

**THE IMPACT OF PARISH DEVELOPMENT MODEL ON HOUSEHOLD INCOME
IN JINJA CITY: A CASE STUDY OF OLD BOMA WARD, SOUTH DIVISION**

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S23B33/066

**A DISSERTATION SUBMITTED TO THE SCHOOL OF BUSINESS IN PARTIAL FULFILLMENT
OF THE REQUIREMENTS FOR THE AWARD OF THE DEGREE OF BACHELOR OF
SCIENCE IN ACCOUNTING AND FINANCE OF UGANDA CHRISTIAN UNIVERSITY**

March, 2026




**UGANDA CHRISTIAN
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Declaration


I, Tusubira Alice, hereby assert that the contents of this research report are my creation, except duly acknowledged references and citations. This work has not been previously submitted for any other degree or qualification. All sources of information and contributions from others have been meticulously credited, and have upheld the ethical guidelines and standard necessary for the execution and presentation of this research.

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Sign ice- Date 13/3/26.

Approval

I hereby certify that the research report titled "The impact of parish development model on household income" has been submitted by Tsubira Alice REG NO.S23B33/066 for examination with my full approval as the university supervisor.

Sign  Date 13/8/26

Ahabwe Alex

Dedication

I dedicate this research report to my entire family that have supported me through not only the process of my research but my entire Education and in life generally. I also extend this dedication to my friends that have supported me.

Acknowledgement

First, I thank God that I have been able to make it this far.

I would like to express my sincere gratitude to all those who contributed to the completion of this report starting with my supervisor Mr.Alex Ahabwe, for his guidance and support.

A special Thank you to the staff of Jinja City Southern Division involved in parish development model and the office of the town clerk, not forgetting the LCs of old Boma Ward.

Finally I acknowledge all individuals who directly or indirectly contributed to this study. You are all highly appreciated.

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ABSTRACT

This study examined the impact of the Parish Development Model (PDM) on household income among beneficiaries in Old Boma Ward, Jinja City Southern Division. Poverty remains one of Uganda's major development challenges, so the government introduced the PDM in 2022 in addition to other programs to move households engaged in subsistence activities into the money economy. The Parish development model was aimed to support households at the parish level by offering them easier access to revolving funds and therefore enterprise support. This study aimed to assess how the model has improved household income and in return overall household welfare through improving their income generation activities and abilities. The study adopted a descriptive cross-sectional design and used both quantitative and qualitative methods. Data was collected from beneficiaries and parish leaders through questionnaires and interviews in order to get the perspective of the beneficiaries but also of the implementers and community leaders for a 360 view. Asking a variety of stakeholders was also very useful in coming up with more reasonable and achievable solutions to the faced problems.

CHAPTER ONE

INTRODUCTION

1.1 Introduction

In this chapter is an overview of the study broken down into the background of the study, the problem statement, the research objectives, questions, significance, scope, conceptual framework and definitions of key terms. It should give the reader an understanding of PDM and its relation to the Old Boma ward.

1.2 Background of the Study

Poverty is one of Uganda's major socio-economic challenges and has for a long time been, with a significant population relying mainly on Subsistence farming, small-scale trade and informal employment as their main source of income. According to the Uganda Bureau of Statistics(UBOS, 2023), almost 39% of Ugandans rely on subsistence farming for survival and barely have any access to formal financial service thereby reducing their ability to invest in productive activities. These challenges are majorly in rural areas, in urban areas like Old Boma Ward in Jinja city South Division, households face additional challenges like limited space to carry out the farming, high cost of living and stiff competition in informal trade.

Over the years, the Government of Uganda has put up different poverty alleviation programs including National Agricultural Advisory Fund (NAADS), Youth Livelihood Programmed (YLP), and Emyooga. These programs were aimed to support household to increase income through financial support, training and enterprise promotion. However, challenges such as corruption, weak monitoring systems, and poor coordination have often hindered the effectiveness of these programs (Office of the auditor General, 2022).

In 2022, the government introduced a then new strategy to address poverty at the household level and this was the Parish Development Model (PDM). It was designed majorly to enable households that were dependent on Subsistence Farming commercialize their agricultural activities or turn to commercial production activities generally by providing access to loans, through the Parish Revolving Fund (PRF), financial literacy, entrepreneurship training and support for income generating activities. The program is built on seven pillars including production and marketing, financial inclusion, mindset change and governance. While the PDM is largely discussed as a probable solution to poverty, it was with no doubt designed with the thought that poverty is generally a problem of rural areas and not putting into consideration poverty in urban areas. Urban areas like Old Boma ward face challenges different from those in rural areas due to a high population density, limited land for agriculture, and different livelihood structures, which may not have been fully considered during the program design.

Old Boma ward, one of the most urban parishes in Jinja City and also happens to be one of the beneficiary wards of the PDM, represents a critical urban view where most households either engage in casual labor or

petty trade or for those that carry out farming have limited land for expansion not to mention commercialization. For such a place therefore it is important to understand the impact of PDM because interventions that work in rural areas may not automatically yield the same results in urban environments. Therefore this study will provide insights into the effectiveness of the program in urban areas.

1.3 Problem Statement

The Government of Uganda introduced the Parish Development Model (PDM) as a core strategy for improving household income and promoting economic transformation at the parish level. The model aims to enhance financial inclusion, support income-generating activities, and reduce household poverty through access to funds, training, and structured implementation at the parish level (Government of Uganda 2021).

Despite the national relevance of PDM, evidence from previous studies suggests that the effectiveness of government alleviation programs varies significantly depending on local context, particularly between rural and urban settings (World Bank 2020; Okello and Ssewanyana 2021). In urban areas, there are a number of people who don't own land not to mention cannot afford it. Amidst competitive markets, limited space for production and dependence on informal activities they remain faced with the burden of renting making the costs of living unbearably high. These conditions make implementation hard and therefore outcomes unpredictable because the PDM was designed using majorly rural assumptions.

Studies on government livelihood programs in Uganda have highlighted persistent challenges related to limited financial training, delayed fund disbursement, and weak supervision, which undermine the potential income benefits for beneficiaries (Muhumuza & Twinomugisha, 2018; Nuwagaba & Mwesigwa, 2019). While these challenges are documented at a general level, there remains limited empirical evidence on how they impact within urban wards under the Parish Development Model.

