


Determinants of households' income in Mazar -e- Sharif Mezar-ı Şerif'te hanehalkı gelirin belirleyicileri

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Abstract

Studying household income is one of the most critical issues in poverty theory and income distribution. This research aims to identify and examine determinants of household income in Mazar-e-Sharif. The study is a descriptive-analytical methodology approach, and in terms of practical purpose, this study is applied research conducted a cross-sectionally with a microeconomic approach at the local level. The sample size included 200 households from the six sites of Mazar-e-Sharif in the year 2020, which were sampled through Be selected by chance. The data collection tool is an individual questionnaire conducted and collected by the researcher, which was analyzed by SPSS software using a regression model and developed econometrics model. The research findings show that the proposed regression model can predict 42.2% of the dependent variable. Furthermore, the analysis of regression model shows that the education of the head of household, members with contractual employment, number of employed members in households, income source of retirement, rent, Hawala, farm have the significant positive relationship with the dependent variable only income source of handicraft has the hostile relationship with the dependent variable. However, the rest of the independent variable does not have a significant relationship with the dependent variable.

Keywords: Household Income, Affecting Factors of Household Income, Head of Household, Demographic Factor of Head of the Household, Employment

JEL Codes: C1, G2, G47, P27

Öz

Hanehalkı gelirin incelenmesi, yoksulluk teorisi ve gelir dağılımındaki en önemli konulardan biridir. Bu araştırma, Mezar-i-Şerif'te hane gelirin belirleyicilerini belirlemeyi ve incelemeyi amaçlamaktadır. Çalışma betimsel-analitik bir metodoloji yaklaşımı olup, uygulama amacı açısından yerel düzeyde mikroekonomik bir yaklaşımla kesitsel olarak gerçekleştirilen uygulamalı bir araştırmadır. Örneklem büyüklüğü, basit tesadüfi örnekleme yöntemiyle örneklenen 2019 yılında Mezar-i-Şerif'in 6. bölgesinden 200 haneyi içermektedir. Veri toplama aracı, araştırmacı tarafından yapılan ve toplanan, SPSS yazılımı ile regresyon modeli ve geliştirilen ekonometri modeli kullanılarak analiz edilen bireysel anketir. Araştırma bulguları, önerilen regresyon modelinin bağımlı değişkenin %42.2'sini tahmin edebildiğini göstermektedir. Regresyon modelinin analizi, hane reisinin eğitimi, sözleşmeli çalışan üyeleri, hanelerde çalışan üye sayısı, emekliliğin gelir kaynağı, kira, Hawala, çiftlik bağımlı değişkeni ile sadece gelir kaynağının önemli pozitif ilişkisi olduğunu göstermektedir. El sanatları bağımlı değişkenle negatif ilişkiye sahiptir, ancak bağımsız değişkenin geri kalanı bağımlı değişkenle anlamlı bir ilişkiye sahip değildir.

Anahtar Kelimeler: Hane Geliri, Hane Gelirini Etkileyen Faktörler, Hane Reisi, Hane Reisinin Demografik Faktörü, İstihdam

JEL Kodları: C1, G2, G47, P27

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Introduction

Afghanistan has passed three decades of war and conflict and slowly moving toward a relatively safe and stable state. However, in terms of living standards and economic development still have no suitable conditions for the citizens. War and social disintegration have destroyed the country natural, human and economic resources and left unused infrastructure. As a result, many people have lost their livelihoods, and many groups have been denied access to health, education, and welfare. After the Taliban's regime, the destruction of the war began to rebuild, a series of urgent activities were organized, and institutions restored their capacity. However, the urgent need is complementary to many ongoing humanitarian programs that, with long-term development strategies, have made it their goal to empower the poor and vulnerable.

The Central Statistics Office (CSO), in cooperation with the Ministry of Economy of Afghanistan, has published the first multidimensional and comprehensive poverty report in the first report of (CSO, 2019). stating that 52% of the country's population is in multidimensional poverty. The report explores five areas: "Educational status, health, living standards, employment, and the impact of security on their lives." According to the Multidimensional Poverty Index, a person is considered poor in terms of multidimensional poverty if he or she is simultaneously deprived of 40% of the indicators or more (CSO, 2019).

