

SKILLS DEVELOPMENT, CASH AND IN-KIND TRANSFERS AND FINANCIAL INCLUSION, AND POVERTY ALLEVIATION IN WAKISO DISTRICT

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ABSTRACT

Although reducing, poverty remains one of the major development challenges globally. A plethora of community development intervention strategies have been executed over the years to alleviate poverty but the empirical studies to date have produced controversial results. The controversy arises from differences in context (time and space), conceptualization of development and poverty, and the methodology used. Based on the alternative and human development theories, this article analyses the nature of relationships that skills development, cash and in-kind transfers and financial inclusion have with household income. It also analyses if and how the relationships vary in the respective communities.

The study used quantitative methods, deploying a cross-sectional design, to collect data for a two-week period from a sample of 1,659 respondents from four communities (Namayumba, Busukuma and Masulita Sub-counties and Namayumba Town council) in northern Wakiso district, who were selected through stratified random sampling and judgement sampling. Data were analysed using descriptive and inferential statistics. Results reveal that the significance and direction of the respective relationships of skills development, cash and in-kind transfers and financial inclusion with household income and the change in household income vary from community to community. Additionally, establishing predictive models requires adding other explanatory variables some of which are unquantifiable. Consequently, findings back the alternative and human development theories regarding the contextualization of community

development intervention strategies. They also confirm the complex nature of poverty and development. However, there is need to study these relationships in other geographical contexts.

Key words: skills development, cash transfers, in-kind transfers, household income

1. INTRODUCTION

Poverty remains one of the major global development challenges, and in developing countries development is equated to poverty alleviation. Because of its complex nature, poverty means different things to different people at different times. Despite being multidimensional, all poverty-related definitions have an element of lack, denial or inadequacy (UNDP, 1997; World Bank, 2001) be it in material and quantifiable aspects or immaterial and unquantifiable (subjective) aspects (Sen, 2001). Different development (poverty alleviation) theories have suggested different strategies emphasizing different poverty dimensions (income, food security, assets and agency) at different levels (macro and micro) (Peet & Hartwick, 2009). For example, whereas the modernization theory focuses on economic growth through industrialization at a macro level, the alternative development theory focuses on addressing social needs within the community through meaningful community participation. Additionally, the human development theory focuses on both economic and non-economic aspects in terms of capabilities at a human (individual) level (Sen, 2001). With time, however, these theories have been amalgamated in practice to the extent that there is a very thin line separating these theories in their pure form.

This article, however, uses the alternative and human development theories because of their emphasis on contextualization of the intervention strategies at a micro level thereby taking into context the complex nature of poverty and development. Both theories argue that sustainable development has to start from the bottom (grassroots and micro level) going up to the national (macro level) and not vice-versa (Korten, 1990). In Uganda, like the rest of the world, community development intervention strategies have been implemented over the years but poverty levels remain high although they are reducing. Uganda's poverty rate declined from 56% in 1992 to 20.3% in 2020 (UBOS, 2022). Whereas the central region where Wakiso district is located has a poverty rate of 15% which is lower than the national average and still lower than other regions (UBOS, 2019; World Bank, 2022), these statistics mask the disparities among communities. For

example, even within the central region, rural households are generally poorer than urban households (World Bank, 2022). Moreover, the empirical studies of these strategies have produced controversial results. The controversies are associated with the differences in context, methodology and the conceptualization of poverty and development. Given this background the study analysed the nature of the relationship that skills development, cash and in-kind transfers, and financial inclusion have with household income in northern Wakiso district. It also examines how these relationships vary across communities.

Besides adding to the existing knowledge, the study informs policy and practice. Wakiso district was chosen for the study because it is part of the Luwero Triangle that was ravaged by the guerilla war that brought the National Resistance Movement to power in 1986 (Adyanga, 2015; Savimaxx, 2017). Whereas the district as a whole has a low poverty rate compared to other districts in Uganda, it has disparities among communities albeit the respective statistics are missing.

The rest of the article entails the literature review, methodology, results presentation and discussion, interpretation and conclusion.

2. LITERATURE REVIEW

The modernization theory which focuses on macro-economic growth through industrialization (Peet & Hartwick, 2009) is usually used to analyse the link between skills development, cash and in-kind transfers, and financial inclusion on one part, and income on the other part. However, the study uses the alternative development theory and human development theory. Initiated in the 1950s by a collection of scholars such as Korten (1990), Friedman (1992) and Hettne (2008) the theory states that sustainable development should start at the community level and community members should be the agents of change through meaningful participation in the development process. The main criticism for the alternative development theory is that, besides lacking a clear paradigm (Pieterse, 1998; 2010), it focuses solely on the social aspects of development and does not, therefore, acknowledge income as a poverty dimension. The human development theory started in the 1980s by Sen (1999). It looks at development as freedom where by individuals are able to be and do what they consider to be meaningful in life through the enhancement of their

capabilities. The criticism towards the human development theory is that it focuses on an individual without considering their interaction with the community in which they live (O’Hearn, 2009).

These theories complement each other because the human development theory takes into income as one of the dimensions of poverty (similar to the modernization theory) which the alternative development theory does not. Furthermore, they both put emphasis on contextualization and analyse both poverty and development at a micro level. Both theories argue that for sustainable development (poverty alleviation) to occur, initiatives have to start at a community and human level going to the state level. Hence, specific community and/or human characteristics have to be taken into consideration instead of using a “one-size-fits-all” approach. Differently stated, what works for one individual or community may not necessarily work for the other.

In Uganda, similar to the rest of Sub-Saharan Africa, two approaches are generally used – either exclusively or jointly – to alleviate poverty: the social assistance-based approach and the market-based approach. Social assistance consists of all initiatives, safety nets, aiming to reduce the poor people’s vulnerability and exposure to shocks through building assets (Son, 2008; Studysmarter, 2024). Initiatives under this approach include cash and in-kind transfers which may be conditional or unconditional. The market-based approach entails strategies that enable the poor people to participate in the market system. Under this approach, strategies include skills development, and affordable, sustainable and responsible access to essential financial services such as credit and savings (World Bank, 2024). Skills development entails outcomes engendered from the learning process aiming to build human capital regardless of the source, nature or approach to learning (World Bank, 2004; King & Palmer, 2007).

In both theory and practice, social assistance is used as a component of the market-based approach. Nonetheless, the applicability of these strategies remains controversial in terms of their link with household income.

In Nigeria, Babagana and Kaur (2024), using secondary data, found that the various skills training programs had a negative relationship with unemployment in the studied societies. However, using data gathered from 5,004 randomly selected households from rural communities in Nigeria's Cross River State, Eteng et al. (2022) found that state government's skills development programs did not have a significant negative relationship with rural poverty in the state.

