

**ANALYSING THE ROLE OF PARISH DEVELOPMENT MODEL IN IMPROVING
HOUSEHOLD WELLBEING: A CASE STUDY OF KIROWOZA VILLAGE IN
KAUGA PARISH MUKONO DISTRICT**

JEMIMAH MIREMBE

M23BO5/062

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

April, 2026



**UGANDA CHRISTIAN
UNIVERSITY**


A Centre of Excellence in the Heart of Africa

DECLARATION

I MIREMBE JEMIMAH declare that this research report was my own investigation and was not carried out or submitted by anyone else.

MIREMBE JEMIMAH

M23B05/062

Signature.....

Date 10/04/2026.....

APPROVAL

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

Signature: *Allen*

Date: *10/04/2026*

KAGUME ALLEN

University Supervisor.

DEDICATION

I dedicate this report to my parents, my siblings and to my future family for the support they have shown me throughout my education and to my academic supervisor madam Kagume Allen for guiding me with care throughout my research journey.

ACKNOWLEDGEMENT

The research project wasn't that easy so it would not be easy for me to complete it on my own considering the time weather changes and findings.

I would want to thank everyone who contributed their time energy funds, support and prayer all throughout this journey that enabled me to write this report at the end, firstly I would want to thank God for enabling me to finish this assignment who provided me favor and courage knowledge wisdom and guidance throughout this project.

I am beyond grateful to my strong parents who showed me courage and encouragement while I was developing my skills and experience lastly, I would want to thank my supervisor madam Kagume Allen for the support direction and oversight during the entire study process

TABLE OF CONTENTS

Table of Contents

DECLARATION.....	1
APPROVAL.....	i
DEDICATION.....	ii
ACKNOWLEDGEMENT.....	iii
TABLE OF CONTENTS.....	iv
TABLE OF ACRONYMS.....	vii
ABSTRACT.....	viii
CHAPTER 1.....	1
1.0 INTRODUCTION.....	1
1.1 BACKGROUND OF THE STUDY.....	1
1.2 PROBLEM STATEMENT.....	3
1.3 PURPOSE OF THE STUDY.....	3
1.4 OBJECTIVES.....	3
1.5 RESEACH QUESTIONS.....	4
1.6 SCOPE OF THE STUDY.....	4
1.6.1 GEOGRAPHICAL SCOPE.....	4
1.6.2 CONTEXT SCOPE.....	4
1.6.3 TIME SCOPE.....	4
1.7 Significance of the study.....	4
CHAPTER 2.....	6
LITERATURE REVIEW.....	6
2.0 Introduction.....	6
2.1 key concepts.....	6
2.1.1 Parish Development Model (PDM).....	6
2.1.2 Concept of Household wellbeing.....	6
2.3 THEORATICAL VIEW.....	7
2.3.1 SUSTAINABLE LIVELIHOOD / SUSTAINABLE LIVELIHOOD (SLA).....	7
2.4 To evaluate the effectiveness of PDM in improving household wellbeing.....	7
2.5 PDM supported practices household wellbeing.....	10
2.6 The challenges of PDM households.....	12
2.6.1 Solutions for the challenges.....	13
CHAPTER 3.....	15

RESEACH METHODOLGY	15
3.1 Introduction.....	15
3.2 Research Design.....	15
3.3 Study Area	15
3.4 Study Population	15
3.5 Sample Size and Sampling Techniques	16
3.5.1 Sample Size	16
3.5.2 Sampling Techniques	17
3.6 Sources of Data	17
3.6.1 Measurement levels	18
3.7 Data Collection Methods and Instruments.....	18
3.7.1 Questionnaires.....	18
3.8 Data Analysis.....	18
3.9 Validity and Reliability of Research Instruments.....	19
3.9.1 Validity.....	19
3.9.2 Reliability	19
3.10 Ethical Considerations	19
3.11 Limitations of the Study.....	19
CHAPTER FOUR.....	20
PRESENTATION ANALYSIS AND INTERPRETATION OF THE RESULTS.....	20
4.0 Introduction.....	20
4.1 Demographic characteristics of respondents.....	20
4.1.1 Response Rate	20
4.1.2 Age Group	21
4.1.3 Education level.....	21
4.1.4 Marital status	22
4.2 Effectiveness of PDM in improving household wellbeing.....	22
4.2.1 PDM support increased overall household income	24
4.2.2 PDM financial assistance has reduced my household borrowing rate.	24
4.2.3 PDM has improved my household ability to save money regularly.....	24
4.2.4 My household improved compared to before receiving the PDM funds.	25
4.2.5 PDM has enabled my household to invest in income generating activities.	25
4.2.6 Income from PDM has supported my household ability to meet daily needs more effectively.....	25
4.3Table showing PDM supported practices	26

4.3.1 PDM supported practices like saving have improved my financial stability	27
4.3.2 PDM support has helped diversify my household business performance.	27
4.3.3 PDM practices have enabled me to reinvest profits into expanding livelihood activity.	27
4.3.4 Training on financial management under PDM has helped me manage income effectively.....	28
4.3.5 Record keeping practices taught by PDM have improved household business.	28
4.3.6 Income from PDM supported activities has increased overtime due to improved practices.	28
4.4 The table shows study’s last objective	29
4.4.1 Limited financial literacy affects the effective use of PDM funds.....	30
4.4.2 Delays in receiving PDM funds negatively affected my household income.....	30
4.4.3 More training and guidance would improve the effectiveness of PDM in households	30
4.4.4 Stronger monitoring and support from parish officials would help households use PDM funds more effectively.....	31
4.4.5 High costs of inputs reduce profitability of PDM supported household activities	31
CHAPTER 5	32
DISCUSSIONS OF FINDINGS CONCLUSION AND RECOMMENDATIONS	32
5.0 INTRODUCTION.....	32
5.1. Evaluating the effectiveness of PDM in improving household wellbeing.....	32
5.2 Assessing the extent to which PDM supported practices contribute to household wellbeing	33
5.3 Examining the challenges faced by households that benefit from PDM.	33
6.0 RECOMMENDATIONS FOR THE RESEACH STUDY.	33
5.5 Conclusion	35
REFERENCES.....	36
QUESTIONNAIRE.....	39

TABLE OF ACRONYMS

PDM	Parish Development Model
EOCD	Organization for Economic Co-operation and Development
PDMIS	Parish Development Information System
SACCO	Saving and Credit co -operative Organization
MOFPED	Ministry of Finance and Economic Development

ABSTRACT

This study examined the role of the Parish Development Model (PDM) in improving household wellbeing in Kirowoza Village, Mukono District, Uganda. Guided by the Sustainable Livelihoods Approach, the research evaluated PDM's effectiveness, assessed the contribution of PDM-supported practices to household income growth, and identified challenges faced by beneficiaries. A mixed-methods approach was used, with structured questionnaires administered to 30 PDM beneficiary households selected through simple random and purposive sampling.

Findings showed that PDM has had a neutral to positive impact on household wellbeing (overall mean 3.1), with notable improvements including reduced household borrowing (mean 4.6), increased investment in income-generating activities (mean 1.7), and better ability to meet daily needs (mean 3.5). However, significant challenges were identified, including delays in fund disbursement (mean 1.1), high input costs (mean 1.0), limited financial literacy (mean 4.0), and weak monitoring systems (mean 2.2). While saving practices were well-received (mean 2.4), beneficiaries showed resistance to formal financial management training (mean 4.8).

