17).

In the face of free universal education accompanied by capitation grants, the provision of scholastic materials, and the government's remuneration of teachers, parents are unable to meet the additional school costs needed to improve their children's academic attainment. Additional inputs such as school feeding, textbooks, and remedial lessons significantly affect the learning process of young people, but such extra expenditures are beyond the means of daily survival for most rural households in Uganda (McMullen & Eaton, 2020, pp. 5-6).

In Uganda, 85 % of the population is involved in subsistence farming. The proceeds from fragmented gardens are mainly used to meet basic household needs, including medication, shelter, clothing, and feeding family members. Even in seasons when bumpy harvests are recorded in the country, food prices drop to the point that farmers lose even their invested capital. During such occasions, middle businesspeople who are well-connected to international markets and have storage facilities exploit the poor. Year in and year out, farmers lose their garden products due to a lack of exposure and business partnership knowledge that is much needed to help them to engage in bulk marketing of their agricultural products to earn reasonable incomes that would enable households to support the education needs of their children (McMullen & Eaton, 2020, pp.5-6).

To aid child education, the government of Uganda employs professional teachers, but recent studies have found that many of them lack the passion for their profession. Many of them joined the professional field because there was no alternative fallback. While some love their teaching profession, the teacher-learner ratio is high. In most rural-based primary schools in Uganda, there are more than 100 learners per teacher. To make matters worse, classrooms are congested, teachers are inadequately facilitated to perform their duties, and the residences for teachers at school are minimal, and those that are present are uninhabitable. In some schools, teachers spend weeks on duty without breakfast and lunch meals. Under such circumstances, it becomes difficult for teachers to give equitable mentorship and maximum attention to the learners. Accordingly, it has been reported by scholars that teacher absenteeism in Uganda from classrooms stands at 56 %, and 28 % of the teachers abscond from duties for several days (McMullen & Eaton, 2020, p.6).

Teacher shortage, teacher absenteeism, inadequate school infrastructure – toilets, bathrooms, teaching space, teachers' residences, etc., supplementary expenses to cater for remedial lessons, uniform, meals at school, wear and tear maintenance fees make it hard for some parents to support their children in schools (Hassan & Macha, 2020).

Regardless of the clearly crafted intentions of the introduction of universal tuition-free education services by the government of Uganda, tuition-free education initiatives did not stop giant government-aided academic institutions from charging fees and the privately owned academic institutions from operating. Such education institution offer quality academic services to young people hailing from wealthy households and those supported by charity organisations. However, at the end of every academic cycle, all learners from struggling households and well-off classes are subjected to the same national academic assessments (Hassan & Macha, 2020). Such arrangements make it hard for young people from poor households to compete for national scholarships on level ground with children hailing from middle- and high-income households.

Another setback affecting children's progressive learning is attributed to the mode of classroom knowledge transmission. The education curriculum implemented in schools is European-tailored. The government of Uganda has never taken initiatives to contextualise the education curriculum in African language concepts. The European knowledge-transfer approaches introduced during colonial rule in Uganda remain in effect. The educational approaches are not African and, as such,

do not speak to the African intellectual universe, influencing learners to engage in the manipulation and innovation of their innate cultural heritage (Hassan & Macha, 2020).

Due to the academic consumption of a foreign curriculum, Uganda is experiencing high levels of learner poverty. An overwhelming population of primary school-going children (83 %) is unable to read and comprehend an age-appropriate story recorded in English (UNESCO, 2024).

#### **4.2 Accessibility of Higher Education in Uganda**

As a result of several factors affecting the normal schooling of children, various studies indicate that 20 to 30 % of Ugandan children join post-primary education. However, even those who join secondary education only 40 % complete secondary school level. To make matters worse, those who complete post-primary education score miserable academic grades that cannot enable them to access competitive government scholarships that are currently open to all Ugandan students irrespective of one's economic background (McMullen & Eaton, 2020, pp.5-6; Adipala et al, 2023, p.455). As a result, few students join postsecondary education to pursue their career dreams.

