

Performance of the Parish Development Model and Stakeholder Outcomes in Sironko District Uganda

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Abstract

Uganda's Parish Development Model (PDM) is a parish-centred strategy intended to move subsistence households into the money economy through financial inclusion, enterprise development, local planning, service delivery, and strengthened governance. This study examined PDM performance and stakeholder livelihood outcomes in Sironko District, Uganda. A mixed-methods design combined survey data from 154 PDM-participating households, selected from a target population of 250, with eight key informant interviews, three focus group discussions, and document review. Quantitative data were analysed using descriptive statistics, Pearson's correlation, and simple linear regression, whereas qualitative data were analysed thematically and integrated at interpretation. Fund uptake was positively associated with reported income change, $r = .61$, $p < .01$, and the regression model accounted for 37% of the variance in reported income change, $R^2 = .37$, $p < .001$. Implementation was constrained by delayed disbursement (57%), inadequate beneficiary training (49%), weak monitoring (45%), and politicisation (38%). Participants valued access to affordable capital but reported uneven technical understanding, limited post-disbursement support, and weaknesses in coordination and accountability. The study concludes that the PDM can strengthen financial inclusion and local participation, but sustainable livelihood gains require timely disbursement, professional SACCO governance, continuous training, extension and market support, transparent beneficiary selection, and credible monitoring and grievance mechanisms.

Keywords: Parish Development Model, Financial Inclusion, Rural Livelihoods, Stakeholder Outcomes, Sacco Governance, Sironko District, Uganda

1. Introduction

Rural poverty, insecure household income, limited access to affordable finance, and weak integration of small-scale producers into formal markets remain persistent development concerns in many low-income settings. In Uganda, these constraints are particularly important in rural districts where livelihoods depend heavily on smallholder agriculture, informal trade, and low-capital enterprises. Development strategies have therefore increasingly combined decentralised planning, financial inclusion, enterprise support, and community participation in an effort to strengthen household resilience and local economic development [1,2]. The Parish Development Model (PDM) is Uganda's current whole-of-government framework for delivering coordinated interventions at parish level. Official policy documents define the parish as the lowest administrative and operational hub for planning, budgeting, implementation, supervision, and accountability (Ministry of ICT and National Guidance, n.d.; Ministry of Local Government [3]. National implementation was launched in February 2022, with the stated objective of increasing

household incomes and moving subsistence households into the money economy (Ministry of Finance, Planning and Economic Development [MoFPED], Office of the Vice President, [4].

The PDM is organised around seven interdependent pillars: production, storage, processing and marketing; infrastructure and economic services; financial inclusion; social services; mindset change and cross-cutting issues; the Parish-Based Management Information System; and governance and administration [3]. The financial inclusion pillar operates through Parish Revolving Funds and parish-level savings and credit cooperative organisations (SACCOs). Its theory of change assumes that affordable finance, when combined with viable enterprises, business development services, extension support, functioning markets, community data, and accountable local institutions, can improve productivity, income, savings, employment, and household welfare. The PDM is ambitious in both scale and institutional complexity. National analyses describe it as a potentially valuable bottom-up development mechanism, while warning

that weak policy coherence, inadequate implementation capacity, limited local autonomy, and risks of institutional capture may undermine its effectiveness [5]. Uganda's Office of the Auditor General has similarly identified weaknesses in fund release, beneficiary information, implementation readiness, monitoring, and accountability across local governments (Office of the Auditor General [OAG], [6]. Sironko District provides an important case for examining these dynamics. The district has substantial agricultural potential, but enterprises are exposed to seasonal timing, market constraints, environmental risk, and variable access to technical services. The 2024 district audit reported delayed disbursement, gaps in the integration of parish priorities into local plans, and regulatory concerns affecting PDM SACCO operations (OAG) [7]. These institutional conditions make it necessary to assess programme performance not simply by the amount disbursed, but by the quality of stakeholder awareness, productive fund utilisation, governance, monitoring, service coordination, and livelihood change.

