

**IMPACT OF PARISH DEVELOPMENT MODEL ON POVERTY ALLEVIATION IN  
MASAFU WARD, BUSIA DISTRICT**

**NAPHTAEL JOHN BARASA**

**S23/MUC/BSW/040**

**A DISSERTATION SUBMITTED TO THE SCHOOL OF SOCIAL SCIENCES IN PARTIAL  
FULFILLMENT OF THE REQUIREMENTS FOR THE DEGREE OF THE BACHELOR OF  
SOCIAL WORK AND SOCIAL ADMINISTRATION OF UGANDA CHRISTIAN UNIVERSITY**

**July, 2025**



**UGANDA CHRISTIAN  
UNIVERSITY**

*A Centre of Excellence in the Heart of Africa*

## DECLARATION

I, **Barasa Naphtael John**, solemnly declare that the research report submitted in partial fulfillment of the requirements for the award of bachelors' degree in social work and social administration is the result of my own original work. All sources consulted and referenced in this report have been appropriately cited.

Signature: .....



Date: 10<sup>th</sup>/06/2025

BARASA NAPHTAEL JOHN

(STUDENT)

## APPROVAL

This research report has been submitted with my approval as the university supervisor

Signature Nuwagaba Naboth Date 02/07/2025

Name: NUWAGABA NABOTH

(UNIVERSITY SUPERVISOR)

## **DEDICATION**

I dedicate this research report to my dear wife Nangira Lydia, Father In-law Mr. Ouma Fred, my beloved children Bright Golden Barasa, Brinnah Wisdom Atudaha and Brayden Lyton Barasa for their unwavering love, support, and encouragements have been the driving force behind my academic journey. Their belief in my abilities, constant motivation and sacrifice has been instrumental in helping me overcome challenges and reach this milestone.

## **ACKNOWLEDGEMENT**

I would like to express my deep gratitude to my supervisor Mr. Nuwagaba Naboth for his continuous support and guidance that was throughout the entire writing process of this research report. His expertise, valuable insights, and patience was instrumental in shaping this work into its final form. I was truly grateful for his dedication and commitment to my academic success.

I was grateful to the participants who will generously participate in this study and share their time and expertise. Without their contributions, this research may not be possible. I would like to acknowledge the assistance and support that shall be provided by the staff and resources. Their contributions was invaluable in gathering the necessary data and materials for this research.

I would like to express my appreciation to my family and friends for their unwavering support and encouragement that was throughout this challenging journey. Their love, understanding, and patience was crucial in keeping me motivated during the ups and downs of this research report.

## TABLE OF CONTENTS

|  |      |
|--|------|
| DECLARATION.....   | i    |
| APPROVAL.....  | ii   |
| DEDICATION .....   | iii  |
| ACKNOWLEDGEMENT .....  | iv   |
| LIST OF FIGURES .....  | x    |
| LIST OF TABLES .....   | xi   |
| LIST OF ABBREVIATIONS .....  | xii  |
| ABSTRACT.....  | xiii |
| CHAPTER ONE.....   | 1    |
| INTRODUCTION .....   | 1    |
| 1.0 Introduction.....  | 1    |
| 1.1 Background of the study.....   | 1    |
| 1.2 Statement of the problem.....  | 5    |
| 1.3 Research purpose .....   | 6    |
| 1.4 Specific objectives .....  | 6    |
| 1.5 Research questions.....  | 6    |
| 1.6 Scope of the study.....  | 7    |
| 1.6.1 Geographical location .....  | 7    |
| 1.6.2 Time scope.....  | 7    |
| 1.6.3 Content scope.....   | 7    |
| 1.7 Significance the study.....  | 7    |
| 1.9 Key terms .....  | 9    |
| CHAPTER TWO .....  | 11   |
| LITERATURE REVIEW .....  | 11   |
| 2.0 Introduction.....  | 11   |
| 2.1 The impact of agricultural development on poverty alleviation.....     | 11   |
| 2.2 The effect of infrastructural development on poverty alleviation ..... | 13   |
| 2.3 The influence of financial inclusion on poverty alleviation .....      | 15   |
| CHAPTER THREE: .....   | 19   |
| RESEARCH METHODOLOGY.....  | 19   |
| 3.0 Introduction.....  | 19   |
| 3.1 Research Design.....   | 19   |

|  |    |
|--|----|
| 3.2 Area of study.....   | 19 |
| 3.3 Sources of information.....  | 19 |
| 3.4 Population and sampling techniques.....  | 20 |
| 3.5 Variables and indicators.....  | 21 |
| 3.5.1 Independent variables .....  | 21 |
| 3.5.1 Dependent variable .....   | 21 |
| 3.6 Measurement levels .....   | 22 |
| 3.7 Data collection procedure .....  | 22 |
| 3.8 Data collection instruments.....   | 23 |
| 3.8.1 Interview guide. ....  | 23 |
| 3.8.2 Questionnaire .....  | 23 |
| 3.9 Quality control .....  | 23 |
| 3.10 Data processing and analysis .....  | 23 |
| 3.10.1 Qualitative data analysis .....   | 24 |
| 3.10.2 Quantitative data analysis .....  | 24 |
| 3.11 Ethical considerations .....  | 24 |
| CHAPTER FOUR.....  | 26 |
| DATA PRESENTATION, INTERPRETATION AND DISCUSSION OF FINDINGS .....   | 26 |
| 4.0 Introduction.....  | 26 |
| 4.1 Response rate .....  | 26 |
| 4.2 Bio Data .....   | 26 |
| 4.2.1 Gender of respondents .....  | 26 |
| 4.2.2 Marital status of respondents .....  | 27 |
| 4.2.3 Age of respondents .....   | 28 |
| 4.2.4 Qualification of respondents .....   | 29 |
| 4.2.5 Years of working.....  | 30 |
| 4.3.0 Research question one: Finding out the impact of agricultural development on poverty alleviation in Masafu ward.....   | 31 |
| 4.3.1 Access to credit enables farmers to invest in quality seeds, equipment, and technology, increasing productivity and income .....                             | 31 |
| 4.3.2 Improved infrastructure such as better roads and storage facilities reduces post-harvest losses and enhances market access, leading to higher earnings ..... | 32 |
| 4.3.3 Modern farming techniques like high-yield seeds, irrigation, and mechanization boost agricultural productivity and food security .....                       | 33 |

|  |    |
|--|----|
| 4.3.4 Market Linkages connect farmers to stable and fair markets, ensuring better prices and financial stability.....  | 34 |
| 4.3.5 Education and training provide farmers with knowledge on best practices, improving efficiency and sustainability in farming .....                                    | 35 |
| 4.4.0 Research question two: Finding out the effect of infrastructural development on poverty alleviation in Masafu ward.....  | 36 |
| 4.3.1 Improved transport networks enhance access to markets, education, and healthcare, reducing costs and boosting economic opportunities .....                           | 36 |
| 4.4.2 Reliable electricity supply supports businesses, enhances productivity, and enables the use of modern technology in agriculture and industry. ....                   | 37 |
| 4.4.3 Clean water and sanitation improve health, reduce medical expenses, and increase productivity by preventing waterborne diseases .....                                | 38 |
| 4.4.4 Digital infrastructure expands internet access, creating job opportunities and improving access to education and financial services .....                            | 39 |
| 4.4.5 Healthcare infrastructure ensures better medical services, reducing disease burden and enabling people to work productively .....                                    | 40 |
| 4.5.0 Research question three: Finding out the influence of financial inclusion on poverty alleviation in Masafu ward.....   | 41 |
| 4.5.1 Access to banking services enables low-income individuals to save, access credit, and invest in income-generating activities, reducing financial vulnerability ..... | 41 |
| 4.5.2 Microfinance institutions provide small loans to entrepreneurs and farmers, helping them start or expand businesses and improve their livelihoods .....              | 42 |
| 4.5.3 Financial literacy programs educate individuals on budgeting, saving, and investment, empowering them to make informed financial decisions and escape poverty .....  | 43 |
| 4.5.4 Affordable insurance services protect low-income families from financial shocks due to health emergencies, natural disasters, or loss of income sources .....        | 44 |
| 4.5.5 Savings and credit cooperatives encourage collective saving and borrowing, providing communities with access to affordable financial resources for development ..... | 45 |
| CHAPTER FIVE .....   | 46 |
| SUMMARY OF THE FINDINGS, CONCLUSIONS AND RECOMMENDATIONS .....   | 46 |
| 5.0 Introduction.....  | 46 |
| 5.1 Summary of findings.....   | 46 |
| 5.1.1 Research Question one: Findings on the impact of agricultural development on poverty alleviation in Masafu ward .....  | 46 |
| 5.1.2 Research Question two: Findings on the effect of infrastructural development on poverty alleviation in Masafu ward .....   | 46 |
| 5.1.3 Question three: Findings on the influence of financial inclusion on poverty alleviation in Masafu ward .....   | 47 |
| 5.3 Recommendations.....   | 48 |

|                                   |    |
|-----------------------------------|----|
| References .....                  | 50 |
| APPENDICES .....                  | 53 |
| APPENDIX I: QUESTIONNAIRE .....   | 53 |
| APPENDIX II: INTERVIEW GUIDE..... | 57 |

**LIST OF FIGURES**

1.8 Figure 1 Conceptual frame work ..... 8

## LIST OF TABLES

|   |    |
|---|----|
| Table 2 showing the Gender of respondents .....   | 26 |
| Table 3 showing marital status of respondents .....   | 27 |
| Table 4 showing Age group of respondents .....  | 28 |
| Table 5 Showing academic qualification of respondents.....  | 29 |
| Table 6 showing years of working by respondents .....   | 30 |
| The table 7 Showing whether access to credit enables farmers to invest in quality seeds, equipment, and technology, increasing productivity and income .....                                  | 31 |
| Table 9 Showing whether modern farming techniques like high-yield seeds, irrigation, and mechanization boost agricultural productivity and food security.....                                 | 33 |
| Table 10 showing whether market Linkages connect farmers to stable and fair markets, ensuring better prices and financial stability .....   | 34 |
| Table 11 Showing whether education and training provide farmers with knowledge on best practices, improving efficiency and sustainability in farming.....                                     | 35 |
| Table 14 Showing whether improved transport networks enhance access to markets, education, and healthcare, reducing costs and boosting economic opportunities .....                           | 36 |
| Table 15 Showing whether reliable electricity supply supports businesses, enhances productivity, and enables the use of modern technology in agriculture and industry. ....                   | 37 |
| Table 16 Showing whether clean water and sanitation improve health, reduce medical expenses, and increase productivity by preventing waterborne diseases .....                                | 38 |
| Table 18 showing whether healthcare infrastructure ensures better medical services, reducing disease burden and enabling people to work productively .....                                    | 40 |
| Table 19 showing whether access to banking services enables low-income individuals to save, access credit, and invest in income-generating activities, reducing financial vulnerability ..... | 41 |
| Table 21 Showing whether financial literacy programs educate individuals on budgeting, saving, and investment, empowering them to make informed financial decisions and escape poverty .....  | 43 |
| Table 22 Showing whether affordable insurance services protect low-income families from financial shocks due to health emergencies, natural disasters, or loss of income sources.....         | 44 |
| Table 23 showing whether savings and credit cooperatives encourage collective saving and borrowing, providing communities with access to affordable financial resources for development ..... | 45 |

## **LIST OF ABBREVIATIONS**

|       |   |  |
|-------|---|--|
| CADP  | : | Commercial Agricultural Development Projects             |
| ECLAC | : | Economic Commission for Latin America and Caribbean      |
| ICT   | : | Information and Communication Technology                 |
| IICA  | : | Inter American Institute for Cooperation and Agriculture |
| LCI   | : | Local Council One  |
| NGOs  | : | None-Governmental Organizations                          |
| ODI   | : | Overseas Development Institute                           |
| OECD  | : | Organization for Economic Cooperation and Development    |
| PDM   | : | Parish Development Model                                 |
| FIS   | : | Financial Inclusion System                               |
| PDMIS | : | Parish Development Model Information System              |
| SDG   | : | Sustainable Development Goals                            |
| SPSS  | : | Statistical Package for Social Sciences                  |
| UCU   | : | Uganda Christian University                              |
| USAID | : | United States Agency for International Development       |

## ABSTRACT

This research report was undertaken to investigate the impact of parish development model on poverty alleviation in Masafu ward, Masafu Town Council, Busia district and it was carried out with the help of three specific objectives, that is; to examine the impact of agricultural development on poverty alleviation in Masafu ward, to assess the effect of infrastructural development on poverty alleviation in Masafu ward, to evaluate the influence of financial inclusion on poverty alleviation in Masafu ward. The researcher used a sample size of 63 respondents and used questionnaires to collect data and later the data was analyzed using the statistical package for social sciences (SPSS). Results of the first objective showed that agricultural development has a significant effect on poverty alleviation in Masafu ward; 54% of the respondents were positive to the statement that access to credit enables farmers to invest in quality seeds, equipment, and technology, increasing productivity and income; 62% were positive to the statement that **market** Linkages connect farmers to stable and fair markets, ensuring better prices and financial stability; 61% of the respondents were positive to the statement that education and training provide farmers with knowledge on best practices, improving efficiency and sustainability in farming. Results of the second objective revealed that infrastructural development has a significant effect on poverty alleviation in Masafu ward. Supported by the following responses; 56% of the respondents were positive to the statement that improved transport networks enhance access to markets, education, and healthcare, reducing costs and boosting economic opportunities, 80% of the respondents were positive to the statement that reliable electricity supply supports businesses, enhances productivity, and enables the use of modern technology in agriculture and industry. Results of the third objective showed that financial inclusion has a significant effect on poverty alleviation in Masafu ward. 62% forming the majority of respondents were positive to the statement that microfinance institutions provide small loans to entrepreneurs and farmers, helping them start or expand businesses and improve their livelihoods. There is need for the government and stakeholders to implement policies that support small-scale farmers and encourage agro-industrialization. Securing land tenure rights can empower farmers to invest in long-term agricultural projects. Expanding extension services and research on climate-smart agriculture enhances productivity while minimizing environmental degradation.

