EVALUATING THE EFFECTIVENESS OF THE GOVERNMENT INITIATIVE IN UGANDA (PDM) IN PROVIDING FINANCIAL SUPPORT TO VULNERABLE POPULATIONS IN KAPCHORWA DISTRICT SUBMITTED

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UGANDA CHRISTIAN UNIVERSITY
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DECLARATION

I, **CHEKWECH BARBRA**, hereby declare that this research report entitled:

"Evaluating the Effectiveness of the Government Initiative in Uganda (PDM) in Providing Financial Support to Vulnerable Populations in Kapchorwa District"

is my original work and has not been submitted to any other university or institution of higher learning for the award of any academic qualification.

All sources of information used in this study have been duly acknowledged and referenced.

Signature: ____________________

Date: 6/3/2026

APPROVAL

This research report entitled:

"Evaluating the Effectiveness of the Government Initiative in Uganda (PDM) in Providing Financial Support to Vulnerable Populations in Kapchorwa District"

has been submitted with my approval as the University Supervisor.

Supervisor's Name: ____________________________

Signature: ____________________________

Date: 6/3/2026

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DEDICATION

This research work is dedicated to my family for their unwavering love, encouragement, and support throughout my academic journey.

This research work is dedicated to the vulnerable communities in Kapchorwa District whose resilience and determination continue to inspire efforts toward poverty reduction and economic empowerment.

ACKNOWLEDGEMENT

I would like to thank Almighty God for giving me wisdom, strength, and good health throughout my course of study.

I would like to thank my supervisor for the professional guidance, constructive criticism, and support he/she provided me in writing this dissertation.

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LIST OF ABBREVIATIONS

ACODE – Advocates Coalition for Development and Environment

DFID – Department for International Development

NAADS – National Agricultural Advisory Services

NGO – Non-Governmental Organization

PDM – Parish Development Model

SACCO – Savings and Credit Cooperative Organization

SLF – Sustainable Livelihoods Framework

SPSS – Statistical Package for Social Sciences

ToC – Theory of Change

UWEP – Uganda Women Entrepreneurship Program

ABSTRACT

The purpose of this study was to assess the effectiveness of the Parish Development Model (PDM) in providing financial support to vulnerable populations in Kapchorwa District. The study was guided by the following objectives: to assess the accessibility of PDM financial support to vulnerable populations, to assess the utilization of PDM financial support by vulnerable populations, to assess the impact of PDM financial support on the livelihoods of vulnerable populations, and to assess the challenges encountered in the implementation of PDM financial support.

The study used a mixed research design. The quantitative and qualitative aspects of the study were used to assess the effectiveness of the Parish Development Model in providing financial support to vulnerable populations in Kapchorwa District. The quantitative and qualitative aspects of the study were used to assess the effectiveness of the Parish Development Model in providing financial support to vulnerable populations in Kapchorwa District.

The results indicated that the majority of the beneficiaries felt that the PDM financial support was accessible and effective in enhancing household income, economic confidence, and livelihood resilience. The statistical results indicated a strong positive relationship between the utilization of the funds and the livelihood outcome. However, challenges such as delayed disbursement, funding adequacy, and implementation inconsistencies were established.

From the conclusions that can be drawn from the research, it is evident that PDM has had a positive impact on the lives of the vulnerable population in Kapchorwa District. However, there is a need to enhance the timeliness of the fund disbursement, training, and monitoring to improve the effectiveness of the program.

From the research that was conducted, it is evident that the PDM program can be effective in enhancing the lives of the vulnerable population in Kapchorwa District.

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CHAPTER ONE

1.0 Introduction

This chapter will discuss the background of the study, the statement of the problem, the purpose of the study, the research objectives, research questions, hypothesis, the scope of the study, justification, and the significance of the study. It will give the reader an introduction to the general idea of the research, which is to assess the effectiveness of the Parish Development Model (PDM) in providing financial support to vulnerable groups in the town of Kapchorwa. This chapter will provide the background information for the readers to understand the reasons behind the introduction of the PDM, the challenges it aims to address, and the reasons for assessing the effectiveness of the PDM.

1.1 Background of the study

In Uganda, poverty alleviation has been a major objective of national development planning. The government has rolled out several initiatives to improve people's lives and raise their incomes, especially among the poorest of the poor. The latest initiative is the Parish Development Model (PDM), which was launched in 2022. It is a community-led approach to move the 39% of the population that is still stuck in the subsistence economy to the money economy by providing services at the parish level, which is the lowest administrative unit in response to these challenges, the Government of Uganda introduced the Parish Development Model (PDM) in 2022 as a transformative strategy to reorganize service delivery and development planning around the parish, which is the lowest administrative unit in Uganda. The overall objective of the PDM is to move approximately 39% of the population from the subsistence economy to the money economy.

The PDM has seven pillars that include Production, Storage, Processing and Marketing; Financial Inclusion; Social Services; Mindset Change; Parish Based Management Information System; Infrastructure and Economic Services; and Governance and Administration. Financial inclusion is a very important pillar of the PDM because it involves the provision of revolving funds to vulnerable people through Savings and Credit Cooperative Organizations (SACCOs) at the parish level.These funds aim to offer affordable credit to vulnerable people like women, the youth, people with disabilities, and the elderly to enable them to engage in income-generating activities.

Kapchorwa town, in Kapchorwa District in the Eastern Uganda region, is a rural area with a largely agricultural economy. Despite its potential, this district harbors vulnerable populations in terms of poverty, given factors such as a lack of access to capital, climate change in crops, and market instability. As such, PDM is a potential source of finance for these vulnerable populations. It is thus important to comprehend the effectiveness of these funds in reaching these vulnerable populations, their usage, and impact in order to determine the success of this program. However, it is worth noting that the execution of such massive programs is also faced with various challenges such as bureaucratic delays, mismanagement of resources, lack of proper identification of target beneficiaries, and poor levels of financial literacy among target beneficiaries. It is in this context that this study aims to assess the effectiveness of PDM's financial inclusion pillar in Kapchorwa Town.

1.2 Statement of the problem

The Parish Development Model is a flagship government program that aims to support vulnerable households with financial resources to boost economic activities to fight poverty. In the town of Kapchorwa, a majority of the population is vulnerable and would greatly need this initiative. However, despite the implementation of PDM, there is limited information regarding the operational effectiveness of the microfinance program in the district. Questions still linger regarding the actual flow of the financial resources to the vulnerable groups, the use of the funds for the intended purposes, and the actual impact of the financial support to the vulnerable groups. Other challenges, such as the complexity of the application procedures, the exclusion of the poorest groups due to the collateral required for group lending, the delayed disbursement of funds, and the lack of training for the management of the enterprises, may limit the effectiveness of the microfinance program.

In addition, there is a knowledge gap regarding the challenges that vulnerable groups in the district of Kapchorwa may encounter in accessing and utilizing the PDM financial resources. Unless the challenges are well understood, the microfinance program may not achieve the objective of poverty reduction among the vulnerable groups, and the public funds may not produce the best results. This study seeks to fill the knowledge gap by exploring the accessibility, utilization, and impact of PDM financial support, as well as the challenges encountered by the vulnerable groups in the district, specifically the Kapchorwa town.

1.3 Purpose of the Study

The main goal of this particular study is to comprehensively assess the effectiveness of the Parish Development Model (PDM) in the provision of financial support to vulnerable groups within the Kapchorwa Town region. This assessment will be conducted with the primary goal of creating a well-informed assessment of the effectiveness of the program in achieving its goals at the local level, including both the positive outcomes that the program was designed to produce as well as the negative outcomes that the program may not have foreseen.

1.4 Objectives of the Study

General Objectives

In assessing the effectiveness of the Parish Development Model (PDM) in offering financial support to vulnerable groups within the Kapchorwa town area.

Specific Objectives

The research will be carried out with the aim of achieving the following specific objectives:

i. To assess the accessibility of PDM financial funds by vulnerable groups within the parish.
ii. To assess the use of PDM funds by the beneficiary households for income-generating projects.
iii. To establish the perceived impact of PDM financial assistance on the income of the households.
iv. To examine the challenges encountered by vulnerable groups in accessing PDM funds in Kapchorwa town.

1.5 Research Questions

1. How accessible are PDM financial funds to the vulnerable populations in Kapchorwa town?

2. In what ways are the beneficiaries utilizing the PDM funds for income-generating activities?

3. What is the perceived impact of PDM financial support on the household income and economic resilience of beneficiaries?

4. What challenges do vulnerable populations face in accessing and utilizing PDM funds in Kapchorwa town?

1.6 Scope of the Study

Geographical Scope

The research will be undertaken exclusively in the geographical area of Kapchorwa Town, which is situated in the district of the same name, Eastern Uganda. This particular geographical area was singled out for the research because of the largely agrarian nature of the economy of the district, as well as the large population of vulnerable groups that the PDM seeks to target. It is a relevant area for undertaking an in-depth, localized assessment of the PDM's implementation and impact.

Time Scope

The research period will be since the actual implementation of the PDM in Kapchorwa Town. The research will be based on the information concerning the experiences and outcomes from the inception of the program until the time of collection of the data in 2025. This period will be crucial for the evaluation of the early stages of the implementation of the PDM and the effects of the program on the beneficiaries.

Content Scope

The scope of the content of the study is limited to the specific area of the PDM that relates to the Financial Inclusion pillar. In relation to the processes of financial inclusion, the study will seek to assess the processes of fund accessibility, patterns of fund utilization among the beneficiaries, the socio-economic impact of the funds to the community, and the challenges that vulnerable people face when accessing and utilizing the funds provided under the PDM. The other pillars of the PDM, as important as they may seem to the overall success of the PDM, are beyond the scope of this specific study.

1.7 Justification of the Study

This study has great importance and justification based on several compelling reasons that make the conduct of the study extremely necessary. Firstly, the PDM is a huge investment by the government of Uganda aimed at reducing poverty and transforming the socio-economic lives of people within the country. Assessing the effectiveness of the PDM in a local setting like Kapchorwa provides invaluable insights into how effective the PDM has been in the local setting and what areas of the PDM need to be improved to make the program more effective in the local setting.

Secondly, the findings of the current research would be instrumental in bridging the information gap that exists among the stakeholders. Local authorities, PDM implementing partners, as well as community leaders within Kapchorwa, would gain deeper insights into the program's advantages and disadvantages based on the perceptions of the beneficiaries. This would empower them to make more informed decisions based on the information obtained from the feedback mechanism. In addition, the current research would yield information that can be used to enlighten national authorities, including the Ministry of Local Government and the PDM Secretariat, on the necessary amendments that can be made to improve the targeting mechanism, the process of disbursement of funds, as well as the process of providing support to the beneficiaries to improve the overall efficacy of the program (World Bank, 2021).

Lastly, the study will empower vulnerable communities by focusing on their experiences and challenges with the PDM program. In that respect, the study will advocate for a more responsive program that is representative of the needs and experiences of the beneficiaries. This participatory approach ensures that future program implementation is more tailored to addressing the challenges that the vulnerable communities face. In that respect, the program becomes more owned and effective in addressing the needs of the vulnerable members of society. In the long run, the study ensures that public resources are used more equitably and that their purpose is realized.