1.1. Problem Statement

Although the PDM is intended to improve household income and welfare, implementation quality is uneven across parishes and stakeholder groups. Access to funds may be delayed, training may be insufficient, monitoring may be intermittent, and beneficiary selection may be perceived as politically influenced. These conditions can distort enterprise timing, weaken repayment discipline, reduce trust in SACCOs, and limit the extent to which public financing produces sustained livelihood gains. The central research problem is therefore not merely whether PDM resources reached Sironko District, but whether the model performed effectively for the actors who finance, manage, implement, and use it. Evidence is required on the relationship between fund uptake and livelihood outcomes, the institutional conditions surrounding that relationship, and the experiences of beneficiaries, parish leaders, SACCO actors, extension workers, and district officials. Without such evidence, implementation may remain focused on disbursement counts rather than productive utilisation, enterprise survival, repayment, stakeholder satisfaction, and long-term household transformation.

1.2. Research Gap and Contribution

Early PDM scholarship has largely examined programme rationale, national implementation risks, or selected parish case studies. For example, Kayizzi-Mugerwa analyses institutional coherence and the risk of local capture, whereas Asiimwe documents perceived benefits among purposively selected beneficiary groups in two urban parishes [8,9]. National policy studies also emphasise that implementation quality, market access, and administrative capability are decisive for results [5]. However, district-level mixed-methods evidence linking fund uptake to reported livelihood change while simultaneously examining governance, training, monitoring, and stakeholder coordination remains limited. This study contributes in three ways. First, it provides empirical evidence from a predominantly rural district during the PDM's early implementation period. Second, it combines household-level quantitative analysis

with qualitative accounts from multiple implementing and beneficiary stakeholders. Third, it interprets PDM performance through decentralisation theory, stakeholder theory, and the sustainable livelihoods framework, thereby treating financial access as one element within a wider institutional and livelihood system.

1.3. Objectives of the Study

The general objective was to examine the performance of the Parish Development Model and its influence on stakeholder livelihood outcomes in Sironko District, Uganda.

- Assess the level of awareness and understanding of the PDM among beneficiaries, parish leaders, SACCO actors, and local government officials.
- Examine the extent to which PDM programmes, funds, and support services were implemented, accessed, and utilised.
- Evaluate the association between PDM fund uptake and reported livelihood and economic-empowerment outcomes.
- Identify the principal implementation and utilisation challenges experienced by PDM stakeholders.
- Analyse the role of local leadership, SACCO governance, monitoring, and accountability in shaping PDM performance.
- Develop practical recommendations for improving the effectiveness and sustainability of PDM implementation in Sironko District.

The inferential analysis tested the null hypothesis that PDM fund uptake has no statistically significant relationship with reported household income change in Sironko District. The alternative hypothesis predicted a positive and statistically significant relationship.

1.4. Theoretical and Empirical Literature Review

1.4.1. Decentralisation Theory

Decentralisation theory proposes that transferring authority, resources, and administrative responsibility to lower levels of government can improve responsiveness, participation, and service delivery because decisions are made closer to the people affected by them [10]. Carol and Bolatito postulated that the aim of decentralisation in Uganda was to decentralise power, foster democratic governance, and improve service delivery [11]. More than twenty years later, the execution of decentralisation, particularly in districts like Sironko, reveals a gap between theoretical principles and administrative realities. This study examines the structure and dynamics of IGR in the Sironko District to determine the tangible obstacles to decentralisation. The PDM reflects this logic by positioning the parish as the operational hub for household identification, enterprise prioritisation, mobilisation, supervision, and accountability. The expected advantages of decentralisation are conditional rather than automatic. Local units require clear mandates, adequate resources, competent personnel, reliable information, and vertical and horizontal accountability. Where these conditions are absent, decentralisation can reproduce central bottlenecks at a lower level or create opportunities for elite capture and political interference [12]. In the PDM, these risks are visible in the dependence of parish structures

on timely central transfers, the variable capacity of SACCO leaders and parish chiefs, and the challenge of coordinating technical, financial, and administrative actors.