# CHAPTER ONE

## INTRODUCTION

### 1.0 Introduction

This chapter consists of background to the study, statement of the problem, purpose of the study, objectives, and research questions, scope of the study, significance of the study, conceptual framework and definitions of key terms.

### 1.1 Background of the study

According to Ali et al (2021), poverty alleviation refers to the process of reducing the level of poverty in a society by implementing strategies that improve access to basic needs such as education, healthcare and employment. This involves efforts aimed at improving the economic conditions of the poor, fostering sustainable development and ensuring social inclusion (UNDP 2023). Recent studies indicate that targeted interventions such as microfinance programs, rural development initiatives and social safety nets have proven effective in alleviating poverty and improving livelihoods in low income communities (Smith & Thomas 2022). These interventions aim not only at economic growth but also at addressing inequality and providing more equitable distribution of resources (World Bank 2024).

According to World Bank (2020) and Kappel, Anderson and Omara (2022), poverty alleviation efforts have seen significant emphasis on social safety nets and financial inclusion in recent years. Social safety nets such as cash transfers and food assistance programs play critical role in reducing poverty and helping household build resilience against economic shocks. However the World Bank (2020) notes that the covid-19 pandemic has reversed some of the poverty alleviation progress particularly in vulnerable communities. Additionally Kappel et el (2022) highlights the importance of financial inclusion emphasizing that increased access to financial services and financial literacy programs can empower individuals to escape poverty especially in developing countries like Uganda.

According to overseas development institute (2021) and Kappel et al (2022), NGOs have proven to be vital partners in poverty alleviation efforts. NGOs contribute to reducing poverty by providing education, healthcare and vocational training in areas where government services may be limited. The overseas development institute (2021) stresses that NGOs ability to reach

marginalized communities and tailor interventions to local needs enhances their impact. On the other hand Kappel et al (2022) assert that financial inclusion programs especially those targeting women and entrepreneurs play crucial role in poverty alleviation by fostering entrepreneurship , improving household income and creating opportunities for economic mobility.

Johnson et al (2019) opined that addressing poverty requires a multifaceted approach that includes improving governance and collaboration. The World Bank (2020) emphasizes the importance of strengthen government structures and developing policies that support long term poverty reduction. Similarly overseas development institute (2021) advocates for better coordination between NGOs, local governments and international agencies to ensure that poverty alleviation efforts are more effective. Both authors agree that collective action and strategic partnerships are crucial to the achieving sustainable poverty alleviation goals.

Smith et al (2022) intimated that there is limited understanding regarding the long term sustainability of poverty alleviation programs. While short term interventions such as cash transfers and food assistance have positive impacts, questions remain about their ability to create lasting economic independence to recipients. Johnson et al (2024) argue that without complementary programs such as education or skills development, many individuals may remain dependent on aid thus undermining the potential for long term poverty alleviation. Similarly Taylor (2023) highlights the gaps in research regarding the scalability of these interventions across different regions particularly in rural areas where access to resources and services may be more limited.

Miller & brown (2023) postulated that that there is insufficient knowledge about the role of digital inclusion in poverty alleviation. While digital tools have the potential to transform access to services such as education, healthcare and financial resources, Miller & brown (2023) suggests that more research is needed on the digital divide and how it affects marginalized communities. Hernandez (2024) adds that integration of digital technologies in poverty alleviation programs is still underexplored especially in low income countries where internet access and technological infrastructure are often inadequate. The question of how digital solutions can be sustainably implemented remains largely unanswered particularly in rural and underserved areas.

Lee & Patel 2023) posited that there is limited understanding of the effectiveness of multi stakeholder partnerships in poverty alleviation. While collaboration between governments, NGOs

and international organizations is often cited as essential for success. Lee and Patel (2023) emphasize that research on the actual impact of such partnerships is sparse. They argue that the dynamics of these partnerships particularly regarding power imbalances and resource allocation are well understood. Williams et al (2024) further argues that although collaborative approaches are often touted as solutions the specific mechanisms that make these partnerships work effectively across different contexts and sector remain unclear.

Anderson et al (2024) denoted that understanding poverty alleviation is crucial because it directly impacts global socio economic development. Poverty reduction is a key component of sustainable development goals (SDGs) and addressing it can lead to improved health, education and economic stability in both developing countries. Poverty alleviation programs not only provide immediate relief to vulnerable populations but also create long term benefits such as enhanced human capital. Miller (2020) noted that the global economy suffers from inequality and without effective poverty alleviation strategies, economic disparities will continue to hinder overall progress which could destabilize societies and economies worldwide.

Taylor & Hernandez (2022) asserts that understanding the dynamics of poverty alleviation is essential for addressing policies that are more effective and tailored to local contexts. Poverty is a complex, multifaceted issue and its root causes can vary significantly across different regions. Taylor & Hernandez (2022) highlight that one size fits all solutions often fail to address the unique challenges faced by impoverished populations especially in rural areas. Khan (2023) opined that localized data driven interventions are necessary to accurately assess and address the needs of specific communities. Going deeper understanding of these regional dynamics allows policy makers and aid organizations to implement more targeted and impactful poverty alleviation programs.

According to Wilson & Roberts (2023), knowledge about poverty alleviation is crucial to reducing vulnerability to global economic crises. The covi-19 pandemic for instance exuberated poverty levels worldwide and it demonstrated the urgent need for robust poverty alleviation systems. The pandemics economic impact highlights the gaps in existing social safety nets and the necessity of strengthening these systems for future resilience. The overseas development institute (2024) opined that understanding the vulnerabilities of different demographic groups such as women and children is key to ensuring that poverty alleviation strategies are both inclusive and effective.

Parish development model (PDM) is a strategic initiative by the Ugandan government launched in (2022) aiming to elevate subsistence households into monetary economy by positioning the parish as the focal point for community development and service delivery (ministry of ICT & national guidance 2022). Structured around seven pillars that is production, storage, processing and marketing, infrastructure and economic services, financial inclusion, social services, mindset change, parish based management information system, and governance and administration the parish development model seeks to enhance household income and improve the quality of life for Ugandans. By focusing on these areas, the model endeavors to facilitate the transition from subsistence farming to monetize economy there by fostering sustainable development at the grassroots level.

Nbukukenya et al (2023) stressed that parish development model is an innovative approach aimed at reducing poverty and fostering economic development at the grass roots level in Uganda. The model targets improving the socio economic status of citizens through a decentralized approach where resources and services are directly delivered to local government. Kagumire et al (2024) articulated that parish development model is designed to empower local communities by enhancing their participation in decision making and ensuring that interventions are tailored to their specific needs. Mugisha et al (2022) noted that PDM provides a platform for aligning national development policies with the local realities which are expected to lead to more effective implementation of development initiatives.

According to Okello & Tumwesigye (2023), the success of parish development model hinges on the effective collaboration between government bodies, local leaders and community members. The model has the potential to significantly reduce poverty, its effectiveness depends on the capacity of local governments to manage resources and execute programs efficiently. They also note that lack of technical skills at the local level can hinder the success full implementation of the model. Nakato et al (2023) notes that the model also impact is also influenced by community buy in ownership suggesting that when local populations are actively involved, the likelihood of achieving sustainable development increase.

Kizito & Wamala (2020) stressed that monitoring and evaluation play crucial role in the success of parish development model. The robust monitoring and evaluation systems are essential to track the progress of parish development model initiatives and ensure that the resources are being used effectively. They emphasize that continuous feedback loops from local communities can guide

necessary adjustments in program implementation. Kasozi et al (2022) opined that the importance of data collection and analysis in informing decision making process, ensuring that the model remains adaptable to changing circumstances and needs in the communities it serves.

Kigongo & Ndagire (2023) denoted that there is limited understanding about the long term sustainability of the parish development model. While the model aims to address poverty at the grass roots level, Kigongo and Ndagire (2023) suggests that the lack of clear guidelines on the models sustainability raises concerns about its ability to deliver lasting outcomes. Ssemwanga (2022) further noted that while local governments are expected to implement the model, their capacity to maintain programs after initial funding and support is unclear and there is insufficient research on how communities will continue to thrive once the external interventions phase out.

According to Ochieng &Obote (2023), there is insufficient evidence on the role of gender inclusive in the parish development model. Ochieng &Obote (2023) opined that although the model seeks to improve economic conditions, there is a gap in understanding how it addresses gender disparities and whether it effectively promotes the inclusion of women in decision making processes at the parish level. Tusiime et al (2024) notes that more research is needed to assess whether the models implementation results in real empowerment for women and marginalized groups as current evaluations primarily focus on economic outcomes neglecting socio cultural barriers to equal participation in development programs.

## **1.2 Statement of the problem**

The parish development model (PDM) is designed to promote poverty alleviation by enhancing local governance and focusing on community driven development at the parish level. In Masafu ward, the aim is to empower the local population by creating economic opportunities, improving infrastructure and providing access to services like education, health and sanitation. Ideally, these interventions would significantly reduce poverty, improve living standards and foster economic growth within the parish. According to Kagumire and Tusiime (2021), when well implemented such models have the potential to elevate the socio economic conditions of local communities by encouraging sustainable development tailored to the unique needs of the area.

There are challenges in effective implementation the parish development model in Masafu ward that hinder it potential to alleviate poverty. The local government struggles with resource

mismismanagement, lack of technical expertise and insufficient capacity to oversee and implement development projects. These issues often result in delayed projects, poor execution of interventions and disconnect between community needs and the services delivered. Local authorities are tasked with executing such initiatives, their ability to manage resources and coordinate activities effectively is often compromised which has had adverse effects on the expected outcomes of parish development model in several regions including Masafu.

The impact of these implementation challenges is evident in the persistent poverty levels in Masafu ward. Despite the allocation of funds and resources under parish development model, many residents continue to face inadequate access to education, healthcare and employment opportunities. Kisakye and Sserunjogi (2021) argue that without effective oversight and community engagement, poverty alleviation efforts can be undermined leaving the most vulnerable populations unaddressed. In Masafu, these issues contribute to the continued lack of sustainable development making it difficult for the parish to achieve long term improvements in living standards and poverty reduction. Consequently, without addressing these governance and capacity gaps, the potential for the parish development model to uplift the community remains limited.

### **1.3 Research purpose**

To examine the impact of parish development model on poverty alleviation in Masafu ward, Busia district

### **1.4 Specific objectives**

- i. To examine the impact of agricultural development on poverty alleviation in Masafu ward
- ii. To assess the effect of infrastructural development on poverty alleviation in Masafu ward
- iii. To evaluate the influence of financial inclusion on poverty alleviation in Masafu ward

### **1.5 Research questions**

- i. What is the impact of agricultural development on poverty alleviation in Masafu ward?
- ii. What is the effect of infrastructural development on poverty alleviation in Masafu ward?
- iii. What is the influence of financial inclusion on poverty alleviation in Masafu ward?

## **1.6 Scope of the study**

### **1.6.1 Geographical location**

The study was carried out from Masafu ward which is located in central part of Busia district and bordering Butote ward to the east. It lies within Busia's district administrative boundaries and is situated approximately 25 kilo meters from the district's central town Busia town. The parish is bordered by several neighboring parishes such as Butangansi parish masaba Sub County to the south west and Dabani parish to the North.

### **1.6.2 Time scope**

The period that was considered for the research study was 4 years that is 2020-2024. This is chosen because Masafu ward struggles with resource management, lack of technical expertise and insufficient capacity to oversee and implement development projects. These issues always result in delayed projects, poor execution of interventions and disconnect between community needs and service delivery.

### **1.6.3 Content scope**

The study was limited to parish development model as an independent variable such as agricultural development, infrastructural development, financial inclusion and poverty alleviation as dependent variable comprising of social safety nets, microfinance opportunities and employment opportunities.

