

**DETERMINANTS OF HOUSEHOLD WELFARE IN UGANDA
A CASE STUDY OF KACHUMBALA TOWN COUNCIL, BUKEDEA
DISTRICT**

BY

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**A RESEARCH REPORT SUBMITTED TO THE DEPARTMENT OF ECONOMICS
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OCTOBER, 2024

DECLARATION.

I Ochom Isaac, hereby declare to the best of knowledge that this research report is original and has never been submitted to any institution of higher learning or University for any academic award.

Signature.....

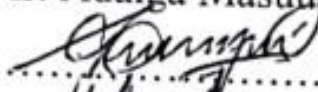
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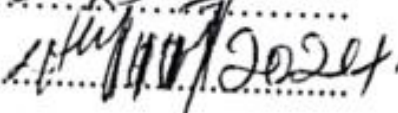
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APPROVAL.

This is to certify that this research report is of OCHOM ISAAC and has been produced under my supervision and submitted to the department of economics and entrepreneurship, Busitema University upon partial fulfillment for the award of a Bachelors Degree of science education.

Supervisor's Name: Mr. Adaiga Masuud.

Sign : 

Date : 

DEDICATION.

I dedicate this research report to my parents, Mr. Ekuma David and Mrs. Akiror Claudia together with my wife, Mrs. Namugwere Sylvia who worked hard to support me in the research and the production of this research. A big thank you from me to you and May the almighty God bless you abundantly.

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I thank the almighty God for making it possible for me to complete this piece of work again special thanks to Him for the knowledge, wisdom, courage and determination He has granted to me throughout this research.

I am particularly grateful to my supervisor Mr. Adaiga Masuud for his timeless guidance and corrections in the conduct of this research report. He really inspired, motivated and assisted me during the different processes of this work.

Furthermore, I would like to thank the Management of Kachumbala Town Council and Kongunga High School, Bukedea District for their support in providing me with the data during the data collection processes and not forgetting the different authors whom I have used their references in coming up with this research report.

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ABSTRACT

This research report titled Determinants of household welfare in Kachumbala Town Council, Bukedea District. The study was guided by the following research objectives; to determine the Effect of income on Household welfare in Kachumbala Town Council, to analyze the effect of Education level on Household welfare in Kachumbala Town Council and to determine the effect of access to land and other agricultural technologies on Household welfare in Kachumbala Town Council. The findings of the study revealed that majority of the respondents were aged (21-30) and (31-40) years, more men were engaged in the study compared to women, and majority of the persons engaged were married. Furthermore the findings reveal that disparities in educational access significantly contribute to income inequality, as individuals with higher education levels tend to secure better-paying jobs and be in position to have a better welfare. Additionally, the lack of diversified employment opportunities exacerbates income disparities, particularly among the youth and women. The study concludes with policy recommendations aimed at enhancing educational access, promoting inclusive economic growth, and improving financial service availability to mitigate income inequality in Kachumbala Town Council.

CHAPTER ONE: INTRODUCTION AND BACKGROUND OF THE STUDY.

1.0 Introduction.

This chapter presents the background of the study, problem statement, objectives of the study, research questions, and scope of the study and significance of the study.

1.1 Background.

Welfare means the health, happiness, and fortunes of a person or a group. Therefore, HHW comprises of the health, happiness and fortunes of a household and their material wellbeing.

In Uganda, HHW was still a concern even with various government and non-government organizations attempt to improve on the welfare standards of the people of Uganda and this had mainly been through different programs aimed at benefiting Ugandans and as such putting up an attempt to improve on the household welfare.

The problem of rural poverty has persisted despite the various efforts.

Improvement in household welfare and wealth play vital roles in sustainable development. Sustainable development occurs when households are able to secure a level of well-being that enables them to cope with and recover from shocks and does not decline overtime.

The most recent recommendation from the World Bank emphasized the improvement of natural and human resources as a key investment to guide policies for sustainability.

Also, access to assets has long attracted the attention of developing countries including Uganda and it's widely believed that access to productive assets including land, human capital, livestock, and farm equipment may play a significant role in enhancing the welfare of rural households.

In particular, insufficient access to land and low productivity of land were considered the major causes of rural poverty and food insecurity also show that an increase in land access and non-land assets when combined with diversification of enterprises can boost incomes of rural households and their abilities to improve their living standards, so there was need to eradicate poverty as it greatly affected the household welfare in Uganda.

1.2 Problem statement.

Despite efforts by the different stake holders which include among others the government, private individuals and non-government organizations like BRAC,FINCA among others to improve welfare in Uganda, for example National Agricultural Advisory Services (NAADS), Social protection programs, Uganda women Entrepreneurship Program (UWEP), Micro finance programs, Food security and Nutrition Programs, Health and Sanitation Initiatives there was still a significant portion of the population living in poverty, that's below the poverty line.

It was crucial to identify the key determinants that influenced household welfare in order to develop effective policies and interventions to alleviate poverty and improving living conditions. However, there was a lack of comprehensive research that examines the specific factors that contributed to welfare in Uganda. Therefore, there was a need for a study that investigated the determinants of HHW in Uganda, taking into account various socio-economic, demographic, and environmental factors.

Access to assets has long attracted the attention of developing countries including Uganda and it's widely believed that access to productive assets including land, human capital, livestock, and farm equipment may play a significant role in enhancing the welfare of rural households.

The research provided valuable insights and evidence-based recommendations to policy makers, development practitioners, and stakeholders to address the root causes of poverty and enhance HHW in Uganda. When all the root causes were addressed, there shall be a comprehensive goal of achieving balanced economic growth and development in the economy which would otherwise be a dangerous problem to the attempts of growth, dependence, low tax revenue, blame on the ruling government among other negative effects of poverty.

1.3 Objectives of the study.

The study comprised of both general objectives and specific objectives.

1.3.1 General objective.

The purpose of study was to identify and analyze the determinants of household welfare in Kachumbala Town Council, Bukedea District.

1.3.2 Specific objectives.

The specific objectives of this study were as follows;

- i. To analyze the effect of income levels on household welfare in Uganda.

- ii. To analyze the impact of education on household welfare in Uganda.
- iii. To find out the effect of access to agricultural resources and land on household welfare in Uganda.

1.4 Research questions.

- i. How does the level of income affect household welfare in Uganda?
- ii. How does education level affect household welfare in Uganda?
- iii. How does access to agricultural resources that's land and technologies affect household welfare in Uganda?

1.5 Scope of the study.

This aims at analyzing the subject scope, geographical and time scope.

1.5.1 Subject scope.

The scope focused on analyzing the determinants of house hold welfare in Uganda.

1.5.2 Geographical scope.

The research study was carried out in Kachumbala Town Council, where the researcher asked questions to the members of the area, gave them questionnaires and also observe the area and homesteads so as to obtain the required relevant information.

1.5 3 Time scope.

The study was carried out in a period of five months that was from March to July 2024 and this was because it would be easy to capture the data on household welfare of the people in the selected homesteads in that time frame.

1.6 Significance of the study.

Identification of the key determinants, the research provided a comprehensive understanding of the socio-economic factors that significantly influence household welfare in Uganda.

The result of the study shall also be beneficial to the government and policy makers during planning processes, resource allocation and funding of different regions, households and persons in the country.

CHAPTER TWO: LITERATURE REVIEW.

2.0 INTRODUCTION.

This chapter entirely looks at the existing and other available literature on the determinants of Household welfare in Uganda. It further looks at the individual concept of household welfare, their growth, and the living standards of the homesteads in Uganda.

Household welfare is a multi-dimensional concept that encompasses various aspects of well-being, including income, consumption, education, health, and access to basic services. Understanding the determinants of HHW is crucial for policymakers and development practitioners to design effective interventions and policies aimed at poverty reduction and improving living standards.

This literature review aims at providing an overview of the existing research on determinants of household welfare in Uganda.

