

# Assessing the Impact of Uganda's Emyooga Programme on Household Income: Evidence from Bulambuli District

AUTHOR(S): Waninga Robert (PhD Candidate)<sup>1</sup>, Aina-Obe  
Shamsuddin Bolatito (PhD)<sup>2</sup>

## Abstract

This study evaluates the effect of Uganda's Emyooga Programme on household income in Bulambuli District, focusing on whether financial assistance from the programme results in quantifiable economic enhancements for recipients. As Uganda is altering its approach to assisting impoverished individuals in rural communities. Government initiatives aim to enhance household income and augment economic influence. The research used a mixed-methods approach, integrating quantitative analysis of household income levels pre- and post-programme participation with qualitative evidence derived from beneficiary experiences and changes in livelihood. The study also analyses participants' demographic variables to elucidate variances in programme outcomes among diverse social and economic categories. The results demonstrate that the Emyooga Programme has led to a rise in reported household income, greater income stability, and improved livelihood prospects for recipients. Qualitative insights indicate favourable transformations in small-scale firm operations, community involvement, and general living conditions. These enhancements have significant ramifications for social welfare, since increased household income may enhance access to important services, such as healthcare, and elevate overall well-being. The study suggests that focused financial empowerment efforts, such as Emyooga, can significantly contribute to poverty alleviation and local economic development. It advocates for the incorporation of income-generating initiatives within broader community development frameworks to foster sustainable livelihoods and inclusive progress.

**1****IJARBAS**

Accepted 6 April 2026  
Published 11 April 2026  
DOI: 10.5281/zenodo.19509771

**1**

**International Journal of Academic Research in Business, Arts and Science  
(IJARBAS.COM)**

Email: editor@ijarbas.com editor.ijarbas@gmail.com Website: ijarbas.com

Published By



**Keywords:** Emyooga Programme in Uganda, household income, poverty reduction, financial inclusion, Bulambuli District,



About  
Author

**Author(s):**

Waninga Robert (PhD Candidate)<sup>1</sup>

Department of Business Studies<sup>1</sup>,  
Faculty of Management Studies<sup>1</sup>,  
Islamic University in Uganda, Main Campus,  
Mbale, Uganda.

Email: [waningarobert@gmail.com](mailto:waningarobert@gmail.com)

**Co -Author(s):** Aina-Obe Shamsuddin Bolatito (PhD)<sup>2</sup>

Department of Public Administration<sup>2</sup>  
Faculty of Management Studies<sup>2</sup>, Islamic University in Uganda,  
Main Campus, Mbale, Uganda.

Email: [sam1421h@yahoo.com](mailto:sam1421h@yahoo.com) , [samtito@iuiu.ac.ug](mailto:samtito@iuiu.ac.ug)

## 1 Introduction

The Parish Development Model (PDM) in Uganda is a flagship “last mile” for poverty-reduction strategy that channels multispectral support to Sironko parishes in the areas of small-scale production, financial inclusion, infrastructural development, mind-set change, and good governance at the grassroots level. Due to this, the Sironko domain pursues their particular sectoral and organisational agendas as well as their economic interests, which may result in a variety of perceptions regarding the necessity of interaction and coordination in order to govern their own district in an integrated manner for the purpose of providing essential services to the people in a responsible way (Carol & Bolatito, 2025). In recent years, Uganda has expanded PDM initiatives to combat rural poverty through government-led financial empowerment and livelihood assistance programmes designed to enhance household welfare and increase economic participation. The Emyooga Programme has evolved as a significant programme aimed at improving revenue creation through organised community organisations and Savings and Credit Cooperative Organisations (SACCOs). The initiative aims to enhance access to inexpensive financial resources, bolster productive capacity, and assist households in transitioning from subsistence livelihoods to more sustainable, market-orientated economic activity (Kyagulanyi et al., 2024). The significance of these measures is most evident in rural Uganda, where a substantial majority of the population relies on smallholder agriculture, informal trade, and unregistered firms for sustenance. In these contexts, restricted access to credit, a deficient savings culture, inadequate capital accumulation, and susceptibility to economic shocks persistently hinder household income growth and long-term resilience. Financial inclusion initiatives like Emyooga are thus regarded not merely as tools for alleviating poverty, but also as means to foster local entrepreneurship, enhance social protection, and facilitate economic transformation at the community level. The utilisation of PDM in policymaking is crucial, particularly in resource-limited environments where educated decisions regarding resource allocation are essential. This models have been devised, although few have been implemented in in terms of policies strategies within low-income districts like Sironko. For Parish Development models to elucidate evidence uptake and implementation, or the absence thereof, they must be contextualised and consider the particularities of low-income districts, such as the significant impact of government supports and also to serve as a reference for other low- and middle-income districts (Orem et al., 2012). Notwithstanding the policy importance of the Emyooga Programme, empirical information about its actual impact on household income is few. There is a lack of clarity regarding whether financial assistance provided through SACCO-based frameworks results in concrete and enduring economic advantages for the households involved. This disparity is particularly significant in regions like Bulambuli, where livelihoods are influenced by enduring socio-economic limitations, inadequate infrastructure, and elevated rural susceptibility. Consequently, evaluating the degree to which Emyooga enhances household income and welfare is crucial for ascertaining the programme’s practical efficacy and policy significance (Kahara et al., 2023). This study aims to evaluate the effect of Uganda's Emyooga Programme on household income in Bulambuli District. It specifically investigates the correlation between involvement in the programme and enhancements in household income, living conditions, savings practices, and entrepreneurial endeavours. The study also examines beneficiaries’ lived experiences to encompass the social and economic transformations linked to programme participation, extending beyond just income statistics. The research integrates quantitative and qualitative perspectives, offering a comprehensive understanding of the functioning of financial empowerment interventions in rural contexts and the varying benefits across different participant categories.

