

MAKERERE



UNIVERSITY

**DETERMINANTS OF HOUSEHOLD INCOME LEVELS AMONG RESIDENTS OF
BULIISA TOWN COUNCIL WESTERN WARD (KITAHURA CELL), BULIISA
DISTRICT WESTERN UGANDA**

BY

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**THIS DISSERTATION IS SUBMITTED IN PARTIAL FULFILLMENT OF THE
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DECLARATION

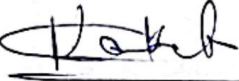
I, Akugizibwe Violet, declare that this research dissertation is mine and has never been presented to any academic institution of higher learning for the award of any academic qualification.

Date... 20th July 2026

Signature... 

APPROVAL

Towards this research dissertation presentation, I was helped and trained under supervision of;

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DEDICATION

I dedicate this research dissertation to my loving family who supported me through my entire education period, the financial support, and my Loving friends who have encouraged me, helped me and advised me throughout the entire Process.

I also dedicate it to my supervisor who has been my potential aid in all that I was able to do and write.

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TABLE OF CONTENTS

DECLARATION.....	i
APPROVAL	ii
DEDICATION.....	iii
ACKNOWLEDGEMENT.....	iv
TABLE OF CONTENTS	v
LIST OF TABLES	vii
LIST OF FIGURES	viii
ABSTRACT.....	x
CHAPTER ONE: INTRODUCTION.....	1
1.1. Background	1
1.2 Problem Statement	4
1.3 Objectives of the Study	5
1.3.1 General Objective	5
1.3.2 Specific Objectives	5
1.4 Research hypothesis	6
1.5 Scope of the study	6
1.5.1 Geographical scope.....	6
1.5.2 Subject scope	6
1.6 Significance of the Study	6
1.7 Justification of the Study	7
1.8 Conceptual framework	7
CHAPTER TWO: LITERATURE REVIEW.....	9
2.1 Introduction	9
2.2 Concept of Household Income	9
2.3 Theoretical Perspectives on Household Income Determination	10
2.3.1 Human Capital Theory	10
2.3.2 Labour Market Segmentation Theory.....	10
2.3.3 Household Production and Demographic Theories.....	10
2.4 Determinants of Household Income.....	11
2.4.1 Age and Household Income	11
2.4.2 Gender and Household Income	12
2.4.3 Education Level and Household Income.....	12
2.4.4 Occupation and Household Income.....	12
2.4.5 Household Size and Household Income	13

CHAPTER THREE: MATERIALS AND METHODS	14
3.1 Introduction	14
3.2 Study Design	14
3.3 Study Area.....	14
3.4 Study Population	15
3.5 Sample Size Determination.....	15
3.6 Sampling Procedure	15
3.7 Data Collection Methods.....	16
3.8 Data Collection Tools.....	16
3.9 Study Variables	16
3.10 Data Quality Control	17
3.11 Data Management and Analysis.....	18
3.12 Ethical Considerations.....	18
CHAPTER FOUR: PRESENTATION, INTERPRETATION AND ANALYSIS OF THE RESULTS.....	19
4.0 Introduction.	19
4.1 Questionnaire response rate.	19
4.2 Distribution of respondents.	19
4.3 Univariate Analysis	19
4.3.1 Background characteristics of the respondents	19
CHAPTER FIVE: DISCUSSION, CONCLUSIONS AND RECOMMENDATIONS	25
5.0 Introduction	25
5.1 Discussion	25
5.2 Conclusions	27
5.3 Recommendations	28
5.4 Limitations of the study.....	29
REFERENCES.....	30
APPENDICES	36
Appendix1: QUESTIONNAIRE.....	36

LIST OF TABLES

Table 3. 1: showing study variables, variable name, variable code and data type.....	17
Table 4. 1: Distribution of respondents by background characteristics	20
Table 4. 2: Distribution of respondents by household income levels and independent variables	21
Table 4. 3: Multivariate analysis	23

LIST OF FIGURES

Figure 1. 1: Conceptual framework	8
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LIST OF ABBREVIATIONS

LG	Local government
UGX	Ugandan shillings
TC	Town council
SDG	Sustainable Development Goals
NDP	National Development Plan
TRG	True Random Generator
CI	Confidence Interval
OR	Odds Ratio
VHT	Village Health Team

ABSTRACT

This study examined the determinants of household income levels among the residents of Buliisa TC, western ward (Kitahura cell), Buliisa district, western Uganda. The study was motivated by persistent low and unstable household income levels experienced by many households despite the ongoing development initiatives. A cross section research design employing a quantitative approach was adopted. Primary data were collected from 200 household heads using a structured questionnaire selected through multi stage simple random sampling. Data were entered through Microsoft excel, cleaned and analyzed using STATA. Descriptive statistics were used to summarize respondents' characteristics, while chi-square tests and binary logistic regression were employed to examine the association between dependent variable and independent variables.

The findings revealed that the majority (81%) of the households had low monthly household income. Most respondents had attained primary education; most of them were males (54.5%) and the main occupation of the respondents was farming. At the bivariate level, age was significantly associated with household income, whereas sex, marital status, education level, occupation, and household size were not significantly associated.

Logistic regression analysis further indicated that age remained the most important predictor of household income, with respondents in the economically active age groups being more likely to belong to higher-income households than older respondents. Other socio-demographic characteristics did not show statistically significant effects after controlling for potential confounding factors.

The study concludes that age is the key determinant of household income levels among households in Buliisa TC. It recommends strengthening livelihood diversification, improving access to affordable credit, supporting productive economic activities among others to enhance household incomes and reduce poverty.

CHAPTER ONE

INTRODUCTION

1.1. Background

This chapter describes the background of the research study. It also explores the problem statement, purpose of the study, research objectives of the study, research hypothesis of the study, scope of the study, significance of the study.

