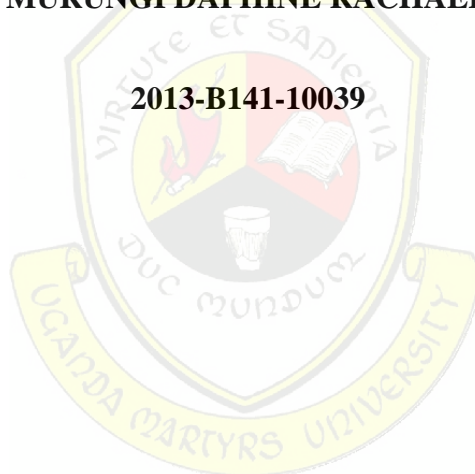


**AN ASSESSMENT ON HOW THE INCOME LEVELS OF THE PEOPLE IMPACT  
THEIR WELLBEING.**

**CASE STUDY; NYENDO TOWN, MASAKA DISTRICT**

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**An Undergraduate Dissertation Submitted to the Faculty of Science in Partial  
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## **DEDICATION**

I dedicate this research to my beloved parents Mr Mutekanga Edward and MrsMutekanga Margaret who have worked tirelessly and supported me in every way possible to make sure that I succeed.

Thank you so much for everything most especially for the words of encouragement and prayers. I love you all and may the almighty God bless you abundantly.

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## **ACRONYMS AND ABBREVIATIONS**

A level	Advanced level
CEP	Centre for Economic Performance
EU	European Union
FAO	Food and Agriculture Organisation
GDP	Gross Domestic Product
GNP	Gross National Product
IMF	International Monetary Fund
IWRM	Integrated Water Resources Management
LVWATSAN	Lake Victoria Region Water and Sanitation Initiative
MDG	Millennium Development Goals
MFPEd	Ministry of Finance, Planning and Economic Development
NDP	National Development Plan
NGO's	Non-Government Organisations
PMN	Poverty Monitoring Network
PMS	Poverty Monitoring and Evaluation Strategy
SWB	Subjective Well-being
UBOS	Uganda Bureau of Statistics
UNHS	Uganda National Household Survey
WEAP	Water Evaluation And Planning

## **ABSTRACT**

The recovery of the Ugandan economy in the last ten years has been the subject of much positive praise by the World Bank and the IMF, both of whom have provided needed funding and policy support. It has however not been the case with the household welfare levels of the country. This dissertation assessed the “Impact of the income levels of the people on their wellbeing” with Nyendo town as a case study. It assessed the problems associated with low income levels and a poor wellbeing of the people. Primary and Secondary data were used to source data for the set objectives. It was established that various problems such as poor implementation of government policies, poor sanitation, ignorance and poor infrastructure affected the wellbeing of the people. This research presents new findings on the relationship between personal well-being and household income. It assesses the validity of the claim that there is a relationship between the peoples’ income and their wellbeing in comparisons of both rich and poor countries, and also of rich and poor people within a country. It looks at how the distribution of income within a country and across countries affects life satisfaction. It also examines the influence of the income of a reference group on individual well-being. This research concludes that the low income levels of the people in this region worsen their wellbeing. It is recommended that the government should increase the employment opportunities for a sustainable development in the region.

# **CHAPTER ONE**

## **INTRODUCTION**

### **1.1 Introduction to the study**

This chapter introduces the research issues of this study about the impact of income levels of the people of Nyendo town. The income levels of the people determine their wellbeing. Therefore it is important for the people to find out ways in which they can reduce their costs of living and ways in which they can increase their incomes for a better wellbeing. This chapter gives an overview of the impact of income levels on the wellbeing of the people of Nyendo town, the background of the study, statement of the problem, objectives of the study, research questions, scope of the study, significance of the study, justification of the study, the conceptual frame work and then the key terms.

### **1.2 Background of the study.**

#### **1.2.1 Historical background**

Income is money that an individual or business receives in exchange for providing a good or service or through investing capital. However, for households and individuals, "income is the sum of all the wages, salaries, profits, interest payments, rents, and other forms of earnings received in a given period of time."

Most individuals gain income through earning wages by working and/or making investments into financial assets like stocks, bonds and real estate.

Generally, in a given society at a given time, income is positively related to reported subjective well-being, so that individuals with a higher income tend to report higher subjective well-being than those with a lower income.

Uganda's PMN coordinated by the MFPED brings together various stakeholders including government institutions, ministries, development partners and a number of bilateral and multi-lateral donor organisations and has been working on a PMS.

In many ways, Uganda can be characterised as 'data rich' with respect to poverty related data. Poverty estimates basing on consumption data exist from the UNHS conducted by UBOS since the early 1990's.

Often wellbeing has been equated with the material position of a country, measured by its GDP. However GDP doesn't cover all aspects of human life and it was increasingly recognised that new measures were needed. New indicators and sets of data were created to capture social and environmental aspects that GDP failed to incorporate. This included indicators measuring education achievements, health outcomes and environmental degradation. More recently economists have transcended the boundaries of their field incorporating findings from psychology and behavioural sciences into wellbeing research. This has led to an exploding literature on subjective wellbeing.

### **1.2.2 Conceptual background**

In the study, wellbeing as the dependent variable is a notion that people and policymakers generally aspire to improve. However, it is an ambiguous concept, lacking a universally acceptable definition and often faced with competing interpretations. Wellbeing is generally viewed as a description of the state of people's life situation (McGillivray 2007, p. 3). Merriam Webster defines wellbeing as the state of being happy, healthy or successful. In this study, wellbeing is defined as the state of being healthy and having fortune. It was measured using questionnaires and factors such as income, employment and education were used.

Income levels are the independent variables. Income is one of the monetary dimensions for measuring wellbeing. In this study income levels were determined using questionnaires and

factors such as employment and education were used. The NDP stresses the need to uplift the welfare of all Ugandans through the “prosperity for all” policy that focuses on increasing production and wealth accumulation.

The people of Nyendo town earn their income from different activities such as selling of grasshoppers during their seasons, agriculture, hair dressing to mention but a few. The wellbeing generally of the people of Nyendo town is poor and like other slums in Uganda is characterised by filth, congestion, unplanned shanty structures, poor sanitation and lack of basic facilities for health and education.

Other ways of improving wellbeing include raising educational achievement of the population, giving voice to the people with low incomes, improving the health of the people, improving the sanitation and sewerage systems, public awareness campaigns on hygiene and proper sanitation, ensuring equitable sharing of resources within the households, availability of productive employment, macroeconomic stability and the functioning of the markets and others.

All efforts will be geared to improvement of the people’s income levels so as to have better standards of living; hence better wellbeing. In the view of this, this study attempts to find the impact of the income levels in order to find ways to improve the wellbeing of the people.

### **1.2.3 Contextual background**

The research took place in Nyendo town especially in areas that have agriculturalists, health workers, and areas with low and poor water supply. The people of Nyendo town have no sanitation provision and the treatment does not function properly as no biological process takes place.

In spite of the continuous downward trend in poverty since 1992, there is a section of the society that hasn’t benefited from the available economic opportunities for poverty reduction.

Therefore the study helps to get solutions to low (poor) income levels of the people in order to improve their wellbeing.

More information was gotten from the formal and informal interviews with the people dwelling in this town, social workers and personal observations of the researcher to get to know more about the general life of the people of Nyendo town. The term town has traditionally been referred to as a human settlement larger than a village but smaller than a city but has come to include the vast informal settlements found in outskirts of cities in the developing world and have the following characteristics:- inadequate access to safe water, inadequate access to sanitation and other infrastructure, poor structural quality of housing, overcrowding, insecure residential status (UN Habitat 2000).

In Uganda almost every major urban area has a suburb that is characteristic of a slum. Many people have been forced to leave rural areas in search of better employment opportunities in the urban areas. This may well be regarded as the starting point in the context of the slum problem in Uganda as it is in other African countries.

Nyendo is a suburb of Masaka municipality, the main and administrative town of Masaka district. This suburb has been expanding over time and now a big part of it has become one of the most renowned slums in Uganda. It is densely populated with all kinds of people who migrate from different areas and of different backgrounds. The majority are not permanent residents of the area because they come to do business and after sometime they migrate to other areas. However many have been born and grown up in this town and to them the town conditions appear to be the normal way of life. The side effects of the increasingly urban based poverty are devastating: lack of access to education, the break-up of families, under and malnourishment, inadequate health services, susceptibility to infectious diseases, vulnerability to AIDS and other sexually transmitted diseases, physical and sexual abuse,

drug abuse and prostitution. Other slum dwellers employ themselves in the informal economy that includes street vending, drug dealing, recycling trash like metal scrap and other kinds of domestic work.

Other problems that are common with the people in Nyendo town include persistent sickness, loss of interest and dropping out of school. Many youth, not necessarily street children are found wandering aimlessly in streets and usually use vulgar language plus getting involved in activities like fighting, playing cards/ gambling, smoking cigarettes and abusing drugs. It is sometimes difficult to distinguish those living on the street from those coming from home.

### **1.3 Statement of the problem**

The main reason for this study was to find ways that can help the people of Nyendo town to increase their income levels for a better wellbeing. The research finds out which areas can reduce the problems facing the town such as poor sanitation, low education levels and poor standards of living generally which prevent the town from having a great wellbeing. Generally, the people of Nyendo town have low income levels and about seven hundred and twenty seven people are poor individuals (UBOS Poverty Maps 2005).

The theme for the Second National Development Plan (2015/16 to 2019/20) is “Strengthening Uganda’s Competitiveness for Sustainable Wealth Creation, inclusive Growth and Employment. This research helps to get information and ideas on how to acquire the strength and also helps to achieve the thrust of the second National Development Plan which is to propel the country to middle income status in the next five years through prioritizing investment in five key growth drivers with the greatest multiplier effect as identified in the Uganda Vision 2040.



This research also finds out which areas can help increase the peoples' incomes in order to attain the first Millennium Development Goal (Global Development Agenda); eradicating extreme poverty and hunger. This will help to solve the problem of poor wellbeing.

#### **1.4 Objectives of the study**

##### **1.4.1 Major objective**

To assess the impact of the income levels of the people of Nyendo town on their well-being.

##### **1.4.2 Specific objectives**

- I. To find out which areas can help improve the income levels of the people in Nyendo town.
- II. To find out which areas can help improve the wellbeing of the people of Nyendo town.
- III. To find out which areas can help to improve the sanitation.

#### **1.5 Research questions**

- I. How can we improve the income levels of the people of Nyendo town?
- II. How can we improve the wellbeing of the people of Nyendo town?
- III. How can we reduce the cost of living of the people in Nyendo town?

#### **1.6 Scope of the study**

This study helps to find out the impact of income levels on the wellbeing of the people and it investigates solutions to the challenges faced by people of Nyendo town looking at income levels as the independent variable and wellbeing as the dependent variable and using these we can get programs that will help to get goals on how to improve the income levels. The conceptual scope centred on the people between 25 years and 60 years because people in Uganda usually start to look for jobs around the age of 25 and most people don't retire till their 60's. The geographical scope of my study was Nyendo town which is located in

southern Uganda approximately 130km southwest of Kampala and now covers 23 square km. The study took place in Nyendo town focusing particularly on the villages of Senyange, Kitovu-Nume, Kitaka and Kinsadde leaving out others like Nsereko, Binyonyi to mention but a few which are in Masaka municipality, Masaka district. The time scope was between 2000 to 2014 because that is when the problem is evident and the time is enough to gather the necessary information.

### **1.7 Significance of the study**

The research helps to find out which areas can improve the wellbeing of all the people for example farmers, academicians, the children and policy makers. The research also helps organisations like NGO'S, FAO, the government and other partners in Masaka district and the neighbouring districts to improve on the medical care, access to safe water, investing in women and children's education to increase their skills and options to lead a better life.

Future academic research can be based on the research findings. The research findings can also be used as a reference for future researchers in this field by increasing on their knowledge on the income levels of the people.

The study guided policy makers in designing policies that enhance the performance of firms and of the people in Nyendo town. The findings of this study provide an insight into factors that help to increase or that inhibit the increase of the income levels of the people.