## **1.7 Significance the study**

This research may be of great importance to stakeholders in Masafu ward, Busia district as it provides critical insights into the effectiveness of local development initiatives. By evaluating the implementation of parish development model, the study may identify gaps and challenges faced by local government and community members in poverty alleviation efforts. Stakeholders including community leaders, local business owners and no government organizations may gain a clear understanding of the strength and weaknesses of the current model. This knowledge may enable them advocate for more targeted and effective interventions ultimately leading to better outcomes.

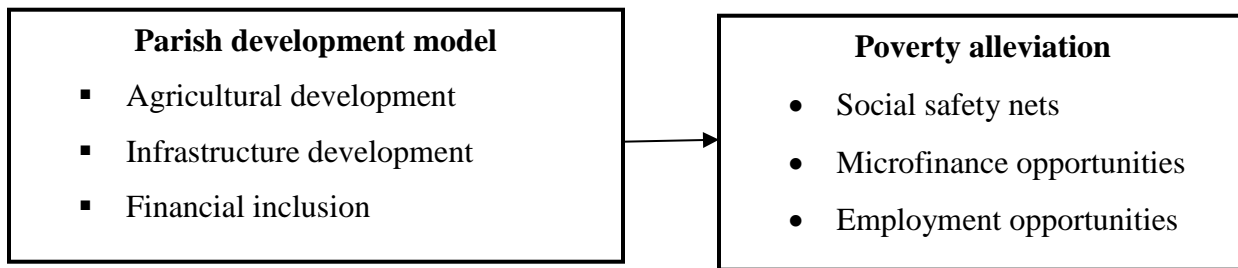
Academicians may find this study valuable as it contributes to the existing body of knowledge on community driven development and decentralized governance. The research offers an in depth analysis of how local governance systems, resource allocation and community participation impact poverty reduction at the grass root level. The study may provide a unique context for scholars in

fields such as development studies, public administration and political science enriching their understanding on the complexities of local development models in Uganda.

For policy makers, this study may provide evidence based recommendations on how to enhance the effectiveness of poverty alleviation strategies in rural areas. The research may help policy makers in Busia district as well as national decision makers to understand how the implementation of parish development model can be improved to address the unique socio-economic challenges faced by Masafu ward. By identifying the factors that hinder the success of the model, the study may inform policy adjustments and guide the formation of more effective policies and programs aimed at reducing poverty at the parish level.

Officials from Masafu ward, Masafu Town Council and Busia district may greatly benefit from the findings as the research may highlight key areas of improvement in the delivery of public services and the management of development resources. The study may offer practical recommendations on how local government officials can enhance coordination, community engagement and resource utilization to ensure that poverty alleviation efforts are more effective

### 1.8 Figure 1 Conceptual frame work Independent-variable



Source: Researcher's conceptualization (2025)

Figure 1 above shows parish development model as an independent variable comprising agricultural development, infrastructure development and financial inclusion significantly influences poverty alleviation by addressing the root causes of poverty at the grass root levels. Agricultural development enhances productivity and food security, increasing household income through better farming practices, access to markets and value addition. Infrastructure development improves accessibility to essential services, markets and economic opportunities by providing better roads, electricity, and water systems thereby reducing operational costs for small businesses and farmers. Financial inclusion empowers communities by providing access to affordable credit

savings and insurance services enabling individuals to invest in income generating activities and manage financial risks.

Poverty alleviation as a dependent variable comprising social safety nets, microfinance opportunities and employment opportunities reflects the effectiveness of targeted interventions in reducing poverty levels. Social safety nets such as cash transfers, food aid and welfare programs, provide immediate relief to vulnerable populations by cushioning them against economic shocks and ensuring basic needs are met. Microfinance opportunities offer access to small loans, savings and financial services empowering individual's especially marginalized groups to start or expand small businesses thereby generating income and fostering economic independence. Employment opportunities create stable income sources through job creation and skills development enabling individuals to support their families and improve their standard of living.

### **1.9 Key terms**

Kagumire and Tusiime (2021) articulated that parish development model (PDM) refers to a decentralized approach to development in Uganda aimed at addressing poverty and improving socio economic conditions at the grassroots level. It involves the active participation of local communities where parishes are empowered to design and implement development strategies tailored to their specific needs.

Kisakye and Sserunjogi (2021) opined that poverty alleviation refers to the process of reducing the incidence and severity of poverty in a community, region or country. This can be achieved through a variety of strategies like improving income levels, enhancing access to basic services, and promoting sustainable economic activities.

According to Mugisha and Byamukma (2023), a parish is the smallest administrative unit in Uganda's local government system. It is made up of several villages and serves as the local point for implementing development programs and policies at the community level. Parishes are key in local governance and serve as centers where resources are allocate and development interventions are carried out.

Mwesigwa et al (2023) insinuated that development refers to the process of improving the quality of life for individuals and communities through economic, social and infrastructural advancements. Development can involve various sectors like education, healthcare, infrastructure and economic activities that aim to raise the standard of living.

Nanyonga N. (2021) opined that a model is a conceptual framework or system that illustrates how a particular process, method, approach works. In the context of development, a model serves as a guide for implementing strategies that aim to achieve specific outcomes.

Kalugendo and sekabira (2024) intimated that poverty is a condition characterized by severe deprivation of basic human needs such as food, shelter and access to education and healthcare. It is often associated with low income levels, unemployment and lack of economic opportunities .Poverty can be classified into absolute poverty where individuals cannot meet their basic needs and relative poverty where individuals cannot meet their basic needs and relative poverty where people's living standards are considerably lower compared to others in the society.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.0 Introduction**

This chapter deals with the review of other researcher's literature or ideas which are similar or closely related to the topic of the study; this was conducted in relation to the specific objectives and research questions of the study.

#### **2.1 The impact of agricultural development on poverty alleviation**

According to Dewbre et al (2011), agricultural progress plays a pivotal role in poverty reduction. Their analysis of 25 countries that achieved significant poverty alleviation revealed that both the overall rate and sectorial composition of economic growth are crucial with agricultural development being more effective in reducing poverty compared to other sectors. Similarly, the organization for economic cooperation and development (OECD) (2011) emphasizes that agricultural growth not only boosts farm incomes but also stimulates non-farm economies leading to broader economic development and poverty reduction.

In the context of North America, the economic commission for Latin America and Caribbean (ECLAC) and inter American institute for cooperation and agriculture (IICA) (2024) highlighted the importance of regional cooperation in addressing challenges in the agricultural sector. Their report underscores that strengthening regional cooperation fosters more sustainable inclusive and resilient agro food systems which are essential for poverty alleviation. Additionally, Guardian (2024) noted how circular migration programs between Guatemala and the United states provide legal and safer pathways for Guatemalans to work temporally in the agricultural sector. Participants have significantly improved their conditions by investing their earning back in the communities there by alleviating poverty and social exclusion.

Partel et al (2024) alluded that farm sector is experiencing a recession with increasing costs and declining revenues burdening farmers. To mitigate the crisis, a federal spending bill has been passed including a multibillion dollar bailout for farmers. This initiative aims to support farmers facing financial losses due to rising input costs and lower community prices thereby stabilizing incomes and preventing further poverty in rural communities.

Eater et al (2024) discusses the role of food banks in distributing food to those in need highlighting how organizations like feeding America operate extensive networks to address food insecurity.

Despite these efforts, 13.5% of United States households remain food insecure indicating the need for continued support and development in the agricultural sector to alleviate poverty.

Agricultural development has been a pivotal factor in Nigeria's efforts to reduce poverty given the sector's substantial contribution to employment and the economy. According to the study by Umar et al (2023), there is a significant relationship between agricultural productivity and poverty alleviation in Nigeria. The study found that increases in agricultural input positively impacted per capita income thereby reducing poverty levels. Similarly, research by Oji-Okoro (2022) indicate that agricultural expenditure plays a critical role in poverty reduction by enhancing agricultural productivity and supporting rural development. These findings underscores the importance of sustained development in agriculture as a strategy for poverty alleviation.

Various initiatives have been implemented to modernize Nigeria's agricultural sector and promote growth. The World Bank (2020) identified specific agricultural value chains with high potential to create jobs, reduce poverty and improve nutritional outcomes. This approach aligns with findings of Avnwale et al (2021) who asserted that the impact of the commercial agricultural development projects (CADP) on poverty status and commercialization among the beneficiaries. Their study concluded that participation led to increased commercialization and significant poverty reduction among the beneficiaries. These initiatives highlights the role of agricultural commercialization in driving pro-poor growth and economic development.

Financial support mechanisms have also been identified as crucial in enhancing agricultural productivity and reducing poverty. Salahudeen et al (2024) examined the impact of agricultural financing on poverty reduction and economic growth in Nigeria, utilizing a Keynesian macro-economic framework. Their study revealed that increased agricultural financing positively influenced economic growth and contributed to poverty alleviation. Additionally, Powel et al (2017) emphasized the importance of leveraging socio-innovations and value chain approaches to reduce food loss and transform global agro-food systems. These perspectives underscore the need for innovative financial and technological solutions to bolster development and combat poverty effectively.

Agricultural development has been widely recognized as a pivotal strategy for poverty alleviation particularly in rural areas where agriculture is a primary livelihood source. According to Doruska et al (2024), integrating ecological interventions such as removing aquatic vegetation to reduce

disease vectors can enhance agricultural productivity and subsequently increase household incomes. Similarly a study by Maulu et al (2021) emphasizes that enhancing rural agricultural extension programs equips farmers with essential resources and knowledge leading to improved productivity and income levels.

The adoption of modern agricultural technologies has also been linked to poverty reduction. A study focusing on Ethiopia found that the adoption of various agricultural technologies significantly reduced poverty levels in rural regions (Abay et al 2022). Additionally, research by bMaulu et al (2021) highlights that the implementation of modern farming techniques and high quality inputs can lead to increased yields and higher incomes for rural households. Agricultural development has long been considered a key factor in poverty alleviation efforts in Ethiopia. According to Bezu and Holden (2024) agriculture is the main source of livelihood for over 80% of the population in the country making it a crucial sector for poverty reduction. The authors argue that investments in agricultural development have the potential to not only increase food security and income levels for smallholder farmers but also contribute to overall economic growth and poverty reduction in the country.

Alemu & Adugna (2019) postulated the importance of agricultural productivity and commercialization of poverty alleviation efforts in Ethiopia. The authors suggest that promoting agricultural technology adoption, improving market access for smallholder farmers and investing in value chains can significantly impact poverty levels in the country. By increasing productivity and enabling farmers to access markets and sell their products at fair prices agricultural development can help lift households out of poverty and improve their overall standard of living. Dessalegan et al (2020) intimated the role of agricultural policies and programs in driving poverty alleviation in Ethiopia. The authors argue that targeted government interventions such as subsidies, extension services and market support programs can help smallholder farmers increase productivity and incomes thereby reducing poverty levels in rural areas.

## **2.2 The effect of infrastructural development on poverty alleviation**

Chen and Ravallion (2015) investigated the relationship between infrastructure investment and poverty alleviation in china. Their findings indicated that infrastructure development especially in transportation and communication has been instrumental in reducing poverty by integrating rural areas into broader economic activities. Similarly, Wng & Wu (2016) explored the role of infrastructure in urban poverty reduction revealing that investments in urban public services have

improved living conditions and employment prospects for the urban poor. Findings indicated that neighborhoods participating in the program experienced enhanced infrastructure access, higher property values, increased private investment, reduced moving rates and improved safety. The agency for international development (USAID) played a pivotal role in reducing extreme poverty through instrumental investment. Fukuyama et al (2017) explored the role of infrastructure in poverty alleviation.

A study by Mpanza et al (2020) asserted that infrastructure provision is key to local economic development in South Africa. They highlight that historically, infrastructure accessibility was skewed during the apartheid era with the majority being over looked. The authors argue that improving infrastructure in rural areas is essential for reducing inequality and spurring economic growth as limited investments in these regions hinder the realization of such benefits. Additionally, Phyllay et al (2023) examines the sociological dynamics of road infrastructure development in the Eastern Cape, South Africa. The study adopts structural and symbolic violence frameworks to analyze systematic neglect of road infrastructure highlighting how inadequate roads restrict access to healthcare, education and economic opportunities thereby perpetuating inequality and marginalization.

Pillay et al (2023) affirmed that transforming road infrastructure is not just about physical improvements but also about dismantling systemic injustices that perpetuate inequality in rural areas. The study suggests that equitable infrastructure development can enhance social justice by addressing both material and symbolic needs of marginalized communities. Habimama (2017) examined the impact of rural road improvements on poverty reduction in Rwanda. They found out that improved road infrastructure significantly reduced travel time and transportation costs leading increased access to markets, healthcare and education services. This in turn contributed to higher households incomes and reduced poverty levels in rural areas.

Niringiye & Ayebale (2018) investigated the relationship between infrastructure development and poverty reduction in Rwanda. Their findings indicated that regions with better infrastructure particularly in transportation and energy, experienced significant reduction in poverty rates. The study emphasized the importance of continued investment in infrastructure to sustain economic growth and poverty alleviation efforts. Bizimana et al (2019) explored the effects of infrastructure development on agricultural productivity and poverty alleviation. They noted that improved

infrastructure especially roads and irrigation systems enhanced agricultural productivity leading to increased incomes and reduced poverty among farming communities.