Household income is the total sum of cash and any other income coming from all economic activities (wage employment, agricultural, and non-farm enterprises) performed by household members over a specific period, typically 12 months (Lam et al., 2019). In Uganda, about 85% of the households have minimum earnings of not more than fifty thousand Ugandan shillings (UGX 50,000) while the legal minimum wage is historically quoted at UGX 130,000, many earn less. The average annual per capita income is approximately UGX4,530,387 (\$1,263), classifying it as lower-middle income (Kaidu et al., 2018; Eoh, 2023).

Household income is widely recognized as one of the most reliable indicators of economic well-being, quality of life, and overall social welfare among individuals and communities. It determines the extent to which households are able to meet basic needs such as food, shelter, clothing, healthcare, and education, while also shaping their ability to save, invest, and withstand economic shocks (Tran et al., 2020). Globally, income remains the primary metric used in welfare analysis because households with higher and stable earnings demonstrate significantly better development outcomes; for instance, evidence suggests that households with consistent income streams are over 50% less likely to experience multidimensional poverty compared to those relying on irregular earnings. Household income also strongly predicts nutritional outcomes, with studies indicating that a 10% increase in household income may reduce food insecurity by nearly 6–8% in low-income settings. Differences in income levels therefore reflect broader inequalities in access to education, employment opportunities, productive resources, and public services, accounting for nearly two-thirds of socio-economic disparities observed between communities worldwide (Tyagi et al., 2021).

At the global level, improving household income remains a central goal of economic development policy and international cooperation frameworks. Despite global economic expansion, approximately 700–750 million people still live in extreme poverty, surviving on less

than USD 2.15 per day, largely due to insufficient and unstable household earnings (Khan et al., 2020.). Low income is closely associated with adverse health outcomes; households in the lowest income quintile experience child mortality rates nearly twice as high as those in higher income groups. International development agendas therefore emphasize inclusive economic growth, productive employment, entrepreneurship, and income diversification as pathways toward sustainable poverty reduction. Globally, informal employment accounts for approximately 61% of total employment, rising to more than 85% in low-income countries, leaving many households exposed to income volatility and limited social protection (Ghorpade et al., 2024). Although progress has been made, income inequality remains substantial, with the richest 10% of the global population earning over 52% of total global income, while the poorest half receive less than 9%, demonstrating persistent structural disparities between and within countries (Nolan et al., 2019).

In Sub-Saharan Africa, household income patterns are shaped by structural economic constraints and demographic pressures. The region records some of the lowest average household incomes globally, with nearly 35-40% of the population living below international poverty thresholds and youth unemployment rates exceeding 20% in several countries (Khan et al., 2020). Economic activities remain heavily concentrated in primary sectors, and limited industrialization continues to restrict opportunities for high-productivity employment. Approximately 80-90% of workers in Sub-Saharan Africa operate within the informal economy, where earnings are typically low, seasonal, and unpredictable. Many households depend on subsistence agriculture, fishing, small-scale trading, and casual labor, sectors that contribute significantly to livelihoods yet often produce incomes below national living wage estimates (Viridin et al., 2023). Agricultural productivity in the region remains about 60% lower than the global average, while climate variability contributes to income losses estimated at 10-25% annually for households dependent on natural resources. Consequently, income instability persists, limiting long-term improvements in household welfare and asset accumulation (Abebaw, 2025).

Uganda presents a comparable socio-economic landscape. Although the country has experienced sustained economic growth averaging approximately 5-6% annually since the early 2000s, the benefits of growth have not been equally distributed across regions or population groups (Siifa, 2022). National surveys indicate that about 20.3% of Ugandans live below the national poverty

line, while additional 30–35% remains vulnerable to poverty, meaning even minor economic shocks can push households back into deprivation. Agriculture continues to employ nearly 70% of Uganda’s labor force, yet contributes less than 25% of Gross Domestic Product, reflecting low productivity and limited income generation within the sector (Rafael, 2023). Informal employment dominates urban and rural economies alike, accounting for roughly 85% of total employment, and many workers lack stable wages, contracts, or social protection mechanisms. This economic structure constrains households’ ability to accumulate assets, invest in human capital, or transition toward higher-value economic activities, thereby reinforcing cycles of poverty and vulnerability.

Household income is influenced by multiple interconnected socio-demographic and economic factors. Age, gender, education level, occupation, and household size are among the most consistently identified determinants across empirical studies (Ngandu et al., 2020; Gumà et al., 2019). These variables shape access to employment opportunities, productivity levels, earning potential and economic decision-making within households. Age is closely associated with labor productivity and work experience; income typically increases during prime working ages often between 30 and 55 years and declines thereafter as labor participation decreases (Maestas et al., 2016). Gender disparities remain evident, particularly in developing economies where female-headed households often earn 20–40% less income than male-headed households due to limited access to land ownership, financial services, and formal employment opportunities (Lilian Ndagire Agm, 2021).

Education plays a particularly significant role in income determination. A study by (Golsteyn & Stenberg, 2017) shows that each additional year of schooling increases individual earnings by approximately 8-10%, while completion of secondary education may double lifetime earnings compared to primary education alone. Similarly, occupation type strongly determines both income level and income stability. Formal sector employment and profitable entrepreneurial ventures typically provide more reliable earnings compared to subsistence agriculture or casual labor, where income fluctuations may exceed 40-60% between productive and non-productive seasons. Household size and composition further influence welfare outcomes through dependency ratios. Households with high dependency burdens often allocate a larger share of income toward consumption, reducing savings and investment capacity. Studies indicate that

households with dependency ratios above 1.0 may experience up to 25–30% lower per capita income levels, even when total earnings appear relatively high (Fang, 2022).

Buliisa Town Council, Western Ward, reflects the socio-economic characteristics common in many semi-urban communities in Uganda. Local livelihoods depend largely on fishing, agriculture, petty trade, and informal service provision. Fishing activities along Lake Albert contribute significantly to local income generation but remain highly sensitive to environmental conditions, fluctuating fish stocks, and regulatory restrictions. Seasonal variations alone can reduce household earnings by 30–50% during low catch periods, while limited access to credit and modern production technologies constrains productivity (Fink et al., 2018). Small-scale traders and farmers similarly face unstable market prices, transport limitations, and restricted market access, all of which contribute to irregular household income patterns and financial insecurity.