Old Boma ward in Jinja City South division is a good option to give an urban context where household depend largely on casual labor, small businesses and informal trade for survival. While implementing PDM in such a setting, one cannot help but question the adequacy of financial training, the level of beneficiary participation and the suitability of implementation procedures designed at national level. Since there isn't sufficient evidence, whether PDM effectively improves household income in urban wards or whether existing implementation approaches limit its impact remain questions unanswered.

Therefore, this study addressed the problem of limited empirical evidence on the extent to which financial training, participation and implementation procedures of the Parish Development Model influenced

household income among beneficiaries in Old Boma Ward. Addressing this gap is important to aid policy adjustments and improve the effectiveness of PDM in urban settings.

1.4 Research Objectives

General Objective

This study aimed to assess the impact of PDM on household income among beneficiaries of Old Boma Ward, Jinja City South Division.

Specific Objectives:

1. To examine the extent of financial training under parish development model and its impact on household income among beneficiaries of Old Boma Ward.
2. To determine the relationship between participation in the Parish development model and patterns in household income among Old Boma Ward beneficiaries.
3. To identify how the implementation procedure of the Parish development Model affects household income in the beneficiaries of Old Boma Ward.

1.4 Research Questions

1. How much training happens under the PDM and does it influence household income among beneficiaries?
2. What is the relationship between participation in the Parish Development Model and changes in household income?
3. What impact do the implementation procedures of PDM have on household income of the beneficiaries of Old Boma Ward?

1.5 Significance of the study.

The study is significant due to the following reasons;

- **Policy relevance:** The study provides reference to policymakers and local government for when carrying out program adjustments to ensure equitable support for city wards which were not fully considered in the original implementation.
- **Program improvement:** Findings from the study will inform improvements on implementation, financial training and fund management.
- **Future research:** The study will also serve as a reference for other research investigations of PDM in urban areas and in the nation as a whole.

- **Community relevance:** The study will also enable community leaders and beneficiaries identify implementation challenges better, the factors that contribute to them and how best to overcome them.
- **Academic contribution:** The study adds to the body of knowledge on parish-level development initiatives and poverty reduction strategies in urban and peri-urban areas, an area often overlooked in research focused on rural settings.

1.6 Scope of the Study

1.6.1 Geographical Scope:

The study was conducted in Old Boma Ward, Jinja City, South division, Located in the Eastern Region of Uganda.

1.6.2 Content Scope:

The study focused on examining the impact of the Parish Development Model on household income among registered beneficiaries, assessing how access to PDM funds and training influences income levels, analyzing livelihood changes, and identifying key implementation challenges.

1.6.3 Time Scope

The study covers the period from 2022 to 2025, which is how long the ODM has been on going. Data collection however took place in 2025.

1.8 Conceptual Framework

The conceptual framework shows the relationship between the dependent and independent variables of the study, guided by three constructs: Access to PDM Support, Participation in PDM Activities, and Implementation Challenges, which influence household income

CONCEPTUAL FRAME WORK

INDEPENDENT VARIABLE

PARISH DEVELOPMENT MODEL

1. ACCESS TO FINANCIAL TRAINING

- Entrepreneurship and financial literacy training
- Support for small scale industries and agriculture
- Access to parish revolving fund

2. PARTICIPATION IN PDM ACTIVITIES

- Attending meetings
- Involvement in parish Sacco
- Adoption of income generating practices

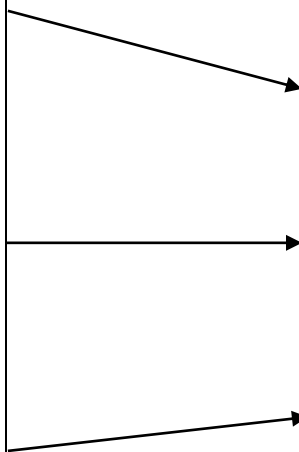
3. IMPLEMENTATION PROCEDURE

- Delays in fund disbursement
- Poor management and accountability
- Limited awareness and capacity

DEPENDENT VARIABLE

HOUSEHOLD INCOME

- Increase in earnings
- Improved ability to meet basic needs
- Livelihood diversification
- Ownership of assets
- Better access to loans
- Ability to repay the loan



1.9 Definition of Key Terms

- **Parish Development Model (PDM):** One of Uganda's poverty alleviation programs launched in 2022 to transition households from subsistence to commercial production through financial, social, and institutional support.
- **Household Income:** Total earnings of all household members from various sources, including farming, business, wages, and transfers.
- **Beneficiary:** A household or individual who has participated in or received support from the PDM within Old Boma Ward.
- **Parish Revolving Fund (PRF):** A funding mechanism under the PDM that provides affordable credit to eligible parish-level beneficiaries through SACCOs.
- **Financial Inclusion:** Access to and use of financial services that help individuals participate in the formal economy.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter presents a review of literature related to the impact of the parish development model on household income focusing on Old Boma Ward, Jinja City Southern Division. The purpose of the literature review is to examine what other scholars have found about the relationship between the parish development model and household income and to identify existing research gaps that the current study seeks to fill. The review is guided by the study objectives and draws from both local and international sources. It begins with an empirical review of previous studies, followed by a discussion of the dependent variable, which is household income, linked to each objective of the study. The chapter also gives insight to relevant theoretical frameworks and identifies research and conceptual gaps that justify the study.

2.2 Empirical Review

The Parish Development Model (PDM) is a recent government initiative introduced to aid socio-economic transformation by moving Ugandans from a subsistence economy into the money economy. According to the Ministry of Finance, Planning and Economic Development (MoFPED, 2023), the PDM operates through seven pillars, including financial inclusion, production and marketing, mindset change, and governance. The program provides funds to SACCOs at parish level, which are intended to support small-scale enterprises and agricultural projects that can increase household income.