The Central Statistics Office wrote in a multidimensional poverty report that 58 per cent of all multidimensionally poor people are children under the age of 18. Moreover, the report said that six out of ten Afghan children live in multidimensional poverty.

The previous years' report stated that any family with less than two thousand and sixty afghanis per person is considered poor. Multidimensional poverty is more than 18 per cent in urban areas, more than 60 per cent in rural areas, and more than 89 per cent in nomadic (Kochi) areas. Multidimensional poverty is about 15 per cent in Kabul province, but about 85 per cent in Badghis and 80 per cent in Nuristan. In the study, 33 per cent of poor people said they lived in families with four children, but more than 61 per cent of the poor lived in families with more than ten members. In 60% of low-income families, the head of the family is illiterate. Forty-eight per cent of families said the only literate people in their families were children under the age of 10 (Multidimensional Poverty Index (MPI), 2019). According to Afghanistan living condition report in (Organization, 2016-2017), 60 to 63% of the population living in the rural areas and most of the population working in the agriculture sector, but due to civil wars, several years of drought, and lack of modern water management, this sector is highly affected. The report mentioned that 22% of the total GDP depends on agricultural products, which declined from 30% in 2007. The survey also confirms that agriculture, farming, and animal husbandry make up the backbone of the Afghanistan economy and provide 44% of Afghan households' income. For 28% of this percentage, agriculture is the most important source of income for their households (ALCS, 2016-2017). Livestock is another important source of income for the Afghan rural households, either for family consumption or market sales of animals or animal products. The report says that lack of knowledge of where and how to obtain veterinary services, distance, and the cost is the critical cause of not developing this sector. This survey also elaborates a sharp deterioration in the welfare of Afghan families from 34% in 2007-08 to 55 % (ALCS, 2016-2017), which shows that the incomes of Afghan households fall (Cothari, 2004)

The above statistics show that poverty in Afghanistan still is in a disaster situation for Afghan households. However, by analyzing these data, a question arises: which factors can affect the level of poverty and increase the income of households in the country?

Meanwhile, the necessity of studying the households' income is subjected to this index's role in developing the economic system. Households' income defines the household's spending in the economy, which is part of GDP and plays an essential role in the microeconomics system (Ashok, 2015). Therefore, studying opportunities and constraints can help policymakers design and develop policies that facilitate the income increment of households in poor areas.

According to the studies by (JAEBR, 2014), he mentioned five determinants of households' income shares, including agriculture, business-commerce, house rent, gift-remittance-assistance, and other sources. Amongst them, household size was the most significant positive determinant of households' income and followed by farm household dummy and share of agricultural income in the same year.

Moreover, another study (Smith, 2007) stated that human capital and demographic factors affect a households' income. This research indicated that a high-income household is likely to have a middle-aged, married, well-educated male in good health as its primary earner.

According to many studies and research in this field, many factors affect a household's income, and they could be different in types or intensity from one region to another. Therefore, this research aims to analyze the determinants of households' income in Mazar-e-Sharif city of Afghanistan.

Empirical research on determinants of households' income

Valuable research on this subject, done by a professor in Herat province of Afghanistan, is "Determinants of Household Income in Afghanistan an Empirical Analysis" by (Temory, 2017). in his doctoral dissertation. He stated that his research aims to assess what factors have had a significant impact on the income of households in Afghanistan and how much they have changed in terms of their importance to household income in recent years. The research was conducted in the five most populous provinces in Afghanistan, and it is examined whether there is a difference in areas and terms of rural or urban dependence on households.

The Mincer Model results were analysed to investigate the factors that affect household income in the research area in 2015. This model used seventeen explanatory variables to investigate factors affecting household income, and only ten explanatory variables are significant. The model results show that the model has overall goodness of fit regarding the p-value of the F-statistics. The coefficient of determination (R-squared) in the model was 0.1267, and this value suggests that independent variables have explained 12.67% of the total variation in the log of household income under the analysis. The analysed data also shows the result of the Mincer Model that was analysed in 2009 to investigate factors affecting household income in the study area. This model used sixteen explanatory variables to evaluate the factors affecting total household income, and only six explanatory variables were significant. The result of the model shows that the model has overall goodness of fit regarding the p-value of the F-statistics. The coefficient of determination (R-squared) in the model was 0.370804, and this value shows that independent variables in the analysis explain 37.08% of the total variation in the log of household income. The two estimations show a significant difference. The age of the household head is significant in both periods and has a negative impact. The number of children was only significant in 2015. Married, family members, and females were only significant in 2009. Experience, languages, and savings were only significant in 2015, positively correlating household income. The dummy variables Kabul and Herat are significant in the 2009 data set but have a negative sign. The four dummy variables Kabul, Herat, Kandahar, and Nangarhar, are significant in 2015 with a positive sign to household income. Narcotics is significant in both periods (Temory, 2017).

