

**THE INFLUENCE OF MULTIPLE LOANS ON TEACHERS' PROFESSIONAL  
PERFORMANCE IN PRIMARY SCHOOLS OF INDUSTRIAL CITY DIVISION  
MBALE CITY**

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**UGANDA CHRISTIAN  
UNIVERSITY**

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**DECLARATION**

This research report entitled “The effect of multiple loans on teacher professional performance in selected primary schools of industrial City Division, Mbale City.” Is my original work and acknowledgment has been made to the works of others. To the best of my knowledge this work has not been published or submitted for any academic ward at any other university or institution of higher learning

Sign..........DATE...31/OCT./2024

**Kharunda Doreen**

## APPROVAL

I confirm that this research report has been under my supervision and it is ready for submission to the board of examiners of Uganda Christian University for the intended award.

Signed: .....  .....

Date: 31/OCT./2024

Madam Aguo Florence

(SUPERVISOR)

## **DEDICATION**

I dedicate this piece of work to my family, my beloved late father Mr. Uweki Gilbert and Dr. Odong Sunday Clay who was my role model. He encouraged me to attain a high level of education. I appreciate them for their financial support, spiritual and spiritual and inspirational guidance they rendered to me throughout my academic arena.

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To God without whose sufficient grace and divine provision I could not have accomplished this laborious work. I express my humble gratitude to my supervisor madam Aguo Florence for her scholarly, motherly guidance and perpetual encouragement. I also extend my sincere thanks to my course mates for their fruitful academic discussions, professional encouragement and support. I finally extend my sincere lecturers Mr. James Ignatius Nakhokho, Obua Richard Mr. Ssengonzi John, Madam Minjo Samali and Mr Wangwe James, among others for a fruitful academic and professional encouragement. I wish to extend a vote of thanks to my relatives for their emotional and spiritual guidance that made me bold and have focus on my studies.

God bless you all.

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## **LIST OF ABBREVIATIONS/ACCRONYMS**

UNEB	:	Uganda National Examinations Board
DEO	:	District Education Officer
PLE	:	Primary Leaving Examinations
UNESCO	:	United Nations Educational, Scientific and Cultural Organization
EFA	:	Education for all
CDD	:	Community Demand Driven
PTA	:	Parents Teachers Association
SMCs	:	School Management Committees
FGDs	:	Focused Group Discussions
UPE	:	Universal Primary Education
PLE	:	Primary Leaving Examination
CVI	:	Content Validity Indices

## **ABSTRACT**

The study investigated the impact of multiple loans on teacher professional performance in selected primary schools of Industrial Division, Mbale City. The study was guided by the following objectives: To examine the effects of multiple loans on teachers' planning of teaching, the effects of multiple loans on teachers' delivery of teaching and to assess the effects of multiple loans on teachers' assessment of learning in primary schools in Industrial Division Mbale City. The study employed descriptive design where both quantitative and qualitative approaches were used. Findings from the study were presented in tables, pie charts, and analyzed descriptively. The findings divulged that respondents were aware of the dangers associated with multiple loans on teacher professional performance, inadequate time, inadequate preparation, lack of entrepreneurial skills and improper usage of multiple loans. Multiple loans lead to poverty, teacher negligence, loss of self-respect and poor standards of living. It was also unearthed that a strong correlation exists between primary school teachers' multiple loans and professional teachers' performance. The researcher recommended for refresher courses to equip teachers with entrepreneurial skills, create income generating projects that supplement them with an additional income alongside monthly salaries, intensify monitoring, daily inspection to encourage teachers to keep track of preparation tools such as lesson plans, schemes of work, lesson notes, and records of work covered among others to ensure effective delivery and quality education.

## **CHAPTER ONE**

### **1.0 Introduction**

Given the meager pay, delayed payments of teachers' salaries and the increase in the cost of living in Uganda, teachers have had to resort to multiple loans from various financial institutions. On the other hand, teacher performance in public schools especially in Mbale city has greatly deteriorated.

This chapter presents the background to the study, purpose of the study, statement of the problem, objectives of the study, research questions, and significance of the study, scope of the study, conceptual framework, and definition of significant operational key terms.

### **1.1 Background of the study**

Teacher professional performance is the ability to produce gains in learners and conceptualized as the joint function of what it contributes to student achievement outcome, what the teachers do in classrooms in terms of planning for teaching and learning, making and using instructional materials, content delivery, use of constructive teaching methods among others (Darling-Hammond, 2019; Goe & Little, 2019).

Teachers' performance in primary schools depends on planning teaching, delivery of teaching, and assessment of learning.

The status of teacher professional performance in Mbale city is deteriorating as reflected from the Mbale city Education Records (2018) and Mazaki (2017) in Bugisu sub-region illustrated different forms of teacher performance as they established that teachers were registering poor performance as they were making schemes of work late, inconsistently planned lessons, irregularly participated in learners' co-curricular activities, their discipline management, counseling and guidance, rarely attended staff meetings, delayed assessment of the academic progress of the learners, and poor time management like late coming and absenteeism.

Multiple loans on the other hand is when a client borrows from different types of lenders simultaneously, to meet their diverse needs, (Microfinance, 2012). It is also called Over-indebtedness which means taking more loans/debt than one can possibly repay, (Wisniwski 2010). Borrowing and lending have become a commonality among teachers in recent years,

and bank loans are an essential part of this system. Various types of bank loans are available to meet individual and business financial needs. As with any other product, there are advantages but there are more disadvantages of bank loan

Teachers process loans for different purposes such as school fees loans to cater for fees issues, home improvement to uplift their home standards, welfare loans to improve on their living standards, long terms loans and short term loans to run both long and short term projects (businesses).

Primary school Teachers in industrial division, Mbale city in an attempt to meet their basic needs have resorted to processing loans from different financial institutions hence leading to multiple loans. This too has made teachers to involve in part time businesses in order to raise funds to repay the loans installments as demanded by money lenders hence making teachers to inadequately prepare for students. Most primary school teachers in Mbale city do not lesson plan, scheme, prepare instructional materials to consolidate the dissemination of content at the time of delivery, do not research in advance, poor time managers, poor record managers and follow up as well as general monitoring of learners in primary schools.

Reports from financial institutions like Duck Hill micro finance and Mbale city accounts department (2017) asserts that, 89% of the teachers in every primary school in industrial division, Mbale city have more than two loans from different financial institutions. They continue to affirm that most of the teachers also pick loans from money lenders using their ATM cards and household items which work as mortgages. Most of them fail to pay back and the security is sold off by the institution agents to clear the debt. Some teachers are always on the run due to fear of being arrested by money lenders.

In Uganda, absenteeism, late coming, and neglect of duty identified to be major constraints to teachers' performance (Nangosya, 2019). The above characteristics of poor teachers' performance in public primary schools in Mbale city was confirmed by the Ministry of Education and Sports (2019) where it was noted that despite the increments in national budget allocation to the education sector from 531.14Bn in 2003/04 to 1,761.59Bn in 2013/14,

inflation and increase in enrolment rates was compounding in high teacher-student ratios, head teacher and teacher absenteeism estimated at an average of 20% which might have hindered the performance. This is affirmed by the reports from the Mbale city Education Officer and various meetings conducted in different primary schools by head teachers. These reports continue to strengthen that the teacher professional performance in primary schools in Industrial City Division, Mbale City has deteriorated. However there is no measure that is taken under way to revert the likely dangers that are associated with multiple loans on teacher performance in public primary schools in Industrial division Mbale city. Therefore this study intended to investigate the influence of multiple loans on teacher performance in primary schools of industrial division, Mbale city.

## **1.2 Statement of the problem**

The academic progress of learners as key indicator of success of quality education system is dependent on the professional performance of teachers. For teachers to effectively perform their noble duty to teaching among others, they need to have their basic needs addressed. For a long time government has tried to improve on teachers' pay but this has been in tandem with the cost of living. This has led to several teachers resorting to multiple loans in order to meet their basic needs. According to records from financial institutions (2020), Mbale city education records (2020, 2021, and 2022) reveal that almost 85% of the teachers in public primary schools in industrial division, Mbale city have multiple loans from various micro finance institutions at the sometime. DES reports (2019, 2020, 2021, and 2023) indicate that teachers' performance in primary schools in industrial division, Mbale city has deteriorated. The reports further indicates that only 25% of the teachers planned their lessons, lesson delivery was below expectation and less than 23 % of the teachers did any assessment of learning. Several studies from (Oluka & Opolot-okurut, 2018; UNESCO, 2022; UNEB report for the work of the candidates, PLE statistical abstract, 2022-2023) reflects that teachers performance has deteriorated. However, there is no evidence that any measure is currently under way to revert the danger that multiple loans may cause to teacher performance and the students in future as proved by the PLE results (2023) where a few candidates scored first grade in most of the sampled schools. It's upon this background that the study investigated the influence of multiple loans on teacher professional performance in primary schools of Industrial Division, Mbale City.

## **1.3 Purpose of the study**

The purpose of this study was to investigate the influence of multiple loans on teachers' professional performance in primary schools in Industrial Division, Mbale City

## **1.4 Objectives of the study**

The research was guided by the following objectives

- i. To examine the effects of multiple loans on teachers' planning of teaching in primary schools in Industrial Division, Mbale city
- ii. To investigate the effects of multiple loans on teachers' delivery of teaching in primary schools in Industrial Division Mbale city

- iii. To assess the effects of multiple loans on teachers' assessment of learning in primary schools in Industrial Division Mbale city

### **1.5 Research Questions**

- i. What is the effect of multiple loans on teachers' planning of teaching in public Primary schools in Industrial Division, Mbale city?
- ii. What is the effect of multiple loans on teachers' delivery of teaching in primary schools Industrial Division, Mbale city?
- iii. What is the effect of multiple loans on teachers' assessment of learning in primary schools in Industrial Division, Mbale city?

### **1.6 Significance of the study**

The findings might be used by the ministry of education and sports, teachers' service commission to guide the teachers to be satisfied with the little they have and also how to get involved in doing other activities which can act as the source of income after school other than depending on loans only and creating more problems.

The findings of the research might help teachers to minimize getting multiple loans.

The findings might equip teachers with entrepreneurial skills of operating income generating projects to supplement on their salaries and curb challenges associated with the use of multiple loans.

It may also pave way for other interested educational researchers to investigate further issues on teachers' performance in Mbale city, other parts of the country and globe.

It may be used by a researcher as requirement to fulfill the award of a bachelor's degree in primary education of Uganda Christian University.

### **1.7 Scope of the study**

#### **1.7.1 Geographical scope**

The study was conducted in industrial division, Mbale City, located in eastern Uganda. Its geographical coordinates are approximately 1.0834° N, 34.1742° E.

Mbale is situated at the foothills of Mount Elgon, which influences both its climate and economic activities. The city is an important center for various industries, including

agriculture, food processing, and small-scale manufacturing, which thrive due to the fertile surrounding lands.

### **1.7.2 Content scope**

The study was concerned with effect of teacher's planning of teaching, teachers' delivery of teaching and teachers' assessment of learning by teachers in primary schools in Industrial Division, Mbale city. This is because these are the determinants of teachers' effectiveness that reflects the teachers' performance.

### **1.7.3 Time scope**

The study shall focus on the period from August to December 2024. This period was assumed adequate since it's the period when the Industrial division, Mbale city public primary schools are experiencing teacher poor performance on all levels with anticipation that it would be multiple loans. This was also in line with the period earmarked by Ministry of Education & Sports (2020) where it stated that most primary school teacher performance is deteriorating and there is no evidence that current measures are planned to address the concern. Records also show the highest dropout rate. (Mbale city Education Office records, 2023).

