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## The influence of Group Support Programmes on Members' Sustainable Economic Assets in Kanungu District, Uganda

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**Abstract:** Group Support Programmes are vital community-led initiatives that are often studied through the traditional lens of financial inclusion. Moving beyond this perspective, this exploratory qualitative study argues that the broader impact of GSPs lies in their contribution to the creation of sustainable assets for members. This study aimed at examining the influence of group support programmes on members' sustainable economic assets in Kanungu District, Uganda. The study was guided by Collective Action Theory. A qualitative exploratory research design was employed in the study. Data were collected through unstructured interviews and three Focus Group Discussions (FGDs) involving 33 participants purposively and conveniently sampled from GSPs operating across diverse livelihood sectors, including boda boda, Bataka, and artisan groups. Content analysis was used to identify emergent themes from the rich narratives generated by participants. Findings from the research revealed that, economic empowerment, facilitated by social capital, enables individuals to overcome poverty and financial instability, fostering informed decision-making and autonomy. Group Support Programmes facilitate self-employment and sustainable livelihood by providing access to productive resources, enabling members to generate increased profits, enhance their well-being and consequently enhance the overall household financial resilience. Group Support Programmes foster trust, reciprocity, and cooperation, enabling members to access information, financial support, skills, and market linkages. The study therefore concludes that, groups' primary strength lies in the promotion of social capital and collaboration among members. The study recommends that national governments, policymakers, civil society organisations, and Group Support Programmes improve access to financial services and facilitate the formalisation of these groups to enhance coordination and institutional linkages.

**Keywords:** Group Support Programmes, Sustainability, Economic Assets

### 1.1 Background of the Study

Traditional community structures have been significantly impacted by global social, economic, and political changes, including migration from rural to urban areas, urbanisation, population growth, globalisation, technological advancements, and shifting labour market demands (Chen et al., 2020; IMMAP, 2021). Community livelihoods and local socioeconomic well-being have been impacted as a result of these developments. In response, governments, international development organisations, and

civil society organisations have put in place several initiatives meant to enhance living standards and the welfare of society as a whole (Gugerty et al., 2019).

To address these issues, communities often create local organisations and associations, such as Group Support Programmes (GSPs), to help one another and improve lives and sustainable development (Atieno et al., 2024). According to Kinninklif et al. (2019), a GSP is a voluntary, member-based, and common organisation in which people work together to address issues such as socioeconomic disadvantages and prejudice. Internationally, according to a wealth of literature reviews, Group Support Programmes (GSPs) have helped to reduce poverty (Yusufu, 2022; Kutyba et al., 2021; Bitney, 2022; Shaari & Waller, 2022; Koskenniemi, 2022; Durst & Cangelosi, 2021), generate income (Galab & Chandrasekhara, 2023), and promote financial inclusion (Brown et al., 2015). Additionally, they have created social capital (Aikaruwa et al., 2014; Nichols, 2021), empowered women (Badejo et al., 2017; Gass, 2019; Juja, 2014; Teshome et al., 2014), enhanced member capacity (Gass, 2019), and advanced socioeconomic development (Juja, 2014; Wong & Guggenheim, 2018). In general, proponents of Group Support Programmes argue that these organisations provide impoverished individuals with access to a wide range of socio-economic activities, promote empowerment, and enhance their overall well-being (Gass, 2019; Nichols, 2021; Pitt & Khandker, 2018; Gugerty et al., 2019).

In Africa, Group Support Programmes have acted as vehicles for improving members' socio-economic conditions by alleviating poverty through self-employment opportunities that facilitate livelihood generation (Srivastava et al., 2022; Nozomi & Cornhiel, 2022; Hedlund & Kendall, 2022; Biney, 2022; Abdulai & Fuseini, 2022; Dulhunty, 2022; Schönwiese & Wegscheider, 2021; Afeamekpor et al., 2021; Zhang et al., 2021). Wong and Guggenheim (2018) provide examples of GSPs in Africa with long histories of assisting the poor in their development struggles and contributing to sustainable rural development in various countries. Notably, farmers' collectives and producer organisations, as well as newer microfinance models, have become well-known for their effectiveness in community-driven development, in which individuals form groups to lend to one another and access financing through group liability loans (Wong & Guggenheim, 2018).

Furthermore, this concept has been applied in several sectors in Uganda, including community development, education, and health (Otim & Mwesigwa, 2022). For more than thirty years, Ugandans have increasingly participated in GSPs, including microfinance organisations, farmers' cooperatives, women's SHGs, and clan-based SHGs (Nabunya & Kivumbi, 2021; Tusasiirwe & Waller, 2022; Tusasiirwe, 2021). By working together, these organisations mainly aim to reduce social and economic poverty, empowering members to handle financial setbacks and maintain their standard of living (Mutesi et al., 2025; Demont, 2022). Accordingly, the majority of empirical research on GSPs concentrates on measuring their effects using conventional metrics such as financial inclusion (e.g., access to credit and microfinance) and the development of social capital (e.g., networking, trust, and group decision-making) (Nichols, 2021; Tumusiime, 2025).

Likewise, in Kanungu District, community members have developed innovative approaches to improving and sustaining their rural livelihoods through various informal, semi-formal, and formal Group Support Programmes, such as *boda boda* associations, artisan associations, clan associations, and Savings and Credit Cooperatives (SACCOs). The rich literature on their function available mainly focuses on acknowledging their existence and as a tool for organising individuals to form networks and

institutions (Tumusiime, 2025; Akancungura, 2023; Otim & Mwesigwa, 2022; Banerjee, 2019 & Kinna, 2019), but their functions to sustainable economic assets accumulation of group members in Kanungu district has been inadequately studied resulting into limited understanding of why, how and what is their contribution to the economic development in Kanungu District. This study therefore aimed at examining the influence of group support programmes on members' sustainable economic assets in Kanungu District, Uganda.