1.4.2. Stakeholder Theory

Stakeholder theory holds that organisational or programme performance should be judged in relation to the groups that affect, or are affected by, decisions and resource allocation [13]. PDM implementation involves a dense stakeholder network: beneficiary households seek finance and support; SACCO leaders manage revolving funds; parish chiefs and Parish Development Committees coordinate local processes; community development and extension staff provide technical assistance; district officials supervise compliance; and central agencies finance, regulate, and monitor the model. The interests of these actors are interdependent but not identical. Beneficiaries may prioritise rapid access and flexible enterprise choices, whereas programme managers may prioritise eligibility, repayment, and compliance. Local leaders may facilitate mobilisation, but their influence can also create perceptions of patronage. Stakeholder theory, therefore, directs attention to procedural fairness, role clarity, communication, grievance handling, and the distribution of both programme benefits and implementation burdens.

1.4.3. Sustainable Livelihoods Framework

The sustainable livelihoods framework conceptualises livelihood improvement as the outcome of interactions among financial, human, social, physical, and natural assets within a vulnerability and institutional context (Chambers & Conway, Department for International Development [DFID], [1,14]. PDM revolving funds can increase financial capital, while training and extension services strengthen human capital. SACCO membership and community participation may increase social capital, and infrastructure and market systems contribute to physical capital. This perspective explains why credit alone may not generate durable transformation. A household may receive finance but still face limited business skills, weak market demand, climate shocks, inadequate storage, or poor transport. Sustainable outcomes require a combination of assets and enabling institutions. The framework also supports a multidimensional interpretation of stakeholder outcomes, including income, food security, enterprise continuity, savings, participation, skills, and resilience.

1.4.4. Financial Inclusion, Enterprise Performance and Household Outcomes

Financial inclusion can enable low-income households to invest in productive assets, smooth consumption, manage risk, and diversify livelihoods [2]. In rural economies, appropriately timed credit can finance seed, livestock, equipment, working capital, and small-scale trade. Rahma, Zoaka, and Bolatito found that with the help of trade unions, trade is crucial in rural areas like Sironko, which requires the recruitment and selection of workers by advocating for employees' interests during discussions with employers for growth and urbanisation of districts [15]. They facilitate the standardisation of hiring procedures and guarantee that candidates are chosen based on merit rather than

on capricious criteria, thereby enhancing the skills and competence of the staff. The PDM therefore has a plausible pathway to improved household income through productive investment. Nevertheless, the relationship between credit and poverty reduction is not uniformly positive. Credit can underperform when enterprises are selected without reliable demand, when loan size and timing are mismatched to production cycles, or when borrowers lack financial literacy and business support [16,17]. Recent PDM research similarly reports that financial literacy, awareness of repayment terms, and shorter disbursement delays are associated with stronger willingness to repay [18]. These findings reinforce the need to analyse fund access together with training, enterprise viability, and repayment systems.

1.4.5. Institutional Capacity, SACCO Governance and Accountability

PDM SACCOs are the institutional bridge between public finance and household enterprise. Their performance depends on accurate membership records, transparent leadership, loan appraisal, digital and manual record keeping, conflict-of-interest controls, repayment follow-up, and reporting to members and local authorities. Weaknesses in these areas can reduce fund recovery, undermine confidence, and threaten the revolving nature of the programme. Official PDM guidelines assign mobilisation, planning, supervision, and accountability responsibilities across parish, sub-county, district, and national structures (MoLG) [3]. The 2024 national thematic audit, however, documented gaps in fund timing, beneficiary databases, monitoring tools, and compliance arrangements (OAG) [6]. The Sironko audit further identified delayed disbursement and regulatory concerns affecting SACCO lending operations (OAG) [7]. Accountability must therefore be understood both as financial compliance and as the capacity to deliver timely, fair, and technically sound support to beneficiaries.

1.4.6. Training, Extension, Market Access and Enterprise Sustainability

Training converts financial resources into managerial capability. Beneficiaries require practical support in enterprise selection, budgeting, record-keeping, cash-flow planning, savings, loan management, production, marketing, and risk management. Training is especially important where beneficiaries have limited previous experience with formal credit or where household and enterprise finances are not clearly separated. Extension services and market linkages are equally important. Agricultural enterprises may fail even when financing is available if inputs are poor, pests and diseases are unmanaged, production is mistimed, or buyers are unavailable. Evidence from Uganda indicates that some PDM beneficiaries switch from intended high-value enterprises because of disbursement delays, weather and disease risks, and limited market access (Economic Policy Research Centre [EPRC]) [19]. This suggests that programme success should be assessed through an integrated value-chain lens rather than through credit disbursement alone.