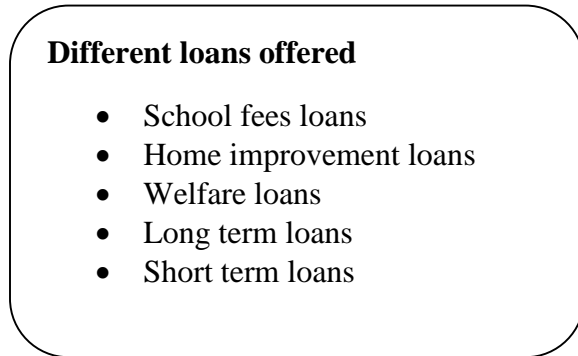
### **1.8 Conceptual framework**

The study conceptualized basing on the variables that was used in the study. In this conceptual frame work, it was conceptualized that high teacher's performance was affected by a combination of various variables namely: poor syllabus coverage, poor content delivery, poor assessment and evaluation of learners. The focus was on multiple loans which was the central independent variable.

**Figure 1.1: A conceptual framework showing the effects of multiple loans on teachers' performance in primary schools in Industrial Division, Mbale City.**

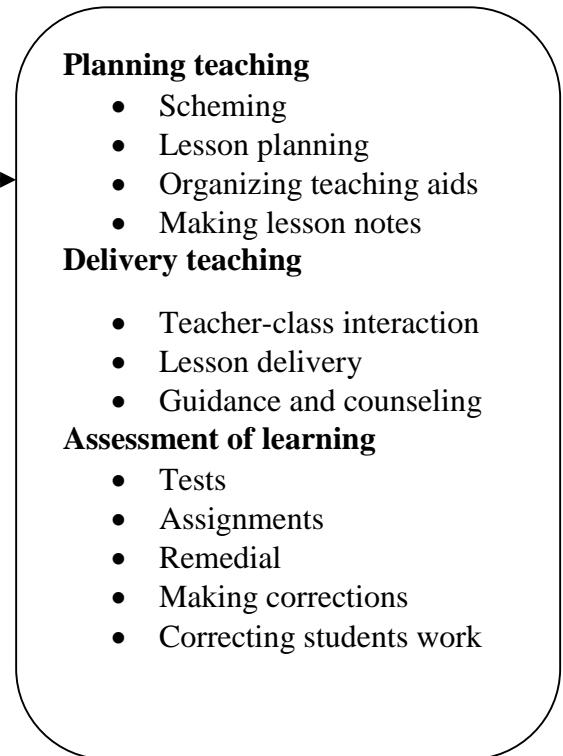
## Independent Variable

Multiple loans.



## Dependent variable

Teachers professional' performance



## 1.9 Operational Definition of Terms

**Multiple loans:** refers to when a client borrows from different types of financial institutions and lenders simultaneously, to meet their diverse needs. It is also called Over-indebtedness which means taking more loans/debt than one can possibly repay, (Wisniwski 2010).

**Planning teaching:** refers to the process that ensure that dissemination of content is carried out to enforce acquisition of knowledge and skills

**Delivery of teaching:** refers to the dissemination of content during the time of instruction

**Assessment of learning:** refers to determination of the quantity of knowledge one has acquired

### **1.10 Limitations to the study**

The researcher encountered the following hindrances during data collection process:

Some respondents developed the Hawthorn effect when they discovered that they are being studied.

The distance to some data collection centres was a hindrance.

Some respondents failed to cooperate with the researcher as they will a negative attitude towards the study

Unpredictable weather changes especially the heavy down pour affected the effectiveness of data collection.

### **1.11 Delimitations of the study**

Data collection process was made a success because of the following factors:

To make data collection easy, a small sample was chosen.

Near places for the sampled schools was selected to reduce on transport costs and other expenses.

Researcher's ability to speak the area language promoted effective communication during data collection process especially when interviewing school administrators.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.0 Introduction**

This chapter dealt with review of related literature concerning the effects of multiple loans on professional teachers' performance in primary schools in Industrial division, Mbale city. This was sub-divided into the following sub-sections; the effects of multiple loans on teacher's planning, the effects of multiple loans teacher's actual teaching/learning, the effects of multiple loans on teacher's assessment and evaluation of learners.

Majority of teachers in government schools are suffering from various problems. One among those problems is concerning with payments. Teachers are entitled to be paid salary, leave allowances and arrears when they get promotion in order to meet their required needs as teachers. This situation affects teachers' standard of living and cause multiple socio-economic problems which have adversely affected performance.

Millman (2019) argues that when the teachers who arrive at schools and are insecure about health protection, financial security for their families, and work in poor and cramped working conditions, they are in poor condition to demonstrate their highest level of proficiency. Similarly, Bakahwemama (2020) noted that the motivation for teaching comes from good payment. A good salary helps teachers to meet their basic needs and concentrate on teaching activities. While low salary discourages teachers to teach effectively.

#### **2.1 Multiple loans and teacher's planning of teaching.**

Multiple loans can significantly influence teachers' planning of instruction, particularly in regions like Mbale City, where financial constraints and educational resources often intersect. Research indicates that financial stress, including the burden of multiple loans, can affect teachers' effectiveness, motivation, and planning processes (Okwany & Bago, 2021).

Teachers burdened with multiple loans experience increased financial stress, leading to a diversion of their time and focus from teaching activities to financial management. According to a study by Kyeyune (2019), financial pressures reduce the time teachers dedicate to lesson planning, resulting in less effective teaching practices. In Mbale City, where economic challenges are prevalent, this stress has exacerbated by the local economic environment (Namasasu, 2023).

Multiple loans can limit teachers' ability to access necessary teaching materials. Research by Okello and Muwonge (2020) highlighted that teachers in financially strained environments often struggle to procure educational resources, impacting their lesson planning and execution. This limitation is particularly relevant in industrial divisions where educational funding may be less robust.

Financial burdens can diminish teachers' motivation, leading to lower job satisfaction and, consequently, a lack of engagement in lesson planning (Adongo, 2022). In Mbale City, this can create a cycle where reduced motivation leads to poorer educational outcomes, further perpetuating financial challenges.

Most existing research on financial stress among teachers focuses on urban centers or different contexts outside of Uganda. There is a need for localized studies that explore how multiple loans specifically affect teachers in Mbale City (Ssembatya, 2024).

Much of the research is cross-sectional, lacking longitudinal studies that could provide insights into how the effects of multiple loans on teaching planning evolve over time (Nabudere, 2023). While quantitative studies exist, there is a dearth of qualitative research that explores teachers' lived experiences concerning financial stress and its influence on their pedagogical approaches. This gap highlights the need for in-depth interviews or focus group discussions to gain richer insights (Mugisha, 2022).

*Wikipedia*, (2020) defines Planning as the process of thinking about the activities required to achieve a desired goal. It involves the classroom management, creation and maintenance of a plan, such as psychological aspects that require conceptual skills. Planning teaching entails the process of setting objectives and determining the means to achieving objectives. It entails deciding in advance what is to be taught, how to teach, when to teach, who is to be taught and evaluation of the recipient. It makes the teaching learning encounter valuable and productive impact. No planning leads to a wasteful and unproductive lesson. The motion pervades education at all levels and in all subject areas.(Egbe 2018). In general through planning all the needs required for effective teaching/ learning process are catered for.

Classroom management refers to the wide variety of skills and techniques that teachers use to keep students organized, orderly, focused, attentive, on task and academically productive during a class, Doug Lemov, (2018). When the classroom management strategies are executed effectively, teachers minimize the behaviors that impede learning for both individual and

group students while maximizing the behaviors that facilitate or enhance learning. Generally speaking, effective teachers tend to display strong classroom management skills, while less effective teachers are disorderly and their classrooms are filled with students who are not working or paying attention. Teachers who are stressed due to multiple loans have poor classroom management skills and in most cases they are a source of indiscipline to students. This too influences teachers' performance negatively in all aspects.

Teachers with multiple loans have difficult moments at schools because of psychological problems arising from over thinking about how to pay back the debts at the end of the month and how to handle other family and personal needs. This affects them in the way of planning for teaching and classroom management. Micro-finance (2019), forces various teachers around the country to pay back the bank loans that they borrowed after some time and this makes some of the teachers quit their jobs due to excessive debts that they are being demanded. On abandoning duty, teacher performance is lowered in terms of personal growth, professional, social and economic growth. This is also reflected in the way students perform in the primary schools.

Another study by National Staff Development Council (2018) indicated that multiple loans affect planning for teachers to go for further studies in order to improve on their teaching proficiency, instructional techniques and ideologies which enhance content delivery. In addition, Morgan (2010), in his study on benefits of professional development, found out that teachers acquire more knowledge which can help them deliver more while in the class. This is supported by a study done by Ferguson and Ladd, (2016). Haycock (2018) indicated that teachers with little training have too little knowledge of the subjects they teach thus denying their students the most basic learning resources due to inadequate planning.

Welsh (2010) and Gurskey (2019) maintain that teachers who are well trained are able to have a strong knowledge and understanding of the subject content they are teaching their students. Such teachers incorporate various teaching methods thus improving their content delivery in the classroom. Recent studies in Dallas, Texas, have also found that differential teacher performance is a strong determinant of differences in the student academic achievement (Sanders et al., 2020). Students who are assigned to several stressed teachers due to multiple loans, and ineffective teachers in a row have significantly lower achievement and gains in

achievement than those who are assigned to several highly trained and effective teachers in sequence.

James Ko, Pamela Sammons, (2019) stated that effective teachers should have the ability to provide differential instruction to students according to their different abilities. They should further consider different learning modes for their students and match the instruction to the student needs and this entirely depends on the teachers proper planning which should be not affected by other factors like fear to be arrested by money lenders due to failure to pay the borrowed monies.

Multiple loans also influence the teachers' ability to plan for an effective lesson. This is affirmed by Collins's (2016) on the work with the Teacher Assessment Project, were five criteria were established for an effective teacher: (1) is committed to students and learning, (2) knows the subject well, (3) is responsible for managing students, (4) can think systematically about their own practice, and (5) is involved in the learning community. For example, good teachers motivate students' desire to learn and encourage them to be responsible for their own learning. This is impossible with teachers who are operating on inappropriate use of multiple loans.

In a synthesis study, (Markley, 2018) suggested that the best ways to measure teacher performance are using an approach that combines teacher classroom observation with student-teacher matched achievement data. In his opinion, an effective teacher is "one who demonstrates, assess the learners appropriately, knowledge of the curriculum, provides instruction in a variety of approaches to varied students, and measurably increases student achievement". Teacher input, process, and output are all important measures of teacher performance, but the focus has moved from teacher inputs to teacher process and outputs in terms of students' achievement and success (Little, Goe, & Bell, 2019). For example, in a synthesis study, (Goe et al., (2018) concluded that defining teacher performance solely through teacher input qualifications is not sufficient for ascertaining teacher quality. This also depends on the teachers' ability to plan advance and this is influenced by multiple loans that are picked by teachers.

The Bill & Melinda Gates Foundation's Measures of Effective Teaching (MET) Project piloted the Tripod Survey with more than 3,000 school teachers in six large school districts throughout the United States. In their findings, students perceive ratings in teaching process were clearly different among teachers and were predictive of student achievement gain scores. Teachers with more satisfied student survey results had significantly better value-added scores. This study indicated that "students seem to know effective teaching when they experience it" (Foundation, 2019).