The study also examines demographic and socio-economic factors that may affect programme outcomes, including age, gender, education level, occupation, and household composition. These elements are crucial, as the efficacy of financial interventions is seldom consistent; instead, it is influenced by social status, current livelihood capabilities, and availability of supplementary options. Comprehending these variances is essential for determining which groups derive the greatest benefit, which are inadequately serviced, and how implementation tactics can be modified to enhance inclusivity and effectiveness.

This article demonstrates that the demographic and socio-economic characteristics of households influence their capacity to receive PDM loans. Enhanced education and/or greater financial literacy augment access to finance for households and entrepreneurs. Individuals with diminished income and limited wealth encounter more challenges in securing credit from conventional financial institutions. In developing nations, as women are excluded from formal credit, facing a significant probability of rejection and incurring elevated costs can empower women households in Uganda which PDM should emulate. As narrated by Kara et al. (2021), Non-Whites, ethnic minorities, individuals with disabilities, and immigrants are disproportionately excluded from formal credit markets. We also see that the aforementioned credit-deprived elements of society turn to fringe financial providers, such as payday lenders or pawnbrokers. These results are consistent in both industrialised and developing nations.

This article academically contributes to the expanding knowledge on financial inclusion, poverty reduction, and rural development in low-income contexts. It contributes district-level evidence to discussions regarding the efficacy of state-supported income-generation programmes in yielding quantifiable welfare improvements for households in marginalised groups. The study provides evidence that may enhance informed decision-making concerning the design, targeting, and execution of rural funding programmes in Uganda from a policy standpoint. The findings are expected to benefit policymakers, development practitioners, and local government officials aiming to enhance the efficacy of anti-poverty measures and foster inclusive, sustainable economic development in rural areas, as combating poverty is both a moral obligation and crucial for social stability and economic advancement, which PDM has come to eradicate within Ugandan settings. As posited by Simangunsong and Sihotang (2023), acknowledging the extensive consequences of poverty, both developed and developing nations have committed substantial efforts and resources to formulating measures intended to diminish and eliminate poverty. In this environment, social assistance programmes like PDM have garnered considerable interest as potential mechanisms for mitigating the effects of poverty and enhancing economic well-being.

Additionally, this article offers context-specific insights into the correlation between public financial assistance and household economic results, specifically within Bulambuli District. This elucidates the Emyooga Programme's function in enhancing rural livelihoods and alleviating poverty, while also providing pragmatic insights for the future formulation of community-based financial empowerment initiatives in Uganda and similar contexts.

### 1.1 Significance of the Study

The study is significant because it contributes to a deeper understanding of how the **Parish Development Model (PDM)** is performing at the grassroots level in Sironko District and how it affects the different stakeholders involved in its implementation and utilization. The findings will have practical, academic, and policy relevance as outlined below:

#### 1. To Government and Policy Makers

The study provide empirical evidence on the successes and shortcomings of the PDM in Sironko District. This information will help the **Ministry of Local Government, the Ministry of Finance, Planning and Economic Development, and district authorities** to design more effective policies, allocate resources efficiently, and address implementation challenges such

as delays, poor coordination, and limited stakeholder engagement. It will also support the government's broader goal of poverty reduction and inclusive rural development.

## 2. To District and Parish Leaders

Findings guide **local government officials, parish chiefs, and community development officers** in improving the coordination, monitoring, and accountability of PDM activities. It also help them understand how local leadership practices influence the program's performance and stakeholder satisfaction.

## 3. To Community Stakeholders and Beneficiaries

The study empower **community members, farmers, women, and youth groups** by voicing their experiences, challenges, and expectations. Highlighting their perspectives ensures that future PDM interventions are more responsive, transparent, and aligned with local needs.

## 4. To Development Partners and NGOs

The results assist **non-governmental organisations, civil society, and donor agencies** working in rural development to align their support with identified gaps and strengthen partnerships with government structures for improved outcomes of PDM initiatives.

## 5. To Researchers and Academicians

The study enriches the existing body of knowledge on decentralisation and rural development programmes in Uganda. It will serve as a **reference point for future studies** assessing performance and stakeholder engagement in similar poverty reduction models. Ultimately, the outcomes of this article will not only inform current practices on the significance of PDM but will also pave the way for future initiatives aimed at creating sustainable economic development for household communities in similar contexts within Uganda.

## 2. Literature Review

The alleviation of poverty and household income are primary policy priorities in numerous developing nations, especially where socio-economic vulnerability, underemployment, and restricted access to productive capital persistently hinder rural livelihoods. In Uganda, these difficulties have necessitated the implementation of various state-sponsored financial inclusion and community development initiatives aimed at bolstering local economies and enhancing household welfare. The Emyooga Programme is a notable government initiative aimed at fostering income production through structured community-based groups, specifically Savings and Credit Cooperative Organisations (SACCOs). Emyooga aims to enhance financial services and inclusion, promote enterprise growth, and alleviate poverty among low-income households by focusing on certain occupational groups and improving access to affordable credit for individuals with low income (Magida et al., 2025).