The study concludes that PDM has potential to improve household wellbeing, but its effectiveness is seriously undermined by implementation weaknesses. Recommendations include strengthening monitoring through regular household visits, streamlining fund disbursement processes, providing practical and continuous financial literacy training, enforcing penalties for fund misuse, and adjusting funding amounts to account for inflation and market price fluctua

CHAPTER 1

1.0 INTRODUCTION

This chapter includes the background, problem statement, purpose of the study, objective research questions, scope of the study (geographical, context, time) and significance.

1.1 BACKGROUND OF THE STUDY

The government of Uganda introduced the Parish Model Development (PDM) in February 2022 as a new strategy to improve household wellbeing and reduce poverty starting from the parish levels. As per the ministry of local government this model operates under seven key pillars namely, production and marketing infrastructure and economic services financial inclusion, social services community mobilization and mindset change, parish-based management information system, governance and administration and was designed to transition 3.5 million households by empowering them to boost their income generating activities since household wellbeing are shaped by level of income and their access to basic social services mainly health, education, utilities and infrastructure services.

Many families, especially in pre urban areas like Kirowoza sustain their livelihoods through small enterprises where they engage in various business such as selling charcoal, raw food , and cooked food services like restaurants as a means of generating income in order to help them sustain their lives, though with all these enterprises in place they encounter problems such as limited capital, limited access to affordable credit since banks offer loans to certain categories of individuals ,strict procedures of getting loans for example paper work, poor business skills especially in bookkeeping, market access challenges for example poor transportation majorly roads that causes flooding and mostly in seasons of high demand, lack of market information like price changes majorly due to war in Ukraine flour is too expensive and sometimes hard to get yet is a raw material for chapati stalls and sambuusa sellers , strict regulations with licenses for transporting goods which mostly limits market entry for raw materials, with the presence of these conditions there is low productivity limiting household income.

As a response to these challenges the government of Uganda introduced the parish development model as a strategy to give a hand in boosting household income with financial provision this is done at parish level which is the most localized level of the government enabling direct outreach with individuals ,in order for the program to be handled accurately SACCOs were formulated to enable the acquiring of the circulating funds easy and manageable at parish level aiming at the ultimate goal of improving household wellbeing majorly through improved income through the government making it easy to access funds easily and no strict procedures by offering funds with low interest for example per year sixty thousand is added on one million as interest and the procedures to get the loan are not that strict only a job is needed for one to qualify.

The world bank highlights that sustainable development and poverty reduction require access to finance, skills through training market linkages and government support with these interventions this can significantly contribute to household income and economic growth However across many countries government based models are often viewed with many mixed options some countries view these as tools for reducing poverty, creating jobs and supporting small businesses most especially in low income areas a scholar Elinor Ostrom argues that local communities are capable of managing their own development when given authority and resources .while others view it with doubt due to the past challenges like corruption, delay, misuse of funds and political interference due to weak monitoring and transparency because of these views many communities in different countries remain uncertain about how effective these programs are improving livelihood.

Despite these efforts evidence indicates mixed outcomes where some studies show that financial support through PDM can increase business productivity and household income (Muyingo, Nabachwa & Ahabyoona,2025) other findings point to implementation challenges such as weak governance structures, inadequate financial education, that hinder positive impact on household wellbeing these different perspectives highlight the need to understand not just the program activation but its results concerning the major achievement on the improvement in household wellbeing .Provided with these gaps, it is important to assess how PDM funds are being used and to assess whether they contribute to improvement of household wellbeing , therefore focusing this study on analyzing the role of parish model development in promoting household wellbeing.

1.2 PROBLEM STATEMENT

Despite the introduction of the PDM by the government to improve on household living and increment in income many areas especially areas like Kirowoza village still face a problem of low income making them have low or no access to services such as health education, and utilities yet they contribute greatly to man is living standards if a household cannot achieve these this shows that their standards of living are so low financially.

Some of the most dangerous situations faced by households are single parenthood situations meaning that one parent has to fully take care of the household single handed , shortage of food ,inability to pay tuition and pay debts, which raising more concerns and worry to the government because the government introduced PDM program to support households the world bank (2022) emphasizes that development programs improve household wellbeing only when financial support is supported by proper teaching ,awareness ,transparency and accountability.

Reports from several studies for example Nangoli,S., Basheka, B,C.,& Namagembe,S,(2023) which showed that although PDM was introduced to improve household income there is limited evidence on its impact on household improvement similar to Kasaija, P., & Muwonge, A. (2023) where the authors noted that the research made has not adequately explored for example how the funding contributes to household growth and financial inclusion in Uganda implying that the purpose of the government has not been achieved leaving the PDM programs aim not clear , therefore having the need to examine how the use of PDM funds improves on household wellbeing.

1.3 PURPOSE OF THE STUDY

The study only examines the role of parish model development in improving household wellbeing, having Mukono district Kirowoza village as a case study.

1.4 OBJECTIVES

To evaluate the effectiveness of the parish development model in improving household wellbeing in Kirowoza village Mukono district.

To assess the extent to which PDM supported practices contribute to improvement in household wellbeing

To identify challenges faced by households who benefit from PDM and solutions to overcome them.

1.5 RESEACH QUESTIONS

What is the effectiveness of the parish model development in improving household wellbeing in Kirowoza Village Mukono district?

How do the PDM supported practices contribute to household wellbeing.

What are the problems faced by households that benefit from PDM and their possible strategies to overcome these challenges.

1.6 SCOPE OF THE STUDY

1.6.1 GEOGRAPHICAL SCOPE

This study was conducted focusing on households in Kirowoza village Mukono district because there are many different categories that use PDM funds to boost their wellbeing.

1.6.2 CONTEXT SCOPE

This study focused on households in Kirowoza village Mukono district, and my unit of inquiry will be on only businesses that got support from PDM.

1.6.3 TIME SCOPE

This research focused on the last three years, the period 2022 to 2025. This is because the time is so ideal to examine historical funds circulation by the government to businesses and from business back to government.

1.7 Significance of the study.

This study is important because it will help to understand how the parish development model (PDM) has improved household wellbeing. The program was introduced to support households

though there is still limited information about how much it has really helped in increasing household income especially in areas like in Kirowoza village Mukono district.

This study is expected to generate valuable insights that will benefit various stakeholders such as the government and policy makers by showing how the funds are being used and the results they have bought up if they are achieving the intended goals and help the government come up with fund distribution training or monitoring to improve future development programs aimed at supporting all households. This can also help policy makers design better guidelines to ensure that PDM funds are used effectively.

To local leaders and parish officials, the results will help guide the administrators and parish development committees on how to ensure proper supervision, monitoring and having accountability on the PDM funds to the households but all this can be done if the challenges faced are understood so that proper ways of improving household income are designed. To business owners and community, for business owners this study will help them understand importance of proper funds management training and participation in government programs.

This will help other business owners in the country to join PDM program and help them improve livelihood. To future researchers and academics, this research will contribute to the growing body of literature on PDM parish development model particularly in Mukono Kirowoza parish and community development .it will serve as a reference for future researchers who wish to study the impact of government funding models in all areas of Uganda.

CHAPTER 2

LITERATURE REVIEW

2.0 Introduction

This chapter presents the review and ideas of relevant literature on the parish development model (PDM) and its role in promoting household wellbeing within Kirowoza village. This view follows Kothari's systematic approach which includes key concepts, theoretical view and thematic review structured by research objectives.