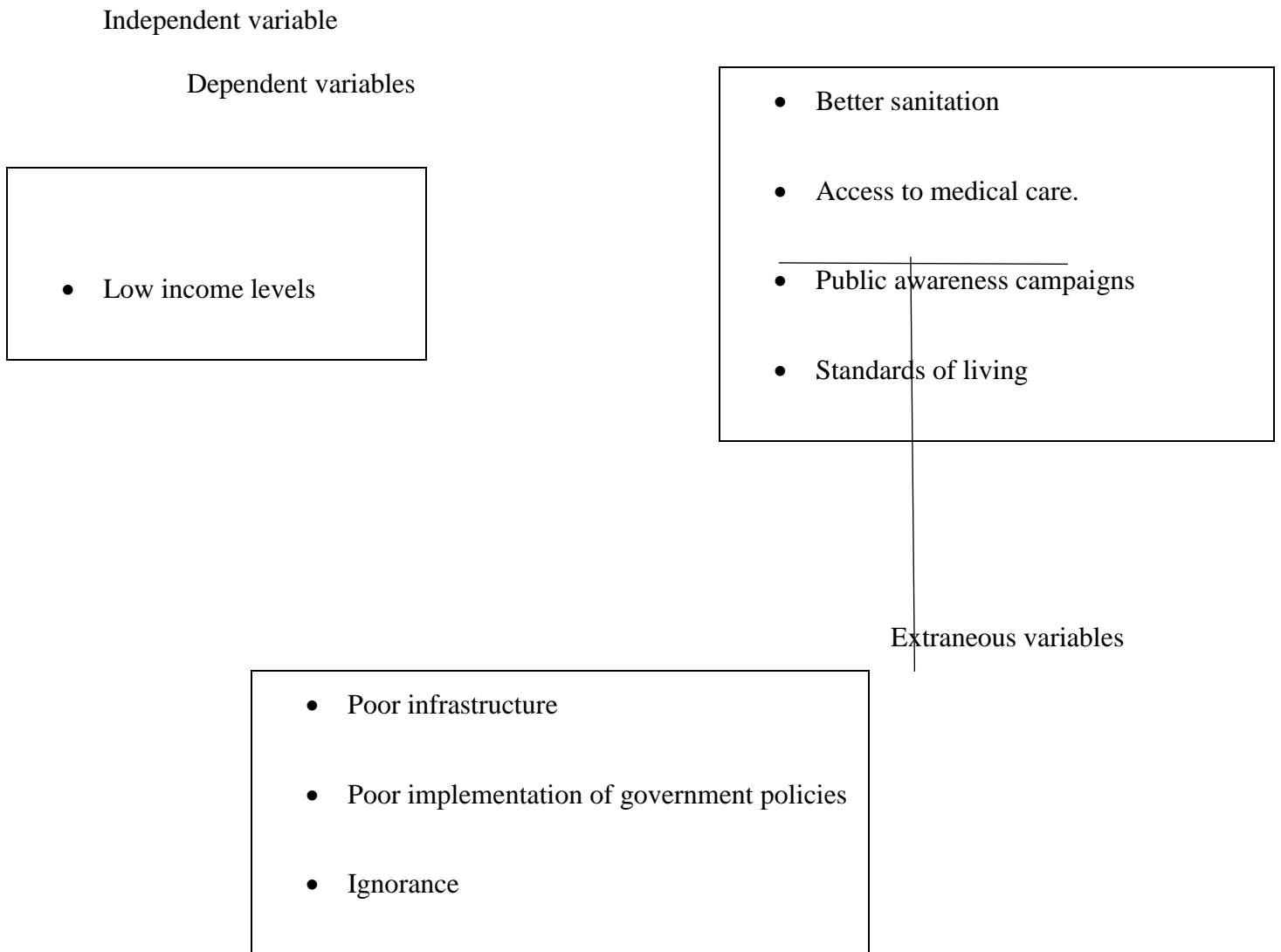
### **1.8 Justification of the study.**

The people of Nyendo town have a problem of poor sanitation, sewerage and access to safe water and the goal of the study was to investigate the economic activities of the people of Nyendo town. This information helped to discover which economic activities are most beneficial to the district so as to specialize in them; hence improving their incomes and

leading to a better wellbeing. The research is also in partial fulfilment of the requirements for the award of Bachelor’s degree in science general (economics and statistics).

### 1.9 The conceptual framework.

**Figure 1. 1: Conceptual framework showing the impact of peoples’ incomes on their wellbeing.**



The income level of an individual directly influences the life of that individual, presenting a core relationship that the study was limited to, the wellbeing of an individual is dependent on their incomes. Beside intervening variables that can be traced to income levels and also influence the wellbeing of the individuals, income levels influence the life of the people and also existing government policies, religious interventions, NGO interventions and all this end up influencing the wellbeing of the people in one way or another.

## **1.10 Definitions of key terms**

1.10.1 Income is money received, especially on a regular basis, for work or through investments. It is money that an individual or business receives in exchange for providing a good or service or through investing capital while income levels are the different groups of incomes.

1.10.2 Wellbeing is the state of being healthy and having fortune.

1.10.3 Town is a place where people live and work, containing many houses, shops, places of work, places of entertainment, etc., and usually larger than a village but smaller than a city.

1.10.4 A Household is defined as a group of people who normally eat and live together.

1.10.5 A standard of living is the level of wealth, comfort, material goods and necessities available to a certain socio-economic class in a certain geographic area.

1.10.6 Wealth is the abundance of valuable resources or valuable material.

1.10.7 Poverty is a state of deprivation or a lack of the usual or socially acceptable amount of money or material possessions.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.1 Introduction**

In this chapter, literature of other authors is reviewed in relation with this study basing on their experience. The chapter presents and reviews the related literature on the study drawn from the perspectives of past research findings, publications, reports, journals, newspapers, textbooks and other publications by various researchers, analysts and authors on the subject. This review is revealing apparent gaps and weaknesses warranting further investigating.

In presenting the related literature, the researcher ensured that literature is reviewed in accordance with the study objectives.

My review would acknowledge and emphasize on the effects of income levels on the wellbeing of the people in Nyendo town. This will provide an overview of the problem at hand.

#### **2.2 Impact of income levels on the wellbeing of the people.**

Poverty estimates basing on consumption data exist from the UNHS conducted by UBOS since the early 1990's.

This shows that the MDG'S to do with poverty eradication by 2015 have not been achieved.

According to figures from the Uganda Bureau of Statistics, the national poverty level declined between two most recent household surveys by 7.8% in rural areas and by 8.5% in urban areas.

The degradation of ecosystems services poses a significant barrier to the achievement of a better wellbeing of the people in Nyendo town.

The world's poorest people live in rural areas and are thus highly dependent, directly or indirectly, on the ecosystem service of food production, including agriculture, livestock and hunting. The report shows that mismanagement of ecosystems threatens the livelihood of poor people and may threaten their survival.

The report also states that poor people are highly vulnerable to changes in water shed services that may affect the quality and quantity of water, loss of ecosystems such as wetlands, mangroves or coral reefs, or changes in climate regulating services that may alter regional climate. Ecosystem degradation is one of the factors trapping people in cycles of poverty.

Despite the progress achieved in increasing the production and use of some ecosystem services, levels of poverty remain high.

In 2001, some 1.1 billion people survived worldwide on less than \$1 per day of income, most of them (roughly 70%) in rural areas where they are highly dependent on agriculture, grazing and hunting for subsistence.

Inequality in income and other measures of human wellbeing has increased over the past decade.

Half of the urban population in Africa is associated with inadequate water and sanitation and approximately 1.7 million people die annually as a result of inadequate water, sanitation and hygiene.

The impact of the ecosystem changes on poor people, women and indigenous people has not been adequately taken into account in management decisions. Changes in ecosystems typically yield benefits for some people and exact costs on others, who may either lose access to resources or livelihoods or be affected by externalities associated with the change.

For several reasons groups such as women, the poor and indigenous communities have tended to be harmed by these changes.

Veenhoven (1988 and 1991) found that people with higher income levels had greater levels of happiness.

Expenditure on rent, fuel and energy decreased from 19% in 2002/2003 to 16% in 2006. Expenditure on household and personal goods also went down from 7% to 2% in 2002/2003. There was no significant change in expenditure on transport and communication.

The UBOS report explains that the decline in the poverty level could have been due to the increase in the share of education and health, which has been increasing since 2004.

In absolute terms, private spending on education and health more than doubled, while education expenses increased for all expenditure groups.

In reference to the literature review given by the Uganda Bureau of Statistics (UBOS), the report lacks awareness on the income levels on the wellbeing of the people.

Basing on my research, the literature review doesn't satisfy my research that all the people are well off.

## **2.3 Relationship between income levels of the people and their wellbeing.**

### **Income and wellbeing.**

The importance of income for well-being is an area in which there has been a healthy amount of interest from both psychologists and economists. This section first discusses the evidence for a relationship between income and well-being. It then discusses possible explanations and offers ways in which these explanations can be explored and refined.

## **Evidence of a relationship between income and wellbeing.**

There are several ways in which to determine whether income is positively related to well-being. Researchers can identify the correlation between income and well-being either; over time, within a country or across countries. The evidence for each is discussed below.

### **Income and Well-Being over Time.**

One of the earliest and most influential studies on income and well-being came from the economist, Richard Easterlin in 1974. Many years ahead of the explosion of subjective well-being research in economics, Easterlin (1974) questioned whether economic growth had improved the human lot. Instead of using productivity data or standard of living indexes that would give an objective answer to his question, Easterlin used the proportion of randomly sampled individuals that stated they were “very happy” with their lives. He was able to demonstrate using this subjective data that, in developed countries at least, economic growth had not seemed to improve the human lot. It appeared that once countries achieved a certain level of economic development, further development was associated with very little *increases* in average national well-being. Although there are some that are skeptical of this finding (C. S. Fischer, 2008; Hagerty & Veenhoven, 2003; Stevenson & Wolfers, 2008) it has been replicated on numerous occasions, by both economists and psychologists (Blanchflower & Oswald, 2004; Diener & Oishi, 2000; Easterlin, 1995; Kenny, 1999). Such a finding could invite one to question why economic growth remains a priority in developed countries.

### **Income and wellbeing within a country.**

But does money buy happiness at the individual level? If we only observed people’s behavior then our conclusions would be that it surely must. Utility maximizing individuals choose to spend money on goods and services; implying that money, by allowing them to increase the goods and services that they can buy, ought to bring them more utility. Early research into the



relationship between income and well-being within a country was mostly carried out by psychologists (Diener, 1984; Diener & Biswas-Diener, 2002; Haring, Stock, & Okun, 1984; Myers & Diener, 1995; W. Wilson, 1967) and it has consistently been found that within a country, individuals with higher incomes tended to also have higher well-being. Economists have further shown using longitudinal data that this relationship may be truly causal (Frijters, Haisken-DeNew, & Shields, 2004; Gardner & Oswald, 2007).

### **Income and Well-Being across Countries.**

Easterlin (1974) also asked whether richer countries were happier countries. The evidence he presented suggested that richer countries were not happier. However, there were a number of issues with his original research as pointed out in Veenhoven and Hagerty (2003). Easterlin has since updated his work (Easterlin, 1995) and, as has been replicated on numerous occasions, there is in fact a positive relationship between a country's income and its well-being (e.g. Diener, Sandvik, Seidlitz, & Dienier, 1993; Hagerty & Veenhoven, 2003). However, this positive relationship appears to be concave and beyond \$10,000, the average income level appears to have very little effect on average well-being (Frey & Stutzer 2002).

The relationship between income and well-being across countries is not entirely reliable. Not only are there cultural limitations to making subjective well-being comparisons across countries but further it is likely that there are other factors that accompany high income per capita, such as democracy (Inglehart, Foa, Peterson, & Welzel, 2008), health or basic human rights (Frey and Stutzer, 2002), that may have resulted in the higher happiness levels.

### **Explaining the Income and Well-Being Data – Relative Income Effects.**

The combination of a correlation between income and well-being within a country and the fact that economic growth does not appear to increase national well-being leaves something of a puzzle to economists researching subjective well-being (Clark, Frijters, & Shields, 2008). How can increases to income seemingly improve an individual's utility but not total societal

utility? These two findings are commonly referred to as the Easterlin paradox and form the cornerstone of much economic research into well-being. One of the most popular explanations for the Easterlin paradox is that individuals are not concerned with absolute income but with income relative to their peers. Income will improve an individual's well-being but only if it rises at a faster rate than the income of others. Hence, if everyone's income increased by the same amount then no one would actually be any better off because relative positions remain unchanged.

According to conventional economics, there is a true causal relation between money and happiness: Money can buy happiness because it can be exchanged for goods that will increase an individual's utility. Utility theory is based, among others, on the premise that more is better and therefore that increases in income are desirable from an individual's perspective. In technical terms, a higher income allows the insatiable consumer to reach a higher indifference curve. Thus money and happiness are assumed to be causally linked, and higher incomes should lead to greater happiness. In line with this absolute income hypothesis richer people are happier than those less well-off within the same society (Diener, 1984). The correlation between money and happiness is often small, but effect sizes are larger in low-income developing economies (Howell & Howell, 2008) and even small correlations can reflect substantial real differences in happiness (Lucas & Schimmack, 2009). Such results, however, do not necessarily reflect a simple causal relation between money and happiness.