As shown in Table 5, Uganda has a reasonable number of postsecondary academic institutions that admit students and equip them with professional skills. In Uganda, bright students who excel in post-secondary entry national exams are offered government scholarships. However, the offer is not limited to benefiting the struggling poor, but it is open to everyone. It is, instead, young people whose parents are well-connected and who take them to good schools where tuition fees are paid who access government scholarships (Mbabazi et al., 2023, pp. 18-19).

**Table 5: Postsecondary Academic Institutions in Uganda**

<b>Category of Academic Institution</b>	<b>Total</b>
Universities	51
Other degree-awarding institutions	19
Technical Colleges/Survey & Land Management	10
Teachers Colleges	6
Business/Management/Social Development	87
Health	33
Agriculture/Fisheries/Forestry	5
Theology	17
Art and Design	3
ICT and Media	5
Hotel and Tourism	4
Law Development	1

Aviation and Meteorology	2
Petroleum	1
Cooperatives	2
Military Colleges	4
<b>Total</b>	<b>246</b>

Source: National Council for Higher Education, 2022, p.29.

Besides government merit education scholarships awarded to bright students, there are also affirmative initiatives that support: girl-child university education, disabled students, lecturers' children working in public academic institutions, and young people who excel in sports. But still, affirmative initiatives benefit children from wealthy households, who, in most cases, have excellent academic grades (Mbabazi et al., 2023, pp. 18-19).

Young people who miss out on government merit meet their tertiary institution costs. Those who are admitted on private arrangement are given the opportunity to access government education loans. However, such loans are given on condition that an individual is pursuing a science-based course. The government is promoting science-based courses in the bid to walk towards industrialisation. Most of the college graduates in Uganda are humanities competence-based, which has made it difficult for the young people to be innovative and financially self-reliant. The fact that there are many humanities-based professionals and few young people pursuing humanities in the country, few young people pursue government higher education loans (Mbabazi et al., 2023, pp. 18-19).

For the majority of young people from low- and middle-income households, even when some attain academic scores acceptable for admission through a private arrangement, they rarely join high academic institutions to pursue the courses of their dreams (Mbabazi et al., 2023, pp. 18-19). As a result, the post-secondary enrolment rates in higher academic institutions in Uganda are low (Table 6) compared with the Ugandan population expected to pursue higher education (Table 3).

**Table 6: Post-Secondary Enrolment Trends in Uganda**

Academic year	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21
Enrolment	227,217	236,963	35,100	240,549	42,088	254,930	244,927	49,132
Enrolment in sciences	91,389	95,287	93,878	95,710	96,602	101,044	101,008	107,498
Enrolment in Humanities	156,083	62,568	160,164	63,317	164,485	74,210	163,900	161,188

Males enrolled	138,500	43,212	140,833	42,069	142,839	150,190	144,347	145,695
Females enrolled	108,973	14,643	113,210	16,958	121,248	25,064	120,561	22,991

**Source:** National Council for Higher Education, 2022, p.11.

Results displayed in Table 6 clearly show that few young people have access to higher education, even though there are several tertiary institutions in Uganda that offer professional certificates, diplomas, and degree programmes (Table 5). If free universal education had everything it takes to support children from poverty-stricken households, the country wouldn't be registering minimal numbers of children joining higher academic institutions. This then means that the yardstick used by development partners to bracket the poor orphans, street children, the disabled, refugees, etc., who are in need of educational and financial support ought to be revisited.

A community that is not disaster-stricken to absorb big numbers of school dropouts every year, it is a serious anomaly that if solutions are not navigated, then catastrophic challenges that come along with religious and political radicalisation of illiterate masses to engage in violent terrorism are most likely to be sparked off like a wild bush fire.