2.1 key concepts

2.1.1 Parish Development Model (PDM)

PDM is a framework designed to transform Uganda's economy by delivering development interventions at the parish level (MoFPED, 2022). Researchers describe PDM as a community-driven microfinance approach aimed at poverty reduction (Kabuye, 2023; Asiimwe & Nambasa, 2022). This is done by providing funding to households in order to increase their profit and reduce on country poverty rate

PDM is built on seven pillars, including financial services, enterprise development, infrastructure and data management (MoLG, 2022). The model emphasizes decentralization, inclusiveness and targeted funding of vulnerable groups (Ndugwa, 2021). This is because PDM was introduced by the government to improve household income meaning everyone is inclusive.

2.1.2 Concept of Household wellbeing

Household wellbeing refers to the quality of health of members in a household which includes the ability to be able to attain services such as health, education, proper housing, utilities, food, and clean water according to World Bank (2022) household wellbeing improves when families have sustainable income and access to proper financial income.

The United Nations Development Program (2021) explains wellbeing is multidimensional and goes beyond income to include empowerment security and resilience because wellbeing is often

measured by ability to meet needs like shelter, medical care, education, water and food since they are required for man is proper survival.

2.3 THEORITICAL VIEW

2.3.1 SUSTAINABLE LIVELIHOOD / SUSTAINABLE LIVELIHOOD (SLA)

The SLA emphasizes that households and enterprise stability depends on access to a portfolio of assets which are human, social, natural, physical and financial and the ability to turn these assets into resilient livelihoods (chambers & Conway tradition) . Recent research confirms its relevance to local programmers, institutional support and targeted assets transfer increase resilience only when complementary services are present such as training, markets and governance for better explanation PDM provides the major asset which is money which is financial capital at parish levels but SLA view shows that capital alone is not enough there has to be human investment like training social training like group support for businesses to be sustainable so if one is given and the other is not there will be weak or no sustainability

According to OECD (2020) if households are able to have access to microfinance services there is a higher chance of resilience and reduced vulnerability to poverty since they can access the funding needed to boost in their sources of income, for all of this to be possible it is very kin to have adequate financial literacy because it helps in planning and utilization of funds. With PDM financial inclusion, it is expected to increase households' income whereby they are able to meet basic needs such as education, healthcare, shelter, clean water and food.

2.4 To evaluate the effectiveness of PDM in improving household wellbeing

The parish development model was introduced by the government to improve the economic situation of the country this was aimed at household level since it was identified as the start or root of poverty. (The ministry of finance, planning and economic development 2023) states that the model is expected to improve household wellbeing and enhancing access to basic services. Majorly if a home cannot have easy access to these needs that help it survive it is at a rate of poverty that's why the government aimed straight at household level making it the core intention to base on as so to improve household wellbeing through increased income.

As per the research PDM funding has majorly supported households that have been struggling to access credit and yet engage in income generating activities especially those that require less capital to operate and yet provide more profits some of these include charcoal selling, small restaurants, poultry, chapati stalls and many others took up the opportunity of getting PDM funds since it required no complicated procedure and had an interest rate of 6% per year making the offer friendly and measurable ministry of finance planning and economic development (2023) emphasizes increasing household income by improving access to financial services for example a household of 7 members that was selling charcoal and was depending on it alone for survival was able to expand and engage in piggery using the PDM funds in a period of five months the family had another source of income which helped them improving their income and standard of living, this addition income helped the family to access proper housing, food afford an education for their children and have access to bigger credit which has helped them expand the piggery and charcoal business. This program was able to show tangible improvements in household performance and financial resilience (world bank2022).

In addition a household that engaged in restaurant/food selling business faced challenges where by it was not consistent in providing the services to its customers and yet it had them since the restaurant lacked adequate capital to operate this was due to the many problems that the owner faced because she was a single mother that handled four schooling children, providing food, rent and necessary payments of services such as medical care at some point the business could no longer carry the weight so needs like education some medical care were cut off through the help of the PDM funds of one million Ugandan shillings since government of Uganda (2023) emphasizes PDM is neutral to all households regardless of social status, the household pumped the funds in the business and since it had ready customers in two months it had stabilized with no stress of returning the money urgently since a period of two years is given without return the business expanded to offering a variety like breakfast, supper and engaged in poultry farming that helped the mother take back the children to school receive proper medical care when needed and have enough food for the household though this was all achieved by the mother ability to save and plan for future showing that the program didn't only improve living conditions but also embraced the ability to save and plan for future needs,(OECD,2019) clearly states that PDM provides training in budgeting responsible expenditure and funds tracking in business here

households learn to prioritize spending on important needs like education, healthcare productive assets

Lastly in a particular household here had to provide for the family the and there source of income was through cultivating, pruning weeding and harvesting different farms around kirowoza parish, this household lived in the lowest form of poverty since their jobs where rare and seasonal and where they provided small payment that could not last them for two days, they had food shortage, lived in poor housing, the children received no education, the household had totally no access to any financial help even borrowing from a retail they would be denied but with the help of the PDM funds that didn't require many documents that are complicated the household sole provider applied and joined the farmers SACCO with in the PDM after two months the funds where received and the provider started small agrovet where he would sell to farms he would work for seeds Pest sides and vaccines for animals many farms trusted him since he would work for them in a period of one year the household expanded and started a farm having banana plantain cassava ,sweet potatoes inclusive animals like goats, and poultry ,Beck and Demirguc-kunt (2018) argue access to financial support enable small business expand beyond subsistence operations ,the household is now able to live in a healthier standard of living since it makes profits that sustain its way of living by providing basic needs like ,education and ability to have access to financial services like loans the household has several employees like the youth who work there and earn a living this household not only came out of poverty but it has also helped in economic growth by employing the youth strengthening social and economic wellbeing , it also engaged in farmers saving SACCOs which is a clear evidence of financial improvement. World bank (2022) emphasizes that sustainable livelihood diversification enhances long term household wellbeing.

However, even though PDM provides affordable credit less documentation and low profits easing access to its beneficiaries, its effectiveness is limited by several implementation challenges such as limited parish capacity, many parishes lack trained staff to properly guide beneficiaries for example in some parishes, the parish chief manages over 50 PDM groups at once making it impossible to monitor each business regularly. Inconsistent flow of funds, funds are often delayed due to long approval processes and paperwork which delays work because some people who depend on the money have to wait, weak monitoring systems monitoring officers seldom conduct follow-ups due to lack of transport or fuel. Limited digital enhancement services some parishes

still use manual record-keeping, increasing errors. For example, some names were found missing by some people who were eligible and had registered during uploading lists which always caused delays.

2.5 PDM supported practices household wellbeing

PDM supported practices refer to the methods, training, mechanisms and business development services offered to beneficiaries under the PDM. These include financial literacy training, bookkeeping, access to credit, group saving modes and investment in productive assets. Evaluating these practices helps determine how much they contribute to business growth and performance, which is a key factor to improving each household wellbeing.