Mugabe and Ddumba-Ssentamu (2016) analyzed the impact of infrastructure development on poverty reduction in Uganda. They found that investments in transportation and energy infrastructure significantly improved household incomes and reduced poverty levels particularly in rural communities. Similarly, Nuwagaba (2015) examined the role of infrastructure in enhancing agricultural productivity concluding that improved rural roads and irrigation systems led to increased agricultural outputs and consequently poverty reduction among farming households. Kuteesa and Mawejje (2016) investigated the relationship between infrastructure development and economic growth in Uganda. Their findings indicated that infrastructure investments especially in the energy sector played a pivotal role in stimulating economic activities and reducing poverty. Similarly, the overseas development institute (ODI) (2014) highlighted that infrastructure development including roads and energy projects is essential for economic growth and poverty reduction in Uganda as it facilitates access to markets and services thereby improving livelihoods.

Fan and Zhang (2017) analyzed the impact of rural infrastructure on poverty alleviation in china. They found that government expenditures on the rural infrastructure including roads and education substantially reduced poverty rates by facilitating access to employment opportunities and essential services. Similarly, Moyo & Song (2019) examined effects of transportation infrastructure on poverty reduction including that improved road networks have enhanced mobility, reduced transportation costs and increased access to markets for rural households. Furthermore, Chen and Ravallion (2015) investigated the relationship between infrastructure investment and poverty alleviation in china.

### **2.3 The influence of financial inclusion on poverty alleviation**

Sahae et al (2023) intimated that financial inclusion plays a significant role in reducing poverty levels across various income groups. They noted that increased financial inclusion is associated with a substantial decrease in extreme poverty especially in developing regions. Similarly, Omar and Inaba (2020) constructed a comprehensive financial inclusion index and found robust evidence that higher financial inclusion significantly reduces poverty rates in developing countries. Wong and Guan analyzed the impact of financial inclusion on poverty reduction and found that financial inclusion has a significant negative association with extreme poverty in developing countries but

not in high income countries. Their study underscores the importance of tailored financial inclusion strategies to effectively alleviate poverty in different economic contexts. Furthermore, Lee (2024) explored the role of digital financial services in enhancing financial inclusion and identified key mechanisms through which digital platforms can mitigate traditional barriers to financial access thereby contributing to poverty alleviation.

Sahay et al (2020) examined the relationship between financial inclusion and income inequality finding that financial inclusion is associated with reductions in income inequality and poverty rates. Their research highlights the importance of inclusive financial systems in promoting equitable economic growth. Similarly, Park and Mercado (2018) analyzed the impact of financial inclusion on poverty and income inequality in developing Asian countries determining that financial inclusion significantly reduces poverty for the entire sample and Asian developing countries.

According to Murigi et al (2024), financial inclusion initiatives in Kenya such as microfinance problems and digital payment systems have positively impacted poverty reduction by fostering entrepreneurship and enhancing access to capital for small businesses. These initiatives have promoted economic resilience among vulnerable populations leading to increased income levels and improved overall wellbeing. Similarly, Koomson et al (2020) found that an increase in financial literacy is associated with a decrease in poverty in Kenya with financial inclusion acting as a mechanism through which financial literacy reduces poverty. Their study highlights the importance of financial literacy in enhancing individual's ability to access and effectively use financial services thereby contributing to poverty alleviation.

In the realm of digital financial services, the M-PESA mobile money platform has been instrumental in advancing financial inclusion in Kenya. As noted by Omwansa and Sullivan (2029), M-PESA has provided a convenient and secure means for individuals to conduct financial transactions significantly reducing the reliance and informal financial systems. This shift has enabled Kenyans particularly those in rural areas to participate more fully in the formal economy thereby reducing poverty levels. Furthermore, the Bill & Melinda gates foundation (2023) emphasizes the role of inclusive financial systems in poverty alleviation noting that national financial inclusion initiatives in East Africa including Kenya have enabled a large number of people living in poverty to benefit from access to financial services.

Iskenderian et al (2021) alluded the importance of targeting unbanked women in financial inclusion efforts. The study intimated that providing financial services to women entrepreneurs in developing economies such as Kenya can significantly reduce the financial deficit and promote economic growth. This approach not only empowers women but also leads to broader community development and poverty reduction. Additionally, Powel et al (2012) highlights that empowering women through financial inclusion and education can transform the world's poorest communities as educated women tend to have higher wages and contribute more significantly to the economy. These perspectives suggest that gender focused financial inclusion strategies are crucial for effective poverty alleviation in Kenya.

In rural areas, financial inclusion has been linked to improved living standards. Mhlanga et al (2020) found that access to credit allows individuals to start new businesses raise household incomes and reduce food insecurity. Their study emphasizes that financial inclusion can lead to sustainable economic development by providing the necessary capital for entrepreneurial activities. Similarly, Ssnderson et al (2018) contends that financial inclusion enhances economic growth and reduces poverty by optimizing resource allocation and providing financial services to the underserved populations.

However financial inclusion alone may not be sufficient to eradicate poverty. FinMark et al (2023) contends that while financial inclusion is a valuable tool, it is not a standalone solution to poverty. The organization emphasizes the need for comprehensive strategies that address other socio-economic factors contributing to poverty. Furthermore, Riley et al (2019) suggests that reducing financial constraints for emerging enterprises is crucial for effective poverty alleviation. By improving access to financial services, emerging businesses can thrive leading o job creation and economic growth.

According to Kiyingi & Munene (2020), financial inclusion has played a pivotal role in poverty alleviation in Uganda by enhancing access to financial services for the rural poor. Their study indicated that microfinance institutions have significantly contributed to income generation and improved standards among marginalized. Similarly, Ssonko et al (2019) emphasizes that mobile money services have revolutionaries financial transactions enabling low income individuals to save, borrow and invest thereby reducing poverty levels among the populations.

Kasenkende et al (2021) affirmed that financial literacy programs have been instrumental in empowering Ugandans to make informed decisions. Their research demonstrates a positive correlation between financial literacy and utilization of formal financial services leading to economic empowerment and poverty reduction. Correspondingly, Tumwine et al (2022) found that digital financial services have bridged the gap between the unbanked population and formal financial institutions facilitating economic activities and contributing to poverty alleviation.

Furthermore, Mwesigwa and Nkurunziza (2023) asserts that government policies promoting financial inclusion have created an enabling environment for poverty reduction initiatives. Their analysis reveals that regulatory frameworks supporting microfinance and mobile banking have expanded financial access to underserved populations. Okello and Akello (2024) observed that public private partnerships have been effective in extending financial services to remote areas thereby fostering economic development and reducing poverty.

## **CHAPTER THREE:**

### **METHODOLOGY**

#### **3.0 Introduction**

This chapter presents research design, area of study, sources of information, population and sampling techniques, variables and indicators, measurement levels, data collection procedure, data collection instruments, quality control, data processing and analysis, ethical considerations,

#### **3.1 Research Design**

The research used descriptive research design which was employed to systematically gather, analyze and interpret data from a specific population to understand patterns, trends and relationships. The design relied on surveys, structured interviews, and direct observation to collect detailed information from respondents. Both qualitative and quantitative data was used to explore characteristics, perceptions and experiences of individuals with in the study area. This approach helped in identifying key factors, challenges and positive improvements while ensuring a comprehensive and data analysis of the subject matter.

#### **3.2 Area of study**

The research study was carried out from Masafu ward which is located in Masafu Town Council, Busia district, Eastern Uganda near Ugandan Kenya boarder. It is characterized by rural setting with a predominantly agrarian economy where residents engage in small scale farming, trade and informal businesses. The area has a high population density with many households experiencing economic vulnerabilities. Its proximity to Busia town a major cross border trade hub influences economic activities and access to markets. This location is suitable for research due to its diverse socio economic dynamics ongoing development interventions and presence of local government structures which provide a rich environment for data collection and analysis.

#### **3.3 Sources of information**

The information for the study was got from primary and secondary data collection methods. Under primary data collection, the information was got directly from the participants and in secondary data collection, the information was got from published articles, journals, newspapers.

### 3.4 Population and sampling techniques

The study used a total population of 75 individuals which includes; 8 local government officials, 10 community leaders, 12 business owners, 15 farmers, 10 women group representatives ,10 youth group members, and 10 beneficiaries of financial support programs. This group has been identified due to their direct involvement and experiences making them suitable for providing valuable insights into the subject under investigation.

From the total population of 75, a sample size of 63 was selected using simple random sampling and purposive sampling. 7 Local government officials ,8 community leaders, 10 business owners, 12 farmers, 8 women group representatives, 9 youth group members and 9 beneficiaries from financial support programs was included in the study. Simple random sampling was used to farmers, youth group members, beneficiaries from financial support programs to ensure equal representation while purposive sampling was applied to local government officials , community leaders , business owners and women group representatives due to their specific roles and expertise. This approach ensured diverse and representative sample providing a balanced perspective on the research subject.

**Table 1 showing population and sampling techniques**

| <b>Respondents</b>                          | <b>Population</b> | <b>Sample size</b> | <b>Sampling procedures</b> |
|---|-------------------|--------------------|----------------------------|
| Business owners                             | 12                | 10                 | purposive sampling         |
| Farmers                                     | 15                | 12                 | Simple random sampling     |
| Women group representatives                 | 10                | 8                  | purposive sampling         |
| Community leaders                           | 10                | 8                  | purposive sampling         |
| Youth group members                         | 10                | 9                  | Simple random sampling     |
| Local government officials                  | 8                 | 7                  | purposive sampling         |
| Beneficiaries of financial support programs | 10                | 9                  | Simple random sampling     |
| <b>Total</b>                                | <b>75</b>         | <b>63</b>          |                            |

Source: Masafu ward, Masafu Town Council Busia district (2025)

The researcher will use the formula of Slovenes (1960) which include;

$$n = \frac{N}{1 + N(e^2)}$$

Where;

n is the sample size

N is the whole population

1 is the constant

e<sup>2</sup> error in sampling (0.05)

$$= 75 / 1 + 75 (0.05)^2$$

$$= 75 / 1 + 75 (0.0025)$$

$$= 75 / 1 + 0.1875$$

$$= 75 / 1.1875$$

$$= 63.2$$

$$n = 63 \text{ respondents}$$

Therefore, the sample size of the study was 63 respondents

### **3.5 Variables and indicators**

This consists of independent and dependent variables as below

#### **3.5.1 Independent variables**

Parish development model as an independent variable comprising agricultural development, infrastructure development and financial inclusion significantly influences poverty alleviation by addressing the root causes of poverty at the grass root levels. Agricultural development enhances productivity and food security, increasing household income through better farming practices, access to markets and value addition. Infrastructure development improves accessibility to essential services, markets and economic opportunities by providing better roads, electricity, and water systems thereby reducing operational costs for small businesses and farmers. Financial inclusion empowers communities by providing access to affordable credit savings and insurance services enabling individuals to invest in income generating activities and manage financial risks.

#### **3.5.1 Dependent variable**

Poverty alleviation as a dependent variable comprising social safety nets, microfinance opportunities and employment opportunities reflects the effectiveness of targeted interventions in reducing poverty levels. Social safety nets such as cash transfers, food aid and welfare programs,

provide immediate relief to vulnerable populations by cushioning them against economic shocks and ensuring basic needs are met. Microfinance opportunities offer access to small loans, savings and financial services empowering individual's especially marginalized groups to start or expand small businesses thereby generating income and fostering economic independence. Employment opportunities create stable income sources through job creation and skills development enabling individuals to support their families and improve their standard of living.

### **3.6 Measurement levels**

The research used four levels of measurements to ensure accurate data collection and analysis. Nominal measurement categorized data into distinct groups such as gender, occupation and access to services without implying any ranking. Ordinal measurement was used to capture ranked data such as levels of satisfaction in livelihoods allowing for comparison but without defining the exact differences between ranks. Interval measurement was applied to data with equal intervals but no true zero such as measuring perceptions on the likert scale to assess changes over time. Ratio measurement was used for variables with a true zero point such as household income, agricultural output and saving levels enabling precise comparisons and statistical analyses. These measurements provided a comprehensive and structured approach to data collection and interpretation.

### **3.7 Data collection procedure**

The data collection procedure commenced with the research supervisor reviewing and approving the research report to ensure its feasibility and alignment with academic standards. Once approved, a data collection authorization letter was obtained from the head of department of social sciences granting official permission to conduct field work. This letter was then be presented to the local council one (LC1) chairperson of the study area to seek clearance and community support. After obtaining approval, the researcher proceeded to the targeted location where further permission was sought from relevant local authorities and stakeholders to engage participants in the study. Once all necessary approvals are secured, data collection commenced using structured methods ensuring ethical considerations such as informed consent, confidentiality and voluntary participation are strictly observed throughout the process.