### **1.3 Statement of the Problem**

The essence of Group Support Programmes is to enhance development and accumulate social assets among members, leading to sustainable livelihoods and economic empowerment, particularly for women (Kutyba, 2021). Studies have shown that GSPs have contributed to sustainable development in communities in Uganda, particularly highlighting their impact on women's financial empowerment, entrepreneurship, and access to finance (Mubangizi & Adekanla, 2025; Namisi, 2024; International Monetary Fund (IMF), 2024; World Bank, 2022). However, existing research often highlights outcomes such as poverty alleviation and economic empowerment without exploring the specific mechanisms and processes that lead to these outcomes (Otim & Mwesigwa, 2022; Kakembo, 2022; Kalibwami et al., 2021; The Hunger Project Uganda, 2021; Namirembe et al., 2022; Mugisha, 2023; Akanda & Kamya, 2020). Despite their recognised importance in promoting sustainable livelihoods in Uganda, existing studies have predominantly focused on financial capital or group formation, neglecting the intricate relationships on economic assets, particularly in Kanungu District. This narrow focus has resulted in a dearth of research on the specific mechanisms driving sustainable accumulation of economic assets through group support programmes in Kanungu District context. It is in this context that this research examined the influence of group support programmes on members' sustainable economic assets in Kanungu District, Uganda.

### **1.3 Research Objective**

To examine the influence of group support programmes on members' sustainable economic assets in Kanungu District, Uganda

### **1.4 Literature Review**

In this section, theoretical review and empirical literature guiding this study are presented.

#### **1.4.1 Theoretical Review**

This research was guided by the collective action theory as proposed by Commons (1934) who defined an institution "as collective action in control, liberation and expansion of individual action." This principle applies "from unorganized custom to the many organized concerns such as the family, the corporation, the trade association, the trade union, the reserve system, the state." In the context of this study, collective action theory explains how individuals unite to overcome shared economic challenges, pool resources, and build bargaining power. It highlights that by cooperating, marginalized groups can bypass structural market failures, reduce financial risks, and negotiate better prices than they could achieve entirely alone as advocated by the residents of Kanungu District, Uganda. In this study, specifically, collective action perspective explains how group support programmes have helped members in expanding their income streams, improving on their income generating activities and investments, asset acquisition, employment opportunities, and in food security systems.

### 1.4.2 Empirical Review

#### ***Group Support Programmes Contribution to Sustainable Economic Assets of Members***

This study examined the contribution of Group Support Programmes to the attainment of economic assets by members, based on empirical review on: expanded income streams, Income opportunities unlocked, growing investment, acquisition of assets, Employment opportunities, financial inclusion/access to credit, and food security as economic benefits that are presented in the following section.

#### ***Expanded Income Streams***

There have been studies that show how sustainable economic assets have been obtained by group members of Self-Help Groups (SHGs). For example, Nagarajan and Ponnusamy (2019) found that 75 percent of the 125 women investigated had the opportunity to diversify their income in developing their entrepreneurial skills. This has a direct effect on the economy. As members diversify their income, the economy benefits by receiving taxes in the form of revenue; this revenue, in turn, helps to improve different sectors for the well-being of the communities. On the other hand, after taking part in group activities, SHG members' empowerment in the community and within their families has altered, according to Kebebe and Shibru's (2019) research conducted in the southern Thai province of Narathiwat. This is due to the fact that these organisations were established to assist their members in expanding their businesses and earning money by, among other things, creating embroidered and batik goods. All participants were encouraged to take part in this project in order to earn money. Women's status in the home and in the community was therefore enhanced as a result of this project. This was stressed by Nchumthung and Sanjoy Das (2020), whose findings reveal that women in SHGs in Nagaland undertake diversified income-generating activities. The study discloses that 27.50% of the SHGs were engaged in crop production, followed by 17.50% and 15.83% in the value addition of food produce. Other income-generating activities undertaken by SHGs in the same study include weaving/handloom (13.83%), catering (12.50%), petty shop (5.83%), and fishery 5%.83).

Similarly, Mehta and Singh (2020) found that the majority of the 162 participants in a sample of 10 women's groups that were gathered for a study in the Indian state of Jammu were economically disadvantaged prior to the group formation stage. The socioeconomic circumstances of the members and their households were significantly improved by the development of these groups, which helped to reduce poverty. The study discovered that empowerment through group involvement resulted in income diversity, which in turn enhanced household economic stability, in comparison to the pre-group era.

#### ***Income Generating Activities and Investment of Group Members***

Meehan and Mengistu (2020) in Ethiopia pointed out that for Savings Groups, the use of share-out funds for agricultural inputs has been important since SHGs are not designed to carry out sufficient credit levels for many or all group members to take out loans at the same time. They explained that timing the group's share-out of accumulated savings and interest with the planting season has provided agricultural households with additional cash to purchase seasonal inputs. According to the study, this has led to the purchase of better agricultural inputs or a higher probability of purchasing chemical fertilisers (as in the case of SHGs in Malawi under a VSLA model and in Burkina Faso under the Plan model). These actions

have raised household productivity, which is a gauge of economic efficiency and production capacity. Activities and purchases intended to boost agricultural output or revenue, as well as the rise in tangible assets and income that follows from those activities, are the primary measures of household productivity.