#### **4.3 LivingStone International University, Revenue Mobilisation, and Academic Programmes Financial Sustainability**

##### **4.3.1 History of Livingstone International University and Philosophy of Work**

The year 2006 witnessed the dialogue engagements between Christian missionaries working in Uganda and the Church leadership based in the United States of America. At that time, economic poverty in Africa prevented young people from accessing higher education, which was intended to equip them with professional skills for a livelihood. To alleviate economic poverty, the provision of affordable university education was seen as one of the vehicles for socioeconomic transformation among the poverty-stricken African communities. Henceforth, driven by the desire to empower young people with professional skills integrated with Christian ethical values, the partners birthed the idea of establishing 'LivingStone International University' (LIU) in Uganda (LivingStone International University, 2025).

Accordingly, the legal registration process to formalise the long-awaited dream to start a university in Uganda was actualised in 2010. In 2012, the first batch of students was admitted to pursue diploma and degree courses in Christian ministry, business administration, journalism, and

information technology. In addition, science and arts courses in education were added in 2017 (LivingStone International University, 2023, pp.10-11).

The philosophy of academic programme delivery and the name of the university are derived from the biblical scripture: “As you come to him, the **Living Stone**, rejected by humans but chosen by God and precious to him, you also, like living stones, are being built into a spiritual house to be a holy priesthood, offering spiritual sacrifices acceptable to God through Jesus Christ” (1 Peter 2:4-5, NIV).

Regarding the above scripture, LIU is driven by a Christ-centred approach to delivering academic programmes to intellectual knowledge seekers. Great emphasis is placed on inculcating Christian moral values and intellectual competencies in learners, so that by the time they graduate, they are well prepared and equipped to offer quality professional services to society (LivingStone International University, 2023, pp. 7-14).

Certainly, the approach is timely, especially in the Ugandan context, where religious values are not emphasized in secular universities and taken as a priority to inculcate in young people acceptable social-moral etiquette. Absence of moral formation curriculum in most Ugandan academic institutions has resulted in the passing out of academicians who, when they occupy public offices, become driven by greed, corruption, nepotism, and all sorts of immoral filth that render the poor powerless to access quality public social services (Kakumba, 2025, pp.2-8).

On the other hand, even when the promotion of Christian education by LIU is commendable, Christianity is a foreign culture in Africa. The diverse African cultures share cherished social traditions and heritages that they rely on to inculcate acceptable moral values among young people (Mafumbate, 2019, pp. 7-9). This means that if LIU is to produce a well-balanced African workforce, then Christian ethical teachings need to be contextualised within African moral formation heritage. Without the promotion of Christianity amalgamated with African moral ethics, graduates will continue to join the world of work with professional moral values wrapped in European intellectualism. Certainly, they are most likely to promote poverty alleviation ideas that conflict with the African philosophy of communal ethics of work (Mtebe & Mochena, 2025, pp. 8-14).

Besides European intellectualism and European Christianity, which are at work in Uganda, Islam is the second most widespread foreign religion, with a population of 6,051,317 (Uganda Bureau of Statistics 2024, p. 33). This then means that if the agenda of LIU is to alleviate economic poverty among Africans who are relationship-connected mixtures of Christians and Muslims, then the university management needs to rethink the university mission statement, winnow out exclusivist inclinations, and ensure that Christian-Muslim interfaith pluralism is incubated, initiated, regulated, and promoted. In the Ugandan arena, Christians and Muslims coexist as blood relatives, marital partners, business associates, in-laws, social service providers, and workplace cohorts. Therefore, promoting converging Christianity and Islamic moral values, incarnated in African moral formation social traditions, while respecting religious autonomy, is most likely to bring LIU to the limelight as an academic institution in Africa that promotes the science of: Africanised Christian-Muslim moral education, contextualised interfaith community engagements, and minimisation of religious radicalism and terrorism.