Freeman (2017) and Atkinson (2019) share the view that; preparing for a lesson is a systematic attempt to foresee the activities and materials needed for every phase of teaching and learning a given task which is a paramount component of teachers' planning before attempting to teach. Lesson plans provide a guide for managing the learning environment and is essential if a teacher is to be effective and efficient. Teachers should begin by having a clear mental picture of the exact changes to occur among learners and therefore they have to plan ahead regarding what, when, and how they are going to teach if they want their students to succeed. Selecting what to teach implies selecting objectives and content. Deciding when to teach a topic or subject involves structuring a course in a logical sequence. Though Freeman (2017) and Atkinson (2020). Findings are good, their studies were not direct to primary schools. This left a contextual gap for this study to fill.

Lesson preparation is conceptualized in terms of use of lesson plans with appropriate formats, clearly stated objectives, specifying teacher's and students' activities and the lesson evaluation procedures. Nabasiige (2019) believes in this by pointing out that preparation involves formulation of objectives and organizing learning experiences. This is in line with Anderson (2019) who suggested that teachers must use the understanding of standards or objectives to design appropriate and effective learning units. Therefore teachers at every level prepare plans that aid in the organization and delivery of their daily lessons. However, it is important to note that these plans vary widely in the style and degree of specificity. Some teachers prefer to construct elaborate detailed and typed outlines; others rely on the briefest of notes handwritten on scratch pads or on the backs of discarded envelopes. Regardless of the format, all teachers have to develop a lesson plan to provide direction toward the

attainment of the selected objectives. This is not fully achieved due to stress that emanate from multiple loans.

According to UNESCO (2005) the success of teaching and learning is mainly influenced by the resources which are available to support the process of teaching and learning. These include teachers and physical resources. In order to be able to do an effective and efficient job in relation to education, schools must have adequate, well trained, motivated and committed teachers, appropriate textbooks and other learning materials. Most the needs are got when proper planning for teaching is embraced.

## **2.2 Multiple loans and teacher's delivery of teaching.**

Teaching is a calling just like other vocations and so if teachers are to perform well, they must have passion and commitment to work. Many teachers however lack the passion to teach (Herbert & Harold, 2020). The young teachers especially in the United States, New York to mention but a few look at teaching just as a job not a career. In fact many are heard saying “Teaching is a sure thing, until something better comes up”, this obviously means they lack the heart to teach. They do not love teaching but just take it on as a step as they search for something better to do. However, one teacher in New York noted that “I would be a fool if I was not looking for “greener pastures”, to me it doesn't matter where I teach, I love teaching. But love does not pay the bills, if it does please contact my landlord”. Such utterances are a clear sign that passion for work itself without incentives and benefits cannot motivate teachers to perform (Prendergast, 2018).

In any education system, teachers lay the foundation of education. They perform a significant role in knowledge and skill transmission (Bennell 2018). In line with this argument Mumanyire (2019) argues that “teachers are the key source of knowledge, skills, wisdom, appropriate orientations, inspiration and models for the students.” This implies that teachers are very important in teaching and learning process.

According to UNESCO (2015) the success of teaching and learning as a job task is mainly influenced by the resources which are available to support the process of teaching and learning. These include teachers' welfare and physical resources. In order to be able to do an effective and efficient job in relation to education, schools must have adequate, well trained, motivated and committed teachers, appropriate textbooks and other learning materials.

Therefore, teachers are central in teaching and learning processes. They are facilitators of teaching and learning process, that lead to meaningful education and students' learning outcomes. However this affects teacher's quality which is influenced by stress that emanate from multiple borrowing.

Teaching is a mass occupation, which accounts for one-half to two-thirds of both public and private sector employment in most developing countries (Kaiako, 2021). However while other professions (engineers, medical doctors and lawyers) enjoy a high degree of self-regulation and are successful in maintaining high barriers to entry in terms of qualification requirements and registration, teachers on the other hand, tend to have weak, state-dominated professional organizations with several trade unions (Kaiako, 2021). He also indicated that teaching has become employment of the last resort among university graduates and secondary school leavers. About one-half of junior secondary school leavers in Malawi and Tanzania who finished school in 1990 were employed as teachers in 2001 (Trowbridge & Powel, 2004). This too force teachers into multiple loans with the desire to improve on their financial status which cannot be sustained due to failure to service multiple loans and this too impacts into poor teacher performance.

Komba (2018) insists that teachers function sometimes as catalysts of discussion and inquiry, sometimes as contributory group members. They focus on appropriate skills development so that student acquires cognitive skills, knowledge, attitudes and required behaviours in the whole process of teaching and learning. Hence factors that hinder their performance should be handled with great care to address the concerns of teacher performance.

According to the Situational Analysis, 2019 report, teaching load in Uganda is approximately 22.5 for 40 minutes per period per week. Capacity to develop sound teaching schemes by individual schools is limited. The development of study programs is usually left to individual schools and it is reported that only in a few subjects are there examples produced by the ministry (Nabasiige, 2018). Only since 2010 have the official NCDC teaching syllabuses been endorsed as the required S1 to S4 programmes of study.

The Situational Analysis, 2019 report, still contends that the teaching styles by the overloaded content-heavy curriculum do not generate the skills needed by a 21<sup>st</sup> century workforce. The

prevalent teaching style is almost solely in form of teacher dominated classrooms with silent learners taught by stressed teachers. (Nabasiige, 2019). Success is determined in the main by an ability to learn a mass of knowledge that is largely abstract, fact-centred, decontextualized and irrelevant. Unless and until young trainee teachers have followed a competence based training programme, embracing the reformed curriculum and learning area syllabuses, with hands on practical experience with the text books and other materials as the delivery vehicles for the curriculum, and are thus empowered to bring the new approaches to their schools, no amount of in-service short courses for serving teachers will trigger the scale of change that is needed (Kemp & Hall, 2019). Such cases have prompted the researcher to investigate whether multiple loans influence the actual teaching and on teacher performance in primary schools in Mbale district.

Instructional materials are part of teaching and they refer to any material that can be used for the purpose of demonstration during any lesson delivery. Quite often they are referred to as teaching aids. A wide range of materials can be used for effective delivery in any lessons. According to Trowbridge and Powel (2018), instructional materials fall under four categories: Visual materials, audio materials, audio-visual materials, and community resources. Instructional method includes a variety of components, including classroom strategies, instructional materials, and assessment models. The foundation for the use of instructional materials in the school system is to transmit information in the teaching and learning process. Instructional materials according to Abidoye (2019) refers to a broad range of information resources that constitute integral component of classroom teaching and learning, and are utilized in an instructional process with the hope of facilitating effective and efficient communication in the teaching and learning process. That is instructional materials are those materials or objects that help the teacher in making the lesson more interesting on the learners. However in most primary schools in Uganda, Mbale city inclusive, the resources that are usually used include: chalkboard, models, textbooks, and real objects. Unfortunately some of these are not used by teachers due to panic and fear of being arrested by money lenders. Teachers ought to note that effective use of instructional materials bring about effective teaching and learning. Therefore, Ntambi, (2018), says that instructional materials such as models may illustrate in detail the points being made by the teacher and expand some of the presented details into broad general principles for better understanding. Vitto (2018) also say

that instructional materials can arouse interest, stimulate discussion, and raise questions and simplify information and ideas among learners.

Gini Cunningham (2019), defines a lesson plan as a teacher's detailed description of the course of instruction or "learning trajectory" for a lesson which is part of teaching. A daily lesson plan is developed by a teacher to guide class learning. Details will vary depending on the preference of the teacher, subject being covered, and the needs of the students. There may be requirements mandated by the school system regarding the plan. A lesson plan is the teacher's guide for running a particular lesson, and it includes the goal (what the students are supposed to learn), how the goal will be reached (the method, procedure) and a way of measuring how well the goal was reached (test, worksheet, homework etc.).

Okumu (2019), teachers with multiple loans do not prepare lesson plans and they don't even attend to all school programmes because of the fear that they can be arrested by the Bank or money lenders due to many debts demanded. This has caused such teachers to have no lesson plan or poor lesson development during teaching thus affecting the innocent learners to achieve their goals. Some of the teachers flee out of schools and dodge their lessons

Multiple lending, i.e. the practice of households borrowing from more than one lender at the same time, has been investigated by several papers, from both an empirical and theoretical perspective (Degryse, Kim and Ongena, 2019). The literature has high-lighted both pros (divarication of risk, mitigation of hold-up phenomena) and cons (less monitoring incentives, coordination failures) of it but only from a microeconomic point of view. To our best knowledge we are the ready to consider the link between multiple lending and financial stability.

In a multiple loans perspective Detragiache, Garella and Guiso (2020) argued one reason why teachers borrow from more than one lender is that in this way they mitigate the risk of a premature liquidation of the project financed once a lender falls short of liquidity. Indeed, in case one of the bank's lending to a borrower falls short of liquidity other lenders may easily step in as they are already lending to that borrower and then asymmetric information problems

are highly mitigated (Bolton 2016). What has been overlooked so far is that if the liquidity shock that hits a bank is large enough many borrowers would also be hit and the liquidity shock may propagate to other lenders. This may easily occur in particular when a household has obtained credit lines from more than one bank Gobbi and Sette, (2019).

Indeed, it is reasonable to assume that a borrower that has to pay back part of its debt to the illiquid bank draws money from other banks that have granted a credit line, up to the line ceiling. Credit lines are an important source of liquidity around the world Lins, Servaes and Tufano, (2019) and have two crucial features. First, they are a pre-committed source of liquidity, meaning that borrowers are entitled to draw cash from banks up to a pre-specified limit, at mutually agreed-upon terms. Second, banks may have the option of cutting credit lines if circumstances change, Su, (2019); Acharya et al., (2019). This greatly influence the teacher actual teaching and class management as he/she is mostly to concentrate more on the debt than the teaching. This makes a teacher to deliver wrong facts, use inappropriate methods and making the lesson progress boring session to the learners.

Todaro et al. (2018) established that the main limitation for poor households in developing countries is lack of access to financial services caused by imperfect financial markets and poor lending culture by commercial banks offering their services almost exclusively to the medium and large companies perceived to be credit worthy therefore hampering accumulation of capital and growth of the economy. This has resulted into exploitation of the teachers due to limited information concerning the use of loans. This information can reach through regular sensitization to equip teachers with entrepreneurial skills to enable them concentrate on their work and produce good results.

The Welfarist theory as discussed by Robinson (2021) suggests that credit is provided to poor borrowers at below market interest rates in order to reach the extremely poor to help overcome poverty and empower them. Welfarist theory focuses on credit as a tool of reducing poverty. This in turn promotes teacher effectiveness as most of the basic needs can be availed without difficulty.

According to Arena (2020) the concern for employee (teacher) welfare was an effect of the industrial revolution on workers working conditions. The social effects of the industrial

revolution on factory workers were at times inhuman as it made their daily life to be arranged by factory hours in order to increase employee productivity. The inhuman effects of the industrial revolution were accompanied by techniques of scientific management that were initiated by Frederick Taylor. Taylor (1911) in Arena (2013) argued that scientific management was away to increase workers wellbeing, but this claim contradicted the rigidity and bureaucracy imposed by scientific management. Teachers' welfare greatly influences teachers' delivery and preparation.

Well prepared Teachers have good teaching skills, deliver lessons which are organized and structured; have good communication skills which attract students and shows higher attendance rates and this promotes effective actual classroom teaching.(Hafeez 2019, Indiana: and Achievement 2019) which most teachers with multiple loans do not have due to stress and tension associated with multiple debts.