Furthermore, Meehan and Mengistu (2020) pointed out that SHGs will lead to an increase in jointly owned enterprises, including kindergarten management, animal fattening, and the bulk buying and warehousing of agricultural products. These groups also recognized investing in grinding mills and collective cash crop farming as typical Income Generating Activities (IGA) investments that enabled them to get economic livelihood assets in a simple, less expensive, and collective manner. This not only improved the group's economic assets but also the group members' economic assets, which improved and increased.

Abdirahaman (2019), on the other hand, examined how a community-led development group in Somalia contributes to achieving inclusive economic growth through investment. According to him, women's behaviour has changed significantly as a result of the SHG members' saving culture, as they now prefer to invest their claims in different ways to save money. According to the report, women now favour making investments in family consumption, personal safety, and the education and health of their children. Their spending habits have also improved as a result of the investment knowledge they have gained from their organisations.

Institute for Development and Peace (INEP) and Kindernothilfe (2021), from their empirical study involving surveys of over 400 households in Kitui, Kenya, demonstrate that the economic circumstances of households with women who are GSP members have improved. The primary reason the women members are using their improved home income or GSP loans is to enable their children to pursue higher education. They also make investments to better their living conditions, such as installing sheet metal roofs in place of straw ones or engaging in different revenue-generating ventures, such as starting small enterprises or purchasing goats and cows. A portion of the proceeds from the sale of a chicken, for instance, is typically used for personal profit, weekly savings, and loan repayment with interest (which fluctuates, but is typically around 10%).

### ***Group Members' Acquisition of Assets***

Massawe (2020), in his study on *The Role of VICOBA in Improving Livelihood Among Low-Income Earners in The Arusha District, Tanzania*, reveals that VICOBA plays a great role in improving the livelihood of the members. The study found that most of the low-income earners interviewed experienced an increase in income and consequently improved their economic status, political and social conditions, and decision-making power. The study also found that the model makes it easier for members to access savings and credit services, giving them the means to build better homes, improve their health, increase their income and food security, improve their children's education, raise their company's profile, and expand it, all of which improve the lives of low-income earners.

According to a HEIFER International (2023) report from Bangladesh, Self-Help Groups offer a route to the structured financial ecosystem by fostering financial literacy and educating members to create bank savings accounts and apply for formal loans, government assistance, and subsidies. According to the analysis, SHGs that prioritised credit and savings led to two expected key outcomes of member participation: a change in members' ability to save and an increase in credit availability. In turn, having

access to these financial services frequently results in improvements in a variety of asset accumulation metrics. The report shows positive changes that have been observed among members of SHGs, which are often correlated with the length of membership. Still, the report indicates that the investment of additional funds into livestock is a common theme among SHG participants. The use of livestock as stores of household wealth was linked among SHG members to better performance on food security indices during periods of environmental shocks (HEIFER International, 2023). For instance, participants in the International Rescue Committee (IRC) supported SHGs in Burundi saw increases in livestock ownership, averaging one extra head of cattle per project participant after two years.

On the other hand, Matunga (2022) argued that members of Self-Help Groups have the opportunity to move from a lower to a comparatively higher level of living when they are equipped with skills. For instance, people are able to save money, start small enterprises, pay for clothing, housekeeping, and agricultural supplies like seeds and fertiliser. They are also able to cover their homes' food expenses and school costs. Other goals include raising animals, increasing the amount of land under cultivation, increasing the harvests of cash and food crops, and participating in village activities without facing financial issues. Hence, the knowledge and skills acquired by members reflect their ability to fulfil responsibilities toward their households, groups, and communities. This was reaffirmed by Endalew (2020), Madiha et al. (2020), and Shrine-Sutti (2024), who elucidated that SHGs have facilitated women in becoming entrepreneurs by starting their own businesses. In turn, these businesses have enabled them to support the livelihoods of their households.

Athieno et al. (2020) explored youth engagement in Self-Help Groups with a focus on savings, particularly through Village Savings and Loans Associations (VSLAs) in Karamoja, Uganda. The study examined how youth members utilize and interact with finances, specifically savings and credit mechanisms from SHGs, to generate economic assets. Using a mixed-methods approach, the study surveyed 67 respondents who reported saving. The findings revealed that the majority (85%) of these youth store their cash in investments. Additionally, 52% of respondents reported saving in Village Savings and Loans Associations (VSLAs). A smaller number of respondents mentioned saving in Rotating Credit and Savings Associations (ROCSAs), commonly referred to as “merry-go-rounds,” particularly in Amudat District. ROCSAs typically provide pay-outs of pooled savings to members in turn but do not offer access to credit. In summary, the study concluded that SHGs provide financial security through savings and credit services, enabling members to build economic capital.

### ***GSPs and Employment***

A growing body of research (Tigari & Aishwarya, 2020; Priya & Palwe, 2022; Sharma & Kashyap, 2024) supports the view that Self-Help Groups enhance self-employment opportunities among their members. These studies explain that SHG empowerment promotes the development of women entrepreneurs, thereby enabling them to create self-employment opportunities and secure sustainable livelihoods for their households. This perspective is further emphasised by Balkrishan et al. (2019), who affirm that SHGs contribute to increased entrepreneurship and the promotion of cumulative employment. They further argue that SHGs function as an innovative model of voluntary groups that support entrepreneurship development and employment generation. Similarly, some theories, such as Behera (2020) from the Odisha district of Balasore, demonstrate how SHGs have contributed significantly to job creation in rural areas by providing members a place to hone their skills. As a result, they engaged in a range of commercial endeavours that improved the socioeconomic standing of women and their

households and guaranteed their survival. According to the study's findings, SHs have been an effective means of creating jobs in rural areas.