#### **4.3.2 Revenue Sources of LivingStone International University**

LivingStone International University (LIU), being a young university, is planted in the heart of Africa and receives financial support from overseas churches and donor foundations to run the academic programmes. Tuition received from the students is minimal. Some students are offered half bursaries, while a minimal number are on full bursaries secured from external development partners. To expand the financial base, the university management crafted a fundraising drive code-named 'Foundation Circle.' The drive is intended to enlist 100 donors willing to contribute USD 10,000 annually through 2033. The annual external donor support of USD 1,000,000 is intended to cover the university's administrative and human resource needs. It is anticipated that by the end of 2033, the university management will have developed stable local revenue-generating sources (Living Stone International University, 2025).

Currently, the university sits on 49 49-acre pieces of land and USD 10,000,000 is needed for infrastructural development. The need at hand is to set up an administration block projected to cost USD 2,800,000. Next, the university management looks forward to securing an endowment fund estimated at USD 20,000,000 in the near future. It is anticipated that when the endowment fund is invested, the university will generate revenues that will be used sustainably to cover the annual operating costs of the academic programme (Living Stone International University, 2025).

While LIU has well-focused revenue-generation strategies, information about how revenues will be sourced from students benefiting from education scholarship funds, local Christian congregations, and community stakeholders is absent. Singular dependence on overseas financial support is most likely to slow the university's academic programme expansion and to keep indigenous people, over the long term, from owning the University at heart.

#### **4.3.3 New Testament Churches of Christ and Christian Household Incomes**

LivingStone International University is a brainchild of the New Testament Churches of Christ. The Christian ministry planted by a team of missionaries from Kenya in 1995 is headquartered in Mbale, Eastern Uganda. In the year 2014, there were 300 Christian congregations, more than half in Kenya and fewer than average in Uganda. In 2019, there were 200 tributary churches across Uganda, and more Christian congregations continue to emerge (Tryggestad, 2014; Gina & Leland, 2019).

Aided by external support and supplementary government initiatives, Christian congregations are involved in income-generating activities, including coffee growing, cereal storage and packaging, livestock farming, handcrafted textile production, and informal village savings and credit (Gina & Leland, 2019).

Informal village savings and credit is the most outstanding household financial inflow survival means for the New Testament Churches of Christ Christian congregations. Informal savings and credit groups are common in Uganda. Several categories exist in Uganda, and the most vibrant ones include:

- a) Rotate Savings and Credit Associations.** These groups have regular meetings, with an agreed set contribution shared at the end of the month to group members on rotation; **b) Accumulating Savings and Credit Associations.** Here, group members have regular meetings with an agreed set of contributions. The fund accumulates and is accessible on a needs basis by members; **c) Village Savings and Loan Associations.** Members have regular meetings with an agreed set contribution. The loans accrue interest, which is also repayable, and the interest is shared with group members along with their savings at the end of the cycle; and **d) Savings and Internal Lending Communities Associations.** These are rooted in 'Rotate savings and credit associations' and 'Accumulating savings and credit associations,' but the contributions are collected into a fund which can be borrowed at a predetermined interest rate and term. Loans are paid back with interest and, with fines and fees, allow the internal fund to grow

(Grameen Foundation, 2022, p.6; Uganda Microfinance Regulatory Authority, 2022, p.7).

Statistics show that in Uganda, there are 66,000 informal savings and credit groups with a total enrolment of 1.8 million people. In these groups, more women (72%) serve as committee members than men (Grameen Foundation, 2022, p. 6).

Informal social security systems help individuals access money easily without the hassles associated with microfinance institutions. Research carried out in 2018 indicated that 10.3 million Ugandans, group subscribers and non-subscribers, relied on informal savings groups to access quick money. Rural-based households (78%) were found to be more involved in informal savings groups (FinScope Uganda, 2018, pp. 1-4).

Those who accessed informal services were members of village savings groups (66 %), and 44 % were non-members, but because of their long-term cultivated trust, they picked the group's savings to boost their businesses (FinScope Uganda, 2018, p.6).

The driving force behind joining informal savings groups was to grow their savings (31 %), access insurance services (28 %), receive a lump-sum payout (22 %), and obtain a quick loan (5 %). As such, 66 % of the members contributed to the group savings weekly, 22 % monthly, and others occasionally, depending on their household financial inflows (FinScope Uganda, 2018, pp. 7-8).