Kamla-Raj quoted in his article in 2019, the continue absenteeism or poor academic achievement among the teachers leads to student dropout. It is indicating by one author that absenteeism is act as crime which is more commonly among the teachers who pick loans from financial institutions and this make them to teach effectively (Robbins and Coulter 2007). This teacher absenteeism is due to fear by the teacher to be arrested by money lenders.

### **2.3 Multiple loans on teacher's assessment of learning**

Recent studies have indicated that financial stress from multiple loans can adversely affect teachers' performance and their assessment practices. For instance, according to a survey by the Education Finance Institute (2020), 35% of teachers reported that financial pressures affected their teaching quality, leading to biases in student assessment (Education Finance Institute, 2020). Teachers facing financial instability may prioritize their personal financial obligations over professional responsibilities, which could skew their assessment of students' learning (Nguyen et al., 2021).

In Mbale City, the proliferation of microfinance institutions has led to a culture of borrowing among teachers. A study conducted in 2023 found that 40% of teachers in the industrial division reported having multiple loans, impacting their focus on student learning (Amani &

Nabunya, 2023). This statistic suggests a significant correlation between teachers' financial stress and their assessment practices.

Despite the growing recognition of this issue, there is a notable lack of localized research specifically examining the impact of multiple loans on teachers' assessment in Mbale City. Most existing studies focus broadly on financial stress in education without delving into the specific dynamics of loan acquisition and management among teachers. For example, a systematic review by Kiyaga and Tuwai (2022) highlighted the need for context-specific studies that explore how financial pressures uniquely affect educators in different regions, particularly in Uganda.

Furthermore, research often overlooks the psychological and emotional implications of financial stress on teachers. While there are studies linking financial stress to job satisfaction (Owens, 2023), there is limited exploration of how this stress translates to assessment practices and, subsequently, to student outcomes.

Mbale City, characterized by its growing industrial sector, has seen an increase in microfinance and loan accessibility for teachers. This accessibility, while beneficial in some aspects, often leads to an over-reliance on borrowing. A 2023 report indicated that 58% of teachers in the region have taken out loans to manage daily expenses, impacting their financial well-being and professional responsibilities (Nabugodi, 2023).

Financial stress stemming from multiple loans lead to significant psychological burdens. Teachers experiencing high levels of stress are more likely to exhibit reduced engagement and motivation in their roles, affecting their assessment of student learning. Research by Abate et al. (2021) found that 62% of financially stressed teachers reported feelings of burnout, which negatively correlated with their ability to provide fair and consistent assessments.

The quality of assessments can be compromised when teachers face financial difficulties. A study in 2022 by Mukasa and Okello demonstrated that teachers who reported financial instability were more likely to give inflated grades to students in an attempt to maintain a positive classroom environment, leading to inaccurate assessments (Mukasa & Okello, 2022). This practice not only undermines the integrity of the educational system but also affects student motivation and future academic performance.

The repercussions of teachers' financial stress extend to students, as assessments are fundamental in shaping educational trajectories. According to a recent analysis by Wamala

(2024), schools in Mbale City with a higher prevalence of financially stressed teachers exhibited lower student performance metrics, with average scores in standardized tests dropping by 15% compared to schools where teachers had stable financial situations.

Despite the alarming trends observed, significant research gaps remain in the literature concerning the specific mechanisms through which multiple loans influence teachers' assessment practices in Mbale City.

Jay McTighe and Ken O'Connor (2019) define Assessment as a methodical way of acquiring, reviewing and using information about someone or something, so as to make improvement where necessary. The term is interpreted in a variety of ways, i.e. educational, psychological, financial, taxation, human resource and so on. In general, assessment is an ongoing interactive process, in which two parties (assessor and assessee) are involved. The assessor is someone who assesses the performance based on the defined standards, while assessee is someone who is being assessed. The process aims at determining the effectiveness of the overall performance of the assessee and the areas of improvement. The process involves, setting up goals, collecting information (qualitative and quantitative) and using the information for increasing quality. Evaluation focuses on making a judgment about values, numbers or performance of someone or something. Assessment is made to identify the level of performance of an individual, whereas evaluation is performed to determine the degree to which goals are attained.

The best time for evaluation is immediately after teaching. Teachers are expected to start their evaluation by viewing their strength. They need the encouragement to make a list of their strong points, those things they think "went well." The point at which the students were most interested in their lesson. If they find out why they were interested, they might find one of their strengths (Elmer, 2019). Effective teachers really believe every student is capable of achieving success, and they do all they can to find ways of making each student successful. Effective teachers' expectations towards the students, in terms of standard of learning and their behavior, are high, and they help their students to meet those high expectations which are essential. According to Cambourne and Turbil (2020), a good way to communicate high expectations is through challenging tasks, case-base approach involving real-world problems, sample cases, and praise. This study seeks to investigate further what determines the quality of teaching whether or not continuous assessment and evaluation. Whether it's because of one

particular teacher that a complex idea is understood or a special interest in a particular subject area is developed or a desire to pursue a certain career is developed.

Assessment can be an effective learning process (Gamoran, 2020). Effective teachers have good expertise in a variety of assessment methods, equitable practice, and a good and fair evaluation system. They teach to encourage students to take greater responsibility for their own learning. They also make sure that their students know what the objectives and goals of the learning program are; understand how these goals will be assessed; know whether they are on the pathway to achieve success; and are actively involved in evaluating their own learning. Effective teachers request formal and informal responses from students during the semester, and use the information to improve their courses as they are being taught

Teachers who are under pressure of paying loans borrowed from various money lenders have very little time to assess and evaluate their students. This affects students in the way that they do perform poorly in their final exams i.e. in UCE or UACE basing on the UNEB results of UACE, (2017), no students from Easter region scored 18 points and one of reasons is teachers assess students poorly and even some do not have time to assess the learners due to psychological disturbances they have and pressure from loans they got from the money lenders and banks.

This is because teachers cannot fully concentrate on proper assessment and which entails the following as described by Bloom (1956) as levels of cognitive abilities. Essentially Bloom's mastery learning approach is designed to bring all or nearly all learners to a specified level of mastery on all course objectives. The questions formulated by the teachers should constitute knowledge and intellectual understanding hence includes all levels of thought processes like: knowledge, comprehension, application, analysis, synthesis and evaluation. It is always important for the teacher to take trouble to determine the depth and breadth of the answers he/she expects from the learners while taking into consideration the types of questions asked.

In classroom assessment, teachers themselves develop, administer and analyze the questions, they are more likely to apply the results of the assessment to their own teaching. Therefore, it provides feedback on the effectiveness of instruction and gives students a measure of their progress. This in turn improves on the learners' capacity to respond to all cognitive levels of

questions hence quality assessment and performance. This too requires time and commitment which is not fulfilled due to the stress emanating from huge debts from money lenders.

Related to the above, Biggs (2019) maintains, two major functions can be pointed out for classroom assessment: One is to show whether or not the learning has been successful, and the other one is to clarify the expectations of the teachers from the students and this requires teachers ability to interpret the curriculum as well as the syllabus to ensure that the content delivered holistically meets the learners needs.

In accordance to (Dunn et al., 2019),assessment is a process that includes four basic components namely measuring improvement over time, motivating students to study, evaluating the teaching methods and ranking their capabilities in relation to the whole group evaluation. In these components the cognitive levels such as knowledge, comprehension, application and the other three are included so as to come up with valid and reliable measures that produce quality assessment. This too can only be realized by a teacher who is emotional stable to inspire students to enrich their careers.

Furthermore classroom assessment and evaluation give students and teachers the opportunity to show what they have learned rather than catching them out or to show what they have not learned and taught. This in turn reveals their strengths and weaknesses and also demands them to seek for remediation to arrest a given situation to realize quality assessment in the related discipline.

Evaluation and assessment can focus on different aspects of teaching and learning: respectively textbooks and instructional materials, student achievement, and whole programs of instruction which is determined by the teachers' effectiveness and creativity unfortunately this impossible with teachers under the stress of multiple loans.

#### **2.4 Summary of identified gaps**

The literature review showed that teachers' professional performance is influenced by inadequate provision of teachers' needs such as medical care, food, security and safety as emphasized in Abraham Maslow's theory of needs is greatly associated with higher teacher performance. Instructional materials, lack of entrepreneurial skills to run businesses and proper use of multiple loans were highly noted in the literature cited from different sources. This reveals that, inappropriate use of multiple loans is one of the factors that influence

teachers' performance in public primary schools. Therefore it is imperative for the government to improve on teachers' remuneration, create income generating projects to avail teachers with daily income to support their children at school. This in turn would step up teacher performance and equip teachers with entrepreneurial skills to ensure appropriate use of multiple loans.

## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

#### **3.0 Introduction**

This chapter presented the methods that were used to enable the researcher to gather data for the study. It comprised of the research design, study population, sample size, geographical area, sampling techniques, data collection techniques, and quality control and ethical considerations.

#### **3.1 Research Design**

Hebb, (2009), a research design is the set of methods and procedures used in collecting and analyzing measures of the variables specified in the research problem research. The design of a study defines the study type (descriptive, correlation, semi-experimental, experimental, review, meta-analytic) and sub-type (e.g. descriptive-longitudinal case study), research problem, hypotheses, independent and dependent variables, experimental design, and, if applicable, data collection methods and a statistical analysis plan. The researcher used a descriptive survey research design whereby qualitative research approaches were largely be used. Quantitative methods were used to collect, present and interpret and analyze verbal data (descriptive). Whereas, qualitative methods was used to interpret and analyze numerical data and this was done inform of tables, figures, frequencies and percentages. Demographic information obtained aided in describing the effects of multiple loans on teacher's professional performance. Descriptive studies are used when the characteristics of a population are either unknown or partially known.

#### **3.2 Locale of the study**

The study was conducted in industrial division, Mbale City, located in eastern Uganda. Its geographical coordinates are approximately 1.0834° N, 34.1742° E.

Mbale is situated at the foothills of Mount Elgon, which influences both its climate and economic activities. The city is an important center for various industries, including agriculture, food processing, and small-scale manufacturing, which thrive due to the fertile surrounding lands.

#### **3.3 Population of study**

A population can be defined as including all people or items with the characteristic one wishes to understand. Because there is very rarely enough time or money to gather information from everyone or everything in a population, the goal becomes finding a representative sample (or subset) of that population

The unit of analysis (population) for the study comprised of a population of 100 respondents from 5 primary schools.

### 3.4 Sample size

According to Jeynes, (2014), a sample is part of the target population that has been procedurally selected as a representative of the whole population of the study.

Out of a target population of 2068, a sample of 322 was selected accordance to Krejcie and Morgan’s (1970). This comprised of teachers, Head teachers, parents, SMCs and pupils from 6 primary schools in Industrial Division, Mbale City. The researcher applied Krejcie and Morgan’s (1970) table per respondent category as presented to determine the sample size. They included 06 head teachers, 06 school (SMCs), 102 teachers, 10 parents and 198 students from 06 primary schools. The schools were represented by S001 to S006, Pupils from P1 to 198, Headteachers from Hps1 to Hps 6, Parents from Pt1 to Pt10 and Smcs from Sm1 to Sm6

**Table 3.1: Sample Size of the Respondents**

Categories of Respondents	Sample Size	Sampling Techniques
SMCs	06	Purposive Sampling
Head teachers	06	Snow ball sampling
Parents	10	Purposive Sampling
Teachers	102	Stratified sampling
Pupils	198	Purposive Sampling
Total	322	Krejcie and Morgan’s (1970)

**Source:** Source: Mbale City Education Report (2019) and Education Statistical Abstract (2014).

### 3.5 Sampling techniques

Kothari, (2004), Sampling method is simply the process of learning about the population on the basis of a sample drawn from it. Under this method, a small group of the universe is taken as the representative of the whole mass and the results are drawn. The study used three sampling methods namely purposive, snow ball/referral sampling, and stratified sampling.