Despite the importance of understanding these localized economic dynamics, empirical community-level studies examining determinants of household income in Buliisa Town Council remain limited. Most existing research focuses on national or regional averages, which often mask local variations in livelihood systems and socio-economic conditions. The absence of localized data limits evidence-based planning and reduces the effectiveness of poverty reduction and livelihood improvement programs implemented by local governments and development partners. Against this background, this study seeks to examine the determinants of household income among residents of Buliisa Town Council (TC), Western Ward, Buliisa District. By analyzing how socio-demographic factors such as age, gender, education, occupation, and household size influence income outcomes within this specific context, the study aims to generate practical evidence capable of informing policy formulation, strengthening local development planning, and supporting targeted livelihood improvement interventions.

1.2 Problem Statement

Household income remains a fundamental determinant of household welfare, economic stability, and long-term development prospects (Alsubaie, 2025). However, in many parts of Uganda, including Buliisa District, a substantial proportion of households continue to experience low and unstable incomes that limit their ability to meet essential needs and invest in education, healthcare, and productive activities. National statistics indicate that approximately one in five

Ugandan households live below the poverty line, while nearly one-third of households remain economically vulnerable, surviving only slightly above poverty thresholds and highly exposed to shocks such as illness, crop failure, or market disruption (Agrandio et al., 2017).

In Buliisa Town Council, Western Ward, livelihoods are predominantly based on subsistence agriculture, fishing, and informal trade activities. These sectors are characterized by income seasonality, price fluctuations, and environmental uncertainty. Fishing households, for example, may experience income reductions exceeding 40% during off-season periods, while agricultural households face production losses linked to unpredictable rainfall patterns and limited access to improved inputs (Arin, 2018). Consequently, many households experience irregular income flows, reduced savings capacity, and limited ability to invest in income-generating opportunities.

Variations in socio-demographic characteristics including education levels, occupation types, household size, age, and gender of household heads appear to contribute to observable disparities in household income across the community. While several studies have examined income inequality at national and regional levels, localized empirical evidence explaining how these determinants operate within Buliisa Town Council remains scarce. The absence of such context-specific information limits the capacity of local authorities and development stakeholders to design targeted, efficient, and sustainable livelihood interventions. Therefore, this study seeks to examine the determinants of household income among residents of Buliisa Town Council, Western Ward, Buliisa District, with the aim of generating evidence-based insights to support policy formulation, strengthen local development planning, and guide interventions intended to improve household economic well-being and reduce vulnerability.

1.3 Objectives of the Study

1.3.1 General Objective

To examine the determinants of household income levels among residents of Buliisa TC, Western Ward (Kitahura cell), Buliisa District.

1.3.2 Specific Objectives

1. To examine the socio-demographic characteristics associated with household income levels among residents of Buliisa TC, Kitahura cell.

2. To examine how the household size determines the household income levels in Kitahura cell.

1.4 Research hypothesis

1. **H₀₁**: There is no significant relation between sex of the household head and household income levels in Kitahura cell.
2. **H₀₂**: There is no relationship between age and household income levels in Buliisa town council, Kitahura cell.
3. **H₀₃**: There is no significant relationship between marital status and total household income levels in Kitahura cell.
4. **H₀₄**: Education background has no significant relationship on household income levels.
5. **H₀₅**: Occupation of the household head has no effect on the household income levels.
6. **H₀₆**: There is no significant relationship between the household size and household income levels.

1.5 Scope of the study

1.5.1 Geographical scope

The study was based in Buliisa TC (Kitahura cell). Buliisa Town Council is located in Buliisa District in western Region of Uganda. The area was selected because it has a significant number of households provide an appropriate setting for examining factors influencing household income levels.

1.5.2 Subject scope

The study concentrated on household income (monthly) and its associated factors among household in Buliisa town council in Buliisa district, western Uganda. Specifically, it examined how age, gender, marital status, education level and household size on influence the household income levels (monthly).

1.6 Significance of the Study

The findings of this study will be valuable to local government authorities in Buliisa District by providing empirical evidence on the key factors that influence household income, which will support better planning and implementation of livelihood and poverty reduction programs (Adjei et al., 2020). Development partners and non-governmental organizations will benefit from the findings by using them to design targeted interventions aimed at improving income-generating

opportunities and household welfare. The study will also contribute to academic knowledge by providing localized evidence on household income determinants in a semi-urban Ugandan context.

1.7 Justification of the Study

Improving household income is central to poverty reduction, social stability, and sustainable development. This study is aligned with the Sustainable Development Goals, particularly SDG 1 (No Poverty), SDG 8 (Decent Work and Economic Growth), and SDG 10 (Reduced Inequalities), which emphasize inclusive growth and improved living standards for all. By identifying the key determinants of household income levels, the study will contribute to efforts aimed at promoting sustainable and inclusive livelihoods.

The study also supports Uganda's National Development Plan IV (NDP IV), which prioritizes increasing household incomes, human capital development, and inclusive economic growth through improved productivity and employment. Generating localized evidence from Buliisa Town Council will help ensure that district and national development strategies are informed by real community-level conditions and needs.

1.8 Conceptual framework

This shows the relationship between dependent variable and independent variables in the study and provides guidance to research process by a clear structure for analysis.

Independent variable

- ✓ Age of household head
- ✓ Gender of the household head
- ✓ Marital Status of the household head
- ✓ Education level of the household head
- ✓ Occupation of the household head
- ✓ Household size of the household head
- ✓ Monthly income of the household head

Dependent variable

- ✓ Household income



Figure 1. 1: Conceptual framework

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter presents a comprehensive and critical review of existing literature on household income and its determinants. The purpose of the chapter is to establish a theoretical and empirical foundation for the study by examining how various socio-demographic and economic factors influence household income. Specifically, the review focuses on age, gender, education level, occupation, and household size as the main explanatory variables. The chapter draws from global, regional, and Ugandan studies in order to explain the current research within a broader body of knowledge and to identify existing gaps that justify the present study.