Financial literacy training and business growth are one of the most important PDM supported practices according to akello (2022), training in budgeting, cashflow management, and savings directly improve the financial discipline of small household businesses. Many small enterprises are widely engaged in by many households who lack proper funding to start and sustain their businesses. Beneficiaries who understand the practice of separating personal and business finances tend to grow faster, increase their capital base, and make informed investment decisions for example some households used the funds to take away their problems like paying off loans and others added on their party celebrations instead of investing the funds in an income generating activity hence living the household in a poor state. Recent study by Mwesige (2023) found that entrepreneurs who attended PDM financial literacy sessions recorded up to 15-20% growth in monthly profits, because they were able to manage costs, control wastage and reinvest savings. for example, a households invested in a catering service restaurants made proper investment decision that was influenced by daily sales of the restaurant the business capital was reinvested in stock it increased gradually over time hence making more profits which were used to manage expenses wisely for example in payment of employees and expansion .This was able to be accomplished by the help of the committee at parish level who were put up to teach beneficiaries about how to handle the funds

Access to affordable credit and business performance is one of the core components of PDM is providing low-interest revolving funds according to the Ministry of finance (2023), PDM provides 1million per household with less interest of 6% after two years enabling businesses to expand

production capacity. Access to cheap credit reduces financial barriers and improves the operational performance of small businesses. Okello (2023) notes that PDM credit helped retail traders increase stock volumes, diversify product lines, and improve customer satisfaction, ultimately boosting performance. For example, a salon in kirowoza used PDM funds to buy a new hair dryer and some hair stock leading to an increase in her customer base within the past year

Record keeping and accountability practices, record keeping is a mandatory PDM practice aimed at strengthening accountability and business organization, according to Mugisha (2023), enterprises that adopt bookkeeping are more likely to track profits, losses and growth trends. This helps enterprises measure performance and helps make informed decisions. For example, a retail shop which uses sales and expense books helped identify slow moving items which helped it reduce unnecessary restocking, leading to improved profit margins. Group-based savings and cooperative models promote group-based savings this helps the government track how fast household income is improving, enterprise membership, and cooperative learning. These practices help beneficiaries with poor resources, learn from each other, and expand their enterprises through shared knowledge that is why there are SACCOs, for example famers are separated from households that own stalls. Group models also foster accountability, encourage peer monitoring and reduce default rates in loan repayment (Nabende, 2023).

However, poor group cohesion, leadership conflicts and political influence sometimes weaken group savings performance. When groups mismanage resources, business growth slows down. research by Akankwasa (2023) shows that over 45% of beneficiaries lack the capacity to maintain proper accounting records. Limited literacy levels hinder implementation, resulting in weak performance tracking. Misuse of funds and poor repayment habits reduce long-term performance. Some beneficiaries divert funds to personal consumption rather than investment (NPA,2023), which undermines the credit systems and weakens sustainability.

Overall, the PDM supported practices help households to increase capital base, improve financial discipline, track performance, reduce business risks, increase sales and profits enhancing long-term sustainability though it is constrained by poor monitoring, slow fund release, weak accountability systems and low financial literacy which restrains the major goal of the government of improving household wellbeing.

2.6 The challenges of PDM households

These are the factors/situations that hinder the proper function of the PDM program. Although the PDM aims at supporting household enterprises through affordable financing, financial literacy and enterprise development, many beneficiaries still encounter difficulties that limit the effective utilization of these funds understanding these challenges is important because they influence the extent to which PDM can truly improve on household wellbeing.

The major challenges are from the root and they include single parenthood, loss of guardians hence support at a young age ,early marriages, poor business skills and low levels of education with these challenges some of them unchangeable like loss the affect and weaken the impact of PDM interventions .According to NPA (2023), challenges such as limited financial skills, delays in fund disbursement, poor group governance and inadequate market access affect most households and yet without them being applied correctly or on time households may face low sales downfall of the business leading to poverty.

Limited financial literacy and poor bookkeeping skills to most PDM beneficiaries, especially those in peri-urban areas like Kirowoza village, have limited financial management knowledge, this is majorly caused by poor education background. Akello (2022) notes that many beneficiaries struggle with budgeting, recording transactions, inventory management and differentiating personal expenses from business finances. This limits their ability to invest PDM funds effectively and track business performance, also it turns out that many households are biased about records keeping it becoming hard for them to learn hence end up misusing the PDM funds. Mwesige (2023) emphasizes that without bookkeeping competency, beneficiaries cannot determine profitability or assess whether the loan is generating returns. Poor financial literacy leads to business downfall and poor loan repayment. For example, a study in lira district (Monitor, 2024) revealed that 67% of PDM beneficiaries could not maintain simple cashbooks, leading to repayment problems and business loss.

Misuse or diversion of PDM funds is one of the most widely reported challenges many beneficiaries allocate PDM loans to non-productive activities such as ceremonies e.g., marriages birthdays, school fees or paying debt (Nabende, 2023). This reduces the loans intended impact on enterprise growth. According to the Ministry of finance supervision report (2023), some

beneficiaries fail to invest in the enterprises they initially registered resulting in poor business performance. Diversion of funds weakens the PDM revolving fund and increases default rate. In Soroti a PDM audit (vision group, 2023) discovered that some beneficiaries used the money to repair houses instead of starting the intended piggery enterprises.

Delays in fund disbursement and bureaucratic processes of several studies highlight delays in accessing PDM funds as a key implementation challenge. Nabirye (2022) explains the verification of beneficiaries, formation of enterprise approval processes, and bank account opening often take months. These delays affect planned business timelines, especially for agricultural enterprises that rely on seasonal cycles AKENA (2023), further notes that delayed disbursement reduces beneficiaries trust in the program and discourages participation

Poor market access and low demand, many PDM funded businesses operate in parishes where markets are small and local demand is limited. According to Okello (2023), insufficient access to reliable buyers leads to unsold stock, reduce income and low profitability the challenges include lack of transportation, low purchase power in rural communities, inadequate storage facilities NPA (2024) notes that although PDM aims to create market linkages, implementation remain weak in many districts.

However financial literacy challenges arise because PDM training sessions are too brief during their meetings Kintu (2023) argues that some parish chiefs conduct training as a one-day workshop, which is insufficient for beneficiaries with low education, misuse of funds often results from lack of follow-up and poor monitoring , lack of transport and facilitation to supervise businesses regularly. Delays sometimes occur because of administrative inefficiencies at the district or parish level, such as incomplete documentation or mismatched data in the PDMIS system (MOFPED,2023), market access problems also stem from beneficiaries choosing enterprises without considering demand and competition. In some parishes, too many people choose the same enterprise (e.g., poultry), creating over supply.

2.6.1 Solutions for the challenges.

Continuous, practical and sector-specific training instead of one-day workshops beneficiaries should receive ongoing training programs in record keeping, budgeting and cash-flow management, stock control pricing during inflation customer management this is because

continuous training builds confidence and helps beneficiaries apply knowledge directly to their businesses.

Streamlining administrative processes like automating approval verification through (PDMIS) parish development model information system, reducing paperwork at the parish level there are many procedures regarding paperwork procedures at the parish offices in regard to PDM registration, ensuring enterprises meet the early year operational deadlines but this can be done with strict follow-ups by the enterprises committee members this is because the closer the supervision this reduces misallocation and ensures funds are invested in intended enterprises.

Professionalizing enterprise leadership, mandatory training for enterprise executives since under all PDMs there are SACCOs and then after enterprises where people dealing in the same business come together they get a leader and secretary so those are the ones that need training because they ensure that information reaches on the ground to the last individuals and monitoring will be made effective strong leadership builds trust, improves fund management and prevents corruption.