**Purposive sampling:** This method is used as it is a non-random sampling procedure in which personal experience of the respondent (regarding personal loan lending/borrowing) will be considered to be key derived from the position one holds or the roles s/he play in relation to a particular activity (Ball, 2019). Thus respondents will be selected purposively in order to attain the above objectives.

Head teachers, were purposively sampled as they are few and knowledgeable about the research problem in question.

**Stratified sampling:** It is a method of sampling that involves the division of a population into smaller groups known as strata. In stratified random sampling, the stratas was formed based on members' shared attributes or characteristics.

This method focused on gender distribution (from male and female) as to obtain views from both. The views that were obtained from the gender distribution involved effects of multiple loans on teacher performance. A random sample from each stratum was taken in a number proportional to the stratum's size compared to the population. These subsets of the strata were then pooled to form a random sample from which each respondent had an equal chance of being selected (Castillo, 2019). Hence, male and female were stratified to obtain the required sample which will be 140.

The reason according to Yin (2018) is that, stratification serves the distribution among heterogeneous population which need to be incorporated for the purpose of gaining insights from it (i.e. opinions from both male and female were highly needed). Teachers were sampled using stratified sampling.

Snowball sampling is a non-probability sampling method where existing study subjects recruit future subjects from among their acquaintances. Thus the sample group is said to grow like a rolling snowball.

This method utilized each respondent identified and only those who met the criteria were selected. Therefore, the reason behind its justification is that the first respondents who accessed the loan helped the researcher to identify others whom they know until the researcher collects sufficient data from them (Bailey, 1989). School Management Committees were sampled using snow ball sampling techniques.

### **3.6 Research instruments**

Questionnaires have previously been used by previous scholars within the behavioral discipline targeting a large audience especially of 30 respondents and above (see Bakalikwira et al., 2017; Bananuka et al., 2018; Kiweewa & Asiimwe, 2014; Lutwama, 2011; Mukyala et al., 2017). The study developed comprehensive instruments that deemed suitable for investigation as they contained statements related to the topic under investigation to be completed by respondents of the study following the advice of Mbabazi (2008). This tool was used because large numbers of respondents were reached relatively easily and economically. It also provided a high response rate within a short period of time.

#### **Interview Guide.**

With reference to Creswell (2015), the study also used an interview guide that possess open-ended questions that were intended to generate qualitative responses from respondents since these categories were assumed to have in-depth understanding of history of multiple loans and teacher performance in primary schools in mbale city. The teachers have vast experience on the use of loans.

The researcher interviewed the head teachers and SMCs. The oral face to face interviews were preferred because it allows full expression of respondents' opinion and in depth, information can be obtained.

Interviews were used as they are useful to obtain detailed information about personal feelings, perceptions and opinion, allow more detailed questions to be asked, usually achieve a high response rate, respondents' own words are recorded, ambiguities was clarified and incomplete answers followed up and precise wording. This instrument was used with a purpose of collecting more in depth information concerning the study under investigations

#### **Focused group discussion**

A focus group discussion was used to collect data from the pupils and parents since they were many and homogeneous. It contained a set of questions that was asked to the learners and parents in their sampled groups which were obtained through simple random sampling

### **3.7 Quality Control Measures**

#### **Validity of Research Instruments**

Validity is the degree to which a test measures what it purports to be measuring. Validity can also be said to be the degree to which results obtained from analysis of data actually represent the

phenomenon under investigation. The researcher tested using content validity of the questionnaire. Validity was ensured by constructing with the guidance from the supervisors, making reference to Amin (2005), the study ensured validity through rating of items on research instruments from three (3) respondents of each category that is to say parents, teachers, headteachers, pupils and SMCs. After their ratings on the scale of relevant (R) or irrelevant (IR), Content Validity Indices (CVI) will be computed using the following formula:

$$CVI = \frac{\text{Number of questions rated as relevant (R)}}{\text{Total Number of questions in the instrument (R + IR)}}$$

For example the results from the tools can be calculated as below:

- a) Questionnaire 1; The results were;  $CVI = 27/32 * 100 = 0.84375$
- b) Focussed group discussion 3; The results were;  $CVI = 7/8 * 100 = 0.875$
- c) Interview Guide 4; The results were;  $CVI = 7/8 * 100 = 0.875$

As recommended by Amin (2005) that if the Content Validity Indices of instruments is above 0.7, and then all the above instruments were valid.

### Reliability

Instruments' reliability is the extent to which the measurements of a test remain consistent over repeated tests of the same subject under identical conditions (LoBiondo-Wood & Haber, 2019). After confirming that questionnaires were valid, they were piloted on by pretesting them on at least three respondents of each category that is to say 6 headteachers, 6 SMCs, 6 parents, 6 teachers and 6 pupils totaling to 30 respondents. During the pilot study, the researcher carried out a Test-Retest technique which involves piloting the instrument by administering the same instrument twice to the same group of subjects.

The data collected from 30 respondents was entered in SPSS and tested for Cronbach's Alpha.

**Table 3.2: Results from reliability analysis of the tools piloted.**

Variable	No. of Items	Cronbach's Alpha coefficient
School fees	06	0.83
Home improvement loans	06	0.79
Long and short term loans	06	0.87
Moderating Variables	02	0.91
Teachers' Performance	07	0.82

<b>Overall</b>	<b>27</b>	<b>0.844</b>
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Source: Pilot Data (2023).

The instruments was considered as reliable since the 0.7 threshold suggested by Amin (2005) and the overall Cronbach’s Alpha was 0.844 after carrying out a pilot study.

### **3.8 Ethical Consideration**

Ethical measures are principles which the researcher should bind himself or herself to in conducting his/her research (Schulze, 2002). In this study, the researcher adhered to the following research ethics:

a) **Permission to conduct the research:** In this study, the researcher sought through the School of professional growth Bugema University- for a research permit. This was granted and the introductory letters were presented to the relevant offices so as to carry out the research. Research Permit enabled the researcher to visit schools to carry out the study.

b) **Informed consent:** Participants were given enough information pertaining to the study before the administration of the research instruments. The possible benefits and value of the study were explained to the participants before being involved in the study.

c) **Confidentiality and anonymity:** A researcher has to be responsible at all times and be vigilant, mindful and sensitive to human dignity. In this study, participants’ confidentialities were not compromised, as their names were not be used or appear in the collection of data. They assured them that no private or secret information was divulged since the right of confidentiality of the participants was respected.

### **3.9 Data collection procedure**

A permit that authorizes data collection was applied for and obtained from Uganda Christian University. A copy of the permit was given to the Head of schools. The researcher then booked an appointment with the Head teacher and teachers. The researcher administered research instruments personally to the respondents.

### **3.10 Data analysis**

The study used descriptive frequencies to avail extents to which respondents agreed or disagreed to a given research opinion. Also, qualitative data from interviews was arranged under given themes in a careful thematic content analysis for adequate presentation.

After presentation of descriptive frequency responses, quantitative data was transformed according to the respective research objectives so as to test the guiding specific research questions for conclusive findings, conclusions, and recommendations on various research objectives. This was through the use of inferential statistics from Pearson's correlation coefficient to infer whether multiple loans statistically affect teachers' professional performance in primary schools in Industrial Division, Mbale City.

## CHAPTER FOUR

### PRESENTATION, ANALYSIS AND INTERPRETATION OF FINDINGS

#### 4.0 Introduction

This chapter presented findings from the study about the impact of multiple loans on professional teachers' performance. A series of self-administered questionnaires, interviews and focused group discussion were used to gather data. It contained the response rate, demographic characteristics of the respondents and the data already existing and the information collected as being presented and discussed below.

#### 4.1 Response rate of the respondents

**Table 4.1 showing the response rate of the respondents.**

Response	Frequency	Percentage
Expected respondents	322	100
Actual respondents	300	93.16
Non response	022	6.84

**Source: Primary data (2024)**

In this study, the researcher expected a sample 322 respondents (100%), however, the researcher was able to get 300(93.16%) respondents with only 22(6.84%) that did not participate. This implies that the researcher was successful in getting majority of the expected respondents who participated in the study.

#### 4.2.0 Demographic characteristics of respondents

##### 4.2.1: Age of the respondents

**The table 4.2.1 below shows the ages of the respondents.**

Years	Frequency	Percentages
7-20	200	66.67
21-30	32	10.66
31-35	35	11.66
40-49	25	8.33
50 above	08	2.66
<b>TOTAL</b>	<b>300</b>	<b>100</b>

**Source: Primary Data (2024)**

The data from research study showed that the respondents in the age bracket of (07-20) were represented by 200(66.67%), (21-30) were represented by 32(10.66%) and the least being 50 above with 8(2.66%).The implication behind this is that the majority of the pupils are below the age of 19 years,. This was followed by 21-35 and this indicates that most of the teachers are at the age of 21years and above while those above 50 years were the least and its included head teachers and few retired officers. This also implied that, the researcher provided an equal opportunity for all respondents of different age groups to participate in the study for accuracy and uniformity

#### 4.2.3 Sex of the respondents

**Table 4.2.2 showing sex composition of the respondents**

<b>Sex</b>	<b>Number</b>	<b>Percentage</b>
FEMALE	176	58.66
MALE	124	41.34
<b>TOTAL</b>	<b>300</b>	<b>100</b>

**Source: Primary data (2024)**

Findings from the Table 4.2.2 above showing the sex of respondents indicated that 176(58.66%) were females whereas the male respondents was represented by 124(41.34%) This indicates that the researcher was gender sensitive and provided equal opportunity to both genders to express their views however the large female response could be attributed to the fact there were more females in comparison to the males in the research study area.The trend of more females in these schools was attributed to having more girls. The respondents also responded that female teachers were good at handling female learners and also a staff with more females is easy to handle as compared to males.

#### 4.2.4 Level of education

The Table 4.2.3 shows the level of education of the respondents.

Level of Education	Frequency	Percentages
Unskilled	199	66.33
Certificate	64	21.33
Degree	32	10.66
Master	05	1.67
<b>Total</b>	<b>300</b>	<b>100</b>

**Source: Primary data (2024)**

The findings from the Table 4.2.3 indicated that 199(66.33%) were unskilled though had reached primary and 21.33% had acquired certificates. This is attributed to the fact that having a certificate is one of the requirements to be recruited in the public service as teacher. The respondents with degrees were 10.66% while 1.67% of the respondents were masters' holders.

From the findings in the Table, it is therefore evident that the majority of the respondents were learnt. Most of the respondents who had acquired degrees were mainly head teachers hence a requirement for one to be appointed as a head teacher in a primary school.

#### 4.2.4 Marital status of the respondents

The Table 4.2.4 shows the marital status of the respondents.

Category	Number of respondents	Percentages
Single	195	65
Widowed	16	5.33
Separated	12	4.00
Married	68	22.67
Divorced	09	3.00
<b>Total</b>	<b>300</b>	<b>100%</b>

**Source: Primary data (2024)**

According to Table 4.2.4 above, single respondents were represented by 195(65%) and this made the highest response. These were mainly school children. This was followed by married

respondents who made 68(22.67%) of the respondents and this could be because they were mature and ready to take marital obligations. The separated and divorced were represented by 28(9.33%) and while divorced response rate was at 9(3.00%) and they were the least. From the Table 4.4, it therefore revealed that the majority of the respondents were school children.