1.4.7. Synthesis and Conceptual Framework

The literature suggests that PDM implementation

performance is multidimensional. Financial access and timeliness, institutional capacity, governance, beneficiary awareness, technical support, infrastructure, and market access jointly influence stakeholder outcomes. Productive

fund utilisation, enterprise viability, savings, and repayment behaviour mediate this relationship, while education, gender, political dynamics, market conditions, and environmental shocks may moderate it.

Implementation dimensions	Mediating mechanisms	Stakeholder outcomes	Contextual moderators
Timely and adequate financial support	Productive use of funds	Household income and food security	Education and financial literacy
SACCO and local institutional capacity	Enterprise selection and viability	Enterprise continuity and employment	Gender and household responsibilities
Governance, transparency, and monitoring	Savings, record keeping, and repayment	Trust, satisfaction, and participation	Political and cultural factors
Training, extension, infrastructure, and markets	Productivity and market engagement	Skills, resilience, and service access	Market, climate, and environmental conditions

Note. The framework integrates decentralisation theory, stakeholder theory, and the sustainable livelihoods framework. It treats finance as necessary but insufficient for sustained livelihood transformation.

Table 1: Conceptual Framework for PDM Performance and Stakeholder Outcomes

2. Methodology

2.1. Research Design

The study adopted a mixed-methods design combining quantitative and qualitative evidence. The quantitative component was descriptive and correlational, while the qualitative component explored stakeholder experiences, governance practices, implementation barriers, and perceived livelihood change. Mixed methods were appropriate because numerical relationships alone could not explain why implementation produced different experiences across households and stakeholder groups [20]. The components were integrated at the interpretation stage. Quantitative patterns were compared with themes from key informant interviews and focus group discussions, and a joint display was developed to show convergence, complementarity, and areas requiring cautious interpretation.

2.2. Study Area and Population

The study was conducted in Sironko District in eastern Uganda. The district is predominantly rural, and many households depend on agriculture, livestock, petty trade, and other small-scale enterprises. These livelihood natureistics make the district an appropriate setting for assessing a parish-based programme centred on productive finance and local service delivery. Abdullahi & Bolatito, argued that agriculture in small-scale farming is crucial in the agricultural industry like in the Sironko District, as these farmers contribute significantly to the global food supply, especially in developing nations where small-scale agriculture underpins rural economies [21]. The target population comprised 250 households participating in PDM-related activities. The wider stakeholder population included beneficiary households, SACCO leaders and members, parish chiefs, Parish Development Committee members, community development officers, extension workers, local council leaders, and district PDM coordinators.

2.3. Sample Size and Sampling Procedures

The household survey sample was determined using Yamane's finite-population formula: $n = N/[1 + N(e^2)]$. With $N = 250$ and $e = .05$, the calculation yielded 153.85, which was rounded to 154 respondents [22]. A combination of sampling techniques was used. Stratification helped maintain representation across selected parishes and stakeholder categories, and simple random sampling was used to select beneficiary households. Purposive sampling was used for information-rich participants, including parish chiefs, community development officers, district PDM personnel, local leaders, and SACCO officials. The qualitative component comprised eight key informant interviews and three focus group discussions.

2.4. Data Collection Instruments and Procedures

Quantitative data were collected using a structured questionnaire containing Likert-type items and factual questions on PDM awareness, access to funds, fund utilisation, livelihood change, training, governance, monitoring, and implementation constraints. The questionnaire was administered to the sampled beneficiary households. Qualitative data were obtained through semi-structured key informant interviews and focus group discussions. The guides covered beneficiary identification, fund access, enterprise choice, training, technical support, SACCO management, monitoring, political influence, repayment, and stakeholder satisfaction. Document review included PDM guidelines, audit reports, district records, and relevant scholarly and policy literature.

2.5. Validity and Reliability

Content validity was assessed through expert review and calculation of a Content Validity Index. The instrument achieved a Content Validity Index of .80, indicating adequate coverage of the intended constructs [23]. Internal consistency was assessed using Cronbach's alpha. The overall questionnaire coefficient exceeded .70, the commonly accepted minimum for exploratory social-science measurement [24].