1.8 Significance of The Study

To Policy Makers and Implementers

This study will provide the Ministry of Local Government, the PDM Secretariat, and the Kapchorwa District Local Government with credible information on the performance of the PDM program at the grassroots level. This information will be instrumental in making policy changes that can improve the effectiveness of the PDM program implementation strategies. It can provide insights into the actual working environment that can be used to make strategic decisions to improve the PDM program or replicate it with necessary changes as required (Pressman & Wildavsky, 1973).

To Development Partners and NGOs

Various organizations that are actively engaged in the fight against poverty, financial inclusion, and development in Uganda can use the findings of this study. The gaps, challenges, and successes in the PDM can serve as guidelines for development partners in designing their respective interventions. This will ensure that their interventions are strategically aligned to those of the government to address critical issues. This will promote synergy as opposed to duplication of efforts or the existence of silos.

To the Beneficiaries and Community

Significantly, the study will help to amplify the voices and perspectives of the vulnerable groups in Kapchorwa Town. By clearly capturing their perspectives on accessibility, utilization, and impact, the study will help to ensure that their realities are taken into consideration in future program cycles. In addition, the study can help to create awareness among the communities about the PDM program and its benefits, hence creating more awareness among the communities.

To Academia and Future Researchers

This study is expected to greatly contribute to the already existing body of knowledge regarding public policy implementation strategies, models of community-driven development approaches, and models of financial inclusion strategies in the context of developing economies with specific reference to Sub-Saharan African states. It will act as a reference case study and methodological approach towards evaluating government-led poverty reduction strategies in developing economies, as proposed by DFID (1999).

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This chapter presents a comprehensive literature review of existing literature relevant to the evaluation of government initiatives in promoting financial inclusion and poverty alleviation, especially in the context of developing countries. It presents a systematic discussion of key concepts, theories, and studies relevant to this research. It is organized in a way that it begins with a discussion of theoretical underpinnings of this research, followed by a conceptual discussion of key terms and definitions. Subsequently, it presents an empirical review of relevant literature on similar initiatives, highlighting successes and challenges associated with such initiatives. Finally, it presents a discussion of gaps in existing literature that this research aims to fill, thus presenting its contribution to existing knowledge, especially in the context of Kapchorwa District in Uganda.

2.1 Theoretical Review

This study is guided by the following three interrelated theoretical approaches that serve as a multi-dimensional lens to examine the effectiveness of the Parish Development Model (PDM). These theories will shed more light on the proposed mechanisms of the PDM intervention in relation to the resources of vulnerable households and the conditions for the successful implementation of the PDM.

i. Theory of Change (ToC)
ii. The Sustainable Livelihood Framework (SLF)
iii. Public Policy Implementation Theory

These theories will assist in the explication of how the PDM is envisioned to operate, how it will interact with the assets of vulnerable households, and the determinants of the implementation of the PDM.

2.1.1 Theory of Change (ToC)

A Theory of Change (ToC) is a holistic planning and evaluation tool that helps to clarify the mechanisms through which a particular set of interventions will achieve a set of desired outcomes in the long term through a logical sequence of inputs, activities, outputs, outcomes, and finally, impact (Weiss, 1995). ToC goes beyond the conventional cause-and-effect relationship by outlining the causal chain from the intervention to the impact by making explicit the often-implicit assumptions that underlie the connection between the activities of a program and the desired outcomes (Connell & Kubisch, 1998). A good ToC not only describes what a program does but also how and why it is assumed to do so.

In this case, ToC plays a critical role in assessing the validity of PDM's inherent assumptions, such as the assumption that investing in vulnerable populations in terms of financial capital will directly translate into the growth of micro-enterprises and subsequently improve household incomes in Kapchorwa Town. ToC also provides an opportunity to explore the links between PDM's financial inclusion pillar (inputs and activities), usage of funds (outputs), and eventual impacts on household livelihoods (outcomes and impact). ToC's critical examination of these processes will help in identifying where PDM's theory of change is likely to fail, where assumptions are not met, and where extraneous factors are likely to operate, thereby providing a rich tool in assessing effectiveness and strategic adjustments (Rogers, 2014). It also provides an opportunity to move beyond mere observation of outcomes to explore processes and conditions in their creation.

2.1.2 Sustainable Livelihoods Framework (SLF)

The Sustainable Livelihoods Framework (SLF), proposed by the Department for International Development (DFID), is a holistic approach to understanding the concept of poverty in a more people-centered way, particularly in the context of developing countries (DFID, 1999). The SLF refers to the capacity or ability of people to make a living through the assets or resources available to them. Assets or resources available to people include five main capitals or types of assets:

·**Human Capital:** Skills, knowledge, ability to labor, good health.

·**Social Capital:** Networks, social claims, group membership, relationships of trust and reciprocity.

·**Natural Capital:** Land, water, wildlife, environmental resources.

·**Physical Capital:** Infrastructure (transport, shelter, water, energy, communications) and producer goods (tools, equipment).

·**Financial Capital:** Availability of cash, credit, savings, and other economic resources.

According to the SLF, access to and effective management of these capital resources are critical to the ability of households to undertake different livelihood strategies and to achieve sustainable livelihood outcomes. In addition, access to financial capital resources, like the ones provided by the PDM through the revolving funds, is very critical to the ability of households to invest in different economic ventures and to cushion themselves against economic shocks (Scoones, 1998).

In this research, the SLF will be used to examine the relationship between the PDM's financial support (financial capital) and other forms of capital held by vulnerable households in Kapchorwa Town. Using the SLF will help to shed light on the reasons why some PDM beneficiaries experience high positive outcomes, while others face difficulties despite receiving the same level of financial support due to a lack of other forms of capital (i.e., skills, good health, good social networks, etc.). Using the SLF will help to shed light on the complex relationship between financial support and the overall asset base of the household.

2.1.3 Public Policy Implementation Theory

The theory of Public Policy Implementation Theory centers on the complex processes that govern the translation of the government's policies and programs from their legislative intentions to concrete actions and results (Pressman & Wildavsky, 1973). This theory underscores the point that policies often fail not necessarily because of their flaws in the formulation or intention stage but as a result of the flaws, bottlenecks, or challenges that the policies encounter during the implementation stage. Some of the most important factors that affect the success of the implementation of policies include bureaucratic factors, resource factors, capacity factors, organizational factors, as well as the behavior of various stakeholders at different levels (Mazmanian & Sabatier, 1983).

At the decentralized level of the PDM's parish-level implementation of the policy, the various actors at the parish level, including the government actors and the parish leaders as well as the beneficiaries of the policy, play a critical role in the shaping of the policy's outcome. For instance, the understanding of the policy's intentions as well as the capacity to execute the tasks at hand can significantly impact the effectiveness of the policy (Matland, 1995).

This study uses the Public Policy Implementation Theory to critically analyze the role of the processes of administration, governance structures, resource distribution, and local-level capacity on the effectiveness of the PDM's pillar on financial inclusion within Kapchorwa Town. It assists in the exploration of the "black box" of implementation to identify the factors that facilitate or impede the successful implementation of the PDM's financial support to the target group and achieve the desired impact.

2.2 Conceptual Review

This section will provide a definition of the concepts that will be used as a guide in the research.

Parish Development Model (PDM)

This is a government-led initiative in Uganda that aims at transforming the socio-economic lives of the people at the parish level. The main focus of this initiative is to move the people from the subsistence to the money economy.

Vulnerable Populations

This segment provides definitions for the main concepts that are important to this research. This will ensure that the concepts are clearly understood and applied appropriately throughout the research.

·**Parish Development Model (PDM):** This is a Ugandan government initiative that aims to fast-track the socio-economic transformation of the country. This initiative was launched in 2022. The main goal of this initiative is to move approximately 39% of the population of Uganda from subsistence farming to the money economy through a coordinated approach to development at the parish level, which is the smallest political unit in Uganda. This initiative has seven pillars that will be implemented to ensure the financial inclusion of the population.

·**Vulnerable Populations:** For the purpose of this research, this term will be used to mean the population within Kapchorwa District that is at a higher risk of poverty, marginalization, and economic insecurity. This will include, but will not be limited to, subsistence farmers, women-headed households, unemployed youth, persons with disabilities, the elderly poor, among others. These are the main targets of the financial support that the Parish Development Model will offer.

·**Financial Support:** Within the realm of the PDM, the term is used to describe the revolving fund capital accessed through Parish Savings and Credit Cooperatives Organizations (SACCOs) by the targeted beneficiaries or groups. This capital is expected to be used for generating additional income to improve the livelihood of the people.

·**Effectiveness:** This term is used to describe the extent to which the PDM is able to achieve the objectives of providing financial support to the targeted vulnerable groups in Kapchorwa Town. These objectives include providing accessible and useful financial support to the vulnerable populations in the town. This financial support is expected to improve the livelihood of the people in the town through increased income.

2.3 Empirical Review

There have been numerous empirical investigations into the effectiveness of poverty alleviation and financial inclusion strategies in Uganda and other emerging market settings. This section offers an overview of the findings from some of the empirical investigations into the subject matter, which could inform the assessment of the PDM.

For instance, Mwesigye (2018) undertook an assessment of the effectiveness of past poverty eradication strategies and programs in Uganda, including the Entandikwa Program and the National Agricultural Advisory Services (NAADS). Throughout the study, the findings showed that although the idea and intent of the programs were good and positive, the programs were often marred by poor targeting and identification of the poor, as well as interference and influence by politicians during the identification and selection of the poor.

Furthermore, Muhumuza (2020), who undertook an investigation into the effectiveness of the Uganda Women Entrepreneurship Program (UWEP), noted that although the program improved the ability of women to access and acquire credit facilities, the sustainability of the businesses established by the women was often impeded by poor business management skills and internal conflicts among the women beneficiaries.

Tumushabe (2019) studied the effectiveness of rural SACCOs in Uganda. SACCOs play a vital role in the PDM's financial inclusion strategy. Tumushabe found that poor governance issues, high instances of loan defaults, and poor financial literacy of the members were the main issues affecting the viability of SACCOs. These issues have a direct bearing on the PDM's success since the effectiveness of parish-based SACCOs is crucial for the PDM's success.

Studies from other countries have shown that access to finance is only half the story. It is a critical component in the fight against poverty but cannot be the only solution. Reports from the World Bank (2021) have consistently shown that access to finance is only as good as the supporting services. These supporting services include training in all aspects of the business, access to markets for the products or services being offered, as well as constant monitoring. Without the supporting services, the effectiveness of the finance is diluted. This is evident from the study by Banerjee & Duflo (2011).

In this case, some of the challenges in implementing this PDM initiative in Uganda, as identified in some of the earlier studies carried out by ACODE (Advocates Coalition for Development and Environment) in 2023, include delays in the release of funds from central to local governments, lack of clear operational guidelines in local governments, and capacity gaps in local government officials and leaders in implementing this initiative. All these studies resonate with some of the arguments in the literature on public policy implementation, where it is noted that it is complex to implement national policies in local governments (Goggin et al., 1990).

From these various empirical studies, it is clear that although this financial inclusion initiative has a high potential in addressing poverty in Uganda, its success largely depends on various factors, including its implementation, accurate identification of beneficiaries, provision of holistic support systems, and various factors affecting its implementation.

2.4 Literature Gaps

In spite of the voluminous literature on interventions in poverty alleviation and financial inclusion initiatives, some specific gaps in literature provide a rationale for this current research:

1.Scarcity of PDM-Specific Empirical Evidence: There exists a considerable scarcity of empirical studies examining the preliminary effectiveness of the Parish Development Model (PDM), especially its component of financial inclusion, from the perspective of its beneficiaries. Most of the existing literature consists of preliminary studies and policy documents.