The significance of Emyooga can be comprehended via the Sustainable Livelihoods Framework, which highlights the necessity of enhancing household access to financial, social, and human resources as a means to achieve better livelihood outcomes. In this setting, SACCO-based interventions offer not just finance but also a collective framework that enables recipients to develop savings habits, gain entrepreneurial skills, and mitigate vulnerability to economic shocks. Such programmes are especially crucial in rural Uganda, where numerous households rely on smallholder agriculture, informal trade, and self-employment, while remaining marginalised from official financial institutions. Current research indicates that integrating financial support into local organisational frameworks might improve involvement, ownership, and the sustainability of livelihood interventions.

Empirical research on Emyooga has indicated promising short-term results, especially with financial access and household income. Current information suggests that a significant percentage of applicants accessed programme money, with district-level data indicating that around 90.3% of beneficiaries who applied received financial assistance. These activities were apparently linked to an increase in average household income, with certain studies

indicating a jump from roughly UGX 128,000 to UGX 182,000 among participating households. These findings indicate that the programme may enhance household income potential and increase engagement in local economic activities, particularly among historically marginalised populations.

Besides direct economic effects, the literature suggests that Emyooga may enhance overall livelihood conditions. Beneficiaries have been seen to attain improved access to working capital, increased participation in small-scale enterprises, and higher savings behaviour. These results align with López-Penabad et al.'s (2024) performance metrics for equitable social and financial objectives, enhanced social outcomes, qualitative viewpoints, factors influencing mission drift, ecological sustainability, and financial resources and lending methodologies. Going by an extensive research in the financial inclusion domain, which posits that access to group-based finance can enhance household resilience, facilitate investment in productive endeavours, and promote upward socio-economic mobility when supplemented by adequate training and institutional support, from this viewpoint, Emyooga transcends a basic lending scheme; it becomes a component of a broader policy initiative aimed at enhancing local economic capacity and fostering community-level transformation through inclusive finance. However, the current literature underscores substantial implementation issues that could restrict the programme's efficacy. Numerous studies indicate enduring impediments, including bureaucratic delays, inadequate financial literacy among beneficiaries, feeble monitoring systems, and erratic administrative support. In certain reports, deficiencies in programme oversight and follow-up impacted a significant number of participants, consequently diminishing the effectiveness and sustained productivity of the assistance offered. The findings indicate that mere access to financing is inadequate to ensure enhanced household outcomes if beneficiaries do not possess the necessary administrative, financial, or institutional capabilities to convert funds into sustained benefits.

Corroborative evidence from other Ugandan poverty alleviation projects, notably the Parish Development Model (PDM), substantiates this ambiguous scenario. While PDM has been correlated with favourable results in agricultural production, employment generation, and localised economic stimulation, researchers have also noted issues related to political meddling, inadequate accountability, and restricted transparency in fund distribution and execution. These considerations pertain to Emyooga as both programme function within a comprehensive governance framework where local institutions, administrative efficacy, and political dynamics significantly affect programme implementation and results. The analysis indicates that the efficacy of rural livelihood interventions relies not solely on financial resources, but also on the integrity, responsiveness, and inclusivity of the mechanisms facilitating support (Ongachi & Belinder, 2025).

A notable drawback in the literature is the relative paucity of evidence regarding the long-term and varied impacts of Emyooga on household welfare. Although numerous research studies indicate short-term increases in income and consumption, fewer investigate the long-term sustainability of these enhancements or their significant impact on alleviating chronic poverty. Likewise, there is insufficient analysis about the variation of programme outcomes among demographic groups, including women, teenagers, older individuals, and households with diverse educational and occupational backgrounds. This disparity is significant as financial interventions seldom impact all beneficiaries uniformly; instead, results are frequently influenced by previous asset ownership, financial acumen, social connections, and risk exposure. Comprehending these variations is crucial for evaluating programme equity, intervention strategy, and enhancing policy targeting in rural development initiatives for an inclusive social safety net (Akinyemi, 2025). The evidence indicates that financial literacy and entrepreneurial potential may mitigate the association between programme participation and enhancements in household income. Households exhibiting robust saving discipline,

fundamental bookkeeping acumen, and proficient business management skills are more inclined to utilise financial support effectively and transform credit into sustainable economic activity. In contrast, individuals with restricted financial capacity may find it challenging to manage loans efficiently, therefore diminishing the poverty alleviation potential of these initiatives. This indicates that the evaluation of Emyooga's impact should encompass not only fund disbursement but also the supplementary capabilities necessary for the effective utilisation of financial resources for a successful programme like the PDM (Simon & Joseph, 2025).

The literature collectively indicates that Emyooga presents potential as a community-orientated financial empowerment technique capable of enhancing household income, increasing credit accessibility, and fostering small-scale firm development. The research is still insufficient, especially regarding long-term livelihood outcomes, programme sustainability, and the contextual factors that influence disparate beneficiary experiences. This disparity is particularly significant in Bulambuli District, where rural households persistently encounter structural economic limitations akin to those impacting numerous other groups in Uganda. A targeted evaluation of the programme in this context is essential to ascertain whether the benefits documented in current studies are significant and sustainable, and to discern the institutional and demographic factors that enhance the programme's effectiveness (Durlak et al., 2022). This study enhances the current knowledge base by analysing the effects of the Emyooga Programme on household income in Bulambuli District, while also evaluating the experiences of recipients and the wider implications for poverty alleviation. The study aims to enhance understanding of how rural financial assistance initiatives can be fortified to foster equitable and sustainable development in Uganda by examining both quantitative economic outcomes and the environment for the execution of the programme.

