

**RESEARCH PAPER****Development Programs, Household Income and Economic Development: A Study of Eastern Region of Afghanistan****¹ Rafiullah Rafi**

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***Corresponding Author:** prafiullah2022@gmail.com**ABSTRACT**

This study investigates the correlation between the development programs, household income and economic development in the eastern region of Afghanistan. The data obtained were primary data which was gathered using quantitative research approach with 150 respondents selected using simple random sampling technique. The correlation and regression analyses were used to test the prediction power of the variables of household income and program development to economic development outcomes. The correlation matrix showed that the correlation between all three variables were positive and statistically significant with Household Income having the highest correlation with Economic Development ($r = 0.779$, $p < .001$), followed by Program Development ($r = 0.766$, $p < .001$). The regression model was found to have a very high explanatory power as the two predictors explained 71.1% of the variance in Economic Development ($R^2 = 0.711$, Adjusted $R^2 = 0.707$). Household Income ($B = 0.449$, $\beta = 0.480$, $p < .001$) and Program Development ($B = 0.423$, $\beta = 0.440$, $p < .001$) were both significant positive predictors with Household Income slightly more relative in its contribution. Low standard error of the estimate (0.101) means high predictive accuracy. The results indicate that the two development programs and the household income are complementary approaches to economic development in conflict-affected areas. The unexplained 29% of the variance, however, underscores the importance of future research that takes into account other variables, including education, infrastructure and institutional quality. The study offers policy-relevant lessons and findings for policy makers, development practitioners and international partners on how to develop effective policies for rural development in Afghanistan.

KEYWORDS Economic Development, Household Income, Development Program**1. Introduction**

Development programs are long known to be a vital tool for fostering economic growth, alleviating poverty, and enhancing the welfare of households in developing nations (World Bank, 2024; Todaro & Smith, 2021). They cover various interventions such as rural infrastructure development, agricultural support, livelihood improvement, vocational training, rehabilitation of irrigation systems and social protection programmes (United Nations Development Programme, 2024). In low-income countries, development interventions are not only to increase access to essential services, but also to build productive capacities, generate employment and boost household income (World Bank, 2024). In theory, development programs accelerate the economic growth by enhancing human capital, infrastructure, and participation of the private sector which helps in attaining sustainable economic development (Todaro & Smith, 2021; Sachs, 2015). Household income is one of the most significant indicators of economic wellbeing as it directly affects access to food, health care, education, housing, and productive assets (Sen, 1999). An increase in household income boosts purchasing power, more savings and investment, and greater resilience to economic and environmental shocks (World Bank, 2024). On the other hand, poverty hampers households' capacity to invest in productive activities and can be passed on from one generation to the next (Todaro & Smith, 2021). Development economists

content that increases in household income is the basis for local and national economic development because the increase in household spending stimulates local markets, generates jobs and fosters business growth (Sen, 1999, Todaro & Smith, 2021).

Beyond just national income growth, economic development includes better living conditions, job creation, social integration, institutional strengthening and human development (Sachs, 2015). Investments in infrastructure, education, healthcare, agriculture, and productive sectors to create long-term economic opportunities are essential for sustainable economic development (UNDP, 2024). Investment in irrigation, transport, market access and agricultural technologies in developing economies, where agriculture is the main source of employment, has a strong impact on productivity and family incomes (Food and Agriculture Organization, 2023). Development programs are seen as catalytic for inclusive economic growth because they deal with structural barriers that limit economic participation (Sachs, 2015; World Bank, 2024). Over the years of conflict, political instability, climate-related disasters, lack of infrastructure, and high poverty levels, Afghanistan is still grappling with significant development issues (World Bank, 2024). Agriculture is the major livelihood of most households, and this makes rural communities more vulnerable (FAO, 2023). Agricultural production, household incomes, and livelihoods have been severely hampered by frequent droughts and floods, irrigation infrastructure damage, limited market access, unemployment, and poor public service provision (UNDP, 2024). Despite the various national and international development initiatives undertaken in the last 20 years, many communities still face significant economic challenges and opportunities for livelihoods are limited (World Bank, 2024). However, there are indications that community-based development projects and rural enterprise development programmes have helped to enhance access to infrastructure, jobs and household incomes in many regions of Afghanistan (Beath et al., 2015; World Bank, 2019).

In light of this, this study aims to explore the correlation between the development programs, household income and economic development in the eastern region of Afghanistan. In particular, the study aims to assess if development interventions can lead to greater household income and better economic development results. The results are likely to inform evidence-based recommendations to government institutions, international development partners, humanitarian organizations and policymakers for the design of rural development strategies (World Bank, 2024; UNDP, 2024). In addition, the study adds to the existing body of knowledge on sustainable development, and empirical evidence from one of Afghanistan's most economically vulnerable and strategically significant regions was provided (Sachs, 2015; Todaro & Smith, 2021). The main objectives of the study is twofold: Firstly, to investigate the effects of household income on economic development. Secondly, to examine the effects of development programs on economic development.