High income allow people in modern societies to buy expensive cars, enjoy luxurious leisure activities, purchase the latest technologically advanced goods, and travel to exotic countries. Moreover, the majority of individuals express much interest in obtaining a higher income level, indicating that this is an explicit goal for most people. There are indeed studies that provide evidence that countries with higher income have higher average levels of wellbeing

(Diener et al., 1995; Inglehart, 1990). In other words, individuals in richer countries, as well as richer individuals in one country, are happier than those with lower incomes.

Self-rated happiness and satisfaction scores have been shown to act as valid and reliable proxies for utility (e.g. Lepper, 1998; Sandvik et al., 1993). The data have therefore been taken to suggest that an individual's utility is influenced not by absolute level of income but instead by their income relative to that of their peers. The reference income hypothesis is the dominant model of income comparison and suggests that individuals care about how their income compares to the norm, or reference income, of a socially constructed comparison group. Again, a direct causal link is assumed.

Increased income will lead to increased utility for an individual if all else is held constant. Individuals gain utility to the extent that their income exceeds the average or reference income of people in their comparison set, and lose it to the extent that their own income falls below the reference level. The average income of an assumed reference group typically negatively and significantly predicts a number of variables related to well-being, consistent with the reference income approach (e.g. Clark & Oswald, 1996).

#### **2.4 More about the relationship between the peoples' incomes and their wellbeing.**

There are key definitions of income according to different authors. Developed countries have higher income levels as compared to the developing countries. Examples of countries with the highest income levels include the United States, Canada, most of the countries of Western Europe, South Africa, Australia, New Zealand, Japan, and a few others while countries like Vietnam, Argentina, and China, are growing very rapidly, while others, such as Haiti, Rwanda, and Sierra Leone are actually experiencing negative growth rates of real per capita income. Uganda is among the countries with low GDP per capita.

Income per capita has been increasing steadily in almost every country. Many factors contribute to people having a higher income such as education, globalisation and favourable political circumstances such as economic freedom and peace.

Over 7 billion people are alive today, but the wealthy parts of the world contain no more than 20 percent of the world's population. Many of the rest struggle for subsistence. The richest countries with the highest per capita incomes are referred to by the United Nations as developed countries. These include the United States, Canada, most of the countries of Western Europe, South Africa, Australia, New Zealand, Japan, and a few others. The poorer states are referred to by the UN as the developing countries and include a diverse set of nations. Some, such as Vietnam, Argentina, and China, are growing very rapidly, while others, such as Haiti, Rwanda, and Sierra Leone are actually experiencing negative growth rates of real per capita income. Between these two is another group of nations, called the newly industrialized countries (NICs). They include South Korea, Singapore, Taiwan, and Hong Kong. These countries grew rapidly in the four decades after 1960 and typically have per capita incomes close to 50 percent of those found in the developed nations. Several other countries in Southeast Asia are close behind the NICs. These include Indonesia, Malaysia, and Thailand.

Data on per capita incomes throughout the world cannot be accurate down to the last \$100 because there are many problems in comparing national incomes across countries. For example, homegrown food is vitally important to living standards in developing countries, but it is excluded from or at best imperfectly included in the national income statistics of most countries.

We anticipate that a person's financial capability affects their psychological health through two processes. Firstly, financial capability is likely to be correlated with other observable

characteristics that affect psychological health, such as income and material wellbeing. The financially capable will manage their incomes more efficiently and, all else equal, have higher levels of disposable income (or lower levels of debt) than the less financially capable with otherwise similar characteristics. Access to greater economic resources infers higher living standards and wellbeing as people with higher incomes are more able to meet their material aspirations and will feel better off (Easterlin 2001). Particularly in the case of income, it has been shown that money matters to happiness in some way because richer people are on average typically happier. Even though there are numerous variables affecting self-reported wellbeing, income is still considered one of the principal inputs for people to declare they are satisfied with their lives. However there is no empirical consensus about whether income itself enhances wellbeing, as theory would predict. Most studies report a small positive impact (Clark et al. 2001; Frey and Stutzer 2000; Frijters et al. 2004), while others argue that it is relative rather than absolute income that matters (Blanchflower and Oswald 2004). Frey & Stutzer (2002; p.32) claimed “most economists take it as a matter of course that higher income leads to higher happiness”. In fact, higher incomes generally enlarge individuals’ set of opportunities allowing them to consume more goods and services if they want.

For policy-makers to take subjective wellbeing seriously, we have to be able to show, in a quantitative way, what causes wellbeing and how wellbeing affects other things that policy-makers care about, like education and physical health. At present, we lack such an integrated life-course model, one which treats wellbeing both as an outcome of interest and as a causal determinant of other things. Researchers at the CEP are currently working on estimating an integrated life-course model, in addition to carrying out extensive empirical work investigating different causes of happiness and how well-being affects important outcomes.

Various papers have shown the importance of other peoples' incomes for one's own happiness. Andrew Clark and co-authors (2013) explore whether income gains and losses impact on well-being differently. They use subjective well-being data from Germany and the UK and find that experienced falls in income have a larger impact on well-being than equivalent income gains. Their findings show that loss aversion applies to experienced losses. They conclude that longitudinal studies of the income/wellbeing relationship may, by failing to take account of loss aversion, have overestimated the positive effect of income for wellbeing. Moreover, societal wellbeing may be best served by small and stable income increases even if such stability impairs long-term growth.

Paul Dolan and Grace Lordan (2013) examine how intergenerational mobility affects subjective wellbeing (SWB) using the British Cohort Study. They find that relative income mobility is a significant predictor of life satisfaction and mental health, whether people move upward or downward. They present evidence that suggests much of the effect of income mobility on SWB is due to changes in the perception of financial security. But those who slide down are still less satisfied with their lives over and above any effect of financial insecurity. Overall, there is an asymmetric effect of income mobility: the losses from sliding down are larger than the gains from moving up.

Those in households with higher incomes report higher life satisfaction and happiness, and lower anxiety on average. There is an argument that more income allows people to satisfy more preferences, resulting in increased well-being (see OECD, 2013). The importance of income in determining people's ability to satisfy their preferences suggests that a relationship should be expected between higher household income and higher personal well-being.

On average, those living in households in the poorest fifth (or quintile) of the income distribution rated their life satisfaction at 6.9 on the 0 to 10 scale. Those in the richest fifth of

households rated their life satisfaction at an average of 7.7. This is a similar result to that recently found between life satisfaction and earnings for employees in the EU as a whole (Eurofound, 2013). While these figures show that average life satisfaction is higher for individuals at the top than the bottom of the income distribution, this does not take into account other factors (such as employment status, age and region). For example, there is a large increase in life satisfaction between individuals in the bottom fifth and the second fifth of the income distribution. However, there are also more retired people in the second fifth of the income distribution and, as life-satisfaction is known to increase between middle-age and old-age (Blanchflower and Oswald, 2007, ONS, 2013a), this may also have some impact on the difference in life satisfaction between these two groups.

Using regression analysis, these additional factors can be taken into account in order to isolate the relationship between income and personal well-being.

We explore the relationships between subjective well-being and income, as seen across individuals within a given country, between countries in a given year, and as a country grows through time. We show that richer individuals in a given country are more satisfied with their lives than are poorer individuals, and establish that this relationship is similar in most countries around the world. Turning to the relationship between countries, we show that average life satisfaction is higher in countries with greater GDP per capita. The magnitude of the satisfaction-income gradient is roughly the same whether we compare individuals or countries, suggesting that absolute income plays an important role in influencing well-being. These results together suggest that measured subjective well-being grows hand in hand with material living standards.

The relationship between income and well-being has long been an area of interest to thinkers and philosophers, from Epicurus who believed that wealth and joy were not compatible, to modern economists, who often see income and consumption as being synonymous with

happiness. Researchers have now studied this topic scientifically, using definitions of well-being with an empirical basis. Income has been measured against SWB in a number of ways, depending on the level of comparison. GNP is typically used for between/within nation comparisons and for comparisons of countries over time, and personal income or windfalls are typically used in studies of individuals, through both self-report and more objective measurement.

A positive correlation between income and SWB makes intuitive sense. Higher income would allow people to more comfortably meet their basic physical needs and would confer status advantages. Beyond this, the greater freedom of action and consumption that income provides could allow for greater self-actualization and more successful goal pursuits.

As Africa continues to lag behind in many areas especially in the MDG's, it becomes critical that the role that the incomes of the people play in development be acknowledged and supported with strategic policies and interventions.

The thrust of the second National Development Plan was to propel the country to middle income status in the next five years through prioritizing investment in five key growth drivers with the greatest multiplier effect as identified in the Uganda Vision 2040.

### **2.5 Measures to improve on the wellbeing of the people.**

A planning framework has been made that presents Integrated Water Resources Management (IWRM) models built using the Water Evaluation And Planning (WEAP) decision support system, for three towns in the Lake Victoria region Bukoba (Tanzania), Masaka (Uganda) and Kisii (Kenya). Projected Water Supply, demand, revenues and costs were then evaluated against a combination of climate, demographic and infrastructure scenarios up to 2050.



Results have shown that water supply in all three towns is currently infrastructure limited; achieving existing design capacity could meet most projected demand until 2020's in Masaka beyond which new supply and conservation strategies would be needed.

Stream flow simulations show that wetland sources could satisfy all demand until 2050 as well as doubling capacity.

In Masaka, the Sanitation Service Operator was managed by the Masaka Town Council to help solve the sanitation problem. At the start of the programme, there was no off-site sanitation provision for town, the treatment works did not function properly as no biological process took place; 95% of the residents who lived in the low-income areas, all used simple pit latrines sanitation facilities; Infiltration capacity of the soil was high and as a result pit latrines and septic tanks over flowed regularly; Being a low-lying area it experienced water logging for an extended period of time, there were no drains in the market area; and waste was dumped in the open.

Promoting ownership at local level with a view to create ownership at local level, town-level multi-stakeholder forums consisting of representatives of municipal authorities, service providers, NGOs, and CBOs were formed to get continued feedback from the grassroots on the outcomes and impact of the initiative. To avoid formation of new structures and duplication of responsibilities, existing structures composed of representatives of main stakeholders was used. In the case of Nyendo town, the Directorate of Water Development in Uganda was used. Building adequate capacity at local level for sustainable management and operation of the improved services, the LVWATSAN Initiative developed the right balance between investments on water and sanitation infrastructure in the secondary towns and capacity-building at the local and regional level, based on a needs assessment that was conducted during its start. For capacity building it drew on UN-Habitat's experience of the

training and capacity-building for utilities carried out by the Water for African Cities Programme Phase I with the assistance of the Government of the Netherlands. The capacity building effort of the initiative at the local level, among other things, focused on business plan development by the local service providers, progressive tariff setting by local service providers etc. Specifically, capacity building efforts focused at the advocacy and awareness raising at all levels.

## **2.6 Challenges of income levels on the wellbeing of the people.**

According to Masaka District Local Government, justification to ensuring food security and households' incomes among farming communities is one of the challenges faced with development workers nationwide.

Diversification of income generating activities however is one of the ways especially for crops where the market is almost assured because it acts as a driving force in that particular crop production.

## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

#### **3.1 Introduction**

This chapter generally contains the approach used to achieve the objectives of the study. It focuses on the research design, area of the study, population of the study, sample size and sampling techniques, sources of data, data collection methods and instruments, quality control methods, data analysis, ethical considerations and limitations of the study.

#### **3.2 Research design**

While Odiya (2009) noted that the research design is an arrangement that aids conceptualizing of variables, handling of research methods, sampling of respondents, and handling of data analysis technique; Burns and Grove (2001) state that a research design guides the researcher in planning and implementing the study with the aim of solving the research problem. The research design adopted in this study was a case study because it places more emphasis on the full analysis of a limited number of events or conditions and their interrelations (Kothari 2004). Thus, the case study method is essentially an intensive investigation of a particular unit under consideration.

This particular study used the case study design where the researcher was able to get detailed information from the target population of the area. The study used the qualitative approach to get deeper and better understanding of the impact of the income levels on the wellbeing of the people in Nyendo town, Masaka district. Marshall and Rossman (1995) observed that qualitative research aims to get a better understanding through first-hand experience, truthful reporting, and quotation of actual conservation. This approach was used to qualify results while at the same time augmenting them with quality data.

### **3.3 Population of the study**

Population is a complete set of elements (persons or objects) that possess some common characteristic defined by the sampling criteria established by the researcher. The study population included farmers, health workers, and members of Cooperative Union that were interviewed and given questionnaires. The study population included both male and female informants; those are NGOs, religious leaders, parents and guardians, elders, schools and youth.