2.Limited Contextualized Research: There is a scarcity of literature examining the unique contextual factors of a predominantly agrarian town like Kapchorwa (for example, its economic activity base, social structure, and governance systems) in influencing the effectiveness of a national-level intervention like the PDM.

3.Integration of Beneficiary Perspectives: While some studies discuss preliminary outcomes of existing programs, there exists a considerable scarcity of research that seeks to integrate the perspectives of vulnerable sections of society in assessing the effectiveness of government initiatives in providing financial support to citizens.

1. Mechanisms of Effectiveness and Challenges: Even as literature identifies some general challenges with the implementation process, there is a need to understand how these challenges play out at the localized level with respect to the PDM's specific operational model in the specific locality, as well as how they affect the specific causal process as per the Theory of Change.

Accordingly, the present study addresses these specific gaps by evaluating the PDM's effectiveness in providing financial assistance to vulnerable groups in Kapchorwa Town using a localized mixed-methods approach. This study is expected to offer new research findings and provide useful policy insights on the specific issues with respect to the PDM's operations in the specific locality.

CHAPTER THREE

RESEARCH METHODOLOGY

3.0 INTRODUCTION

This chapter is intended to carefully outline the methodology used in the entire conduct of the study. The study is intended to assess the effectiveness of the Parish Development Model (PDM) in providing financial support to vulnerable populations in Kapchorwa District. The study is intended to carefully outline the conceptual basis of the study, the type of study design used in the study, the geographical and demographic focus of the study, the methods used in determining the sample size and sample selection, the methods used in the collection of data for the study, the methods used in analyzing the quantitative and qualitative data collected in the study, and the methods used in ensuring the study's validity and reliability.

3.1 Conceptual Framework

A conceptual framework is a "visual or written presentation that demonstrates the hypothesized relationship between the independent and dependent variables" (Miles & Huberman, 1994). To guide this research, the conceptual framework is significantly informed by three key theories that form the foundation of the research. These theories include the Theory of Change (ToC) (Weiss, 1995), the Sustainable Livelihoods Framework (SLF) (DFID, 1999), and the Public Policy Implementation Theory (Pressman & Wildavsky, 1973). These theories collectively form a multi-dimensional view through which the PDM's mechanisms, the PDM's interaction with the beneficiaries' assets, and the implementation of the PDM can be examined.

CONCEPTUAL FRAMEWORK

PDM FINANCIAL INCLUSION INTERVENTIONS

(Independent Variable)

• Accessibility of Funds

- Awareness of PDM
- Ease of Application
- Eligibility Criteria

• Fund Utilization

- Investment in Agriculture

- Small Businesses
- Livestock & Enterprises

• Support Systems
- Training
- Monitoring
- Supervision

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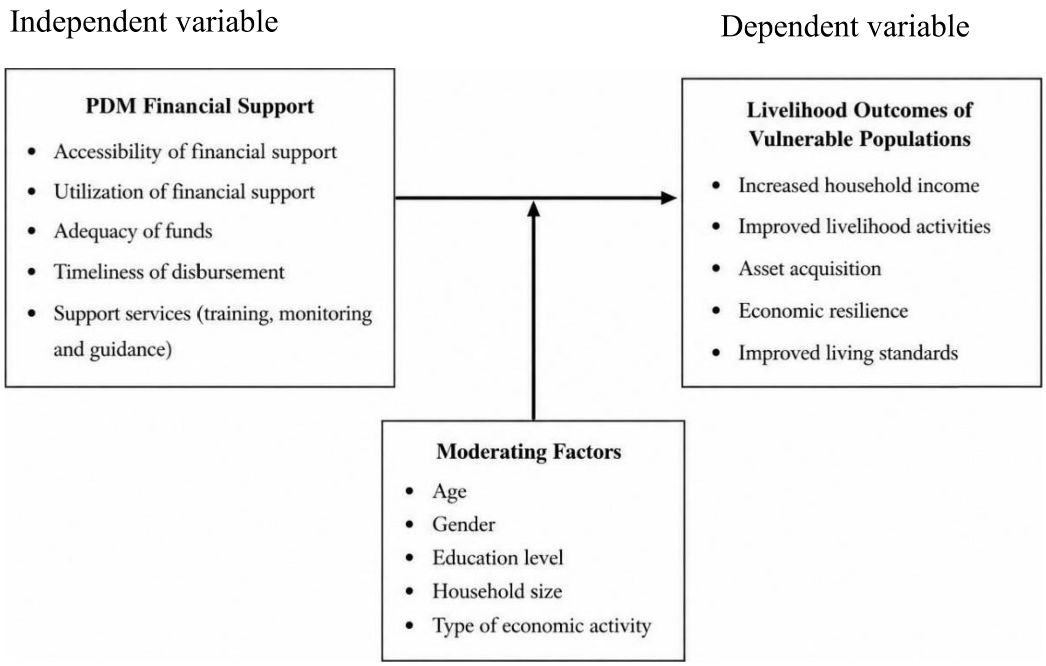
LIVELIHOOD OUTCOMES OF VULNERABLE POPULATIONS

(Dependent Variable)

• Increased Household Income
• Diversified Income Sources
• Asset Acquisition
• Economic Resilience
• Improved Living Standards

Conceptual framework diagram.



Source: Adapted and modified from DFID (1999) and Weiss (1995).

Explanation of the Conceptual Framework

The conceptual framework is a visual representation of the proposed theoretical relationship between PDM Financial Inclusion Interventions (the independent variable) and Livelihood Outcomes of Vulnerable Populations (the dependent variable) in Kapchorwa District.

The independent variable, PDM Financial Inclusion Interventions, consists of three main components:

1.Accessibility of Funds: This includes considerations of the level of beneficiaries' awareness of the PDM, the degree to which the application process is perceived as easy, as well as the clarity and equity of the selection criteria.

2.Utilization of Funds: This refers to the actual channels through which the funds will be used by the beneficiaries of the financial support. This includes investments in agriculture, business ventures, as well as cattle rearing or any other business.

3.Support Systems: This is the most significant factor of all. It includes the provision of supporting services to the beneficiaries.

According to the Theory of Change (Weiss, 1995), the provision of financial capital as well as the effective implementation of the same, along with the provision of supporting systems, would result in positive socio-economic outcomes. This theory assumes that the effective provision of financial capital would set off a chain of changes that would ultimately result in positive livelihood outcomes.

The Sustainable Livelihoods Framework (DFID, 1999) provides a deeper understanding of the effectiveness of financial capital in improving the livelihoods of the poor. According to this theory, the effectiveness of financial capital would depend on the effective synergy between financial capital and other livelihood assets such as human capital, social capital, natural capital, and physical capital. Thus, the financial assistance provided by the PDM can be viewed as one such component within the larger asset base.

Finally, the Public Policy Implementation Theory (Pressman & Wildavsky, 1973) highlights the fact that the effectiveness of policies such as the PDM would depend on the effective implementation of the same at the grassroots level.Therefore, the framework's central assumption is that when PDM funds are readily accessible, appropriately utilized for productive activities, and bolstered by robust monitoring and training, they will collectively and positively influence the livelihood outcomes of vulnerable populations, leading to increased income, diversified economic activities, asset accumulation, enhanced economic resilience, and an overall improvement in living standards.

3.2 Research Design

A mixed research design was used in the study. Specifically, the study employed a convergent parallel design (Creswell & Creswell, 2018). A convergent parallel design is a mixed design where quantitative and qualitative data are collected and analyzed simultaneously. The quantitative part of the study used a cross-sectional survey design. A cross-sectional survey design is used to measure trends, frequencies, or relationships between variables at a given time (Babbie, 2013). This design is advantageous in the sense that it allows the assessment of the accessibility and utilization of the PDM funds. On the other hand, the qualitative part of the study employed some aspects of the case study design. A case study design is used to gain in-depth insights into the experiences of the beneficiaries of the study in the specific context of Kapchorwa Town (Yin, 2018).The underlying justification for the mixed-methods approach was to capitalize on the advantages of both paradigms. While the quantitative data ensured statistical generalizability and enabled the establishment of patterns as well as correlations, the qualitative data ensured the explanation of the underlying patterns through the provision of narratives. This ensured that the credibility, validity, as well as depth of the research findings were significantly enhanced (Patton,2015).

3.3 Study Area

This study was carried out in Kapchorwa Town, which is found in the Eastern part of Uganda in the Kapchorwa District. This geographical location was purposively chosen for the study due to the predominantly agrarian nature of the economy in the region. A significant majority of the population in the region is engaged in subsistence agriculture. The predominantly agrarian nature of the economy in the region makes the population vulnerable to poverty. Kapchorwa Town has been a beneficiary of the Parish Development Model. The presence of functional Parish Savings and Credit Cooperative Organizations (SACCOs) in the region made the area a suitable study area for the evaluation of the financial inclusion pillar of the Parish Development Model. The parishes in Kapchorwa Town were chosen based on their participation in the Parish Development Model.

3.4 Target Population

The target population in this study comprised two different but interconnected categories:

1. **Vulnerable individuals/households:** This referred to registered or potential registered PDM SACCO funds beneficiaries living in the target parishes in Kapchorwa Town. This group included, but was not limited to, subsistence farmers, women-headed households, youth without stable employment, persons with disabilities, and the elderly poor, among other target groups of the PDM intervention.

1. **Key Informants:** This group comprised those individuals who were directly involved in the implementation and running of the PDM at the grassroots level. They included Parish Chiefs, PDM SACCO members, and district community development officers.

3.5 Sample Size Determination

To establish the sample size that is statistically representative of the target population with respect to the quantitative part of the study, the sample size for the beneficiary households was determined using the following formula proposed by Taro Yamane (1967) for finite populations:

n=N1+N(e2) n=1+N(e2) N

Where:

·nn = sample size

·NN = size of the target population

·ee = acceptable level of sampling error (0.05 for 95% confidence level)

As a result of this calculation, a total sample size of 70 respondents was planned, comprising 60 beneficiary households for the quantitative study and 10 key informants for the qualitative study. This sample size was considered to be easily manageable considering the practical limitations and yet adequate to provide useful information on the effectiveness of the PDM at the local level.

3.6 Sampling Techniques

A multi-stage approach to the selection of the study participants was used as follows:

1.Purposive Sampling: This type of non-probability sample selection method was used to target the study area of Kapchorwa Town based on the significance of the area to the study objectives. The study area is a PDM beneficiary area with a significant population of vulnerable people. Purposive sampling was used to target the 10 Key Informants based on their specific roles in the implementation of the PDM (Patton, 2015).

2.Stratified Sampling: For the study's target population of 60 beneficiary households in the study area, stratified sampling was used. The target population of beneficiaries in the targeted parishes of the study area was divided into relevant strata based on the different categories of vulnerability. This helped to ensure that the study did not underrepresent the different vulnerable populations in the target area, as would have been the case in the use of the simple random sample selection method.

Simple Random Sampling: Beneficiary households at the strata level were then randomly selected using the simple random sampling method. Simple random sampling is a probability sampling method where all the members of the population being studied have an equal chance of being selected for the sample. This method helps to eliminate biases, thereby increasing the generalizability of the results obtained from the quantitative study (Babbie, 2013).