This study was an economic evaluation based on the 2007 NRVA Research Project data and, in some cases, the 2005 NRVA data to identify the factors influencing household income in rural areas of Afghanistan. This study can be divided into three main sections. In the first part, the primary sources of income of rural households and their share are identified, and then the amount of household income and the distribution of income of rural households are explained. The findings show that 30% of rural households are single, and the rest are self-employed. The main activity of rural households in Afghanistan is agriculture. (Javanmardi, 2009).

In the second part, according to the literature of the study, experimental theories, and evidence, the physical, human and social realities of the Afghan society have been identified as the main factors affecting the income of rural households.

An analysis of econometrics conducted in this study shows that *physical capital and human capital* have an essential effect on determining the income of rural households. The amount of irrigated land, rainfall, and garden available to the household, the value of livestock, and ploughing the land with a tractor positively affect household income. Meanwhile, the share and effect of the ploughing method are very significant. Among the introduction of human capital, the household dimension also has a positive effect on income. This fact shows that the unskilled workforce plays a vital role in securing the livelihoods and incomes of rural Afghan households.

On the other hand, agricultural inputs also positively affect household income in the econometric model. The critical point is the positive and effective role of consulting with promotional experts. Furthermore, in the third part, which is the primary purpose of that study is the activities and measures that can be used in designing policies and strategies to improve revenue generation methods, economic reproduction and increase productivity in the fields of agriculture, organizing knowledge and information, loans and credit, the development of non-agricultural jobs, and the development of the rural market (Javanmardi, 2009).

In a study entitled "Household Income in Afghanistan's Rural Areas" in 2006, Hector Malta writes that research on rural earning methods in Afghanistan was minimal.

The National Risk and Vulnerability Assessment Study (Y, 2005). cited above provided valuable data and information for the first time that would allow it to gain a more accurate picture of the socio-economic status of Afghan society. In addition, the descriptive report of the survey data, released in June 2007, is a good text for understanding the different dimensions and contexts of Afghan urban and rural issues.

However, it does not provide information on household income, whether urban, rural or urban, or overall. Section 7 of the third section of the survey, titled Household Income and Credit, deals mainly with household income sources and does not indicate income and distribution. However, the survey questionnaire collected the relevant data, and its file was also available (Y, 2005).

A more recent May 2007 report on the activities of Afghan rural households was published by Anna Paterson with the support of the US Agency for International Development and the NET FEWS. The report, titled: Labor Markets, Earnings and Food Security Strategies in Afghanistan, aims to understand better the labour market and livelihood-based strategies of work and activity in southern and central Afghanistan, and to improve food safety analysis, injury assessment. Early adoptions and warnings have taken place (Zadah, 2007)

What he emphasizes is that the ratios presented in his report identify "the share of each activity" as one of the sources of household income, not the "share of income" for each occupation or activity (Zadeh, 2007)

In another study by (JAEBR, 2014). he mentioned five determinants of households' income shares, including agriculture, business-commerce, house rent, gift-remittance-assistance, and other sources. Amongst them, household size was the most significant positive determinant of households' income and followed by farm household dummy and share of agricultural income in the same year.

An article entitled "Analysis of the Determinants of Income and Income Gap between Urban and Rural China" was done by (Heshmati, 2013). This paper studies the determinants of income and urban-rural income gap to shed light on urban-rural income inequality in China. OLS, conditional quantile regression, and Blinder-Oaxaca decomposition methods analyze four waves of the China Health and Nutrition Survey (CHNS) household data. Results show that education and occupation are essential determinants of households' income levels. However, these two factors exert heterogeneous effects at different percentiles of the income distribution. For example, education is more valued for high-income earners in urban areas, while for rural areas, specialized or tertiary education is more beneficial for poorer households.