#### 4.2.5 Religion.

The table 4.2.5 below shows the religious affiliations of the respondents

Religion	Number	Percentage
Islam	102	34
Christianity	198	66
<b>TOTAL</b>	<b>300</b>	<b>100</b>

In line with Table 4.2.5, the research findings indicated that the majority of the respondents 198(66%) were Christians. This could be because there were generally more than Christian schools than the Muslims in Industrial Division Mbale City. The least response came from the Muslims who made 102(34%).The low response can be attributed to the fact there were few Muslims generally compared to the Christians counterparts in the region.

#### 4.2.6 Occupation

The Table 4.2.6 shows the occupation of the respondents.

Category	Number of respondents	Percentages
Headteachers	05	4.67
Deputy headteachers	08	7.47
Teachers	94	87.85
<b>Total</b>	<b>107</b>	<b>100%</b>

**Source: Primary data (2024)**

According to Table 4.2.6 above, headteachers were represented by 05 (4.67%), followed by deputy headteachers who made 8(7.47%) and the highest response came from teachers with 94(87.85%)

and this made the highest response. From the Table 4.4, it therefore revealed that 107(35.66%) of the respondents were workers with different departments

### 4.3 The effects of multiple loans on teachers' planning of teaching.

Respondents were asked whether multiple loans impacted on their planning for teaching in their schools. The following responses were captured as enlisted below in the table.

**Table 4.2.1 showing the effects of multiple loans on teacher's planning for teaching.**

Response	Disagree		Agree		Total (%)
	Frequenc y	%	Frequenc y	%	
<b>Lack of adequate time</b>	39	13	261	87	100
<b>Inadequate scheming and lesson planning</b>	21	07	279	93	100
<b>Un prepared lesson delivery</b>	20	6.7	280	93.3	100
<b>Poor delivery</b>	103	34.3	197	65.6	100
<b>Poor interpretation of the syllabus</b>	180	60	120	40	100
<b>Affects making of instructional learning materials</b>	10	3.33	290	96.6	100
<b>Affects making of lesson notes</b>	23	7.67	287	95.6	100
<b>Affects facilitation</b>	190	63.33	110	36.6	100
<b>Total</b>		<b>24.1</b>		<b>75.9</b>	

**Source: Field Data Findings, (October 2024)**

In line with table 4.8 above, the findings from the questionnaires, interview guides revealed that teachers, 261(87%) who have multiple loans have inadequate time for learners and hence this retards their performance professionally. HPs of S006 and S005 said that:

*Teachers who have multiple loans are on pressure all the time and cannot plan fully for learners due to fear to be arrested by money lenders. This too greatly impact negatively on such a teacher's professional performance.*

On personal observation of the teachers in the classrooms in their respective schools, it clearly indicated that multiple loan teachers did not have lesson plans, schemes of work and their classes too were bare. Teachers T1, T2, T3, T4, T26, T7, and T10 had to say:

*We are always stressed up by the many challenges we have that have driven us into multiple loans. Sometime we can even day dream.*

Another 280(93.7%) of the respondents agreed that teachers on multiple loans have unprepared lesson delivery leading to misinterpretation of the syllabus and learners failing to grasp the right concepts. This is because teachers cannot concentrate fully on content that is to be delivered and this in turn hampers performance of both teachers and learners.

HPs of S005 affirmed that some teachers during class and support supervision experience panic, wrong spellings, failure to construct instructional materials and their proper usage. Also on seeing a strange face on the school compound some teachers become restless while others just disappear. This too has direct hindrance on teacher professional development and learners.

Due to panic and anxiety as earlier hinted on, it has made teachers and other educational stakeholders to poorly interpret the syllabus as reported by 120(40%) of the respondents. This is associated with absenteeism, poor research and failure to identify the learners' difficulties before the lesson, follow up diagnostic testing and remediation.

P1,P3,P9,P19,P45,P98,P54,P66,P23,P76,P11,P110,P88,P and P97 had this to say:

*Our teachers come late to school, ever restless, disappear before time and at times teach half lessons. Some people also come with police to school and when some of our teachers see them they disappear as the police enter the head teachers' office.*

Hps of S006, S004, S003 and S002 were in consonance with the learners' quotation above when they said:

*Indeed policemen are common in our schools hunting for teachers who borrowed money from money lenders and other micro finance organizations. Whenever these officers appear, our teachers cannot concentrate on their work. This too affects the school as well as teachers' professional development.*

However 180(60%) said that multiple loans improve on the teachers standards of living in the case the money picked is utilized properly. They asserted government should prepare financial literacy programmes that can equip teachers with skills such as taking risks carefully, proper usage of money and proper accountability among others. H of S003, S004, S002 and S006 lamented that:

*Some teachers pick business loans to make contributions to weddings, buy Christmas clothes and paying fees and yet the only source of income is salary alone.*

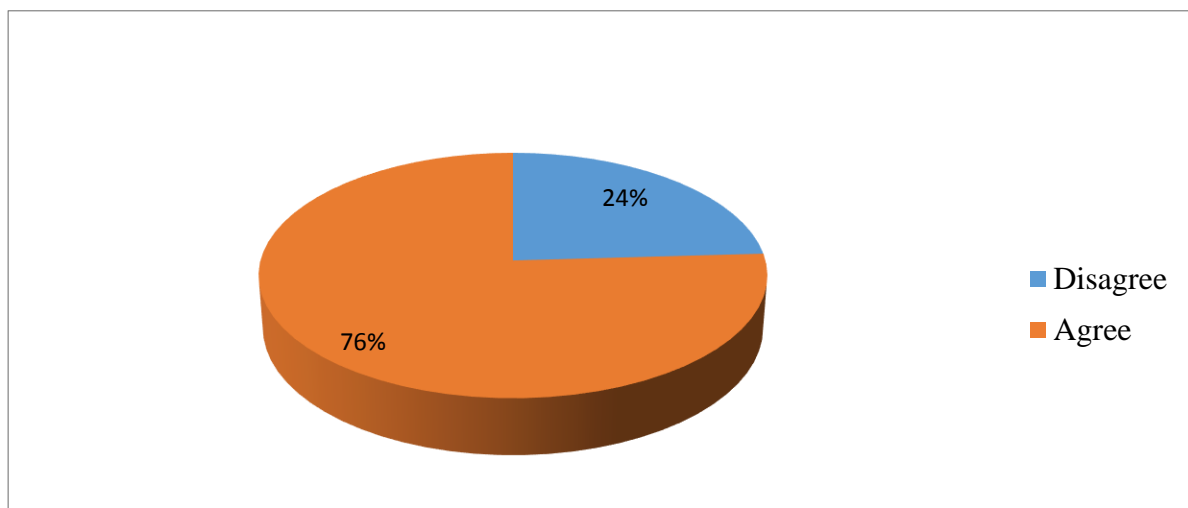
Furthermore 190(63.33%) responded that, it affects facilitation both at school by the head teachers and heads of department as well as provision of basic needs by parents in homes. This is too many demands from the money lenders and hence every little money that a person's earns will taken by the money lenders instead of supporting the organization or the family.

T6,T7,T78,T80,T77,T90,T67,T69,T79,T83,T84,T85,T89,T53,T52,T50 explained the situation with their headteachers in their respective schools as follows:

*Headteachers uses our allowances including UPE funds to settle their debts and force us to teach on empty stomachs. We have never held any finance committee meeting in the school and whenever we suggest that they dodge us. Remedial monies meant to help the teachers as they provide remediation to weak learners as in extra time is also consumed by them. They say they are the final accounting officers of the school. This too impedes teachers' professional performance.*

In light of the above, it revealed that multiple loans greatly affect teachers' welfare if not handled with great care. On this note, therefore there is need to sensitize teachers and other educational stakeholders on the usage of loan funds in order to boost their economy rather than initiating them into poverty that arise due to mismanagement of multiple loans. The general over view was presented on the pie chart below:

The figure 4.3 below show the effect of multiple loans when not handled properly.



Source: Primary Data (October 2024)

#### 4.3.1 Reasons that force teachers into multiple loans

Respondents were asked to mention the reasons that drive them into multiple loans. The following responses were captured from teachers by the researcher using the questionnaires, interview guides and focused group discussion.

Table 4.3.1 below shows the reasons that drive teachers into multiple loans

Responses	Frequency	Percentages
Paying fees	52	17.3
Constructing a house	56	18.66
Beginning a business	41	13.66
Paying dowry	24	8.00
Catering for festivities	13	4.33
Hiring land for farming	30	10
Paying rent	26	8.66
Handling a medical case	33	11
Bailing someone from prison	25	8.33
<b>TOTAL</b>	<b>300</b>	<b>100</b>

Source: Primary Data (October, 2024)

From the table 4.3.1, 52(17.3%) it indicated people are forced into multiple loans to pay fees to enable them upgrade and improve on their curriculum vitae. This however hinders the teachers' welfare because they have several other needs to handle including food, clothing and medical care among others. Failure to balance the equation brings discomfort hence impeding professional performance.

House construction was reported by 56(18.66%) of the respondents. Most teachers pick salary loans and later when the funds are inadequate pick up a business loan for house construction. Business loans accumulate a lot of interest per month and yet the client is not doing any business. In a long run, the interest over accumulate and this leads to sell of the mortgage.

Beginning a business was reported by 46(13.66%). This leads to development only if you stick to financial intelligence and discipline. Those who have adhered to such principles standards of living have improved and vice versa to the other group who are defiant of the principles.

Paying dowry was rated at 24(8.00%). Some people are pushed into that due to peer influence and the end most of them have lost their property to money lenders and banks due to failure to service the loan procured. Catering for festivities such as christmas, Easter, independence and birthday parties among others was reported by 13(4.33%). People tend to use the loans to buy cakes, expensive gifts that do not attract any interest. Hiring land for farming was reported at 30(10%). This is good reason for the loan as said by the respondents however due to bad weather like too much rain accompanied with heavy storms, lightning and floods many people have registered losses and yet there are to pay back for the loans collected from different sources. Paying rent for example those in the trading centres was hinted on by 26(8.66%). Handling a medical case as reported by 33(11%) of the respondents. They said sickness is an urgent issue that requires an immediate attention. Bailing someone from prison was rated at 26(8.33%).

In line with the above, it is imperative to know the proper use of loans as it can transform standards of living.

#### **4.4 The effects of multiple loans on teachers' delivery of teaching in primary schools**

After interaction with respondents on different platforms, they reported effects of multiple loans on teacher delivery as table below.

**Table 4.4.1 below shows effects of multiple loans on teachers' delivery of teaching**

<b>Responses</b>	<b>Frequency</b>	<b>Percentages</b>
Poor interaction	27	9.00
Teacher negligence	29	9.66
Low enrolment	49	16.33
Low standards of living	25	8.33
Poor presentation	33	11.00
Panic and anxiety	44	14.66
Affects professional growth	31	10.33
Poor teacher pupil relationship	32	10.67
Loss of interest in work	30	10.00
<b>TOTAL</b>	<b>300</b>	<b>100</b>

**Source: Primary Field Data (2024)**

In accordance to table 4.4.1, 27(9.00%) of the respondents reported Poor interaction during delivery as the teacher is teaching on pressure from the money lenders. Teacher negligence was reported at 29(9.66%). This comes to panic and it leads to continuous absenteeism which in turn brings about poor teacher professional performance. Low enrolment was registered by 49(16.33%) who affirmed that as teachers absent from school learners tend to lose morale of going school. Low standards of living was reported by 25(8.33%). This is too due failure to pay back the loans which in turn leads to loss of the mortgage. Poor presentation associated with mixed thoughts in mind, may make a teacher fail to explain the concepts as required. This in turn leads to poor delivery. Panic and anxiety was registered by 44(14.66%) of the respondents. They affirmed that money lenders exert a lot of pressure on them and this makes them operate under stress leading poor delivery at the time of instruction. This too contributes towards poor teacher professional performance and learners as well. Hindering professional growth was reported by 33(10.33%). This is a result of failing to pay the loan and the mortgage is sold off to clear the debts. However those who use the money well have grown and developed. Poor teacher pupil relationship was suggested by 32(10.67%) who avowed that a stressed teacher who never bring up a lively lesson and can never be in good terms with their learners. He/she can hate everyone around him including fellow teachers on staff. This too impedes professional teacher performance. Loss of interest in work by the concerned person was also reported by 30(10%) of the respondents who affirmed that

it emanates from stress as result of many demands on him or her. This is at times leads to loss of self-respect, self-neglect and appetite.