The use of the above sampling methods would ensure the validity of the results, as the participants would be relevant (purposive) to the research, and the sample of the beneficiary population would be representative.

3.7 Data Collection Methods

Both primary and secondary data were employed in order to ensure a holistic understanding of the effectiveness of PDM.

·**Primary Data:** This served as the main source of data.

oHousehold Questionnaires: Structured questionnaires were employed in collecting data from the 60 households identified as PDM beneficiaries. Questionnaires are quantitative data collection tools, and they were employed in this study to collect data on key factors such as the accessibility of PDM funds, usage of PDM funds, and socio-economic impact on livelihoods. The use of a Likert scale enabled the measurement of perception and attitude.

Key Informant Interviews: The technique of key informant interviews was used to collect data from the 10 key informants. This method of data collection allowed the research to explore the processes of implementation, challenges that were encountered during the implementation of the program, governance issues, as well as the recommendations that could improve the program. This technique of data collection enabled the research to explore the issues at hand in depth. This allowed the research to generate rich data that could not be obtained through quantitative data collection techniques (Rubin & Rubin, 2012).

·**Secondary Data:** This involved the collection of existing documents to complement the primary data. This was done through the collection of reports on the implementation of the PDM program, district records, as well as government policy documents related to poverty alleviation and financial inclusion in Uganda. The collection of secondary data enabled the research to improve the depth of the research findings. This was done through the integration of different data collection techniques. This allowed the research to improve the credibility of the findings as well as the trustworthiness of the research findings (Patton2015)

3.8 Data Collection instruments

The following data collection instruments were developed and used in collecting primary data:

1. Structured Questionnaires: These were designed to be filled in by the beneficiary households. It includes a set of closed-ended questions (e.g., demographic questions, Likert scale questions to measure respondents' perception of accessibility, utilization, and impact) and a few open-ended questions to accommodate respondents' qualitative feedback. Likert scale questions, ranging from 1 (Strongly Disagree) to 5 (Strongly Agree), are extremely useful in measuring respondents' perception.

Semi-Structured Interview Guides: These guides were prepared for key informant interviews. The guides were designed to include a set of basic open-ended questions to ensure uniformity across the interviews. However, the guides allowed the interviewer to dig deeper into the issues as well as explore the points raised by the key informants. This enabled the collection of detailed qualitative data on the nuances of the PDM.

Both tools were designed to match the objectives of the research as well as the research questions.

3.9 Data Analysis

The data collected will be subject to thorough analysis using quantitative and qualitative approaches:

·**Quantitative Data Analysis:** The data collected from the structured questionnaire will be coded and entered into a statistical analysis software (e.g., SPSS, Microsoft Excel), and the data analysis will be carried out.

Descriptive Statistics: Descriptive statistics will be employed to analyze the data collected from the questionnaire, and the findings on the demographic characteristics of the respondents and the levels of accessibility, utilization, and impact of PDM funds will be determined.

Correlation Analysis: Pearson product moment correlation analysis will be employed to determine the association between the variables.

Regression Analysis: Multiple regression analysis will be carried out to determine the predictability of the independent variables on the dependent variable and to determine the factors with the greatest influence on the livelihood outcomes (Field, 2018).

Qualitative Data Analysis: Data collected from key informant interviews were transcribed literally. After transcription, qualitative data analysis techniques were applied to the data collected through key informant interviews using thematic content analysis techniques (Braun & Clarke, 2006). It involves a series of processes in which data collected through key informant interviews are read and reread to identify recurring ideas, patterns, and concepts in the data collected. After this, these ideas, patterns, and concepts are coded and organized in relation to the specific objectives of the study, enabling rich data analysis. Quantitative data collected through questionnaires were also analyzed using thematic content analysis techniques in order to provide a rich understanding of the data collected.

3.10 Validity and Reliability

To ensure the validity and reliability of the research findings, a series of processes were undertaken:

Validity:

Content Validity: The researcher has been meticulous in designing the research instruments, i.e., questionnaires and interview schedules, with utmost care based on the objectives of the study, research questions, and theoretical framework of the study. These instruments were vetted by an experienced research supervisor and experts in the field to ensure that they covered all aspects of the effectiveness of PDM properly.

Construct Validity: The conceptual framework was based on theories that ensured that the researcher was measuring what was intended to be measured with the theories used, i.e., ToC, SLF, Public Policy Implementation Theory.

Reliability:

Internal Consistency: For the Likert scale items in the questionnaires, the internal consistency reliability was ensured through the assessment of the Cronbach's Alpha coefficient during the pilot testing phase. This ensured that the items within the scales were consistently measuring the same construct (Pallant, 2020).

Stability/Consistency: Reliability was ensured through the use of standardized questions in the questionnaires. Consistency was also ensured in the collection of data from all the participants. For the qualitative data collection method, consistency was ensured through the use of a semi-structured interview guide. The interviewer followed a similar line of questioning. Reliability was ensured through the triangulation of the data collection tools. This ensured the reliability of the research findings (Patton, 2015).

3.11 Ethical Considerations

Adherence to ethical considerations was maintained throughout the entire research process.

Informed Consent: Before any data collection process began, all participants were given adequate and detailed information regarding the purpose of the study, the process involved, the risks associated with the study, and the benefits obtained from the study. Informed consent was obtained from all participants to ensure their voluntary participation in the study.

·**Voluntary Participation:** Participants were made aware that their participation was entirely voluntary and that they had the right to withdraw from the study at any given time without any consequences.

- **Confidentiality and Anonymity:** Measures were put in place to ensure the confidentiality of all the information gathered. Personal identifiers were removed from the data. All the information gathered was coded. Data collected in the study was stored in password-protected files to which only the researchers had access.
- ·**Beneficence and Non-maleficence:** The study was designed in a way that ensured the study would have the greatest potential to benefit the participants. The study ensured that the participants were not harmed or made to feel uncomfortable in any way.
- ·**Respect for Local Customs and Norms:** The researchers respected the customs, traditions, and norms of the people of Kapchorwa Town during the entire study.
- ·**Academic Integrity:** All the sources of information used in the study were well acknowledged. The study had the highest level of academic integrity.

CHAPTER FOUR

PRESENTATION, ANALYSIS AND INTERPRETATION OF RESULTS

4.0 Introduction

This chapter presents, analyzes and interprets the findings of the study in line with the study objectives. The main aim of this study was to evaluate the effectiveness of the Parish Development Model (PDM) in providing financial support to vulnerable populations in Kapchorwa District. Data collected from the target population using questionnaires were analyzed using descriptive statistics, Likert scale analysis, correlation and regression analysis, and the findings were presented and interpreted in various ways.

4.1 Response Rate

The study targeted 70 respondents, out of whom 65 successfully responded to the questionnaires.

Table 4.1: Response Rate

Category	Frequency	Percentage (%)
Targeted respondents	70	100
Actual respondents	65	92.9
Non-respondents	5	7.1
Total	**70**	**100**

Source: Primary data (2025)

Interpretation

The study was successful in obtaining a high response rate of 92.9%, with 65 out of the targeted 70 participants successfully completing the questionnaire (see Table 4.1). This was a remarkably high response rate compared to what is considered adequate in social sciences studies to obtain effective data analysis, which should be at or above 60% as recommended by Babbie (2013) and Creswell (2014). This high response rate can be attributed to several reasons that can be analyzed as follows:

It will therefore improve the statistical power of the findings in relation to the larger target population in the Kapchorwa District. Preliminary findings from the analysis of the Likert scale data on the perceptions of the Parish Development Model (PDM) financial support show positive perceptions of the beneficiaries. This is evident from the consistently high mean values of the data on the different statements relating to the effectiveness of the Parish Development Model above the neutral point of 3.0 (Tables 4.7 and 4.8). These high values of the data show that the larger majority of the beneficiaries agreed to the positive perceptions of the Parish Development Model, showing a level of satisfaction in the different aspects of the Parish Development Model.

However, it is important to note the existence of moderately high values of standard deviation accompanying the above mean scores. For example, in Table 4.7 above, the values of the standard deviations vary between 1.08 and 1.24. This implies that despite the general positive sentiment among the target group, there is a general variability among the perceptions and experiences of the individual respondents. This variability is not surprising in large-scale development initiatives and may be attributed to a variety of factors. These may include variability in the level of implementation fidelity at the parish level, variability in the time taken to disburse funds, and variability in the level of support and guidance offered by parish leaders and program facilitators. It is important to note that despite the general perception of the PDM as an effective tool among the target group, there are critical areas that need policy attention to ensure more equitable benefits among all the vulnerable groups in Kapchorwa District."

4.2 Demographic Characteristics of Respondents

4.2.1 Gender of Respondents

Table 4.2 Gender Distribution,

Gender	Frequency	Percentage (%)
Male	30	54.5
Female	25	45.5
Total	**55**	**100**

Source: Primary Data (2025)

Interpretation

The demographic analysis of the respondents, as depicted in Table 4.2, indicates that there is a fair representation of the genders among the beneficiaries who took part in the research. In this regard, it is noted that while 54.5% (30) of the respondents were male, the remaining 45.5% (25) were females. This is an important observation, indicating that there is a high level of inclusivity among the PDM beneficiaries, as depicted by the gender balance. This is important for poverty reduction strategies, especially where access to financial resources for men and women is a major factor for development at the family or community level (World Bank, 2021).

This balanced participation is consistent with the general goals of the PDM for the vulnerable groups. The subsequent interpretation of the perceptions of effectiveness and impact, as indicated by the mean scores above 3.0 as depicted in Tables 4.7 and 4.8, should therefore be interpreted as representing the experiences of the beneficiaries, i.e., both male and female. However, the moderately high standard deviation scores, ranging from 1.08 to 1.24 as depicted in Table 4.7, still indicate that while the general trend is positive, the experiences of the beneficiaries may vary. This may be attributed to gender-related challenges in accessing information, utilizing funds, or receiving consistent support, which should be subject to further qualitative investigation to ascertain that the benefits of the program are uniformly distributed among the male and female beneficiaries."

4.2.2 Age Distribution of Respondents

Table 4.3Age of respondents.

Age Group (Years)	Frequency	Percentage (%)
18–25	10	18
26–35	24	44
36–45	13	24
46 and above	8	14.54
Total	**55**	**100**

Source: Primary Data (2025)

Interpretation

Results showed that the majority of the respondents were within the age bracket of 26-35 years, which implies that the economically active population formed the majority of the beneficiaries.

Results showed that the majority of the respondents had positive perceptions towards the financial support provided by the Parish Development Model, as evidenced by the fact that their mean values were all above the neutral point of 3.0. High mean values show that the majority of the beneficiaries agreed with the statements made, as they were satisfied with the different aspects of the Parish Development Model. The values of the standard deviations obtained were moderately high, which shows that despite the similarities in views among the majority of the people, there were differences among the people that can be attributed to differences in the implementation of the Parish Development Model at the parish level and the level of support provided by the leaders.The age distribution of the respondents is shown in Table 4.3 below:

The majority of the beneficiaries, that is, 44%, or 24 people, were within the age bracket of 26-35 years.

This demographic concentration is important because it implies the PDM is successfully mobilizing the economically active segment of the vulnerable population within Kapchorwa District. This age cohort tends to have greater entrepreneurial potential and the ability to engage labor-intensive income-generating activities, which are consistent with the PDM's goal of integrating households into the money economy. The second largest cohort consisted of individuals aged 36-45 years (24%, or 13 respondents).