### **3.4 Area of the study**

The study was carried out in Nyendo town, Masaka district where people practice Agriculture and around health centers and therefore was able to find out the impact of their incomes on their wellbeing. The municipality is located in southern Uganda approximately 130 km southwest of Kampala, the nation's capital. The biggest part of Nyendo is located in the low-lying areas of the municipality. The town now covers about 23 square km. Nyendo town had around 15,300 males and 17,400 females making a total population of 32,700 as calculated in 2012.

### **3.5 Sample size and sampling technique**

Bloor and Wood (2006) define sampling as the selection of cases from wider populations stating that the units of a sample may be individuals, institutions and communities while sample size is the portion of the population (Donald et al, 1990).

Sample size means the selected people that were chosen for participation in the study and it composed of respondents taken out of the total population of Nyendo town.

Sampling techniques can be understood as methods that the researcher used to identify the respondents who took part in the study. The researcher used the randomisation (random sampling) techniques so all the respondents who had specific information about income levels were given equal and independent chance to be chosen.

Of the target population in the place, Krejcie and Morgan (1970)'s table of sample size determination, suggests a minimum sample size of respondents as shown in the table below.

**Table 3. 1: Showing sample size of the population in Nyendo town.**

Name of village	Sample size	Sampling technique
Kitaka	10	Simple Random sampling
Kitovu-Nume	14	Simple Random sampling
Senyange	36	Purposive sampling
Total	60	Simple Random sampling

**Source: Krejcie & Morgan table, 1970.**

### **3.6 Sources of data**

Both primary and secondary data collections were used.

#### **3.6.1 Primary sources.**

The researcher used face to face interviews and questionnaires as research tools. The selection of these tools had been guided by the nature of the data to be collected, the time available as well as the objectives of the study.

While interviews were flexible research tools, the questionnaires were mainly administered to the elite.

#### **3.6.2 Secondary sources**

Secondary data was an assessment of the existing literature sources from scholarly works, journals, reports, and topical essays, text books, newspapers, and official records relating to the study. This was done in order to understand the analysis, the context and the gravity of the problem under investigation.

It also enabled the researcher discuss the gaps that exist between literature and the study itself.

### **3.7 Data collection methods and instruments**

The researcher mainly used the literature review and questionnaires. The instruments used were the literature review guide, questionnaire guide among others.

#### **3.7.1 Literature review**

The researcher reviewed available literature related to the topic of study. This literature was gathered from targeted libraries. This method was important in the collection of secondary data about the study.

#### **3.7.2 Questionnaire**

There were two instruments for use during data collection. The questions were close ended and a few open ended questions at the end of the questionnaire. This aimed at giving respondents a wide range of choices. A semi-structured questionnaire was given to the youth and parents and this was administered by a Research Assistant conversant with the native language.

#### **3.7.3 Interview guide**

A structured interview schedule was used to obtain specific information from the people, NGOs and district officials. These methods have been preferred to self-administered questionnaires due to the fact that some youth and parents were not able to read and understand English.

### **3.8 Quality control methods**

To control quality, the researcher endeavoured to maintain validity and reliability coefficient of at least 70%. As Kathuri and Pal (1993) confirm that coefficient of at least 0.70 are acceptable as valid and reliable in research. Therefore, the researcher endeavoured to design

tools; the interview guide and the questionnaire guide related to the study and link them to the research objectives in order to enable a free flow of the research topic.

### **3.8.1 Validity**

Polite et al (2001) define validity as the degree to which an instrument measures what it is supposed to measure. It has got three important aspects: content, criterion-referenced and construct validity (Oso and Onen). Content related validity is the extent the method of measurement includes all the major elements relevant to the concept being measured (Burns and Grove, 2001). To establish validity, the instruments were designed in accordance to the research objectives.

### **3.8.2 Reliability**

Reliability refers to the consistency with which an instrument measures the attribute (Polite et al, 2001). To establish reliability, the instruments were tested whether they could accurately reflect the true score of the attribute under investigation. Therefore, the interview guide and questionnaire guide were tested and retested in order to assess their consistence.

### **3.9 Data processing and data analysis**

A confirmatory analysis approach to the data collected was used. Data analysis software such as SPSS and Excel were also used in the analysis of data. The questionnaire was coded the entered into SPSS where it was summarized for further data analysis.

Using SPSS statistical analysis package, the researcher was able to prove the hypotheses that there is a relationship between the peoples' income levels and their wellbeing in Nyendo town.

### **3.10 Ethical considerations.**

A letter of introduction was obtained from the university to help introduce the researcher to the respondents and assure them that the data being obtained from them was basically for study purposes.

While carrying out the study, the researcher ensured voluntary participation of the respondents. The researcher ensured that the participants were free to withdraw from participation if they want.

The researcher adhered to the ethical procedures while conducting the study. The researcher introduced himself and asked for permission to get the information and also ensured that there was confidentiality especially when the information attained was about a sensitive issue.

The researcher also had to observe certain cultural values, traditions or taboos valued by the respondents and respect them and no participant was coerced with any material or physical payments in exchange for information pertaining to the research study.

Despite the high value of knowledge gained through research, knowledge cannot be pursued at the expense of human dignity. As Kung (1991) noted, development must flow from and lead to a world ethic that is felt at all levels of human society. Therefore, the researcher ensured that the respondents had an informed consent on the adequate knowledge of the study. The researcher explained to the respondents the purpose of the research, the duration, any benefits and consequences such that the respondents had the free will to choose to be part of the research.

The researcher as well was respectful and sensitive to dignity of the respondents. The researcher did not do anything that could cause physical or emotional discomfort to the respondents. The researcher was careful with the word selection during the interviews and focus group discussions.

The researcher ensured objectivity such that her personal opinions do not get in the way in research but rather give both sides fair consideration.



### **3.11 Limitations to the study**

The major limitations of this study included;

Time constraints, the time allowed for the research was not enough in order to get all the necessary information.

The respondents were not cooperative in giving information because they feared that the information they give may put them in trouble for example employees getting fired.

The researcher had financial constraints. The study required a lot of money that was not available.

The information the respondents gave may not be correct since questionnaires were used.

There was also language barrier as it was not easy to communicate with the locals to obtain data.

The lack of prior research studies on this particular topic also made the acquisition of secondary data difficult.

Talking to hungry people who are hacking for a living was indeed a challenge, because they often asked for 'tea' or something to eat. Often times the researcher had to dig into the pocket and get them a token of appreciation after the discussions.

### **3.12 Delimitations of the Study**

The researcher had to borrow money from his relatives to be able to check on the limited funds.

The researcher had to concentrate on the internet and newspaper articles for secondary data to supplement the primary data.

## CHAPTER FOUR

### DATA PRESENTATION, ANALYSIS AND INTERPRETATION

#### 4.1 Introduction

This chapter highlights the background information of the respondents in terms of their gender, age difference, marital status, level of education, employment status, employer type, job level, housing and household income in relation to their views and perceptions about the impact of income levels on their wellbeing.

The chapter further presents responses concerning the study objectives which include; to assess the impact of the income levels of the people of Nyendo town on their wellbeing, to find ways on how to improve the income levels of the people in Nyendo town, to find ways that can help improve the wellbeing of the people of Nyendo town and to find out ways on how to reduce the cost of living of the people.

#### 4.2 Background information on the respondents

With regard to background characteristics of the respondents, a number of variables were investigated. The researcher regarded investigating the background variables about the respondents a necessary undertaking because it helped her to know the extent to which the respondents' possess acquaintance with the study area as well as the variables under study. The study involved respondents of varying characteristics which enabled the researcher to get sufficient information on the study variables as follows.

##### 4.2.1 Gender of the respondents

The researcher looked at the gender of the respondents in order to link it with the wellbeing of the people as the table below shows.

**Table 4. 1: Gender of the respondents.**

		Sex			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	32	53.3	53.3	53.3
	Female	28	46.7	46.7	100.0
	Total	60	100.0	100.0	

**Source: Primary data, 2016**

Table 4.1 shows that various themes were considered in order to derive and bring out clearly the views given by different respondents. The study ascertained that although both sexes were involved in the sample, out of 60 respondents, men (53.3%) represented the larger portion to show that it is mostly men in charge of households in the three villages compared to the women who constituted 46.7% of the total sample.

#### **4.2.2 Age of the respondents**

The researcher also looked at the age of the respondents so as to link it with the wellbeing of the people as the table below shows.

**Table 4. 2: Age distribution of respondents**

		Age			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18 to 24	15	25.0	25.0	25.0
	25 to 35	18	30.0	30.0	55.0
	36 to 50	14	23.3	23.3	78.3
	Above 50	13	21.7	21.7	100.0
	Total	60	100.0	100.0	

**Source: Primary data, 2016**

Table 4.2 reveals that the age group of 25-35 years, followed by 18-24 years, are the most active age groups with a participation of 30% and 25% of the sampled population. These two

age brackets had a high number because they consisted of many youth who had ideas and knowledge about the research topic. On the other hand, the age group of 50 years and above which is above Uganda’s life expectancy had the least representation (21.7%) as these mostly depend on the able-bodied youth of 25-50 years for basic needs and to determine the allocation of household consumption expenditure.

#### 4.2.3 Marital status of the respondents.

The study also looked at the marital status of the respondents so that the researcher could link it with the wellbeing of the people as shown in table 4.3 below.

**Table 4. 3: Respondents according to marital status**

#### Marital status

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Married	15	25.0	25.0	25.0
Widowed	13	21.7	21.7	46.7
Divorced	4	6.7	6.7	53.3
Separated	9	15.0	15.0	68.3
Single	19	31.7	31.7	100.0
Total	60	100.0	100.0	

**Source: Primary data, 2016**

The table shows that majority of the people were single (31.7%) followed by the married (25%) and then the widowed (21.7%). The remaining respondents were separated (15%) and divorced

(6.7%). There were few divorced people because the religions of most of the people discourage or do not allow divorce.

The study respondents regardless of their status were willing to provide the information that was required by the study which helped in understanding the study problem that was under research.

#### 4.2.4 Level of education of the respondents.

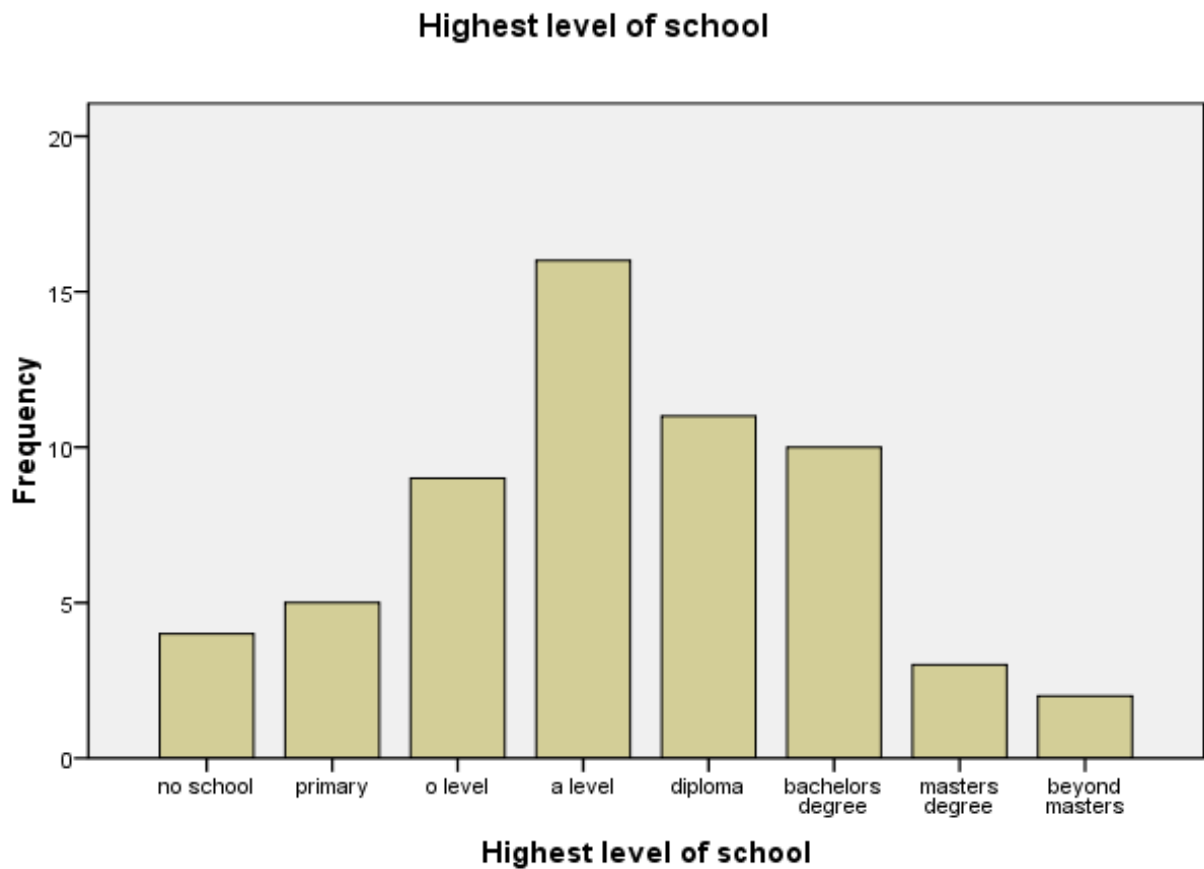
The researcher also looked at the level of education of the respondents to find its link with the wellbeing of the people.