2.6. Data Analysis

Quantitative data were analysed using IBM SPSS Statistics version 26. Frequencies, percentages, and narrative summaries were used to describe awareness, access, implementation, and reported constraints. Pearson's correlation assessed the direction and strength of the relationship between fund uptake and reported income change. Simple linear regression assessed the proportion of variance in reported income change associated with the amount accessed. Statistical findings were interpreted as associations rather than proof of causation because the study was cross-sectional. Qualitative data were organised thematically. Responses were reviewed, coded, grouped into recurrent categories, and synthesised around fund access, training, technical support, monitoring, governance, and stakeholder confidence. The themes were then compared with the quantitative findings to produce an integrated interpretation.

2.7. Ethical Considerations

Permission was obtained from relevant local authorities. Participation was voluntary, and respondents were informed about the purpose of the study before data collection. Confidentiality was protected by excluding personal identifiers from the analysis and reporting. Data were used for academic purposes, and all external sources were acknowledged.

3. Results

3.1. Stakeholder Awareness and Understanding

Stakeholders generally recognised the PDM as a government programme intended to improve household income and expand financial inclusion. Local leaders and SACCO officials demonstrated stronger knowledge of programme structures than many ordinary beneficiaries. Some beneficiaries primarily understood the PDM as a source of money and had limited knowledge of enterprise-selection criteria, repayment

terms, monitoring expectations, and the revolving nature of the fund. This difference between general awareness and technical understanding is important. General awareness can motivate participation, but incomplete knowledge of loan conditions, enterprise planning, and accountability can weaken productive use and repayment. The findings therefore indicate a need for repeated, practical sensitisation rather than one-off mobilisation.

3.2. Access to Funds and Support Services

Beneficiaries reported using PDM resources mainly for agriculture, livestock, petty trade, and small-scale businesses. Affordable capital was valued because many households had limited access to conventional commercial finance. Participation in SACCO structures also increased beneficiaries' exposure to savings and group-based financial practices. Access was nevertheless constrained by delays, administrative procedures, limited information, and dissatisfaction with loan ceilings. Delayed release was particularly disruptive for seasonal agricultural enterprises because capital received after the optimal production period could be diverted, postponed, or invested in lower-return activities.

3.3. Association Between Fund Uptake and Reported Income Change

Pearson's correlation showed a positive and statistically significant relationship between fund uptake and reported income change, $r = .61$, $p < .01$. This represents a strong association in practical terms: respondents who accessed larger amounts tended to report greater income improvement. The simple linear regression model explained 37% of the variance in reported income change, $R^2 = .37$, $p < .001$. The remaining variance is likely related to enterprise type, timing, skills, market access, household labour, prior experience, environmental conditions, and other unmeasured factors.

Analysis	Statistic	Value	P	Meaning
Pearson correlation	r	.61	$p < .01$	Strong positive association
Simple linear regression	R^2	.37	$p < .001$	37% of variance explained

Note. The outcome was self-reported income change. Because the design was cross-sectional, the results indicate association, not definitive causal impact.

Table 2: Correlation and Regression Summary for Fund Uptake and Reported Income Change

3.4. Implementation Challenges

Four challenges were reported most frequently. Delayed fund disbursement was identified by 57% of respondents, inadequate training by 49%, weak monitoring by 45%, and politicisation by 38%. These constraints affect

different stages of the implementation chain: disbursement influences enterprise timing; training influences planning and management; monitoring influences corrective support and accountability; and politicisation influences perceived fairness and trust.

Challenge	Respondents reporting (%)	Likely implication
Delayed fund disbursement	57	Disrupts enterprise timing and confidence
Inadequate beneficiary training	49	Weakens planning, records, and repayment readiness
Weak monitoring and follow-up	45	Limits accountability and corrective support
Politicisation	38	Weakens perceived fairness and legitimacy

Note. Percentages are based on the study's reported implementation-challenge results and are not mutually exclusive.

Table 3: Reported Challenges Affecting PDM Implementation

3.5. Qualitative Insights and Mixed-Methods Integration

Qualitative participants viewed the PDM's availability of capital and local orientation positively. Beneficiaries described the fund as an opportunity to start or expand enterprises that would otherwise be difficult to finance. At the same time, they raised concerns about limited technical guidance after disbursement, bureaucratic procedures, the adequacy of loan amounts, and the quality of coordination among parish chiefs, SACCO leaders, extension staff, and district officials.