2.1 Effect of income on household welfare.

Many studies show that there is a positive relationship between income diversification and household welfare in sub-Saharan Africa (SSA) (Alobo Loison, 2015) as diversification plays an important role in household livelihood strategies (Asfaw et al., 2019, Van den Broeck and Kilic, 2019). Much of the literature focusses on farming households engaging in nonfarm activities (Reardon et al., 1992, Ellis, 1998, Reardon et al., 2007, Davis et al., 2010). Davis et al. (2017) show that while agriculture remains the main source of income for rural African households, diversification into nonfarm employment is increasing. Van den Broeck and Kilic (2019) also consider diversification into nonfarm employment for five SSA countries (including Uganda), noting that women are less likely to participate in off-farm wage employment and when they do it is most likely to be casual wage work in agriculture. Their analysis is based on individual-level data, over a relatively short period (2010–14 in the case of Uganda), and does not relate diversification to a measure of household welfare. In contrast, for Uganda, we analyse diversification at the household level over a relatively long period (1992–2012) of sustained economic growth and relate this to household welfare, measured in terms of adult equivalent consumption expenditure (which can be consistently and comparably measured across the surveys).

To investigate household income diversification and welfare over two decades we use five Ugandan national household surveys, with panel data for the 1990s (the 1992/93 and 1999/00 surveys) and the 2000s (surveys in 2005/06, 2009/10 and 2011/12). Five sources of household income are considered: remittances, own account agriculture (farming), and off-farm employment disaggregated into agricultural wage, non-agricultural self-employment,

and non-agricultural wage. The welfare effect of diversification is conceptualised and analysed in two ways, both addressing endogeneity arising from time-varying unobserved heterogeneity. Firstly, to estimate the overall effect of households diversifying into an additional income source, we use a panel instrumental variable (IV) procedure combining leave-out mean instruments (Townsend, 1994) with heteroscedasticity-based instruments (Lewbel, 2012). Secondly, the core analysis employs panel multinomial endogenous switching (PMES) regressions (Bourguignon et al., 2007, Khonje et al., 2018) to estimate the average treatment effect on the treated (ATT) for adopting different diversification strategies. We conduct separate analysis for rural and urban households and, when estimating the ATT of different diversification strategies, we also separate by the sex of the household head. We acknowledge that this is not a gender analysis, which requires addressing intra-household behaviour: ‘Gender refers to relations between men and women, not an exclusive focus on women ... [and a focus on the head being female] confounds gender issues with those of household structure’ (Quisumbing and Doss, 2021, pp. 4482). Rather, we provide analysis distinguishing between households headed by males and females.

Our approach extends existing studies and addresses the limitations of studies that only demonstrate correlations given the difficulties of accounting for endogeneity and unobserved heterogeneity using cross-section data. Most studies are cross-sections or only cover a short period of time, hence are unable to capture the changing dynamics in employment opportunities and welfare, especially in the decades after 1990 when many SSA countries experienced sustained economic growth, and most only focus on rural households. In contrast, we include urban households and cover two decades with panel data. Uganda is an interesting country in this regard because in the two decades from 1990 it sustained economic growth, improvements in household welfare, and reductions in poverty, driven by increased production in agriculture in the 1990s (Appleton, 2001). Headcount poverty according to the national poverty line fell from 56% in 1992 to 31% in 2006 (Kakande, 2010, pp. 237-8).

Our analysis provides three key findings. First, the type of diversification and effects on welfare vary by the gender of the household head (although we consider income sources of all members aged over 14). Second, diversification plays an important role in the livelihoods of urban households, where welfare effects are different than in rural areas. In rural areas, off-farm diversification is welfare improving except for females in agricultural wage employment. In urban areas, off-farm employment provides the highest welfare improvement for male headed households whereas farming has the highest welfare improvements for female headed households. Third, the pattern of diversification and its welfare impact differs

in the 2000s compared to the 1990s, notably remittances are associated with higher welfare only in the 2000s.

Section 2 provides a brief overview of related literature on diversification in Uganda. Section 3 presents the conceptual framework and empirical strategy. Section 4 discusses the data and how measures of income diversification are constructed, with descriptive statistics. Results of the combined IV and panel multinomial endogenous switching estimation are in Section 5. Section 6 concludes with directions for further research.

2.2 The effect of education level on Household welfare.

Our motivation for studying this topic stems from the literature on the intergenerational transmission of welfare use. Several studies have established a strong positive correlation in welfare use across generations within a family for the US (e.g., Antel (1992), An et. al. (1993), Gottschalk (1990, 1996), and Levine and Zimmerman (1996)). The issue of whether that correlation reflects a causal transmission across generations or simply persistence in unobserved traits within families is well recognized and the focus of attention in several of these papers (e.g. Levine and Zimmerman (1996) and Gottschalk (1996)). Beaulieu et al (2001) is the only paper of which we are aware that examines these issues for Canada, using administrative data for Quebec spanning the period from 1979 to 1995. As in Gottschalk (1996), they obtain identification of causal effects based on the assumption that only parental welfare use that occurs before the child achieves adulthood can have a causal impact on the welfare use of their children. As in the US data, they observe strong positive correlations between parental and child welfare use. Their results indicate that this correlation reflects both common unobserved heterogeneity and a causal dependence effect. If some, possibly large, component of the cross-generational correlation in welfare use is causal, how is it transmitted? One possible channel is through impacts on educational outcomes. Boggess (1998) and Ku and Plotnick (2000) both find significant negative effects of the family being on welfare on the educational attainment of the children for some groups. Impacts on education may also be related to pregnancy effects. MaCurdy (2000) finds that higher welfare benefits cause a delay in high school completion once an out-of-wedlock birth has occurred. Of course, the impact of parental welfare receipt on educational outcomes is only half the story. For this to be a route of transmission of welfare receipt between generations, it must also be the case that poorer educational outcomes induce higher percipiency rates. Several studies include educational variables among a set of controls in examining spells of welfare

receipt. Blank (1989), for example, using US data, finds that an extra year of education increases the exit rate from welfare for female household heads by between 5 and 8%. Similarly O'Neil et. al. (1987) finds an extra year of education increases the exit rate by 12%. Barrett (2000) examines this issue using data from the Canadian province of New Brunswick and finds that males with less than a high school education had exit rates from a welfare spell that were over 6% less than male high school graduates. However, males who had some high school education but did not graduate had exit rates that were not different from graduates. For females, having less than a high school education decreased exit rates by over 18% and being a high school drop-out decreased exit rates by 9% relative to a high school graduate. Thus, females had much stronger education effects.

2.3 How access to land affect household welfare.

In particular, access to land through market and non-market transfers can reallocate land to land-poor producers, stimulate investment on the land and enhance land productivity by improving the balance of factor ratios. However, efficient land transfers from land-rich to land-poor households can be significantly hampered by the presence of imperfections in the markets for land and credit. Land sales prices become too high and poor households are rationed out of land and credit markets, which further limit better access to land and non-land capital (Melmed-Sanjak & Lastarria-Cornhiel 1998).

It is therefore important to verify, in a robust manner, modes of land access that might be effective in increasing rural household welfare. People tend to invest in non-land assets including in themselves to enhance their welfare, to improve their ability to master technology, and to access a wider range of livelihood choices including access to off-farm earning opportunities (Schultz 1961; Dixon & Hamilton 1996; Le 4 et al. 2003).

However, evidence on the impact of education attainment on rural farm households' productivity and welfare in developing countries, including Uganda, is mixed. Important reasons for this are the estimation challenges related to the endogeneity of education and other asset endowments, the failure to control for the unobserved characteristics of households, data limitations, and the use of weak analytical methods (Appleton & Balihuta 1996; Appleton et al. 1996; Finan et al. 2005; Kurosaki & Khan 2006; Roodman & Morduch 2009).

CHAPTER: THREE METHODOLOGIES.

3.1 Introduction

This chapter presents in details the manner in which the study was executed, it highlights the areas of study, research design, sampling design, research strategies and procedures. It also represents data collection methods, tools, data analysis and presentation as well as the limitations of the study.

3.2 Research design.

In this study, the researcher used cross-section research designs to investigate the determinants of household welfare in Uganda. The research involved both quantitative and qualitative data collection methods to provide a comprehensive understanding of the factors contributing to household welfare in Uganda.

Quantitative data was used to adopt and analyze the household income, education level, employment status and other demographic information.

3.3 Area of study.

This was conducted in Kachumbala Town Council. This area of the study was selected due to the fact that Kachumbala Town Council has got a number of education institutions, many people were employed in both formal and informal sectors and various working classes being composed of more male than female.