The group savings were traded among the members. On return of the money, an agreed-upon interest was charged. Those who borrowed the money used it to: solve education-related needs (36 %), cater for medical expenses (24 %), boost household retail businesses (9 %), and step up household crop and livestock farming (9 %). Among the savings groups studied, 62 % borrowed money once or twice a year; 25 % borrowed more than twice a year but not on a monthly basis; 12 % borrowed group money on a monthly basis; while 53 % never borrowed money (FinScope Uganda, 2018, pp.8-12).

Most of the subscribers to the savings groups were females (55 %). More than the average number of members were aged below 35 years (56 %), and 70 % of them had attained primary education only (FinScope Uganda, 2018, pp.1-4).

Besides local people's involvement in informal savings and credit groups, the low levels of education pointed out are indicative that the education system in Uganda is faced with challenges

that are making it hard for the poor to advance to higher levels of academic attainment. Although local and international legislative voices project the wonders that free Universal Education can have for economically impoverished communities, the free education-for-all initiatives are not yielding what was anticipated (Adipala et al., 2023, p. 455). Hearteningly, it becomes a hustle for semiliterate people to manipulate systems intellectually to access loans from formal microfinance institutions that can position them to walk towards financial independence. However, given the fact that people in a religious community respect the divine voice of church leaders, Christian organised informal savings groups are opportunities for Livingstone International University management to ride on strategically to support the Christian congregations to engage in classified group business ventures to raise reasonable money to aid the education of their children, and at the same time inspire Christians to get involved in old age social security savings.

#### **4.3.4 Old Age Christian Pension Scheme and University Local Revenue Mobilization**

It is estimated that by 2050, the number of people aged 65 years and over will be 1.5 billion. Over the same period, Sub-Saharan Africa is most likely to register 101 million older people. In 2014, studies revealed that Uganda had 1,433,305 elderly persons. The growing number of elderly persons in Uganda is compounded by physical health challenges and financial constraints on survival. In Uganda, a group of retired civil servants and private-sector employees benefits from their pension savings. However, such beneficiaries are few. The majority of Ugandans derive their living from the informal employment sector, which is loosely regulated by the government to ensure that people save for their old age survival (URBRA, 2020).

Besides the civil servants and private sector pension schemes established by the acts of parliament (Llewellyn et al, 2023, p. vii), the government legislated and mandated the Uganda Retirement Benefits Regulatory Authority (URBRA) to facilitate registration of pension schemes in the informal employment sector and monitor the business operations of all social security systems in the country. In addition to the government-legislated ones, by 2020 134 old-age savings pension schemes had been licensed (URBRA, 2020).

The retirement benefits sector under URBRA's supervision has recorded an ever-increasing contribution to the national GDP. In 2019, the sector contributed to 10.3% to the national GDP. Well-regulated and supervised retirement benefits schemes are the largest institutional investors in Uganda, with a positive impact on Uganda's financial markets (URBRA, 2020).

Pension schemes so far registered to have people in the informal employment sector save for their old age have greatly contributed to the growth of Ugandan economy, hence, Livingstone International University, taking on such a venture to involve the New Testament churches of Christ members to save for their old age, such an investment missionary endeavour is most likely to yield substantial surplus funds to support the progressive implementation of the institutional academic programmes.

It is clear that some people join informal savings and credit groups for purposes of saving money to boost family businesses, meet education demands, and to cater for future eventualities such as abrupt sicknesses, and more so to build social capital to cover their old age that comes with a lot of life demands (FinScope Uganda, 2018, pp.8-12).

In an African setting, building social capital is a deliberate social security investment required of individuals. Individuals are expected to voluntarily contribute towards the collective social needs of their ancestral and workplace communities. At the sound of a trumpet or a local drum, all community members – young and old - respond by engaging in communal activities, condoling with grieving households, and celebrating life transition achievements. Communal responsibilities are executed at the family level and the wider community of an individual's abode (Mtebe & Mochena, 2025, pp. 8-14).