Furthermore, among all occupational types, farm activities show much lower returns than other types; and this is more evident for individuals at the left tail of the income distribution. We also find that for the sampled provinces, the urban-rural income gap increases from 2000 to 2004, but the gap decreases from 2004 to 2009. Thus, the income gap can be explained mainly by the individuals' attributes, especially by the level of education and type of occupation (Heshmati, 2013).

An article entitled "Determinants of Rural Household Income Diversification in Senegal and Kenya" seeks to investigate the determinants of income diversification on rural households of Sub-Saharan African countries. The methodology used in this research for data analysis is the regression model. The research results showed that education, agricultural potential, and market access were significant in determining the income household of rural areas in Senegal and Kenya (Sarah, 2015).

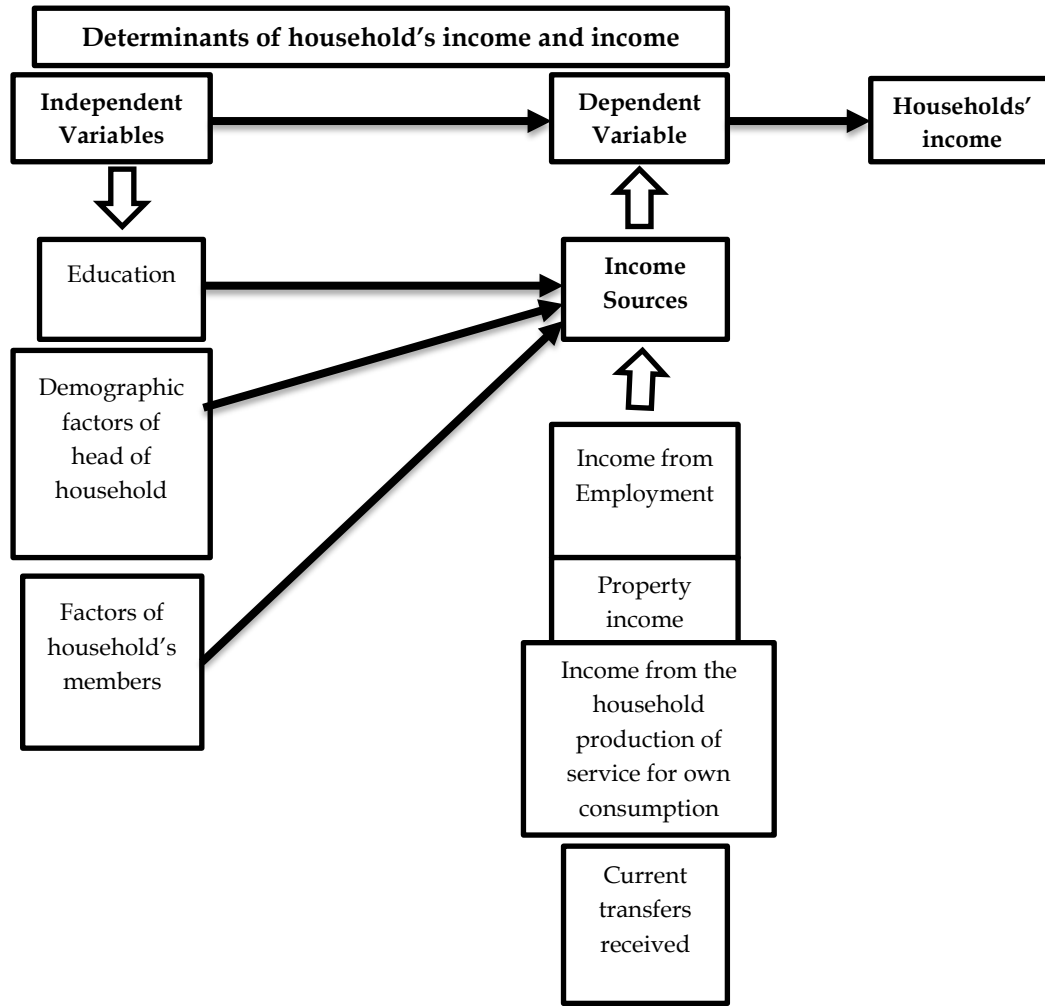
For most households, income serves as a basis for the accumulation of household wealth. Conversely, household wealth may generate property income. (Yu, 2017)

Moreover, another study stated that human capital and demographic factors affect a households' income. This research indicated that a high-income household is likely to have a middle-aged, married, well-educated male in good health as its primary earner. (Kenneth, 2007)

In conclusion, the research model function developed into this research is based on the factors identified and examined by previous models and researchers. The conceptual model of the research shows the relationship of these factors as independent variables and dependent variables, which is the household's income.