3.4 Study population.

The study examined households with more and less incomes in Kachumbala Town Council. The survey population constituted of 100 respondents and these were to be employed in different occupations.

3.5 Sampling methods.

In this study, a sample size of 100 respondents will be selected from the survey population. There are a variety of sampling methods to use however, in this study, the researcher will focus on a few which include; purposive, stratified and random sampling.

3.5.1 Stratified and random sampling.

In this method, the researcher divided the study population into several strata basing on certain characteristics such as income level, education level and occupation. Members from

various strata were selected randomly to ensure that every group was represented in the sample.

3.5.2 Purposive sampling.

In this method, the researcher selected participants with relevant expertise such as policy makers, community leaders, social workers so that the researcher can gather valuable insights and perspectives on the determinants of income inequality

3.6 Sample size

Category	Sample size	Sample technique
Salary Earners	20	Purposive
Educated	15	Simple random
Land owners	25	Simple random
Employers	15	Purposive
Employees	20	Simple random
TOTAL	95	

The researcher purposefully selected respondents who do some work to earn a living such as civil workers. The researcher employed a sample size of 95 respondents from Kachumbala Town Council which was the area of study.

This sample size was determined scientifically using the Krejci and Morgan 1970 table because of its simplicity in determining the sample size not forgetting the time factor. The study included majorly families with less-incomes because these were numerous in number and were found every-where in the country. However, the study was unable to reach to the entire population in the named place. The researcher stratified the population in five strata that is Salary Earners, Educated, Land Owners, Employers and Employees. Random sampling was used to select the sampling frame

3.7 Data type

The data made use of the primary data and secondary data.

3.7.1 Primary data

Primary data was collected from several respondents including employees from policy making institutions such as UBS as well as interviewing self-employed individuals. This type of original data was collected specifically for the study.

3.7.2 Secondary data.

This data was obtained from existing literature like UBOS and other relevant organizations which provide valuable information on income distribution such as ministry of Gender, Labour and Social development. Secondary data sources also involve obtaining information that was collected by other researchers but was in line with the particular study.

3.8 Data collection methods.

This study employed observation, interview guides and questionnaire.

3.8.1 Questionnaire.

This was prepared and delivered to selected respondents. The researcher adequately explained to the respondents the purpose of the study with the questionnaire. The questionnaire consisted of both open ended and closed ended questions.

3.8.2 Interview guides.

The researcher got the information by casually interviewing respondents who would avail the researcher with key information such as community leaders, local government leaders among others.

3.8.3 Observation.

The researcher observed factors such as access to education, health care and employment opportunities that contribute to income disparities.

3.9 Data processing and analysis.

This involved data coding, tabulation and classification.

3.9.1 Data processing.

The researcher checked and edited the collected data.

3.9.2 Data analysis.

After processing, excel sheets were provided that enabled the researcher to come up with frequencies and percentages that helped the researcher in the analysis of the research findings. This helped the researcher to draw conclusions in relation to the variables of the study for example using persons rank correlation which helped to determine the degree of relationship between variables.

3.10 Limitations and Possible solutions of the study.

- i. Limited resources such as funds, since the project was privately sponsored, funds to support activities such as transport, printing, photocopying, stationary and surfing on the net and others may not be available. The solution to this problem was that, the

researcher mobilized some of his savings and get some funds from relatives, friends so as to finish the study.

- ii. Limited time, since the research was not to be on a full time program, time was a challenging factor because much time was spent while going through the questionnaire and many respondents might be busy and others had limited time for the study.
- iii. Misinterpretation of the objectives of the study by the respondents lead to biased data which may affect the reliability and viability of some data collections.
- iv. Limited data availability, the researcher faced a problem of limited data specific to the subject under study. The researcher used internet to access more data and some current data was obtained from community leaders, workers and so on.

CHAPTER FOUR: DATA COLLECTION AND ANALYSIS.

4.0 Introduction.

This chapter gives the presentation of the findings, their analysis and the discussion of the results. The chapter also provides detailed information on the study questionnaires as well as answers to the research questions that tempted the researcher to go in for the research.

4.1 Back ground characteristics of the respondents.

The study included a sample of 95 (ninety five) respondents and their characteristics in terms of income levels, education levels, access to land, the different occupations, age, and sex and occupations of different respondents.

4.1.1 A table showing age distribution of the respondents.

Age of respondent.	Frequency	Percentage (%)
18-28	10	10.53
29-39	25	26.32
40-48	34	35.78
49-59	8	8.42
60-68	6	6.32
69-79	7	7.37
>79	5	5.26
TOTAL	95	100

Source: Primary data 2024.

The table 4.1 shows that majority of the respondents (35.78%) were aged between (40-48) years followed by those aged (29-39) who constituted 26.32% followed by those aged (18-28) years who constituted 10.53%, followed by (49-59) who constituted 8.42% followed by (69-79) who constituted 7.37% of the respondents, between (60-68) constituted of 6.32% and then above 79 years who constituted by 5.26%

This is however in contrast with the findings of UBOS (2006) which showed that majority of the person engaged in micro enterprise were aged (20-29) years.

4.1.2 Gender of the respondents.

4.1.3 A table showing income distribution according to gender of the respondents.

Gender	Frequency	Percentages (%)
Male	55	57.89
Female	40	42.11
Total	95	100

Source: Primary data, 2024.

Table 4.2 below reveals that 57.89% of the respondents were males while 42.11% of the respondents were females. The finding however contrast with that of UBOS (2006).According to UBOS (2006), more women were engaged in most income generating activities.

Table 4.2 shows a high percentage of males (57.89%) engaged in income generating activities compared to 42.11% of females. This probably may be attributed to the fact that women engaged in home/family care activities as opposed to men and as forward by one of the respondents during an interview.

Also most of the work carried in the informal sector is more physical and calls for people who are energetic hence the males quality as the key favorite for work with in various forms of small scale enterprises.

4.1.4 Marital status of the respondents.

Table 4.3 Showing sex and wealth level of the respondents.

Marital status	Frequency	Percentage (%)
Married	34	35.79
Single	40	42.10
Widow/Widowed	21	22.11
Total	95	100

Source: Primary data, 2023.

Table 4.3 shows that 35.79% of the respondents were married and 42.10% of the respondents were single while 22.11% of the respondents were the widows and the ones widowed.

4.1.4 Education level of the respondents.

Table 4.4: Highest Qualification of the respondents.

Highest Qualification	Frequency	Percentage (%)
Below certificate	32	33.68
Certificate	26	27.37
Diploma	15	15.79
Degree	12	12.63
Others	10	10.53
Total	95	100.0

Source: Primary data, 2024.

The table 4.4, presents a summary of the highest Qualification of the respondents. From the table 33.68% of the respondents had Below Certificate as the highest Qualification followed by 15.79% of respondents who had Certificate as the highest Qualification.

The table also reveals that 12.63% of the respondents had Degree as the highest Qualification and 10.53% had other qualifications which were not specified.

Table 4.4, Reveals that majority of the persons (33.68%) engaged in small scale enterprises had Below Certificate as the highest Qualification and about 27.37% of the total respondents had at least Certificate as the highest Qualification

This is in line with the findings of UNHS 2002/03 and 2005/06. The publications UNHS, 2002/03 and 2005/06 put it that three quarters of Uganda's labor force did not have at least Certificate as the highest Qualification and above.

This probably can be attributed to the fact that Below Certificate as the highest Qualification is relatively cheaper and relatively affordable to compare to other levels of qualification.

4.1.5 Income per month of respondents

Table 4.5: Income per month of the respondent

Income per month	Frequency	Percentage
<50,000	20	21.11
50,000-99,999	14	14.74
100,000-149,999	29	30.53
150,000-199,999	6	6.32
200,000-299,999	10	10.53
250,000-299,999	9	9.47
>=300,000	7	7.37
Total	95	100

Source: Primary data, 2024.

From the table 30.53% of the respondents earned shs. (100,000-149,999) per month. 21.11% of the total respondents earned less than shs.50, 000 per month while 14.74% of the respondents earned shs (150,000-199,999) on the other hand, 10.54% of the respondents earned shs (200,000-299,999) per month and 9.47% of the respondents earned between shs. (250,000-299,999) and 7.37% of the respondents earned at least Shs.300, 000 per month. This however in disagreement with the findings of UNHS 2005/06.