Increase resources for monitoring officers like providing transport means like motorcycles and fuel hiring more extensive workers to help reach in ground, allocating supervision budgets making visits at parishes monthly with these well supported officers can effectively track business progress and guide beneficiaries

In conclusion the view of related literature has demonstrated that the PDM is a strategic government initiative designed to support household enterprises and promote long-term business because it is the major source of generating income to improve on household wellbeing ,at the parish level this review showed that PDM supported practices influence business stability however the literature showed several challenges and so far the identified solutions to address them overall the literature indicates that while PDM has strong potential its effectiveness depends largely on proper implementation, continuous training and strong monitoring mechanisms.

CHAPTER 3

RESEACH METHODOLOGY

3.1 Introduction

This chapter presents the methodology that was used to conduct the study on the role of the Parish Development Model (PDM) in improving household wellbeing. It shows the research design, study area, study population, sample size and sampling techniques, data sources, data collection methods and instruments, data analysis, validity and reliability of the instruments, ethical considerations, and limitations of the study

3.2 Research Design

A mixed method research approach was used in this investigation because it showed both qualitative and quantitative data the quantitative data was used to collect numerical data and qualitative data was collected through structured questioners According to Kothari (2004), qualitative and quantitative methods combined can help improve validity and reliability of research findings therefore allowing the researcher obtain both measurable data and deeper explanation of the research problem.

3.3 Study Area

The study was conducted in Kirowoza village in Mukono district. The area was selected because it was one of the areas implementing the Parish Development Model and had a large number of different households benefiting from PDM support. Kirowoza village had many businesses in all categories that took up many households such as retail shops, food vending, tailoring, urban farming, and charcoal selling, making it a suitable location for studying business sustainability under PDM.

3.4 Study Population

The study population was one hundred twenty people who received the PDM funds hence focusing on them as our study population .The researcher set out to determine how Paish model development helps in improving household sustainability as well as its advantages and disadvantages.

A population refers to the entire group of people of individuals, objects or event that share a common characteristic and are the focus of the study. It presents the complete set of elements that the researcher aims to study and draw conclusion about (Jilcha Sileyew, 2020; Garg, 2016)

The population with regards to this study will be a group of people from which a subset is chosen for investigation this includes PDM beneficiary business owners

Parish Development Committee (PDC) members, SACCO leaders, Parish chiefs and extension workers involved in PDM implementation. These categories were selected because they are directly involved in or affected by the implementation of the Parish Development Model.

3.5 Sample Size and Sampling Techniques

3.5.1 Sample Size

This was the number of respondents selected from the study population to represent the entire population. An appropriate sample size improves accuracy and reliability of research findings while reducing costs and time (Kothari, 2024). The sample size was determined using statistical formula which was suitable since the population was known and relatively small.

Where this formula is to be used

The formula

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

Where

n = required sample size

N = total population

e = level of precision

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

n = 120

$$1+120(0.05)^2$$

n=120

$$1+120(0.0025)$$

n=120

$$1+0.3$$

n=120

$$1.3$$

n=92

The sample size was too big, giving a total of 92, so through purposive judgement 30 respondents were chosen to conduct the research study.

3.5.2 Sampling Techniques

The study used a combination of simple random sampling and purposive sampling techniques the simple random sampling Method was used to select PDM beneficiary business owners to ensure fairness and equal chance of participation while purposive sampling was used to select key informants such as parish chiefs, SACCO leaders, and PDM committee members because of their specialized knowledge and involvement in the program. According to Kothari (2004), purposive sampling is appropriate when the researcher needs respondents with specific characteristics or expertise.

3.6 Sources of Data

The study used both primary and secondary data sources. Primary data was collected directly from respondents through questionnaires . This data provided firsthand information on PDM-supported practices, business performance, and challenges faced by beneficiaries. Secondary data was gathered during the document evaluation process a number of reports as well as documents such as government reports, policy documents, books, previous research studies, and PDM implementation guidelines since it is relevant in providing the researcher with information. These sources also helped to support and compare findings from the primary data

3.6.1 Measurement levels

The measurement level is the system that is used to qualify respondents, recipients' opinions, and experiences during the collection of data. This study used the Likert scale to measure the variables because it was suitable for social science research and allows respondents to express levels of agreement or disagreement with given statements (Kothari,2004)

The study used the Likert scale below

SCALE	DESCRIPTION
1	Strongly agree
2	Agree
3	Neutral
4	Disagree
5	Strongly disagree

3.7 Data Collection Methods and Instruments

3.7.1 Questionnaires

Structured questionnaire was distributed to PDM beneficiaries in order to get data. The questionnaires contained questions that required fill in tick gaps since they are time-saving and easy for the respondents to answer and understand, making my selection of information quick and simplified

3.8 Data Analysis

Quantitative data was collected through questioners that were handed out to the respondents, and the data was grouped in accordance to their response this was done with the help of tables the qualitative data was collected from the structured questions at the end of the questioner which require suggestions to government before implementing similar programs and solutions to improve

on PDM their responses will be analyzed using thematic analysis where similar suggestions where put together in to common themes which where are presented in narrative form to support quantitative findings.

3.9 Validity and Reliability of Research Instruments

3.9.1 Validity

Validity refers to the extent to which the research instruments measure what they intended to measure Kothari (2004) Content validity was ensured by aligning the questionnaire with the study objectives and research questions. The instruments are to be also reviewed thoroughly by the researchers to ensure they align with the intended goals.

3.9.2 Reliability

Reliability refers to the consistency of the research instruments. Reliability was ensured by using standardized questioner for all respondents, simple questions where provided to avoid mistakes and misunderstandings.

3.10 Ethical Considerations

According to Kothari, ethical consideration in research involves the researcher responsibility to protect the rights, dignity ,and welfare of respondents throughout the research process before collection of data the following were put in to action ,Permission was obtained from relevant authorities before data collection ,respondents were informed about the purpose of the study, participation was voluntary, Confidentiality of respondents will be ensured, data collected will be used strictly for academic purposes

3.11 Limitations of the Study

The study faced some limitations, including bad weather, festive season, politics, and reluctance of some respondents to provide accurate information because they were scared.

However, the researcher minimized these limitations by carefully planning the study and assuring respondents with confidentiality.

CHAPTER FOUR

PRESENTATION ANALYSIS AND INTERPRETATION OF THE RESULTS

4.0 Introduction

This chapter presents the analysis and presentation of results, demographic characteristics of the respondent, the results regarding the analysis made on the role of PDM in improving household wellbeing and the challenges with PDM implementation and maintenance.

4.1 Demographic characteristics of respondents

This section presents results on the characteristics of respondents who participated in the research about PDM and household wellbeing.

4.1.1 Response Rate

This table was designed and distributed to establish the role of PDM on improving household wellbeing in kirowoza village it shows the percentage and number of respondents and those who did not during the information collection on PDM and household wellbeing.

Table of response rates

DETAILS	FREQUENCY	PERCENTAGE
Responded	30	100
Total	30	100

The response rate as per the research is recorded in the table above. All of the 30 respondents in the target group responded, covering 100% of respondents who accurately reflected the study population making the information below reliable

4.1.2 Age Group

This table shows the age bracket of respondents who participated in research about PDM improvement on household wellbeing.

Age Group	Frequence	Percentage
18-30	11	63
31-40	19	37
41-50	0	0
50 and above	0	0
Total	30	100

This table shows more respondents being around the age group of 31-40 because those where the individuals who had households that benefited highly from PDM showing that most households are in early middle age.