A study by Kyalo (2020) on *Towards Self-Sustaining Communities Through Participation in Self-Help Groups (SHGs) in Machakos County, Kenya*, found that the rural poor can create opportunities for self-employment through SHGs. He described how the group built a fish pond and housed 500 fish as part of their foray into fish farming. Additionally, the members have raised more than 70 hens per member at their residences and more than 60 group rabbits, all of which have resulted in self-employment.

### ***Access to Credit***

Some theorists, such as Alene (2020), posit that having access to appropriate financial services is an essential prerequisite for poverty reduction, job creation, income security, and social protection. The researcher found that women, when facilitated by SHGs to become entrepreneurs, have improved access to financial resources. He posited that access to credit services helps address the shortage of start-up capital, thereby making it easier for women to participate in various income-generating activities. In the long run, they gain profits and expand their businesses, ultimately improving their well-being and that of their households.

Were and Kimaru (2021) investigated the role of Self-Help Groups (SHGs) in promoting women's economic empowerment in Kibera, Nairobi County, Kenya. The study sampled 108 SHGs using a descriptive survey research design and the women's economic empowerment strategy. The results showed that SHGs improve loan access for sub-county women at risk through collective savings. The study also showed that women's leadership experience in Self-Help Groups had increased their capacity to make important economic decisions.

According to De Hoop et al. (2019), women can access resources such as credit, training, loans, and capital by developing the skills they need through group involvement and by building social capital through frequent gatherings. By changing their spending and saving habits, this method enables consumers to turn their decisions into desired actions, promoting psychological, social, political, and economic empowerment. According to this study, women's empowerment through involvement in Self-Help Groups improves their income, savings, and loan repayments.

Additionally, Wangui et al. (2024) conducted research analysing how Self-Help Groups affect livelihoods in Kenyan rural areas to reduce poverty and promote sustainable livelihoods in Murang'a East Sub-County. Their research revealed important indicators of members' livelihoods and shed light on how SHGs affect them. 91.33% of members reported a significant improvement in their wealth status after joining SHGs, according to logistic regression results. The ability to save, access to credit services, purchase of assets (both household and income-generating), availability of basic goods, and loan availability were all important predictor variables that helped members' quality of life.

According to Kiprotich (2019), SHGs have provided an alternate means of financial access for Uganda's rural poor, hence bolstering the aforementioned assertion. Because SHGs offer their members modest interest rates, the study reveals how women and youth in Uganda can obtain loans through them. To encourage young people to take part in community initiatives that have increased employment and improved their standard of living in rural areas, lending interest rates for SHG projects should be lowered.

### ***Food Security as an Economic Benefit***

A study by Ogwal et al. (2022) on *The Contribution of Voluntary Savings and Loan Associations Towards Enhancing Food Security in Kole District, Mid-North Uganda*, a revelation of the existence of a statistical significant positive relationship between activities of VSLA and food availability ( $B=0.721$ ,  $P<0.05$ ), food accessibility ( $B=0.609$ ,  $P<0.05$ )  $0.761$ ,  $P<0.05$ , and food stability ( $B=0.761$ ,  $P<0.05$ ) could not be debated or questioned since it was unquestionable that VSLA activities had a significant effect on household food security in the Kole District, which contributes to empirical evidence of the association between VSLA activities and household food security. According to Kalyani et al. (2022), a study on *Savings and How to Improve Their Function* reveals the impacts of SHG participation on overall local food productivity. The findings indicate that group participation often leads to positive financial changes, such as asset accumulation, business investment, livestock acquisition, and household improvement, all of which directly or indirectly enhance members' access to food. Additionally, group participation assists households in purchasing agricultural inputs, thereby improving overall agricultural productivity and, consequently, food security for SHG members. Demont (2022) considers SHGs as powerful agents of change in rural communities, particularly during droughts. In some areas, SHGs establish food banks, which also serve as meeting rooms for group members. This initiative has improved food availability, ensuring that, after a good harvest, food remains accessible to villagers throughout the year at fair prices. Moreover, SHGs remain robust sources of credit during covariate shocks. When such shocks occur, members can access credit and borrow counter-cyclically, using part of the credit to finance consumption during the lean (or "hungry") season. This seasonal adjustment of liquidity significantly enhances food security. In general, the synthesis by Raghunathan and Pandey (2021) provides further evidence of the positive effects of SHG participation on members' household food security.

## **15. Methodology**

**Study area:** The study was conducted in Kanungu district-Uganda. This district was created by the sixth parliament of Uganda in July 2001 and became one of the 135 districts of Uganda, East Africa. Africa (Chief Administrative Office, 2022). The district is located in Southwestern Uganda between 29°50'E and 0°45'S of the Equator, bordered by Rukungiri district to the north and east, Kabale district to the southeast, Kisoro district to the southwest, and The Democratic Republic of Congo to the west and it is approximately 420 kilometres (260MI) by road, southwest of Kampala, Uganda's capital. The central coordinates of the district are 0°57'S, 29°47'E. Administratively, the district is comprised of 18 Sub-counties, 9 Town Councils, 102 parishes, and 524 villages, and its headquarters are located in Kanungu town council. According to the Uganda Bureau of Statistics, in 2020, Kanungu District had a population of 293,537,300 people, with 142,947 (48.7%) males and 150,590 (51.3%) females. The urban population was 51,694 (17%) (Uganda Bureau of Statistics [UBOS], 2022). The Bakiga are the dominant ethnic group, followed by the Bafumbira, with a few Banyabutumbi (Uganda National Bureau of Statistics, 2017). Economically, the district relies on commerce/trade, agriculture, the tourism industry, and services. Like most other districts in Uganda, the district's economy is based primarily on agriculture.