The results presented in table 4.5, imply that majority of persons (30.53%) of the respondents earned shs.(100,000-149,999) while less of persons (6.32%) of the respondents earned shs.(150,000-199,999) and 7.37% of the respondents earned above shs.300,000

4.1.6 Occupation of Respondents.

Source: Primary Data

Table 4.6, shows that 25.26% of the respondents were business persons (shop keepers) followed by 16.84% of the respondents who were engaged in Grain milling and bakery.

The table also shows that 14.74% of the respondents were engaged in Teaching, 12.63% of the respondents engaged in Welding, Metal works and Fabrication while 10.53% of the

respondents engaged in Saloons and hairdressing, 6.32% of the respondents were engaged in Mechanics and Carpentry and other activities.

Occupation	Frequency	Percentage (%)
Saloon and hairdressing	10	10.53
Teachers	14	14.74
Doctors	7	7.37
Welding, metal works and fabrication	12	12.63
Mechanics and carpentry	6	6.32
Shopkeeper (super market)	24	25.26
Grain milling and Bakery	16	16.84
Others	6	6.32
TOTAL	95	100.0

4.2 The effect of income levels on Household welfare in Kachumbala Town Council, Bukedea District, Uganda.

Table 4.1 showing the effect Of income levels on Household Welfare in Kachumbala Town Council

No			Strongly Disagree	Disagree	Not Sure	Agree	Strongly Agree	Total
1	There are some individuals who are employed in Kachumbala Town council.	Freq	03	06	07	24	55	95
		%	3.16	6.32	7.37	25.26	57.89	100
2	The employed people earn wages monthly for 12 months a year	Freq	05	25	15	20	30	95
		%	5.26	26.32	15.79	21.05	31.58	100
3	There are some employees who earn in other currencies for example, dollars, Kenya shillings	Freq	25	20	07	23	20	95
		%	26.32	21.05	7.37	24.21	21.05	100
4	There are more than 3 people in a household earning salaries in Kachumbala Town Council	Freq	40	19	09	12	15	95
		%	42.11	20.0	9.47	12.63	15.79	100
5	The income earned per	Freq	45	26	04	10	10	95

	homestead is enough for the proper care of the people in the household	%	47.37	27.37	4.21	10.52	10.52	100
6	There are some people who save part of their income for future consumption in Kachumbala Town Council	Freq	15	13	11	30	26	95
		%	15.79	13.68	11.58	31.58	27.37	100
7	Most of the households are financially stable in Kachumbala Town Council	Freq	13	26	15	11	30	95
		%	13.68	27.37	15.79	11.58	31.58	100
8	The primary source of income is the sales from agricultural products in the local markets	Freq	05	03	01	40	46	95
		%	5.26	3.16	1.05	42.11	48.42	100
9	There are some individuals among the households who receive financial support from the government for example money for the old	Freq	15	10	09	42	19	95
		%	15.79	10.53	9.47	44.21	20.00	100

	people.							
10	Men earn more than women in Kachumbala Town Council	Freq	20	14	08	23	30	95
		%	21.05	14.74	8.42	24.21	31.58	100.
11	Most of the households in Kachumbala Town Council earn through carrying out businesses.	Freq	13	17	06	20	39	95
		%	13.68	17.89	6.32	21.05	41.05	100
12	Most of the households invest their incomes on stock, bonds and other financial investments	Freq	07	10	05	43	30	95
		%	7.37	10.53	5.26	45.26	31.58	100
13	Most of the households in Kachumbala Town Council take their children to boarding schools with quality standards.	Freq	25	23	11	17	19	95
		%	26.32	24.21	11.58	17.89	20.00	100

Source: Primary data, 2024

Table 4.2 shows that a majority of the people in Kachumbala Town Council that is 57.89% strongly agreed that individuals in the Town Council are employed and 25.26% of the respondents agreed that some of the individuals are employed then 7.37% of the respondents were not sure of whether or not the individuals around Kachumbala Town Council were employed however, 6.32% of the respondents disagreed with the assumption and 3.16% surely disagreed with the hypothesis.

Similarly, according to this very table 4.2, 31.58% of the respondents in Kachumbala Town Council strongly agreed that some of the employees in the Town Council earn wages and salaries for 12 months a year on the other hand, 26.32% of the respondents disagreed with the hypothesis that employed individuals earn wages for 12 months a year while 21.05% of the respondents agreed that employees earn for 12 months a year, 15.79% of the respondent were not sure whether or not the employees in the Town Council earn for 12 months a year meanwhile 5.26% of the respondents strongly disagreed with the assumption that individuals earn for 12 months a year.

Table 4.2 also shows that 26.32% of the respondents disagreed with the assumption that individuals employed in Kachumbala Town Council earn in other currencies for example dollars or Kenyan dollars while 24.21% of the respondents agreed that employees in the Town Council earn in other currencies then 21.05% of the respondents strongly agreed that employees earn in other currencies meanwhile 21.05% of the employees disagreed with the hypothesis that employees in the Council earned in other currencies and 7.37% of the respondents were not sure whether or not employees in Kachumbala Town Council earned in other currencies.

According to this table, 41.11% of the respondents in Kachumbala Town Council strongly disagreed with the hypothesis that more than 3 individuals earn salaries then, 20.0% of the respondents disagreed with the assumption that more than 3 people earn salaries then 15.79% of the respondents strongly agreed that more than 3 people earn salaries then 12.63% of the respondents agreed that more than 3 people earn per household in Kachumbala Town Council and 9.47% of the respondents were not sure whether or not more than 3 individuals earned salaries in the Town Council.

Similarly, Table 4.2 also reveals that 47.37% of the respondents strongly disagreed with the hypothesis that income earned per homestead is enough income for the proper care of the people in the household while, 27.37% of the respondents disagreed with the assumption that the income earned per homestead is enough for the proper care of the people in the household meanwhile 10.52% agreed and strongly agreed with the hypothesis that income earned at per homestead is enough for the proper care of the homestead members and 4.21% of the respondents were not sure if the income earned per homestead is enough for the proper care of the people around the homestead.

In this very table, 31.58% of the respondents agreed with the hypothesis that some of the people around Kachumbala Town Council save some of part their income for future consumption then 27.37% of the respondents strongly agreed with the hypothesis that some of the people around Kachumbala Town Council save part of their income for future consumption while 15.79% of the respondents strongly disagreed with the hypothesis that people around the Town Council save part of their income for future consumption on the other hand, 13.68% of the respondents disagreed with the hypothesis and 11.58% of the respondents were not sure whether or not the people in the Town Council save part of their income for future consumption.

Similarly as per the table 4.2, 31.58% of the respondents strongly agreed with the hypothesis that most households in Kachumbala Town Council are financially stable and 27.37% of the respondents disagreed with the hypothesis of households being financially stable meanwhile 15.79% of the respondents around the Town Council were not sure if people in the Town Council are financially stable. 13.68% of the respondents in the Town Council strongly disagreed with the hypothesis that people are financially stable.

This Table 4.2 also provides evidence that 48.42% of the respondents have their source of income being sales of agricultural products and that 42.11% of the respondents agreed that people in Kachumbala Town Council generate their income through sales of agricultural products. It's also evident from this table that 5.26% of the respondents strongly disagreed with the hypothesis that the main source of income for the for the people in the Town Council is sales for agricultural products and 3.16% of the respondents agreed that the people in the area get most of their income through sales of the agricultural products meanwhile 1.05% of

the respondents were not sure of the hypothesis of the main source of income in Kachumbala Town Council being sale of agricultural products.

According to table, 44.21% of the respondents agreed with the hypothesis that some of the individuals in households around Kachumbala Town Council receive financial support from the government meanwhile 20.0% of the respondents strongly agreed that some individuals around the Town Council receive financial support from the government. 15.79% of the respondents strongly disagreed with the hypothesis while 10.53% of the respondents disagreed with the hypothesis that some individuals around the Town Council receive support from the government and 9.47% of the respondents were not sure whether or not people around Kachumbala Town Council receive financial support from the government.