Household income is not only a measure of economic performance but also a central indicator of household welfare, social inclusion, and long-term development prospects. Differences in income levels often reflect greater differences in access to opportunities, productive resources, and public services. Understanding the factors that shape household income is therefore important in designing effective policies aimed at poverty reduction, improvement of livelihoods, and inclusive growth, particularly in developing countries where large proportions of the population depend on low-productivity and informal economic activities.

2.2 Concept of Household Income

Household income refers to the total earnings received by all members of a household from various sources over a specific period of time. These sources may include wages and salaries, income from self-employment, agriculture, fishing, business profits, remittances, and social transfers (Besustringue et al., 2022). In development studies, household income is widely used as a key indicator for assessing living standards, poverty levels, vulnerability, and economic inequality within and across communities (Ekeocha & Iheonu, 2021).

The importance of household income goes beyond its monetary value. It determines a household's ability to meet basic needs such as food, housing, healthcare, and education, as well as its capacity to invest in productive activities and cope with unexpected shocks such as illness, crop failure, or job loss (Musyoka, 2020). In many developing countries, household income is often unstable and unpredictable because a large proportion of households depend on informal,

seasonal, and climate-sensitive activities. This instability makes households more vulnerable and limits their ability to plan for the future or accumulate assets.

2.3 Theoretical Perspectives on Household Income Determination

2.3.1 Human Capital Theory

Human Capital Theory provides one of the most influential explanations of income differences among individuals and households. The theory argues that education, training, skills, and experience increase a person's productivity, which in turn increases their earnings and overall contribution to household income (Leoni, 2025). According to this perspective, investment in education and skills development is not merely a social good but also an economic investment that yields returns in the form of higher income and improved welfare.

At the household level, families with more educated and skilled members are more likely to secure better-paying jobs, manage resources more efficiently, and diversify their sources of income (Nkandu & Silwimba, 2026). This theory therefore helps to explain why households headed by individuals with higher levels of education often have higher and more stable incomes than those headed by less educated individuals.

2.3.2 Labour Market Segmentation Theory

Labour Market Segmentation Theory explains income differences by emphasizing the structure of the labour market rather than individual characteristics alone. The theory argues that the labour market is divided into different segments, particularly the formal and informal sectors, which offer very different working conditions, wages, and levels of security (Amoah, 2024).

In many developing countries, including Uganda, a large proportion of the population is employed in the informal sector, which is characterized by low wages, job insecurity, and lack of social protection. Households whose main earners are confined to this segment of the labour market tend to have lower and more unstable incomes compared to those with access to formal sector employment.

2.3.3 Household Production and Demographic Theories

Household production and demographic theories emphasize the role of household structure, size, and composition in shaping income outcomes. These theories argue that household welfare depends not only on how much income is earned but also on how many people depend on that

income and how household members allocate their time between paid work, domestic activities, and leisure (Erica, 2019)

Large households with high dependency ratios often face greater pressure on limited resources, which reduces income per capita and overall welfare, even when total household income appears relatively high (Fang, 2022). This perspective highlights the importance of household size and composition in understanding income differences across households.

2.4 Determinants of Household Income

Studies from different parts of the world show that age, gender, education, occupation, and household size are among the most important determinants of household income (Mesra B, 2018; MUKAILA et al., 2021). In Sub-Saharan Africa, studies consistently highlight the role of education and type of economic activity as key drivers of income differences among households.

In Uganda, several studies indicate that households engaged in formal employment or diversified economic activities and those headed by more educated individuals tend to have higher incomes and better living standards (Igwe, 2020; Komikouma et al., 2021). However, most of these studies are based on national or regional datasets and may not adequately capture the specific conditions of smaller towns and semi-urban communities.

2.4.1 Age and Household Income

Age is an important determinant of household income because it is closely linked to work experience, skills accumulation, physical strength, and productivity. According to life-cycle theories of earnings, income generally increases with age as individuals gain experience and improve their skills, reaching a peak in middle age before declining in older age due to reduced physical capacity and retirement from active work (Azoulay *et al.*, 2018).

A study carried out by (Tulu Doti *et al.*, 2021) show that households headed by middle-aged individuals tend to have higher and more stable incomes compared to those headed by very young or elderly persons. In many rural and semi-urban settings, older household heads may also face health-related limitations that reduce their ability to engage in productive economic activities, thereby lowering household income (Giang *et al.*, 2022).

2.4.2 Gender and Household Income

Gender is a critical factor in determining household income, particularly in societies where men and women do not have equal access to economic opportunities. Numerous studies indicate that female-headed households often have lower incomes than male-headed households due to structural inequalities in access to education, land, credit, and well-paying employment (Tulu Doti *et al.*, 2021).

Women are more likely to be concentrated in low-paying, informal, and insecure forms of work, and they also carry a disproportionate burden of unpaid domestic and care work, which limits the time available for income-generating activities (Chikho Jimson, 2023). These gender-based constraints contribute significantly to income disparities between households and increase the vulnerability of female-headed households to poverty.

2.4.3 Education Level and Household Income

Education is widely recognized as one of the strongest and most consistent predictors of household income. Education improves knowledge, skills, problem-solving ability, and adaptability, which increases productivity and enhances access to better-paying and more stable forms of employment (Kazeem Morakinyo, 2025). Studies show that households headed by individuals with higher levels of education tend to have higher incomes and better living standards than those headed by individuals with little or no formal education (Blundell *et al.*, 2020). Education also improves the ability to adopt new technologies, manage resources efficiently, and diversify income sources, especially in environments where traditional livelihoods are becoming increasingly unreliable.

2.4.4 Occupation and Household Income

The type of occupation in which a household head is engaged plays a central role in determining both the level and stability of household income. Formal sector employment, professional work, and successful business activities generally provide higher and more predictable incomes compared to subsistence agriculture, fishing, and casual labor (Blekking *et al.*, 2020).