2. Literature Review

The link between household income and economic development is a basic field of study in development economics and the literature on the subject is vast, as it explores the relationship between household economic processes and wider economic structural changes. Household income refers to the combined contribution of all household members to their income from different sources, such as wage labor, crops, livestock and business, and represents a flow, that is, something that can be consumed, and thus can alter the wealth of the household (Voynov, 2005; OECD, 2013). A large volume of literature has confirmed that diversification of income—the expansion of income-generating activities beyond traditional agricultural sources—is a key means of rural households' participation and benefits from economic development. Income diversification activities are found to have a positive relationship with economic welfare indicators across all studies and analyses, as cross-country analyses of data from 41 countries show that rural households around the world engage in highly diversified income strategies (Campos et al., 2025). This relationship is especially important because most of the world's poorest live in rural areas and the dynamics of incomes at the household level are key to understanding the poverty reduction and the economic growth trajectory (World Bank, 2026).

Recent empirical studies, however, have found that the extent and success of income diversification is highly variable depending on household characteristics, resources, and location. Ethiopia studies show that income diversification varies significantly by agro-ecological zone, with farm households in highlands and midlands having higher levels of diversification than those in lowland areas (De la O Campos et al., 2025). This difference is accounted for by the availability and access to resources and institutional support. The results showed that gender of household head, level of education, livestock ownership, participation in agricultural extension services and credit services are important factors affecting income diversification (Memon, 2021). Furthermore, relatively better-off

rural households with access to adequate capital inputs have higher levels of income diversification, whereas poor rural households are constrained by limited access to financial services, weak linkages with political power networks, and capital constraints, that hamper income diversification benefits (Campos et al., 2025).

The cross-country comparisons have significantly improved our knowledge of the transformation of household income strategies in economic development. The 41 countries contributing to this harmonized dataset have 103 nationally representative surveys that show that the income strategies of rural households are extremely diverse, but there are significant differences between regions (World Bank, 2026). Importantly, countries in Sub-Saharan Africa are more specialized in on-farm income-generating activities than other countries at similar levels of GDP per capita, suggesting key questions about the nature of structural transformation in the region. This gap suggests that countries in Sub-Saharan Africa may be following a different path of transformation, with a higher share transitioning towards self-employment in services and a lower share in non-agricultural wage employment, suggesting a unique developmental trajectory that suggests a different transformation pathway than the classical models of transformation based on the experiences of the early industrializers (World Bank, 2026). A large literature has arisen on the poverty trap, and a number of important debates have emerged on the question of the prevalence and nature of poverty traps. A recent study in Uganda that compared refugee and host communities revealed evidence of one low-level asset equilibrium for both groups, suggesting there was no evidence of multiple equilibria (Malevolti & Romano, 2024). The study showed that refugees and hosts have different single low-level equilibria where the refugees achieve the lower equilibrium value than the hosts, which is attributed to the fact that refugees have lower physical asset endowments (durables, agricultural tools, animals and plot size) than hosts (Malevolti & Romano, 2024). Nevertheless, no evidence of asset-threshold poverty traps were found when a critical examination was conducted on data from seven poverty programs in low-income countries, which indicates that it may be difficult to find a clear evidence of asset-threshold poverty traps for a wide population because of the diversity of possible mechanisms and heterogeneous agents (Udry et al., 2026).

Income level, education, credit availability, and social capital have been consistently shown in systematic reviews of determinants of household economic welfare to be factors that determine household economic outcomes and therefore play a role in economic development. In Ethiopia, the age and education of the household head, satisfaction with rainfall, livestock ownership and per capita expenditure are found to be important factors, and participation in off-farm activities is also found to be a positive factor in food security (Memon, 2021). In Vietnam, the study shows that ethnicity, education, non-farm self-employment, perennial cropland and agricultural land are significant and positive factors on household welfare while dependency ratio and household size are negative factors (Memon, 2021). The policy messages are straightforward: development programmes need to take a multi-sectoral approach to household welfare, since while supporting the creation of income opportunities, they must also include investments in financial inclusion, social capital and education. The growing body of evidence has several important policy implications for effective development programmes. First, programs need to be designed based on the characteristics of households, and different households are subject to different constraints and have different capacities to gain from interventions. Context-specific interventions are suggested to be promoted in rural households based on findings from Ethiopia that the more pull factor investment takes place in lowlands compared to highlands and midlands agro-ecological zones, the more diverse households' income diversification strategies are likely to be. Findings from Ethiopia suggest the need to invest more in pull factors in the lowlands than in highlands and midlands agro-ecological zones to increase income diversification strategies that rural households employ (Campos et al., 2025). Second, establishing a relationship between community-based development and financial services can help improve the effectiveness of community development efforts by mitigating credit problems that constrain investment and income generation. Credit availability is also an important positive correlate of income diversification as it helps the households to overcome their capital constraint and engage in various income generating activities (Memon, 2021). Third, targeting marginalized households, such as female-headed and asset-poor households, is crucial to ensure equitable outcomes and that development impacts are felt by those who need them most (International Fund for Agricultural Development, 2026a).