The qualitative evidence helps explain the regression result. Although fund uptake was associated with income change, participants repeatedly indicated that finance produced stronger outcomes when it was timely and combined with practical support. The integrated results therefore point to a conditional relationship: money matters, but institutional and technical conditions determine how effectively it is converted into income.

Survey finding	Qualitative explanation	Integrated conclusion
Fund uptake: $r = .61$; $R^2 = .37$	Capital enabled enterprise start-up and expansion, but outcomes varied.	Fund access is important but operates with other household and enterprise factors.
Delayed disbursement: 57%	Late release disrupted seasonal activities and beneficiary plans.	Disbursement timing is part of programme effectiveness, not merely an administrative detail.
Inadequate training: 49%	Beneficiaries reported limited support in planning, records, and loan management.	Human-capital support conditions productive use and repayment.
Weak monitoring: 45%	Post-disbursement follow-up and corrective guidance were inconsistent.	Monitoring should combine compliance checks with enterprise support.
Politicisation: 38%	Perceived influence over selection reduced trust and satisfaction.	Procedural fairness and transparent grievance handling are central to legitimacy.

Table 4: Mixed-Methods Joint Display

Note. The joint display integrates survey patterns with recurrent themes from interviews and focus group discussions.

4. Discussion

4.1. Financial Access and Livelihood Outcomes

The strong positive association between fund uptake and reported income change supports the PDM's basic financial-inclusion logic. Access to productive finance can relax household capital constraints and enable investment in agriculture, livestock, trade, and other small enterprises. This interpretation is consistent with broader evidence that appropriately designed financial services can support investment and income generation among underserved households (Demirgüç-Kunt et al., 2018).

The finding also aligns with emerging PDM research reporting improvements in financial inclusion, enterprise

activity, agricultural production, and economic participation among beneficiaries (Asimwe, 2025). However, the present study adds an important caution: the model explained 37% of the variance in self-reported income change, leaving most variance associated with other factors. The finding should therefore be interpreted as evidence of a meaningful relationship, not as proof that larger loans automatically create sustainable income gains.

4.2. Why Credit Access Is Necessary but Insufficient

The implementation challenges explain why financial access alone is insufficient. Delayed disbursement can reduce returns when enterprises depend on planting, stocking, or market cycles. Inadequate training can result in poor

enterprise selection, weak cash-flow management, limited records, and confusion about repayment. Weak monitoring may allow problems to persist until enterprises fail or repayment becomes difficult.

These findings are consistent with the sustainable livelihoods framework, which treats financial capital as one component of a wider asset system (DFID, 1999). They also correspond with recent Ugandan evidence showing that faster disbursement and financial-literacy support are associated with stronger repayment willingness (Nuwagaba & Mbowa, 2026). Likewise, EPRC (2025) reports that enterprise switching can result from delays, weather and disease risk, and market-access constraints. The policy implication is that PDM financing must be bundled with human-capital, market, and risk-management support.

4.3. Governance, Accountability, and Stakeholder Coordination

Politicisation and weak monitoring raise questions about procedural legitimacy. Stakeholder theory suggests that beneficiaries evaluate programmes not only through material benefits but also through fairness, voice, transparency, and responsiveness (Freeman, 1984). Perceived political influence over selection can reduce trust even when funds are eventually disbursed. Transparent eligibility criteria, public communication, documented decisions, and accessible grievance mechanisms are therefore substantive performance requirements.

The findings also illustrate the conditional character of decentralisation. Parish-level structures can improve local responsiveness only when responsibilities are matched by capacity, resources, information, and oversight (Rondinelli, 1981; Smoke, 2015). The concerns identified in Sironko are consistent with the district audit and wider national reviews that call for stronger alignment, regulation, monitoring, and accountability (OAG, 2024a, 2024b). Localisation without institutional support may simply move implementation bottlenecks closer to communities.

4.4. Theoretical Contribution

The study supports an integrated theoretical interpretation. Decentralisation theory explains the importance of parish-level authority and capacity; stakeholder theory explains why coordination, fairness, and trust shape programme performance; and the sustainable livelihoods framework explains why financial support must interact with skills, networks, infrastructure, markets, and environmental conditions.