Early assessments by the Office of the Prime Minister (OPM, 2024) indicate that the PDM has helped some households access affordable credit and improve their businesses. Nevertheless, the overall performance has been curtailed by the implementation barriers like slow fund disbursement, poor training and poor monitoring. Research by Karyeija and Ssewanyana (2023) indicated that PDM recipients, who were trained on entrepreneurship and financial literacy, were more likely to report higher household incomes than recipients who were trained to receive funds but not trained on entrepreneurship and financial literacy. Similarly, a study by Mugisha and Namumiru (2022) has discovered that PDM programs have increased financial inclusion and diversification of livelihoods yet lack of proper coordination between central and local government units usually impairs efficiency. Locally, Eastern Uganda research (EPRC, 2023) has produced mixed results. In other parishes, the lack of follow-up and supervision undermined outcomes as beneficiaries reported that small-scale businesses, which were financed by the PDM, improved household

income. These results demonstrate the necessity of localized researches like the one under consideration in Old Boma Ward, Jinja City Southern Division, to establish the level of effectiveness of the PDM to impact household income at the community level

2.3.1 Financial Training under the Parish Development Model and its impact on Household Income.

The training on financial matters has been extensively identified as having significant role to play in improving the income performance of beneficiaries of development programs. Research shows that financial literacy and business management training can enhance how beneficiaries can effectively use funds, make wise investments, and maintain income-generating activities (OECD, 2018).

In Uganda, the government-led financial inclusion initiatives have focused on how training contributes to assist small-scale businesspeople and households. A study conducted by Kato and Kratzer (2017) revealed that beneficiaries who underwent structured financial training showed improved business performance and increased household income than those who accessed funds without proper financial training. The paper highlighted that training improves financial discipline particularly in low-income and informal urban economies.

Equally, in a research conducted by Nuwagaba and Mwesigwa (2019), the financial training enhanced the savings behavior and reinvestment capacity of urban micro-entrepreneurs. The study observed that in cities where there is an increased competition and operating cost to businesses, financial training becomes even more important in terms of sustaining income.

These findings are also supported by international evidence. In a study by Karlan et al. (2016), access to credit coupled with financial education resulted in increased household income and business stability in urban households in developing economies. The study however warned that effectiveness of training is determined by whether it is relevant to the local economic environment.

In spite of these results, there are still gaps in the understanding of how financial training as part of the general national initiatives like the Parish Development Model can turn into income gains in the urban wards. This paper thus sought to fill this gap by looking at the financial training in PDM and its effect on household income in old Boma Ward.

2.3.2 Participation in the Parish Development Model and Changes in Household Livelihood Activities

The inclusion in the PDM is likely to enhance the diversification of livelihoods and conversion of households to market-oriented production. This is supported in the Sustainable Livelihoods Framework (DFID, 1999) which argues that access to assets and opportunities is useful in enhancing welfare. Households who engage in PDM activities like agricultural production, formation of cooperatives, or business activities usually gain new skills and increase their income streams.

Okurut and Odwee (2022) in a study noted that involvement in PDM activities assisted rural households to abandon single-source livelihoods, which are largely subsistence farming, to diversify their income sources, such as through small-scale businesses and value addition. Likewise, Musinguzi (2020) discovered that the active involvement in government-specific programs boosted the levels of productivity and savings among rural households.

Under PDM of Old Boma Ward, Jinja City Southern Division, where both urban and peri-urban livelihoods are practiced, engaging in non-farm enterprises and small-scale trade is an aspect that can be encouraged. Such diversification will minimize exposure to income shocks and will lead to a more resilient household. However, the problem of the unequal participation opportunities, in particular, women and youth, is also present, as Mugisha and Namubiru (2022) emphasize.

2.3.3 Implementation Procedure of the Parish Development Model and Its Effect on Household Income

The process of development programs implementation is a major factor that can measure their effectiveness and influence on the household income. The aspects of implementation like fund disbursement schedules, oversight, surveillance, and transparency determine the capacity of the beneficiaries to use the resources in a productive way (World Bank, 2020).

Research has been conducted on the government development programs in Uganda, and issues of implementation have been noted. According to a study by Muhumuza and Twinomugisha (2018), the income effect of the public financing programs at the local level was lower due to delays in the payout of funds and lack of supervision. The research highlighted that poor monitoring systems tend to result in misappropriation of money and diminished efficiency of the programs.

The challenges which are specific to cities have also been reported. Okello and Ssewanyana (2021) argue that the same implementation systems used in rural and urban regions do not take into consideration the challenges of urban livelihoods. They found that the risks and costs of business are high, and urban

beneficiaries tend to need quicker disbursement, more frequent supervision, and more flexible repayment schedules.

Additional findings of a research by ADB (2019) revealed that any form of proper implementation practices such as frequent monitoring and beneficiary support greatly enhanced household income outcomes in urban poverty reduction initiatives. On the other hand, lack of proper communication of program provisions and ineffective follow-ups restricted the increase of incomes among beneficiaries.

These studies show that even though implementation processes play a key role in the success of a program, little research has been conducted on the impacts of the implementation of the Parish Development Model on household income in urban wards. In this way, this study was able to add to the existing literature by looking at the implementation processes and the income outcomes at Old Boma Ward.

2.4 Theoretical Review

The Sustainable Livelihoods Framework (SLF) created by DFID (1999) guides this research. The SLF highlights that it is through financial, social, human and natural capital, as well as institutional support that the households can enhance their income and welfare. The PDM gives financial (via revolving funds) and social capital (via SACCO membership and parish groups) to recipients. Through training and market linkages, combined with these resources, households are likely to improve their livelihoods.

2.5 Research and Conceptual Gaps.

The studies that have been conducted have been largely rural in nature and there is a gap in comprehending the effect of the PDM in an urban setting such as the Old Boma Ward. Although there is evidence that availability of funds and training enhances household income, there is little known on the urban-specific issues including limited land, high competition, and living costs that influence the outcome of the program. The current research fills this gap by exploring the lives of urban beneficiaries in the Southern Division of Jinja City.

2.6 Summary

The literature review emphasizes that the availability of PDM funds, training, and involvement in parish activities can have a positive impact on household income. Nonetheless, the challenges of implementation, like delays in funds, lack of training, and poor supervision are still prominent. In addition, the city environment poses some special limitations that have not been taken into account in previous research and this is one of the reasons why this study is justified in Old Boma Ward, Jinja City Southern Division.

CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Introduction

In this chapter, is detailed information on what research methods were used to investigate the impact of the Parish Development Model on household income with the main focus being beneficiaries of Old Boma Ward, Jinja City Southern Division. It also details the research design, study area, target population, sampling procedure, data collection methods, data analysis techniques, validity and reliability measures and ethical considerations.

3.1 Research Design

The study was conducted using a descriptive cross-sectional design where both quantitative and qualitative approaches were used. This approach is appropriate because it allow the researcher collect data from a sample of respondents at a single point in time. According to Cresswell (2014), a descriptive cross sectional design is effective for assessing perceptions, attitudes, and impacts within a defined population. All together it was a combination of data from structured questionnaires and qualitative insights from interviews, thereby enriching the understanding of the PDM's effect on household income.