The findings from the current literature highlight the necessity of creating strong institutional structures that foster openness, accountability, and effective oversight to enhance the operational integrity of the Emyooga Programme. The connection between the Emyooga Programme and the newly implemented Parish Development Model (PDM), initiated in 2022 by President Yoweri Museveni, serves as a mechanism for grassroots economic reform. The government designated the model as the "last mile" in Uganda's pursuit of social inclusion, poverty alleviation, and sustainable development, signifying a significant transformation in Uganda's advancing economic development approach. Simultaneously, it underscores the intricacies of synchronising grassroots financial empowerment projects with overarching national development goals (Kayizzi-Mugerwa, 2024).

Thematic research indicates that the effectiveness of such programmes can be markedly improved when they are attuned to local community needs. Nevertheless, ongoing discrepancies in beneficiaries' experiences underscore the necessity for a more refined strategy in training, mentorship, and capacity-building. Enhancing these components may help prepare participants with the financial management and entrepreneurial skills required to utilise programme support successfully and sustainably.

Notwithstanding the favourable advancements documented in the literature, significant restrictions persist, especially with methodological techniques. While mixed-methods studies have provided valuable insights by integrating statistical evidence with beneficiaries' lived experiences, the predominance of quantitative analysis in the current literature may neglect the socio-political and institutional contexts that influence programme outcomes (Roblain et al., 2025).

The literature confirms the transformative potential of the Emyooga Programme in increasing household income and fostering local economic involvement, while also highlighting the institutional and operational constraints that may limit its efficacy. As research advances comprehension of the program's outcomes, such evidence will be important for policymakers, development practitioners, and other stakeholders aiming to formulate and execute more efficacious poverty reduction strategies.

### 3. Methodology

This study employed a mixed-methods methodology to evaluate the effect of Uganda's Emyooga Programme on household income in Bulambuli District. This approach was selected to produce quantifiable evidence on income-related outcomes and to gain profound insights into the beneficiaries' lived experiences. In poverty alleviation research, mixed-methods designs are considered suitable for capturing both the statistical aspects of programme performance and the social and institutional contexts that influence implementation and outcomes (Bolatito, 2024). The study aimed to ascertain if participation in the Emyooga Programme has led to significant alterations in household income and financial inclusion in Bulambuli District, an area marked by rural poverty, administrative challenges, and restricted financial management capabilities among certain beneficiaries. Prior research has underscored enduring difficulties impacting analogous programs, such as defective monitoring systems, bureaucratic impediments, and insufficient financial literacy, all of which may affect the realization of program benefits.

This study aimed to assess the correlation between participation in the Emyooga Programme and fluctuations in household income, while also investigating the wider livelihood impacts of the intervention. This purpose aligns with previous research that emphasizes the value of financial empowerment measures in improving socio-economic wellbeing and alleviating poverty.

The quantitative aspect of the study entailed the distribution of structured questionnaires to a representative sample of beneficiaries of the Emyooga Programme in Bulambuli District. The questionnaire aimed to gather data on household income levels prior to and following programme participation, access to credit, savings habits, and specific financial behaviours. This facilitated the analysis of alterations in income and pertinent livelihood indicators linked to participation in the program. Quantitative data aimed to establish a systematic foundation for finding trends, patterns, and potential statistical correlations between program participation and household economic outcomes. The qualitative component comprised comprehensive interviews with chosen beneficiaries. The interviews supplemented the survey data by obtaining comprehensive narratives of participants' experiences with the programme encompassing perceived advantages, encountered challenges, and the impact of Emyooga support on their livelihoods, business activities, and household welfare. This qualitative evidence is especially significant in poverty research as it elucidates the social and contextual elements that numerical data may inadequately represent (Inglis et al., 2023).

Quantitative responses were systematically structured and evaluated utilising suitable descriptive and inferential statistical methods for data analysis. Descriptive data summarised participant characteristics, income levels, and financial habits, whereas inferential analysis assessed fluctuations in household income linked to programme participation. The qualitative data were examined thematically to uncover repeating patterns and significant themes concerning recipients' experiences, problems, and perceptions of programme efficacy. The amalgamation of the two datasets facilitated triangulation, hence enhancing the validity and comprehensiveness of the results.

This methodology is significant as it fills a critical vacuum in the literature by offering empirical information regarding the success of the Emyooga Programme at the household level. Beyond its academic significance, the methodology possesses practical relevance by producing research that can aid policymakers, development practitioners, and programme implementers in comprehending the determinants of successful financial inclusion efforts in Uganda. This analytical approach aimed to deliver a thorough evaluation of the Emyooga Programme's impact on household income in Bulambuli District. The study integrates quantitative measurement with qualitative investigation, providing a nuanced and context-aware comprehension of programme effects, thus furnishing stakeholders with the necessary evidence to enhance the operational efficacy of analogous programmes in Uganda.

Moreover, subsequent research ought to focus more intently on the correlation between financial literacy initiatives and enduring economic enhancement inside the Emyooga framework. While access to cash is essential for poverty alleviation efforts, the enduring efficacy of these programmes frequently hinges on beneficiaries' capacity to manage finances, invest wisely, and make smart financial choices. This subject is underexplored in the existing literature and warrants increased analytical scrutiny.