Taken together, the findings suggest that PDM performance is best understood as an implementation ecosystem rather than a single financial intervention. Fund uptake is a central input, productive utilisation and enterprise capability are mediating processes, and stakeholder outcomes emerge within a governance and vulnerability context. This integrated interpretation is more useful than evaluating the programme through disbursement totals alone.

4.5. Policy and Managerial Implications

For central government, the results imply that predictable release schedules and interoperable beneficiary and monitoring systems are essential. Programme targets should include not only amounts transferred but also enterprise survival, market engagement, repayment, household income trajectories, and beneficiary satisfaction.

For Sironko District, implementation should be organised around the enterprise cycle. Beneficiary preparation should precede disbursement; release should align with production and market calendars; extension and business mentoring should follow disbursement; and monitoring should identify corrective action before repayment problems become entrenched.

For PDM SACCOs, governance reforms should prioritise accurate member registers, transparent loan decisions, segregation of duties, routine reporting, conflict-of-interest rules, financial literacy, and regular internal and external review. SACCO leaders should be treated as managers of a public revolving asset rather than as informal distributors of government funds.

5. Conclusion

The Parish Development Model has expanded access to financial resources and strengthened community-level participation in Sironko District. Fund uptake was strongly and positively associated with reported income change, indicating that PDM finance can contribute meaningfully to household enterprise and livelihood outcomes.

The programme's full potential has not yet been realised. Delayed disbursement, inadequate training, weak monitoring, politicisation, and limited technical follow-up constrain productive utilisation and stakeholder confidence. The evidence therefore supports a balanced conclusion: the PDM is a promising decentralised development mechanism, but its effectiveness depends on the quality of the institutions and services that surround the fund.

PDM performance should consequently be assessed through a multidimensional results framework covering timeliness, productive use, enterprise continuity, repayment, income and welfare change, stakeholder participation, governance quality, and the sustainability of parish-level institutions.

Recommendations

- Align disbursement with enterprise and agricultural calendars. Central and district actors should publish predictable release windows and promptly resolve account, data, and digital-wallet errors that delay beneficiary access.
- Institutionalise pre- and post-disbursement training. Training should cover enterprise selection, financial literacy, budgeting, record keeping, savings, loan obligations, marketing, household-business financial separation, and risk management.
- Integrate extension, mentorship, and market support into the loan cycle. Beneficiaries should receive

enterprise-specific follow-up, production advice, market information, and referral to storage, aggregation, insurance, or cooperative services where available.

- Professionalise PDM SACCO governance. SACCOs should maintain verified member registers, documented appraisal decisions, clear segregation of duties, routine financial reports, member communication, conflict-of-interest controls, and regular audits.
- Strengthen monitoring as both accountability and support. Parish and district monitoring tools should track fund use, enterprise progress, emerging risks, repayment, and remedial action rather than focusing only on whether a visit occurred.
- Protect beneficiary selection from political interference. Eligibility criteria, selection procedures, approved beneficiary lists, and reasons for decisions should be communicated transparently, with confidential and accessible grievance channels.
- Adopt a multidimensional performance dashboard. Sironko District should track disbursement timeliness, training completion, enterprise survival, income and savings change, repayment, market access, gender and youth participation, complaints, and stakeholder satisfaction.
- Use learning-oriented implementation reviews. Parish-level experiences should be compared periodically to identify better-performing practices, bottlenecks, and enterprise-specific lessons that can inform district and national adjustments.

Limitations and Directions for Future Research

The study relied partly on self-reported income change, which may be affected by recall error and social-desirability bias. The cross-sectional design limits causal inference, and the regression model did not isolate all factors that may influence income, such as baseline wealth, enterprise type, household labour, market conditions, and weather. The study was also conducted in one district, so generalisation to other settings should be cautious.

Future research should use longitudinal household and enterprise records, baseline and follow-up measures, and suitable comparison groups. Studies should report scale-specific reliability coefficients, full regression estimates and diagnostics, and disaggregated outcomes. Further work should examine repayment, enterprise survival, market access, digital disbursement, and governance across districts.

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