Sufficient produce for domestic consumption and surplus sales is made possible by the healthy climate and fertile soils. Since the Bwindi Impenetrable National Park is home to the majority of the world's mountain gorilla population, the district also benefits from tourism. The selection of Kanungu District was not accidental. Geographically, Kanungu is a rural district and thus considered a hard-to-reach area, with little known about its sustainable development. The researchers were interested in Kanungu because

it is a heterogeneous district comprising different ethnic groups representing various livelihood sources and coping strategies to overcome sustainable development challenges. This was also in view of the concentration of communities' experience, knowledge, and practices of the Group Support Programmes' contribution to sustainable development. Furthermore, Kanungu District has a long history in GSPs, and there are a variety of GSPs which include Bataka groups, boda boda groups, clan groupings, organic farmers groups, Bamukaka groups, Artisan groups, youth groups, widows and widowers' groups, and some of them are exclusively for women, youth, and others are mixed groups. Therefore, the researchers aimed to elucidate these groups by examining the experience, the meaning, the evaluation, and interpretation of group members to their lives in relation to the role of GSPs in enhancing their economic assets, thus contributing to the literature.

**Research design and sampling procedure:** This study employed an explorative research design and qualitative approach. Three Group Support Programmes (Bakata, Boda, and Artisans groups) as representations, and 5 local leaders and 5 experts were purposively selected. Also, data was solicited from snowball-selected 23 group members to form a total sample of 33 participants and 3 Focus Group Discussions with group leaders. Additionally, this study used a variety of data collection techniques, including primary and secondary methodologies. Focus groups and semi-structured interviews were used to gather primary data, and official documentation, literature, and research reports pertaining to the study's pertinent topic were used to gather secondary data to supplement primary data. The study uses qualitative content analysis (QCA) from focus groups, in-depth interviews, and documentaries. The data is presented using a descriptive technique that includes authentic and useful information as well as a rich narrative depiction of the data.

## 1.6 Study Findings

### *Demographic Characteristics of Participants:*

This section discusses the participant's gender, age, level of education, occupation, position, location, marital status, and years of membership. These attributes were relevant to the study since they have a bearing on the participants' provision of information that is valid, reliable, and relevant to the study. This data is presented in Table 1 below:

**Table 1:** *Common characteristics of the study Participants*

S/N	Characteristics	
1	Age	23to 45 were predominant, and a few were 50 years to 84years
2	Sex	There was equal representation of both sexes
3	Education	Predominantly Primary, secondary, and a few diploma few degree holders
4	Occupation	Predominantly non-formal and a few formal (Many in agriculture, very few small businesses)
5	Position	Few LC1, LC3, and CDO teachers
6	Marital Status	Predominantly married or have a family, very few widows& widowers
7	Location	Predominantly rural and a few Peri-urban
8	Members per Association	18 members to 113 members
9	Years of membership	8 years and above

**Source: Field Data, 2023**

### ***Group Support Programmes and Sustainable Economic Assets in Kanungu District, Uganda***

The study sought to identify sustainable economic assets acquired by members through their participation in GSP. The researcher employed a range of probing questions designed to elicit detailed information. The findings, presented under key themes, highlight significant economic assets gained from their participation in Group Support Programmes.

#### *Expanded Credit Access*

Group members in this study were asked how GSPs have helped them expand access to credit. The majority of participants openly shared that a key result of their participation in GSPs has been expanded access to credit. According to them, their groups have not only provided subsidised loans but also serve as avenues for collateral-free emergency development loans, which would have been very difficult to obtain had they not been members of these groups. Most participants reported that GSP members take loans (from the group, banks, and moneylenders), using their GSPs as collateral, which has been of great help to them. *(From several in-depth interviews with participants from sets A-L in Greater Rugyeyo Sub County, April-June 2023).*

In an FGD with Sets E-H and I-L it was explicitly stated:

Our original purposes were to focus on sustainable social and human assets. The economic sustainability aspect came later after realizing the poverty situation of our members. Therefore, we started a credit scheme and we encourage our members to engage in Income Generating Activities (IGAs). Each group member has a particular IGA, some of which are similar. Members are involved in poultry farming, goat rearing, piggery farming, tailoring, salon activities, mechanical and fabrication work, while a few are engaged in small businesses. These IGAs have become reliable sources of income. We also lobby for financial assistance from the government (though we have never received it). We teach them to obtain soft loans from the group and banks, and we become their collateral. We monitor how the money is used to ensure it is being spent appropriately for their financial independence. FGDs, *Secretary of Set E-H, Nyakabungo Church of Uganda Church, July 5, 2023 and Chairperson of Loans Committee, Set I-L, Katungu Village, July 7, 2023)*

The findings revealed that, through exposure to financial management skills, non-financial business development services training, saving and investment knowledge, providing low-cost credit, acting as collateral, and facilitating and coordinating linkage with banks to avail credit facilities and loans to group members. The study learned that their members' financial situation and economic well-being have improved over time. This means that with expanded access to credit, members invest in income-generating activities and improve their overall economic well-being, ultimately contributing to poverty reduction and economic empowerment.