### **3.8 Data collection instruments**

The research study utilized a structured questionnaire, interview guide and a focused group discussion guide to collect information.

#### **3.8.1 Interview guide.**

The interview guide was used to collect qualitative data through structured and semi structured interviews with key informants such as local leaders, beneficiaries and program implementers. It included open ended questions that allow participants to share in depth experiences, opinions and challenges in their own words. The interview guide facilitated a flexible discussion while ensuring that key research themes are covered. Responses was recorded and analyzed using thematic analysis to capture insights beyond numerical data providing a deeper understanding of the subject.

#### **3.8.2 Questionnaire**

The questionnaire was used as a structured tool to collect quantitative data from selected respondents. It consisted of closed ended questions to capture measurable variables such as income levels, employment status, access to financial services and livelihood changes. Furthermore, it included Likert scale questions to assess perceptions and satisfaction with development initiatives. These questions was self-administered for literate respondents and researcher administered for those limited reading abilities to ensure clarity and accuracy. The collected data was systematically analyzed to identify trends, correlations and impacts across different demographic groups.

### **3.9 Quality control**

Quality control was ensured throughout the research process by implementing measures to maintain accuracy, consistency and reliability of data. Data collection tools including questionnaires and interview guide was pre-tested in a small sample within a similar setting to identify any ambiguities or inconsistencies for refinement. During data collection, close supervision was conducted to ensure adherence to guidelines and responses was cross checked for completeness and clarity. Data entry was carefully monitored with double checking mechanisms in place to detect and correct any inconsistencies.

### **3.10 Data processing and analysis**

Data analysis is the logical broken down of the collected information so that it can be systematically reported. Data analysis depends on whether it is qualitative or quantitative (Creswell, 2009).

### **3.10.1 Qualitative data analysis**

Qualitative data was analyzed using thematic analysis which involves identifying, organizing and interpreting patterns within the responses. First the data collected from interviews and open ended surveys responses was generated by coding responses based on recurring ideas, experiences and perceptions shared by participants. The analysis involved categorizing and interpreting these themes to understand underlying trends challenges and outcomes.

### **3.10.2 Quantitative data analysis**

Qualitative data was analyzed using statistical methods to establish trends, relationships and impacts. The data from structured questionnaires was first cleaned and entered into statistical package for social sciences (SPSS) software version 23. Descriptive statistics including percentages, means and frequencies was used to summarize variables. Inferential statistics tests such as regression analysis was applied to examine the relationship between variables and determine the significance of the observed effects. The findings was presented in tables to enhance clarity and interpretations. This structured approach ensured that numerical data provides measurable evidence to support qualitative insights leading to a well-rounded analysis.

### **3.11 Ethical considerations**

Participants were fully informed about the purpose, procedures and significant of the study before the data collection begins. Their consent were sought voluntarily ensuring they understand their right to participate or withdraw at any stage without facing any negative consequences. No individual was coerced into taking part and their willingness to contribute was respected.

Confidentiality was maintained by ensuring that personal information and responses are kept private and secure. Identifiable details were anonymized and access to collected data was restricted to authorized researchers. Findings were presented in a way that does not reveal individual identities, protecting participants' privacy and ensuring their safety.

Respect for all individuals was upheld through the study regardless of their background, social; status or level of education. Participants were treated with dignity and their opinions was valued. No form of discrimination, bias or undue influence was exercised during interactions ensuring a fair and inclusive research process.

Measures were taken to prevent any harm whether physical, emotional, or psychological to those involved in the study. Questions were framed carefully to avoid distress and sensitive topics was

handled with professionalism. If participants express discomfort, they had option to skip questions or end their participation at any time without explanation.

Honesty and transparency was maintained in all aspects of data collection, analysis and reporting. The research process was conducted with integrity ensuring that findings are presented accurately without frustration or manipulation. Any limitations or challenges encountered during the study was acknowledged maintaining credibility and ethical standards.

Cultural sensitivity was observed to respect the values, beliefs and traditions of the community involved. The research was conducted in a manner that aligns with local customs to foster cooperation and trust. Where necessary, local translators was engaged to bridge Language barriers and ensure clear communication. By respecting cultural norms and engaging participants appropriately, the research process was inclusive and ethical.

## CHAPTER FOUR

### DATA PRESENTATION, INTERPRETATION AND DISCUSSION OF FINDINGS

#### 4.0 Introduction

This chapter presents the findings on the impact of parish development model on poverty alleviation in Masafu ward, Masafu Town Council, Busia district. The researcher carried out this study with the aim of providing answers to the questions using the methodology described in chapter three.

#### 4.1 Response rate

The sample size of the population was 63. Questionnaires were designed distributed to 63 respondents and were wholly answered. This implies that the response rate was excellent.

#### 4.2 Bio Data

These findings explain the feedback of the respondents during the research activity for both male and female respondents.

##### 4.2.1 Gender of respondents

Table 2 showing the Gender of respondents

|               | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------------|-----------|---------|---------------|--------------------|
| Male          | 20        | 32.0    | 32.0          | 32.0               |
| Valid Females | 43        | 68.0    | 68.0          | 100.0              |
| Total         | 63        | 100.0   | 100.0         |                    |

Source: primary data (2025)

The table 2 above shows that, 32% were male while 68% were female. This implies that the views of females were more represented in the study findings than those of the males and it also implies that the study involved more females with 68% than males at 32% in Masafu ward.

#### 4.2.2 Marital status of respondents

**Table 3 showing marital status of respondents**

|                | Frequency | Percent | Valid Percent | Cumulative Percent |
|----------------|-----------|---------|---------------|--------------------|
| Single         | 12        | 19.0    | 19.0          | 19.0               |
| Married        | 30        | 48.0    | 48.0          | 67.0               |
| Valid Divorced | 8         | 13.0    | 13.0          | 80.0               |
| Widowed        | 13        | 20.0    | 20.0          | 100.0              |
| Total          | 63        | 100.0   | 100.0         |                    |

**Source: Primary data (2025)**

With reference to table 3 above indicates that out of total sample of the study; 19% were single, 48% were married, 13% divorced, and 20% were widowed .this implies that Masafu ward employs the majority of its employees who are married with 48% which shows that they are responsible enough to carry out the tasks being assigned to which can improve on the performance of the entity.

### 4.2.3 Age of respondents

**Table 4 showing Age group of respondents**

|                   | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------------------|-----------|---------|---------------|--------------------|
| 21-30 years       | 12        | 19.0    | 19.0          | 19.0               |
| 31-40 years       | 22        | 35.0    | 35.0          | 54.0               |
| Valid 41-50 years | 10        | 16.0    | 16.0          | 70.0               |
| Above 50 years    | 19        | 30.0    | 30.0          | 100.0              |
| Total             | 63        | 100.0   | 100.0         |                    |

**Source: Primary data (2025)**

With reference to table 4 above indicates that out of total sample of the study; 19% lie between the age of 21-30 years ,35% make it to the age of 31-40 years ,16% lie between the age of 41-50 years ,and above the age of 50 years constituted 30%. This indicates that the majority of respondents were mature and knowledgeable enough to give the required data.

#### 4.2.4 Qualification of respondents

**Table 5 Showing academic qualification of respondents**

|                  | Frequency | Percent | Valid Percent | Cumulative Percent |
|------------------|-----------|---------|---------------|--------------------|
| Secondary        | 11        | 17.0    | 17.0          | 17.0               |
| Certificate      | 8         | 13.0    | 13.0          | 30.0               |
| Diploma          | 25        | 40.0    | 40.0          | 70.0               |
| Valid Bachelor's | 14        | 22.0    | 22.0          | 92.0               |
| Masters          | 5         | 8.0     | 8.0           | 100.0              |
| Total            | 63        | 100.0   | 100.0         |                    |

**Source: primary data (2025)**

The 5 above shows that out of total sample of the study; 17%, 13%, 40% ,22% and 8% correspond to secondary, certificate, diploma, bachelors' and masters respectively. This indicates that all respondents who participated in giving out information in Masafu ward hard attained certain level of education with the majority of the respondents corresponding to 40% who are mainly of diploma holders.

#### 4.2.5 Years of working

**Table 6 showing years of working by respondents**

|                  | Frequency | Percent | Valid Percent | Cumulative Percent |
|------------------|-----------|---------|---------------|--------------------|
| Less than 1 year | 15        | 24.0    | 24.0          | 24.0               |
| 1-2 years        | 38        | 60.0    | 60.0          | 84.0               |
| Above 3 years    | 10        | 16.0    | 16.0          | 100.0              |
| Total            | 63        | 100.0   | 100.0         |                    |

**Source: Primary data (2025)**

Table 6 above shows that 24%, 60%, and 16%, correspond to less than 1 year, 1-2 years, and above 3 years respectively, This however implies that Masafu ward employs experienced workers who have had reasonable numbers of years of experience with 40% such that the goals formulated by the entity can be achieved well besides this it also implies that majority of the respondents had served for a considerable period which indicates that most of the respondents had vast knowledge which could be relied upon by this study.

**4.3.0 Research question one: Finding out the impact of agricultural development on poverty alleviation in Masafu ward**

**4.3.1 Access to credit enables farmers to invest in quality seeds, equipment, and technology, increasing productivity and income**

**The table 7 Showing whether access to credit enables farmers to invest in quality seeds, equipment, and technology, increasing productivity and income**

|                   | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------------------|-----------|---------|---------------|--------------------|
| strongly agree    | 19        | 30.0    | 30.0          | 30.0               |
| Agree             | 15        | 24.0    | 24.0          | 54.0               |
| not sure          | 11        | 17.0    | 17.0          | 71.0               |
| Disagree          | 6         | 10.0    | 10.0          | 81.0               |
| strongly disagree | 12        | 19.0    | 19.0          | 100.0              |
| Total             | 63        | 100.0   | 100.0         |                    |

**Source: primary data (2025)**

Table 7 above indicates that 54% (30%, 24%) were positive to the statement that access to credit enables farmers to invest in quality seeds, equipment, and technology, increasing productivity and income, while 29% (10%, 19%) forming the minority of the respondents were negative to the same statement, 17% were not sure hence implying that access to credit enables farmers to invest in quality seeds, equipment, and technology, increasing productivity and income.

**4.3.2 Improved infrastructure such as better roads and storage facilities reduces post-harvest losses and enhances market access, leading to higher earnings**

**The table 8 Showing whether improved infrastructure such as better roads and storage facilities reduces post-harvest losses and enhances market access, leading to higher earnings**

|                   | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------------------|-----------|---------|---------------|--------------------|
| strongly agree    | 3         | 5.0     | 5.0           | 5.0                |
| Agree             | 9         | 14.0    | 14.0          | 19.0               |
| not sure          | 4         | 6.0     | 6.0           | 25.0               |
| Disagree          | 18        | 29.0    | 29.0          | 54.0               |
| strongly disagree | 29        | 46.0    | 46.0          | 100.0              |
| Total             | 63        | 100.0   | 100.0         |                    |

**Source: primary data (2025)**

With reference to table 8, above it can be seen that minority of respondents 19% (5%, 14%) were positive to the statement that improved infrastructure such as better roads and storage facilities reduces post-harvest losses and enhances market access, leading to higher earnings while 75% (29%, 46%) of the respondents were negative to the same statement while 6% of the respondents were not sure. This concurs with the research carried out by Krahn GL (2013) intimated that improved infrastructure such as better roads and storage facilities reduces post-harvest losses and enhances market access, leading to higher earnings there by implying that improved infrastructure such as better roads and storage facilities reduces post-harvest losses and enhances market access, leading to higher earnings.

### 4.3.3 Modern farming techniques like high-yield seeds, irrigation, and mechanization boost agricultural productivity and food security

**Table 9 Showing whether modern farming techniques like high-yield seeds, irrigation, and mechanization boost agricultural productivity and food security**

|                   | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------------------|-----------|---------|---------------|--------------------|
| strongly agree    | 7         | 11.0    | 11.0          | 11.0               |
| Agree             | 14        | 22.0    | 22.0          | 33.0               |
| not sure          | 8         | 13.0    | 13.0          | 46.0               |
| Disagree          | 20        | 32.0    | 32.0          | 78.0               |
| strongly disagree | 14        | 22.0    | 22.0          | 100.0              |
| Total             | 63        | 100.0   | 100.0         |                    |

**Source: primary data (2025)**

Table 9 above shows that minority of respondents 33% (11%, 22%) were positive to the statement that modern farming techniques like high-yield seeds, irrigation, and mechanization boost agricultural productivity and food security, 54% (32%, 22%) had negative responses to the same statement, 13% were not sure. This is an indication that modern farming techniques like high-yield seeds, irrigation, and mechanization boost agricultural productivity and food security.