Concerning conditional transfers and skills development, a randomized controlled trial effected in northern Uganda from 2008 to 2011 where one-time cash grants of 374 dollars were given to young adults (18-35 years), Blattman et al. (2024) found a significant positive relationship between the transfers and the recipients' income and employment. Similar results were found in northern Uganda where another randomized controlled trial involving 1,800 females aged from 14 years to 30 years found a positive relationship between a 150 dollar-cash grant, business skills training and mentoring with the recipients' income and access to nonfarm business opportunities (Blattman et al., 2020). Other findings reveal that the significant positive relationship between cash or in-kind transfers given to self-employed entrepreneurs and incomes are only short-term (De Mel et al., 2008; Fafchamps et al., 2014; McKenzie & Woodruff, 2008).

The trainings consisted of leader selection, group decision-making, communication skills, conflict resolution and organization of savings groups (Blattman et al., 2016). In western Kenya, a positive relationship was revealed between 513 dollar unconditional transfers and the ultra-poor recipients' income (Klein & Mayer, 2011). It was also a randomized controlled trial which ran from 2011 to 2013.

However, in a quasi-experimental study using the propensity score matching design, Miao and Li (2023) found a significant negative relationship between government's transfer payments and the overall household income in rural China. The households which were receiving such payments participated less in the labour market resulting into lower wage income.

Furthermore, for the case of financial inclusion (specifically savings and microcredit), Bakari et al. (2019) using cross-country Table data from 49 Sub-Sahara African countries for a period running from 1980 to 2017 found a positive relationship between financial inclusion (in form of savings, credit to the private sector and access to automatic teller machines (ATM) and income.

Despite the above findings, and the vitality of microfinance as the most popular form of financial inclusion especially at community and household levels, other empirical studies reveal otherwise (Honohan, 2004) in India (Mader, 2013), Bangladesh, Cambodia and Africa (Kaberia & Muathe, 2022). A randomized controlled study by Chowdhury (2009) showed that people earning salaries which were below the poverty line reduced their additional income after getting microcredit compared to those who never got loans.

3. METHODOLOGY

3.1. RESEARCH DESIGN

The study used both quantitative and qualitative methods on a sample of 1,659 study participants using stratified random sampling, stratified judgement sampling and purposive sampling. Data were collected using a questionnaire.

3.2. DATA ANALYSIS

The data were analysed using both descriptive and inferential statistics. Descriptive statistics focused on the characteristics of the population while inferential statistics analysed the relationship between the independent and dependent variables using multiple regression models. Where average household income – a continuous variable – is used as the dependent variable, multiple linear regression using ordinary least squares (OLS) is used, whereas multiple logistic regression is used where the yes/no response regarding the increase of household income over the year prior to the interview – a categorical variable – is used.

3.2.1. Model specification and diagnostics

The independent (explanatory or descriptive) variables are: skills development, cash and asset transfers, and financial inclusion. Dummy variables are created where any respondent's participation in the intervention strategy is denoted with 1 and 0 if it is otherwise. Skills development included themes on sustainable agriculture and nutrition, water, sanitation and hygiene, business management and advocacy.

Conditional cash and in-kind (assets) transfers included goats, pigs, chicken, tractors, events management components (tents, chairs and public address systems), maize milling facility, maize and beans, office structures, wages for cooperative staff, computers and printers.

Cash transfers were used to run the cooperatives such as paying the workers' salaries and covering other administration expenses. For participants to benefit from the transfers they had to be active cooperative members.

Financial inclusion was restricted to access to micro-loans and savings services.

The dependent variable is household income (household increase which is measured in two ways. The first measure is the household's self-reported average income in the three months prior to the interview, while the second measure is whether the household's income had increased in the course of the year leading to the interview. However, in an attempt to generate a predictive model, other characteristics were added as explanatory variables. These are:

$$\text{Log } HH\bar{Y} = \alpha + \beta CIT_{ij} + \beta SD_{ij} + \beta FI_{ij} + \beta OF_{ij} + \epsilon_{ij} \dots \dots \dots (i)$$

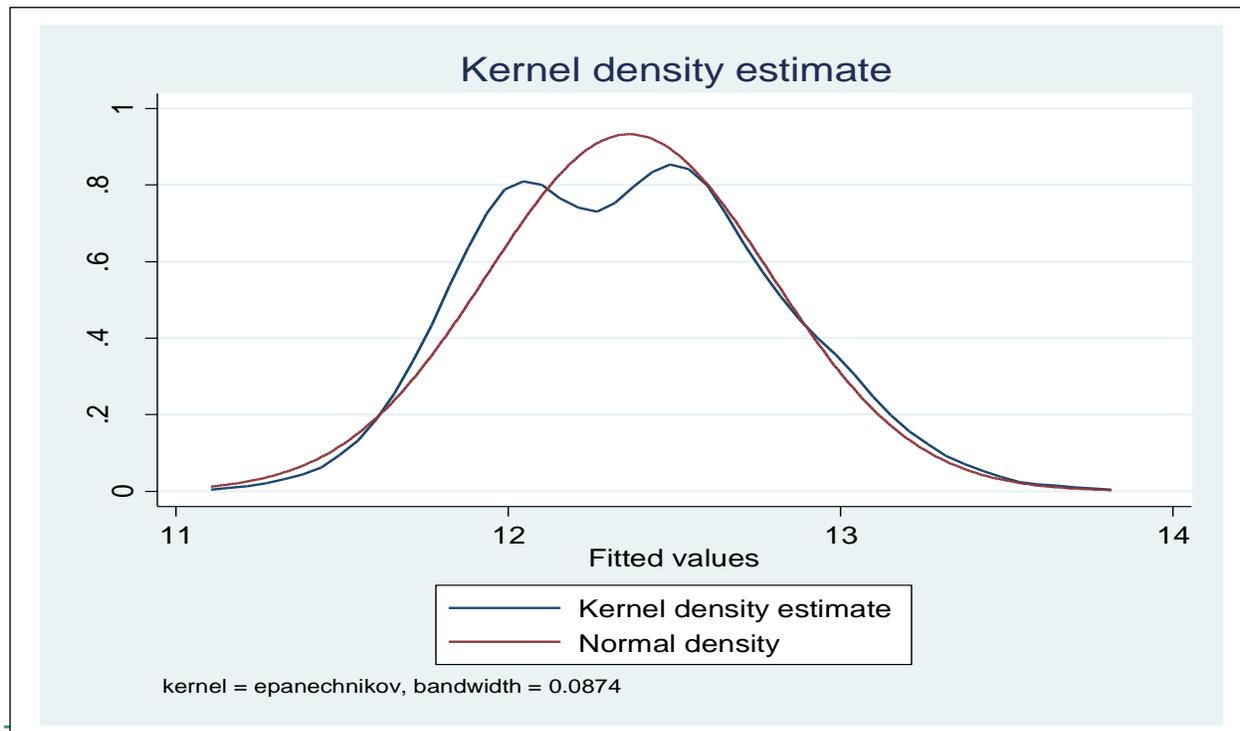
$$\Delta HH\bar{Y} = \alpha + \beta CIT_{ij} + \beta SD_{ij} + \beta FI_{ij} + \beta OF_{ij} + \epsilon_{ij} \dots \dots \dots (ii)$$