3.1 Study Area.

The study was carried out in Old Boma War, Jinja City South Division, located in the Eastern Region of Uganda. This area was selected because it is one of the active participants of PDM and also because it provides the unique urban context that is not always considered under PDM. The ward includes households engaging in informal trade, casual labor and a few in small scale farming and other micro-enterprises. The selection allows the study to capture the impact of the PDM in a city setting, where livelihood challenges differ from rural areas.

3.3 Target Population

The target population was PDM beneficiaries from selected villages within Old Boma Ward in Jinja City, the involved local leaders, SACCO chairpersons, program coordinators and PDM officials. This was so in order to focus on a small group of beneficiaries instead of the whole population.

3.4 Sample Size and Sampling Techniques

3.4.1 Sample Size

The sample size was determined using the Yamane's (1967) formula

The sample size will be determined using Yamane's (1967) formula:

$$n = N / [1 + N (e^2)]$$

Where:

n=samplesize

N = 60 (estimated number of PDM beneficiary households in selected parishes)

e = 0.05 (level of precision)

$$n = 60 / [1 + 60(0.05^2)] = 60/ 1.15 \approx 50$$

Therefore, the final sample size for the study was 50 respondents.

3.4.2 Sampling Techniques

The study used both purposive and simple random techniques:

- Purposive sampling: Key informants with specific knowledge and experience regarding PDM implementation are selected including parish chiefs, SACCO chairpersons and program coordinators.
- Simple random sampling: PDM beneficiary households were selected randomly from the provided beneficiaries to ensure reality.

3.5 Data Collection Instruments

- Structured questionnaires were the main instrument of data collection. The questionnaire was designed in line with the listed objectives in Chapter one and the variables were analyzed in chapter 4. The questionnaire consists of both close ended and likert scale statements measured on a five-point scale ranging from strongly disagree to strongly agree.
- An interview guide was adopted for key informant interviews. The interviews were conducted with parish chiefs, SACCO chairpersons, and city PDM coordinators to obtain qualitative information regarding program implementation, fund disbursement, monitoring, training, and sustainability of the PDM interventions.

3.6 Data Analysis

3.6.1 Quantitative Data Analysis

Quantitative data was collected through questionnaires and analyzed using SPSS 21. Descriptive statistics such as frequencies, percentages were used to determine extent of financial training, summarize demographic characteristics and responses to the likert questions. Spearman correlation was applied to

determine relationship between participation and income changes and regression analysis to determine impact of implementation procedures.

3.6.2 Qualitative Data Analysis

Data from KIIs was categorized and analyzed thematically. Thematic analysis helps identify recurring patterns, experiences and perceptions related to PDM implementation, effectiveness and challenges. The findings were then triangulated with quantitative data for comprehensive interpretation.

3.7 Ethical Considerations

During the study, permission was sought from the respondents, the relevant authorities including the office of the town clerk and Local Council Chairpersons. Respondents were informed about the purpose of the study and their right to withdraw at any time. Confidentiality and anonymity will be maintained and all data will be used for academic purposes.

3.9 Limitations of the Study

The study was faced with challenges such as limited cooperation from some respondents thinking they will be asked to refund the money and time constraints. To mitigate this, a letter was sought from Jinja South Division which sought compliance of the staff and beneficiaries therefore PDM agents and some LCs acted as research assistants.

3.10 Summary

This chapter has the detailed methodology that guided the study on the impact of the Parish Development Model on household income in Old Boma Ward, Jinja City Southern Division. The next chapter will present, analyze and interpret the data collected in line with the study objectives.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND INTERPRETATION

4.1 Introduction

This chapter presents, analyses, and interprets the data collected from beneficiaries of the Parish Development Model (PDM) in Old Boma Ward, Jinja City Southern Division. In this chapter, the objectives of the study are addressed, which were: (i) to assess the extent of financial training under the Parish Development Model and how it influences household income among beneficiaries; (ii) to assess the relationship between participation in the Parish Development Model and changes in household income; and (iii) to assess how the procedure of implementing the Parish Development Model affects household income. The chapter specifically shows the response rate, demographic characteristics of respondents, presentation and analysis of findings according to the study objectives, and regression and correlation analysis between key variables.

4.2 Response Rate

The study targeted a total of 50 respondents who are beneficiaries of the Parish Development Model in Old Boma Ward. The study population comprised 50 beneficiaries of the Parish Development Model in Old Boma Ward. Using Yamane's (1967) formula at a 95% confidence level, a sample size (n) of 50 respondents was determined from the total population s. Accordingly, 50 questionnaires were distributed to the selected respondents, and all 50 questionnaires were completed and returned, representing a response rate of 100%. This response rate was considered excellent and adequate for data analysis and interpretation

Table 4.1: Response Rate of Respondents

Category	Frequency	Percentage
Distributed questionnaires	50	100
Returned Questionnaires	50	100
Unreturned questionnaires	0	0

Source: Primary Data, 2025

4.3 Demographic Characteristics of Respondents

This section presents the demographic characteristics of the respondents who participated in the study. The characteristics discussed include; age, gender, marital status, education level, and main source of household income. These characteristics were considered important in order to understand the background of the respondents and how they relate to participation in the Parish Development Model.

Table 4.2: Demographic Characteristics of Respondents (n = 50)

Characteristic	Category	Frequency	Percentage (%)
Age (years)	18–24	8	16
	25–34	11	22
	35–44	20	40
	45–54	5	10
	55 and above	6	12
Gender	Male	21	42
	Female	29	58
Marital Status	Single	11	22
	Married	27	54
	Divorced/Widowed	12	24
Education Level	Primary	11	22
	Secondary	28	56
	Tertiary	11	22
Main Source of Income	Small business	13	26
	Farming	11	22
	Casual labour	26	52

Source: Primary Data, 2025

Age of Respondents

Results in Table 4.2 show that all respondents were aged 18 years and above as required. This also implies that they were legally eligible to participate in the Parish Development Model. Majority of the respondents- 40% were between 35 to 44 years, 22% were 25 to 34, 10% were aged 18 to 24 and a smaller proportion of 16% were aged 45-54 and the rest, 12% were 55 and above representing the elderly population.