**4.3.4 Market Linkages connect farmers to stable and fair markets, ensuring better prices and financial stability**

**Table 10 showing whether market Linkages connect farmers to stable and fair markets, ensuring better prices and financial stability**

|                   | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------------------|-----------|---------|---------------|--------------------|
| strongly agree    | 21        | 33.0    | 33.0          | 33.0               |
| Agree             | 18        | 29.0    | 29.0          | 62.0               |
| not sure          | 10        | 16.0    | 16.0          | 78.0               |
| Disagree          | 2         | 3.0     | 3.0           | 81.0               |
| strongly disagree | 12        | 19.0    | 19.0          | 100.0              |
| Total             | 63        | 100.0   | 100.0         |                    |

**Source: primary data (2025)**

With reference to table 10 above, it can be seen that 62% (33%, 29%) were positive to the statement that market Linkages connect farmers to stable and fair markets, ensuring better prices and financial stability, 22% (3%, 19%) were negative to the same statement while 16% of the respondents were not sure. This was in accordance to Tsui AO, Brown (2011) pointed out that market Linkages connect farmers to stable and fair markets, ensuring better prices and financial stability implying that market Linkages connect farmers to stable and fair markets, ensuring better prices and financial stability.

### 4.3.5 Education and training provide farmers with knowledge on best practices, improving efficiency and sustainability in farming

**Table 11 Showing whether education and training provide farmers with knowledge on best practices, improving efficiency and sustainability in farming**

|                   | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------------------|-----------|---------|---------------|--------------------|
| strongly agree    | 30        | 48.0    | 48.0          | 48.0               |
| Agree             | 8         | 13.0    | 13.0          | 61.0               |
| not sure          | 9         | 14.0    | 14.0          | 75.0               |
| Disagree          | 14        | 22.0    | 22.0          | 97.0               |
| strongly disagree | 2         | 3.0     | 3.0           | 100.0              |
| Total             | 63        | 100.0   | 100.0         |                    |

Source: primary data (2025)

Table 11 above indicates that 61% (48%, 13%) of the respondents were positive to the statement that education and training provide farmers with knowledge on best practices, improving efficiency and sustainability in farming, 25% (22%, 3%) were negative to the same statement forming the majority of the respondents while 14% of the respondents were not sure, this is an indication that education and training provide farmers with knowledge on best practices, improving efficiency and sustainability in farming.

**4.4.0 Research question two: Finding out the effect of infrastructural development on poverty alleviation in Masafu ward**

**4.3.1 Improved transport networks enhance access to markets, education, and healthcare, reducing costs and boosting economic opportunities**

**Table 14 Showing whether improved transport networks enhance access to markets, education, and healthcare, reducing costs and boosting economic opportunities**

|                   | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------------------|-----------|---------|---------------|--------------------|
| strongly agree    | 22        | 35.0    | 35.0          | 35.0               |
| Agree             | 13        | 21.0    | 21.0          | 56.0               |
| not sure          | 2         | 3.0     | 3.0           | 59.0               |
| Disagree          | 20        | 31.0    | 31.0          | 90.0               |
| strongly disagree | 6         | 10.0    | 10.0          | 100.0              |
| Total             | 63        | 100.0   | 100.0         |                    |

**Source: primary data (2025)**

With reference to table 14 above, it can be seen that 56% (35%, 21%) of the respondents were positive to the statement that improved transport networks enhance access to markets, education, and healthcare, reducing costs and boosting economic opportunities, 41% (31%, 10%) were negative to the same statement while 3% of the respondents were not. These findings were in line with Pratap N (2011) stresses that improved transport networks enhance access to markets, education, and healthcare, reducing costs and boosting economic opportunities.

**4.4.2 Reliable electricity supply supports businesses, enhances productivity, and enables the use of modern technology in agriculture and industry.**

**Table 15 Showing whether reliable electricity supply supports businesses, enhances productivity, and enables the use of modern technology in agriculture and industry.**

|                   | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------------------|-----------|---------|---------------|--------------------|
| strongly agree    | 21        | 33.0    | 33.0          | 33.0               |
| Agree             | 30        | 47.0    | 47.0          | 80.0               |
| not sure          | 8         | 13.0    | 13.0          | 93.0               |
| Disagree          | 1         | 2.0     | 2.0           | 95.0               |
| strongly disagree | 3         | 5.0     | 5.0           | 100.0              |
| Total             | 63        | 100.0   | 100.0         |                    |

**Source: primary data (2025)**

Table 15 above indicates that 80% (33%, 47%) of the respondents were positive to the statement that reliable electricity supply supports businesses, enhances productivity, and enables the use of modern technology in agriculture and industry, 7% (2%, 5%) were negative to the same statement while 13% of the respondents were not sure. This concurs with the research carried out by Abern, (2016) intimated reliable electricity supply supports businesses, enhances productivity, and enables the use of modern technology in agriculture and industry implying that reliable electricity supply supports businesses, enhances productivity, and enables the use of modern technology in agriculture and industry.

**4.4.3 Clean water and sanitation improve health, reduce medical expenses, and increase productivity by preventing waterborne diseases**

**Table 16 Showing whether clean water and sanitation improve health, reduce medical expenses, and increase productivity by preventing waterborne diseases**

|                   | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------------------|-----------|---------|---------------|--------------------|
| strongly agree    | 4         | 6.0     | 6.0           | 6.0                |
| Agree             | 9         | 14.0    | 14.0          | 20.0               |
| not sure          | 15        | 24.0    | 24.0          | 44.0               |
| Disagree          | 27        | 43.0    | 43.0          | 87.0               |
| strongly disagree | 8         | 13.0    | 13.0          | 100.0              |
| Total             | 63        | 100.0   | 100.0         |                    |

**Source: primary data (2025)**

With reference to table 16 above, it can be seen that 20% (6%, 14%) were positive to the statement that clean water and sanitation improve health, reduce medical expenses, and increase productivity by preventing waterborne diseases, 56% (43%, 13%) of the respondents were negative to the same statement and 24% of the respondents were not sure. This is an indication that clean water and sanitation improve health, reduce medical expenses, and increase productivity by preventing waterborne diseases.

#### 4.4.4 Digital infrastructure expands internet access, creating job opportunities and improving access to education and financial services

**Table 17 showing whether digital infrastructure expands internet access, creating job opportunities and improving access to education and financial services**

|                   | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------------------|-----------|---------|---------------|--------------------|
| strongly agree    | 16        | 25.0    | 25.0          | 25.0               |
| Agree             | 20        | 32.0    | 32.0          | 57.0               |
| not sure          | 6         | 10.0    | 10.0          | 67.0               |
| Disagree          | 8         | 13.0    | 13.0          | 80.0               |
| strongly disagree | 13        | 20.0    | 20.0          | 100.0              |
| Total             | 63        | 100.0   | 100.0         |                    |

**Source: primary data (2025)**

With reference to table 17 above, it can be seen that 57% (25%, 32%) were positive to the statement that digital infrastructure expands internet access, creating job opportunities and improving access to education and financial services, 10% of the respondents were not sure while 33% (13%, 20%) were negative to the same statement making the minority of the respondents. This is an indication that digital infrastructure expands internet access, creating job opportunities and improving access to education and financial services.

**4.4.5 Healthcare infrastructure ensures better medical services, reducing disease burden and enabling people to work productively**

**Table 18 showing whether healthcare infrastructure ensures better medical services, reducing disease burden and enabling people to work productively**

|                   | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------------------|-----------|---------|---------------|--------------------|
| strongly agree    | 22        | 35.0    | 35.0          | 35.0               |
| Agree             | 10        | 16.0    | 16.0          | 51.0               |
| not sure          | 6         | 10.0    | 10.0          | 61.0               |
| Disagree          | 14        | 22.0    | 22.0          | 83.0               |
| strongly disagree | 11        | 17.0    | 17.0          | 100.0              |
| Total             | 63        | 100.0   | 100.0         |                    |

**Source: primary data (2025)**

Table 18 above indicates that the majority of the respondents 51% (35%, 16%) were positive to the statement that healthcare infrastructure ensures better medical services, reducing disease burden and enabling people to work productively, 39% (22%, 17%) were negative to the same statement while 10% of the respondents were not sure. These findings were in line with Agbaje MA (2016) pointed out healthcare infrastructure ensures better medical services, reducing disease burden and enabling people to work productively. This is an indication that healthcare infrastructure ensures better medical services, reducing disease burden and enabling people to work productively.

**4.5.0 Research question three: Finding out the influence of financial inclusion on poverty alleviation in Masafu ward**

**4.5.1 Access to banking services enables low-income individuals to save, access credit, and invest in income-generating activities, reducing financial vulnerability**

**Table 19 showing whether access to banking services enables low-income individuals to save, access credit, and invest in income-generating activities, reducing financial vulnerability**

|                   | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------------------|-----------|---------|---------------|--------------------|
| strongly agree    | 5         | 8.0     | 8.0           | 8.0                |
| Agree             | 13        | 21.0    | 21.0          | 29.0               |
| not sure          | 7         | 11.0    | 11.0          | 40.0               |
| Disagree          | 18        | 29.0    | 29.0          | 69.0               |
| strongly disagree | 20        | 31.0    | 31.0          | 100.0              |
| Total             | 63        | 100.0   | 100.0         |                    |

**Source: primary data (2025)**

With reference to table 19 above, it can be seen that 29% (8%, 21) were positive to the statement that access to banking services enables low-income individuals to save, access credit, and invest in income-generating activities, reducing financial vulnerability, 60% (29%, 31%) were negative to the same statement while 11% of the respondents were not sure. This concurs with the research carried out by Noble JA. (2014) postulated that access to banking services enables low-income individuals to save, access credit, and invest in income-generating activities, reducing financial vulnerability. This implies that access to banking services enables low-income individuals to save, access credit, and invest in income-generating activities, reducing financial vulnerability.

**4.5.2 Microfinance institutions provide small loans to entrepreneurs and farmers, helping them start or expand businesses and improve their livelihoods**

**The table 20 Showing whether microfinance institutions provide small loans to entrepreneurs and farmers, helping them start or expand businesses and improve their livelihoods**

|                   | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------------------|-----------|---------|---------------|--------------------|
| strongly agree    | 24        | 38.0    | 38.0          | 38.0               |
| Agree             | 15        | 24.0    | 24.0          | 62.0               |
| not sure          | 11        | 17.0    | 17.0          | 79.0               |
| Disagree          | 4         | 6.0     | 6.0           | 85.0               |
| strongly disagree | 9         | 15.0    | 15            | 100.0              |
| Total             | 63        | 100.0   | 100.0         |                    |

**Source: primary data (2025)**

Table 20 above shows that the majority of the respondents 62% (38%, 24%) were positive to the statement that microfinance institutions provide small loans to entrepreneurs and farmers, helping them start or expand businesses and improve their livelihoods, 21% (6%, 15%) were negative to same while 17% of the respondents were not sure. This agrees with the research carried out by Birdsall N (2016) asserted that microfinance institutions provide small loans to entrepreneurs and farmers, helping them start or expand businesses and improve their livelihoods, hence implying that microfinance institutions provide small loans to entrepreneurs and farmers, helping them start or expand businesses and improve their livelihoods.

**4.5.3 Financial literacy programs educate individuals on budgeting, saving, and investment, empowering them to make informed financial decisions and escape poverty**

**Table 21 Showing whether financial literacy programs educate individuals on budgeting, saving, and investment, empowering them to make informed financial decisions and escape poverty**

|                   | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------------------|-----------|---------|---------------|--------------------|
| strongly agree    | 14        | 22.0    | 22.0          | 22.0               |
| Agree             | 18        | 29.0    | 29.0          | 51.0               |
| not sure          | 10        | 16.0    | 16.0          | 67.0               |
| Disagree          | 9         | 14.0    | 14.0          | 81.0               |
| strongly disagree | 12        | 19.0    | 19.0          | 100.0              |
| Total             | 63        | 100.0   | 100.0         |                    |

**Source: primary data (2025)**

Table 21 above shows that the majority of the respondents 51% (22%, 29%) had a positive response to the statement that financial literacy programs educate individuals on budgeting, saving, and investment, empowering them to make informed financial decisions and escape poverty, 33% (14%, 19%) of the respondents were negative to the same statement meanwhile 16% of the respondents were not sure. This is an indication that financial literacy programs educate individuals on budgeting, saving, and investment, empowering them to make informed financial decisions and escape poverty.

**4.5.4 Affordable insurance services protect low-income families from financial shocks due to health emergencies, natural disasters, or loss of income sources**

**Table 22 Showing whether affordable insurance services protect low-income families from financial shocks due to health emergencies, natural disasters, or loss of income sources**

|                   | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------------------|-----------|---------|---------------|--------------------|
| strongly agree    | 34        | 54.0    | 54.0          | 54.0               |
| Agree             | 13        | 21.0    | 21.0          | 75.0               |
| not sure          | 1         | 2.0     | 2.0           | 77.0               |
| Disagree          | 11        | 17.0    | 17.0          | 94.0               |
| strongly disagree | 4         | 6.0     | 6.0           | 100.0              |
| Total             | 63        | 100.0   | 100.0         |                    |

**Source: primary data (2025)**

With reference to table 22 above , it can be seen that 75% (54%, 21%) were positive to the statement that affordable insurance services protect low-income families from financial shocks due to health emergencies, natural disasters, or loss of income sources, 23% (17%, 6%) respondents were negative to the same statement while 2% of the respondents were not sure. This was in accordance to Finnigan (2012) intimated that affordable insurance services protect low-income families from financial shocks due to health emergencies, natural disasters, or loss of income sources. This is a manifestation that affordable insurance services protect low-income families from financial shocks due to health emergencies, natural disasters, or loss of income sources.