Equation (i) relates to average household income while equation (ii) concerns the change in the household income as reported by the respondents where: α is the constant; \bar{Y} is household income; $HH\Delta \bar{Y}$ is reported change in household income; CIT is Cash and In-kind Transfers; SD is Skills Development; FI is Financial Inclusion, OF is other explanatory factors; and β is the correlation coefficient in equation (i) and odds ratio in equation (ii). Also, i denotes the respondent while j denotes the respondent's community (Sub-county or Town council). Finally, ϵ denotes the error of the residuals.

3.2.2. Model diagnostics

Data underwent standardization and normalization....

For linear regressions, the linearity assumptions such as normality were tested. As the figure below shows, the regression residuals of the model are bell-shaped – normally distributed – which indicates that the normality assumption is met.



The study was conducted in the communities of Namayumba, Busukuma and Masulita Sub-counties, and Namayumba Town-council running from 17th September 2024 to September to 21st September 2024.

Busukuma sub-county had 430 respondents accounting for 24.3%, Namayumba Town Council had 401 respondents accounting for 24.2%, Masulita Sub-county had 432 respondents accounting for 25.5%, and Namayumba Sub-county had 432 respondents accounting for 26%. Among the respondents, 48% were males and 52% were females. Furthermore, 47.5% of the respondents reported to be members while 52.5% reported not to be members of the studied cooperatives. Regarding their level of education, majority of the respondents (close to half) have attended primary school, 10% reported to have never had any formal education and 12.4% have studied beyond lower secondary level. Similarly, majority of the respondents (69%) were either married or cohabiting, 8% reported to be divorced or separated, 8% were widowed, and 15% were single at the time of the interview. Concerning age, majority of the respondents (27%) were in the age bracket of 25-34 years followed by those in the age brackets of 35-44 years (23%), 45-54 years (20%), 55-64 years (12%), at least 65 years (10%), and 18-24 years (8%) respectively.

About 75% of the households were headed by males whereas 25% were headed by females. Households had an average of 5.4 members.

4. RESULTS AND DISCUSSION

4.1. RESULTS

4.1.1. The relationship between skills development, cash and in-kind transfers and financial inclusion on one part and household income on the other part.

With all communities combined as illustrated in Table 1, the results reveal that only skills development and cash and in-kind transfers have a statistically significant ($p \leq 0.05$) positive relationship with household income. Whereas the relationship between financial inclusion and household income is positive, it is not statistically significant. Additionally, there is a statistically significant positive relationship between the number of household members and household income. Furthermore, the respondent's sex, level of education and marital status, too, have a significant relationship with household income. Regarding sex, the coefficients of female respondents are negative compared to male respondents which correlate to lower household income. Concerning marital status, the coefficients of respondents who are single, widowed, separated or divorced are negative corresponding with lower household income than that of respondents who reported to be married or cohabiting. Lastly, respondents who have attended at least primary school have positive coefficients relative to respondents who reported not to have had any formal education.

The findings above imply that only skills development as well as cash and in-kind transfers have a statistically significant positive influence on household income. Attending skilling programs and having access to cash and in-kind transfers generally and significantly vary in the same direction as the household income. Additionally, an increase in the number of household members corresponds with an increase in the household income. This is possibly explained that the household members contribute towards the pool of the household income.

For every shilling the male respondent's household gets, the female respondent's household gets about half that amount. Next, the higher the respondent's level of education, the more the

household income compared to those who do not have any formal education. This is illustrated by the increasing coefficients of the respective levels of education relative to no education at all. Lastly, the respective household income of respondents who are divorced or separated, widowed, or single is less than that of respondents who are married or cohabiting. The positive relationship concerning marital status and the number of household members on one part, and household income on the other part, seem to support the analogy that “two heads are better than one”.

Disaggregated by community, the results from Busukuma Sub-county as illustrated in Table 2 reveal that none of the community development intervention strategies have a statistically significant relationship with household income. Nonetheless, there is a statistically significant positive relationship between the number of people in a household and household income. Still the households of female respondents have lower income than those of male respondents. Furthermore, the households of respondents with an education level ranging from primary to bachelor’s degree have statistically significantly lower income than households of respondents who reported not to have any formal education. The marital status of the respondent, like the characteristics such as membership to cooperatives, age, sex of the household head, and the socio-economic status of the area in which the respondent resides, does not have any significant relationship with their household income.

Regarding Namayumba Town council as shown by Table 3, only skills development has a statistically significant relationship with household income which is positive. Regarding the respondents’ characteristics, households of female respondents have statistically significant lower incomes than households of male respondents. As for the level of education, only households of respondents who have attained secondary education have statistically significant higher incomes than those who reported not to have any formal education. The rest of the characteristics do not have any statistically significant relationship with household income.

Furthermore, results from Masulita Sub-county is indicated in Table 4 show that none of the community development intervention strategies have a statistically significant relationship with household income. The income of the female respondents’ households is half that of the male respondents’ households and this relationship is significant. Also, the number of household

members has a statistically significant positive relationship with household income. Regarding marital status, only households of respondents who reported to be widowed have statistically significant lower income than those of respondents who reported to be married or cohabiting. Lastly, only households of respondents who at least hold a diploma have statistically significant higher incomes than households of respondents who reported not to have any formal education. The rest of the characteristics do not have any statistically significant relationship with household income.

Finally, findings from Namayumba Sub-county as illustrated by Table 5 show that none of the community development intervention strategies have a statistically significant relationship with household income. Concerning characteristics, households of female respondents statistically significantly have half of the income as the households of male respondents. Only households of respondents who are either divorced, separated or widowed have statistically significantly lower income than households of respondents who are married or cohabiting who are used as the reference. Lastly, households of respondents who have attained primary education, lower secondary (senior 1 to senior 4) and diploma, postsecondary certificate or degree have income which is statistically significantly higher than that of households of respondents without any formal education who are used as the reference. The rest of the explanatory variables do not have a statistically significant relationship with household income.