Gender of Respondents

The findings indicate that 58% of the respondents were female, while 42% were male. This suggests that women were more represented among PDM beneficiaries in Old Boma Ward, possibly reflecting government efforts to promote women's participation in economic empowerment programs.

Marital Status of Respondents

Results further reveal that the majority of respondents (54%) were married, followed by divorced and widowed respondents (24%). The single respondents were 22% of the respondents. It means that the majority of beneficiaries were obligated to family duties which potentially could affect the way in which PDM funds were spent and them becoming beneficiaries.

Education level of the respondents.

In terms of the level of education, over 56% of the respondents had been of secondary education and 22.0% of had attained up to tertiary education. Primary education respondents made 22% of the respondents. This implies that majority of the beneficiaries would at least be able to read and write besides being able to communicate in the English language.

Main Source of Household Income

Most of the respondents (52 percent) depended on casual laboring as their primary source of income, then small businesses (26.0 percent). Agriculture represented 22% of the respondents. This implies that PDM was largely focused on households who were involved in earning activities.

In conclusion, the demographic characteristics show that most respondents were economically active adults, more female than male, and were mostly casual labourers, making them relevant for assessing the impact of the Parish Development Model on household income.

4.4 Access to Financial Training and Household Income

This section presents findings related to the first objective of the study, which was to determine the extent of financial training under the Parish Development Model and how it influences household income among beneficiaries.

Table 4.3: Access to Financial Training under PDM (n = 50)

Statement	SD (%)	D (%)	N (%)	A (%)	SA (%)	Mean	Std. Dev
The financial training we received was adequate	16	38	28	14	4	2.52	1.054
I received training for my specific business	22	36	22	10	10	2.5	1.233
I properly understood the training	12	24	28	24	12	3.10	1.249
I had continuous access to a financial advisor	16	32	38	12	2	2.60	1.249
I am able to make and keep proper financial records	14	40	24	14	8	2.58	1.145

Source: Primary Data, 2025

This objective examined the extent to which PDM beneficiaries received financial training and how adequate that training was. The findings are presented using percentages, means, and standard deviations.

The training we received was adequate.

From the table, most respondents 54% indicated that the training they received was inadequate, while only 18% agreed or strongly agreed. The means score of 2.52 leans towards disagreement meaning the generally the training was insufficient.

The training was tailored to our specific businesses.

When further asked whether the training was tailored to their specific businesses, the bigger percentage of 58% strongly or simply disagreed while only 28% agreed or strongly agreed and the rest decided to stay neutral. The mean of 2.5 suggests that most respondents did not receive training tailored to their businesses.

I properly understood the training.

When asked whether they properly understood the training 36% disagreed or strongly disagreed and another 36% agreed or strongly agreed while the 28% remained neutral, giving a more balanced response. The mean of 3.10 shows that the understanding was moderate.

I had continuous access to a financial advisor.

The findings also reveal limited continuous support. 48%, nearly half of the respondents disagreed or strongly disagreed to having continuous access to a financial advisor while only 14% agreed or strongly agreed. The average of 2.60 means that a majority of the beneficiaries lacked continuous professional advice.

I am able to prepare and keep financial records.

Lastly, when it comes to capability to maintain and prepare accurate financial statements, 54 percent of the respondents expressed disagreement or strongly disagreement, and 22 percent of them expressed agreement or strong agreement. The average score of 2.58 indicates that a significant number of respondents still have a problem with financial record keeping. This may impact business performance and management of household income.

On the whole, the results indicated that although certain extent of financial training was offered in the context of PDM, a number of beneficiaries believe that it was insufficient, not business-oriented, and not sustained. Though a few respondents comprehended the training, most of them continue to have problems in implementing financial management skills like record keeping.

4.5 Participation in PDM and Changes in Household Income

This section addresses the second objective, which was to assess the relationship between participation in the Parish Development Model and changes in household income. It is a general study on whether there was in fact a change in income of the respondents from receiving parish development model funds.

Table 4.4: Participation in PDM and Household Income Changes (n = 50)

Statement	SD (%)	D (%)	N (%)	A (%)	SA (%)	Mean	Std. Dev
I invested all the money in my business	17.5	25.0	32.5	18.8	6.2	2.70	1.14
I have better access to loans	10.0	18.8	45.0	18.7	7.5	2.95	1.02
I have surplus to save after clearing my monthly bills	15.0	27.5	30.0	18.8	8.7	2.79	1.10
I can pay back the money I received	12.5	25.0	30.0	20.0	12.5	2.95	1.13

Source: Primary Data, 2025

I invested all the money in my business

According to the results, not everyone invested the full amount of money into their business. Total of 42.5% indicated that they did not invest all their funds while 32.5% were neutral suggesting possible uncertainty or partial investment and 25% agreed or strongly agreed. The mean score of 2.7 suggests that most of the respondents disagreed and therefore used some of the money for something else.

I have better access to loans.

When asked whether they now have better access to loans, most of the respondents (45%) were neutral, while 28% disagreed or strongly disagreed. Meanwhile, a total of 26.2% registered an improvement in access to loans. The mean score of 2.95 is an indicator of a neutral position between most beneficiaries and may suggest many beneficiaries have not clearly experienced an improvement in access to credit facilities.

I have surplus to save after clearing my monthly bills

The findings further show that many respondents do not have surplus income after meeting their monthly expenses. A combined 42.5% (15.0% strongly disagree and 27.5% disagree) reported that they do not remain with money to save. Additionally, 30.0% were neutral, possibly indicating irregular savings or uncertainty about their financial position.

Further, 30.0% were neutral perhaps due to inconsistent savings or lack of clarity on their financial status. It was only 18.8% that agreed and 8.7% strongly agreed, which amounts to 27.5% who affirmed that they have extra money after settling their bills. The average of 2.79 indicates that majority of the respondents were inclined towards disagreement. The standard deviation of 1.10 shows that there is variation in the experiences, but there are a lot of households experiencing similar financial limitations.

I can pay back the money I received

When it came to repayment ability, the answers were evenly spread. 12.5% strongly disagree and 25.0% disagree a total of 37.5% said that they would have problems repaying the received money. In the meantime, 30.0% were neutral, possibly as an indicator of uncertainty or a continuing process of repayment. On the affirmative side, 20.0% answered yes and 12.5% answered strongly, providing 32.5% that stated they were sure that they could pay back the money. The average of 2.95 points towards an overall neutral stance and the standard deviation of 1.13 represents moderate variations among the respondents meaning that the capacity of repayment is different among beneficiaries.