Households that depend mainly on primary economic activities such as agriculture and fishing often experience strong seasonal income fluctuations and are highly vulnerable to weather conditions, environmental degradation, and market price changes (Selvaraj *et al.*, 2022). In

contrast, households that are able to diversify into trade, services, or salaried employment tend to enjoy more stable and higher incomes.

2.4.5 Household Size and Household Income

Household size and composition significantly influence household income and welfare, mainly through their effect on the dependency ratio. Larger households usually have more children and elderly members who do not contribute directly to income generation, thereby increasing consumption needs relative to available resources (Riantini *et al.*, 2024). Although a larger household may provide more labor, studies suggest that the additional consumption burden often outweighs the benefits, resulting in lower income per capita and greater financial stress (Sergeyev *et al.*, 2025). Despite the insights into the determinants of household income, there remains a significant gap in community-level, context-specific studies focusing on semi-urban areas such as Buliisa Town Council, Western Ward. The socio-economic structure, livelihood systems, and vulnerabilities of such areas may differ substantially from both rural villages and large urban centers. This study therefore seeks to fill this gap by providing localized empirical evidence on how age, gender, education, occupation, and household size shape household income in Buliisa Town Council. The findings are expected to support more targeted and effective local development planning and policy interventions.

CHAPTER THREE

MATERIALS AND METHODS

3.1 Introduction

This chapter describes in detail the methods and procedures that were used to conduct the study on the determinants of household income among residents of Buliisa Town Council, Western Ward, Buliisa District. It explains and justifies the research design, study area, study population, sample size and sampling procedures, data collection methods and tools, study variables, data management and analysis, quality control measures, ethical considerations, and possible limitations of the study.

3.2 Study Design

The study adopted a cross-sectional descriptive and analytical research study design using a quantitative approach. A cross-sectional design involved collecting data from a population at one point in time in order to describe characteristics and examine relationships between variables. This design was appropriate for this study because it allowed measurement of household income and examined how it is influenced by factors such as age, gender, education level, occupation, and household size within a relatively short period and with limited resources.

The design was both descriptive and analytical. It was descriptive because it described the socio-demographic characteristics of households in the study area. It was analytical because it went further to examine the statistical relationships between household income and its determinants using quantitative techniques.

3.3 Study Area

The study was conducted in Buliisa Town Council, Western Ward, Kitahura cell Buliisa District, located in Western Uganda. The area is semi-urban and its economy is mainly based on agriculture, small-scale trade, fishing, mining and informal service activities. A significant proportion of the population depends on natural resource-based and informal livelihoods, which are often seasonal and unstable. The area was selected because it presents a typical example of semi-urban communities in Uganda where households experience varying and often unpredictable income levels due to limited economic diversification, environmental challenges, and restricted access to capital and modern technology.

3.4 Study Population

The study population consisted of all households (400 households) in Western Ward, Kitahura cell Buliisa Town Council. The unit of analysis was the household. The respondent was the household head or any adult household member who is knowledgeable about the household's income, sources of livelihood, and socio-economic characteristics.

3.5 Sample Size Determination

Slovene's formula was used in determining the minimum sample size. According

to this formula, the sample size was obtained using $n = \frac{N}{1 + Ne^2}$

Where, N is the target population, n is the sample size and e is the level of statistical Significance and in this study is 0.05.

$$n = \frac{N}{1 + Ne^2}$$
$$n = \frac{400}{1 + 400(0.05)^2}$$
$$n = 200$$

3.6 Sampling Procedure

A multistage simple random sampling technique was used at different stages. First, all the four wards were identified and numbers were assigned to them from 1–4 on papers, the papers were folded and put in a basket, shaken, then one was picked using simple random sampling.

Secondly, all the villages (cells) from the chosen ward were identified, then numbers were assigned for them on a paper, then a simple random sampling method was used to choose one village (cell) from the chosen ward.

The list of households within the selected one village was requested from the Village Health Team (VHT), and then software called True Random Generator (TRG) was used to get 200 samples using the list of households given by the VHT.

All selected households using the True Random Generator were interviewed as per the questionnaire. This approach ensured fair representation of households in the study area.

3.7 Data Collection Methods

The study used primary data collection methods. Data was collected through face-to-face interviews using a structured questionnaire. This method was appropriate because it allowed collection of standardized information from many respondents within a short period of time and also made it possible to include respondents who may not be able to read or write. Face-to-face interviews also allowed explanation of questions clearly, reduced misunderstandings, and ensured that all questions were answered.

3.8 Data Collection Tools

A structured questionnaire was used as the main data collection tool. The questionnaire was divided into the following sections: Section A: Socio-demographic characteristics (age, gender, marital status, etc.), Section B: General determinants of household income. The questionnaire was designed in simple and clear language to ensure that respondents can easily understand the questions. The dependent variable of the study was household income, measured as the total estimated monthly income of the household from all sources. The independent variables included age of household head, sex of household head, education level of household head, main occupation, marital status and household size. The questionnaire was pre-tested in a nearby area with similar characteristics to Buliisa Town Council but not included in the actual study. The purpose of pre-testing was to check the clarity of questions, the flow of the questionnaire, the time required to complete it, and any possible misunderstandings. Based on the results of the pre-test, necessary corrections and improvements were made to the questionnaire before the actual data collection began.

3.9 Study Variables

The study included both dependent and independent variables. The dependent variable was monthly household income, which later was categorized in to low household income and high household income. The independent variables included age of household head, sex of household head, marital status of household head, education level household head, occupation household head and household size of the household head. These variables were selected because they are considered important factors that may influence household income levels in Buliisa Town Council, western ward (Kitahura cell).