Table 1: All Communities

		<i>R-Square = 0.190; Adjusted R-Square = 0.181, n=1,649</i>					
Average Household Income		Coef.	Std. Err.	t	P> t	[95% Conf. Interval]	
Community econ-status		0 (base)					
	Urban						
	Rural	-0.0243	0.0468	-0.52	0.603	-0.1162	0.0675
Respondent's sex		0 (base)					
	Male						
	Female	-0.4999	0.0559	-8.94	0.000	-0.6096	-0.3902 ***
Respondent's age		.0219	0.0793	0.28	0.782	-0.1336	0.1774
Respondent's education		0 (base)					
	None						
	P1-P7	0.1245	0.0780	1.60	0.111	-0.0285	0.2776
	S1-S4	0.2352	0.0780	2.70	0.007	0.0645	0.4059 ***
	S5-S6	0.5649	0.1298	4.35	0.000	0.3103	0.8195 ***
	Diploma/Certificate/Degree	0.7124	0.1117	6.37	0.000	0.4932	0.9316 ***
	Masters and above	1.339	0.5348	2.50	0.012	0.2902	2.3883 ***
Respondent's marital status		0 (base)					
	Married/Co-habiting						
	Divorced/Separated	-0.3660	0.0986	-3.71	0.000	-0.5594	-0.1727 ***
	Widowed	-0.3848	0.1052	-3.66	0.000	-0.5913	-0.1784 ***
	Single	-0.1505	0.0760	-1.98	0.048	-0.2996	-0.0014 ***
Sex of Household Head		0 (base)					
	Male						
	Female	0.0906	0.0811	1.12	0.265	-0.0686	0.2497
No. of Household members		0.2088	0.0440	4.74	0.000	0.1224	0.2951 ***
Membership to cooperative		0 (base)					
	No						
	Yes	0.0686	0.0858	0.80	0.424	-0.0997	0.2369
Skills Development		0 (base)					
	FALSE						
	TRUE	0.2229	0.0696	3.20	0.001	0.0862	0.3595 ***
Cash and In-kind Transfers		0 (base)					
	FALSE						
	TRUE	0.1252	0.06352	1.97	0.049	0.0006	0.2497 ***
Financial Inclusion		0 (base)					
	FALSE						
	TRUE	0.0085	0.0876	0.10	0.922	-0.1633	0.1804
Constant		11.9510	0.3048	39.21	0.000	11.3531	12.5489

Table 2: Busukuma Sub-county

		<i>R-Square =0.145; Adjusted R-Square = 0.107, n=398</i>					
Average Household Income		Coef.	Std. Err.	t	P> t	[95% Conf. Interval]	
Community econ-status							
	Urban	0	(base)				
	Rural	-0.0069	0.0965	-0.07	0.943	-0.1968	0.1829
Respondent's sex							
	Male	0	(base)				
	Female	-0.4240	0.1045	-4.06	0.000	-0.6294	-0.2186 ***
Respondent's age		0.1356	0.1631	0.82	0.415	-0.1914	0.4626
Respondent's education							
	None	0	(base)				
	P1-P7	0.3435	0.1677	2.05	0.041	0.0136	0.6733 ***
	S1-S4	0.1391	0.1788	2.23	0.026	0.0476	0.7506 ***
	S5-S6	0.6014	0.2432	2.47	0.014	0.1232	1.0796 ***
Diploma/Certificate/Degree		0.6693	0.2129	3.14	0.002	0.2506	1.0879 ***
	Masters and above	0.2541	0.8680	0.29	0.770	-1.4525	1.9607
Respondent's marital status							
	Married/Co-habiting	0	(base)				
	Divorced/Separated	-0.2712	0.1987	-1.36	0.173	-0.6619	0.1195
	Widowed	-0.2034	0.2072	-0.98	0.327	-0.6108	0.2041
	Single	0.1147	0.1584	0.72	0.469	-0.1968	0.4262
Sex of Household Head							
	Male	0	(base)				
	Female	0.2113	0.1621	1.30	0.193	-0.1073	0.5300
No. of Household members		0.2415	0.0837	2.89	0.004	0.0769	0.4061 ***
Membership to cooperative							
	No	0	(base)				
	Yes	0.0003	0.2545	0.00	0.999	-0.5002	0.5007
Skills Development							
	FALSE	0	(base)				
	TRUE	-0.0443	0.1267	-0.35	0.727	-0.2935	0.2049
Cash and In-kind Transfers							
	FALSE	0	(base)				
	TRUE	0.1688	0.1021	1.65	0.099	-0.0320	0.3696
Financial Inclusion							
	FALSE	0	(base)				
	TRUE	0.1018	0.2547	0.40	0.689	-0.3989	0.6026
Constant		11.2165	0.6307	17.78	0.000	9.9764	12.4566

Table 3: Namayumba Town council

Average Household Income	Coef.	Std. Err.	t	P> t	[95% Conf. Interval]		
<i>R-Square =0.231; Adjusted R-Square = 0.196, n=400</i>							
Community econ-status							
Urban	0	(base)					
Rural	-0.0444	0.1012	-0.44	0.661	-0.2433	0.1546	
Respondent's sex							
Male	0	(base)					
Female	-0.5455	0.1157	-4.72	0.000	-0.7730	-0.3180	***
Respondent's age	0.1721	0.1656	1.04	0.300	-0.1536	0.4978	
Respondent's education							
None	0	(base)					
P1-P7	0.0686	0.1747	0.39	0.695	-0.2748	0.4121	
S1-S4	0.2657	0.1872	1.42	0.157	-0.1024	0.6338	
S5-S6	0.6119	0.2448	2.50	0.013	0.1306	1.0933	***
Diploma/Certificate/Degree	0.7036	0.2177	3.23	0.001	0.2756	1.1317	***
Masters and above	1.3806	0.9358	1.48	0.141	-0.4593	3.2205	
Respondent's marital status							
Married/Co-habiting	0	(base)					
Divorced/Separated	-0.3697	0.2058	-1.80	0.073	-0.7743	0.0349	
Widowed	-0.0251	0.2262	-0.11	0.912	-0.4698	0.4196	
Single	-0.1520	0.1553	-0.98	0.328	-0.4575	0.1534	
Sex of Household Head							
Male	0	(base)					
Female	-0.0826	0.1659	-0.50	0.619	-0.4089	0.2436	
No. of Household members	0.1611	0.0964	1.67	0.095	-0.0284	0.3506	
Membership to cooperative							
No	0	(base)					
Yes	-0.1470	0.1672	-0.88	0.380	-0.4758	0.1818	
Skills Development							
FALSE	0	(base)					
TRUE	0.2953	0.1466	2.01	0.045	0.0070	0.5835	***
Cash and In-kind Transfers							
FALSE	0	(base)					
TRUE	0.2450	0.1435	1.71	0.089	-0.0371	0.5272	
Financial Inclusion							
FALSE	0	(base)					
TRUE	0.0781	0.1671	0.47	0.641	-0.2506	0.4067	
Constant	11.6579	0.6340	18.39	0.000	10.4114	12.9044	