#### *Improvement in Saving Mobilisation and Financial Decision-Making*

The question was given to the participants. How have Group Support Programmes influenced saving mobilisation and financial decision-making among the members in the study area? All group leaders of Sets A-L revealed how it was hard at the beginning; some members did not understand why. Therefore, a capacity development training session was conducted on various thematic areas. For example, why save, how to save, by-laws of saving, financial management, and non-financial business development services. The available data in the present study showed that after members understood this programme, many improved their savings and credit habits. According to group reports, members save between 2000 and 50000 Ushs per month, which serves as an asset. This was revealed by a male participant:

Though I save a small amount every month in my GSP, I consider it an investment or asset because I know that when I need it, I can access it to help me with my needs. *(In-depth interview, Aturinda (26), male from Nkoni Village, June 2023)*

The outcomes of saving mobilisation and financial decision-making among GSP members reflect enhanced financial literacy and autonomy, indicating developed skills and confidence in managing finances. This improvement illustrates social capital theory, where GSPs foster shared understanding, and build trust and relationships, enabling members to leverage financial resources and institutions. Members' human capital and financial capital are thus enhanced, leading to greater economic well-being and resilience for individuals and the community.

### *Increased Financial Stability*

The survey findings established that although GSP members still struggle to be financially independent, most realise that, through encouragement to open a bank account, save regularly, create personal budgets, and explore self-employment opportunities, they have made significant progress. This has led to better agricultural products and various investments, helping many achieve recognisable financial freedom. It was evident from the vicinity that many people now have better, more recommendable housing, access to affordable, clean piped water, electricity/solar energy (with beautiful lights visible everywhere at night), and have been able to send their children to schools of their choice. Additionally, they have improved other development factors such as healthcare, family planning, and more. A female informant from Set I-L asserted that:

In these groups, you can take a loan according to your ability. This enhanced financial independence through loans and credit there is understanding, trust, and openness because we know each other in taking loans. For instance, if this month I am not able to give the returns, I explain, and they understand, which makes me work at ease without pressure or stress. These funds have helped to own some property. For instance, I received a small loan and bought land. Part of this land, I have planted tea, and another part, coffee. These keep me engaged throughout the year. I call these my employment, where I earn income for my personal and family needs. I don't need any employment from anyone. Mwana, nothing is worse than not owning... You understand! *(In-depth interviews, Kamwesiga (34), a male from Buhooro Village, and Kyogabirwe (53), a female from Nyakabungo Central Ward, May 2023)*

In interviews with most of the experts and local leaders, assertion was that these groups have economically empowered their members to become financial stable for example a local leader explained:

GSPs play a significant role in the economic empowerment of their members, especially women and the youth, who were previously economically weak but have now built their financial status. Most of the families these days, I can testify, are run by women. We have found that when a man gets a loan or money, let me say, all that money does not reach home. This is different from a woman; the first thing she thinks of is her family's needs. In terms of development, these days, most families are financially supported and sustained by women who are members of these groups. *(In-depth interview, LC 1 of Kagashe Cell, July 2023)*

Therefore, this has enabled members to break the cycle of poverty and vulnerability, as they make strategic investments, and build a safety net, leading to improved well-being, reduced vulnerability, and enhanced overall quality of life.

### *Economic Independence*

Entrepreneurship serves as a key lever for empowering members of the Group Support Programmes. The majority of group participants reported that this has strengthened their socio-economic standing by supporting their economic decision-making. Many of the participants (engaged in business) have found

that their GSP has helped them develop and encourage their entrepreneurial efforts by providing financial and market access, up-skilling, and knowledge-sharing. Reports from Set E-H indicate that in 2021, a programme was launched to train and mentor members engaged in business ventures, helping them scale up. Such a scheme, implemented by GSP, has enabled them to function as a business incubator and accelerator for many members, thereby increasing their financial independence and security. As a way of confirming this point, Bamaturabusha, an expert, said:

We have realized that the entrepreneurship given to GSP members has a cross-cutting impact on their improved household income, standard of living, and the health and education of their family members. This is because we have understood that these GSPs are an important force in steering their members' economies by creating alternative income avenues that are useful for their financial and eventual development. (*In-depth interview, Bamaturabusha (55), Nyarurambi Village, July 2023*)

However, most group participants confirmed borrowing money from the group's coffers and repaying it at agreed-upon rates, which were lower than those offered by other financial institutions. (*Various in-depth interviews, Sets A-D, E-H, and I-L, May-June 2023*). According to them, this had led to individual members' financial stability, helped improve their household income, and facilitated improvements across various areas of their lives through access to friendly financing. Furthermore, economic empowerment has enabled them to expand and start businesses, obtain food and other necessities, and meet their day-to-day personal and family needs.

Additionally, a group leader from Set I-L confirmed:

Our members take loans (from the group, banks, and money lenders) more frequently for a variety of purposes, including: repair of houses, purchase of food, marriage expenses, burial expenses, health expenses, school fees for their children, durable purchases, debt reduction, livestock purchases, and petty businesses. Indeed, GSPs have economically boosted many members. We have witnessed an economic improvement among the members, which tells us we are moving in the right direction to achieve our objectives. (*FGDs, Chairperson of the Loan Committee of Set I-L, Katungu Village, July 2023*)

Economic empowerment, facilitated by social capital, enables individuals to overcome poverty and financial instability, fostering informed decision-making and autonomy. This leads to improved quality of life for themselves and their community, as they leverage cognitive, relational, and structural social capital to access resources, build networks, and enhance financial literacy, ultimately breaking the cycle of poverty.