4.6 Implementation procedure and household income.

The findings presented in this section are associated with the third objective that evaluated the impact that the implementation process of the Parish Development Model has on the household income.

Table 4.5: PDM Implementation Procedure and Household Income (n = 50)

Statement	SD (%)	D (%)	N (%)	A (%)	SA (%)	Mean	Std. Dev
It was easy to access PDM funds	2.0	16.0	32.0	36.0	14.0	3.44	0.993
The money was received on time	0.0	28.0	32.0	34.0	16.0	3.18	0.919
I was supervised after receiving the money	0.0	30.0	46.0	14.0	10.0	3.04	0.925
Information about PDM activities was clearly communicated	4.0	16.0	26.0	38.0	16.0	3.46	1.073
I was clearly told the terms and conditions of the PDM	2.0	8.0	40.0	46.0	4.0	3.42	0.785

Source: Primary Data, 2025

It was easy to access PDM funds

The findings indicate that the majority of the respondents-50% said that it was easy to access PDM funds and only 18% disagreed with the respondents and only 32% were indifferent. Mean score of 3.44 indicates that respondents were mostly inclined towards agreement and a standard deviation of 0 of 0.993 indicates that there was moderate similarity in the experience of access to the funds by the beneficiaries.

The money was received on time

28% of the respondents disagreed while none strongly disagreed. But 32% were neutral, 34% agreed and 16% strongly agreed. The average score of 3.18 implies a minimal agreement inclination. The standard deviation of 0.919 indicates that the views of the respondents were not that different.

I was supervised after receiving the money

The results show that most respondents, 46% decided to remain neutral followed by a 30% disagreeing. And only 24% said that they were supervised. The average of 3.04 shows a neutral stance and the standard deviation of 0.95 shows that there is a moderate agreement in the responses.

Information about PDM activities was clearly communicated

The results indicate that the communication regarding PDM activities was mostly clear. While 4.0% strongly disagreed and 16.0% disagreed, 38.0% agreed and 16.0% strongly agreed. This amounts to 54.0% who believed that there was a clear communication of information. Meanwhile, 26.0% were neutral. The average of 3.46, which is also significantly higher than 3, suggests that the respondents mostly concurred that the communication was official. The standard deviation of 1.073 indicates that there was variation in responses and hence communication might have been clearer in certain regions than others.

I was clearly told the terms and conditions of the PDM

A majority of the respondents indicated that they were well informed on the terms and conditions of the program. The percentage who strongly disagreed and those who disagreed are 2.0 and 8.0 respectively, which makes 10% of the total population that they were not clearly informed. Quite a big part, 40.0% was neutral and this could indicate incomplete comprehension or not being completely clear. Nonetheless, 46.0% affirmed and 4.0% strongly affirmed, making 50.0% of them affirm that the terms and conditions were well explained. The average of 3.42 indicates that the respondents were more inclined towards agreement. The standard deviation of 0.785 is not very high meaning that there were very consistent responses.

4.7 Correlation and Regression Analysis

This section presents the correlation analysis examining the relationship between, participation in the Parish Development Model and household income and regression examining the impact of implementation procedures on household income among PDM beneficiaries in Old Boma Ward. Spearman's rho correlation coefficient was used because the data were ordinal in nature and derived from Likert-scale measurements for correlation.

4.7.1 Correlation between Participation in PDM and Household Income

Table 4.6: Correlation between participation in PDM and Household Income

Correlations

		PERCEIVED IMPROVEMENT	IMPACT MEAN
Spearman's rho	Correlation Coefficient	1.000	.634**
	Sig. (2-tailed)	.	.000
	N	50	50
	Correlation Coefficient	.634**	1.000
	Sig. (2-tailed)	.000	.
	N	50	50

** . Correlation is significant at the 0.01 level (2-tailed).

Interpretation of table

A rho correlation was done using Spearman to study the correlation between income change and Participation in PDM. The results show a correlation coefficient of 0.634 between change in income and participation in PDM. This coefficient shows that there is a strong positive relationship between the two variables. This implies that improved participation in PDMs will be linked to increased income changes. Put simply, the respondents that participated more were more likely to mention increased income improvement. The significance value ($p = 0.000$) is less than 0.01 indicating that the relationship is statistically significant at the level of 1% (2 tailed). This implies that there is a low chance of the relationship happening by chance. This was analyzed using 50 respondents. As the correlation is strong and statistically significant the results indicate that participating in PDM has a significant relationship with income change among beneficiaries.

4.7.2 Regression analysis between implementation procedures and Household income

Table 4.7: Regression between Implementation procedures and Household Income

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.785 ^a	.616	.573	.480

Explanation

The model summary shows an R value of 0.785, indicating a strong relationship between implementation procedure variables and change in household income. The R Square value of 0.616 means that 61.6% of the variation in change in household income is explained by the five implementation procedure variables included in the model. This suggests that implementation factors play a major role in influencing income change. The Adjusted R Square of 0.573 shows that even after adjusting for the number of variables in the model, about 57.3% of the variation in income change is still explained. This confirms that the model fits the data reasonably well. The standard error of 0.480 indicates that the prediction error is relatively small.

ANOVA RESULTS

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	16.282	5	3.256	14.134	.000 ^b
	Residual	10.138	44	.230		
	Total	26.420	49			

a. Dependent Variable:

Explanation

The ANOVA table is a test of the overall regression model significance.

The F-value is 14.134 and its significance level is 0.000. The model is statistically significant as the p-value is smaller than 0.05. This implies that the variables in the implementation procedure when combined together are major predictors of change in household income. That is, the overall model is handy in the elucidation of income change among beneficiaries. The coefficients table indicates the contribution of each implementation variable to the change in household income individually.

REGRESSION COEFFICIENTS

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	.871	.342		2.548	.014		
IT WAS EASY TO ACCESS PDM FUNDS	.234	.093	.317	2.508	.016	.546	1.832
THE FUNDS WERE RECEIVED ON TIME	.240	.089	.301	2.703	.010	.705	1.419
I WAS PROPERLY TOLD THE TERMS AND CONDITIONS	.124	.114	.132	1.082	.285	.586	1.707
I HAVE BEEN SUPERVISED AFTER RECEIVING THE MONEY	.084	.102	.106	.831	.410	.533	1.876
INFORMATION ABOUT PDM ACTIVITIES WAS CLEARLY COMMUNICATED	.121	.078	.177	1.554	.127	.671	1.489

a. Dependent Variable: PERCEIVED IMPROVEMENT

Explanation of Coefficients

The coefficients table shows the individual contribution of each implementation variable to change in household income.