These factors categorized in education including education of the head of households and number of educated members of the households, demographic factors of the head of households and household's members' factors like gender, number of family members, men and women employment, etc. the next part of this chapter is showing this relationship in a diagram.

Conceptual model of research



Data analysis and findings

Table 1: Reliability Output Table of the Questionnaire

Reliability Statistics	
Cronbach's Alpha	N of Items
0,634	25

Test of normality of data

One of the essential pre-assumption of using a regression model is testing the normality of the dependent variable, which is discussed in this part of the chapter.

Table 2: Table of K-S and Shapiro test of normality

	Tests of Normality					
	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Total income of household	.208	200	.200*	.751	200	.696

a. Lilliefors Significance Correction

The above table shows the result of normality of the dependent variable. As the sig level of both the K-S and Shapiro-Wilk test shows below 0.05, it means that the dependent variable does not have a normal distribution. There are various ways to normalize data. The most important are logarithmic conversion, box-cox conversion, logarithmic probability diagrams, finite diagrams, etc. In this study, and the result of the analysis is shown in the table below.

Moreover, as the new table shows, the sig level of Shapiro-Wilk is shown 0.685, which is above 0.05, and the data now is normalized by the logarithmic conversion method. Therefore, the Shapiro-Wilk test in the below 2000 sample is better to use than the K-S test (Cothari, 2004). As the regular Q-Q plot shows, Log Total income has a normal observation distribution.

Table 3: Table of normalized data using log dependent variable

	Tests of Normality					
	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Unstandardized Residual	.047	195	.200*	.994	195	.685

*. This is a lower bound of the true significance.

a. Lilliefors Significance Correction

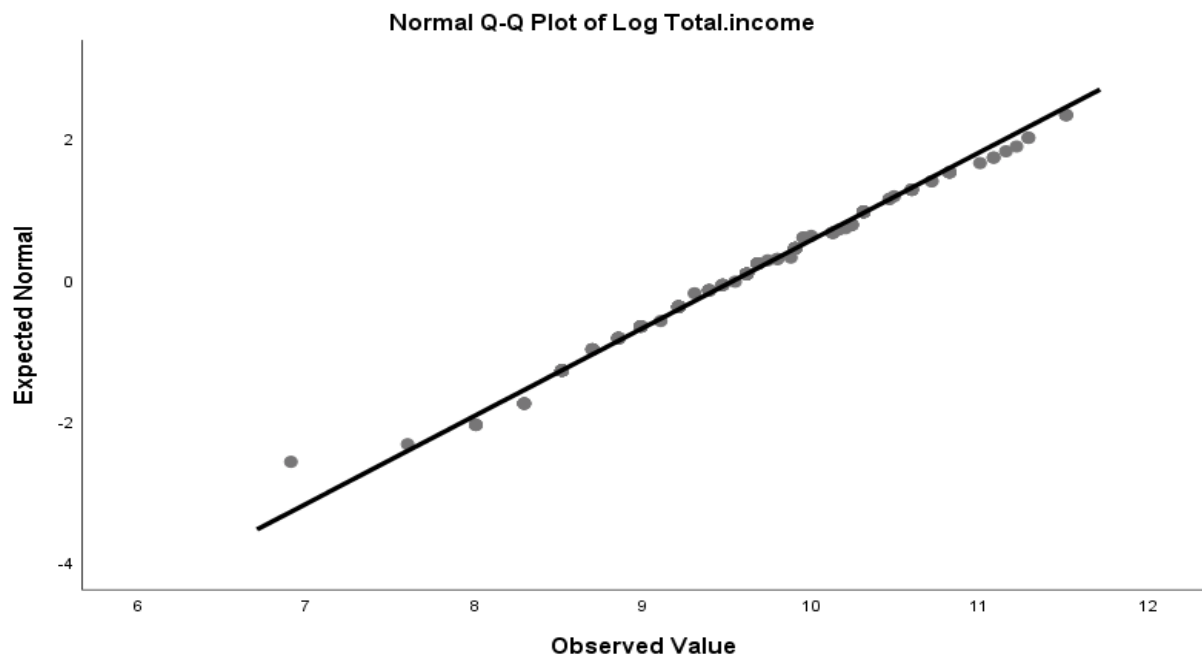


Figure 1: Figure of Normal Q-Q Plot of Log Total Income

Analysing “Variables entered/removed” of the regression model

The first output table of the regression analysis of the raw data shows the variables entered and removed to the model and the regression analysis method. Enter method is a type of regression analysis which input all the variable in the model in once.