#### 4. Findings from the Emyooga Programme

The findings indicate that the Emyooga Programme has significantly enhanced financial inclusion and increased household income for beneficiaries in Bulambuli District. Survey results from 195 respondents indicated that participation in the programme correlated with significant improvements in the economic conditions of beneficiary households. The results indicate that the average monthly household income rose from UGX 128,000 prior to programme participation to UGX 182,000 following enrolment, implying that the programme has improved recipients' access to financial resources and economic prospects. This enhancement indicates that the assistance offered by Emyooga has facilitated participants in investing in income-generating ventures, such as small companies and other productive enterprises, in alignment with findings from comparable rural poverty alleviation programmes.

Subsequent research indicated a robust positive link between financial assistance obtained via the Emyooga Programme and poverty alleviation results ( $r = 0.782$ ,  $p < 0.01$ ). This statistically significant correlation shows a close link between enhanced access to programme resources and improved household welfare, as well as reduced economic vulnerability among participants. These findings align with previous research indicating that microfinance and community-based financial inclusion initiatives can enhance household income, bolster food security, and foster more livelihood resilience.

Notwithstanding these favourable outcomes, the data also underscores significant implementation issues that may constrain the program's overall effectiveness. A significant percentage of respondents (72%) indicated encountering challenges associated with administrative delays and insufficient financial management abilities. These problems indicate that although access to financial assistance is crucial, the complete advantages of the program may remain unachieved without effective administrative procedures and sufficient beneficiary training. These findings align with earlier assessments of microfinance and poverty alleviation programmes, which similarly recognised bureaucratic inefficiencies and inadequate financial literacy as significant obstacles to programme efficacy (Fonseca et al., 2024).

The table 1 below shows a **steady increase in average household income in Uganda from 2020 to 2023**, which suggests a positive income trend during the period of the Emyooga Programme,

Year	Average Household Income (UGX)
2020	1,500,000
2021	1,700,000
2022	1,900,000
2023	2,200,000

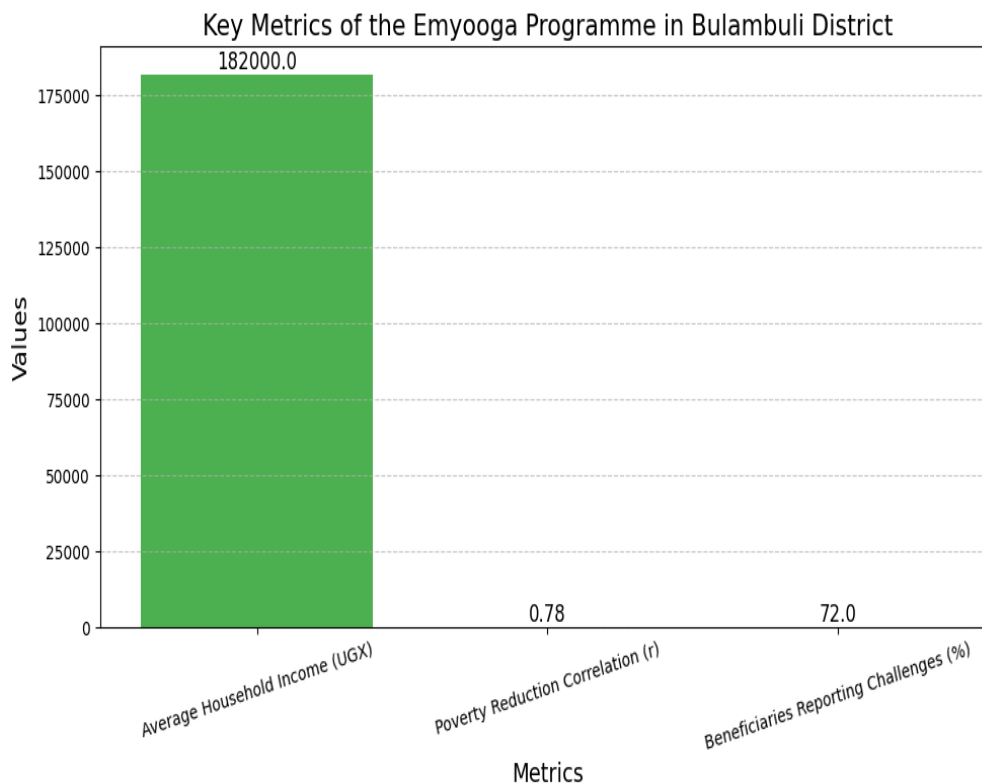
*Impact of Emyooga Programme on Household Incomes in Uganda*

The table indicates a consistent rise in average household income from UGX 1,500,000 in 2020 to UGX 2,200,000 in 2023. This upward trend suggests that the Emyooga Programme may have had a positive effect on household economic welfare by supporting income-generating activities and improving financial inclusion. The overall increase of UGX 700,000 reflects substantial growth in household earnings over the study period, although other contextual factors may also have contributed to this change.

Therefore, one should comprehend the importance of these findings within the wider framework of Uganda's continuous endeavours to alleviate poverty and enhance rural living conditions. Elevations in household income directly influence socio-economic well-being, as augmented earnings can boost access to essential requirements, bolster household resilience, and facilitate superior living conditions (Zhang & Zhao, 2024). The findings indicate that the Emyooga Programme possesses significant promise as a poverty alleviation tool, especially when augmented by initiatives focused on enhancing financial literacy, streamlining administrative procedures, and bolstering programme oversight.