Table 3. 1: showing study variables, variable name, variable code and data type

Variable code	Variable name	Coding	Data type
Dependent variable			
B1	Approximate monthly household of the household head	Continuous value in UGX	Continuous
Independent variables			
A1	Age of the household head	Continuous value in years	Continuous
A2	Sex of the household head	1=Male	Categorical
		2=Female	
A3	Marital status the household head	1=Single	Categorical
		2=Married	
		3=Widowed	
		4=Divorced/Separated	
A4	education level of the household head	1=No formal education	Categorical
		2=Primary	
		3=Secondary	
		4=Post-secondary	
A5	Occupation of the household head	1=Farming	Categorical
		2=Business/trade	
		3=Formal employment/salary	
		4=Fishing	
B2	Household size of the household head	Continuous number of people	Continuous

3.10 Data Quality Control

Several measures will be taken to ensure the quality and reliability of the data: The questionnaire will be carefully designed and pre-tested, Research assistants will be trained on how to

administer the questionnaire properly and ethically and finally any errors or missing information will be corrected immediately where possible.

3.11 Data Management and Analysis

After data collection, questionnaires were coded and the data was entered into a Microsoft excel sheet and then cleaned to check for errors, missing values, and inconsistencies which was later transferred to STATA where analysis was done.

Data analysis was done in three main stages: Firstly, descriptive statistics such as frequencies, percentages and means (univariate analysis) was used to describe the socio-demographic characteristics of respondents and the general pattern of household income. Secondly, bivariate analysis was used to examine the relationship between household income and the independent variables (age, gender, education, occupation, household dependents). Lastly, multivariate analysis was to identify which factors significantly influence household income and the strength of their effects.

3.12 Ethical Considerations

Ethical principles were strictly observed throughout the study. Permission was obtained from relevant authorities and local leaders before data collection begun. Each respondent was informed about the purpose of the study and was asked to give informed consent before participating.

Participation was voluntary, and respondents were free to withdraw from the study at any time. Confidentiality and anonymity was ensured by not recording names or any personal identifiers on the questionnaire. The information collected was used strictly for academic purposes.

CHAPTER FOUR

PRESENTATION, INTERPRETATION AND ANALYSIS OF THE RESULTS

4.0 Introduction.

This chapter shows the findings of the study and it has been analyzed using STATA software package, interpreted to show different variables influence household income.

4.1 Questionnaire response rate.

The study targeted 200 respondents, and all the 200 questionnaires were successfully completed, giving a response rate of 100%. This response rate was considered adequate for the study because it provided sufficient data for analysis and interpretation of the factors influencing household income.

4.2 Distribution of respondents.

This study involved 200 respondents in Kitahura cell with household heads being the main target. Household heads were asked questions in the questionnaires to capture data on the factors influencing household income.

4.3 Univariate Analysis

This is a description of the variables used in analysis both the dependent and independent variables.

4.3.1 Background characteristics of the respondents

This is a description of variables collected from respondents such as sex, age, marital status, education level, occupation, household size and monthly household income.

Table 4. 1: Distribution of respondents by background characteristics

Variable		Frequency	Percentage
Sex of the household head	Male	109	54.5
	Female	91	45.5
Age of the household head	18-32	54	27
	33-47	48	24
	48-62	51	25.5
	63++	47	23.5
Marital Status of the household head	Single	53	26.5
	Married	103	51.5
	Divorced/Separated	29	14.5
	Widowed	15	7.5
Education level of the household head	No formal Education	14	7
	Primary	79	39.5
	Secondary	70	35
	Post-secondary	37	18.5
Occupation of the household head	Farming	57	28.5
	Business/Trade	55	27.5
	Formal employment	37	18.5
	Fishing	51	25.5
Monthly household income of the household head	Low household income	162	81
	High household income	38	19
Household size	Small size	104	52
	Big size	96	48

Table 4.1 presents the demographic and socio-economic characteristics of the 200 respondents who participated in the study. The findings indicate a nearly balanced gender distribution, with males constituting a slightly higher proportion (54.5%) than females (45.5%). Regarding age, respondents aged 18–32 years formed the largest group (27%), although all age categories were fairly represented. In terms of marital status, the majority of respondents were married (51.5%), while the remaining respondents were single (26.5%), divorced or separated (14.5%), and widowed (7.5%). The educational profile showed that most respondents had attained primary education (39.5%), followed by secondary education (35%), whereas 7% had no formal education and only (18.5%) had post-secondary education. With regard to occupation, farming was the major economic activity (28.5%), closely followed by business and trade (27.5%), fishing (25.5%), and formal employment (18.5%). The household size showed 52% of the household heads had small household size and around 48% of the households had a big household size. Finally, the dependent variable, and monthly household income, revealed that the

majority of households (81%) had low household income, while only 19% had high household income. Overall, these findings suggest that the study population was predominantly married, had relatively low levels of educational attainment, depended largely on agriculture and informal economic activities, and generally experienced low household income levels

Table 4. 2: Distribution of respondents by household income levels and independent variables

Explanatory variables	Monthly household income (Explained variable)		Total number	P-value	Chi-square value
	Low	High			
Sex of the household head					
Male	55	53	109	0.797	0.0660
Female	45	47	91		
Age of the household head					
18-32	23	45	54	0.041	8.2475
33-47	27	13	48		
48-62	26	21	51		
63+++	24	21	47		
Marital status of the household head					
Single	25.3	31.6	53	0.817	0.9369
Married	53.1	44.7	103		
Separated/divorced	14.2	15.8	29		
Widowed	7.4	7.9	15		
Education level of the household head					
No formal education	6	13	14	0.291	3.7411
Primary	41	32	79		
Secondary	34	39	70		
Post-secondary	19	16	37		
Occupation of the household head					
Farming	26.5	36.8	57	0.133	5.6046
Business/trade	30.2	15.9	55		
Formal employment	19.8	13.2	37		
Fishing	23.5	34.1	51		
Household size of the household head					
Small size	51	49	104	0.655	0.200
Big size	55	45	96		

Table 4.2 presents the relationship between household income (monthly) and selected socio-demographic characteristics of the respondents. The association between each explanatory variable and household income was assessed using the Chi-square test at a 5% level of significance.

Regarding sex of the household head, the results show that among males, 55% of respondents had low income while 53% had high income. Among females, 45% of the respondents had low income and 47% had high income. The Chi-square value was 0.0660 with a p-value of 0.797 indicating that there is no statistical association between sex and monthly household income. This implies that household income levels do not differ greatly between male and female respondents.