In reflection to the above, is mandatory to curb the effects associated with multiple loans to enable teachers and other educational stakeholders to concentrate on their work and produce quality results.

#### **4.5 The effects of multiple loans on teachers’ assessment of learning.**

The respondents were asked whether s’ multiple loans affect teachers’ assessment of learning in schools. The following responses were recorded as shown in the table below.

**Table 4.5.1 below shows the effects of multiple loans on teachers’ assessment of learning**

<b>Responses</b>	<b>Frequency</b>	<b>Percentages</b>
Poor record tracking	55	18.3
Poor record keeping	46	15.3
Affects follow up	43	14.3
Retards performance	36	12
Affects reliability and validity		
Affects remediation	40	13.33
Hinders professional growth	35	11.6
	45	15
<b>TOTAL</b>	<b>300</b>	<b>100</b>

**Source: Primary Data (2024)**

In accordance with table 4.5.1 above, 55 (18.3%) revealed poor record tracking of learners’ progress. This is associated with a lot of demands put on him/her. Poor record keeping was registered by 44(15.3%). This is due to lack of interest in work, lack of stationery materials for recording such data. At times the headteacher is also a victim of multiple loans and hence saving some funds aside for provision of school infrastructure is a big handle. Affects follow up was represented by 43(14.3%). This is associated with poor motivation from the headteacher or the teacher him/her self due to several demands that have corrupted the mind. This later cause poor remediation, in terms of failing to correct learners’ work and tracking the progress and placement. Retards performance was hinted on by 36(12.33%). This is possible as it is caused by a combination of factors earlier discussed. Therefore remediation on such factors should be thought

for to address professional teacher performance as well as learners' Affects reliability and validity was pointed by 40(13.33%) who lamented that stressed and unstable teachers forge results for learners. This in turn brings about inconsistency and inaccurate evaluation which leads to poor performance.

Hinders professional growth was registered by 45(15%) of the respondents who affirmed that failure to track, record the learners progress, proper lesson planning, scheming and making of instructional materials to boost teaching learning process are key tenets of poor teacher professional growth.

In reflection to the above, it revealed that multiple loans if not handled well greatly impact negatively on both teacher and learner performance. Therefore interventions that combat the likely repercussions should be evoked into practice to step up teacher professional performance. This in turn would improve on the learner achievement.

## **CHAPTER FIVE**

### **DISCUSSION OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS.**

#### **5.0 Introduction**

This chapter presents the discussion of findings in accordance to the research objectives in the way they were presented as seen below

#### **5.1 Teacher multiple loans and teachers' planning of teaching in public Primary schools**

In light of table 4.2.1 above, it revealed that multiple loans influence greatly on the teacher planning as recorded by the mean of 75.9 from the research findings. This too was affirmed by Okwany & Bago (2021), who asserted that teacher multiple loans distract teacher preparation in terms of schemes, instructional material and lesson plan making. Kyeyune (2019), is consonance with the former when he avows that due to fear of being arrested by money lenders the teacher can hide and this too limits his or her ability to construct instructional materials.

The research findings relates to the assertions of (Adongo 2022), who stresses that financial stress resulting from multiple loans have a profound impact on teachers' planning and execution of their teaching responsibilities. When teachers are preoccupied with financial concerns, it can detract from their focus on lesson planning and classroom management

Ssembatya (2024) further agrees with respondents responses in table 4.2.1 when he cements that financial instability lead to decreased job satisfaction among teachers, which result in reduced motivation to engage in effective teaching practices leading to poor teacher job performance in primary schools. This situation in turn hinder the quality of education provided in primary schools.

Effective teaching planning is crucial for delivering high-quality teaching and learning as hinted by 24.1 mean as reflected in table 4.2.1. It involves setting clear learning objectives, selecting appropriate instructional strategies, and assessing student progress which was supported by (Collins 2016). However failure to embrace it as reported by (Egbe 2018) promotes poor planning leading to wasteful lessons. However, when teachers face financial burdens due to multiple loans, they struggle to allocate sufficient time and mental energy toward comprehensive lesson planning. This lack of preparation manifest in poorly structured lessons that fail to meet the diverse needs of students. This too motivates teachers to quit the teaching profession in the quest for greener pastures as hinted by (Microfinance 2019)

Though loans contributes to teacher capacity building as affirmed by (National Staff Development Council 2018). On the other multiple loans distract the emotional toll associated with financial stress leading to burnout among teachers. Burnout is characterized by emotional exhaustion and a diminished sense of personal accomplishment (Maslach & Leiter, 2016). As a result, teachers experiencing burnout may find it challenging to invest the necessary effort into planning engaging lessons or fostering positive classroom environments.

Therefore, addressing the issue of teacher multiple loans requires a multifaceted approach. Educational authorities must consider implementing policies that enhance teachers' salaries and provide financial literacy training. By equipping teachers with better financial management skills, they may be able to navigate their finances more effectively and reduce reliance on loans (Oduro & Osei, 2021). Furthermore, schools should foster supportive environments where teachers feel valued and empowered. Professional development opportunities focused on effective teaching strategies can also help mitigate the negative effects of financial stress by enhancing teachers' confidence in their abilities (Mugisha et al., 2020).

In reflection to the above, it is imperative to devise mechanisms that teachers can employ to mitigate the challenges associated with teacher multiple loans.

## **5.2 Teacher multiple loans and teachers' delivery of teaching in primary schools**

According to table 4.4.1, results reflected that multiple loans affect teachers in playing their crucial role of shaping students' learning experiences, and their financial stability which hinders their teaching delivery and this was affirmed by 94% of the respondents of the research study.

Research findings asserted that, teachers with multiple loans often experience financial stress, which can lead to distractions and decreased focus during teaching. According to Abate et al. (2021), financial pressures can result in burnout, impacting teachers' ability to deliver effective lessons. Teachers preoccupied with their financial obligations may struggle to prepare adequately, leading to a decline in lesson quality and engagement with students. This too was cemented by 27(9%) of the respondents who reported poor teacher interaction and teacher negligence at 29(9.66%) and also low enrolment at 49(16.33%)

Financial burdens can also affect teachers' attendance and punctuality. Teachers who rely on multiple loans might have to work additional hours to meet their financial needs, which can lead

to absenteeism or lateness. A study by (UNESCO 2015) indicated that schools with teachers facing significant financial stress often reported higher rates of absenteeism, disrupting continuity in students' learning.

Financial stress can take a toll on teachers' emotional well-being, which directly affects the classroom environment due to the fact that they are paid meager salaries as hinted by (Kaiko 2021). Teachers can display irritability or disengagement, impacting their relationships with learners. A positive classroom climate is essential for effective teaching, and when teachers are preoccupied with financial concerns, they may struggle to foster an encouraging learning atmosphere (Nguyen et al., 2021).

Teachers burdened by financial stress resort to rote teaching methods due to a lack of time and resources to prepare engaging lessons. Research has shown that effective teaching requires careful planning and creativity, which can be compromised when teachers are under financial strain (Kemba 2018). This in turn led to a more passive learning experience for students, limiting their critical thinking and engagement.

Research study results further reveal that teachers facing financial difficulties are less inclined to invest in teaching resources or professional development opportunities, further hindering their instructional delivery. This too was supported by (Nabasige 2018). According to a survey conducted by the Education Finance Institute (2020), teachers who reported financial stress were 30% less likely to seek out training or additional resources that could enhance their teaching effectiveness.

The overall influence of teachers' financial stress extends to student engagement and performance leading to low enrolment as reported by 16.33% from the respondents who participated in the study and affirmed by (Kemp & Hall 2019). A negative teaching environment, coupled with uninspired instruction, lead to lower student motivation and achievement. Wamala (2024) found that students taught by financially stressed teachers often performed worse on assessments, illustrating the connection between teachers' financial well-being and student outcomes.

The influence of multiple loans on teachers' delivery of teaching in primary schools is profound and multifaceted. Financial stress affects not only teachers' emotional and mental well-being but also the quality of instruction and classroom environment. Addressing these challenges through support systems, financial literacy programs, and policy interventions is essential for enhancing both teacher performance and student learning outcomes.

### **5.3 Teacher multiple loans and teachers' assessment of learning in primary schools**

According to table 4.5.1, above, multiple loans influence teachers' assessment practices which are critical for evaluating learner progress and ensuring effective learning outcomes. The burden of multiple loans significantly impact how teachers approach assessment in primary schools and this was reported by 92% of the respondents who took part in the study.

Elmer (2019) supports the former assertion when he avows that teachers juggling multiple loans often experience heightened financial stress, which detract their cognitive resources. This stress results into difficulty in concentrating on assessment tasks, resulting in rushed or less thorough evaluations. Research study findings indicate that when teachers are preoccupied with financial concerns, their ability to reflect critically on student performance diminish

Financial pressures as revealed by the study lead to biases in grading practices due to poor recording and tracking as rated at 33.6% and this too was cemented by (Garbourne & Turbil 2020). They affirmed that, teachers facing significant financial strain are inclined to inflate grades to maintain a positive classroom atmosphere or avoid conflict with students and parents. A study by Mukasa and Okello (2022) found that teachers with financial stress were more likely to give higher marks to students, potentially compromising the integrity of assessments and misrepresenting student abilities.

When teachers are financially stressed, they lack the time or motivation to engage deeply with student work. Effective assessment requires careful analysis of student assignments and performance. However, teachers burdened by multiple loans prioritize administrative tasks or additional jobs over providing meaningful feedback. This disengagement hinder accurate assessments and diminish learning opportunities for students (Nguyen et al., 2021).

Financial strain can impact teachers' emotional well-being, leading to feelings of frustration or burnout. These emotions colour their assessment practices, making them less patient or understanding in evaluating student performance. For instance, a stressed teacher overlook improvement or dismiss individual learning challenges, affecting how students are assessed (Wamala, 2024).

Gomoran (2020) is consonance with the research study findings when he asserts that teachers facing financial difficulties rely more on standardized assessments rather than personalized or formative assessments due to the time and effort involved. This approach limit their ability to assess student understanding effectively and provide tailored feedback. As a result, student needs go unaddressed, leading to gaps in learning (Education Finance Institute, 2020).

Biggs (2019) is in line with the study findings when he affirms that financially stressed teachers have no interest in seeking professional development opportunities that enhance their assessment skills. Yet continuous training is crucial for effective assessment practices, but teachers burdened by loans cannot prioritize immediate financial needs over long-term professional growth. This lack of development perpetuates ineffective assessment strategies in the classroom.