**Table 4. 4: Respondents according to education level**

<b>Highest level of school</b>				
	Frequency	Percent	Valid Percent	Cumulative Percent
Valid No school	4	6.7	6.7	6.7
Primary	5	8.3	8.3	15.0
O level	9	15.0	15.0	30.0
A level	16	26.7	26.7	56.7
Diploma	11	18.3	18.3	75.0
Bachelor's degree	10	16.7	16.7	91.7
Master's degree	3	5.0	5.0	96.7
Beyond masters	2	3.3	3.3	100.0
Total	60	100.0	100.0	

**Source: Primary data, 2016**

**Figure 4. 1: A graph showing the Educational level of respondents**



**Source: Primary data, 2016**

According to the study findings, majority of the respondents had attained a certificate from the Advanced level, a diploma, a bachelor’s degree and an ordinary level certificate with 26.7%, 18.3%, 16.7% and 15% respectively. Five respondents had a Primary Level Certificate and 4 had not gone to school at all. The remaining respondents had attained a Master’s degree and had gone beyond Master’s. Majority of the population does not go beyond the Advanced level because of the expense it requires.

#### 4.2.5 Occupation.

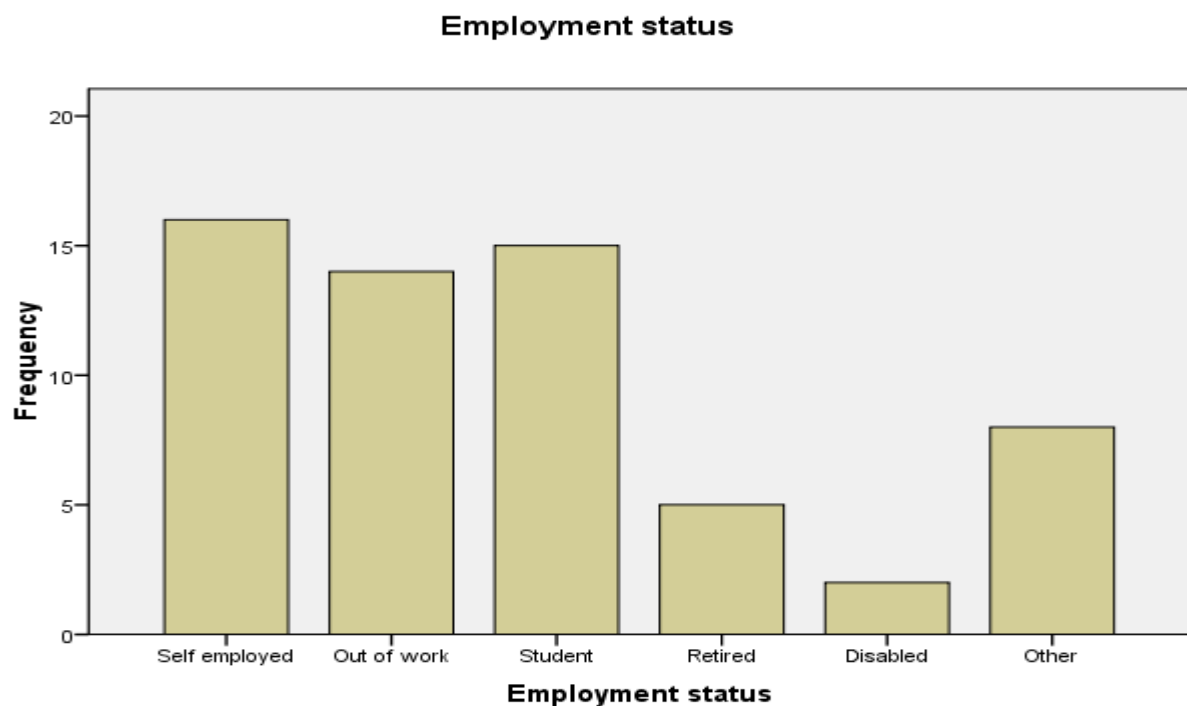
Respondents were also asked questions regarding their employment to find its link with their wellbeing.

**Table 4. 5: Respondents according to employment status**

		Employment status			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Self employed	16	26.7	26.7	26.7
	Out of work	14	23.3	23.3	50.0
	Student	15	25.0	25.0	75.0
	Retired	5	8.3	8.3	83.3
	Disabled	2	3.3	3.3	86.7
	Other	8	13.3	13.3	100.0
	Total	60	100.0	100.0	

Source: Primary data, 2016

**Figure 4. 2A graph showing the employment status of the respondents.**



Source: Primary data, 2016

From the above illustrations, we observe that many people (26.7%) are self-employed, 23.3% are out of work, 25% are students, 8.3% retired, the minority (3.3%) are disabled and 13.3% are under others. Most of the people are self-employed in different businesses and other activities because there are little or no jobs in the different organizations. The people also lack the experience and skills that are required by these organizations in order for them to work there. Many people are involved in agriculture and during the grasshopper season, many of them sell grasshoppers. Also a bigger percentage of the population is out of work and this is because of the scarcity of jobs in the town.

#### 4.2.6 Employer type.

The researcher also looked at the employer type of the respondents to find its link with their wellbeing.

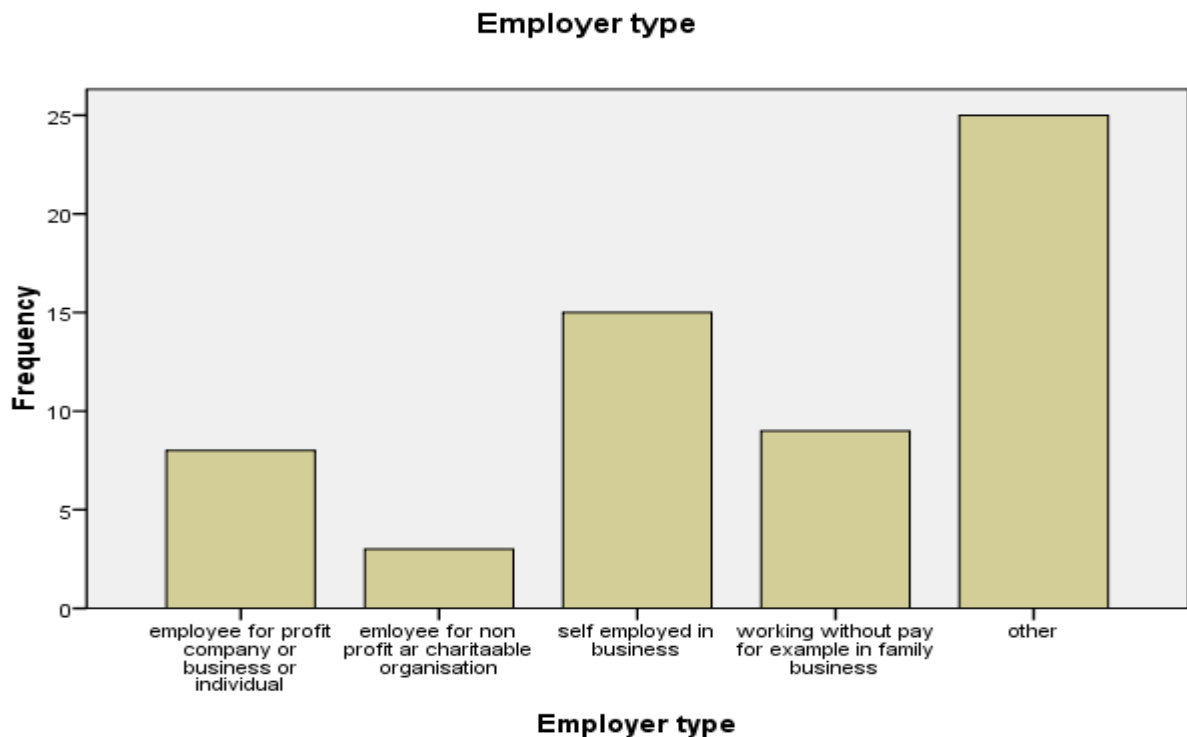
**Table 4. 6: Respondents according to employer type**

		Employer type			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Employee for profit company or business or individual	8	13.3	13.3	13.3
	Employee for nonprofit or charitable organization	3	5.0	5.0	18.3
	Self-employed in business	15	25.0	25.0	43.3
	Working without pay for example in family business	9	15.0	15.0	58.3
	Other	25	41.7	41.7	100.0
	Total	60	100.0	100.0	

Source: Primary data, 2016



**Figure 4. 3: A graph showing employer type of respondents.**



**Source: Primary data, 2016**

According to Table 4.6 and Figure 4.3, minority of the people work for charitable organizations and for profit companies, businesses or individuals. Fifteen percent of the population work without pay; 25% are self-employed in business; and the majority fall under others which is mostly composed of those that do not work at all.

#### **4.2.7 Position of respondents in work areas.**

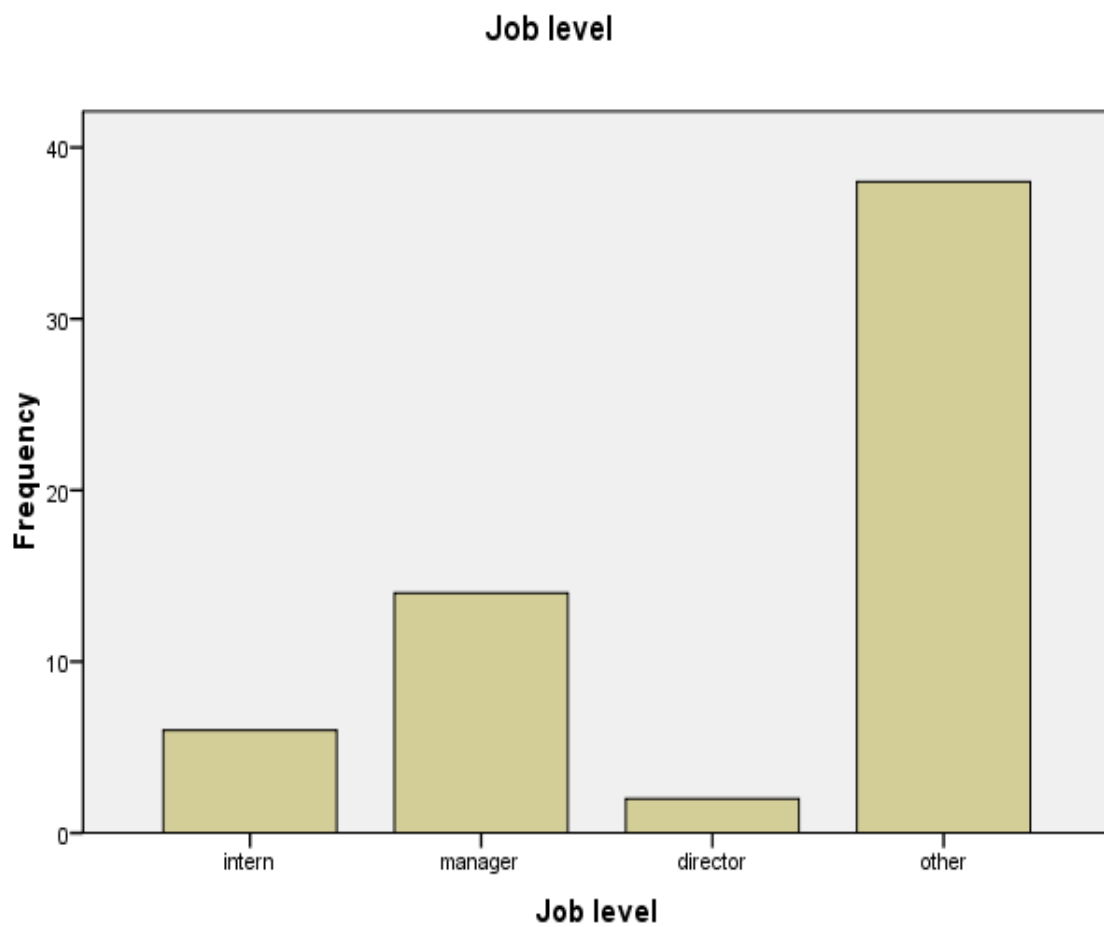
The respondents' positions at their work places were looked at to see how they impact their wellbeing and the results are illustrated below.