3. Material and Methods

The present study has adopted quantitative research method to investigate the impact of development programmes and household income on economic development in the eastern part of Afghanistan. A quantitative approach was deemed suitable as it provides for the systematic gathering

and statistical analysis of numerical data and facilitates the examination of relationships among the variables and to draw objective conclusions. Structured questionnaires were used to collect primary data from the respondents throughout the study area. By doing so, it can improve the validity and reliability of the results because it can provide measurable evidence of the effect of development programs and household income on economic development. The study used simple random sampling to make sure that all the respondents who met the criteria had an equal chance of being selected. This technique reduces selection bias and increases sample representativeness. The study was conducted in the eastern part of the country and 150 respondents were used to obtain primary data. The sample size selected was thought to be sufficient to provide data for statistical analysis and to produce results that were representative of the target population's characteristics and attitudes on development programs, household income and economic development. Following is the model that is estimated:

$$ED = \beta_0 + \beta_1 HI + \beta_2 DP + \varepsilon$$

Where, ED stand for Economic Development, HI stand for Household Income, and DP stand for Development Program, β_0 stand for Constant term, β_1 , β_2 stand for coefficient of the explanatory variables, and ε depicts for Error term.

4. Results and Discussion

4.1 Descriptive Statistics

Table 1
Descriptive Statistics

Variables	N	Minimum	Maximum	Mean	Std. Deviation
Economic Development	150	3.50	5.00	4.9417	.18640
Household Income	150	3.75	5.00	4.9283	.19928
Program Development	150	3.00	5.00	4.9567	.19375

Table 1 shows that the descriptive statistics of all three variables are very high, with Program Development having the highest mean ($M = 4.9567$, $SD = 0.19375$), followed closely by Economic Development ($M = 4.9417$, $SD = 0.18640$), and Household Income ($M = 4.9283$, $SD = 0.19928$). The standard deviations for all 150 respondents are remarkably low, ranging from 0.186 to 0.199, which represent a high degree of consensus among respondents on the extent of economic development, adequate household income and good development programs. The narrow ranges (Minimum scores 3.00 to 3.75 and Maximum scores 5.00) further underscore the uniformly positive orientation of responses, with no one answering any variable below a 3.00. The results are consistent with the literature that shows that income diversification and the design of development programs play an important role in the achievement of the economic development outcome (Campos et al., 2025; World Bank, 2026). The cross-correlations between the variables are very high, indicating the high correlation between the two variables, and thus the theoretical framework that household income and development programs contribute to overall economic transformation (International Fund for Agricultural Development, 2026a). The high scores confirm the efficacy of existing development interventions and poverty reduction policies, but this limited range of scores should be interpreted with caution because it can be a reflection of social desirability bias or a relatively homogeneous sample, and future studies should include objective economic indicators in addition to measures of perceptions to provide a more comprehensive assessment (Malevolti & Romano, 2024; Udry et al., 2026).

4.2 Correlation Matrix

Table 2
Correlation Matrix

Variables		Economic Development	Household Income	Program Development
Economic Development	Pearson Correlation	1		
	Sig. (2-tailed)			
	N	150		
Household Income	Pearson Correlation	.779**	1	
	Sig. (2-tailed)	.000		
	N	150	150	
Program Development	Pearson Correlation	.766**	.680**	1
	Sig. (2-tailed)	.000	.000	
	N	150	150	150

** . Correlation is significant at the 0.01 level (2-tailed).

The correlation matrix shows that all three variables have strong positive statistically significant correlation at the 0.01 level of significance. Household Income is the most correlated with Economic Development ($r = 0.779$, $p < 0.01$), meaning that there is a consistent relationship between these constructs, and that approximately 61% of the shared variance between them is explained by this relationship. There is also a strong positive correlation between Economic Development and Program Development ($r = 0.766$, $p < 0.01$), indicating that effective programs are strongly related to community-level economic development. Household Income is slightly less correlated with Program Development ($r = 0.680$, $p < 0.01$), and signifies that those that participate in or benefit from development programs report a higher income level, despite being the weakest of the three pairs of variables. The intercorrelations for all three variables are greater than 0.68, indicating that these three variables are highly interrelated and that increases in one are associated with increases in the other. The strong positive correlations are in line with the theoretical framework of the household income and development programs and economic development as mutually reinforcing constructs – where one supports the other and the other supports the other. All the p-values are extremely small (0.000 for all the correlations), which ensures that the relationships are not just statistically significant, but strongly so, and that they are not fortuitous. This is a good piece of empirical proof that these economic indicators are closely connected. The strength of these correlations also points to the possibility that they are measuring related, but separate constructs, since none of the correlations are close to 1.00, which means that they have a lot of common variance but each captures a unique aspect of the economic development process. The results of these analyses serve as a solid basis for further regression analysis testing the predictive ability of household income and program development to economic development outcomes.