In this table, 31.58% of the respondents in Kachumbala Town Council strongly agreed with the hypothesis that men earn more than women in the Town Council. 24.21% of the respondents in the Town Council agreed with the hypothesis men in the Town Council earn more than women whereas 21.05% of the respondents strongly disagree with the hypothesis of men earning more than women. 14.74% of the respondents around the Town Council disagreed with the hypothesis that men earn more than women and lastly, 8.42% of the respondents in the area were not sure whether or not the men earn more than women.

According to table 4.2, the respondents, 41.05% strongly agreed that most Households within Kachumbala Town Council earn through caring out business activities meanwhile 21.05% of the respondents agreed with the hypothesis of most earnings being basically from business activities. 17.89% of the respondents also disagreed with the hypothesis that most earnings for households around the Town Council are from business activities while 13.68% of the respondents strongly agreed with the hypothesis of most earnings for the households around Kachumbala Town Council being mainly from business activities.

Still in this very table, 45.26% of the respondents in Kachumbala town council agreed with the hypothesis that individuals invest part of their income on stock, bonds and other financial investments. 31.58% of the respondents around the Town Council strongly agreed with the hypothesis that individuals engage in investment of their incomes on stock, bonds and other financial investments meanwhile 10.53% of the respondents disagreed with the hypothesis of some individuals investing their incomes on stock, bonds and other financial investments.

7.37% of the respondents strongly disagreed with the hypothesis that individuals invest their incomes. Lastly, 5.26% of the respondents were not sure whether or not individuals in the Town Council invest their incomes on stock, bonds and other financial investments.

According to this table, 26.32% of the respondents strongly disagreed with the hypothesis that most household members around Kachumbala Town Council take their children to boarding schools with quality standards then, 24.21% of the respondents in the Town Council disagreed with the hypothesis that individuals in different households take their children to boarding schools with quality standards whereas 20.0% of the respondents strongly agreed with the hypothesis that individuals within Kachumbala Town Council take their children to boarding schools with quality education standards and 17.89% of the respondents in the council agreed with the hypothesis while 11.58% of the respondents were not sure of whether or not individuals take their children to boarding schools with quality Education standards.

4.3 The effect of Education level on the Household welfare in Kachumbala Town Council, Bukedea District.

Table 4.3 showing the effect of Education Level on Household welfare in Kachumbala Town Council, Bukedea District.

No			Strongly Disagree	Disagree	Not Sure	Agree	Strongly Agree	Total
1	Most of the members in the households in Kachumbala Town Council have completed the primary (P1-P.7) Level of Education.	Freq	04	02	01	30	58	95
		%	4.21	2.11	1.05	31.58	61.05	100

2	Most of the children in different households around Kachumbala Town Council study in Boarding Schools with Quality Education levels.	Freq	38	27	11	13	06	95
		%	40.00	28.42	11.58	13.68	6.32	100
3	Most of the members in different Households in Kachumbala Town Council know how to read and write.	Freq	13	17	03	42	20	95
		%	13.68	17.89	3.16	44.21	21.05	100
4	Most of the Household members in Kachumbala Town Council received Formal education type, were able to get jobs and earn.	Freq	34	25	14	17	05	95
		%	35.79	26.32	14.74	17.89	5.26	100
5	The quality of Education rendered by schools and	Freq	23	15	03	30	24	95

	other Education institutions in Kachumbala Town Council is of good standard.	%	24.21	15.79	3.16	31.58	25.26	100
6	Some of the members living in different Households in Kachumbala Town Council have acquired vocational education and gained skills which enable them earn.	Freq	01	03	00	41	50	95
		%	1.05	3.16	0.00	43.16	52.63	100
7	Most of the members in different Households in Kachumbala Town Council completed their studies at the age of 25 years and below.	Freq	24	27	14	18	12	95
		%	25.26	28.42	14.74	18.95	12.63	100
8	Most of the Household members in	Freq	36	22	04	18	15	95

	Kachumbala Town Council who completed their Education are employed in their fields of studies.	%	37.89	23.16	4.21	18.95	15.79	100
9	Some of the members in different Households attained Tertiary and Secondary Education levels in Kachumbala Town Council.	Freq	09	11	02	52	21	95
		%	9.47	11.58	2.11	54.74	22.11	100
10	Most households in Kachumbala Town Council who invested in Education have benefited from it.	Freq	12	08	06	48	21	95
		%	12.63	8.42	6.32	50.53	22.11	100
11	Household members from different parts around Kachumbala Town Council have contributed to the development of the area.	Freq	27	19	5	26	18	95
		%	28.42	20.00	5.26	27.37	18.95	100

12	Education is the major source of income and has improved the welfare of individuals in Kachumbala Town Council.	freq	08	10	03	53	21	95
		%	8.42	10.53	3.16	55.79	22.11	100

Source: Primary data, 2024

Table 4.3 shows that 61.05% of the respondents strongly agreed with the hypothesis that most members of the households in Kachumbala Town Council have completed the primary level of Education that is from P.1 to P.7 while 31.58% of the respondents in the Town Council agreed with the hypothesis that most individuals within the Town Council have completed the primary level of education meanwhile 4.21% of the respondents strongly disagreed with the hypothesis of most respondents being in the category of the people who finished primary education and 2.11% of the respondents disagreed with the hypothesis disagreed with the hypothesis on the other hand, 1.05% of the respondents were not sure whether or not the people in the town council had completed the primary level of education.

Still according to this table, 40.0% of the respondents around Kachumbala Town Council strongly disagreed with hypothesis that most children in different households around the Town Council study in boarding schools with quality education levels meanwhile, 28.42% of the respondents disagreed with the hypothesis, 13.68% of the respondents agreed with the hypothesis that most children in Kachumbala Town Council study in different boarding schools with quality education standards. Also 11.58% of the respondents were not sure whether or not the hypothesis stood for the different households around the sub county on the other hand, 6.32% of the respondents strongly agreed with the hypothesis of most children in the households of the Town Council studying from different boarding schools with quality and standard Education levels.

According to table 4.3, 44.21% of the respondents in Kachumbala Town Council agreed with the hypothesis that most of the members around the Town Council know how to read and

write on the other hand, 21.05% of the respondents strongly agree with the hypothesis and 17.89% of the respondents disagreed with the hypothesis meanwhile 13.68% of the respondents strongly disagreed with the hypothesis and 3.16% of the respondents were not sure whether or not the members in different households in Kachumbala Town Council know how to read and write.

Table 4.3 also provides an explanation of 35.79% of the respondents who received formal type of Education were able to get jobs on the other hand of this very table, 26.32% of the responds disagreed with the hypothesis that most household members who receive formal type of education get jobs and earn. Also 17.89% of the respondents agreed with the hypothesis then 14.74% of the respondents were not sure whether or not the individuals who receive formal type of Education were able to get jobs and earn meanwhile 5.26% of the respondents strongly agreed with the hypothesis that most of the Household members who receive formal type of Education get jobs and earn.

This table 4.3 also provides a detailed explanation that 31.58% of the respondents agreed with the hypothesis that the quality of Education provided schools and other Education institutions around Kachumbala Town Council is of a better standard meanwhile 25.26% of the respondents agreed with the hypothesis that the quality of education provided in Kachumbala Town Council is of better quality and 24.21% of the respondents strongly disagreed with the hypothesis while 15.79% of the respondents disagreed with the hypothesis that the quality of Education provided in Kachumbala Town Council is of better quality on the other hand 3.16% of the respondents in Kachumbala Town Council were not sure whether or not the quality of Education provided is of better quality.

Still this table 4.3 explains that 52.63% of the respondents in Kachumbala Town Council strongly agreed with the hypothesis that some of the members living in the Town Council attained vocational Education and gained skills which enable them earn while 43.16% of the respondents agreed with the hypothesis that some members in the Town Council have acquired vocational Education and gained skills which have enabled them earn on the other hand, 3.16% of the respondents disagreed with the hypothesis and 1.05% of the respondents strongly disagreed with the hypothesis and 0% of the respondents were not sure whether or not the individuals in the Town Council who have attained vocational education and gained skills which enable them to earn.