4.1.3 Education level

This table shows education level of the respondents in different categories.

Details	Number	Percentage
Primary level	18	60
Secondary level	12	40
Certificate level	0	0
Diploma level	0	0
Bachelor's level	0	0
Masters level	0	0
Total	30	100

This table shows that respondents stopped in secondary and primary level of education implying that many households who got the support could answer the full questionnaire because primary level had the highest percentage of 60% followed by secondary level with 40% the rest of the categories having 0% certificate level had none, diploma had none, bachelors level having none and in masters showing a low number of individuals with high education interested in PDM funds.

4.1.4 Marital status

This table shows the results of marital status of the respondents.

Marital status	frequency	Percentage
Married	9	30
Single	21	70
Total	30	100

This table shows 9 married respondents making 30%, and 21 single respondents making 70% of the sample population this clearly showed that single parents face the most difficulties as per income to sustain a household.

4.2 Effectiveness of PDM in improving household wellbeing.

The first objective of the research was to evaluate the effectiveness of PDM in improving household wellbeing in kirowoza village

The findings shown below were attained from respondents who benefited from the PDM support in regard to their household wellbeing

Table showing effectiveness of PDM in improving household wellbeing

Number	Statement	Mean
1	PDM support has increased my overall household income	4.4
2	The financial assistance from PDM has reduced my household borrowing rate	4.6
3	PDM has improved my household ability to save money regularly	1.5
4	My household income has improved compared to before receiving the PDM funds	3.0
5	PDM has enabled my household to invest in income generating activities	1.7
6	Income from PDM has supported my household ability to meet daily needs more effectively	3.5
effectiveness of PDM in Improving household wellbeing		3.1

The mean score of 4.4 shows that the respondents agreed that the PDM program has been effective in improving household wellbeing in kirowoza showing the big positive influence in business towards long term business operations and efficiency.

4.2.1 PDM support increased overall household income

The respondents were asked to indicate if the PDM support enabled their households increase in income, the finding showed a high score of 4.4 indicating that most respondents did not agree that the PDM program had helped them fully improve their household wellbeing according to information attained this happened because of the low funds that were disbursed the respondents were given five hundred thousand instead of one million this fully affected them because most of them had many expenses to handle which caused them to split the little money they had to pay off the debt take care of emergencies and make investments to generate income which wasn't enough to help them sustain a business which at the end, ended up collapsing hence making the PDM program not fully effective.

4.2.2 PDM financial assistance has reduced my household borrowing rate.

The research also looked further into the level of borrowing or low qualified loans many households are engaging in. This had a negative mean score 4.6 from the respondents this is because many of them used the funds to make parties and pay debt so that they could get a credit raise and have access to more money lenders some respondents mentioned that the funds were given to them to use lavishly by the president so it was all used to please their desires instead of investing it when the money got done they went back to money lenders to get loans and yet they carry high interest which weighs down on their income since some money lenders require weekly payments.

4.2.3 PDM has improved my household ability to save money regularly.

Regarding the ability of households to save this, it showed a great score of 1.5 where most respondents said that the saving culture helped them overcome many emergencies others were able to take their children to school in time and they still carry on the practice because they experienced its goodness.

4.2.4 My household improved compared to before receiving the PDM funds.

The mean score was neutral with a mean score of 3.0 because some households at least expanded their businesses, which improved on their income other businesses started which became another source of income showing promising results to the PDM program that most households were not left the same there was a positive outcome.

4.2.5 PDM has enabled my household to invest in income generating activities.

This received an encouraging score of 1.7 because many households had evidence like poultry pig Stys, salon equipment, stock for businesses, though they got little most were able to use it wisely and are now able to gain some income, this was because the PDM had provided capital for them to start and expand helping them increase their household wellbeing.

4.2.6 Income from PDM has supported my household ability to meet daily needs more effectively.

Many households meet their needs when they have just received the funds but due to poor investment and poor handling of funds many households have slightly gone back to the struggling state but are still surviving this got a mean score of 3.5 showing many households are not that okay but they have at least improved on their living standards enabling them to meet their needs.

The objective of PDM is effectiveness in improving household wellbeing showed a total mean score of 3.1 showing that the program has tried to take households from poor standards of living and has neutrally improved their standards of living hence improving household wellbeing.

4.3 Table showing PDM supported practices

The mean scores show the respondents' responses about the PDM supported practices in improving their household income to grow in various ways as it will be explained below.

NUMBER	QUESTION	MEAN
1	PDM supported practices like saving have improved my household financial stability	2.4
2	PDM support has helped diversify my household business performance	2.5
3	PDM practices have enabled me to reinvest profits into expanding my livelihood activity	2.3
4	Training on financial management under PDM has helped me manage income effectively	4.8
5	Record keeping practices taught by PDM have improved my household business	3.5
6	Income from PDM supported activities has increased overtime due to improved practices	3.0
Assessing extent to which PDM supported practices contribute to improvement in household wellbeing		3.0

The average means score shows of 3.0 was attained from the second objective implying the practices have neutrally improved the PDM purpose in improvement of household wellbeing.

4.3.1 PDM supported practices like saving have improved my financial stability

There was a high score of 2.4 of which indicated the PDM encouraging saving as a practice was taken up by most of the beneficiaries and it's still being used till day since its benefits were evident for example most beneficiaries are mothers and hospital bills where the most difficult expenses to meet since its always abrupt many beneficiaries thanked the government for not giving up on encouraging them to save.

4.3.2 PDM support has helped diversify my household business performance.

The score was high, it was 2.5 because some people invested the small funds in their businesses and others used the funds to expand their business, which improved on their state of living the beneficiaries agreed that although the money was not given in full it helped them tremendously in the long run

4.3.3 PDM practices have enabled me to reinvest profits into expanding livelihood activity.

The respondents' answers and reaction about reinvesting profits had a high rating of 2.3 because some households with small businesses like chapati stalls, samosa stalls and salons say the money could buy much and help them stock much for their business.

. some households acquired equipment, like a salon that bought another hand drier that helped the salon improve on its operations, this helped reduce delays, increased production capacity because more machinery saves time and increases service quality by achieving all these customer demands were met which improved performance this increased on number sales meaning their profits increased and so they some to reinvest back and others for home purposes , thereby contributing to household growth in income

4.3.4 Training on financial management under PDM has helped me manage income effectively.

The finding about training on financial management had the lowest score of 4.8 because many beneficiaries stated that they have suffered a lot in life whatever chance they get with money they have to spend as they wish others said they don't want a poor life so their expenditure is somehow high it was clear that the information was not needed and they were not interested at all in learning how to handle their finances in addition said it was time wasting since they were mothers and wives they had other responsibilities to take care of other than learning financial management.

4.3.5 Record keeping practices taught by PDM have improved household business.

Beneficiaries explained and said this practice helps though they do it in their local way not the updated way they use their head and not writing down accurate information about expenses and profits, some tried to learn and they said the practice has slightly helped them and they have had an improvement in their income generating businesses they said this is done through reducing expenses and increasing profits since they keep a track record of it which has helped them increase on their income this held a neutral mean score of 3.5

4.3.6 Income from PDM supported activities has increased overtime due to improved practices.

The respondents feedback about this statement was neutral with a 3.0 because some of the respondents businesses had collapsed others had reduced in productivity and others were thriving due to consistent commitments this is because the beneficiaries used a small portion of the funds to invest in their businesses and used the rest of the money for personal desires, they only praised the practice of saving which they say is a useful practice till date that they use and fully took it up with the help of PDM teaching sessions the other activities like recordkeeping and other financial management practices were discouraged and said it was time wastage.