For age, respondents aged 18–32 years had the least proportion of low-income households (23%) compared to high-income households (45%). The Chi-square value was 8.2475 with a p-value of 0.041 meaning that household income levels differ across different age groups with household heads aged 18-32 more likely to have high income levels.

With regard to marital status, married respondents constituted the largest proportion of the sample, with 53.1% of the respondents falling under low-income level and 44.7% high-income level. The Chi-square value was 0.9369 and the p-value was 0.817 indicating that marital status of the household head has no significant effect income levels of the household.

Concerning education level, respondents with primary education formed the largest category, with 41% low-income households and 32% high-income households. The Chi-square value was 3.7411 with a p-value of 0.291 indicating that there is no statistical association between education level with household income levels.

Regarding occupation, respondents engaged in farming had over 26.5% low-income households and 36.8 high-income households, while those involved in trade had 30.2% low-income and 15.9% high-income households. The Chi-square value was 5.6046 with a p-value of 0.133. Since the p-value exceeds 0.05, occupation is not statistically associated with household income in levels.

Concerning household size, 51% of the households with small household size had low income levels and 49% had high income levels. The chi-square value was 0.200 with a p-value of 0.655 meaning that household size has no significant influence on household income levels.

Table 4. 3: Multivariate analysis

Monthly household income		Odds ratio	P-value	95% confidence interval	
				Low limit	Upper limit
Sex	Male	1.000			
	Female	1.310	0.500	0.598	2.873
Age	18-32	1.000			
	33-47	1.187	0.005	2.059	5.598
	48-62	1.392	0.066	0.1445	1.063
	63++	0.466	0.138	0.170	1.277
Marital status	Single	1.000			
	Married	0.779	0.586	0.318	1.912
	Separated	0.980	0.974	0.297	3.117
	Widowed	0.670	0.610	0.144	3.117
Education level	No formal education	1.000			
	Primary	0.266	0.069	0.064	1.110
	Secondary	0.422	0.224	0.105	1.760
	Post-secondary	0.282	0.113	0.059	1.697
Occupation	Farming	1.000			
	Business/Trade	0.367	0.067	0.119	1.075
	Formal employment	0.502	0.253	0.154	1.637
	Fishing	1.182	0.725	0.464	3.014
Household size	Small household size	1.000			
	Big household size	0.930	0.855	0.428	2.021

Table 4.3 presents the results of the multivariable logistic regression analysis examining the association between socio-demographic factors and monthly household income. The results are presented as odds ratios (OR), p-values, and 95% confidence intervals (CI). Statistical significance was assessed at the 5% level ($p < 0.05$).

Sex was not statistically associated with household income levels. Female respondents had (OR = 1.310, $p = 0.500$) but this relationship was not statistically significant meaning sex has no significant effect on the household income levels.

Age showed mixed effects on household income. Respondents aged 33–47 years had 1.187 times higher odds of being under higher income category compared to those aged 18-32 years, and this relationship was significant (OR = 1.187 $p = 0.005$). Respondents aged 48–62 years were

statistically more likely to have higher household income than those aged 18-32 though this relationship was marginally significant (OR = 1.392, $p = 0.066$)

. Respondents aged 63++ years had lower odds of being under higher income level compared to those aged 18-32 and this relationship was not significant (OR = 0.466, $p = 0.138$) .

Marital status was not statistically associated with household income. Compared with widowed respondents, married (OR = 0.779, $p = 0.586$), divorced/separated (OR = 0.980, $p = 0.974$), and widowed respondents (OR = 0.670, $p = 0.610$) showed lower odds of being under high income household category, and these differences were not statistically significant meaning marital status of the household head has no significant effect on the income levels of households.

Education level was also not significantly associated with household income. Respondents with primary education (OR = 0.266, $p = 0.069$), secondary education (OR = 0.422, $p = 0.224$), and post-secondary education (OR = 0.282, $p = 0.113$) showing lower odds of being under higher household income category compared to those with on formal education indicating that education level does not influence household income levels.

Occupation showed no significant association with household income. Respondents engaged in trade were not significantly more likely to have higher household income compared to those engaged in farming (OR = 0.367, $p = 0.067$). Formal employment (OR = 0.502, $p = 0.253$) and fishing (OR = 1.182, $p = 0.725$) are not significantly associated with household income since they showed lower odds being under high income category than respondents engaged in farming.

Household size was not statistically associated with household income (OR = 0.930, $p = 0.855$), indicating that the number of people living in a given household has no statistical effect on the odds of being in a higher income category.

CHAPTER FIVE

DISCUSSION, CONCLUSIONS AND RECOMMENDATIONS

5.0 Introduction

This chapter represents the discussion, the conclusions drawn from the study, limitations and recommendations.

5.1 Discussion

This study examined the determinants of household income among residents of Buliisa Town Council, Western Ward, Kitahura cell, Buliisa District. The study focused on the influence of sex, age, marital status, education level, occupation, and household size on household income.

From the results, slightly more than half of the respondents were male (55%), while 51.5% were married. The majority had attained primary education (39.5%), followed by secondary education (35.0%), and most households depended on farming (28.5%), business/trade (27.5%), and fishing (25.5%) as their main occupations. These findings indicate that households in Buliisa Town Council largely depend on informal and natural resource-based economic activities for their livelihoods. The findings are consistent with studies by Rafael (2023) and Virdin *et al.* (2023), which reported that agriculture, fishing, and informal trade remain the dominant livelihood sources among households in many parts of Uganda and Sub-Saharan Africa. The relatively low levels of education observed in this study are also comparable to findings by Nkandu and Silwimba (2026), who found that many households in developing countries continue to face educational limitations that restrict access to formal employment opportunities.