Table 4: Masulita Sub-county

Average Household Income	Coef.	Std. Err.	t	P> t	[95% Conf. Interval]		
<i>R-Square = 0.265; Adjusted R-Square = 0.234, n=421</i>							
Community econ-status							
Urban	0	(base)					
Rural	0.0705	0.0966	0.73	0.466	-0.1193	0.2604	
Respondent's sex							
Male	0	(base)					
Female	-0.5030	0.1193	-4.22	0.000	-0.7376	-0.2685	***
Respondent's age	-0.1473	0.1637	-0.90	0.369	-0.4692	0.1745	
Respondent's education							
None	0	(base)					
P1-P7	-0.2645	0.1532	-1.73	0.085	-0.5657	0.0367	
S1-S4	-0.1219	0.1736	-0.70	0.483	-0.4632	0.2194	
S5-S6	0.5230	0.2887	1.81	0.071	-0.0446	1.0906	
Diploma/Certificate/Degree	0.6050	0.2365	2.56	0.011	0.1401	1.0699	***
Masters and above	2.1892	0.9550	2.29	0.022	0.3118	4.0666	***
Respondent's marital status							
Married/Co-habiting	0	(base)					
Divorced/Separated	-0.3295	0.1912	-1.72	0.086	-0.7055	0.0465	
Widowed	-0.5680	0.1999	-2.84	0.005	-0.9610	-0.1750	***
Single	-0.2510	0.1592	-1.58	0.116	-0.5640	0.0620	
Sex of Household Head							
Male	0	(base)					
Female	0.1258	0.1634	0.77	0.442	-0.1953	0.4470	
No. of Household members	0.2120	0.0854	2.48	0.014	0.0440	0.3799	***
Membership to cooperative							
No	0	(base)					
Yes	0.1988	0.1536	1.29	0.196	-0.1031	0.5008	
Skills Development							
FALSE	0	(base)					
TRUE	0.2700	0.1517	1.78	0.076	-0.0282	0.5682	
Cash and In-kind Transfers							
FALSE	0	(base)					
TRUE	0.2123	0.1505	1.41	0.159	-0.0836	0.5082	
Financial Inclusion							
FALSE	0	(base)					
TRUE	-0.0879	0.1551	-0.57	0.571	-0.3928	0.2169	
Constant	12.6994	0.6272	20.25	0.000	11.4664	13.9324	

Table 5: Namayumba Sub-county

		<i>R-Square = 192; Adjusted R-Square = 0.161, n=430</i>					
Average Household Income		Coef.	Std. Err.	t	P> t	[95% Conf. Interval]	
Community econ-status							
	Urban	0	(base)				
	Rural	-0.0374	0.0964	-0.39	0.698	-0.2268	0.1521
Respondent's sex							
	Male	0	(base)				
	Female	-0.4842	0.1144	-4.23	0.000	-0.7090	-0.2594 ***
Respondent's age		0.0928	0.1522	0.61	0.542	-0.2064	0.3920
Respondent's education							
	None	0	(base)				
	P1-P7	0.4094	0.1447	2.83	0.005	0.1249	0.6938 ***
	S1-S4	0.4969	0.1722	2.88	0.004	0.1583	0.8355 ***
	S5-S6	0.4950	0.3104	1.59	0.112	-0.1151	1.1052
	Diploma/Certificate/Degree	1.0061	0.2744	3.67	0.000	0.4667	1.5456 ***
Respondent's marital status							
	Married/Co-habiting	0	(base)				
	Divorced/Separated	-0.5332	0.2052	-2.60	0.010	-0.9366	-0.1298 ***
	Widowed	-0.5687	0.2206	-2.58	0.010	-1.0024	-0.1350 ***
	Single	-0.2202	0.1458	-1.51	0.132	-0.5068	0.0664
Sex of Household Head							
	Male	0	(base)				
	Female	0.1244	0.1650	0.75	0.451	-0.1999	0.4488
No. of Household members		0.1370	0.0928	1.48	0.141	-0.0454	0.3195
Membership to cooperative							
	No	0	(base)				
	Yes	0.1479	0.1750	0.84	0.399	-0.1962	0.4919
Skills Development							
	FALSE	0	(base)				
	TRUE	0.2212	0.1457	1.52	0.130	-0.0652	0.5077
Cash and In-kind Transfers							
	FALSE	0	(base)				
	TRUE	-0.0815	0.1400	-0.58	0.561	-0.3568	0.1938
Financial Inclusion							
	FALSE	0	(base)				
	TRUE	0.0995	0.1909	0.52	0.603	-0.2758	0.4747
Constant		11.6109	0.5972	19.44	0.000	10.4370	12.7848

4.1.2. Increase In Household Income

Besides average household income, the study examined the relationship between the community development intervention strategies and the change (increase) in household income in the course of the year in which the interview was held.

With all the communities combined as shown in Table 6, only financial inclusion has a statistically significant relation with the increase in household income. The relationship is positive and respondents who participated in the savings and credit are 0.5910 times more likely to report an increase in their household income in the course of the year prior to the interview.

Additionally, the respondent's age and household income also has a statistically significant relationship with the increase in household income. Regarding age, older respondents are 0.5653 times less likely to report an increase in their household income in the course of the year prior to the interview. Concerning marital status, households of respondents who are single are 0.6037 less likely to report an increase in income compared to married/cohabiting respondents who are used as the reference. Respondents who are single are 0.6029 times less likely to report an increase in income than respondents who are married/cohabiting. Respondents reporting higher household income are 0.8219 times more likely to report an increase in their household income in the course of the year prior to the interview. None of the rest of the explanatory variables has a statistically significant relationship with the increase in household income.

Disaggregated by community, findings for Busukuma Sub-county as illustrated in Table 7 reveal that only skills development has a statistically significant relationship with the increase in household income, which is negative. Respondents who participated in the skills development program are 0.3 times less likely to report an increase in their household income in the course of the year prior to the interview. Additionally, there is a statistically significant positive relationship between average household income and an increase in household income in the course of the year prior to the interview. Respondents with higher household income are 1.0585 times more likely to report an increase in their household income in the course of the year prior to the interview. None of the rest of the community development intervention strategies and characteristics have a statistically significant relationship with an increase in household income within the year prior to the interview.