Table 4: Table of Variables Entered/Removed in the Regression Model

Model	Variables Entered/Removed ^a		
	Variables Entered	Variables Removed	Method
1	Total of employed members in Family, Farm (Binned), Income from Livestock, Homeowner, Gender of the head of household, Contractual employment or Non-contract, Income from Retirement, Hawala, Rent (Binned), Age of head of household, Handicraft (Binned), education of the head of household, Familysize, Income form Free work, Organization, Business (Binned) ^b	.	Enter

a. Dependent Variable: LogIncome

b. All requested variables entered.

Analysing the “Model Summary” of the regression model

One of the essential output tables in the analysis of regression models is the analysis of the “Model Summary” table, which in the interpretation of this table, the first step is to pay attention to the amount of This rate indicates that the model predicts what percentage of the variance of the dependent variable. For example, this analysis means that twelve independent research variables have predicted 42.2% of households’ income variables. Because the amount is equal to 0.422, if this value is multiplied by 100, it will equal 42.2%.

Table 5: Table of the Model Summary Output of Regression Model

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.676 ^a	.457	.422	.564

a. Predictors: (Constant), Total of employed members in Family, Farm (Binned), Income from Livestock, Homeowner, Gender of the head of household, Contractual employment or Non-contract, Income from Retirement, Hawala, Rent (Binned), Age of head of household, Handicraft (Binned), education of the head of household, Familysize, Income form Free work, Organization, Business (Binned)

b. Dependent Variable: LogIncome

Analysing the “ANOVA” of the regression model

The following table, ANOVA, analyzes the variance for the regression model. Given the considerable F value and Sig = 0.000 < 0.05, we conclude that the regression model would be appropriate because most changes in the dependent variable are seen in the regression model.

Table 6: Table of ANOVA Output Table of Regression Model

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	48.786	12	4.065	12.780	.000 ^b
	Residual	57.897	182	.318		
	Total	106.683	194			

a. Dependent Variable: LogIncome

b. Predictors: (Constant), Total of employed members in Family, Farm (Binned), Income from Livestock, Homeowner, Gender of the head of household, Contractual employment or Non-contract, Income from Retirement, Hawala, Rent (Binned), Age of head of household, Handicraft (Binned), education of the head of household, Familysize, Income form Free work, Organization, Business (Binned)

Analysing the “Coefficients” of the regression model

In the Coefficients table, the estimates of the coefficients and the characteristics of their test can be seen. As can see in the table below, the constant value in the model is 8.793. The smaller value of Sig, which is below 0.05, will show the significant relationship between the independent and dependent variables of the model, and if it is more significant than 0.05, it will indicate that they do not affect the dependent variable. The Unstandardized Coefficients column, which shows the actual coefficients, shows a unit of coefficient measurement of each of the variables, so the importance of the corresponding variable in the regression model cannot be determined based on the magnitude of each coefficient. For this purpose, we use the Standardized Coefficients Beta column. Any coefficient that has a more extensive beta is even more critical in the regression model.

Table 7: Table of Coefficients Output of Regression Model

Model		Coefficients ^a				
		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	8.793	.290		30.336	.000
	Education of head of household	.108	.027	.252	4.061	.000
	Gender of head of household	-.297	.194	-.093	-1.531	.128
	Age of head of household	-.004	.004	-.065	-1.057	.292
	Contractual employment or Non contract	.714	.125	.333	5.710	.000
	Homeowner	-.027	.113	-.014	-.243	.809
	Family size	.020	.016	.079	1.261	.209
	Income from Retirement, Hawala, Rent (Binned)	.559	.126	.261	4.434	.000
	Income form Free work, Organization, Business (Binned)	.283	.189	.099	1.497	.136
	Handicraft (Binned)	-.346	.167	-.121	-2.064	.040
	Farm (Binned)	.493	.176	.166	2.801	.006
	Income from Livestock	2.167	.000	.039	.649	.517
	Total of employed members in Family	.141	.034	.268	4.131	.000

a. Dependent Variable: Log Income

Research findings

This part of the chapter aims to summarize and conclude the key findings of the research. As seen in the previous part, the education of the head of the household, contractually employed members in a household, income source like retirement, Hawala, rent, handicraft, farm, and total employed members in the household has a significant relationship with the dependent variable.