This analysis enhances the existing literature on targeted financial intervention programmes by illustrating that the Emyooga Programme can yield quantifiable economic advantages for rural households. Simultaneously, research indicates that the longevity and magnitude of these advantages rely on resolving operational and capacity-related limitations. As the programme progresses, more focus on beneficiary training, efficient monitoring, and community engagement will be crucial for maintaining and enhancing its beneficial effects. These findings offer factual and practical insights for policymakers and development practitioners aiming to improve the efficacy of poverty alleviation methods in Uganda.

### Figure 1. Key Emyooga Programme Outcomes in Bulambuli District



*The chart presents selected performance indicators of the Emyooga Programme in Bulambuli District. It shows an average post-participation household income of UGX 182,000, a strong positive correlation with poverty reduction ( $r = 0.782$ ), and that 72% of beneficiaries experienced operational challenges. These findings highlight both the programme's contribution to household economic improvement and the need for continued strengthening of implementation mechanisms.*

### 5. Results and Discussion

The study's findings indicate that the Emyooga Programme has significantly impacted household economic outcomes for recipients in Bulambuli District. Data gathered from 195 respondents demonstrate that involvement in the programme correlated with significant enhancements in household income and overall livelihood conditions. The average monthly household income rose from UGX 128,000 prior to participation to UGX 182,000 subsequent to enrolling in the scheme. This growth indicates that the programme has improved recipients' access to financial resources and generated chances for investment in income-producing activities, especially small-scale firms and other productive endeavours. This study substantiates the assertion that targeted financial inclusion initiatives can enhance household earning potential when beneficiaries effectively access and utilise loans to drive poverty alleviation (Mbodj & Laye 2025).

The statistical study indicated a significant positive correlation ( $r = 0.782$ ,  $p < 0.01$ ) between financial assistance from the Emyooga Programme and poverty alleviation outcomes, in addition to the observed rise in income. This outcome indicates that households getting more programme assistance were more inclined to claim enhanced welfare and less economic stress. The robustness and importance of this link underscore the perspective that financial empowerment measures can significantly enhance livelihoods in low-income rural areas. The findings align with previous research on microfinance and community-based financial inclusion, demonstrating that access to credit and savings mechanisms can enhance

household income, food security, and resilience to economic shocks (Jalili et al., 2025). The rise in household income may be viewed as an indication that the programme is starting to achieve its primary policy goal of fostering socio-economic transformation via localised financial assistance. In rural areas like Bulambuli, where families frequently rely on informal employment, subsistence farming, and small-scale commerce, access to affordable financing can be a critical determinant in enhancing productive endeavours. The data indicate that Emyooga operates not just as a lending facility but also as a means of economic engagement and livelihood improvement. This view is significant as it contextualises the programme within broader discussions on financial inclusion and poverty alleviation in Uganda, where initiatives are increasingly anticipated to provide quantifiable enhancements in household welfare rather than merely augment credit distribution.

Nevertheless, although the results are promising, they must be considered in conjunction with the implementation issues highlighted by beneficiaries. A significant percentage of respondents (72%) cited administrative delays and insufficient financial management skills as primary obstacles impacting their experience with the programme. This discovery is noteworthy as it suggests that mere access to financing does not inherently yield optimal results. In instances when administrative systems are sluggish or ineffective, beneficiaries may experience delays in obtaining funds during crucial investment opportunities. Likewise, when financial literacy and business management competencies are deficient, households may find it challenging to allocate loans effectively, manage payback responsibilities, or maintain business expansion. These operational obstacles elucidate why certain beneficiaries may attain more advantageous outcomes than others, even within the identical intervention framework. Similar issues have been documented in prior assessments of financial inclusion programmes, where bureaucratic inefficiencies and constrained financial literacy diminished the developmental efficacy of otherwise promising initiatives (Mishra et al., 2024).

The presence of favourable income effects alongside considerable implementation issues indicates that the Emyooga Programme is functional, though not yet functioning at its optimal capacity. This is a significant interpretative aspect. The observed rise in income illustrates the programme's ability to enhance household livelihoods. Conversely, the observed issues indicate structural deficiencies that could constrain sustainability and scalability. The evaluation of Emyooga's success should encompass not only the volume of financial assistance provided but also the institutional context in which this support is administered. To yield enduring and equal advantages for all beneficiary categories, effective training, prompt disbursement, transparent administration, and continuous monitoring are important. These findings are especially pertinent in the wider Ugandan context, where poverty is intricately associated with restricted access to productive resources, inadequate rural infrastructure, and disparate financial capacity. The rise in household income documented in this study has broader implications for socio-economic welfare, since elevated earnings can enhance access to food, education, healthcare, and other fundamental household necessities. The programme's impact transcends just money production, potentially fostering enhancements in living conditions and social welfare (Hemerijck et al., 2023). The ongoing operational restrictions indicate that poverty alleviation programmes must integrate financial assistance with institutional enhancement and human capacity development to achieve lasting transformation.

The results also enhance the expanding body of literature on targeted financial intervention programmes by providing empirical evidence from a rural district setting. They advocate that community-based financial empowerment projects can yield quantifiable economic benefits, while also emphasising the significance of contextual factors in influencing programme efficacy. Nonetheless, the findings must be interpreted with due caution. While the favourable correlation between programme participation and enhanced household income is evident,

these findings alone do not definitively show causality. Additional local economic factors may also affect household income results. Nonetheless, the robustness of the observed correlation offers valuable data regarding the programme's probable impact on enhanced livelihoods and warrants sustained policy focus and programme enhancement.