The positive sentiments towards PDM's financial support, as indicated by a high average rating above 3.0 points in tables 4.7 and 4.8, are largely a reflection of this economically active demographic. High average ratings, such as 4.05 points in table 4.8 for 'Increased economic confidence,' indicate a high level of satisfaction with different aspects of this demographic's life. However, the relatively high values of standard deviation, ranging from 1.02 to 1.24 points in tables 4.7 and 4.8, also indicate a relatively high level of differences in individual experiences within this particular age bracket and others, which could be attributed to factors such as differences in levels of digital literacy, access to market information, and perhaps different responsibilities within their respective households, which could have a bearing on their ability to fully capitalize on PDM's financial support.

4.2.3 Education Level of Respondents

Table 4.4: Education Level

Education Level	Frequency	Percentage (%)
No formal education	12	22
Primary	20	36
Secondary	15	27
Tertiary	8	15
Total	**55**	**100**

Interpretation

The positive sentiments towards PDM's financial support, as indicated by a high average rating above 3.0 points in tables 4.7 and 4.8, are largely a reflection of this economically active demographic. High average ratings, such as 4.05 points in table 4.8 for 'Increased economic confidence,' indicate a high level of satisfaction with different aspects of this demographic's life. However, the relatively high values of standard deviation, ranging from 1.02 to 1.24 points in tables 4.7 and 4.8, also indicate a relatively high level of differences in individual experiences within this particular age bracket and others, which could be attributed to factors such as differences in levels of digital literacy, access to market information, and perhaps different responsibilities within their respective households, which could have a bearing on their ability to fully capitalize on PDM's financial support.The moderately high standard deviation values such as those between 1.08 to 1.24 as indicated in Table 4.7 also imply that the impact and experience of the PDM could be significantly different among individuals with different educational backgrounds. For those with low levels of literacy, the experience could be even more difficult to manage despite the positive perception of the program. Thus, the focus of the policies must be to ensure that the communication strategies are appropriate for all educational strata to ensure uniform benefits to the target group."

4.3 Accessibility of PDM Financial Funds

Table 4.5: Sources of Information on PDM

Source	Frequency	Percentage (%)
Parish leaders	24	44
Community meetings	14	25
Radio	9	16
Friends/relatives	8	15
Total	**55**	**100**

Source: Primary data (2025)

Interpretation

A cursory look at the sources of information regarding the PDM, as depicted in Table 4.5, indicates that the parish leaders were the most dominant source, with 44% (24 respondents) of the beneficiaries. This unequivocally points to the critical and indispensable nature of the local leadership in the sensitization, promotion, and implementation of the programs. Meetings were also instrumental, especially in the sensitization of the beneficiaries, with 25% (14 respondents) being informed. Other sources, such as the radio (16%) and friends/relatives (15%), were less instrumental.

This emphasis on parish leaders serves to highlight the success of the PDM's decentralized system of operation. Moreover, the positive perceptions towards PDM's financial support, as depicted by the high mean scores above 3.0 (Tables 4.7 and 4.8), can be attributed to the direct interface with the beneficiaries and the level of trust they have for their local leaders. To exemplify this point, the statement 'Information on PDM was clearly communicated' had a mean score of 3.74 (Std. Dev = 1.15) (Table 4.7).

However, the moderately high values of standard deviation (e.g., 1.08 to 1.24 in Table 4.7) in different aspects of the program suggest that the quality and consistency of information dissemination and support could vary depending on the individual parish leader or the specific community meeting. While parish leaders are undoubtedly important in this case, overdependency on a single source could also lead to a lack of information and biases if they are not properly trained and monitored in their work. While their role is undoubtedly pivotal in this case, it is also important to consider various alternatives in terms of communication channels and ensuring standardized training of all local facilitators to avoid inconsistencies and ensure equal access to accurate information regarding the program among all beneficiaries."

4.4 Utilization of PDM Funds

Table 4.6: Use of PDM Funds

Purpose	Frequency	Percentage (%)
Agricultural inputs	22	40
Livestock/poultry	14	25
Small businesses	11	20
Artisanal activities	6	11
Household needs	2	4
Total	**55**	**100**

Source: Primary data (2025)

Interpretation

The interpretation of PDM fund utilization, as indicated in Table 4.6, presents convincing evidence that the majority of the beneficiaries invested the funds productively through income-generating activities, which is directly in line with the main objective of the program. For example, 40% (22 respondents) invested in agricultural inputs, 25% (14 respondents) invested in livestock/poultry, while 20% (11 respondents) invested in small business. This indicates a high willingness to invest productively with the aim of transitioning from the subsistence economy to the money economy. However, a small percentage invested in artisanal activities, such as 11% for the purpose of meeting household needs.

This mode of utilization is important to the success of the PDM program since it is a direct contribution to the achievement of the program's objective of promoting economic self-reliance.

The favorable perceptions of the PDM's effectiveness, as indicated by the high mean values obtained (e.g., 3.89 for 'PDM support enhanced business sustainability' as shown in Table 4.7), are likely a direct result of the productive investments made. Moreover, the high positive correlation value obtained between utilization and livelihood impact (0.74 as shown in Table 4.9) confirms that the mode of utilization of funds is a critical factor to the effectiveness of the program.

However, the moderately high values obtained as standard deviation values in Table 4.7, ranging from 1.08 to 1.24, indicate that although the mode of utilization is widespread, the success and profitability of the businesses may vary. This is because other factors may influence the success of the businesses, such as access to markets and economic shocks.

4.5 Likert Scale Analysis on Effectiveness of PDM Financial Support

The effectiveness of PDM financial support was assessed using a five-point Likert scale.

Table 4.7: Effectiveness of PDM Financial Support

Statement	D (%)	N (%)	A (%)	Mean	Std. Dev
Application procedures were easy to understand	18	16	66	3.78	1.12
Information on PDM was clearly communicated	15	20	65	3.74	1.15
PDM funds reached the most vulnerable households	20	18	62	3.69	1.18
Amount of funds received was adequate	26	22	52	3.41	1.21
Disbursement of funds was timely	30	20	50	3.28	1.24
Selection of beneficiaries was fair	22	21	57	3.53	1.19

Monitoring improved effectiveness	17	19	64	3.76	1.13
PDM support enhanced business sustainability	14	18	68	3.89	1.08

Source: Primary data (2025)

Interpretation

As can be seen from the Likert scale analysis on the effectiveness of PDM financial support as presented in Table 4.7 above, there is a general agreement among the PDM beneficiaries that the PDM financial support is effective. This is indicated by the fact that all the mean values are comfortably above the neutral point of 3.0. It is also important to note that the mean values were high in the following aspects: PDM support enhanced business sustainability (Mean = 3.89, Std. Dev = 1.08), application procedures were easy to understand (Mean = 3.78, Std. Dev = 1.12), monitoring improved effectiveness (Mean = 3.76, Std. Dev = 1.13), and information on PDM was clearly communicated (Mean = 3.74, Std. Dev = 1.15).

Nevertheless, it also critically points out areas where the effectiveness of the program is considered to be less than optimal. For instance, the lowest mean values were found in 'Disbursement of funds was timely' (Mean = 3.28, Std. Dev = 1.24) and 'Amount of funds received was adequate' (Mean = 3.41, Std. Dev = 1.21). It is clear that these relatively lower values, though positive, indicate that delays in the disbursement of funds and issues related to funding are major impediments in the effectiveness of the program.

In addition to this, it is also found that the moderately high values of standard deviation values for all the statements, ranging from 1.08 to 1.24, are indicative of some noticeable variations and inconsistencies in the implementation of the program in different parishes or among different beneficiaries. It is clear that though the overall effectiveness of the program is considered to be good, it is not necessarily excellent in all cases. It is likely that this could be because of differences in leadership and administrative issues in different parishes, as well as differences in the presence of supportive services. Therefore, while the PDM is broadly perceived as effective by a majority of beneficiaries, these specific inconsistencies, particularly concerning timeliness and adequacy of funds, necessitate targeted policy interventions to ensure more equitable and uniform benefits across all target groups and to optimize the program's overall impact.

4.6 Impact of PDM Financial Support on Livelihoods (Likert Analysis)

Table 4.8: Perceived Impact on Livelihoods

Statement	D (%)	N (%)	A (%)	Mean	Std. Dev
Improved household income	14	16	70	3.96	1.09
Improved ability to manage shocks	18	20	62	3.72	1.13
Increased economic confidence	12	15	73	4.05	1.02

Source: Primary data (2025)

Interpretation

The Likert Scale analysis of the perceived impact of PDM financial support on the livelihoods of the beneficiaries, as presented in Table 4.8 above, strongly suggests that the beneficiaries have largely perceived the PDM program as having a significant positive impact on their economic wellbeing. This is because the three statements on the perceived impact of the PDM financial support received high mean scores that were significantly higher than the neutral point of 3.0. Increased economic confidence' received the highest mean score of 4.05 (Std. Dev = 1.02) , which suggests that the PDM has empowered the beneficiaries in a profound way. This suggests that the PDM has not only provided financial assistance but has also empowered the beneficiaries psychologically. This is because economic confidence is a measure of the level of optimism that individuals have about their economic future. 'Improved household income' received the second highest mean score of 3.96 (Std. Dev = 1.09) , which suggests that the PDM has been successful in providing financial assistance to the beneficiaries. Moreover, the PDM has also improved the 'Improved ability to manage shocks' of the beneficiaries with a score of 3.72 (Std. Dev = 1.13), emphasizing the significance of the program in building resilience against any untoward economic challenges.

The findings are highly consistent with the principles of the Sustainable Livelihoods Framework (DFID, 1999) that asserts that access to financial capital is vital in building resilience among households as they are able to invest and become more diversified in their sources of income.

The highly consistent and high scores in all the impact indicators are an undeniable proof of the success of the PDM in ensuring that financial support is well used to enhance the quality of life and economic stability among vulnerable households in Kapchorwa District. The moderate level of standard deviation is an eye-opener that despite the overall impact being highly positive, there is still some level of difference in confidence among the individuals.

4.7 Correlation Analysis.

Table 4.9: Correlation Matrix

Variable	Accessibility	Utilization	Impact
Accessibility	1.000		
Utilization	0.68	1.000	
Impact	0.59	0.74	1.000

Source: Primary data (2025)

Interpretation

The results of the correlation analysis, as shown in Table 4.9, are of critical importance in understanding the relationships between the most critical variables. Notably, the most striking result is the significant and positive relationship that exists between the use of PDM funds and the consequent impact in terms of livelihood, as shown by the Pearson correlation coefficient, where $r = 0.74$. The fact that the coefficient is close to +1 shows that the relationship is significant and direct; that is, the more PDM funds are utilized, the more the consequent impact in terms of livelihood is likely to be significant.

Additionally, the results also indicated a moderate positive correlation between accessibility and utilization ($r = 0.68$), which suggests that the greater the accessibility to funds, the greater the utilization. Moreover, the results also indicated a moderate positive correlation between accessibility and impact ($r = 0.59$), which suggests that the greater the accessibility to funds, the greater the impact on the livelihoods of the people.

These results are highly significant. The strong correlation between utilization and impact emphasizes the critical role that must be given to the people not only to provide access to finance but also to provide them with the necessary knowledge to utilize the funds for the betterment of their livelihoods. This is in line with the Sustainable Livelihoods Framework that emphasizes that the most effective utilization of financial capital is when it is linked with other forms of capital. The strong positive relationship indicates that the proper utilization of the PDM funds is a paramount factor for the enhancement of positive livelihoods for the people in the Kapchorwa District.