In Namayumba Town council, Table 8 shows that only financial inclusion has a statistically significant relationship with an increase in household income and the relationship is positive. Respondents who participated in the credit and savings program are 2.6006 times more likely to report an increase in their household income in the course of the year prior to the interview. Results also show a statistically significant relationship between the socio-economic status of the area where the respondent resides with an increase in household income in the course of the year prior to the interview. Respondents who are rural dwellers are 0.5676 times less likely to report an increase in household income than their urban dweller counterparts. Similarly female respondents are 0.4788 times less likely to report an increase in their household income in the course of the year compared to their male counterparts. Lastly, respondents who are single are 0.4338 times less likely to report an increase in household income than their married/cohabiting counterparts

Regarding Masulita Sub-county, Table 9 illustrates that only cash and in-kind transfers have a statistically significant relationship with the increase in household income. The negative relationship implies that participants who participated in the cash and in-kind transfers are 0.4726 times less likely to report an increase in their household income in the course of the year prior to the interview than their counterparts who never participated in the program. Additionally, there is a statistically significant positive relationship between average household income and the increase in household income. Participants with relatively higher household income are 1.0513 times more likely to report an increase in their household income in the course of the year prior to the interview. Also rural dwellers are 0.9811 times more likely to report an increase in their household income in the course of the year prior to the interview. None of the relationships of the other explanatory variables are statistically significant.

Finally, results from Namayumba Sub-county as shown by Table 10 show that only skills development has a statistically significant relationship with the increase in household income in the course of the year prior to the interview. Respondents who participated in the skills development program are 1.8045 times more likely to report an increase in their household income within the year prior to the interview than their counterparts who never participated in the program.

Additionally, the respondent's age, socio-economic status of the area of residence and marital status have a statistically significant relationship with an increase in household income. Relatively older respondents are 0.4651 times less likely to report an increase in their household income. Rural dwellers are 0.5225 times less likely to report an increase in their household income than their urban dweller counterparts. Respondents with relatively higher household income are 0.8766 times more likely to report an increase in their household income. Single respondents are divorced/separated respondents are 0.3944 and 0.2544 less likely to report an increase in their respective household income than their married/cohabiting counterparts in the course of the year prior to the interview.

Table 6: All Communities

Average Household income	Odds Ratio	Std. Err.	z	P> z	<i>Pseudo R-Square = 0.1125, n=1,649</i> [95% Conf. Interval]	
Community econ-status						
Urban	1	(base)				
Rural	0.8813	0.1047	-1.06	0.288	0.6982	1.1124
Respondent's sex						
Male	1	(base)				
Female	0.8472	0.1246	-1.13	0.260	0.6351	1.1302
Respondent's age	0.5653	0.1123	-2.87	0.004	0.3829	0.8346
Respondent's education						
None	1	(base)				
P1-P7	1.0879	0.2043	0.45	0.654	0.7529	1.5720
S1-S4	1.3035	0.2792	1.24	0.216	0.8566	1.9835
S5-S6	0.9072	0.3045	-0.29	0.772	0.4699	1.7516
Diploma/Certificate/Degree	1.1574	0.3422	0.49	0.621	0.6484	2.0660
Masters and above	0.4780	0.6356	-0.56	0.579	0.0353	6.4764
Respondent's marital status						
Married/Co-habiting	1	(base)				
Divorced/Separated	0.6037	0.1429	-2.13	0.033	0.3796	0.9602
Widowed	0.8231	0.2113	-0.76	0.448	0.4978	1.3613
Single	0.6029	0.1116	-2.73	0.006	0.4195	0.8666
Household Income	1.8219	0.1195	9.15	0.000	1.6021	2.0719
Sex of Household Head						
Male	1	(base)				
Female	0.9838	0.1980	-0.08	0.935	0.6631	1.4596
No. of Household members	1.0100	0.1110	0.09	0.929	0.8140	1.2527
Membership to cooperative						
No	1	(base)				
Yes	0.9840	0.2082	-0.08	0.939	0.6500	1.4896
Skills Development						
FALSE	1	(base)				
TRUE	1.3089	0.2476	1.42	0.155	0.9035	1.8963
Cash and In-kind Transfers						
FALSE	1	(base)				
TRUE	1.1812	0.1979	0.99	0.320	0.8505	1.64.05

Table 7: Busukuma Sub-county

Increase in HH income	Odds Ratio	Std. Err.	<i>Pseudo R-Square = 0.154, n=397</i>				
			z	P> z	[95% Conf. Interval]		
Community econ-status							
Urban	1	(base)					
Rural	1.6171	0.5426	1.43	0.152	0.8378	3.1214	
Respondent's sex							
Male	1	(base)					
Female	0.6062		-1.4	0.162	0.3006	1.2227	
Respondent's age	0.8011		-0.41	0.685	0.2744	2.3388	
Respondent's education							
None	1	(base)					
P1-P7	1.2952	0.6496	0.52	0.606	0.4847	3.4613	
S1-S4	2.0293	1.1275	1.27	0.203	0.6829	6.0298	
S5-S6	3.4723	3.4063	1.27	0.204	0.5077	23.7484	
Diploma/Certificate/Degree	0.6996	0.4697	-0.53	0.595	0.1876	2.6085	
Masters and above	1	(empty)					
Respondent's marital status							
Married/Co-habiting	1	(base)					
Divorced/Separated	0.5240	0.3184	-1.06	0.288	0.1592	1.7242	
Widowed	0.9087	0.6238	-0.14	0.889	0.2366	3.4893	
Single	0.7848	0.4033	-0.47	0.637	0.2866	2.1489	
Household Income	2.0585	0.3376	4.40	0.000	1.4926	2.8388	***
Sex of Household Head							
Male	1	(base)					
Female	0.9206	0.4897	-0.16	0.876	0.3246	2.6111	
No of Household members	0.6268	0.1722	-1.70	0.089	0.3658	1.0738	
Membership to cooperative							
No	1	(base)					
Yes	5.6199	6.1463	1.58	0.114	0.6589	47.9351	
Skills Development							
FALSE	1	(base)					
TRUE	0.3000	0.1546	-2.34	0.020	0.1092	0.8239	***
Cash and In-kind Transfers							
FALSE	1	(base)					
TRUE	1.5696	0.5458	1.30	0.195	0.7939	3.1030	
Financial Inclusion							
FALSE	1	(base)					
TRUE	0.7436		-0.27	0.788	0.0860	6.4297	
Constant	0.0016	0.0045	-2.37	0.018	0.000	0.3339	