However, the rest of the independent variable which are the gender of head of household, age of head of household, home ownership of households, family size, income source like free work, organizations salaries, business, and livestock, does not have a significant relationship with the income of the households in this model due to the Sig value which is more significant than 0.05.

Among six independent variables (education, number of females employed, and income source) which have a significant relationship with the dependent variable, we can rate their efficiency according to the rate of Beta as below:

Contractually employed members with the Beta value of 0.333 are the most efficient factor in households' income in Mazar-e-Sharif.

Total employed member with the Beta value of 0.268 is the second step of efficiency on households' income in Mazar-e-Sharif.

Income source of rent, retirement, and Hawala with the Beta value of 0.261 is the third step of efficiency on households' income in Mazar-e-Sharif.

Education of the head of the households with the Beta value of 0.252 is the fourth step of efficiency on households' income in Mazar-e-Sharif.

Farm with the Beta value of 0.166 is the fifth step of efficiency on households' income in Mazar-e-Sharif.

Furthermore, in the end, handicrafts with the negative Beta value of -0.121 negatively impact households' income in Mazar-e-Sharif.

Testing the Hypothesis 1

H0: There is no significant relationship between the education of the head of the households and households' income in Mazar-e-Sharif.

H1: There is a significant relationship between the education of the head of the households and households' income in Mazar-e-Sharif.

The education of the head of household is one of the critical factors affecting the household income in Mazar-e-Sharif, as the sig value of education of the head of household is below 0.05 and has a significant relationship with household income.

Education of the head of the households with the Beta value of 0.252 is the fourth step of efficiency on households' income in Mazar-e-Sharif.

The hypothesis H0 confirms, and H1 reject.

Testing the Hypothesis 2

H0: There is no significant relationship between the gender of the head of the households and households' income in Mazar-e-Sharif.

H1: There is a significant relationship between the gender of the head of the households and households' income in Mazar-e-Sharif.

This factor was tested as the independent variable and head of household demographic factor. The output coefficient table shows that the sig value of the variable is higher than 0.05, which elaborates no significant relationship between this independent variable and the dependent variable. So, H0 of hypothesis 2 is confirmed, which means that there is no significant relationship between the gender of the head of the household and the household's income in Mazar-e-Sharif.

Testing the Hypothesis 3

H0: There is no significant relationship between the age of the head of the household and households' income in Mazar-e-Sharif.

H1: There is a significant relationship between the age of the head of the household and households' income in Mazar-e-Sharif.

The interpretation of the coefficient output table of the research shows that the age of the head of the households has no significant relationship with the dependent variable. So H0 is accepted, and H1 is rejected.

Testing the Hypothesis 4

H0: There is no significant relationship between contractually employed members of households and households' income in Mazar-e-Sharif.

H1: It seems that there is a significant relationship between contractually employed members of households and households' income in Mazar-e-Sharif.

The interpretation of the coefficient output table of the research shows that contractually employed members in a household are significant, and contractually employed members with the Beta value of 0.333 is the most efficient factor in households' income in Mazar-e-Sharif.

Testing the Hypothesis 5

H0: There is no significant relationship between households who have homeownership and households' income in Mazar-e-Sharif.

H1: It seems that there is a significant relationship between households who have homeownership and households' income in Mazar-e-Sharif.

The interpretation of the coefficient output table of the research shows that homeownership has no significant relationship with the dependent variable.

Testing the Hypothesis 6

H0: There is no significant relationship between households' size and households' income in Mazar-e-Sharif.

H1: There is a significant relationship between households' size and households' income in Mazar-e-Sharif.

The interpretation of the coefficient output table of the research shows that the size of households has no significant relationship with the dependent variable.

Testing the Hypothesis 7

H0: There is no significant relationship between the income source of Hawala, retirement, rent, and households' income in Mazar-e-Sharif.