4.8 Regression Analysis

Table 4.10: Regression Results

Variable	Beta	Std. Error	t-value	p-value
Constant	1.42	0.32	4.44	<0.01
Accessibility	0.28	0.09	3.11	0.003
Utilization	0.41	0.08	5.13	<0.001

Source: Primary data (2025)

Interpretation

As can be seen in the results of the regression analysis in Table 4.10, a more precise understanding of the predictive capability of accessibility and utilization can be obtained. The results showed that both accessibility and utilization of PDM funds were significant in influencing the results of the livelihood outcomes, thereby validating the importance of these factors in the success of the PDM program.

Utilization of PDM funds was identified as the most significant predictor of the results of the livelihood outcomes, with a high Beta coefficient of 0.41 (Std. Error = 0.08, t-value = 5.13, p-value < 0.001). The high p-value of less than(0.001) unequivocally demonstrates that the way in which the beneficiaries utilize the funds has a statistically significant and substantial positive impact on their livelihood outcomes. This suggests that with every one-unit increase in the effective utilization of the funds, there is an expected increase in livelihood outcomes by 0.41 units.Accessibility was also found to have a statistically significant positive impact on livelihood outcomes. The Beta coefficient was found to be 0.28 with a Std. Error of 0.09 and t-value of 3.11 and p-value of 0.003. This suggests that there is a positive impact of improved accessibility to

PDM funds on livelihood outcomes; however, this is not as pronounced as the impact of utilization. The constant term was found to be significant at 1.42 with $p < 0.01$.

These regression findings further affirm the findings of the conclusions based on the correlation analysis. Although it is important to ensure easy access to funds, the strategic and productive use of these funds has the most significant potential for an improvement in household income, economic confidence, and resilience. This has profound implications for program design, suggesting that the implementers of the PDM should not only ensure easy access to funds but also invest a lot in capacity building and training to ensure the productive use of these funds for economic development.

4.9 Summary of the chapter

This chapter has carefully presented and analyzed the empirical findings obtained from the study, focusing on the accessibility, usage, effectiveness, and overall impact of the Parish Development Model (PDM) financial assistance in the Kapchorwa District. The obtained data from the 65 respondents formed a substantial basis for understanding the effectiveness of the program at the local level.

The study identified that the gender distribution of the respondents (54% male and 46% female) and the proportion of the economically active population (44% of the respondents fell within the 26-35 years), although a significant proportion of them (58%) had primary or no formal education, which again points to the vulnerability of the target group.

Regarding the issue of accessibility, the results showed that PDM funds were considered accessible, with parish leaders being the main source of information for the target groups (44%). The mean score for 'Application procedures were easy to understand' was 3.78, and 'Information on PDM was clearly communicated' was 3.74, showing that the target groups were well informed at the start. However, the issue of the timeliness of the funds being disbursed appeared to be a problem, with the lowest mean score being 3.28, and the issue of the sufficiency of the funds being received was another problem area, with the mean score being 3.41.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.0 Introduction

This chapter provides an extensive discussion of the findings of the study, drawing conclusions and recommendations from the findings obtained in Chapter Four. The objective of the study was to assess the efficacy of the Parish Development Model (PDM) in supporting vulnerable groups financially in the Kapchorwa District. The study examined the availability of PDM funds, the way the funds were utilized by the vulnerable groups, the socio-economic effects of the Parish Development Model, and the problems encountered in the implementation of the Parish Development Model.

5.1 Summary of the Study

This in-depth research, 'Evaluating the Effectiveness of the Government Initiative in Uganda (PDM) in Providing Financial Support to Vulnerable Populations in Kapchorwa District,' was carefully planned and implemented with the aim of conducting a thorough analysis of the Parish Development Model (PDM) initiative. The theoretical basis of this research was well established, with the author drawing from three main theories: the Theory of Change (ToC), which served as the basis for the evaluation of the assumptions and the expected results of the PDM initiative (Weiss, 1995); the Sustainable Livelihoods Framework (SLF), which helped in the analysis of the impact of the financial capital of the PDM initiative in relation to the heterogeneous assets of the vulnerable populations (DFID, 1999); and the Public PolicyImplementation Theory, which informed the study of the processes involved in the implementation of this government initiative and the challenges faced at the local level (Pressman & Wildavsky, 1973).

In the pursuit of a holistic understanding of the study topic, a mixed-methods research design was carefully selected. This research design strategically combined quantitative and qualitative methodologies, which allowed for the triangulation of data. This, in effect, enriched the credibility of the study results. The quantitative study, which mainly involved a cross-sectional survey, allowed for the measurement of trends in the accessibility and usage of funds, as well as the socio-economic impact. At the same time, the qualitative study, which involved elements of case study and in-depth interviews, allowed for deeper and richer understanding of the experiences and challenges faced by the beneficiaries and stakeholders.

The data collection process involved the use of a targeted sample of 65 respondents in the Kapchorwa District. This sample consisted of both the beneficiary households, who offered first-hand information regarding the PDM intervention, and the key informants, such as the Parish Chiefs, PDM SACCO Committee Members, and the District Community Development Officers, who offered valuable information regarding the PDM intervention. Quantitative data obtained from the structured questionnaire data underwent thorough analysis using descriptive statistics such as frequencies, percentages, means, and standard deviations. Additionally, correlation and regression analyses were conducted in order to understand the relationship between variables and the predictive factors, respectively. On the other hand, the quantitative data obtained from the interview guide underwent thematic content analysis in order to identify the emerging themes and patterns.

In terms of the overall findings of the research, it was clearly noted that the Parish Development Model has indeed achieved significant milestones in terms of the provision of vital financial assistance to the disadvantaged, in line with the overall objective of economic transformation. However, it was also noted that the overall success of the program is not absolute but rather relative. This is in terms of how it is dependent on various key factors, such as the overall consistency in terms of fund accessibility, the productivity of the overall fund utilization trends by the beneficiaries, and the overall quality of the program. It is in light of such findings that it is clear that the overall success of such programs is subject to various dynamics.

5.2 Discussion of Major Findings

The findings unequivocally established the existence of a considerable level of accessibility to Parish Development Model (PDM) funding among vulnerable households in the Kapchorwa District. The significant proportion of the population sampled (44%) was able to acquire vital information about the program from the established local structures, mostly through parish leaders and then community meetings (25%), emphasizing the importance of decentralized systems and leadership in the effective dissemination of information and implementation of government policies. The consistently high levels of mean scores recorded with regards to the ease of application procedures (Mean = 3.78, Std. Dev = 1.12) and information communication with regards to the PDM (Mean = 3.74, Std. Dev = 1.15) further reinforce the success of the information campaigns carried out. The high scores recorded are well above the neutral point of 3.0 on the Likert scale and indicate an effective information campaign with regards to the provisions made available by the PDM.

Nevertheless, an in-depth examination of the situation reveals that such accessibility was not necessarily universal in application. For instance, although the statement that 'Selection of beneficiaries was fair' recorded an average of 3.53 (Std. Dev = 1.19), the average score of 3.28 (Std. Dev = 1.24) recorded in relation to the statement 'Disbursement of funds was timely' indicates that the majority of respondents were of the view that there were delays in the process. Additionally, the adequacy of the funds received by the beneficiaries proved to be an area of challenge. This is because the average score of 3.41 (Std. Dev = 1.21) in relation to the statement that 'Amount of funds received was adequate' suggests that there was less consensus in relation to this dimension. All these issues resonate well with the principles of the Public Policy Implementation Theory, as advocated by Pressman and Wildavsky (1973). This is because their seminal work indicates that even well-designed policies can face serious challenges during the implementation phase as a result of various reasons stakeholders.

In the context of the PDM in Kapchorwa, these theoretical perspectives offer a robust framework to grasp the ways in which operational bottlenecks, as well as discrepancies at the local level, as suggested by these particular mean scores, can reduce the positive effects of an effectively conceptualized national-level initiative.

Accessibility, however, was not without limitations. For instance, delays in fund disbursement were mentioned by the respondents. This is in line with the Public Policy Implementation Theory, which suggests that even effective public policies can face challenges during implementation.

In relation to the utilization of the PDM funds, the empirical findings clearly showed that the majority of the beneficiaries were able to strategically utilize these financial resources in income-generating activities. As shown in Table 4.6, it is clearly evident that 40% of the beneficiaries utilized the PDM funds in agricultural activities, followed by 25% in livestock/poultry, while 20%

utilized the fund in small businesses. This is an important factor in relation to the overall strategic objective of the PDM, which is fundamentally focused on assisting the majority of the population in making the transition from a sub-sistence economy to a more robust money economy. From the statistical findings, it was clearly evident that there is an important relationship between the utilization of the PDM fund and the overall livelihood impact. As shown in Table 4.9, it is clearly evident that there is an important positive correlation between the utilization of the PDM fund and the overall livelihood impact, as shown by the correlation coefficient value of $r = 0.74$.

Furthermore, the subsequent regression analysis (Table 4.10) offered even deeper specificity, whereby it was found that the predictive power of utilization was strongest on household livelihood outcomes, with a Beta value of 0.41 ($p < 0.001$), even surpassing that of accessibility, where the Beta value was 0.28 ($p = 0.003$). This serves to reinforce the need to not only ensure that individuals have financial access but also to ensure that they have the knowledge to utilize these to the highest potential to ensure economic empowerment.

The perception of the PDM's impact on the beneficiary households, in this case, was overwhelmingly positive, which signified a major step towards the accomplishment of the PDM's developmental goals. As presented in Table 4.8 above, the respondents' perception of the PDM's positive impact on the different critical aspects of their lives has been evident. Specifically, 'Increased economic confidence' showed the highest mean score of 4.05 (Std. Dev = 1.02), which signified a profound level of psychological and economic empowerment. This perception was closely followed by 'Improved household income' with a mean score of 3.96 (Std. Dev = 1.09), which is a critical aspect of economic empowerment. At the same time, the respondents' perception of the PDM's positive impact on the 'Improved ability to manage shocks' has been evident, as depicted by the mean score of 3.72(Std. Dev = 1.13), an essential attribute for vulnerable groups in an economically volatile situation. Moreover, the statement 'PDM support enhanced business sustainability' in Table 4.7 above also indicated a high mean of 3.89 (Std. Dev = 1.08), implying positive results for entrepreneurial activities. The above findings, where all the means are significantly higher than the midpoint, are entirely consistent with the theoretical underpinnings of the Sustainable Livelihoods Framework (SLF), as advanced by the Department for International Development (DFID, 1999). The SLF clearly indicates that strategic access to financial capital acts as a basic catalyst to enhance the capabilities of individuals to undertake various productive activities. This implies that the financial support offered by the PDM, where utilized effectively, appears to be acting as a vital form of financial capital that works in synergy with the various livelihood assets of the individuals to enhance a better and more sustainable livelihood for the target group in Kapchorwa.

However, the study also identified some challenges that affected the performance. The delayed disbursement of funds affected business plans, insufficient capital affected expansion, and limited financial literacy affected the management of the enterprise. The gaps observed in this study suggest that there is a disconnect between policy formulation and implementation at the grassroots level.