The findings from the bivariate analysis showed that sex was not significantly associated with household income ($p = 0.797$). This implies that male-headed and female-headed households had comparable income levels. The finding differs from previous studies which reported that male-headed households often earn more income than female-headed households due to greater access to productive resources, employment opportunities, and financial capital. However, the finding may be explained by the fact that both men and women in Buliisa Town Council participate in similar income-generating activities such as farming, fishing, and small-scale trade.

Age was significantly associated with household income at the bivariate level ($p = 0.041$). The predominance of low income households may reflect the general economic conditions of the study area, highlighting the need for interventions aimed at improving household earnings and

economic variables. However, the finding that education level and occupation were not significant differs from studies by Golsteyn and Stenberg (2017), Komikouma *et al.* (2021), and Blekking *et al.* (2020), which found that education and occupation are important predictors of household earnings. The difference may be attributed to the economic characteristics of Buliisa Town Council, where most households engage in similar informal economic activities with relatively comparable income opportunities regardless of educational attainment. This explanation is supported by Labour Market Segmentation Theory, which suggests that individuals operating within the same informal labour market often experience similar income outcomes despite differences in personal characteristics (Amoah, 2024). However, the multivariate analysis revealed that respondents aged 33–47 years were significantly more likely to belong to higher-income households compared to those aged 18–32 years (OR = 1.187, $p = 0.005$). This finding is consistent with Human Capital Theory and life-cycle earnings theory, which suggest that income generally increases with age as individuals accumulate skills, experience, and productive assets before declining in old age. People in the 33–47 age categories are likely to be at their peak productive and earning years.

Marital status was not significantly associated with household income. Although married respondents formed the largest proportion of the study population, marital status did not significantly influence household income. This suggests that household income may depend more on economic opportunities and age than on marital arrangements.

Education level was not significantly associated with household income in either the bivariate or multivariate analysis. This finding contrasts with Human Capital Theory, which argues that higher education increases productivity and earnings. The absence of a significant relationship may be attributed to the local economic structure where most residents depend on informal economic activities such as farming, fishing, and petty trade, which often require limited formal education.

Occupation showed no significant association with household income at the bivariate level and multivariate level.

5.2 Conclusions

The study sought to examine the determinants of household income levels among residents of Buliisa Town Council, Western Ward, Kitahura cell Buliisa District.

The findings revealed that the majority of households were characterized by low income levels, low educational attainment, and dependence on informal economic activities such as farming, fishing, and trade. Most household heads also had relatively small numbers of household size.

The bivariate analysis showed no statistically significant association between household income and sex, marital status, education level, or occupation and statistical association with only age

(18-32). However, multivariate analysis demonstrated that education level and occupation also did not influence household income. Specifically, respondents aged 33–47 years were more likely to belong to higher-income households, while respondents engaged in farming were more likely to belong to higher-income households compared to those engaged in fishing, trade and formal employment.

The study therefore concludes that although many socio-demographic characteristics appear to influence household income, age is the key determinant of household income among residents of Buliisa Town Council, Kitahura cell. These findings highlight the importance of promoting productive economic activities and supporting income-generating opportunities among economically active age groups.

5.3 Recommendations

Based on the findings of the study, the following recommendations are proposed:

- **Promote income diversification:** Local government authorities and development partners should encourage households to diversify their sources of income through small businesses, vocational skills training, and value addition activities to reduce dependence on seasonal economic activities.
- **Support productive age groups:** Programs aimed at enhancing productivity among economically active adults, especially those aged 33-47 years, should be strengthened through access to credit, business development services, and entrepreneurship training.
- **Improve access to financial services:** Financial institutions should expand access to affordable credit and savings opportunities to enable households invest in income-generating activities and improve household welfare.
- **Strengthen fishing and agricultural sectors:** Since fishing appears to provide relatively better income outcomes, government and development partners should support sustainable fishing practices, improve market access, and provide modern equipment. Similar support should be extended to farmers through improved agricultural inputs and extension services.
- **Enhance adult education and skills development:** Although education was not statistically significant in this study, improving literacy levels and vocational skills may increase employment opportunities and productivity in the long run.
- **Strengthen local economic development programs:** Buliisa District Local Government should design targeted livelihood improvement programs based on local economic realities to enhance household income and reduce poverty.

5.4 Limitations of the study

- The study used a cross-sectional design, which collected data at one point in time and therefore could not establish cause-and-effect relationships.
- The study relied on self-reported household income information, which may have been affected by recall bias or deliberate underreporting and over reporting by respondents.
- Financial and time constraints limited the geographical coverage of the study to Kitahura Cell in Buliisa Town Council, which may affect the generalizability of the findings to other areas.
- Some respondents were hesitant to disclose income-related information because of privacy concerns, despite assurances of confidentiality.
- The study focused mainly on socio-demographic factors and may not have captured all economic, environmental, and institutional factors influencing household income.

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APPENDICES

Appendix1: QUESTIONNAIRE

Dear Respondent,

I **VIOLET**, a student of Makerere University school of statistics and planning finalizing my Degree in Bachelor's Degree of Science in quantitative Economics. As part of my requirement for the Degree award, I have to present a research report. The study is about "Determinants of household income among residents of Buliisa town council, western ward (kitahura cell), Buliisa district Uganda"

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 the strictest confidentiality. The information you provide will be used strictly for academic purposes and will be kept confidential. Your participation is voluntary and you may withdraw from the survey at any stage

Please answer all questions honestly. Tick (✓) or fill in where appropriate.

SECTION A: SOCIO-DEMOGRAPHIC CHARACTERISTICS

A1. Sex of household head

1= Male

2=Female

A2. How old are you? (Years)

.....
.....

A3. What is your marital status?

1= Single

2= Married

3= Divorced/Separated

4=Widowed

A4. What is your highest level of education attained?

1= None

2= Primary

3= Secondary

4= Post-secondary

A5. What is your main occupation?

1= Farming

2=Business/Trade

3= Formal employment (salary)

4= Fishing

SECTION B: HOUSEHOLD SIZE AND APPROXIMATE MONTHLY INCOME

B1. What is your approximate monthly household income?

.....

B2. What is your household size?

.....

Thank you very much for your time and Cooperation.