

#### UGANDA CERTIFICATE OF EDUCATION 2016

TIME 2HOURS

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Read the following passage and answer the question that follows

112/2 ENGLISH PAPER TWO

Gerald Musoke, A farmer in Kayunga went to the District SACCOS in January to borrow money to improve his farm. By March, Musoke had not received the funds

"It is frustrating,"he says and blames the SACCOS officials for demanding so many things in what he thinks was a bid to frustrate him.

Musoke wants to benefit from a special agricultural loan that the government has for the last few years, been giving out to farmers through SACCOS.

According to officials at the microfinance centre in Kololo, Agricultural loans are given out at 9% interest and should not be given to farmers at more than 13%.

However,in most SACCOS country wide, Agricultural loans are given as commercial loans and for many farmers, just like Musoke, the Facility is out of reach.

The conditions commercial banks set are so tight many farmers fail to pay back.

SACCO officials agree that failure by farmers to access loan facility is largely due to such stringent conditions.

"This facility was set up because the government realized commercial banks cared less about financing farming activities," explains Moses Kaggwa.

Agriculture in Uganda is still on a small scale and subsistence that commercial banks think is not profitable.

The poor farm management skills and lack of collateral also make it hard to evaluate and fund the venture on the open market than even the crops grown on it.

The key requirements for a farmer to obtain a loan include collateral ability to service the loan and socio-economic and political factors.

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In many cases, few farmers can meet these conditions.

"It was found out during the appraisal process, collateral security, the individual's character ,capital and conditions which are supposed to be adhered to, are not fully complied, "Odomoro says. This certainly makes the facility difficult to operate.

Byamugisha carried out a case study of Agricultural loans under SACCOS in Kabale.

Many farmers do not keep proper records of the farms making it hard to determine the profitability of the venture.

"Records are important if the repayment capacity of their client and capital of the business is to be established,"he adds. Without proper records the assessors cannot make informed decisions.

A survey done among small scale farmers revealed that less than 10% kept proper records of their farms.

While the farmers complain about the high interest ,research has shown that the payment period is unrealistic. For instance there is no grace period for Agricultural loans in most SACCOS and yet farming is seasonal.

"If I get a bad first season of the year,I should be given time to compensate this with the second season of the year." A farmer said.

Most of the loans are used as working capital to purchase agro-inputs and meet labour costs.

Farmers say this is because the loans are too small to buy good heifers.

It was also found that the loans in most cases were too small to purchase farm equipment. That is why at the end of the day, a farmer uses the the loan to have a good time rather than develop his farm.

"Revenue from Agricultural produce is irregular due to unpredictable climatic conditions. This means that in many cases farmers pay back the loans using money from other sources other than from the farm, "says Byamugisha.

In other cases, the farmers divert the loans to other ventures, which may not necessarily be Agricultural. SACCOS are reluctant to give out agricultural loans because

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they are not sure of what to do in case the weather is not conducive resulting in crop failure.

"We are not sure of the outcome," says a farmer.

Rosette says"The loan facility is advanced to a SACCOS at only 9% compared to the commercial loan facility that is advanced at 13% even after the Agriculture loan has been extended, we follow up the clients to see how they are perforing."

In a paragraph of about 120 words, show why SAACOS funding in Uganda is ineffective.

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#### Read the following passage and answer the questions that follow

I soon learned ,however ,that life for a growing boy was not all play; at least ,not for boys with parents like mine. Although my mother had never had the benefit of formal education herself, she was determined that I should be sent to school at the earliest opportunity. My father ,probably due to my mother's persuasive power, was strongly in favour of this also. Even though I could often get around my father, I knew that once my mother's mind had been made up, there was nothing I could do about it.

I found my first day at school so dis appointing that I ran away, determined never to return. But my mother turned a deaf ear to my raging protests and quietly and determinedly dragged me by the arm every morning and deposited me in the schoolrrom. Eventually I realized that I had lost the battle and decided that as I was going to be forced to stay there, I might as well get to like it and do what I could to learn something. To my surprise I soon found that I enjoyed my lessons and looked forward to going to school, even though we lived in fear and trembling of the teacher because of his firm and active belief in the old adage. "spare the rod and spoil the child". I disliked being forced to do things against my will, for I had not been accustomed to it, and I used to think what a paradise school would be if we were left in peace to do our studies without the presence of a master.

All the various grades were housed in one room and the master used to teach a class at a time. It must have been a <u>hard job</u> for him, and we did not do anything to ease his lot. Luckily I was keen on learning, so keen, in fact that my only <u>dread</u> was that my father one day might be unable to afford the school fees, which at that time amounted to three pence a month. Because of this, I began rearing chickens which I sold for 6d. each. By this means I could not only help to meet my school fees, but I had money to buy books as well. In addition, any fears about my father's property were quite unfounded because I can never remember him denying any of us anything we asked, and he was particularly generous where I was concerned.