The findings and discourse suggest that the Emyooga Programme has positively impacted household income in Bulambuli District, hence affirming its significance as a rural poverty alleviation tool. However, the evidence clearly indicates that the sustainability of these advancements relies on rectifying administrative inefficiencies, enhancing financial awareness, and intensifying community involvement. Policymakers and development practitioners must recognise that future success hinges not solely on sustaining financial support, but also on enhancing the mechanisms and capacities that empower beneficiaries to transform such support into enduring economic progress.

## 6. Conclusion

This study analysed the influence of the Emyooga Programme on household income in Bulambuli District and presents evidence that the programme has positively affected the economic well-being of participating households. The results demonstrate that financial assistance provided via Savings and Credit Cooperative Organisations (SACCOs) correlated with a significant rise in household income, from UGX 128,000 to UGX 182,000 among recipients. This indicates that the programme may function as an effective strategy for poverty alleviation by enhancing access to financial resources and facilitating income-generating activities in rural areas. This study addresses a significant gap in the literature by illustrating the impact of a targeted financial inclusion strategy on household livelihoods in rural Uganda (Kyeyune & Ntayi, 2025). The analysis indicates that the programme's efficacy is hindered by significant operational obstacles, such as administrative delays, inadequate monitoring mechanisms, and insufficient financial management skills among certain participants. These limits diminish participants' capacity to convert financial assistance into enduring economic benefits. The findings indicate that the Emyooga Programme's long-term effectiveness relies not only on financial support but also on the institutional and capacity-building frameworks that facilitate the successful use of those resources. This substantiates current assertions that rural financial interventions yield optimal results when paired with beneficiary training, good programme management, and transparent accountability frameworks (Kyeyune & Ntayi, 2025).

The ramifications of these discoveries are both scholarly and pragmatic. This paper provides empirical findings from Bulambuli District, contributing to the current discourse on microfinance, financial inclusion, and poverty alleviation. It offers valuable insights for policymakers and development practitioners aiming to enhance the design and execution of poverty reduction programmes in Uganda. The favourable results noted in this study emphasise the significance of customised financial interventions in advancing rural development, while the recognised shortcomings underscore the pressing necessity for reforms that enhance programme implementation and beneficiary readiness.

Based on these findings, the study advocates for enhanced financial literacy and enterprise management training for beneficiaries to ensure more effective and sustainable utilisation of programme funding. It advocates for the digitalisation of fund disbursement systems to boost efficiency, minimise delays, and increase transparency. Furthermore, enhanced monitoring and evaluation procedures are essential to guarantee accountability, assess programme success, and provide prompt remedial measures in response to implementation issues. These

initiatives would enhance the operational integrity of the Emyooga Programme and augment its capacity to provide enduring economic benefits.

Future research should examine the enduring impacts of the Emyooga Programme on household sustainability, resilience, and economic empowerment over time. Comparative analyses among several districts would be helpful in evaluating the programme's adaptability and scalability across distinct socio-economic conditions in Uganda. This research would ascertain whether the favourable results noted in Bulambuli District can be duplicated in other locations and under which circumstances.

This study suggests that the Emyooga Programme possesses considerable potential to enhance household income and facilitate poverty alleviation in rural Uganda. Nonetheless, realising its complete revolutionary potential necessitates a policy framework that is adaptable, contextually aware, and attuned to local requirements. Enhanced collaboration among government agencies, community-based organisations, and beneficiaries is crucial for improving the programme's efficacy and ensuring that financial interventions deliver immediate assistance while promoting long-term economic empowerment. The Emyooga Programme can significantly enhance Uganda's overarching socio-economic development objectives.

## Reference

- Akinyemi, A. (2025). The role of financial literacy in reducing the wealth gap: The effectiveness of financial coaching in low-income communities (a case study of the US and Europe). *Contemporary Journal of Social Science Review*, 3(1), 1921-1949.
- Bolatito, A. O. S. (2024). TRANSFORMATIVE SOCIAL POLICY: THE CASE OF SOCIAL SECURITY, PROTECTION AND PUBLIC SERVICES. *Islamic University in Uganda Journal of Comparative Law*, 8(1), 164-186.
- Carol, M., & Bolatito, A. S. (2025). Bridging the theory and practice gap in intergovernmental relations: the case of decentralisation in Sironko District, Uganda. *International Journal of Scientific and Management Research*, 08(11), 09–20. <https://doi.org/10.37502/ijsmr.2025.81202>
- Durlak, J. A., Mahoney, J. L., & Boyle, A. E. (2022). What we know, and what we need to find out about universal, school-based social and emotional learning programs for children and adolescents: A review of meta-analyses and directions for future research. *Psychological Bulletin*, 148(11-12), 765.
- Fonseca, S., Moreira, A., & Mota, J. (2024). Factors influencing sustainable poverty reduction: A systematic review of the literature with a microfinance perspective. *Journal of Risk and Financial Management*, 17(7), 309.
- Hemerijck, A., Ronchi, S., & Plavgo, I. (2023). Social investment as a conceptual framework for analysing well-being returns and reforms in 21st century welfare states. *Socio-Economic Review*, 21(1), 479-500.
- Inglis, G., Jenkins, P., McHardy, F., Sosu, E., & Wilson, C. (2023). Poverty stigma, mental health, and well-being: A rapid review and synthesis of quantitative and qualitative research. *Journal of Community & Applied Social Psychology*, 33(4), 783-806.
- Jalili, R., Gilani, N., Najafi, B., Gordeev, V. S., & Doshmangir, L. (2025). Health financial resilience in individuals and households: a scoping review of components, strategies and outcomes. *BMC Public Health*, 25(1), 3021.
- Kahara, M. A., Charles, E., Bagonza, A. R., Lubaale, G., Esther, E. C., Joel, M., & Eze, V. H. U. (2023). Government Interventions and Household Poverty in Uganda: A Comprehensive Review and Critical analysis. *IAA JOURNAL OF SOCIAL SCIENCES*, 9(2), 1–9. <https://doi.org/10.59298/iaajss/2023/1.1.11000>