4.4 The table shows study's last objective

This represented some of the main problems that households supported by PDM face despite the positive contributions of PDM towards improvement of household income there are still some weak areas that still need to be responded to with serious effect.

Table showing challenges faced by businesses.

Number	Statement	mean
1	Limited financial literacy affects the effective use of PDM funds	4.0
2	Delay in receiving PDM funds negatively affects household income	1.1
3	More training and guidance would improve the effectiveness of PDM in my household	1.1
4	Stronger monitoring and support from parish officials would help household use PDM funds more effectively	2.2
5	high costs of inputs reduce profitability of PDM supported household activities	1.0
Challenges faced by households who benefit from PDM.		1.8

The average mean about the challenges facing households supported by the PDM funds has a strong mean of 1.8 meaning that the problems are visible and need serious attention since all the

respondents agreed that the challenges really affect them severely despite the benefits PDM program gives.

4.4.1 Limited financial literacy affects the effective use of PDM funds

the findings indicate that limited financial literacy, which include poor bookkeeping skills affect the proper use of the PDM funds, since most households took up the local way of keeping their records which does not require everyday recording of expenses and profits they called it survival way, this affects their businesses because they end up using both capital and profits draining the business in a short period of time hence reducing and cutting off their source of income, others not wanting to know at all about the financial education due to bias making the program irrelevant since they benefit for short period of time this had a mean score of 4.0.

4.4.2 Delays in receiving PDM funds negatively affected my household income

Delays in these funds was identifies as the major problem of all of them because it reflected a mean score of 1.1the delay in disbursement to many households was like lost hope because many had relied on the funds to invest expand and start up new businesses to increase their income ,other beneficiaries stated that they wanted to stop being employed by their bosses and start up their own businesses since they have the skills required this was aimed at so much by the respondents because it affected the business progress gave them hope some lost it since it took long the funds took two years to get out and be disbursed the first time and 6 months for the next top up for those who didn't receive the funds at the first time.

According to beneficiaries in kirowoza many households received half of the funds that were provided by the government which was five hundred thousand instead of one million that was being promised this affected most households that had planned to use the funds for income increment

4.4.3 More training and guidance would improve the effectiveness of PDM in households

Beneficiaries stated that the parish teams do not give them proper guidance especially when it comes to filling in the application forms this would increase the number of applicants because most where hindered from applying because of the forms and according to multiple gathered responses most beneficiaries got to know about the program from the friends but not through

announcements at parish and if the parishes announced this earlier they would get more training and organized sessions this would give them more time to prepare hence improving effectiveness of PDM in income households with all this given the mean score was high with 1.1

4.4.4 Stronger monitoring and support from parish officials would help households use PDM funds more effectively.

The study revealed that misuse of funds has a significant effect on household income standards which played a big role in stopping what the funds intention was many households diverted the funds to non-productive activities that do not give back profits which helps in income improvement and state of wellbeing causing a big damage, some respondents admitted to using the money for paying their old loans ,ceremonies and paying tuition because they knew no one would make a follow up on the funds use yet that the money was intended for investment and payment is a must after two years ,by doing this their businesses kept on struggling and their financial position stayed the same this was seen with a mean score of 2.2 by respondents showing that they accepted that diversion the funds costed some businesses and now they are beyond repair yet still have a loan to pay.

4.4.5 High costs of inputs reduce profitability of PDM supported household activities

Beneficiaries gave information about how the prices of raw materials they use to generate final output for sale are expensive, for example flour increased seeds and Pest sides, so the PDM funds become too small to help them generate the required amount of money to help sustain their way of living hence bringing in small income. This was one of the most complained parts and it ended with a mean score of 1.0.

CHAPTER 5

DISCUSSIONS OF FINDINGS CONCLUSION AND RECOMMENDATIONS

5.0 INTRODUCTION

This chapter shows the conclusion of the whole research dissertation includes the summary of the research findings to the objectives, the recommendations and conclusion.

Number	Objective	Results
1	Evaluating the effectiveness of PDM in improving household wellbeing	The average means of responses for the role of PDM in improving household wellbeing was 3.1
2	Assessing the extent to which PDM supported practices contribute to household wellbeing	The average mean of PDM support practices contributing to household wellbeing was 3.0
3	Examining challenges faced by households that benefit from PDM	The average responses for the challenges faced by households that benefit from PDM was 1.8

5.1. Evaluating the effectiveness of PDM in improving household wellbeing.

The first objective was examining the role of PDM when it comes to improving household wellbeing and the results showed that the program PDM played a very significant role that created a positive impact to all benefited households , the results showed that the PDM involving itself in improving household income enabled multiple thriving households survive ,expand and grow this was seen through improved stability and maintenance of operations helping households have

operations in the long run. The mean score of 3.1 showed neutral satisfaction from the households who gained from it.

5.2 Assessing the extent to which PDM supported practices contribute to household wellbeing

The second objective was to assess the extent to which the PDM supported practices contribute to household income growth and performance as per the mean score of 3.0 from the findings of the respondents it showed a neutral agreement of the respondents because with these practices businesses that bring household income improved in making proper investment decisions ,proper budgeting helping with over spending and expansion through buying of new machinery to increase sales and meet demand, which has greatly contributed income growth.

5.3 Examining the challenges faced by households that benefit from PDM.

the last objective of the study was to examine the challenges that are faced by households who gain from the PDM support the findings from the challenges were not many but they carried are huge impact on the improvement of income in households this was clearly identified in the research where it showed that challenges had the highest mean score of all of the objectives of the study , it carried a mean score of 1.8 showing strong agreement of these challenges from the respondents this also showed that whatever was being done to solve these challenges wasn't being effective or properly done so it was like a waste of time unless proper ways of implementing it are carried out.

6.0 RECOMMENDATIONS FOR THE RESEACH STUDY.

The following are the recommendations for strengthening PDM program in kirowoza village in Mukono district

Strengthening and monitoring through regular household visits by parish chiefs and chairmen since they always know the beneficiaries in the parish groups and their businesses plus locations, this can help the PDM committee know that their money is being used accordingly and effectively quarterly audits for parishes by the government because they would also be put on pressure to find where the money goes and how it is being paid back .

Proper teaching methods instead of teaching the beneficiaries by word of mouth they should hold actual classes one hour on the day of their meeting since they meet very Sunday on a weekly basis

this would work since most people understand when things are written this was a recommendation from one of the beneficiaries and most people seemed to agree with it by word of mouth take things for granted.

Financial transparency through record tracking and keeping on automated system, this need to be put more effort on how the money moves because most people put their family members and it was a written rule that 1 or 2 people should receive the funds in one house depending on their number.

Strict laws like fines should be implemented on beneficiaries who use the funds for other purposes that do not bring value to business, this would scare the wrong people from applying into the program living room for the right people.

Customer care teaching some beneficiaries get the funds, but they remain stagnant in their business, yet they have potential it was identified that some business owners do not know how to treat customers right and yet one of the major uses of the funds is to help in expansion this can never happen if there are low sales and less profit being made.

Loan follow ups whoever would want to benefit from the PDM program would have to show are financial statement from different banks this would help track there payment behavior and pending loans whomever would have a loan will not be given money because it was identified that most people use the PDM funds to pay their old loans and they can't be denied funding because the program is for all households.