One thing in particular stands out in my mind during my schooldays, probably because it was my first lesson in discipline. We were not fond of the teacher because of his frequent use of the stick often, we thought , without just cause one day we learned that an Page 5 of 14



inspector was coming to the school and immediately saw our chance of getting our revenge on the master. We got together and decided to <u>play truant</u> for the whole day during the inspector's visit. My one regret was that I was not able to see the expression on the inspector's face when he found an empty classroom or, better still, the look of horror and amazement on the face of the teacher. It must certainly have caused him much embarrassment, but the following morning he got the last laugh, for as soon as we showed our faces, he was waiting for us with his stick. We were each stripped naked and given twenty-four lashes on our bare bottoms. This hurt so much that for the next three days, I was quite unable to sit down at my school desk. But whatever injury this caused to my body, and my pride, I knew well enough that I had deserved it. And from that day I have always learnt to accept punishment that I feel I have justly earned, however humiliating this may be.

(Quoted from Ghana by Kwame Nkrumah).

| Questions about the passage   |
|---|
| 2.1 Eventually, I realized I had lost the battle"Which battle is the writer referring to? |
| ***************************************   |
| 2.2 Of the writer's parents, who was more determined to see him attend school?            |
| Give two reasons  |
| 1   |
|   |
| (ii)  |
|   |

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| 2.3 In what ways did the writer contribut   | e to his own schooling expenses?  |  |
|---|-----------------------------------|--|
|   |                                   |  |
| 2.4 Describe the attitude of the writer tow | /ards                             |  |
| (i)his parents                              |                                   |  |
| (ii) his teacher                            |                                   |  |
| 2.5 What do the following phrases and w     | ords mean as used in the passage: |  |
| (ii)dread                                   |                                   |  |
| (iii) without just cause                    |                                   |  |
| (iv)play truant                             |                                   |  |
|   | Marks for question 2A             |  |

## SECTION B

## Read the following passage carefully and then answer the questions below

We left Johannesburg at two and arrived in Pretoria shortly after three. We stayed until nine o'clock in the evening, then decided it was time to drive back to Johannesburg. No African is allowed out in the streets after eleven o'clock in South Africa. Its curfew hour.

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On our way out of the apartment a white policeman and two black ones were lying in wait for us. Not knowing what the manner was, but being accustomed to the unpleasantness of the SouthAfrican police, we offered little protest when were <u>hustled</u> to a ramshackle of a police-wagon around the corner.

In the charge-office the air was foul with swearing and hatred as prisoners poured in. A burly policeman with a thick neck demanded to see our 'passes'. All Africans are required by law to carry documents bearing witness that they do live and work somewhere; these also prove that they have paid annual tax, and also show the monthly signature of the employer. The police officer <u>flipped through</u> our books and finding nothing amiss seemed a bit irritated.

Presently he grabbed a telephone and called up a local state prosecutor whom he briefly informed that he had arrested some Johanesburg 'kaffirs' in a building where blacks were excluded. 'What can I charge them with?'he casually enquired. My first reaction was to giggle. Even Kafka couldn't have bettered that one. This conversation continued for a while, and our host kept nodding his head; then suddenly, he slammed down the receiver and enquired dramatically: 'All right, where are your permits to enter the city of Pretoria?'

The whole thing was no longer funny. We tried as best we could to explain that the law required Africans to obtain permits only if they intended to remain away from home for more than three days. Our host <u>became agitated</u> and insisted we had been in Pretoria for more than three days. All explanations proved futile. The indictment was written out, and we subsequently appeared before a local Native Commissioner on charges of remaining in Pretoria for more than three days without a permit.

At my own trial I brought a staff colleague to testify that he had seen me in the newspaper office on the morning of the day on which we were arrested, and that I couldn't have been in Pretoria for more than three days. The Commissioner listened patiently to the story and then found me guilty anyway and fined me. The man who had driven me to Pretoria in his car appeared before a different Commissioner who decided we weren't in Pretoria for more than three days and so my friend was found not guilty. In SouthAfrica'to be or not to be in Pretoria is not the sort of question that can drive a man to insanity unless of course, he has a sense of humour.

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What intrigues me most about the incident was that in South Africa any over zealous policeman can arrest an African and take him down to the station –house without the vaguest idea what charges to prefer against him. If he is diligent enough, he can later find something with which to charge him. There are a hundred and one laws in the country controlling the lives of black people, and at any particular time there is a fat chance that one of them is being broken.