In conclusion, though the PDM has had a significant impact on improving livelihoods in Kapchorwa District, its effectiveness depends on the quality of implementation and the availability of supporting systems.

5.3 Conclusions

Based on the comprehensive analysis of the findings, the following conclusions are drawn regarding the effectiveness of the Parish Development Model (PDM) in providing financial support to vulnerable populations in Kapchorwa District:

1. **Positive Impact on Livelihoods:** The PDM has had a meaningful and demonstrably positive impact on the livelihoods of vulnerable populations. Beneficiaries have experienced significant improvements in household income, enhanced economic confidence, and an increased capacity to manage economic shocks. This indicates thatcore objective of fostering economic empowerment is being realized to a considerable extent.
2. **Effective Fund Utilization:** The majority of the beneficiaries have effectively used the PDM funds to engage in income-generating activities, mostly in the agricultural sector and small businesses. The effective utilization of the PDM funds is one of the reasons for the effective livelihood outcomes, proving the success of the program in motivating entrepreneurs.
3. **Accessibility and Local Engagement:** The PDM has recorded a commendable degree of accessibility, mainly attributed to the success of local engagement in terms of parish

leaders. The decentralization of information has played a crucial role in reaching the target vulnerable group.

4. **Operational Inefficiencies as Key Constraints:** Despite the positive impacts, the effectiveness of the PDM is largely compromised by operational inefficiencies. For instance, untimely disbursement of resources as well as inadequate financial support is a challenge.

1.Need for Enhanced Support Systems: While the funds are being productively utilized, the disparity in the results and the challenges that were identified imply the continued need to strengthen the support systems to ensure that the benefits are uniformly distributed to the beneficiary enterprises.

To recapitulate, the PDM model embodies a critical intervention that has been proved to uplift the lives of the vulnerable segment. However, the sustainability of the program and its equitable benefits to the target group hinge on the resolution of the operational challenges that were identified.

5.4 Recommendations

Based on the conclusions drawn and the identified policy implications, the following specific recommendations are put forth for various stakeholders involved in the Parish Development Model:

For the PDM Secretariat and Ministry of Local Government:

1. **Expedite and Decentralize Fund Disbursement:** Implement a more efficient and transparent fund disbursement system. This could involve exploring direct mobile money transfers to beneficiary SACCO accounts, establishing stricter timelines for fund release at all administrative levels, and empowering local government units with greater autonomy and resources to manage disbursements, thereby reducing bureaucratic delays.
2. **Review and Adjust Fund Allocation:** Conduct a thorough assessment of the capital requirements for typical income-generating activities undertaken by vulnerable populations in different regions. Based on this, adjust the PDM fund allocations to ensure that beneficiaries receive adequate capital to initiate and sustain viable enterprises, moving beyond a 'one-size-fits-all' approach.

3. **Develop Standardized and Continuous Capacity Building Programs:** Design and roll out comprehensive, standardized training modules for beneficiaries covering financial literacy, basic bookkeeping, enterprise management, and market access. These programs should be culturally appropriate, delivered in local languages, and offered on an ongoing basis, rather than as a one-off event, to reinforce learning and adapt to evolving needs.
4. **Strengthen Monitoring and Evaluation Frameworks:** Establish a robust, real-time monitoring and evaluation system that tracks fund utilization, enterprise performance, and livelihood outcomes at the parish level. This system should incorporate feedback mechanisms from beneficiaries and local leaders, allowing for adaptive program management and timely intervention to address emerging challenges.
5. **Enhance Inter-Agency Coordination:** Foster stronger coordination between the PDM Secretariat, local government, financial institutions (SACCOs), and other relevant government ministries (e.g., Agriculture, Trade) to provide holistic support to beneficiaries, including access to agricultural extension services, market information, and business development support.

For District Local Governments (Kapchorwa District):

1. **Intensify Local Oversight and Accountability:** District officials should increase their oversight of PDM implementation at the parish level, conducting regular field visits and audits to ensure compliance with guidelines and to address any instances of mismanagement or corruption promptly.
2. **Support Parish Leaders with Resources and Training:** Provide parish chiefs and PDM SACCO committee members with adequate training, resources (e.g., transport, communication tools), and clear operational guidelines to effectively carry out their roles in beneficiary mobilization, selection, and monitoring.
3. **Facilitate Market Linkages:** Actively work to connect PDM beneficiaries with broader markets for their products and services. This could involve organizing trade fairs, establishing community-based marketing cooperatives, or linking beneficiaries with larger buyers and processors.

For Parish Development Model SACCOs:

1. **Improve Transparency and Accountability:** Ensure that all financial transactions are transparent and that beneficiaries have clear access to information regarding their funds, repayment schedules, and SACCO governance.
2. **Provide Tailored Financial Advice:** Offer personalized financial counseling and support to beneficiaries, helping them develop viable business plans, manage their finances effectively, and understand the terms and conditions of their loans.
3. **Strengthen Internal Governance:** Implement robust internal governance structures and risk management practices to ensure the long-term sustainability and integrity of the SACCOs.

For Beneficiaries:

1. **Actively Participate in Training:** Engage fully in all training and capacity-building programs offered by the PDM to enhance business skills and financial literacy.
2. **Form Strong Peer Networks:** Collaborate with fellow beneficiaries to share knowledge, resources, and market opportunities, fostering collective growth and resilience.
3. **Demand Accountability:** Hold local leaders and SACCO management accountable for transparent and timely service delivery, reporting any irregularities through established channels.

By implementing these recommendations, the PDM can move closer to achieving its transformative potential, ensuring that financial support translates into sustained poverty reduction and improved livelihoods for all vulnerable populations.

5.5 Policy Implications

The findings of this study carry several critical policy implications for the Government of Uganda, the PDM Secretariat, and local government authorities in Kapchorwa District and beyond:

1. **Streamlining Fund Disbursement Mechanisms:** The persistent issue of delayed fund disbursement (mean = 3.28 for timeliness) necessitates an urgent review and overhaul of the PDM's financial transfer mechanisms. Policy makers should explore digital payment

solutions, decentralize approval processes where feasible, and establish clear, time-bound service level agreements for fund release. This would ensure that capital reaches beneficiaries promptly, allowing them to capitalize on seasonal opportunities and execute business plans without disruption.

2. **Re-evaluating Fund Adequacy:** The perception of inadequate funds (mean = 3.41 for adequacy) suggests that the current allocation may not always be sufficient to initiate or significantly scale up viable income-generating activities. Policy makers should conduct a comprehensive cost-benefit analysis of typical beneficiary enterprises to determine optimal fund sizes. This might involve tiered funding based on business type or stage, ensuring that the capital injection is meaningful enough to generate sustainable returns and avoid undercapitalization.
3. **Strengthening Capacity Building and Technical Support:** Given the strong positive correlation between fund utilization and livelihood impact (r = 0.74, Beta = 0.41), there is a clear policy imperative to enhance and standardize capacity-building initiatives. This includes providing tailored training in financial literacy, basic business management, market linkages, and specific agricultural best practices. Such training should be continuous, practical, and delivered in local languages, especially considering the low educational attainment of many beneficiaries (58% with primary or no formal education).
4. **Enhancing Monitoring, Evaluation, and Learning (MEL) Systems:** The observed inconsistencies in implementation quality (indicated by moderately high standard deviations across effectiveness indicators) highlight the need for a more robust and adaptive MEL framework. Policy should mandate regular, transparent, and participatory monitoring at the parish level, with clear feedback loops to district and national levels. This would enable timely identification of implementation gaps, facilitate adaptive management, and ensure accountability, thereby promoting uniform program delivery.
5. **Leveraging Local Leadership More Effectively:** The study confirmed the critical role of parish leaders in information dissemination (44% citing them as primary source). Policy should formalize and strengthen their training, equip them with necessary resources, and provide clear guidelines for their roles in beneficiary selection, monitoring, and conflict

resolution. This would enhance their effectiveness as frontline implementers and ensure consistent program messaging and support.

6. **Addressing Vulnerability-Specific Needs:** While the PDM aims to be inclusive, policy should consider further disaggregating data and tailoring interventions to address the unique challenges faced by different vulnerable groups (e.g., women, youth, persons with disabilities). This might involve specific quotas, specialized training modules, or targeted support networks to ensure equitable access and benefits.
7. **Promoting Digital Inclusion:** Exploring the integration of digital tools for information dissemination, application processes, and even financial transactions could significantly improve efficiency, transparency, and reach, especially for younger, more digitally literate beneficiaries, while also considering strategies to bridge the digital divide for others.

These policy implications, if systematically addressed, have the potential to significantly enhance the PDM's effectiveness, ensuring that it not only reaches but also sustainably transforms the lives of vulnerable populations across Uganda.

5.6 Limitations of the Study

While this study provides valuable insights into the effectiveness of the PDM in Kapchorwa District, it is important to acknowledge certain limitations that may influence the generalizability and depth of its findings:

1. **Geographical Scope:** The study was confined to Kapchorwa Town within Kapchorwa District. While this provided an in-depth understanding of a specific context, the findings may not be fully generalizable to other districts or regions of Uganda, which may have different socio-economic conditions, implementation challenges, or cultural dynamics.
2. **Cross-Sectional Design:** The quantitative component employed a cross-sectional design, collecting data at a single point in time. This design limits the ability to establish definitive causality or to track the long-term impacts and sustainability of the PDM interventions over an extended period. It captures perceptions and outcomes at a snapshot, rather than observing changes over time.
3. **Self-Reported Data:** A significant portion of the data, particularly regarding perceived impact and utilization, relied on self-reported information from beneficiaries. While efforts

were made to ensure honesty and accuracy, self-reported data can be subject to recall bias, social desirability bias, or subjective interpretations of "impact."

4. **Sample Size for Qualitative Data:** While the total sample size was adequate for the mixed-methods approach, the relatively small number of key informants (10) for qualitative interviews, though purposively selected, might not capture the full diversity of perspectives among all stakeholders involved in PDM implementation.
5. **Focus on Financial Inclusion Pillar:** The study specifically focused on the financial inclusion pillar of the PDM. While this is a critical component, the PDM is a multi-sectoral initiative with seven pillars. Therefore, the study did not comprehensively evaluate the integrated impact of all PDM pillars, which might offer a more holistic view of its overall effectiveness.
6. **External Factors:** The study acknowledges that the effectiveness of the PDM can be influenced by various external factors not directly controlled or measured, such as broader economic conditions, market fluctuations, climate variability, and political dynamics. While these were considered conceptually, their precise impact on the observed outcomes was not quantitatively isolated.

These limitations highlight the need for cautious interpretation of the findings and underscore potential avenues for future research to build upon the current understanding.

5.7 Areas for Future Research

Building upon the insights and limitations of this study, several promising avenues for future research emerge, which could further enrich the understanding of the PDM's effectiveness and sustainability:

1. **Longitudinal Studies on PDM Impact:** Future research should adopt a longitudinal design to track the long-term impacts of PDM financial support on household livelihoods, enterprise growth, and poverty reduction over several years. This would provide more robust evidence on causality, sustainability, and the evolution of beneficiary outcomes.
2. **Comparative Studies Across Districts/Regions:** Conducting comparative studies across different districts or regions of Uganda would help to identify contextual factors that either

facilitate or hinder PDM implementation and effectiveness. This could reveal best practices and inform more tailored policy interventions.