H1: There is a significant relationship between the income source of Hawala, retirement, rent, and households' income in Mazar-e-Sharif.

Due to the condition of living in Afghanistan and the high rate of unemployment of youths, a noticeable number of youths have to immigrate to European countries for work. Also, know the retirement package for older retired man help them to have income and besides have their own business after retirement. Moreover, it is mentionable that rent is also one the factor that can be an extra income for households, so as it interpreted in the coefficient table the income source of Hawala, retirement, and rent are significant and with the beta value of 0.261 is the third influential factor on households' income in Mazar-e-Sharif.

Testing the Hypothesis 8

H0: There is no significant relationship between income source of free work, organizations, business, and households' income in Mazar-e-Sharif.

H1: There is a significant relationship between income source of free work, organizations, business and households' income in Mazar-e-Sharif.

According to the significant value of this variable in the coefficient table, it construes that there is no significant relationship between income source of free work, business, organizations salaries, and households income. So the hypothesis H0 accept, and H1 reject.

Testing the Hypothesis 9

H0: There is no significant relationship between the income source of handicraft and households' income in Mazar-e-Sharif.

H1: There is a significant relationship between the income source of handicraft and households' income in Mazar-e-Sharif.

Afghanistan is a country where most households are below the poverty line, and all household members have to work to get more income to cover their living costs. So handicraft is one the usual occupations between women and women trying to get income from this way. Nevertheless, because handicraft longs more times to be completed without a good market, it is not a good way to consider it an income source.

As seen in the coefficients table, it is significant with a -0.121 beta value, which shows the negative relationship with households' income.

Testing the Hypothesis 10

H0: There is no significant relationship between the income source of farms and households' income in Mazar-e-Sharif.

H1: There is a significant relationship between the income source of farms and households' income in Mazar-e-Sharif.

Afghanistan is agricultural land and has lots of cultivable farms. Some people even live in the city but have farms in rural areas and have a considerable income. As the coefficient table, the farm has a

significant relationship with households' income, and with the beta value of 0.166 is in the fifth step of influential factors on households' income in Mazar-e-Sharif.

Testing the Hypothesis 11

H0: There is no significant relationship between the income source of livestock and households' income in Mazar-e-Sharif.

H1: There is a significant relationship between the income source of livestock and households' income in Mazar-e-Sharif.

As the urban areas' lifestyle is different from rural areas, the livestock is not recognized as the appropriate source of income for urban areas and does not have a significant relationship with the households' income.

Testing the Hypothesis 12

H0: There is no significant relationship between total employed members in households and households' income in Mazar-e-Sharif.

H1: There is a significant relationship between total employed members in households and households' income in Mazar-e-Sharif.

Most people gain their income from employment or free work in the urban areas. After analyzing data, the coefficient table shows that the number of employed members positively correlates with the household's income. Therefore, considering this variable's beta value, we construe that the number of employed members in households is the second efficiency step on households' income in Mazar-e-Sharif.

Conclusion

Based on descriptive research analysis and findings, 94.5% of households are men, and just 5.5% are women. Most of the interviewee was illiterate, and 19.5% have primary education, 23% have middle education, 8% graduate from high school, and 16.5% have a high education degree. The average age of the head of household is 46.41 years old, which shows the adult category, and the average of a household member is 7.83 members due to the survey.

The average number of male members of the household is 3.74, and the average of female members of the household is 3.95, which is higher than the average of male members in the households.

The average male's employment is 1.74, which is higher than one person per household and the average of females employed in households is below one person, which is 0.67, and more than half of the households do not have female employment in their households.

The most interviewed households at least have one educated member, but 18.5% have no educated in their households.

52% of interviewed households did not have regular monthly income, and just 48% of them had regular monthly income. Out of 48% of households with regular monthly income, 13.5% are government employees, 26% have their own business, 4% have land and property income, and 4.5% have other income sources.

The analysis of the coefficient output table of the regression model also shows that the education of the head of household, contractual employment in households, retirement, Hawala, rent, handicraft, farm and total employed members in households has a significant relationship with the dependent variable.

Nevertheless, the rest of the independent variables, gender of head of household, age of head of household, household size, income from free work, organization salary, and business, do not significantly correlate with the dependent variable.

Through the above statements, the researcher concludes the research findings by considering the research hypotheses as follows:

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