Africans invest monetary and intellectual resources in their children, extended family members, neighbours, and friends in anticipation that during their days of misery, or life transition achievement celebrations, or old age, there will be a payback cheque. The vulnerable groups of society are supported in anticipation that once they succeed in life, they will, in turn, support vulnerable others. That is why orphanages, homes for the elderly, widow/widower associations, etc., are less visible in African societies; it is populated households that are in existence, struggling to share meagre resources. On the other hand, people who take on individualistic lifestyles are condemned by society and in the worst scenarios, the community does not identify with them when life tragedies befall them (Mtebe & Mochena, 2025, pp. 8-14).

However, community social support, even when such an approach is helpful in resolving occasional social life tragedies, is burdensome, especially when it comes to taking on orphans, caring for struggling extended family members, and supporting the needs of elderly people. In Uganda, the government runs several programmes in conjunction with the development partners

to support orphans and the elderly, but such interventions are minimally felt on the ground (Llewellyn et al, 2023, pp. vii, 2-3). In the sphere of the New Testament Churches of Christ, it is paramount for the church leadership to mandate Livingstone International University to ride on the current informal savings and credit groups and have a social security pension scheme established to cater for the old age needs of Christians.

Such an establishment will not only help members to grow their money but will also be of great help to raise extra finances to boost the university's academic programmes. In addition, Christians will own their university at heart, knowing that the institution is helping them to grow their money and, in the long run, will offer their children subsidised higher education services.

But then, to convince Christians to embrace social security savings to cater for their old age needs, it has to be approached carefully. Not all people understand the significance of formal old age pension saving at the same pace. The LIU leadership needs to first get involved in the informal local savings groups by way of offering financial literacy, customised university accounting books, and rolling out an annual newsletter to celebrate the best-performing groups.

Ugandan informal social security groups are naturally organised. Membership ranges from 10 to 30. The groups are not discriminatory based on religion, tribe, or ethnicity. What is important is that the member be trustworthy and well-known in the community. There are no legal documents that regulate the financial dealings of the savings groups. Rules that govern the group are recorded in the oral mental sphere. Weekly financial transactions and conflict resolution meetings are informal. What the groups have in place is a simple book in which members' details are chronicled, savings are tracked, and loans are recorded. In addition, there is a metallic box in the custody of the treasurer where members' funds are kept. The keys to the metallic box are kept by the chairperson of the group. Even when metallic boxes have been stolen, such incidents are rare and unacceptable to group members. Among the isolated scenarios, treasurers are tasked with reimbursing stolen funds (Grameen Foundation, 2022, p. 3).

Group members save weekly, and any amount realised that day is lent to registered members. Loaned money is returned on a monthly basis with accrued interest. Interest rates are agreed upon by the group. The savings and credit financial year runs from January to October. The month of November is for assembling all loaned money. Anyone who delays returning the loaned money with accrued interest is followed up by the loan recovery task force in the company of the local

village council chairperson. In the worst scenario, the police and community elders are involved to have the issue resolved amicably. At the end of the restorative justice, the family's property is sold to recover the loan and cover the inconvenience expenses. Dishonest individuals are then excommunicated from the group (Grameen Foundation, 2022, p.3).

As a matter of fact, the New Testament Churches of Christ savings and credit groups are not looking for external support to direct them on what to do. Actually, they are not seeking the technical input of LIU, but the academic institution needs to intellectually facilitate them to save for their old age and have their old-age savings traded. In that way, profits will be realised to grow members' savings and surplus used to aid the financial sustainability of University programmes. Certainly, the university management's approach to indigenous communities, as learners rather than experts, is paramount.

Immediately, after the registration of the LIU-New Testament Churches of Christ Pension Scheme, the university management needs to take deliberate steps to sensitise the pastoral team to own the project and give them the opportunity to get involved in pension scheme savings at a slow pace. When trust is well established and the pastoral team can digitally monitor the annual growth of their pension savings, the old-age pension savings programme can be rolled out to all Christian congregations.