**4.5.5 Savings and credit cooperatives encourage collective saving and borrowing, providing communities with access to affordable financial resources for development**

**Table 23 showing whether savings and credit cooperatives encourage collective saving and borrowing, providing communities with access to affordable financial resources for development**

|                   | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------------------|-----------|---------|---------------|--------------------|
| strongly agree    | 27        | 43.0    | 43.0          | 43.0               |
| Agree             | 16        | 25.0    | 25.0          | 68.0               |
| not sure          | 8         | 13.0    | 13.0          | 81.0               |
| Disagree          | 10        | 16.0    | 16.0          | 97.0               |
| strongly disagree | 2         | 3.0     | 3.0           | 100.0              |
| Total             | 63        | 100.0   | 100.0         |                    |

**Source: primary data (2024)**

With allusion to table 23 above, it can be observed that the majority of the responds 68% (43% ,25%) had a positive response to the statement that savings and credit cooperatives encourage collective saving and borrowing, providing communities with access to affordable financial resources for development, 19% (16%, 3%) were negative to the same statement while 13% of the respondents were not sure hence implying that savings and credit cooperatives encourage collective saving and borrowing, providing communities with access to affordable financial resources for development.

## CHAPTER FIVE

### SUMMARY OF THE FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

#### 5.0 Introduction.

In this chapter the researcher gives a summary of findings, conclusions and recommendation in line with the research questions and objectives.

#### 5.1 Summary of findings.

The researcher provided a summary of findings in line with the objectives as follows;

##### **5.1.1 Research Question one: Findings on the impact of agricultural development on poverty alleviation in Masafu ward**

The study investigated into the impact of agricultural development on poverty alleviation in Masafu ward. Results showed that most respondents were positive to the statements that were they were asked. For example; majority of respondents constituting 54% of the respondents were positive to the statement that access to credit enables farmers to invest in quality seeds, equipment, and technology, increasing productivity and income; 62% were positive to the statement that **market** Linkages connect farmers to stable and fair markets, ensuring better prices and financial stability; 61% of the respondents were positive to the statement that education and training provide farmers with knowledge on best practices, improving efficiency and sustainability in farming.

On the other hand, 75% constituting the majority were negative to the statement that improved infrastructure such as better roads and storage facilities reduces post-harvest losses and enhances market access, leading to higher earnings, 54% were negative to the statement that modern farming techniques like high-yield seeds, irrigation, and mechanization boost agricultural productivity and food security.

It can be concluded that agricultural development has a significant effect on poverty alleviation in Masafu ward

##### **5.1.2 Research Question two: Findings on the effect of infrastructural development on poverty alleviation in Masafu ward**

The study investigated into the effect of infrastructural development on poverty alleviation in Masafu ward. Majority of the respondents 56% of the respondents were positive to the statement that improved transport networks enhance access to markets, education, and healthcare, reducing costs and boosting economic opportunities, 80% of the respondents were positive to the statement that reliable electricity supply supports businesses, enhances productivity, and enables the use of modern technology in agriculture and industry, it can be observed that 57% were

positive to the statement that digital infrastructure expands internet access, creating job opportunities and improving access to education and financial services, 51% were positive to the statement that healthcare infrastructure ensures better medical services, reducing disease burden and enabling people to work productively while 56% of the respondents forming the majority were negative to the statement that clean water and sanitation improve health, reduce medical expenses, and increase productivity by preventing waterborne diseases. Basing on the above results, it can be concluded that infrastructural development has a significant effect on poverty alleviation in Masafu ward.

### **5.1.3 Question three: Findings on the influence of financial inclusion on poverty alleviation in Masafu ward**

The findings revealed that 62% forming the majority of respondents were positive to the statement that microfinance institutions provide small loans to entrepreneurs and farmers, helping them start or expand businesses and improve their livelihoods, 51% had a positive response to the statement that financial literacy programs educate individuals on budgeting, saving, and investment, empowering them to make informed financial decisions and escape poverty, 75% were positive to the statement that affordable insurance services protect low-income families from financial shocks due to health emergencies, natural disasters, or loss of income sources, 68% had a positive response to the statement that savings and credit cooperatives encourage collective saving and borrowing, providing communities with access to affordable financial resources for development. On the other hand, 60% forming the majority disagreed to the statement that access to banking services enables low-income individuals to save, access credit, and invest in income-generating activities, reducing financial vulnerability. Results according to probable statistics, it can be concluded included that financial inclusion has a significant effect on poverty alleviation in Masafu ward.

## **5.2 Conclusion**

Basing on the research objective one which was to examine the impact of agricultural development on poverty alleviation in Masafu ward, it can be concluded that agricultural development has a significant effect on poverty alleviation in Masafu ward, Masafu Town Council and can be enhanced by modernizing farming techniques, improving market access, and strengthening rural infrastructure can significantly boost productivity and farmer incomes. Modernizing agriculture through mechanization, irrigation, and the use of improved seeds and fertilizers can increase yields and resilience to climate change. Providing smallholder farmers with access to affordable credit and insurance protects them from financial shocks and encourages investment in high-value crops. Strengthening value chains by connecting farmers to markets through cooperatives and digital

platforms ensures fair prices and reduces exploitation by middlemen. Additionally, integrating agricultural education and training programs helps farmers adopt best practices and innovative technologies for sustainable production.

With reference to the research objective two which was to assess the effect of infrastructural development on poverty alleviation in Masafu ward. It can be concluded that infrastructural development has a significant effect on poverty alleviation in Masafu ward and can be enhanced by investing in transportation, energy, water supply, and digital connectivity can significantly boost economic growth and improve living standards. Expanding road networks and improving public transport systems enhance market access, allowing rural farmers and small businesses to sell their products at fair prices. Investing in reliable electricity and renewable energy sources promotes industrialization and job creation, while improved water and sanitation infrastructure reduces health-related poverty. Additionally, expanding internet and mobile network coverage facilitates access to online education, financial services, and business opportunities, empowering communities to break the cycle of poverty.

With allusion to the third objective which was to evaluate the influence of financial inclusion on poverty alleviation in Masafu ward, it can be concluded that financial inclusion has a significant effect on poverty alleviation in Masafu ward. This can be enhanced by expanding access to banking services, digital financial solutions, and microfinance institutions can empower individuals and small businesses to improve their economic stability. Providing affordable and accessible banking services, including savings accounts and credit facilities, allows low-income earners to invest in businesses, education, and healthcare. Digital financial services, such as mobile banking and mobile money platforms, make transactions easier and more secure, especially for people in rural areas with limited access to traditional banks. Additionally, microfinance institutions play a crucial role in offering small loans and financial literacy programs, enabling entrepreneurs to start or expand their businesses and generate income.

### **5.3 Recommendations**

There is need for the government and stakeholders to implement policies that support small-scale farmers and encourage agro-industrialization. Securing land tenure rights can empower farmers to invest in long-term agricultural projects. Expanding extension services and research on climate-smart agriculture enhances productivity while minimizing environmental degradation. Investing in processing industries and storage facilities reduces post-harvest losses and increases value

addition, creating more employment opportunities. Encouraging public-private partnerships in agriculture can attract investments, facilitate technology transfer, and improve infrastructure.

There is need for organizations to governments and stakeholders to prioritize sustainable planning, public-private partnerships, and inclusive policies. Strengthening infrastructure financing through domestic resources, foreign investments, and development aid can accelerate large-scale projects. Promoting environmentally friendly construction practices ensures long-term sustainability and resilience to climate change. Additionally, decentralizing infrastructure development to rural and underserved areas bridges the urban-rural development gap. Ensuring transparency and accountability in project implementation minimizes corruption and mismanagement, leading to more efficient and impactful infrastructure investments.

Government governments and financial institutions should implement policies that promote financial literacy, regulatory reforms, and innovative financial products. Strengthening financial education programs helps individuals understand how to manage money, save, and invest wisely. Reducing barriers such as high transaction costs, complex banking procedures, and lack of identification documents ensures that marginalized groups, including women and rural populations, can access financial services. Encouraging public-private partnerships in the financial sector can drive innovation in digital payment systems and financial products tailored to the needs of the poor. By addressing these challenges, financial inclusion can become a powerful tool for poverty reduction and economic empowerment.

## References

- Dewbre, J., Cervantes-Godoy, D., & Sorescu, S. (2011). *Agricultural progress and poverty reduction: Synthesis report*. OECD Publishing.
- Organisation for Economic Co-operation and Development. (2011). *Agricultural progress and poverty reduction: Synthesis report*. OECD Publishing.
- Ayanwale, A. B., & Amusan, C. A. (2021). *Agricultural commercialization, poverty reduction, and pro-poor growth: The Nigerian experience*. *Journal of Development Studies*, 57(5), 789–805.
- Oji-Okoro, I., & Uche, C. I. (2022). *Analyzing agricultural funding, poverty alleviation, and economic growth in Nigeria*. *World Journal of Advanced Research and Reviews*, 16(1), 50–61.
- Salahudeen, M. M., Mukhtar, M. A., Abubakar, S. S., & Salawu, I. S. (2024). *Mobile technology: A panacea to food insecurity in Nigeria—A case study of SELL HARVEST application*. *arXiv preprint arXiv:2407.16614*.
- Umar, A. P., Rotimi, M. E., & Kolawole, I. O. (2023). *Agricultural productivity and poverty alleviation in Nigeria*. *African Journal of Agricultural Research*, 18(2), 123–134.
- Abay, K. A., Berhane, G., Taffesse, A. S., Abay, K., & Koru, B. (2022). *Measuring the poverty reduction effects of adopting agricultural technologies: Evidence from rural Ethiopia*. *Agricultural Economics*, 53(2), 165-181.
- Doruska, M. J., Barrett, C. B., & Rohr, J. R. (2024). *Modeling how and why aquatic vegetation removal can free rural households from poverty-disease traps*. *arXiv preprint arXiv:2401.17384*. Retrieved from
- Maulu, S., Hasimuna, O. J., Mutale, B., Mphande, J., & Siankwilimba, E. (2021). *Enhancing the role of rural agricultural extension programs in poverty alleviation: A review*. *Cogent Food & Agriculture*, 7(1), 1886663.
- Alegria, T., Iacovone, L., McIntosh, C., Ordoñez, G., Rogger, D., Sanchez-Bayardo, L., & Zenteno, R. (2014). *Increasing access to infrastructure and property values through urban investment in Mexico*. *Abdul Latif Jameel Poverty Action Lab*.
- Fukuyama, F., & Levitt, R. (2017). *The role of infrastructure in poverty alleviation: Comparing U.S. and Chinese infrastructure development*. *Stanford Graduate School of Business*.
- Fedderke, J., & Garlick, R. (2008). *Infrastructure development and economic growth in South Africa: A review of the accumulated evidence*. *Policy Paper Number 12, School of Economics, University of Cape Town*.
- Pillay, K. (2023). *Unveiling inequality: The sociological dynamics of road infrastructure development and social justice in rural Eastern Cape, South Africa*. *Journal of Rural Studies*, 89,

- Sm, M., Mlambo, V. H., & Mpanza, S. E. (2020). *Infrastructure provision as a catalyst for local economic development in South Africa. Development Southern Africa, 37(2), 267-281.*
- Bizimana, C., & Kayitare, F. (2019). *Infrastructure development and its impact on agricultural productivity and poverty reduction in Rwanda. Journal of Development Studies, 55(4), 567-583.*
- Mukarugwiza, E. (2015). *The role of infrastructure development in poverty alleviation in Rwanda. Rwandan Journal of Economics, 3(1), 45-60.*
- Niringiye, A., & Ayebale, C. (2018). *Infrastructure development and poverty reduction in Rwanda. African Development Review, 30(2), 132-143.*
- Nsabimana, E., & Habimana, O. (2017). *Impact of rural road improvements on poverty reduction in Rwanda. International Journal of Social Economics, 44(12), 2135-2148.*
- Kuteesa, F., & Mawejje, J. (2016). *Infrastructure and economic growth in Uganda. Journal of African Economies, 25(1), 22-35.*
- Mugabe, K., & Ddumba-Ssentamu, J. (2016). *Infrastructure development and poverty reduction in Uganda. African Journal of Economic and Management Studies, 7(3), 336-348.*
- Nuwagaba, A. (2015). *The role of infrastructure in enhancing agricultural productivity in Uganda. African Journal of Rural Development, 1(1), 45-58.*
- Chen, S., & Ravallion, M. (2015). *The impact of infrastructure on poverty in China. Journal of Development Economics, 116, 1-15.*
- Fan, S., & Zhang, X. (2017). *Infrastructure and regional economic development in rural China. China Economic Review, 45, 76-89.*
- Moyo, T., & Song, H. (2019). *Transportation infrastructure and poverty reduction in China: An empirical analysis. Journal of Asian Economics, 63, 101144.*
- Wang, Y., & Wu, J. (2016). *Urban infrastructure development and urban poverty in China. Habitat International, 53, 402-409.*
- Xie, L. (2018). *Targeted poverty alleviation and infrastructure development in China. Journal of Chinese Economic and Business Studies, 16(3), 233-249.*
- Lee, L. (2024). *Enhancing financial inclusion and regulatory challenges: A critical analysis of digital banks and alternative lenders through digital platforms, machine learning, and large language models integration. arXiv preprint arXiv:2404.11898.*