**Table 4. 7: Respondents according to job level.**

		Job level			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Intern	6	10.0	10.0	10.0
	Manager	14	23.3	23.3	33.3
	Director	2	3.3	3.3	36.7
	Other	38	63.3	63.3	100.0
	Total	60	100.0	100.0	

Source: Primary data, 2016

**Figure 4. 4: A graph showing the job levels of the respondents.**



**Source: Primary data, 2016**

According to Table 4.7 and Figure 4.4, we find out that the minority (3.3%) of the respondents are directors at their places of work, 10% are interns, 23.3% are managers and the rest (63.3%) fall under others and included the cleaners, receptionists among others.

**4.2.8 The housing of the respondents.**

**Table 4. 8: Respondents according to their housing.**

<b>Housing</b>					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Owned by you	22	36.7	36.7	36.7
	Rented	20	33.3	33.3	70.0
	Occupied without payment	18	30.0	30.0	100.0
	Total	60	100.0	100.0	

**Source: Primary data, 2016**

Most of the respondents (36.7%) were owners of their houses, 33.3% rented and 30% occupied houses without payment.

**4.2.9 Household income per month.**

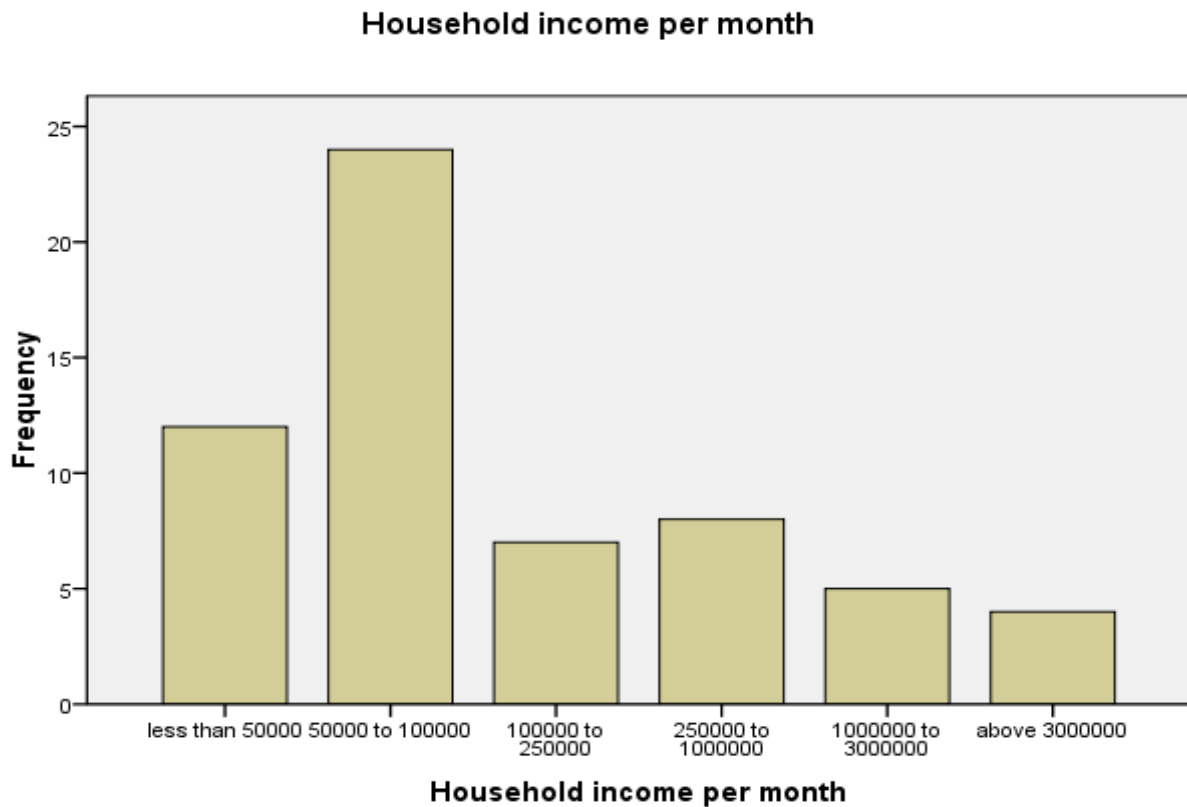
The researcher wanted to determine if there was a relationship between the household income of the household head and the wellbeing and the results obtained are presented in table 4.9 below.

**Table 4. 9: Respondents according to household income.**

		Household income per month			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 50000	12	20.0	20.0	20.0
	50000 to 100000	24	40.0	40.0	60.0
	100000 to 250000	7	11.7	11.7	71.7
	250000 to 1000000	8	13.3	13.3	85.0
	1000000 to 3000000	5	8.3	8.3	93.3
	Above 3000000	4	6.7	6.7	100.0
	Total	60	100.0	100.0	

Source: Primary data, 2016

**Figure 4. 5A graph showing respondents according to household income.**



Source: Primary data, 2016

According to Table 4.9 and Figure 4.5, we find out that majority of the people earn between 50000 to 100000 and less than 50000 with 40% and 20% respectively. 11.7% of the respondents earn between 100000 to 250000; and 13.3% earn between 250000 to 1000000. The rest of the respondents earn between 1000000 to 3000000 and above 3000000 with 8.3% and 6.7% respectively.

The results show that majority of the people in Nyendo town are low income earners and earn less than 100000. More than 70% of the population earns less than 250000 and with that income they are not able to meet their needs which affects their wellbeing.

#### **4.3 How the income levels of the people of Nyendo town impact their wellbeing.**

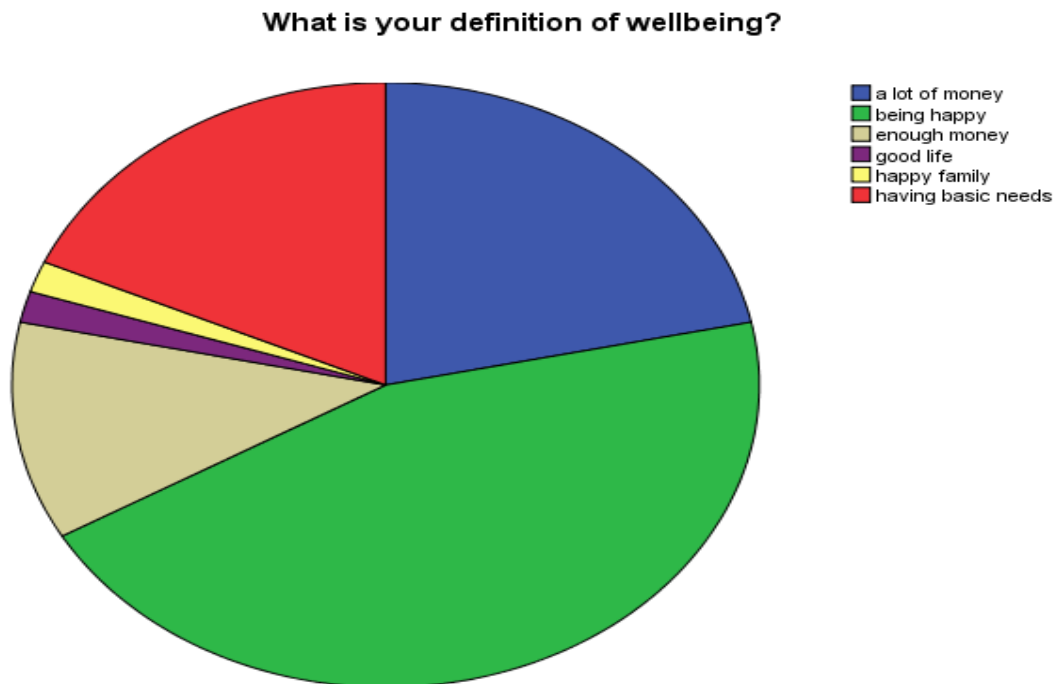
Under this section, the researcher first sought to find out if the income levels of the people impact their wellbeing and some of the ways they do so. The following were the responses obtained by the respondents.

**Table 4. 10: Definition of wellbeing according to the respondents.**

<b>What is your definition of wellbeing?</b>					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	A lot of money	13	21.7	21.7	21.7
	Being happy	27	45.0	45.0	66.7
	Enough money	7	11.7	11.7	78.3
	Good life	1	1.7	1.7	80.0
	Happy family	1	1.7	1.7	81.7
	Having basic needs	11	18.3	18.3	100.0
	Total	60	100.0	100.0	

**Source: Primary data, 2016**

Figure 4. 6: A graph showing how the respondents defined wellbeing.



**Source: Primary data, 2016**

The largest percentage (45%) defined wellbeing as being happy followed by (21.7%) that referred to wellbeing as having a lot of money and then 18.3% that said it was having the basic needs. The other respondents defined wellbeing as having enough money (11.7%), having a happy family (1.7%) and having a good life (1.7%).

Many people believe that you have attained wellbeing when you are happy with your life despite the amount of money you have or income you earn. Another big percentage believes wellbeing is attained when you have a lot of money because then you are in position to purchase whatever you want; both luxurious goods and the basic needs while 18.3% of the respondents believed that when you have the basic needs which include food, shelter, water, clothing and education, you have attained wellbeing. Merriam Webster defines wellbeing as the state of being happy, healthy or successful.

### 4.3.1 How the employment industry impacts the income levels.

The researcher wanted to find out if the employment industry impacted the income levels of the people. These were the responses given by the respondents.

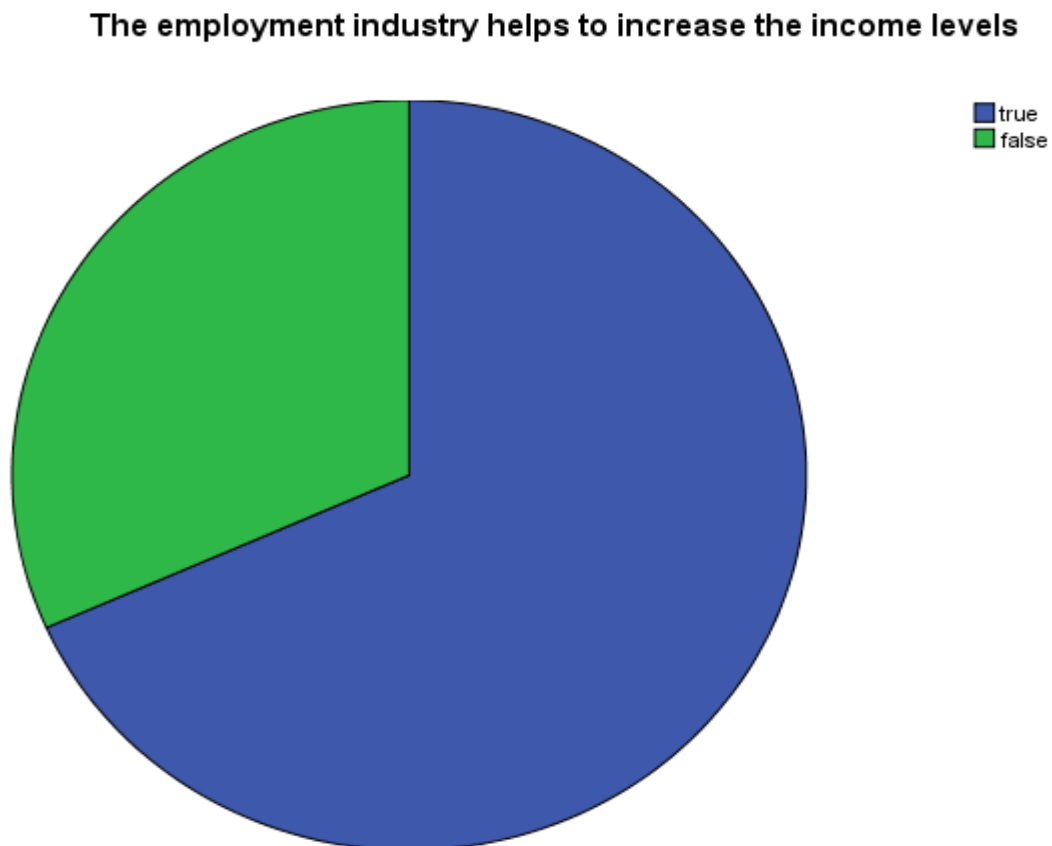
**Table 4. 11: Showing how the employment industry impacts the income levels.**

#### The employment industry helps to increase the income levels

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid True	41	68.3	68.3	68.3
False	19	31.7	31.7	100.0
Total	60	100.0	100.0	

Source: Primary data, 2016

**Figure 4. 7: a pie chart showing how the employment industry impacts the income levels.**



Source: Primary data, 2016

As illustrated in the table above, 68.3% of the respondents revealed that the employment industry helps to increase the income levels. The respondents indicated that when people are employed, they tend to earn income so when a larger percentage of the population is employed, the income levels tend to be high. However 31.7% believe that employment does not increase income levels because what is earned ends up being spent on different goods and services.