Table 4.3 also shows that 28.42% of the respondents in Kachumbala Town Council disagree with the hypothesis that most of the members within the Town Council have completed their studies at the age of twenty five (25) years. Meanwhile, 25.26% of the respondents in Kachumbala Town Council strongly disagree with the hypothesis that most members in the Town Council completed their studies at the age of Twenty five years and below. While 4.21% of the respondents were not sure of the hypothesis, 18.95% of the respondents agreed with the hypothesis and 15.79% of the respondents strongly agreed with the hypothesis that most members in different Households around the Town Council completed their studies at the age of Twenty five (25) years and below.

Still in this table 4.3 is the detailed explanation that, 37.89% of the respondents in Kachumbala Town Council strongly disagreed with the hypothesis that most Household members who completed their Education were able to be employed in their respective fields of study. Meanwhile 23.16% of the respondents disagreed with the hypothesis, 4.21% of the respondents were not sure and 18.95% of the respondents agreed with the hypothesis with 15.74% of the respondents in the Town Council strongly agreeing with the hypothesis that most members in the Town Council who completed their Education I different fields and levels were able to get jobs in their respective fields.

This table also provides details that 54.74% of the respondents agreed with the hypothesis that some members in Kachumbala Town Council have attained Tertiary and Secondary levels of Education Meanwhile 22.11% of the respondents strongly agree with the hypothesis on the other hand, 11.58% of the respondents disagreed with the hypothesis, 9.47% of the respondents strongly disagreed with the hypothesis whereas 2.11% of the respondents in the Town Council were not sure whether or not some members in different Households around the Town Council attained Tertiary and Secondary Education levels.

According to table 4.3, Most of the respondents that is 50.53% agreed with the hypothesis that most Households which invested in Education in Kachumbala Town Council benefited from it meanwhile 22.11%of the Households strongly agreed with the hypothesis while 12.63% of the respondents in the Town Council strongly disagreed with the hypothesis and also 8.42% of the respondents disagreed with the hypothesis that the Household members which invested in Education benefited from that kind of investment. Lastly, 6.32% of the

respondents were not sure whether or not the Households which invested in Education related activities benefited from it.

Table 4.3 provides clear analysis that 28.42% of the respondents strongly disagreed with the Hypothesis that Household members from different parts around Kachumbala Town Council have greatly contributed to the development of the Town Council on the other hand, 20.0% of the respondents disagreed with the hypothesis while 27.37% of the respondents agreed with the hypothesis, 18.95% of the respondents strongly agreed with the hypothesis that most Household members around Kachumbala have contributed to the development of the area also 5.26% of the respondents were not sure whether or not the educated Household members in Kachumbala Town Council have contributed towards the development of the area .

The table also provides an explanation and it's evident in the table that 55.79% of the respondents agreed with the hypothesis that Education is the major source of income and has improved the welfare of individuals around Kachumbala Town Council, 22.11% of the respondents strongly agreed with the hypothesis that Education is the major source of income in the Town Council and has contributed to improvement of the individual's welfare and standards of living on the other hand, 10.53% of the respondents disagreed with the hypothesis that Education is the major source of income and has improved Household welfare, meanwhile 8.42% of the respondents strongly disagreed with the hypothesis, 3.16% of the respondents were not sure whether or not Education is the major source of income and has led to the improvement of Household welfare of members in Kachumbala Town Council.

4.4 The effect of access to land and agricultural technologies on the household welfare in Kachumbala Town Council, Bukedea District.

Table 4.4 showing the effect of access to land and other agricultural technologies on Household welfare in Kachumbala Town Council.

No			Strongly Disagree	Disagree	Not sure	Agree	Strongly agree	Total
1	Everyone around Kachumbala Town council has access to land and better agricultural methods.	Freq	21	13	07	36	18	95
		%	22.11	13.68	7.37	37.89	18.95	100
2	Most of the Households around Kachumbala Town Council practice Commercial agriculture.	Freq	34	33	13	10	05	95
		%	35.79	34.74	13.68	10.53	5.26	100
3	Most households around Kachumbala Town Council inherited their pieces of land.	Freq	18	13	06	38	20	95
		%	18.95	13.68	6.32	40.00	21.05	100

4	Every Household around Kachumbala Town Council owns at least two acres of land.	Freq	28	23	07	19	18	95
		%	29.47	24.21	7.37	20.00	18.95	100
5	Most Households around Kachumbala Town Council rent some of their land to the rich people to raise some income for providing the basic necessities for their families.	Freq	12	16	03	49	15	95
		%	12.63	16.84	3.16	51.98	15.79	100
6	Every Household around Kachumbala Town Council has access to fertile land and agricultural equipment recommended	Freq	21	26	01	28	19	95
		%	22.11	27.37	1.05	29.47	20.00	100

	for quality crop production.							
7	Every Household around Kachumbala Town Council uses the land primarily for agricultural purposes	Freq	08	17	05	44	21	95
		%	8.21	17.89	5.26	46.32	22.11	100
8	Most households around Kachumbala Town Council use purely better techniques of production.	Freq	41	27	04	13	10	95
		%	43.16	28.42	4.21	13.64	10.53	100
9	Households Kachumbala Town Council receive training on better agricultural practices and sustainable use of land.	Freq	21	25	01	29	19	95
		%	22.11	26.32	1.05	30.53	20.00	100

10	Most of the Household around Kachumbala Town Council earn from agriculture practiced on the land they own.	Freq	11	09	03	40	32	95
		%	11.58	9.47	3.12	42.11	33.68	100
11	There is equitable distribution of land and agricultural equipment all over Kachumbala Town Council which improves on the Household welfare of the people around the Town Council.	Freq	29	47	02	8	9	95
		%	30.53	49.47	2.11	8.42	9.47	100

Source: Primary data, 2024

Table 4.4 gives a clear explanation that 37.89% of the respondents agreed with the hypothesis that everyone around Kachumbala Town Council has access to land and better agricultural methods meanwhile 22.11% of the respondents strongly disagreed with the hypothesis then 18.95% of the respondents strongly agreed with the hypothesis and 13.68% of the

respondents disagreed with the hypothesis that most of the respondents in Kachumbala Town Council have access to land and other better agricultural methods on the other hand, 7.37% of the respondents were not sure whether or not the most Households in the Town Council have access to land and other agricultural methods.

It's also evident from Table 4.4 that: 35.79% of the respondents around Kachumbala Town Council strongly disagreed with the hypothesis that most of the Household members around the Town Council practice commercial agriculture. Meanwhile 34.74% of the respondents disagreed with the hypothesis, 10.53% of the respondents agreed with the hypothesis that some of the members around the Town Council practice commercial agriculture. Still in this Table, 13.68% of the respondents were not sure of the hypothesis then 5.26% of the respondents strongly agreed with the hypothesis that some of the members in the Town Council practice commercial agriculture.

According to table 4.4, 40.0% of the respondents agreed with the hypothesis that most Household members in Kachumbala Town Council acquired their land through inheritance meanwhile 21.05% of the respondents strongly agreed with the hypothesis, on the other hand, 18.95% of the respondents strongly disagreed with the hypothesis, 13.68% of the respondents disagreed and 6.32% of the respondents were not sure whether or not the Household members in Kachumbala Town Council acquired their land through inheritance.

This Table also provides clarity that 29.74% of the respondents around Kachumbala Town Council strongly disagreed with the Hypothesis that every household around the Town Council owns at least two acres of land, 24.21% of the respondents disagreed with the hypothesis but 20.0% of the respondents agreed with the hypothesis of every Household around the Town Council having at least two acres of land. 18.95% of the respondents strongly agreed with the hypothesis while 7.37% of the respondents were not sure of the hypothesis that every Household around Kachumbala Town Council owns at least two acres of land.

Still table 4.4 provides mathematical explanation that 51.98% of the respondents around Kachumbala Town Council agreed with the hypothesis that most Households with access to land around the Town Council rest part of their land to rich individuals in order to raise income for providing the basic necessities for their families meanwhile 15.79% of the

respondents strongly agreed with the hypothesis, 12.63% of the respondents strongly disagreed with the hypothesis and 16.84% of the respondents disagreed with the hypothesis also 3.16% of the respondents were not sure whether or not Households around the Town Council rent some of their land in order to raise some funds for providing the basic necessities for the families.