The influence of multiple loans on teachers' assessment of learning in primary schools is significant and multifaceted. Addressing financial challenges through supportive measures and interventions is essential for promoting equitable and effective assessment practices, ultimately benefiting student learning outcomes.

### **Comment**

In consonance with the findings from the research study, the research instruments used for data collection were relevant as they analyzed the data and ensured reliability and validity of the findings from the study area. Respondents were also aware of the dangers of multiple loans and this encouraged them to respond willingly. Multiple loans pose great danger on the teaching learning process as well as the general welfare of the teacher as supported by 76% of the respondents. Therefore to combat the likely ramifications such as teacher negligence, school dropout, loss of self-respect, early marriages, negative attitude towards children's education, poor provision of basic needs, scholastic materials, and lack of guidance through intensive sensitization of teachers and other stakeholders on entrepreneurial skills is mandatory. This in turn would lead to improved standards of living that can motivate educational stakeholders to concentrate on supporting their children in schools.

### **5.4 Conclusions**

The study focused on the impact of multiple loans on teacher professional performance. From the foregoing chapters, it can therefore be concluded that multiple loans greatly impacted negatively on the educational welfare of the teachers as well as their learners. This concern if not handled well can influence the teachers' behaviour, future, social, economic aspects and educational developments.

However, access and careful utilization of personal loans by primary school teachers in Industrial division has various positive effects on the welfare of households. Access and use of personal loans led to improved healthcare and better performance, female teacher's empowerment, poverty levels reduction, new business start ups, improved total household consumption, provision of startup

capital for new businesses and development of better housing by primary school teachers. Therefore interventions like financial literacy that equips educational stakeholders with entrepreneurial skills on the usage of loans once procured should be emphasized.

### **5.5 Recommendations**

In light of the findings of this study, the following recommendations were suggested to guide government and other educational stakeholders to provide appropriate measures for primary schools to ensure efficiency and effective monitoring of education policies.

Conduct refresher courses to equip teachers with entrepreneurial skills to enable them effectively manage their businesses.

Creating income generating projects that supplement them with an additional income alongside monthly salaries.

Provide financial literacy to teachers to ground them in financial intelligence and financial discipline for effective and efficiency of their project monitoring and administration.

Ministry of education and sports should intensify monitoring, daily inspection to encourage teachers to keep track of preparation tools such as lesson plans, schemes of work, lesson notes, and records of work covered among others to ensure effective delivery and quality education.

Teachers should be advised to enroll for further studies so as to enrich their knowledge and perfect their teaching through appropriate use of the methods in the primary schools.

There is need to improve teachers' salaries by paying them according to their qualifications.

### **5.6 Areas for further Study**

- Investigating the reasons that force teachers into multiple loans
- Examining the challenges faced by teachers and parents as result of multiple loans in primary schools. .
- Investigating the ways in which challenges faced by teachers and parents due multiple loans can be addressed to improve their standards of living

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**APPENDIX (I): QUESTIONNAIRE FOR TEACHERS.**

Dear respondent,

I am **Kharunda Doreen** , student of the Uganda Christian University conducting a research study on **“Multiple loans on Teachers ‘professional performance in primary schools of industrial Division Mbale City.**

Therefore I wish to request you kindly to spare some time and answer these questions below as honestly as possible by ticking or filling in the spaces provided. The information given will be purely for academic purposes and treated confidentially.

**THANK YOU FOR YOUR COOPERATION IN ADVANCE**

**SECTION A**

Note: You’re requested to tick in the boxes provided

**BIO DATA**

1. Sex: Male  Female

2. Age: 10-19  20-29  30-39  40-49  50 and above

3. Marital status:

Single  Married  Divorced  Separated  Widow

4. Level of education

(i)  Nil (ii)  Primary (iii)  Secondary (iv)  Tertiary (v)  University

5. Occupation: formal sector  informal sector

Others (please state).....

.....

## SECTION B

### PART I: INDEPENDENT VARIABLE: MULTIPLE LOANS

Please rate the following job tasks using a scale provided where;

1 = Disagree; 2 = strongly disagree; 3 = Agree; 4=strongly agree;

Code	STATEMENTS REGARDING MULTIPLE LOANS	1	2	3	4
A1.1	I process school fees loans to pay fees for my children				
A1.2	I process home improvement loans to renovate my house				
A1.3	I process welfare loans to improve on my living standards				
A1.4	I process short term loans to buy land.				
A1.5	Long terms are easy to process and clear				

### PART II: DEPENDENT VARIABLE: TEACHER PERFORMANCE

Please rate the following job tasks using a scale provided where;

1 = Disagree; 2 = strongly disagree; 3 = Agree; 4=strongly agree;

Code	STATEMENTS REGARDING PLANNING TEACHING	1	2	3	4
B1.1	Preparing materials to use for scheming and lesson planning				
B1.2	Ensure proper scheming and lesson preparation				
B1.3	I procure finances for purchase of schemes of work				
B1.4	I budget for finances to cater for all materials to be used				
B1.5	I make lesson notes for the work to be taught.				

### C. TEACHER'S DELIVERY OF TEACHING

Please rate the following payments using a scale provided where;

1 = Disagree; 2 = Strongly disagree; 3 = Agree. 4=Strongly agree;

	<b>STATEMENTS</b>	1	2	3	4
C1.1	I use appropriate methods and approaches during teaching				
C1.2	I use appropriate learning aids to ensure effective teaching				
C1.3	The challenging nature of teaching has kept me in the profession				
C1.4	I offer guidance and counseling to my students				
C1.5	I ensure student-teacher participation during the lesson delivery				

	<b>ASSESSMENT OF LEARNING</b>	1	2	3	4
D1.1	I give daily tests and exercises to my students.				
D1.2	I make corrections after assessing and evaluating my students				
D1.3	I carry out diagnostic testing cater for learners individual differences				
D1.4	I give homework to my students				
D1.5	I set objective type, essay, achievement, performance and multiple tests for my students				
D1.5	I prepare my learners before making corrections				
D1.6	I involve Parents to help learners in doing assignment while at home.				

**PART III: Moderating variable factors**

D1.1	There is need to carry out teacher supervision to maintain standards				
D1.2	Monitoring teaching can promote provision of quality education				
D1.3	Checking on teachers' welfare in terms of break, lunch and material gifts can maintain teacher performance.				

**THANK YOU VERY MUCH**

**APPENDIX (II): KREJCIE & MORGAN'S TABLE OF DETERMINING SAMPLE SIZE**

Table for Determining Sample Size for a Given Population

N	S	N	S	N	S	N	S	N	S
10	10	100	80	280	162	800	260	2800	338
15	14	110	86	290	165	850	265	3000	341
20	19	120	92	300	169	900	269	3500	246
25	24	130	97	320	175	950	274	4000	351
30	28	140	103	340	181	1000	278	4500	351
35	32	150	108	360	186	1100	285	5000	357
40	36	160	113	380	181	1200	291	6000	361
45	40	180	118	400	196	1300	297	7000	364
50	44	190	123	420	201	1400	302	8000	367
55	48	200	127	440	205	1500	306	9000	368
60	52	210	132	460	210	1600	310	10000	373
65	56	220	136	480	214	1700	313	15000	375
70	59	230	140	500	217	1800	317	20000	377
75	63	240	144	550	225	1900	320	30000	379
80	66	250	148	600	234	2000	322	40000	380
85	70	260	152	650	242	2200	327	50000	381
90	73	270	155	700	248	2400	331	75000	382
95	76	270	159	750	256	2600	335	100000	384

Note: "N" is population size  
 "S" is sample size.

Source: Krejcie & Morgan, 1970

**APPENDIX (III): INTERVIEW GUIDE FOR SMCs, PTA AND HEADTEACHERS.**

**(To applied on members of SMCs, PTA & Head Teachers)**

C/O Uganda Christian University  
Faculty of Management  
P.O Box,  
Mbale.

Dear respondent;

I am **Kharunda Doreen of** Uganda Christian University, Mbale Campus pursuing a Bachelors’ degree in education. I am carrying out a research on **The Effects of Multiple Loans on Teachers’ professional Performance in primary schools of industrial Division Mbale City.** You have been selected to participate in this study whose purpose is to solicit for information strictly for academic use and this information will be handled with strict confidentiality. The outcome of this research may be beneficial to policy makers, administrators, civil servants and academicians.

1. What is the effect of multiple loans on teachers’ planning of teaching in primary schools of Industrial Division Mbale City.

.....  
.....

2. What is the effect of multiple loans on teachers’ delivery of teaching in primary schools of Industrial Division Mbale City?

.....  
.....

3. What is the effect of multiple loans on teachers’ assessment of learning in primary schools of Industrial Division Mbale City?

.....  
.....

4. How can the challenges associated with multiple loans be addressed among teachers in the primary schools in Industrial Division Mbale City?

.....  
.....  
.....

5. What practical steps have you in place in your school to improve the teachers standards of living.....
6. In your own opinion what do you think drives teachers in to multiple loans in ypur schools?.....  
.....
7. Do you think loans are good for teachers?  
.....  
.....
8. If yes explain how the loans can be utilized them and also to improve on the teachers standards of living in the primary schools.  
.....  
.....

**Thank you so much for your active participation**

**APPENDIX (IV): GROUP DISCUSSION GUIDE FOR THE PUPILS AND PARENTS.**

**Name of School .....**

1. In which class are you?
2. Do you have an idea on multiple loans?
3. If yes, explain
4. What are the causes of multiple loans in your community?
5. Are parents and teachers aware of it?
6. How do multiple loans affect your performance in the UPE School?
7. Is it only in the UPE schools?
8. How can these causes be addressed to enable children acquire quality education in schools?
9. Are your teachers and parents motivated to handle you at school?
10. Do you have daily class exercises or homework?
11. Do you always take your books for marking?
12. What challenges do you face as result of social factors in your school?
13. What measures can be put in place to address the challenges associated with multiple loans in your community or school?
14. What piece of advice can you give to your parents who are victims of multiple loans?

**THANK YOU VERY MUCH FOR YOUR ACTIVE PARTICIPATION**

**APPENDIX V: INTRODUCTORY LETTER**



UGANDA CHRISTIAN  
UNIVERSITY  
A Centre of Excellence in the Heart of Africa  
MBALE UNIVERSITY COLLEGE

Office of the Academic Registrar

To .....

Head Teacher  
Doko Primary School  
P.O. Box 655, Mbale

WAMBOGO MEMORIAL  
PRIMARY SCHOOL  
★ 16 SEP 2024 ★  
P. O. BOX 1862, MBALE

Dear Sir/Madam,

Re: Academic Research

Christian greetings!

Deputy Headteacher  
Curriculum and Admin. in charge  
Wambo Primary School  
P. O. Box 1862, Mbale (U)

We are honored to introduce to you Mr. Mrs./Miss..... KHARUNDA DOREEN

Of Registration Number; RJ22/MUC/BED/015 pursuing a Masters'  
Degree/Postgraduate Diploma / Bachelor's Degree BACHELOR'S OF EDUCATION

He/ she is required to carry out an academic research on the topic

THE INFLUENCE OF TEACHER MULTIPLE LOANS ON

TEACHER JOB PERFORMANCE IN SELECTED P/S IN INDUSTRIAL CITY  
MBALE CITY

and thereafter produce a well bound hard cover research report (MAROON) in color for undergraduate and three (BLACK) copies for Postgraduate students as a University requirement for the award of a degree/diploma in the academic discipline that he / she is pursuing.

We shall be grateful for the help you may offer to him or her accordingly.

Thank you.

Yours faithfully,

28 FEB 2024

Mr. Akampurira Timothy

Academic Registrar