Table 8: Namayumba Town council

Increase in HH income	Odds Ratio	Std. Err.	z	P> z	<i>Pseudo R-Square = 0.172, n=399</i> [95% Conf. Interval]		
Community econ-status							
Urban	1	(base)					
Rural	0.5676	0.1534	-2.10	0.036	0.3342	0.9639	***
Respondent's sex							
Male	1	(base)					
Female	0.4788	0.1588	-2.22	0.026	0.2499	0.9174	***
Respondent's age	0.5576	0.2466	-1.32	0.187	0.2343	1.3267	
Respondent's education							
None	1	(base)					
P1-P7	0.9387	0.4327	-0.14	0.891	0.3803	2.3170	
S1-S4	1.3561	0.6977	0.59	0.554	0.4947	3.7173	
S5-S6	0.3914	0.2542	-1.44	0.149	0.1096	1.3977	
Diploma/Certificate/Degree	1.2157	0.7597	0.31	0.755	0.3572	4.1375	
Masters and above	1	(empty)					
Respondent's marital status							
Married/Co-habiting	1	(base)					
Divorced/Separated	1.1299	0.6092	0.23	0.821	0.3927	3.2508	
Widowed	1.8591	1.1140	1.03	0.301	0.5744	6.0168	
Single	0.4338	0.1669	-2.17	0.030	0.2040	0.9222	***
Household Income	1.5216	0.2186	2.92	0.003	1.1482	2.0164	
Sex of Household Head							
Male	1	(base)					
Female	0.8200	0.3427	-0.47	0.635	0.3615	1.8602	
No. of Household members	1.1488	0.2880	0.55	0.580	0.7027	1.8778	
Membership to cooperative							
No	1	(base)					
Yes	0.8426	0.3547	-0.41	0.684	0.3693	1.9229	
Skills Development							
FALSE	1	(base)					
TRUE	1.5275	0.7166	0.90	0.366	0.6091	3.8308	
Cash and In-kind Transfers							
FALSE	1	(base)					
TRUE	1.3753	0.6177	0.71	0.478	0.5703	3.3167	
Financial Inclusion							
FALSE	1	(base)					
TRUE	3.6005	1.6379	2.82	0.005	1.4762	8.7820	***
Constant	0.1229	0.2952	-0.87	0.383	0.0011	13.6225	

Table 9: Masulita Sub-county

Increase in HH income	Odds Ratio	Std. Err.	<i>Pseudo R-Square = 0.141, n=420</i>				
			z	P> z	[95% Conf. Interval]		
Community econ-status							
Urban	1	(base)					
Rural	1.9811	0.4614	2.94	0.003	1.2551	3.1272	***
Respondent's sex							
Male	1	(base)					
Female	1.0473	0.3059	0.16	0.874	0.5908	1.8567	
Respondent's age	0.6340	0.2484	-1.16	0.245	0.2942	1.3663	
Respondent's education							
None	1	(base)					
P1-P7	1.0399	0.3844	0.11	0.916	0.5038	2.1463	
S1-S4	1.5959	0.6701	1.11	0.266	0.7008	3.6343	
S5-S6	1.2580	0.9506	0.30	0.761	0.2861	5.5318	
Diploma/Certificate/Degree	0.8394	0.4827	-0.30	0.761	0.2719	2.5910	
Masters and above	1	(empty)					
Respondent's marital status							
Married/Co-habiting	1	(base)					
Divorced/Separated	0.5738	0.2592	-1.23	0.219	0.2367	1.3910	
Widowed	0.7017	0.3383	-0.73	0.463		1.8052	
Single	1.1945	0.4580	0.46	0.643	0.5634	2.5327	
Household Income	2.0513	0.2635	5.55	0.000	1.5919	2.6433	***
Sex of Household Head							
Male	1	(base)					
Female	1.1367	0.4467	0.33	0.744	0.5262	2.4554	
No. of Household members	1.2463	0.2593	1.06	0.290	0.8289	1.8737	
Membership to cooperative							
No	1	(base)					
Yes	1.0019	0.3674	0.01	0.996	0.4883	2.0556	
Skills Development							
FALSE	1	(base)					
TRUE	2.0107	0.7759	1.81	0.070	0.9438	4.2837	
Cash and In-kind Transfers							
FALSE	1	(base)					
TRUE	0.4726	0.1804	-1.96	0.050	0.2236	0.9987	***
Financial Inclusion							
FALSE	1	(base)					
TRUE	1.3861	0.5256	0.86	0.389	0.6591	2.9146	
Constant	0.0005	0.0010	-3.50	0.000	0.000	0.0343	

Table 10: Namayumba Sub-county

		<i>Pseudo R-Square = 0.167, n=430</i>						
Increase in HH income	Odds Ratio	Std. Err.	z	P> z	[95% Conf. Interval]			
Community econ-status								
Urban	1	(base)						
Rural	0.5225	0.1245	-2.72	0.006	0.3275	0.8335	***	
Respondent's sex								
Male	1	(base)						
Female	0.9783	0.2853	-0.08	0.940	0.5523	1.7328		
Respondent's age		0.4651	0.1737	-2.05	0.040	0.2237	0.9671	***
Respondent's education								
None	1	(base)						
P1-P7	1.7051	0.5802	1.57	0.117	0.8752	3.3219		
S1-S4	0.9012	0.3687	-0.25	0.799	0.4041	2.0095		
S5-S6	0.7097	0.5309	-0.46	0.647	0.1638	3.0748		
Diploma/Certificate/Degree	2.9631	2.4789	1.30	0.194	0.5750	15.2705		
Masters and above								
Respondent's marital status								
Married/Co-habiting	1	(base)						
Divorced/Separated	0.2544	0.1259	-2.76	0.006	0.0964	0.6713	***	
Widowed	0.6362	0.3413	-0.84	0.399	0.2223	1.8209		
Single	0.3944	0.1385	-2.65	0.008	0.1982	0.7851	***	
Household Income		1.8766	0.2443	4.84	0.000	1.4543	2.4217	***
Sex of Household Head								
Male	1	(base)						
Female	1.3064	0.5337	0.65	0.513	0.5866	2.9095		
No. of Household members		1.0074	0.2258	0.03	0.974	0.6493	1.5631	
Membership to cooperative								
No	1	(base)						
Yes	1.3488	0.5777	0.70	0.485	0.5825	3.1228		
Skills Development								
FALSE	1	(base)						
TRUE	2.8045	1.0305	2.81	0.005	1.3648	5.7628	***	
Cash and In-kind Transfers								
FALSE	1	(base)						
TRUE	1.0875	0.3806	0.24	0.811	0.5477	2.1593		
Financial Inclusion								
FALSE	1	(base)						
TRUE	0.6241	0.2913	-1.01	0.312	0.2500	1.5580		
Constant		0.0143	0.0295	-2.05	0.040	0.0002	0.8263	

4.2. DISCUSSION

The results show that the direction and statistical significance of the relationships between the various community development intervention strategies vary from community to community. For example, regarding household income, the skills development relationship was only significant in Namayumba Town council (positive), and when all communities are combined (positive). Next, cash and in-kind transfers were only significant (positive) when all communities were combined. Finally, financial inclusion was insignificant in all communities.