#### 4.3.2 What the respondents feel about education in the schools of Nyendo town.

The researcher sought to find out what the respondents felt about education in the schools of Nyendo town. The responses given are shown below.

**Table 4. 12: Respondents feelings about education in the schools of Nyendo town.**

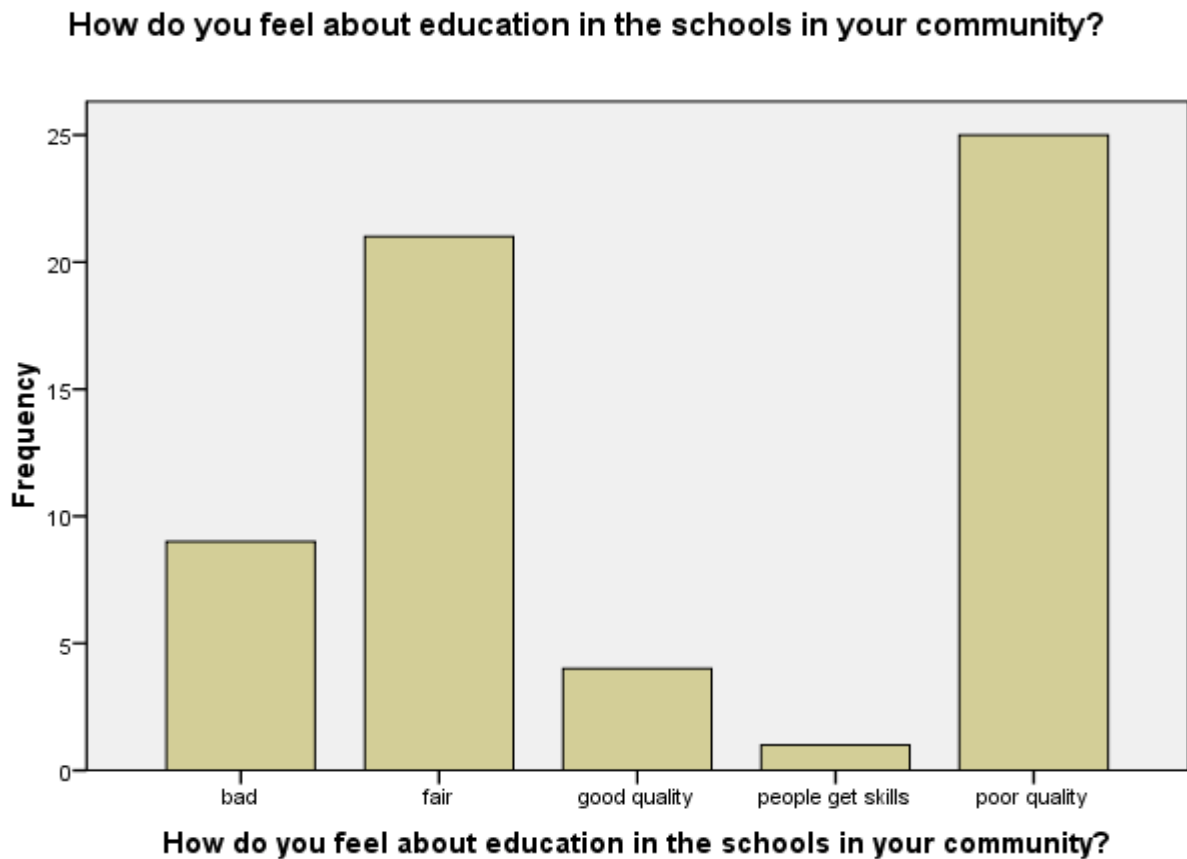
**How do you feel about education in the schools in your community?**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Bad	9	15.0	15.0	15.0
Fair	21	35.0	35.0	50.0
Good quality	4	6.7	6.7	56.7
People get skills	1	1.7	1.7	58.3
Poor quality	25	41.7	41.7	100.0
Total	60	100.0	100.0	

**Source: Primary data, 2016**



**Figure 4. 8: A bar chart showing respondents feelings about education in the schools of Nyendo town.**



**Source: Primary data, 2016**

As illustrated above, most of the respondents (41.7%) believe that the education in the schools is of poor quality. Some of the reasons they gave are; some schools lack the required materials for proper learning for example blackboards, chalk, desks and the list goes on. They also stated that most of the teachers are not well paid which demoralizes them.

Another big percentage (35%) of the respondents believe the education is just fair and still has room for improvement. Fifteen percent of the respondents stated that the education in the schools was bad because it mostly concentrated on theoretical subjects other than the practical ones which are more important when a person is out of school. They also indicated that the schools were over populated. 6.7% of the respondents said that the education was of

good quality and many people get creative from it while 1.7% of the respondents believed that the education imparted people with different skills needed in the job world.

#### 4.3.3 How the education programs impact the income levels.

The researcher wanted to determine if there was a relationship between the education programs of Nyendo town and the incomes of the people. The results obtained are presented in table 4.35 below.

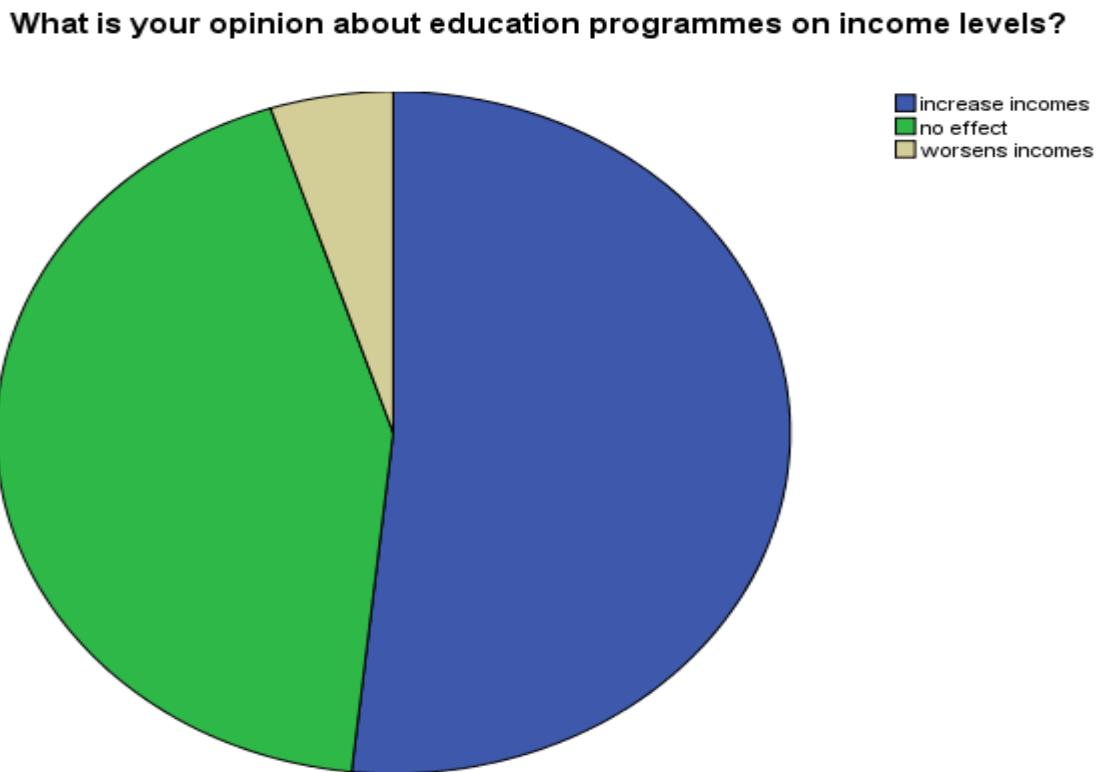
**Table 4. 13: Respondents opinion about education programs on income levels.**

**What is your opinion about education programs on income levels?**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Increase incomes	31	51.7	51.7	51.7
No effect	26	43.3	43.3	95.0
Worsens incomes	3	5.0	5.0	100.0
Total	60	100.0	100.0	

**Source: Primary data, 201**

**Figure 4. 9: A pie chart showing respondents opinion about education programs on income levels.**



**Source: Primary data, 2016**

As illustrated above, majority of the respondents (51.7%) believe that the education programs increase the income levels. They indicated that through education, many people get creative, knowledge and different skills that help them to join the employment industry and also create jobs of their own hence earning money and increasing on the income levels.

Many respondents (43.3%) also believe that the education system has no impact on the income levels because many people graduate from school and fail to get jobs so they remain unemployed, also the schools concentrate on theory so people lack the practical skills and experience needed to join the employment industry. The minority of the people (5%) believe that these programs worsen the income levels because many people waste money paying school dues only to be unemployed after and yet they could have invested their money in an activity like a business which would have earned them more money.

#### 4.3.4 How the sanitation and sewerage should be improved.

Under this section the researcher first sought to find out ways on how the sanitation and sewerage can be improved. The results obtained are presented below in table 4.36 below.

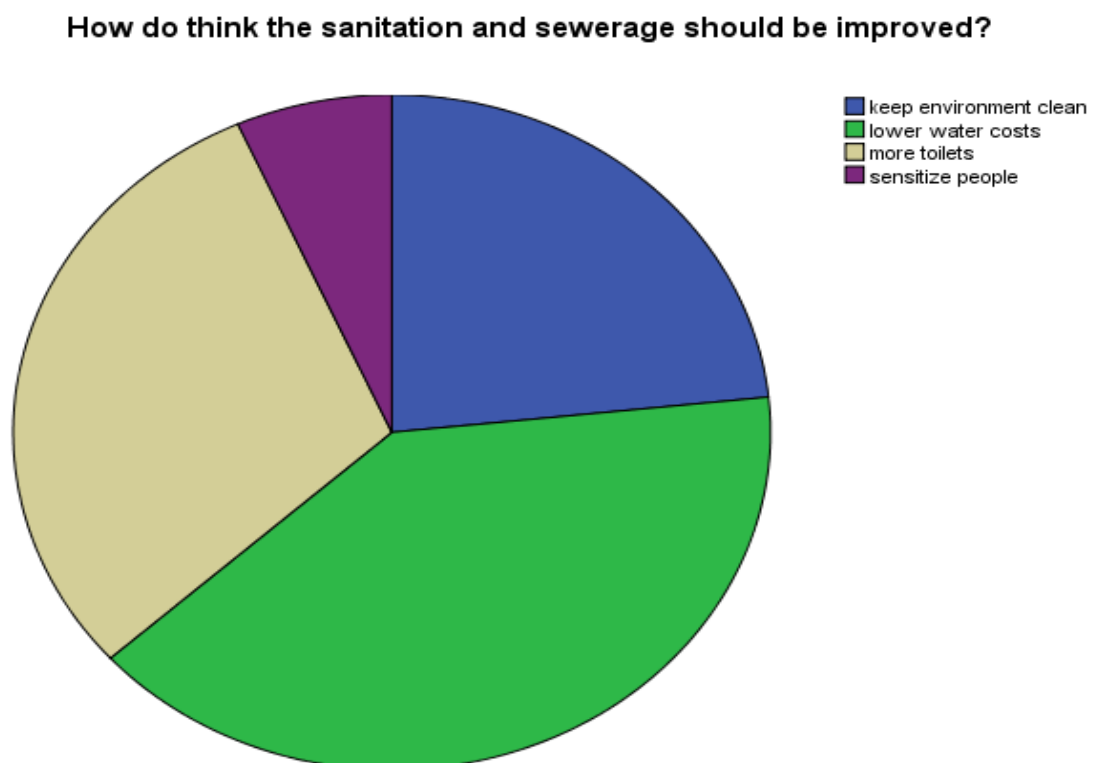
Table 4. 14: Respondents opinion on how the sanitation and sewerage should be improved.