- Kara, A., Zhou, H., & Zhou, Y. (2021). Achieving the United Nations' sustainable development goals through financial inclusion: A systematic literature review of access to finance across the globe. *International Review of Financial Analysis*, 77, 101833. <https://doi.org/10.1016/j.irfa.2021.101833>
- Kayizzi-Mugerwa, S. (2024). Uganda's Parish Development Model in practice: rationale, impact and relevance for bottom-up economic development in Africa. *Southern African Journal of Policy and Development*, 7(2), 4.
- Kyagulanyi, R., Rwothomio, J., & Mpoza, J. B. (2024). Wealth and learning achievement of pupils in primary schools in Uganda: Implications for government economic empowerment programs. *Interdisciplinary Journal of Rural and Community Studies*, 6, 1-12. <https://doi.org/10.38140/ijrcs-2024.vol6.06>
- Kyeyune, G. N., & Ntayi, J. M. (2025). Empowering rural communities: the role of financial literacy and management in sustainable development. *Frontiers in Human Dynamics*, 6. <https://doi.org/10.3389/fhumd.2024.1424126>
- López-Penabad, M. C., Maside-Sanfiz, J. M., Agha, Y., & Iglesias-Casal, A. (2024). Microfinance Institutions and Corporate Social Responsibility. A scientometric study. *Future Business Journal*, 10(1). <https://doi.org/10.1186/s43093-024-00374-w>
- Magida, N., Christopher, W., Bosco, O. J., & Bolatito, A. O. S. (2025). Linking Financial Inclusion To Entrepreneurial Growth: A Study On Capacity Building For Ugandan Micro-Entrepreneurs. *Journal of Emerging Trends in Economics and Management Sciences*, 16(4), 160-167.=
- Mbodj, A., & Laye, S. (2025). Reducing poverty through financial growth: The impact of financial inclusion and development in emerging economies. *Journal of Business and Economic Options*, 8(1), 61-76
- Mishra, D., Kandpal, V., Agarwal, N., & Srivastava, B. (2024). Financial inclusion and its ripple effects on socio-economic development: a comprehensive review. *Journal of Risk and Financial Management*, 17(3), 105.
- Ongachi, W., & Belinder, I. (2025). Agricultural extension as a pathway to livelihood diversification and sustainable development in rural communities: a systematic review. *BMC Agriculture*, 1(1), 6.
- Orem, J. N., Mafigiri, D. K., Marchal, B., Ssenooba, F., Macq, J., & Criel, B. (2012). Research, evidence and policymaking: the perspectives of policy actors on improving uptake of evidence in health policy development and implementation in Uganda. *BMC Public Health*, 12(1), 109. <https://doi.org/10.1186/1471-2458-12-109>
- Roblain, A., Mazzola, A., & Politi, E. (2025). A multi-level mixed-methods research design in studying localised experiences of asylum seekers: challenges and lessons learned. *Journal of Ethnic and Migration Studies*, 51(12), 3096-3116. <https://doi.org/10.1080/1369183x.2025.2487744>
- Simangunsong, H., & Sihotang, D. (2023). The impact of economic conditions on social assistance programs and poverty alleviation. *Law And Economics*, 17(2), 73-91. <https://doi.org/10.35335/laweco.v17i2.2>
- Simon, W. P., & Joseph, O. (2025). Government Poverty Alleviation Programs and Poverty Reduction in Uganda: Evidence from Mbale District. *International Journal of Advanced Multidisciplinary Research and Studies*, 5(6), 591-601. <https://doi.org/10.62225/2583049x.2025.5.6.5245>
- Zhang, Y., & Zhao, W. (2024). Social capital's role in mitigating economic vulnerability: Understanding the impact of income disparities on farmers' livelihoods. *World Development*, 177, 106515. <https://doi.org/10.1016/j.worlddev.2023.106515>

**Cite this article:**

**Author(s)**, Waninga Robert (PhD Candidate)<sup>1</sup>, Aina-Obe Shamsuddin Bolatito (PhD)<sup>2</sup>, (2026).  
“Assessing the Impact of Uganda’s Emyooga Programme on Household Income: Evidence from Bulambuli District”, Name of the Journal: International Journal of Academic Research in Business, Arts and Science, (IJARBAS.COM), P, 46 –62 , DOI: [www.doi.org/10.5281/zenodo.19509771](https://doi.org/10.5281/zenodo.19509771) , Issue: 4, Vol.: 8, Article: 3, Month: **April**, Year: 2026.  
Retrieved from <https://www.ijarbas.com/all-issues/>

**Published by**



AND

ThoughtWares Consulting & Multi Services International ([TWCMSI](http://www.twcmsi.com))