### *Increased Household Income*

The study sought to understand the participants' views on how their Group Support Programmes have helped increase their household income. The majority of participants from the selected GSPs reported a steady increase in their members' household income. This was due to encouraged saving habits, business training, access to loans and credit, self-employment, and investment in improved agricultural practices (banana, tea, and coffee plantations). Some GSPs gave goats, chickens, and pigs as savings capital. This was explained by a member:

There are some economic benefits I have gotten from GSP; though I can't say it's helped me increase my income by 100%, I've at least gotten 60%. The group gave me a goat, and I was lucky it produced twins. Now it has delivered four times, meaning I could have nine goats, but I sold the first and second deliveries. I took some money into my account, and the rest I used to meet the household's day-to-day basic needs. For the third delivery, I exchanged one goat for a piglet, which is almost due to deliver. I know these will increase my household income soon. (*In-depth Interview, Kamugisha (68), Kashojwa Parish, May 2023*)

With the increase in household income, participants reported they can take their children to schools of their choice, access the best health care services, expand their farming equipment and land, and purchase household items (radio, TV, bedding, furniture, quality clothing, etc.). Some have acquired transport facilities (motorcycles and bicycles), though very few have mentioned acquiring farming machinery or owning shops and food services. The following descriptions support the above findings:

Notwithstanding their shortcomings, with GSPs, I am almost meeting my expectations in terms of economic gain. I joined this group as a youth, having little, as you know, but I continued getting loans with a plan. Every year, I set a goal to achieve, and for sure, I thank God I am achieving these goals. Now I borrow less because now I 'own'... you understand... What I am operating now (motorcycle spare parts shop) is a result of joining this group. (*In-depth interview, Bishagane (31), male from Kichwamba Village, May 2023*)

A participant from Set E-H corroborated this notion, highlighting that the strategic use of group-owned assets can effectively reduce household expenditure on goods and services, thereby augmenting disposable income. He elaborated:

When people work together, what used to be a burden at the individual level ceases to be one at the group level. For instance, as a member, I am entitled to the property of the group. Our group has chairs, plates, saucepans, serving dishes, mats, tents, jerricans, etc. Last year, I had a function at my home. I did not hire these items; I got them from my group freely because I am a member. This reduced the cost in the budget. What I could have used to hire them outside; I used for other beneficial development activities. (*In-depth Interview, Turamuhebwa (65), Maronko Village, May 2023*).

By leveraging shared resources, individuals can redirect previously allocated funds towards alternative purposes, consequently enhancing overall household financial resilience. Therefore, an increase in household income is a significant enhancement of overall quality of life and a potential for long-term prosperity.

### *Self-employment Opportunities*

The findings indicated that labour demand and the search for employment among the population in Kanungu district presented employment opportunities. The study found that Group Support Programmes help elevate employment opportunities for members, contributing to their sustainable livelihoods. A regular phenomenon among GSPs is supporting micro-level entrepreneurship, which reduces dependence on a single source of income and broadens members' income horizons. This includes acquiring entrepreneurial skills from local experts, creating a unique opportunity for small-scale income-generating activities. This was communicated through FGDs with Set E-H, where one leader informed that:

We encourage our group members not to rely on a single source of income, which is why we bring in experts from different fields from time to time to share their knowledge. Also, every year we have a plan to achieve, and almost everyone achieves it. We encourage members to engage with developmental government policies and schemes that are self-engaging. The schemes are meant for the marginalised and backward sections of society, from which most of our members belong. For instance, Operation Wealth Creation and now the Parish Model Development. This is a way to diversify our employment opportunities, which may also boost productivity, delivery, and well-being, and may stimulate personal initiative and a sense of ownership, which in turn lead to sources of income. (*FGD, Well-being Committee Chairperson, Nyakabungo Church of Uganda Church, Set E-H, July 2023*).

Moreover, reviewing the available group reports, it was common to find that, in implementing their objectives, these groups have generated self-employment opportunities for members, both directly and indirectly. It was discovered that, from the loans they received, some members have ventured into fabrication, mechanics, transportation, carpentry, salons, tailoring, masonry, small-scale farming, and retail businesses. These activities engage them daily, and it is from them that they can repay the loan and develop themselves economically, as one participant explained:

I am the owner of this fabricating service. After earning an Advanced Diploma in Fabrications and Forging, I was unable to find employment. Since I had the basic equipment, I got some money from my group and rented this place. I really started small and humbly. I have been doing this work for six years now, and it has somehow expanded. Now, I employ six other boys. From this service, I am able to cater for my family's needs. I have invested in land, bought some plots, and goats. (*In-depth Interview, Orishaba (26), male from Nkoni Village, May 2023*).

On the other hand, in FGDs with leaders of the selected GSPs, a question was asked about how their groups have contributed to the economic development of their members to bring about sustainable assets. In two out of the three selected groups, employment came as one of the contributions as it was explained:

In our group, we have objectives, one of which is to help members become self-reliant, self-sufficient, and free from poverty. To achieve this, we train, loan out, and encourage members never to be idle. We encourage each member not to overlook any possibility around them that can generate income. In this way, many members have employed themselves in different fields, earning income for their households, saving, and investing. (*Various FGDs, Sets A-D, E-H & I-L, July 2023*)

Therefore, Group Support Programmes foster trust, reciprocity, and cooperation, enabling members to access information, financial support, skills, and market linkages. The social capital has enhanced members' capabilities, facilitated self-employment opportunities and improved their economic well-being and that of the community.

### ***Discussion of findings***

*Easy access to Credit facilities:* In this study, it was established that, GSPs are building social capital by creating bridges between members and financial institutions, reducing transaction costs and uncertainty in accessing financial services, and enabling access to resources (loans, economic information) through these relationships. The observation is further complemented by literature such as Wangui et al. (2024); Alene (2020); Were and Kimaru (2021); De Hoop et al. (2019), who argue that access to appropriate financial services is a fundamental service condition for poverty reduction, job creation, income security, and social protection. They explained that access to credit addresses the shortage of start-up capital for women, helping them participate in income-generating activities more easily and, in the long run, achieve profits and business growth, which improves their well-being and that of their households. This could mean that the economic information gained by GSP members reflects the fulfilment of sustainable economic assets they have obtained from Group Support Programmes.