3. **In-depth Analysis of Non-Financial PDM Pillars:** Given that the PDM is a multi-pillar initiative, future research could focus on evaluating the effectiveness and interlinkages of the other six pillars (e.g., Production, Storage, Processing and Marketing; Social Services; Mindset Change). Understanding how these pillars interact with financial inclusion would provide a more holistic assessment of the PDM's overall impact.
4. **Impact of Digitalization on PDM Effectiveness:** With the increasing push for digital transformation, research could explore the potential benefits and challenges of integrating digital platforms (e.g., mobile banking, digital literacy training) into PDM operations, particularly concerning fund disbursement, monitoring, and market access.
5. **Gender-Disaggregated Impact Analysis:** While this study noted balanced gender participation, future research could conduct a more in-depth, gender-disaggregated analysis to understand how the PDM specifically impacts women versus men, identifying any gender-specific barriers or opportunities that could inform more equitable program design.
6. **Role of Social Capital and Community Dynamics:** Further qualitative and quantitative research could explore the role of social capital, community cohesion, and local power dynamics within SACCOs and parishes in influencing beneficiary selection, fund utilization, and repayment rates.
7. **Cost-Effectiveness Analysis of PDM:** A comprehensive cost-effectiveness analysis would be valuable to determine the efficiency of the PDM in achieving its objectives relative to the resources invested. This would provide critical information for policymakers regarding resource allocation and program scalability.
8. **Challenges and Success Factors for Specific Vulnerable Groups:** Research could delve deeper into the specific challenges and success factors for particular vulnerable groups (e.g., persons with disabilities, elderly, specific ethnic minorities) in accessing and benefiting from the PDM, leading to more targeted and inclusive interventions.

These proposed areas of research would collectively contribute to a more comprehensive and nuanced understanding of the PDM, informing evidence-based policy adjustments and maximizing its potential for sustainable poverty reduction in Uganda.

5.8 Summary of the Study

This research carried out a critical evaluation of the effectiveness of Parish Development Model (PDM) in providing financial assistance to vulnerable groups in Kapchorwa District, Uganda. With a general objective of evaluating the effectiveness of PDM in real-world situations and identifying potential improvement strategies, this research study was also guided by a set of specific objectives, including evaluating the accessibility of PDM funds, examining their utilization by vulnerable groups in income-generating activities, evaluating their impact on income levels, and examining challenges faced during PDM implementation.

In order to address these objectives, a sound theoretical base was developed through a critical evaluation of Theory of Change (ToC), Sustainable Livelihoods Framework (SLF), and Public Policy Implementation Theory, which provided a comprehensive theoretical model of how PDM interventions were likely to impact livelihood outcomes, as well as the challenges and obstacles likely to be faced during policy implementation.

In terms of methodology, the research adopted a mixed-methods research design, whereby the convergent parallel approach was utilized. This research design entailed the simultaneous collection, analysis, and interpretation of qualitative and quantitative data, thereby creating a rich data triangulation. In this regard, the research adopted the survey research design, whereby structured questionnaires were administered to the sample population of 55 beneficiary households. This design sought to generate statistical data regarding the perceptions of accessibility, utilization, and socio-economic impact. On the other hand, the qualitative research design adopted the semi-structured interview approach, whereby the researcher sought to gather in-depth information regarding the nuances of PDM implementation, operational challenges, and the situational factors affecting the implementation of PDM. A combined sample size of 65 respondents was adopted for the research, which is a critical factor for the purpose of ensuring the research is representative. The data analysis process was thorough and involved various techniques. Quantitative data analysis involved descriptive statistical techniques such as frequency, percentage, mean, and standard deviation to provide a comprehensive overview of various characteristics and perceptions. Additionally, inferential statistical techniques, such as Pearson's product moment correlation and multiple linear regression analysis, were applied to establish relationships between variables and livelihood predictors, respectively. Qualitative data analysis, based on interview transcripts, involved thematic content analysis to establish various patterns, ideas, and narratives to provide a comprehensive overview of quantitative data analysis.

Overall, the findings of the empirical study provided a nuanced understanding of the PDM's performance. First and foremost, the findings of the empirical study confirmed that the PDM has made tremendous progress in ensuring that financial accessibility is provided to vulnerable households within the parish. In addition to that, the findings of the empirical study established that the PDM has been successful in ensuring that the perceptions of the beneficiaries were positive with regard to information provided and the process of application. Perhaps more importantly, the findings of the empirical study established that the majority of PDM funds were used to finance productive income-generating ventures among the poor, with the majority of the ventures being within the agriculture sector or small businesses.

However, the findings of the empirical study also established that there were several challenges that affected the PDM's performance. First and foremost, the findings of the empirical study established that the PDM was hindered by challenges with regard to the timeliness of the funds as well as the inadequacy of the capital provided to the poor.

'Business plans, and possibly limiting the extent of their entrepreneurial endeavors. Moreover, the analysis revealed the presence of discernible inconsistencies in the implementation quality, as depicted across the various parishes, possibly due to the delivery of the supporting systems, such as training, monitoring, and supervision.

In conclusion, the study has demonstrated that, while the PDM is an important initiative by the government, with the potential to positively impact the livelihoods of vulnerable groups in the Kapchorwa District, it is still limited by inefficiencies, which are affecting the full realization of the potential it has to contribute to the livelihoods of the vulnerable groups. The research has demonstrated the importance of addressing the challenges, especially regarding the disbursement of funds, as well as the adequacy of funds, which is essential for ensuring that the PDM is effective for all vulnerable groups. As such, the research has demonstrated the potential for the PDM strategies and mechanisms to be improved, based on the results obtained, to contribute to the poverty reduction efforts in Uganda.

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APPENDIX

RESEARCH QUESTIONNAIRE

Topic: Evaluating the Effectiveness of the Parish Development Model (PDM) in Providing Financial Support to Vulnerable Populations in Kapchorwa District.

Introduction to Respondent:

Hello! My name is Checkwech Barbra, and I'm a student who is conducting research on the Parish Development Model (PDM). I would like to request your participation in the study to understand the effectiveness of the Parish Development Model (PDM) with regards to the provision of financial support. It will not take more than 25-35 minutes of your time to answer the questions, and you are free to choose your answers and express your opinions on the subject matter.

Interview Details:

Date: _______________ Parish: _______________ Village: _______________

PART A: QUESTIONNAIRE FOR BENEFICIARIES / TARGETED INDIVIDUALS

SECTION 1: DEMOGRAPHIC INFORMATION (Please tick ✓ the appropriate box)

1. Gender: Male ☐ Female ☐ Prefer not to say ☐

2. Age Group: 18-25 ☐ 26-35 ☐ 36-45 ☐

3. Primary Category: Woman ☐ Youth (18-30) ☐ Person with Disability ☐

4. Highest Education Level: None ☐ Primary ☐ Secondary ☐

SECTION 2: AWARENESS AND ACCESSIBILITY OF PDM FUNDS

(Linked to Objective 1: To assess the accessibility of PDM financial funds)

5. How did you first hear about the PDM funds? (Tick all that apply)

· Parish Chief/LC Official

· Radio Announcement

· Community Meeting (Baraza)

· Friend/Relative/Neighbour

· Religious Leader

· Poster/Notice

· Other: _______________

6. How clear was the information you received regarding the application process?

· Very Clear

· Somewhat Clear

· Not Clear

· Received No Information

Follow-up: What part was most confusing or what information was missing?

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7. Did you successfully apply for the PDM funds?

· Yes, and I received them.

· Yes, but I am still waiting/have not received them.

· No, I did not apply.

(If NO, skip to Q.11)

8. What was the most difficult part of the application process? (Tick one)

· Understanding the requirements

· Forming or joining a SACCO/group

· Obtaining the necessary documents

· Traveling to the application points

· Time taken (delays)

· Other: _______________

Follow-up: Can you describe the challenge?

9. How long did it take from application to receiving the funds?

· Less than 1 month

· 1 - 3 months

· 4 - 6 months

· More than 6 months

· I am still waiting

SECTION 3: UTILIZATION OF PDM FUNDS

(Linked to Objective 2: To examine the utilization of PDM funds for income-generating activities)

10. What did you primarily use the PDM funds for? (Tick the main one)

· Purchasing agricultural inputs (seeds, fertilizer, tools)

· Starting/expanding a small retail shop (kiosk)

Livestock/Poultry Rearing

Artisanal trade (e.g. tailoring, crafts)

Paying for labor/services on my farm/business

Measuring urgent family needs (food, medicine, school fees)

Other: _______________

11. Did you receive training on how to use the funds for business/enterprise?

Yes, and it was very useful.

Yes, but it was not very useful.

No, I did not receive training.

Follow-up: What was the most useful thing you learned, if you said yes? What kind of training would have been helpful, if you said no?

·**SECTION 4: PERCEIVED IMPACT AND EFFECTIVENESS**

Linked to Objective 3: To determine the perceived impact on household income and economic resilience

12. Since receiving/using the PDM funds, how has your HOUSEHOLD INCOME changed?

· Increased significantly

· Increased slightly

· Remained the same

· Decreased

Follow-up: In what specific ways have you seen this change (e.g., more frequent sales, higher prices, new customers)?

----

13. To what extent do you agree with the following statements? (Tick one per row)

Statement Strongly Agree Neutral Disagree Strongly Disagree

a) PDM funds have helped me manage unexpected expenses better. ☐ ☐ ☐ ☐ ☐

b) My family's daily meals have improved because of this support. ☐ ☐ ☐ ☐ ☐

c) I feel more hopeful about my family's economic future now. ☐ ☐ ☐ ☐ ☐

d) The support was sufficient to make a meaningful change in my activity. ☐ ☐ ☐ ☐ ☐

14. In your overall judgment, how effective has the PDM financial support been in enhancing your livelihood?

· Very Effective

· Somewhat Effective

· Neither Effective nor Ineffective

· Somewhat Ineffective

· Very Ineffective

Follow-up: What is your main reason for your response?

SECTION 5: CHALLENGES AND RECOMMENDATIONS

(Linked to Objective 4: To analyze the challenges faced in accessing and utilizing PDM funds)

15. What are the main CHALLENGES you have faced with the PDM? (Tick all that apply)

· High group/SACCO membership fees

· Delays in receiving money

· Amount of money was too small

· Lack of follow-up/advice after receiving funds

· Strict repayment terms/fear of debt

· Poor network for mobile money disbursement

· Conflict or unfairness in my group/SACCO

· Other: _______________

16. What is the ONE most important thing that could be improved in the PDM program here?

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17. Any other comments or suggestions?

Thank you for your invaluable time and contribution.

PART B: KEY INFORMANT INTERVIEW SCHEDULE (Abridged Mixed-Format)

(For Parish Chiefs, PDM/SACCO Committee Members)

1. In your opinion, what percentage of the most vulnerable in the parish that PDM funds have reached so far?

· 0-25%

· 26-50%

· 51-75%

· 76-100%

Follow-up: Who is being missed and why?

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2. What are the top 3 challenges you are facing in implementation so far? Rank from highest to lowest priority:

· Beneficiary Identification & Targeting

· Delays in Fund Disbursement from Central Government

· Low Financial/Business Literacy of Beneficiaries

· Inadequate Training/Manpower for Supervision

· Group/SACCO Management Conflicts

Follow-up: Could you elaborate on the biggest challenge?

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3. What has been the most promising type of income-generating activity you've seen beneficiaries succeed with?

Why do you think it works better than others?

Thank you for your expert insights.