**How do think the sanitation and sewerage should be improved?**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Keep environment clean	14	23.3	23.3	23.3
Lower water costs	24	40.0	40.0	63.3
More toilets	18	30.0	30.0	93.3
Sensitize people	4	6.7	6.7	100.0
Total	60	100.0	100.0	

Source: Primary data, 2016

Figure 4. 10: Showing respondents suggestions on how sanitation and sewerage can be improved.



Source: Primary data, 2016

As illustrated above, 24 of the respondents (40%) claimed that the water costs were too high for them and by lowering the costs, the sanitation and sewerage will be better. A big proportion 18 (30%) of the respondents also suggested that increasing the number of public toilets will improve the sanitation and sewerage. Fourteen respondents (23.3%) suggested keeping the environment clean and 4 respondents (6.7%) believe that sensitizing the people on dumping of waste and proper use of toilets will help to improve the sanitation and sewerage.

#### 4.3.5 Respondents opinion on how to increase the income levels.

Under this section the researcher first sought to find out the respondents opinion on how the income levels can be increased. These were the responses given as shown in the table.

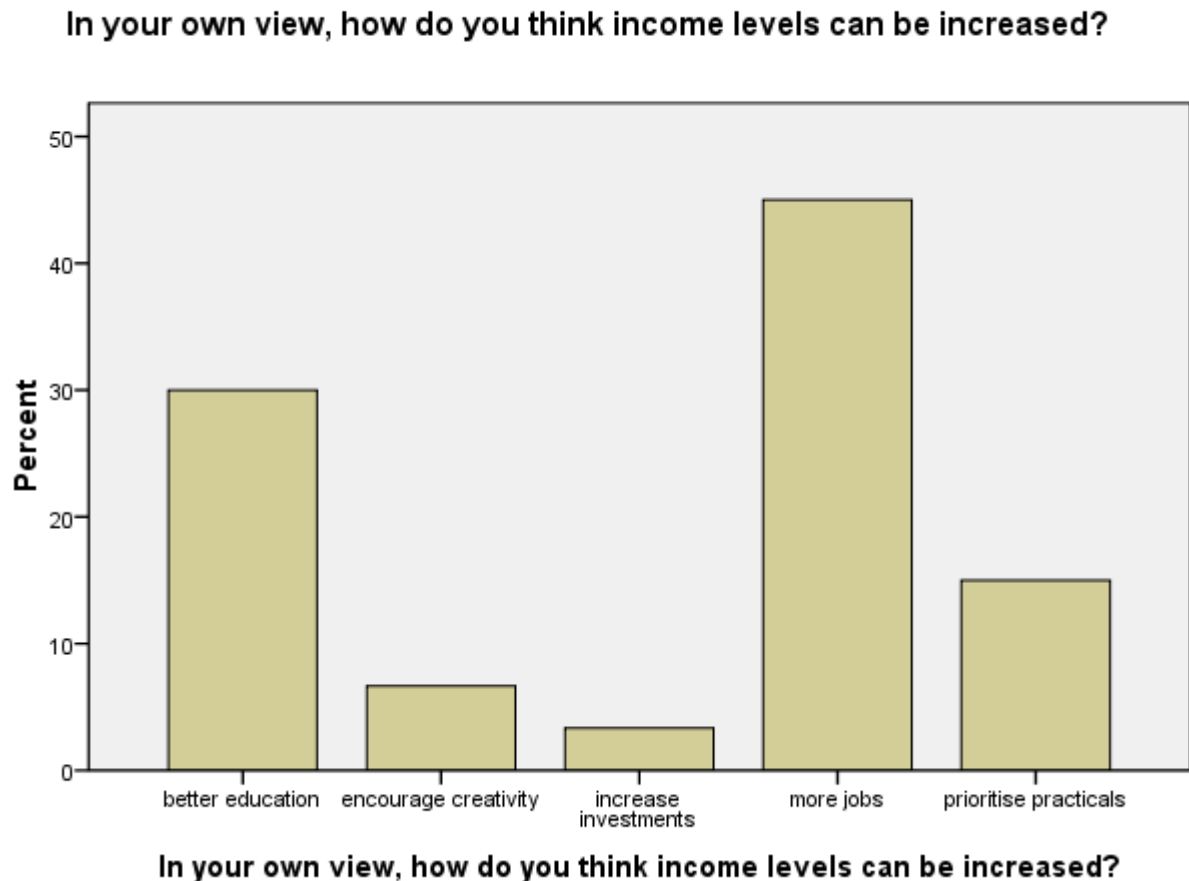
Table 4. 15 Showing the respondents opinion on how to increase the income levels.

#### **In your own view, how do you think income levels can be increased?**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Better education	18	30.0	30.0	30.0
Encourage creativity	4	6.7	6.7	36.7
Increase investments	2	3.3	3.3	40.0
More jobs	27	45.0	45.0	85.0
Prioritize practicals	9	15.0	15.0	100.0
Total	60	100.0	100.0	

Source: Primary data, 2016

Figure 4. 11: Showing the respondents opinion on how to increase the income levels.



**Source: Primary data, 2016**

From the illustrations, most respondents suggest that the government should increase the employment opportunities so that more people are working and earning hence increasing the income levels. Eighteen respondents recommended improving the education system. Some of the suggestions they gave on how to do so were by increasing the teachers' salaries, providing more material to schools for example chalk, desks and so on, increasing the number of schools so that they are not over populated among others. Others suggested that the government should prioritize practical subjects and increase on the tertiary institutions so people attain different skills and get experience needed for the available jobs and also encourage creativity and increase investments.

## CHAPTER FIVE

### SUMMARY, CONCLUSION AND RECOMMENDATIONS

#### **5.1 Introduction**

The chapter comprises of the summary findings, conclusions and recommendations on the study impact of income levels of the people on their wellbeing. This will be helpful to the government when making policies to increase on the income levels of the people so as to have a better wellbeing.

#### **5.2 Summary of the findings**

The research findings revealed that Nyendo town has more males 32(53.3%) than females 28(46.7%) out of the 60 respondents. It was noted that the average household income of the residents in Nyendo is below 100,000 Uganda shillings. Furthermore, the level of unemployment in Nyendo town is 30 percent of the total population of Nyendo town.

The research also shows that the employment industry helps to increase the income levels of people because it enables them to earn incomes.

The education programs as well help to increase peoples' wellbeing because they gain knowledge, skills, creativity and also get qualifications required for them to get jobs. If the education in Nyendo town is improved, the wellbeing of the people will even get better.

Improving the sanitation and sewerage will also help to improve the wellbeing of the people.

#### **5.3 Conclusions of the study**

The study findings concluded that the income levels have an impact on the wellbeing of the people. Effective methods put in place by the government to increase the incomes of the people are seen to improve their wellbeing.

The results obtained from the research findings show that the majority of the respondents 68.3% agree that education programs increase income levels.

The results obtained also showed that education programs have an impact on the income levels with the majority 51.7% agreeing to this. The few respondents in this category who were interviewed said that these programs impart people with different skills and knowledge which enable them find ways of making money more easily.

In conclusion the research findings also showed that improving the sanitation and sewerage can improve wellbeing.

#### **5.4 Recommendations**

The government should improve the education system by funding the schools, providing scholastic material to the schools for example chalk, desks and others, increasing on the teachers' salaries so they are motivated to do their job well, increasing on the number of schools to prevent over population in the schools.

The government should create more jobs for the people so more people work and earn incomes. This can be done through industrialization so many people are employed by these industries.

Tertiary institutions should be set up so the people learn new skills and get more experience. Practical subjects should also be prioritized so people not only gain knowledge but also different skills.

The government should provide loans and incentives to the people to encourage more investments.

Water costs should be lowered and public toilets increased to improve the sanitation and sewerage. People should also be sensitized on how to keep the environment clean and on proper ways on waste disposal.



### **5.5 Area for further studies**

This study focused on the effect of income levels on the people's wellbeing specifically looking at some of the economic activities in Nyendo town, employment as a result of these activities, the education programs and the sanitation and sewerage system. More studies need to be carried out on how individuals can maximise general satisfaction no matter what income or money they have.

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## **APPENDIX A**

### **Questionnaire cover letter**

Uganda Martyrs University

P O Box 5498

Kampala Uganda

01 June 2016

Dear sir/madam,

I am Murungi Daphine Rachael, a third year student at Uganda Martyrs University undertaking a research study to determine the impact of the income levels of the people of Masaka District on their wellbeing.

To this end I kindly request that you complete the following short questionnaire regarding your thoughts on the effect of the income levels on yourself and your household's welfare. Section It should take no longer than 10 minutes of your time. Although your response is of the utmost importance to me, your participation in this study is entirely voluntary.

Please do not enter your name or contact details on the questionnaire. It remains anonymous. Information provided by you remains confidential and will be reported in summary format only.

Summary results of this research will be compiled into a research report and be published, and copies will be available in the University library. Should you have any queries or comments regarding this study or want your response to be omitted before the report is published feel free to contact me on 0784428303.

Yours Faithfully,

**MURUNGI DAPHINE RACHAEL**

## **APPENDIX B**

### **Questionnaire**

Dear respondent,

This questionnaire is seeking information concerning the topic of “assessment on how the income levels of the people in Masaka district has impacted their wellbeing.” this study is intended for academic purpose only and shall be accorded at most confidentiality. Therefore, by answering this questionnaire, you will have greatly contributed to my academic endeavours. Thank you.

### **Section A(Please circle where appropriate)**

**1.** What is your sex?

- a) Male
- b) Female

**2.** What is your age?

- a) 18 to 24yrs
- b) 25 to 35yrs
- c) 36 to 50yrs
- d) Above 50

**3.** Marital status

- a) Married
- b) Widowed
- c) Divorced
- d) Separated
- e) Single

**4. Highest level of school**

- a) No school
- b) Primary
- c) O level
- d) A level
- e) Diploma
- f) Bachelor's degree
- g) Master's degree
- h) Beyond Masters

**5. Employment status**

- a) Self employed
- b) Out of work
- c) Student
- d) Retired
- e) Disabled
- f) Other

**6. Employer type**

- a) Employee for profit company or business or individual
- b) Employee for non-profit or charitable organisation
- c) Self-employed in business
- d) Working without pay for example in family business
- e) Other

**7. Job level**

- a) Intern
- b) Manager
- c) Director
- d) Other

**8. Housing**

- a) Owned by you
- b) Rented
- c) Occupied without payment

**9. Household income**

- a) Less than 50000/=
- b) 50000/= to 100000/=
- c) 100000/= to 250000/=
- d) 250000/= to 1000000/=
- e) 1000000/= to 3000000/=
- f) Above 3000000/=



**Section B**

a) What is your definition of income levels?

.....  
.....

b) What is your definition of wellbeing?

.....  
.....

c) The employment industry helps to increase the income levels. True or False.

.....  
.....

d) How do you feel about education in the schools in your community?

.....  
.....

e) What is your opinion about education programmes on income levels?

.....  
.....

f) How do you think the sanitation and sewerage should be improved?

.....  
.....

g) In your own view, how do you think income levels can be increased?

.....  
.....

## APPENDIX C

### Budget

ITEM	QUANTITY	UNIT COST	TOTAL COST IN SHILLINGS
Travel	1	50,000	50,000
Secretarial services(processing the research instruments and reports	1	50,000	50,000
Photocopying	1	5000	5000
Papers	1 ream	12000	12,000
Notebook	1	5000	5000
Food and Drinks	1	30,000	30,000
Miscellaneous			50,000
			202,000

## APPENDIX D

### Krejcie & Morgan's table

<i>N</i>	<i>S</i>	<i>N</i>	<i>S</i>	<i>N</i>	<i>S</i>
10	10	220	140	1200	291
15	14	230	144	1300	297
20	19	240	148	1400	302
25	24	250	152	1500	306
30	28	260	155	1600	310
35	32	270	159	1700	313
40	36	280	162	1800	317
45	40	290	165	1900	320
50	44	300	169	2000	322
55	48	320	175	2200	327
60	52	340	181	2400	331
65	56	360	186	2600	335
70	59	380	191	2800	338
75	63	400	196	3000	341
80	66	420	201	3500	346
85	70	440	205	4000	351
90	73	460	210	4500	354
95	76	480	214	5000	357
100	80	500	217	6000	361
110	86	550	226	7000	364
120	92	600	234	8000	367
130	97	650	242	9000	368
140	103	700	248	10000	370
150	108	750	254	15000	375
160	113	800	260	20000	377
170	118	850	265	30000	379
180	123	900	269	40000	380
190	127	950	274	50000	381
200	132	1000	278	75000	382
210	136	1100	285	100000	384

Note.—*N* is population size. *S* is sample size.

Source: Krejcie & Morgan, 1970