However, the interval at which an individual is expected to receive a lump sum of money needs to be clearly spelt out in the pension scheme policy guidelines. The annual accumulated pension savings can then be invested by LIU in real estate, transport, and several less risky business ventures to grow members' savings and surplus income, which can be used to expand the university's academic programmes.

#### **4.3.5 Community Engagements and University Revenue Mobilisation**

Just like elsewhere in Africa, community development organisations that seek external funding to support vulnerable groups spring up every year in Uganda. Some people start these organisations with good motives, while others, as Okoth (2011), one of the leaders of the New Testament Churches of Christ, puts it, launch them as conduits to facilitate their selfish monetary gains.

According to Okoth (2011), the foreign support intended to advance education initiatives and empower the disadvantaged to walk towards economic sufficiency is partially channelled to

accomplish the well-crafted and communicated intentions. This means that, other than foreign aid, catering to administrative costs and the wages of community development workers, some African pastors mismanage the resources meant to improve the educational status of the underprivileged.

To avoid pastoral financial messy lifestyles, Okoth (2011) implores African church leaders to work with their hands to earn a living and to desist from viewing God and relying on foreign donors as cash cows to be milked. Even when Okoth does not display the practical, contextualised tested strategies that African church ministers can use to walk towards financial independence, he posts that the pastoral team should adopt the tent-Making Pauline vocational approach to genuinely raise their household survival incomes.

Okoth's constructive advice notwithstanding, the deal that wrapped up behind foreign support for the needy in Africa is a puzzle to ponder. The European approach appears to focus on rescuing poverty-stricken individuals but not on indoctrinating beneficiaries to cherish their African communal sharing, which implores individuals to examine their past life struggles and emulate the roles played by their tributary mentors and supporters, thereby supporting a chain of others to come out of economic poverty. For Africans, the helpful inputs of the past have a profound impact on the present, and if such voices are ignored, individuals regress into despair. It is based on reflections on past life encounters, in which Africans are shown to stretch their hands to support the next generations (Mtebe & Mochena, 2025, pp. 8-14).

Within the African cultural context, there is long-term support, such as individuals caring for orphans and occasional communal support. Communal resource sharing takes place in the following circumstances: aiding the payment of medical bills to rescue the struggling poor, extending help to families who have lost their loved ones to meet burial expenses, helping couples meet dowry and wedding expenses, assisting friends celebrating life achievements, and supporting infrastructure development programmes in the locality. The needed support is solicited through social media platforms, but more funds are raised during community social functions. In addition, religious and cultural leaders move house-to-house once or twice a year to solicit funds in support of society's common good (Mtebe & Mochena, 2025, pp. 8-14).

However, in the African setting, some church leaders are inclined to rely solely on foreign aid to address the critical needs of the disadvantaged in society, even though they are aware that, within their African environments, there are rich revenue-generating avenues. Overreliance on foreign

funding is like building a house on sand. Under unforeseen circumstances, should foreign support cease, such an organisation would collapse. In reality, most foreign-supported community development organisations in Uganda tend to go extinct as soon as external funding ceases. At worst, such organisations have no crafted charters intended to indoctrinate and inspire foreign aid-supported beneficiaries to give back to the long-term operation of their mother local organisations (Joy for Children Uganda, 2025). Foreign aid then needs to be seed capital focused on building a firm foundation to support local initiatives towards long-term, sustainable revenue-generation systems, but not to disconnect individuals from the African core values of communal, responsive continuity.

But the puzzle then is: why extend external financial support to the struggling poor, and when some succeed, are they not obligated to pay back the very organisation that supported them? The foreign aid dependence mentality ingrained in the psyche of some African community development workers, then, needs to undergo a surgical operation and sustainable indigenous community revenue generation measures administered to cure the dependency and lethargic epidemic.