Last year an African cook was taking a picture of his two black friends while a white woman was walking past. The camera was confiscated, the film spool developed to provide the necessary evidence, and the African appeared in court charged with causing a criminal injury. The prosecuting attorney called the woman to the stand to testify against the African .In her testimony she protested that the taking of a picture while she was walking past the two black men had constituted a criminal injury. It tended to 'lower her dignity', she said, and she had been caused 'great distress'.

## From Home and Exile by Lewis Nkosi

Answer the questions 2.6-2.10 by selecting the best of the four choices given after each question.

- 2.6 The police officer 'seemed a bit irritated' because
  - A. their passes were in order.
  - B. the charge-office was crowded.
  - C. they had paid their annual tax.
  - D. they were not carrying the proper documents.
- 2.7 The author says"My first reaction was to giggle". This is because
  - A. he found the whole thing amusing.
  - B. he is terrified of the police officer.
  - C. he found the whole thing unbelievable.
  - D. he was hysterical at the thought of being locked up.

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- 2.8 They are finally charged with
  - A. being in Pretoria for less than three days.
  - B. remaining in Pretoria without permission for more than 3 days.
  - C. being unable to explain why they were in Pretoria.
  - D. being unable to produce documents to prove that they lived in Pretoria
- 2.9 The author proved conclusively that
  - A. he had written permission to be in Pretoria.
  - B. he had been in Johannesburg on the day in question
  - C. he had been in Pretoria on newspaper business for three days
  - D. he had been somewhere else with a colleague for more than three days
- 2.10 Which of the following statements is true?
  - A. The laws in S.Africa drive a great many people insane
  - B. One law in S.Africa is 'to be or not to be in Pretoria'
  - C. The people who make the laws in S.Africa have a sense of humour.
  - D. The author was found guilty of a crime he did not commit.

| Marks for question 2B      |  |
|----------------------------|--|
| Total marks for Question 2 |  |

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#### SECTION C

| 000110110  |           |
|--|-----------|
| Re write the following Questions 3.1-3.10 without changing the original meaning. |           |
| 3.1 Rubbish he never helped me in carrying out the task                          |           |
| (Punctuate the sentence)   |           |
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| 3.3 Agaba was                             | not feeling well,The school nurse advised him to remain in bed.                       |
|---|---|
| (Rewrite be                               | eginning:Not feeling well)  |
|   |   |
| 7. A. | to go for the football match.(Rewrite beginning.It's)                                 |
|   |   |
|   | appens without a cause.This is an almost universal belief.(Join the abovinning It is) |
|   |   |
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| 3.7 Education tries to fit people for the modern and use 'to')          |                                    |
|---|------------------------------------|
|   |                                    |
| 3.8 Who has the most points?(He) is declared using———ever construction) |                                    |
| *   |                                    |
|   |                                    |
| 3.10 The celebrations are likely to result is and 'lead")               | n disorder.(Rewrite using probable |
|   |                                    |
|   | Marks for Question 3A              |
| Choose the best alternative among the four giver                        | and put a ring around it.          |
| 3.11 The lesson was for a few minut the headmaster.                     | es by an important announcement by |
| (a) Interfered. (b) prevented (c) interrupt                             | ed (d) broken up                   |

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| 3.12 She already had a blouse, but she couldn't find a skirt to it.                        |
|--|
| (a) fit (b)suit (c)agree with '(d) match   |
| 3.13 No matter he does he will always come back to me for help                             |
| (a) when (b)all (c) what (d)how  |
| 3.14 Ntanda was not invited to the party but she got wind of it. This expression mean she: |
| (a) got something from it  |
| (b) smelled the food cooking and came in   |
| (c) got to know about it   |
| (d) was afraid she would not be invited.   |
| 3.15 Neither Okello nor his brotherLuganda   |
| (a) speak (b)have spoken (c)speaks (d)have been speaking                                   |
| 3.16 Some people are under thethat money always brings happiness.                          |
| (a) illusion (b)delusion (c)allusion (d)conclusion   |
| 3.17 They keep to themselves.Means   |
| (a)They like each other  |
| (b) They do not like to socialize with other people  |
| (c) They hate each other.  |
| (d) They minimize others.  |
| 3.18 When he returned home from England,he talked exactly a European                       |
| (a) as (b) with (c) as he was (d) like   |

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- 3.19 Identify a word with wrong spelling:
- (a) allege
- (b)allegation
- (c)arrangment
- (d)arrangement

3.20 I'd prefer you not become a teacher.

This means

- (a) You are a teacher and I wish you were not.
- (b) You are not a teacher and its my preference.
- (c) You are a teacher but I do not prefer you
- (d) When you become a teacher I will give you my choice.

| Marks for Question 3B      |  |
|----------------------------|--|
| Total marks for Question 3 |  |

END.

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