- Omar, M. A., & Inaba, K. (2020). *Does financial inclusion reduce poverty and income inequality in developing countries? Journal of Economic Structures*, 9(1), 37.
- Park, C. Y., & Mercado, R. V. (2018). *Financial inclusion, poverty, and income inequality. The Singapore Economic Review*, 63(01), 185-206.
- Sahay, R., Čihák, M., N'Diaye, P., Barajas, A., Mitra, S., Kyobe, A., ... & Yousefi, R. (2020). *Financial inclusion: Can it meet multiple macroeconomic goals? IMF Staff Discussion Note SDN/15/17. International Monetary Fund.*
- Saha, S. K., & Qin, J. (2023). *Financial inclusion and poverty alleviation: An empirical examination. Economic Change and Restructuring*, 56(1), 409-440.
- Wang, X., & Guan, J. (2022). *Financial inclusion and poverty alleviation: An empirical examination. Economic Change and Restructuring*, 55(4), 1231-1254.
- Bill & Melinda Gates Foundation. (2023). *Inclusive financial systems. Bill & Melinda Gates Foundation.*
- Iskenderian, M. E. (2025). *Mary Ellen Iskenderian's mission to ensure one billion women have bank accounts. Reuters.*
- Koomson, I., Villano, R. A., & Hadley, D. (2020). *Effect of financial literacy on poverty reduction across Kenya, Tanzania, and Uganda: A multilevel analysis. International Journal of Development Issues*, 19(3), 307-326.
- Murigi, C. (2024). *Financial inclusion and poverty reduction in Kenya. Journal of Developing Economies*, 6(2), 24-34.
- Odede, K. (2024). *Empowered women can transform the world's poorest communities. Time.*
- Omwansa, T. K., & Sullivan, N. P. (2019). *Money, real quick: The story of M-PESA. Guardian Books.*
- Mhlanga, D., Dunga, S. H., & Moloi, T. (2020). *Financial inclusion and poverty alleviation among smallholder farmers in Zimbabwe. Eurasian Journal of Economics and Finance*, 8(3), 168–182.
- Ncube, M. (2024). *South Africa aims to increase financial inclusion to 90 percent by 2030: Plausible or a mere ideal? Potchefstroom Electronic Law Journal*, 27, 1-25.
- Sanderson, A., Mutandwa, L., & Le Roux, P. (2018). *A review of determinants of financial inclusion. International Journal of Economics and Financial Issues*, 8(3), 1-8.
- Kiyingi, F., & Munene, J. (2020). *Financial inclusion and poverty alleviation in Uganda: The role of microfinance institutions. Journal of Developmental Finance*, 10(2), 45-58.
- Mwesigwa, R., & Nkurunziza, J. (2023). *Government policies and financial inclusion: Implications for poverty reduction in Uganda. African Journal of Economic Policy*, 30(1), 112-130.
- Nabunya, P., & Kasekende, L. (2021). *Financial literacy and utilization of formal financial*

## APPENDICES

### APPENDIX I: QUESTIONNAIRE

Dear respondent;

I am Barasa Naphtael John carrying out research on the topic “impact of parish development model on poverty alleviation in Masafu ward, Busia district.” as a partial fulfillment for the award of bachelors degree of social work and social administration at Uganda Christian University .The questionnaire is designed to help me collect relevant information and therefore I kindly request you to participate in responding to the questions that was asked .However the information given was treated confidential and will only be used for academic purpose.

#### SECTION 1: DEMOGRAPHIC DATA

(Tick in the box provided)

1. Gender distribution of the respondent

a) Male                       b) Female

2. Marital status of the respondent

a) Single                       b) Married                       Divorced                       Widowed

3. Age bracket of the respondent (years)

a) 5-10                       b) 11-15                       c) 16-20                       C) 30 and above

4. Academic qualification of respondent

a) Secondary                       b) Certificate                       c) Diploma                       d) Bachelors'                       e) Masters

5. Years of working by the respondents.

a) Less than 1 year                       b) 1-2 years                       c) 3 years and above

**Section A: To examine the impact of agricultural development on poverty alleviation in Masafu ward**

. This section aims at examining the impact of agricultural development on poverty alleviation in Masafu ward. Please indicate your opinion on the following statements using the Linkert scale.

Key: 1= agree, 2= strongly agree; 3= not sure; 4= disagree; 5= strongly disagree

| No |   | 1 | 2 | 3 | 4 | 5 |
|----|---|---|---|---|---|---|
| 1  | Access to credit enables farmers to invest in quality seeds, equipment, and technology, increasing productivity and income.                             |   |   |   |   |   |
| 2  | Improved infrastructure such as better roads and storage facilities reduces post-harvest losses and enhances market access, leading to higher earnings. |   |   |   |   |   |
| 3  | Modern farming techniques like high-yield seeds, irrigation, and mechanization boost agricultural productivity and food security.                       |   |   |   |   |   |
| 4  | Market Linkages connect farmers to stable and fair markets, ensuring better prices and financial stability.   |   |   |   |   |   |
| 5  | Education and training provide farmers with knowledge on best practices, improving efficiency and sustainability in farming.                            |   |   |   |   |   |

**Section B: To assess the effect of infrastructural development on poverty alleviation in Masafu ward**

This section aims at assessing the effect of infrastructural development on poverty alleviation in Masafu ward. Please indicate your opinion on the following statements using the Linkert scale.

Key: 1= agree, 2= strongly agree; 3= not sure; 4= disagree; 5= strongly disagree.

| No |   | 1 | 2 | 3 | 4 | 5 |
|----|---|---|---|---|---|---|
| 1  | Improved transport networks enhance access to markets, education, and healthcare, reducing costs and boosting economic opportunities. |   |   |   |   |   |

|   |   |  |  |  |  |  |
|---|---|--|--|--|--|--|
| 2 | Reliable electricity supply supports businesses, enhances productivity, and enables the use of modern technology in agriculture and industry. |  |  |  |  |  |
| 3 | Clean water and sanitation improve health, reduce medical expenses, and increase productivity by preventing waterborne diseases.              |  |  |  |  |  |
| 4 | Digital infrastructure expands internet access, creating job opportunities and improving access to education and financial services           |  |  |  |  |  |
| 5 | Healthcare infrastructure ensures better medical services, reducing disease burden and enabling people to work productively.                  |  |  |  |  |  |

**Section C: To evaluate the influence of financial inclusion on poverty alleviation in Masafu ward**

This section aims at evaluating the influence of financial inclusion on poverty alleviation in Masafu ward. Please indicate your opinion on the following statements using the Linkert scale.

Key: 1= agree, 2= strongly agree; 3= not sure; 4= disagree; 5= strongly disagree.

| No |   | 1 | 2 | 3 | 4 | 5 |
|----|---|---|---|---|---|---|
| 1  | Access to banking services enables low-income individuals to save, access credit, and invest in income-generating activities, reducing financial vulnerability. |   |   |   |   |   |
| 2  | Microfinance institutions provide small loans to entrepreneurs and farmers, helping them start or expand businesses and improve their livelihoods.              |   |   |   |   |   |
| 3  | Financial literacy programs educate individuals on budgeting, saving, and investment, empowering them to make informed financial decisions and escape poverty.  |   |   |   |   |   |
| 4  | Affordable insurance services protect low-income families from financial shocks due to health   |   |   |   |   |   |

|   |   |  |  |  |  |  |
|---|---|--|--|--|--|--|
|   | emergencies, natural disasters, or loss of income sources.  |  |  |  |  |  |
| 5 | Savings and credit cooperatives encourage collective saving and borrowing, providing communities with access to affordable financial resources for development. |  |  |  |  |  |

## **APPENDIX II: INTERVIEW GUIDE**

### **First research objective: To examine the impact of agricultural development on poverty alleviation in Masafu ward**

1. How has agricultural development influenced the livelihoods of small-scale farmers in your community?
2. What challenges do farmers face in accessing modern farming techniques and how does this affect poverty levels?
3. In what ways has improved agricultural productivity contributed to household income and food security?
4. How do government policies and support programs impact agricultural development and poverty reduction?

### **Second research objective: To assess the effect of infrastructural development on poverty alleviation in Masafu ward**

1. How has improved transport infrastructure affected access to markets, jobs, and essential services in your area?
2. What role does access to electricity and clean water play in improving living conditions and economic opportunities?
3. How have infrastructural projects, such as roads, schools, and hospitals, impacted poverty levels in your community?
4. What are the major infrastructural challenges that hinder economic growth and poverty alleviation in your region?

### **Third research objective: To evaluate the influence of financial inclusion on poverty alleviation in Masafu ward**

1. How has access to banking and financial services affected economic opportunities for low-income individuals?
2. What challenges do marginalized groups face in accessing credit, savings, and financial literacy programs?
3. How do mobile banking and digital financial services contribute to poverty reduction in rural areas?

In what ways do financial inclusion policies support entrepreneurship and small business growth?

The sample size will determined using Krejcie and Morgan (1970) table as shown below;

| Table 3.1  |    |     |     |     |   |      |     |         |     |
|--|----|-----|-----|-----|---|------|-----|---------|-----|
| <i>Table for Determining Sample Size of a Known Population</i> |    |     |     |     |   |      |     |         |     |
| 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    | 346 |
| 25   | 24 | 130 | 97  | 320 | 175                                       | 950  | 274 | 4000    | 351 |
| 30   | 28 | 140 | 103 | 340 | 181                                       | 1000 | 278 | 4500    | 354 |
| 35   | 32 | 150 | 108 | 360 | 186                                       | 1100 | 285 | 5000    | 357 |
| 40   | 36 | 160 | 113 | 380 | 191                                       | 1200 | 291 | 6000    | 361 |
| 45   | 40 | 170 | 118 | 400 | 196                                       | 1300 | 297 | 7000    | 364 |
| 50   | 44 | 180 | 123 | 420 | 201                                       | 1400 | 302 | 8000    | 367 |
| 55   | 48 | 190 | 127 | 440 | 205                                       | 1500 | 306 | 9000    | 368 |
| 60   | 52 | 200 | 132 | 460 | 210                                       | 1600 | 310 | 10000   | 370 |
| 65   | 56 | 210 | 136 | 480 | 214                                       | 1700 | 313 | 15000   | 375 |
| 70   | 59 | 220 | 140 | 500 | 217                                       | 1800 | 317 | 20000   | 377 |
| 75   | 63 | 230 | 144 | 550 | 226                                       | 1900 | 320 | 30000   | 379 |
| 80   | 66 | 240 | 148 | 600 | 234                                       | 2000 | 322 | 40000   | 380 |
| 85   | 70 | 250 | 152 | 650 | 242                                       | 2200 | 327 | 50000   | 381 |
| 90   | 73 | 260 | 155 | 700 | 248                                       | 2400 | 331 | 75000   | 382 |
| 95   | 76 | 270 | 159 | 750 | 254                                       | 2600 | 335 | 1000000 | 384 |
| <i>Note: N is Population Size; S is Sample Size</i>            |    |     |     |     | <i>Source: Krejcie &amp; Morgan, 1970</i> |      |     |         |     |

Therefore from the sample size calculation above, the sample size will be 63 respondents



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

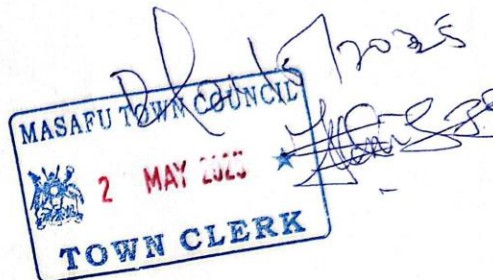
Office of the Academic Registrar

To TOWN CLERK  
MASAFU TOWN COUNCIL

Dear Sir/Madam,

Re: Academic Research

Christian greetings!



We are honored to introduce to you Mr. Mrs./Miss. BARASA NAHPTAEL IOHAN

Of Registration Number; S23/MUC/BSW/040 pursuing a Masters' Degree/Postgraduate Diploma / Bachelor's Degree SOCIAL WORK AND SOCIAL ADMINISTRATION.

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

IMPACT OF PARISH DEVELOPMENT MODEL ON POVERTY ALLEVIATION IN MASAFU PARISH, MASAFU TOWN COUNCIL, BUSIA

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,

Mr. Akampurira Timothy  
Academic Registrar