Governments mandatory follow-up on the ground from beneficiaries themselves because there is a lot of unfairness happening according to beneficiaries under kawuga parish many targeted people did not receive the funds, and many received half of the intended money if would not happen if the government has put more emphasis on the final beneficiaries.

The government should consider the market changes because it really wants to help out but inmost cases the prices are high for many households to carry on their businesses so the money disbursed in most cases cannot even fix half of some problems when it comes in income generating activities

5.5 Conclusion

In summary, the role of Parish Development Model in improving household wellbeing is significant and impactful because it showed signs of improvement in household income to most of its beneficiaries , though it carries some of its challenges that include poor bookkeeping weak monitoring ,delay in fund disbursement and many others are listed in the findings, the research objectives that significantly help in carrying out the research helped the research find the missing gaps and the solutions to address them accordingly ,if they are put in to action the PDM program will be properly functioning and help all the intended group of beneficiaries it was intended to help hence improving and increasing on the number of households improve on their wellbeing.

REFERENCES

- African Development Bank (AfDB). (2022). Supporting MSMEs for inclusive growth in Africa. <https://www.afdb.org/en/topics-and-sectors/sectors/private-sector-development/>
- African Press. (2024). Strategy flaws undermine Parish Development Model success. <https://www.africa-press.net/uganda/all-news/strategy-flaws-undermine-parish-development-model-success>
- Akello, B. (2023). Impact of financial literacy on SMEs in Kampala. *Journal of Business Research*.
- Asian Development Bank (ADB). (2021). Microfinance and enterprise growth. <https://www.adb.org/what-we-do/poverty-reduction/microfinance>
- Asimwe, F. M. (2025). Adoption of the Parish Development Model for socio-economic development. *East African Journal of Business and Economics*, 8(1), 261–279. <https://doi.org/10.37284/eajbe.8.1.2819>
- Ginbari, G. T., Hagen, I. Z., & Mate, D. (2025). Sustainable financial inclusion and SME performance: A systematic literature review. *Acta Carolus Robertus*. <https://doi.org/10.33032/acr.7143>
- International Labour Organization (ILO). (2021). Small business development and employment in Uganda. <https://www.ilo.org/statistics/statisticalabstract/>
- International Monetary Fund (IMF). (2022). Uganda country report. <https://www.imf.org/en/Countries/UGA>
- Kasajja, P., & Muwonge, A. (2023). Impact of financial management practices on SME sustainability in Uganda. *Journal of Business and Economic Studies*,
- Kayizzi-Mugerwa, S. (2024). Uganda Parish Development Model in practice: Rationale, impact, and relevance for bottom-up economic development in Africa. *Southern African Journal of Policy and Development*. <https://scholarship.law.cornell.edu/sajpd/vol7/iss2/4>
- Kintu, J. (2023). Reports on SMEs and local development programs in Uganda.

Microfinance Training Services. (2023). Services and financial sustainability of SMEs in Kampala Central Division. *International Journal of Management and Economic Fundamentals*. <https://inlibrary.uz/index.php/ijmef/article/view/39225>

Ministry of Finance, Planning and Economic Development. (2023). Parish Development Model implementation report 2023. <https://www.mofepd.go.ug>

Ministry of ICT and National Guidance. (2025). Parish Development Model: Objectives, pillars, and expected impact. Government of Uganda. <https://ict.go.ug/ims/public/index.php/programs/parish-development-model/>

Ministry of Local Government. (2025). Parish Development Model (PDM): Overview and implementation. Government of Uganda. <https://molg.go.ug/parish-development-model/>

Monitor Publications. (2023). Challenges affecting the Parish Development Model implementation. <https://www.monitor.co.ug>

Monitor Publications. (2024, March 12). Parish Development Model boosts small businesses in Kampala. *Daily Monitor*. <https://www.monitor.co.ug>

Mwesigye, T. (2023). SME sustainability and Parish Development Model programs in Uganda.

Nagoli, S., Basheka, B. C., & Namagembe, S. (2023). Effectiveness of local government development initiatives on SME sustainability in Uganda.

National Planning Authority. (2024). Uganda National Development Plan (2020/21–2024/25). <https://www.npa.go.ug>

Presidential Initiatives. (2022). Parish Development Model: Policy and regulatory framework. Government of Uganda. <https://presidentialinitiatives.go.ug/parish-development-model/>

Transparency International Uganda. (2023). Governance and accountability in public funds management. <https://tiuganda.org>

United Nations Development Programme (UNDP). (2021). Inclusive local economic development. <https://www.undp.org/uganda>

Vision Group. (2023). SMEs and the Parish Development Model in Uganda.
<https://www.newvision.co.ug>

World Bank. (2024). Promoting inclusive growth through local development programs in Uganda.
<https://www.worldbank.org/en/country/uganda/overview>

QUESTIONNAIRE.
UGANDA CHRISTIAN UNIVERSITY

School of Business

I am Mirembe Jemimah a student at Uganda Christian University conducting a research study on “Analyzing the role of PDM in improving household wellbeing in Kirowoza village Mukono district.

I am kindly requesting you to assist me in this study by answering the following questions. I assure you that your information will be treated with utmost confidentiality.

SECTION A: Demographic Data

Please tick (✓) in the appropriate box as the most agreed answer to the following statements. 1. Gender of the respondent.

Male

Female

2. Age group of respondents.

18-30 years

31-40 years

41-50 years

above 50 years

3. Marital status of the respondent.

Single

Married

4. Education level of the respondent.

Primary level

Secondary level

Certificate level

Diploma level

Bachelor’s level

Master’s Level

Others Specify

Questionnaire: Analyzing the role of PDM in improving household wellbeing in kirowoza village Mukono district

Please rate the following statements on a scale of 1 to 5, where 1 = Strongly agree, 2 = agree, 3 = Neutral, 4 = disagree, and 5 = Strongly disagree.

SECTION B

Effectiveness of PDM in improving household well-being	1	2	3	4	5
PDM support has increased my over all household income					
The financial assistance from PDM has reduced my household on borrowing					
My household ability to save money has improved more regularly.					
My household income has improved compared to when the PDM funds where not received					
PDM has enabled my household to invest in businesses that generate income					
Income from PDM has supported my household to meet daily needs.					

SECTION C

	1	2	3	4	5
Assessing extent to which PDM supported practices contribute to improvement in household wellbeing					
Supported practices from PDM like saving have improved my household financial ability					
PDM support has helped expand my household business performance					
PDM practices have enabled me to reinvest profits into other income generating activities					
Financial management training under PDM has helped me manage income more effectively					
Record keeping practices have improved my household income generating businesses					
Income from PDM supported activities has increased overtime due to improved practices					

Section D

Challenges faced by households who benefit from PDM	1	2	3	4	5
Limited financial literacy affects the proper use of PDM funds effectively					
Delay in receiving PDM funds negatively affected my household business activities					
Adequate training and guidance would improve the performance of PDM activity in my household					
Stronger monitoring and support would help the households use effectively the money					
Raising costs in inputs have reduced profitability of PDM supported household activities					

What type of training would help beneficiaries manage PDM funds better?

.....

.....

.....

What solutions do you suggest to improve the effectiveness of PDM?

.....

.....

.....

What suggestions do you give the government before implementing any support strategy like?

.....

.....

.....