This table also provides emphasis that 29.47% of the respondents in Kachumbala Town Council agreed with the hypothesis that every Household in the Town Council has access to fertile land and better agricultural equipment recommended for quality crop production, 22.11% of the respondents strongly disagreed with the hypothesis also 27.37% of the respondents around the Town Council disagreed with the Hypothesis that every Household in Kachumbala Town Council has access to fertile soil meanwhile 20.0% of the respondents strongly agreed with the hypothesis, 1.05% of the respondents were not sure whether or not the hypothesis that every Household in the Town Council has access to fertile soil and better agricultural equipment recommended for crop production holds.

Table 4.4 also shows that 46.32% of the respondents agreed with the Hypothesis that every Household around Kachumbala Town Council uses the land primarily for agriculture meanwhile 21.11% of the respondents strongly agreed with the Hypothesis, 17.89% of the respondents disagreed with the Hypothesis and agreed with the alternative hypothesis that Households in Kachumbala Town Council do not use their land primarily for agriculture but also other activities. Also a proportion of the respondents that is 8.21% of the respondents strongly disagreed with the hypothesis and 5.26% of the respondents were not sure whether or not the Households in the Town Council use their land primarily for agricultural purposes.

In this very Table, 43.16% of the respondents strongly disagreed with the Hypothesis that most household in Kachumbala Town Council use purely better agricultural techniques for crop production meanwhile 28.42% of the respondents disagreed with the hypothesis, 13.64% the respondents agreed with the hypothesis, 10.53% of the respondents strongly agreed with the hypothesis while on the other hand, 4.21% of the respondents around Kachumbala Town Council were not sure whether or not the hypothesis that individuals in different households use purely better techniques of production is not true.

This table also shows that, 30.53% of the respondents in Kachumbala Town Council agreed with the hypothesis that individuals in different households receive training on better agricultural practices and sustainable use of land while 26.32% of the respondents disagreed with the hypothesis, 22.11% of the respondents strongly disagreed with the hypothesis meanwhile 20.0% of the respondents strongly agreed with the hypothesis that household members receive training on better agricultural practices and sustainable use of land and also, 1.05% of the respondents were not sure whether or not the hypothesis that individuals around the Town Council receive training on better agricultural practices and sustainable use of land or not.

Table 4.4 also produces statistical clarity that 42.11% of the respondents around the Kachumbala Town Council agreed with the hypothesis that most households around the Town Council earn from agriculture practiced on the land they own meanwhile 36.68% of the respondents around the Town Council strongly agreed with the hypothesis, 11.58% of the respondents strongly disagreed with the hypothesis and 9.47% of the respondents disagreed with the hypothesis and 3.12% of the respondents were not sure whether or not the households in Kachumbala Town Council earn from agricultural practices on land they own.

Lastly on table 4.4 is the analysis showing that 49.47% of the respondents in Kachumbala Town council agreed with the hypothesis that there is equitable distribution of land and other agricultural equipment around the Town Council and 30.53% of the respondents strongly disagreed with the hypothesis of land and agricultural equipment being equitably distributed amongst the people meanwhile 9.47% of the respondents strongly agreed with the hypothesis, 8.42% agreed with it and 2.11% of the respondents were not sure whether or not the hypothesis that there is equitable distribution of land and agricultural equipment is true or not.

CHAPTER FIVE: CONCLUSIONS, SUMMARY AND RECOMMENDATIONS.

5.0 Introduction

This chapter presents the conclusions that were drawn after a thorough analysis and discussions of the study findings. The chapter also outlines the key recommendations, which were deemed vital from the respondent's views, those suggested by the researcher and areas that need further studies.

5.1 Summary of the findings.

5.1.1 The effect of income levels on Household welfare.

It was found out that most of the respondents were aged around (40-48) that is 35.78% of the respondents in Kachumbala Town Council were at that age bracket and this means that most of the individuals around the Council are engaged in income generating activities are aged between 40-48 years.

The number of male respondents in Kachumbala Town Council is more than that of the women that is to say, 57.89% of the respondents were men compared to that of women which was 42.11% meaning that most men participate in most income generating activities which enables them earn more income than women.

A majority of the respondents in Kachumbala Town Council earn within the bracket of shs. 100,000 to shs.149, 999 that is to say 30.53% of the respondents earn within that bracket and this is due to low Education levels attained by most individuals and wide spread of small businesses within the Town Council which therefore makes the retailers, a few wholesalers and those employed within the Town Council earn less and unable to meet their basic necessities hence affecting their household welfare.

It's also clear from this research study that some of the individuals around the Town Council are employed that is to say 57.89% of the respondents earn incomes from the various jobs they are employed in. This therefore enables them to get income required in the provision of their basic necessities of life which therefore leads to improvement of their household's welfare standards.

Also it's evident that most individuals around the Town Council earn through carrying out business activities that is to say 41.05% of the individuals earn their income through carrying out business activities and this means that when business is profitable, they earn more income in form of increased profits which makes them have enough money for providing the basic necessities hence improving on their welfare.

In conclusion, income has an effect on household welfare in that: Households with higher income have a better standard and welfare since they are in position to afford the basic necessities of life meanwhile the households with low income levels have low living standards since they are not in position to meet their basic necessities of life and this means that their welfare is poor. Therefore income is a major determinant of Household welfare in Kachumbala Town Council.

5.1.2 The effect of education level on Household welfare.

In line with education attainment, the research revealed that majority of the respondents who live in Kachumbala Town Council did not have Certificate and above as their highest level of qualification in line with education and this is evident in that 33.68% of the respondents had below certificate Education level. This is true as it's in line with the findings of UNHS (200/03 and 2005/06) put it that three quarters of the Uganda's Labour force did not have Certificate and above as their highest level of qualification.

It's also evident that most of the Household individuals with in Kachumbala Town Council know how to read and write that is 44.21% of the respondents with in the Town Council agreed that individuals with in the Town Council know how to read and write this therefore makes tem to be in position to freely communicate with people within and outside the district most especially when carrying out business activities and the other forms of exchange. This also leads to improved welfare and household standards.

The researcher therefore, concluded that there is an effect between Education on Household welfare in that individuals with higher Education earn more and at the same time have much knowledge on the benefits of providing for their households and as the homesteads for such people have a better welfare and standards of living whereas those where low education levels have been attained, there is under provision of the basic necessities possibly due to ignorance which means that such households have poor standards and earn less which affects their welfare.

5.1.3 The effect of access to land and other agricultural technologies on Household welfare.

The researcher also found out that every Household in Kachumbala Town Council has access to land and that is 37.89% of the people have land and this means that every individual can be in positon to carry out agriculture and other related income generating activities which means

that at least every household has access to income generating avenues like agricultural activities and business which means that they earn some income required for providing the basic necessities of life meaning that they eventually have access to the basic necessities of life which also makes it real for them to have a better welfare.

The researcher also found out that most households in Kachumbala Town Council which has access to land has access to access to land and better agricultural technologies required for better production which therefore means increased access large sums of income required for provision the basic necessities for the members which is a better sign of improved welfare for the people.

5.1.4 Conclusion

In conclusion, basing on this research findings, it can be concluded that Household Income level, Education level and access to land and agricultural equipment are some of the determinants of Household welfare in Uganda.

5.2 Recommendations.

Following thorough analysis of unemployment in community of Kachumbala town council, the researcher believes that the issues below should be addressed by the policy makers and other people with authority to make sure that there is an improvement on people's welfare all over the town council.

5.2.1 The need to implement the SSE policy.

The Small Scale Enterprise (SSE) policy should be finalized and quickly implemented in order to address some of the challenges so as to enable the enterprises expand and create more employment and hence increase income. Further, increased access to low interest loans and better facilities such as electricity, improved transport and communication networks, demonstration farms among others will be very critical in enhancing growth of the small scale enterprises. The umbrella organizations of the sector that's, Freedom of Informal Sector Association (FISA) and the Uganda Small Scale Industries Association (USSIA) could there be important entry points for strengthening SSEs and their increasing involvement in policy dialogue on matters concern them (MFPED, 2006).

5.2.2 Relevant Education and training.

There should be enhancement of the capabilities of the informal sector workers through skills and training which is tailored to their competitive needs. Thus, with enhancement of informal

sector capabilities that involve competence in management, production and quality enhancement, marketing among others, it is expected that the informal sector establishments will be more productive and graduate into large firms which will employ more people in the country.