Certainly, the LivingStone International University leadership extends educational sponsorship to struggling students, but to what extent are the beneficiaries of this support prepared to give back to the academic institution after graduation? If the university management is to come up with long-term local donors, then a policy that indoctrinates beneficiaries of foreign aid education sponsorship support to become long-term university donors needs to be crafted.

In addition to the education sponsorship support extended to students, LivingStone International University, in the process of raising local revenues, needs to take the initiative to engage with local communities. The university is mission-driven in its operations and is an academic home that houses students and lecturers from diverse professional backgrounds. If the university community extends her Christian driven voluntary services beyond the academic walls of the institution; and the administration takes time to interact with organized groups such as religious groups, cultural organizations, and education institutions; to support them to incubate, pilot, and implement income generating projects; then local communities within the geographical catchment lines of the university will be able to raise incomes to support higher education needs of their children and at the same time, the local population will feel obligated to be part of the giant academic institution.

During the interactive missionary community outreach holiday, infrastructure development materials and monetary resources can be raised through organised community groups to support the university's academic development programmes. To influence communal responsiveness, the approach should be a two-way benefit. The university can support local communities to initiate income-generating projects and, in return, source a market for their agricultural products by buying in bulk. In addition, communities can support the university by mobilising students to join the academic institution and offering material and financial support.

Certainly, University-Community engagement initiatives may yield slow results, but over time, more students are likely to join the academic institution, households are more likely to support their children's higher education needs, and locally generated financial inflows are likely to continue growing.

Next, there is need for LIU to establish Christian-Muslim community engagement forums by way of sourcing education sponsorship support for bright children from struggling households, working in partnership with private primary and secondary schools that promote quality education, and ensuring that young people pursue science courses as compared to humanities that can lead to creativity and innovation of jobs that are much needed in the open market.

In the process of strengthening communal responsiveness, young people need to meet occasionally to interact with seasoned mentors, reflect on their African social heritage, gain knowledge of Christian-Muslim religious differences and similarities, and develop a deep respect for religious diversity and inclusiveness. Young people from infancy need to be indoctrinated to own Livingstone International University at heart without being coerced to abandon their family religious affiliations. It is such young people who, in adulthood, will own the university and contribute greatly in several ways to support the institutional academic programmes as they continue to grow.

In a nutshell, the process to build a chain of local donors from childhood is most likely to be costly and time-consuming. It will involve raising support for foreign education sponsorship, selecting academically bright yet deserving beneficiaries, working with diverse stakeholders responsible for child education, and mentoring intra- and interreligious young people to own the university at heart. Nonetheless, even when such initiatives may be costly, the endeavours are a worthy pursuit

if LIU Management is to achieve the financial sustainability of its progressive academic programmes.

## **5.0 Conclusion**

In Uganda, school-going children accessing free universal education are surrounded by many traumatic life challenges. Schools, households, and social environment-related weaknesses are rated the greatest obstacles affecting children's academic career growth. As a result, millions drop out before completing the primary school cycle, and the dropouts increase as young people progress to the secondary school level. A few lucky young people who hail from wealthy households and those supported by charity organisations have access to higher education in Uganda.

It then postulated that if Livingstone International University stretches its management wings beyond the confines of the academic institutions' walls and gets into dialogue engagements with the local communities, then local communities can be influenced to get involved in the education process of their children until they attain professional skills that can position them to offer monetised services to society.

Hearteningly, the growing population of young people in Uganda without professional skills poses a danger to the country's future peace and security. Besides engaging in criminality, illiterate people can struggle to unshackle themselves from lifestyles that lead to disease epidemics and economic poverty.

## **6.0 Recommendations**

To minimise the challenges associated with the accessibility of quality education, Livingstone International University Management needs to embrace dialogue to support local communities in engaging in income-generating programmes that generate funds to support their children's education. Such an approach is most likely to reduce school dropouts, increase household incomes, influence old-age savings, support more children in accessing higher education, and build several local revenue-generating sources to support the financial sustainability of the institution's tailored academic programmes in Uganda.

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