Regarding the increase in the respondents' household income in the course of the year prior to the interview, the skills development's relationship was significant only in Busukuma Sub-county (negative) and Namayumba Sub-county (positive). Cash and in-kind transfers were only significant (positive) in Masulita Sub-county whereas financial inclusion is only significant when all communities are combined (positive) and in Namayumba Town council (positive).

Table 11: CDIS and Household Income

CDIS/Community	All communities	Busukuma Sub-county	Namayumba Town council	Masulita Sub-county	Namayumba Sub-county
Skills development	+ve significant	insignificant	+ve significant	insignificant	insignificant
Cash & In-kind transfers	+ve significant	insignificant	insignificant	insignificant	insignificant
Financial Inclusion	insignificant	insignificant	insignificant	insignificant	insignificant

Table 12: CDIS and Increase in Household Income

CDIS/Community	All communities	Busukuma Sub-county	Namayumba Town council	Masulita Sub-county	Namayumba Sub-county
Skills development	insignificant	-ve significant	insignificant	insignificant	+ve significant
Cash & In-kind transfers	insignificant	insignificant	insignificant	-ve significant	insignificant
Financial Inclusion	+ve significant	insignificant	+ve significant	insignificant	insignificant

However, it is worth noting that respondents who reported an increase in their household income in the course of the year prior to the interview do not necessarily have a higher income at the time of the interview than those who did not report any increase in that same period.

A respondent A may report an increase in household income in the course of the year but still have a lower income than someone who did not report an increase in the same period. Only Table income data that are collected over a long period of time can have a better predictive relationship.

Moreover, the community development interventions strategies alone cannot whole explain the variation in the household income. This is evidenced by the rather low R^2 value. Thus, other determinants such as the characteristics of the respondents and the areas where they live needed to be added to increase the explanatory power of the predictive model. Even then, the R^2 value indicates than more explanatory variables needed to be added to the model. In a way, this indication supports the human development theory that poverty entails qualitative and subjective elements which, being non-quantifiable, cannot be added to the model. For example, there was no way of quantifying the people's mindset, level of ambition/enthusiasm and so on. However, the relevance of the R^2 is contested.

The statistically insignificant relationship (regardless of its direction) between skills development and household income corroborates the findings of Eteng et al. (2022) in Nigeria's Cross River State. However, they contradict Babagana and Kaur (2024)'s findings of the various skills training programs having a negative relationship with unemployment (and therefore a positive relationship with employment) which is a proxy for income. Furthermore, the statistically significant positive relationship between skills development and household income contradicts Eteng et al. (2022)'s findings while concurring with Babagana and Kaur (2024)'s.

Regarding increase in household income in the course of the year prior to the interview, the statistically insignificant relationship (regardless of the direction) concur with Eteng et al, (2022)'s and contradict Babagana and Kaur (2024)'s.

Next, the statistically significant positive relationship between skills development and the increase in household income contradicts Eteng et al. (2022)'s findings while concurring with Babagana and Kaur (2024)'s.

Lastly, the statistically significant negative relationship between skills development and the increase in household income in the course of the year leading to the interview contradicts both Eteng et al. (2022)'s and Babagana and Kaur (2024)'s findings.

As for cash and in-kind transfers, the statistically significant positive relationship concurs with those of Blattman et al. (2020) who found a significant positive relationship between the transfers and the recipients' income and employment in northern Uganda (Blattman et al., 2024). They are also in tandem with those of De Mel et al. (2008), Fafchamps et al. (2014), McKenzie and Woodruff (2008), Blattman et al. (2016), and Klein and Mayer (2011). However, the statistically significant negative relationship of cash and in-kind transfers with household income contradicts the findings above while corroborating Miao and Li (2023)'s. Miao and Li (2023) found a significant negative relationship between the Chinese government's transfer payments and the overall household income in rural China. Finally, the statistically insignificant relationship (regardless of the direction) between cash and in-kind transfers and household income contradicts the respective statistically significant positive and negative relationships of the findings of the scholars mentioned above.

Concerning the increase in the household income in the course of the year prior to the interview, the cash and in-kind transfers' statistically insignificant relationship (regardless of the direction) contradicts the respective statistically significant positive and negative relationships of the findings of the scholars mentioned in the previous paragraph. Whereas the cash and in-kind transfers' statistically significant negative relationship with the increase in household income corroborate Miao and Li (2023)'s it contradicts the findings of the rest of the scholars in the previous paragraph.

Regarding financial inclusion, its statistically insignificant relationship (regardless of the direction) with average household income contradicts Bakari et al. (2019)'s findings which revealed a positive relationship between financial inclusion and income using cross-country Table data from 49 Sub-Saharan African countries for a period running from 1980 to 2017. The results further

contradict those of Chowdhury (2009) which showed that people earning salaries which were below the poverty line reduced their additional income after getting microcredit compared to those who never got loans. Additionally, they contradict the findings of Chowdhury (2009), Honohan (2004), Mader (2013), and Kaberia and Muathe (2022).

Concerning the increase in household income, the statistically significant positive relationship of financial inclusion aligns with Bakari et al. (2019)'s findings which revealed a positive relationship between financial inclusion and income. It still contradicts the findings by Chowdhury (2009), Honohan (2004), Mader (2013), and Kaberia and Muathe (2022).

The controversial findings in the different communities indicate that community development intervention strategies need contextualization bearing in mind the characteristics of the communities where they are being implemented as well as those of the people that are participating in these strategies. They therefore support the alternative development theory (Pieterse, 2010) and the human development theory (Sen, 1999).

5. CONCLUSION

The controversial findings imply that community development intervention strategies cannot be generalized. For them to be effective, they have to be contextualized based on the characteristics of the different targeted communities as well as the characteristics of the people in these communities. Hence, the strategies themselves cannot fully explain the variations in household income or the change in the household income. All this further illustrates the complex nature of poverty and development.

However, the study focused on only four communities within northern Wakiso district. There is need for further research in other communities especially that which uses panel data – as opposed to the cross-sectional research design – to better examine the relationship and influence between the various community development intervention strategies and household income.

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