5.2.3 Other recommendations.

The government should improve Agro-industry policies. However, continuous monitoring of any undertaken programs as well as projects should be made to ensure that misappropriations are reduced or eliminated.

People engaging in small scale enterprises should be encouraged to develop a habit of saving and the government should advocate for low interest loans for such people. This will enable their business expand into relatively large enterprises which in turn will create more employment to Ugandans.

The researcher recommends that the government should incorporate small and medium enterprises among the strategies, it believes that can help in creating more employment opportunities to the people of the republic of Uganda.

5.3 Areas of further research.

This study has proven that income inequality affects women and youth due to different reasons. Therefore, it is suggested that future research should be carried out on the ways of reducing income inequality.

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QUESTIONNAIRE.

Dear Respondents;

I Ochom Isaac, a student of Busitema University, Faculty of Science and Education, finalizing my studies in Bachelor's Degree in Science Education. As part of my requirement for the Degree award, I have to present a research report. The study is on determinants of house hold welfare in Uganda. A case study of Kachumbala town council, Kachumbala sub-county, Bukedea district.

I am now on my field part of collecting information for my research report and you are being requested to respond to the various questions in the questionnaire attached. This interview will be treated with a lot of confidentiality. It would therefore be greatly appreciated if you would answer all questions in a fair and open manner. The information gathered from this questionnaire will be used purely for research purposes. Thank you for taking the time and effort to complete this questionnaire. Your cooperation is greatly appreciated. Your participation is voluntary and you may withdraw from the survey at any stage. I shall be grateful for your cooperation in this regard.

Thank you.

BIO- DATA

INSTRUCTIONS

Tick the appropriate code/response

1. Sex

a). Male

☐

b) Female

☐

2. Respondent's age bracket

a) 18-28

☐

b) 29-39

☐

c) 40-48

☐

d) 49-59

☐

e) 60-68

☐

f) 69>

☐

1 Marital status

a) Single

☐

b) Married

☐

b) Widowed

☐

2 Occupation

a) Carpentry

☐

b) Mechanics

☐

1 Retail shops

☐

d) Welder

☐

e) Grain miller

☐

f) Hair dressing

☐

g) Saloon

☐

h) Others

☐

3 Income per month

- | | | | |
|--------------------|----------------------|--------------------|----------------------|
| a) <50,000 | <input type="text"/> | b) 50,000-99,999 | <input type="text"/> |
| c) 100,000-149,000 | <input type="text"/> | d) 150,000-199,999 | <input type="text"/> |
| e) 200,000-249,999 | <input type="text"/> | f) 250,000-299,999 | <input type="text"/> |
| g) >300,000 | <input type="text"/> | | |

4 Highest Education Qualification.

- | | | | |
|----------------------|----------------------|----------------|----------------------|
| a) Below Certificate | <input type="text"/> | b) Certificate | <input type="text"/> |
| c) Diploma | <input type="text"/> | d) Degree | <input type="text"/> |

5 Longevity in business.

- | | | | |
|----------------|----------------------|---------------|----------------------|
| a) 0-5 years | <input type="text"/> | b) 6-10 years | <input type="text"/> |
| b) 11-15 years | <input type="text"/> | d) >16years | <input type="text"/> |

To identify the different determinants of household welfare in Kachunbala town council.

This is the first objective of the study;

It serves to analyze the effect of income levels on household welfare in Kachumbala town council.

Use the lucent- scale from 1-5, where

1= strongly agree

2= Agree

3= Not sure

4= Disagree

5= strongly disagree

Please use the above lucent-scale and indicate the level with the following statements.

No		Strongly Agree	Agree	Not sure	Disagree	Strongly disagree
1	Are there some individuals who are employed in Kachumbala Town Council?					
2	Do the employees around Kachumbala Town Council earn for 12 months a year?					
3	Are there employees in Kachumbala Town Council who earn in terms of other currencies for example Dollars, Kenyan shillings?					
4	Does every household in Kachumbala Town Council have more than 3 people who are earning?					
5	Does every household in Kachumbala Town Council have earn enough for the proper care of the people?					
6	Do some people in Kachumbala Town Council save part of their income for future consumption?					

7	Are all the households in Kachumbala Town Council financially stable?					
8	Is the sale of agricultural products in the local markets the primary source of income in different households around Kachumbala Town Council?					
9	Do some individuals in Kachumbala Town Council receive financial support from the government?					
10	Do men in Kachumbala Town Council earn more than women?					
11	Do you agree that most households in Kachumbala Town Council earn through carrying out business activities?					

12	Do most households in Kachumbala Town Council invest their income on stock, bonds and other financial investments?					
13	Do most household members in Kachumbala Town Council take their children to boarding schools with quality Education?					

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The second objective of this study is; to analyze the effect of education level on household welfare in Kachumbala town council.

It serves to examine the relationship between access to education and Household welfare in Kachumbala Town Council.

Use the lucent-scale from 1-5, where

1= strongly agree

2= Agree

3= Not sure

4= Disagree

5= strongly disagree

Please use the above lucent-scale and indicate the level with the following statements.

The following is how education level has affected household welfare in Kachumbala Town Council.

No		Strongly Agree	Agree	Not sure	Disagree	Strongly disagree
1	Have most household members in Kachumbala Town Council completed the primary (P.1-P7) level of Education?					
2	Most of the children in different households around Kachumbala Town Council study in boarding schools with quality Education levels.					
3	Do most people in different households of Kachumbala Town Council know how to read and write?					
4	Did the individuals in different households in Kachumbala Town Council who received the formal type of education get paying jobs?					
5	Is the quality of Education provided in schools and other Education institutions at					

	Kachumbala Town Council of better quality and standard?					
6	Have some members in different households around Kachumbala Town Council received vocational Education aimed at skilling?					
7	Did most members in Kachumbala Town Council households complete studies at the 25years and below?					
8	Are the individuals who completed their studies in the Town Council employed in their fields of studies?					
9	Did some members in different households around Kachumbala Town Council attain Secondary and Tertiary Education levels?					
10	Have households that invested in Education in Kachumbala Town Council benefited from it?					

11	Have educated members in Kachumbala Town Council contributed to the development of the area?					
12	Is Education the major source of income and has it lead to improvement of household welfare of the people of Kachumbala Town Council?					

The third objective of this study is to find out the effect of access to land and other agricultural technologies on household welfare in Kachumbala Town Council in an attempt to improve household welfare.

Use the lucent-scale from 1-5, where

1= strongly agree

2= Agree

3= Not sure

4= Disagree

5= strongly disagree

Please use the above lucent-scale and indicate the level with the following statements.

The following is the effect of access to land and other agricultural technologies on household welfare in Kachumbala Town Council.

No		Strongly Agree	Agree	Not sure	Disagree	Strongly disagree
1	Does household member have access to land and other agricultural equipment in Kachumbala Town Council?					
2	Do most households in Kachumbala Town Council practice commercial agriculture?					
3	Did some of the members in different households around Kachumbala Town Council own their land through inheritance?					
4	Does every household around Kachumbala Town Council own at least Two acres of land?					
5	Do some household members rent some of their land to rich individuals to raise some income for providing the basic necessities for their families?					
6	Does every household in Kachumbala Town Council have access to fertile land					

	and agricultural equipment recommended for quality crop production?					
7	Does every household in Kachumbala Town Council use its land primarily for agriculture?					
8	Do most households in Kachumbala Town Council use purely better techniques of production in agriculture					
9	Do household members in Kachumbala Town Council receive training on better agricultural practices and sustainable land use?					
10	Do most households in the Town Council earn through agriculture?					
11	Is land and agricultural equipment equitably distributed among the people of Kachumbala Town Council?					

In your own view, what do you think should be done to solve access to wealth disparities and improve on the household welfare in Uganda?

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THANK YOU FOR YOUR COOPERATION

TIME FRAME

Item	May 2024	June 2024	July 2024	August 2024	September 2024	October 2024
Data Collection						
Data Analysis						
Data Presentation						
Clear Report Writing						

ESTIMATED STUDY BUDGET

Item	Amount (shillings)
Stationary	150,000
Transport	100,000
Airtime	45,000
Internet	55,000
Total	350,000