“It was easy to access PDM funds” has a beta value of 0.317 and a significance level of 0.016. The p-value is less than 0.05, and, therefore, this variable has a significant effect on income change. This implies the increased access to funds is linked to a better improvement in income.

The beta for the funds being received on time is 0.301 with a p-value of 0.010. This is also statistically significant. It demonstrates that the on time payment of money positively affects the change of income.

The p-value of “I was properly told the terms and conditions” is however, greater than 0.05, 0.285. This implies that it is not a factor of change in income that is very important in this model. Likewise, the p-value of I have been supervised after receiving the money is 0.410 and the p-value of Information about PDM activities was clearly communicated is 0.127. Neither of the two is statistically significant predictors of change in income. That is, these factors might be significant in practice, but they were not significant in this regression model.

Summary of Regression Findings

Generally, the regression findings indicate that the implementation processes can significantly influence change in household income among the beneficiaries of PDM. The proportion of variation in the change of the income explained by the model is significantly high, which shows that the manner of the program implementation is also a significant factor in determining the outcomes. In particular, the presence of the ease of accessing funds and obtaining funds timely were identified to play a significant role in improving incomes. Nevertheless, other factors like being informed of terms and conditions, supervision upon receipt of funds, and communication of PDM activities were found not to have significant effect on this model. This implies that though general program communication and supervision are of importance, timely disbursement and fund availability are more likely to be associated with income change. The general importance of the model can be concluded that the implementation procedures have a significant influence on the household income increase within the PDM program.

CHAPTER FIVE

DISCUSSION, CONCLUSIONS AND RECOMMENDATIONS

5.0 Introduction

In this chapter, is a discussion of the findings basing on the results presented in chapter 4. The discussion is guided by the study objectives which examined access to PDM, the implementation procedures and extent of financial training and their effect on household income. Unlike chapter four that was majorly dependent on the views of beneficiaries, this chapter will include as well, interpretation of findings basing on the view of officials, views of agents and structure of PDM.

The chapter is organized into five sections: discussion of findings (Section 5.1), summary of findings (Section 5.2), conclusions (Section 5.3), recommendations (Section 5.4), and areas for further research (Section 5.5).

5.1 Discussion of Findings

5.1.1 Discussion of Demographics

First and foremost, all participants were discovered to be 18 years and above which is a requirement to be a beneficiary. Most of the respondents (40%) were aged 35-44 years and 22% were aged between 25-34 years, the least represented were the elderly. The majority were also female, and most were married followed by divorced indicating they had families. This compared to the PDM allocation structure of 30% for youth, 30% for women, 20% men, 10% elderly and 10% people with disabilities explains why most were female however raises concern on the small number of youth. Despite them being given a high percentage of the fund, they are only a few youth beneficiaries possibly due to lack of knowledge about the funds. The percentage of PWDs and elderly is also significantly low not only because of the low percentage allocated to them, but also because Of Old Boma being an urban ward, not many elderly people opt to stay in Urban areas so it is difficult to get elderly and PWD beneficiaries as was revealed in an interview with an agent. This still raises the issue that is PDM was designed with poverty in rural areas in mind and not urban areas.

5.1.1 Access to Financial Training and Household Income

The first objective was to determine the extent of financial training under the parish development model and its impact to household income. As revealed in table 4.3, most respondents did not receive adequate financial training. In an interview with one of the officials, it was revealed that the training is held once or twice, explaining the responses of the beneficiaries. This amount of training is insufficient to generate meaningful income changes among beneficiaries especially given the fact that different beneficiaries might need financial guidance tailored to their businesses since they carry out businesses different from each other's. This challenge is further evidence that Parish Development model was designed with the image of poverty in rural areas where beneficiaries often engage in the same activity, farming and therefore face similar challenges that can be addressed through collective financial training unlike urban areas like Old Boma where people face challenges unique to the other like limited space, rent issues, high taxes etc. Similar observations have been noted in recent PDM implementation reviews, which highlight that one-off or minimal training sessions without consistent follow-up have limited impact on enterprise performance and household income (MoFPED, 2022).

5.1.2 Participation in the Parish Development Model and Changes in Household Income

The second objective examined the relationship between participation in PDM and household income. First and foremost, all beneficiaries agreed to have received PDM funds of one million Uganda shillings. As presented in table 4.8, the study showed a strong positive and significant relationship between participation in PDM and changes in household income. A positive coefficient of 0.634 indicates that when participation in PDM increases even the income of an individual increases meaning people who take part in the program and utilize the funds are more likely to register an improvement in income.

However, from table 4.4, it is shown that this is not always the case. A major issue is that many beneficiaries did not invest the entire money. Old Boma Ward, being an urban area, this could be explained by the high costs of living i.e. paying for rent, buying of food could have led to diversion of funds leaving many in a condition where they earn but don't necessarily have surplus to save after expenses. So generally, PDM only managed to cause moderate improvement in household income

A major issue is that many beneficiaries did not invest all the money. Old Boma ward, being an urban area, this could be explained by the high costs of living causing diversion to things like rent, food etc. This also explains the results in table 4.4 which indicate that PDM only caused a moderate improvement in household

income and with a mean of 2.79 it also explains why many don't have a surplus to save after monthly expenses. In conclusion, PDM has impact on household income but participants must be efficient to produce required results.

5.1.3 Implementation Procedure of PDM and Household Income

The third objective assessed how the implementation procedures of PDM influence household income. Findings in table 4.5 show that it was easy to access funds with a mean of 3.44 and information was clearly communicated with mean of 3.46. However, supervision having a mean of 3.04 shows that supervision after receiving funds was limited. These results can be explained by the fact that communication could be done via mobile phones and radio stations so it was easy to reach many people and PSM also has an easy procedure of receiving funds which includes majorly having an ID, proving you belong to your claimed parish and belonging to a Sacco. However, after implementation supervision was limited. This is because in urban places like old Boma ward, a lot of people don't own homes because it is expensive. In return, they end up shifting from place to place looking for affordable accommodation. This affects the process of supervision and not to mention the implementation of their business ideas and automatically their household income. The regression results being $R^2 = 0.616$, and $p=0.000$ shows that implementation procedures are major determinants of household income, specifically ease of accessing funds and timely disbursement.