*Growth of Financial and Resource Use Decisions:* Similar to the current findings, De Hoop and Tripathi (2020) reviewed the impact of economic Self-Help Group Programmes on women's empowerment. They discovered that, on average, women who participated in SHGs were better able to exercise control over their resources (economic empowerment) and to participate in decisions regarding their rights, entitlements, and access to resources (political empowerment). Therefore, an economically empowered community is not only a help to itself but also to the government. This means that when people can use their resources effectively and efficiently, they become a lesser burden on the country's economy; instead, they become assets and resources to their country. These findings implies that economic

empowerment programmes, such as the Group Support Programmes, can have a positive impact on decision-making autonomy, financial management, and entrepreneurial outcomes, particularly when combined with initiatives that foster social capital. This suggests that policymakers should prioritise investments in such programmes to promote economic development, reduce poverty, and contribute to overall community development, ultimately making individuals assets to the country rather than a burden. The study's findings also underscore the potential for economically empowered communities to support government development goals, highlighting the importance of scaling up effective economic empowerment programmes.

*Enhanced Economic Independence and Self-Employment:* The study's findings further indicate that GSP members have experienced significant capital accumulation, which has facilitated their entry into various self-employment ventures. These ventures span multiple sectors, including skilled trades (carpentry, mechanics, fabrication, joinery), services (salon services, transport), and entrepreneurship (tailoring, masonry, small-scale farming, retail businesses). Notably, participants reported that these activities not only provide steady engagement but also serve as their primary source of income, underscoring the pivotal role of capital accumulation in fostering sustainable livelihoods. This finding aligns with Kyalo (2020), who discovered that SHGs have the potential to create self-employment opportunities for the rural poor.

*Growth of Saving Habit:* Findings of this study are consistent with those of Jollystar (2022), who reported that access to savings enables members to cover their children's expenses, including education. The study established that the majority of participants have developed saving habits for their children's education because they view education as a powerful driver of development and the strongest tool for reducing poverty. It can provide employment opportunities and the best human necessities. This is supported by Stark (2019), who contends that without education, people can face considerable barriers to employment. The implication is that GSPs are a valuable tool for promoting financial inclusion, poverty reduction, and economic empowerment, particularly in rural areas.

*Increase in Household Income:* The study results are consistent with previous studies, which demonstrate the positive impact of Self-Help Groups on socioeconomic outcomes and household income (Kebebe & Shibru, 2019; Were & Kimaru, 2021; Nchumthung & Sanjoy, 2020; Mehta & Singh, 2020; Jollystar, 2022). Notably, members' prioritisation of education aligns with existing literature, highlighting the consequences of poor-quality education on children from low-income households (Kerris & Kitty, 2021). Income diversification strategies employed by members, such as expanding agricultural land and investing in businesses, have contributed to improved household well-being. These findings corroborate Allen's (2019) observation that VICOBA participation enhances household income, reduces vulnerability, and enables access to basic needs. The results suggest that GSPs play a vital role in satisfying basic needs, providing risk protection, and improving economic assets and welfare, ultimately contributing to broader economic stability (Brainly, 2023).

*The Cascade of Diversified Self-Help Business Enterprises:* The findings of this study suggest that GSPs have played a pivotal role in facilitating business diversification among members, thereby enhancing their economic resilience. Access to credit and loans has enabled participants to invest in a range of viable ventures, including livestock rearing, retail trade, and agriculture. Notably, the adoption of integrated farming practices has emerged as a key strategy, in which by-products from one activity are

used as inputs for another, thereby fostering a sustainable, self-reinforcing cycle of economic activity. The findings on the impact of GSPs on economic empowerment and financial inclusion are consistent with several studies. For instance, research by Jollystar (2022) also highlights the positive impact of Self-Help Groups on socioeconomic outcomes and household income. Similarly, Were and Kimaru (2021), Nchumthung and Sanjoy (2020), and Mehta and Singh (2020) have reported similar findings on the benefits of SHGs in promoting financial inclusion and economic empowerment. These studies collectively suggest that GSPs and SHGs can play a vital role in promoting financial inclusion, poverty reduction, and economic empowerment, particularly in rural areas.

### 1.7 Conclusion

The study's results show that participation in Group Support Programmes (GSPs) is instrumental in fostering economic empowerment among members in Kanungu District. By facilitating access to credit and savings, GSPs have strengthened members' economic and social capital (Bourdieu, 1986), enabling them to leverage group membership as collateral to secure loans and invest in income-generating ventures. This has yielded tangible improvements in household and individual incomes, financial literacy, and overall economic well-being. In addition, GSPs have effectively mobilised members' social capital, utilising the trust and reciprocity inherent in group relationships to facilitate access to financial resources (Putnam, 2000). Members' increased financial independence and informed decision-making underscore the transformative power of social capital in promoting economic empowerment. Furthermore, the cultivation of saving habits through regular contributions highlights the role of GSPs in fostering a culture of financial responsibility, thereby reinforcing members' economic and social capital and enhancing their capacity to navigate financial challenges.

### 1.8 Recommendations

**Emphasis on Process Knowledge:** GSPs should prioritise process knowledge by allocating specific roles, providing training, and establishing regular reflection sessions to improve group dynamics and achieve goals.

**Training and Awareness:** GSPs should start by conducting a needs assessment, then design a targeted training programme, and establish partnerships with training providers to deliver workshops and mentorship sessions on the members' aptitudes.

**Diversification of Income Sources:** GSP members should explore diverse income-generating activities to increase savings and capital for lending and borrowing.

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