.Recent PDM progress reports similarly note that weak parish-level supervision and implementation gaps reduce the effectiveness of the programme, particularly in urban settings where beneficiaries are more mobile (MoFPED, 2023). Strengthening implementation procedures is therefore critical to enhancing the income impact of PDM.

5.2 Summary of Findings

The study showed that financial training, which is a major factor for income generation was limited. Participation in PDM showed a moderate impact on household income while implementation procedures proved to have a strong impact on changes **in household income**.

5.4 Recommendations

Based on the study findings, the following recommendations are made:

1. The government should revise PDM implementation guidelines for urban areas unique to those of rural areas addressing their high living costs, lack of land to carry out farming projects, highly mobile nature of livelihood and high taxes.
2. Improve financial training and mentorship to ensure that beneficiaries are equipped with the knowledge to put their money to good use and also put them in a better position to pay back their loan after the 2 years, thereby putting tax payers money to good use but also reducing their chances of facing the repercussions of failing to pay the loan.
3. Increase sensitization to reinforce the fact that PDM funds are loans not handouts especially in times where the distribution of funds collides with political activities like elections.
4. The guidelines of PDM must be revised to allow transfer of funds from one allocation to another for example from elderly to that of women in case there are less elderly people than budgeted for because the elderly rarely opt to live in busy and urban places like Old Boma therefore the PDM agents run out of possible beneficiaries to give the allocated money for elderly people.

5.5 Areas for Further Research

Researchers should make comparative studies on PDM in urban and in rural areas to come up with solutions on how it can be tailored for each of the places to produce effective results and make good use of tax payer's money.

QUESTIONNAIRE

Introduction to the Respondent

Greetings.

I am a student of Uganda Christian University conducting a research study on the impact of PDM on household income, a case study of Old Boma Ward, Jinja City South Division.

You are kindly requested to answer the questions provided. The information you give will be treated with high confidentiality and used strictly for academic purposes.

You are not required to write your name and you are free to withdraw at any time.

Your honest responses will greatly contribute to the success of this study.

Thank you for your cooperation.

Section A: Demographic Characteristics

Please tick (✓) the appropriate response.

1. Age(years)
 - 18–24
 - 25–34
 - 35–44
 - 45–54
 - 55 and above
2. Gender
 - Male
 - Female
3. Maritalstatus
 - Single

Married

Divorced/Widowed

4. Education level

Primary

Secondary

Tertiary

5. Main source of income

Small business

Farming

Casual labour

In the next sections, tick any of the boxes from 5 to 1 in accordance to your level of agreement.

5-strongly agree, 4-agree, 3-I don't know, 2-disagree, 1-strongly disagree.

Section B (a): Financial Training and Advisory Support under the Parish Development Model

No.	Statements	Responses				
		5	4	3	2	1
1	We received financial training under the Parish Development Model.					
2	I received training for my specific business activity under the PDM.					
3	I received financial training more than once under the PDM.					
4	I had continuous access to a financial advisor under the PDM.					
4	The training received was useful and helped improve my business performance.					

Section B (b): Household Financial Outcomes from Participation in the PDM

	Questions	Responses				
No.	To establish the effect participation in pdm has on household income	5	4	3	2	1
1	I invested all the money received from the PDM in my business.					
2	Participation in the PDM has improved my access to loans.					
3	I have surplus income to save after clearing my monthly household bills.					
4	I am able to pay back the money I received under the PDM.					
4	I am able to pay back the money I received under the PDM.					

Section B (c): Impact of Implementation procedure of PDM

	statement	responses				
No.	To establish the effect implementation procedures have on household income	5	4	3	2	1
1	It was easy to access Parish Development Model funds.					
2	The PDM money was received on time.					
3	I was supervised regularly by parish or SACCO officials.					
4	My home or business was visited and assessed by PDM officials.					
5	I was clearly informed about the terms and conditions of the Parish Development Model.					

PART 2: KEY INFORMANT INTERVIEW (KII) GUIDE

INTRODUCTORY STATEMENT (KII)

Greetings.

I am a student of Uganda Christian University conducting a research study on the impact of PDM on household income, a case study of Old Boma Ward, Jinja City South Division.

You are kindly requested to answer the questions provided. The information you give will be treated with high confidentiality and used strictly for academic purposes.

You are not required to write your name and you are free to withdraw at anytime.

Your honest responses will greatly contribute to the success of this study.

Thank you for your cooperation.

KII QUESTIONS

1. What is your role in the implementation of PDM?
2. How are beneficiaries identified?
3. Is Financial training offered and for how long?
4. Do you think 1 million Uganda Shillings is enough to change ones household income?
5. Do you make follow up studies to ensure proper usage of funds?
6. Do you think PDM is a viable strategy to tackle poverty?
7. What recommendations would you give to improve the effectiveness of PDM program?

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The Chairman LC 2

Dear Sir/Madam

RE: Introduction of Ms.TUSUBIRA ALICE , S23B33/066 for Data Collection Permission

I am writing to introduce Ms.Tusubira Alice, a Bachelor of Science Accounting and Finance student at Uganda Christian University. Ms. Tusubira is currently in the advanced stage of her academic journey and is conducting a dissertation on "The Impact of Parish Development Model on Household Income .A Case study of Old Boma Ward ."

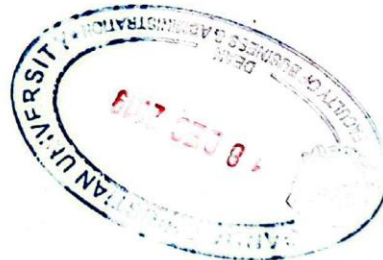
I assure you that Ms. Tusubira will adhere to all ethical guidelines and treat any data collected with the utmost confidentiality. She is a responsible student dedicated to conducting a thorough and rigorous study.

We kindly request your support in granting Ms. Tusubira access to relevant data and personnel within any department and as well as any personnel with objective knowledge regarding her topic. Your valuable insights will significantly contribute to the success and quality of her research.

Thank you for considering her request. Should you require any additional information, please do not hesitate to contact me on the address provided here below.

Sincerely,

.....
Mukisa Simon Peter
Lecturer and undergraduate
Research coordinator UCU School of Business
Email smukisa@ucu.ac.ug Mob. 0752938600



A Complete Education for A Complete Person

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