4.3 Regression Result

Table 3
Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.843a	.711	.707	.10097

a. Predictors: (Constant), Program Development, Household Income

The model summary shows that the model is strong and robust, as the two variables Household Income and Program Development together explain a significant amount of variance in the Economic Development ($R^2 = 0.711$), which means that the model can explain almost three-quarters of the

variance in the outcome of economic development. The value of Adjusted R Square is close to the value of R square (R square value is 0.707) which indicates that the model is not over fitted and will predict other samples of the data well. The correlation coefficient ($R = 0.843$) indicates a very strong positive correlation between the set of predictors and the dependent variable, with 84.3% of the shared variance between the predictors and economic development explained by the model. The standard error of the estimate (0.10097) is very low, which means the model's predictions are very accurate: the average difference between the actual economic development scores and the predicted scores is about 0.10 on a 5-point scale. Such a small standard error indicates that the regression model will make accurate and dependable predictions of economic development from the scores on household income and program development. The results of the model's performance are similar to the high intercorrelations found in the correlation matrix, which indicates that household income and development programs are strong and complementary measures in predicting economic development. The R^2 value of 0.711 indicates that other factors beyond this model, like education levels, infrastructure quality, institutional factors or external economic conditions, account for the remaining variance and can be examined in future research to improve the model's predictive power

Table 4
Analysis of Variance

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	3.678	2	1.839	180.394	.000b
Residual	1.499	147	.010		
Total	5.177	149			

a. Dependent Variable: Economic Development

b. Predictors: (Constant), Program Development, Household Income

The analysis of variance shows that the overall regression model is highly statistically significant $F(2, 147) = 180.39$, $p < .001$, which means that the two predictors, Program Development and Household Income account for a significant proportion of the variance in Economic Development. The regression sum of squares (3.678) is more than double the residual sum of squares (1.499) and the model explains about 71.0% of the variance of the dependent variable ($R^2 = 3.678/5.177 = .710$). The F-ratio confirms that the explained variance is well in excess of that expected by chance as the very small residual mean square (.010) is compared with the regression mean square (1.839). The strong statistical evidence offers support for the conclusion that the linear combination of Program Development and Household Income is a powerful predictor of Economic Development, although the ANOVA does not provide any indication of which individual predictor is more influential (only that at least one of the predictors is not zero).

Table 5
Regression Result

Model	Standardized		Coefficients	t	Sig.
	Unstandardized Coefficients	Std. Error			
	B		Beta		
(Constant)	.632	.227		2.781	.006
Household Income	.449	.057	.480	7.938	.000
Program Development	.423	.058	.440	7.267	.000

c. Dependent Variable: Economic Development

In the regression results, both predictors are significant positive contributors to the model of Economic Development, and Household Income ($B = 0.449$, $\beta = 0.480$, $p < .001$) and Program Development ($B = 0.423$, $\beta = 0.440$, $p < .001$) are strong and independent. The coefficients that are not standardized mean that if Household Income increases by 1 unit, then Economic Development increases by about 0.449 units, with Program Development held constant; and if Program Development increases by 1 unit, then Economic Development increases by about 0.423 units, with Household Income held constant. The standardized beta weights show that Household Income has a slightly greater relative effect ($\beta = 0.480$) than Program Development ($\beta = 0.440$), but these are almost the same in terms of importance. The constant term ($B = 0.632$) is also statistically significant ($p = .006$), which indicates

that there was a baseline level of Economic Development where both predictors are equal to zero. The t-statistics in this model are highly significant (7.938 and 7.267, respectively), and the p-values are both less than .001 for both Household Income and Program Development, so we can reject the null hypotheses that the slopes are equal to zero and conclude that both Household Income and Program Development are meaningful and reliable predictors of Economic Development in this model.

5. Discussion

The regression analysis offers strong empirical support for the significant and high degree of influence of Household Income and Program Development on Economic Development. The model is a good fit, as the two predictors accounted for about 71.1% of the variance in Economic Development ($R^2 = 0.711$), which is a very high fit (Field, 2018). The adjusted R^2 value of 0.707 is not significantly different from the unadjusted R^2 value, which means that the model is not overfitting and should be applicable to other samples (Tabachnick & Fidell, 2019). The multiple correlation coefficient ($R = 0.843$) indicates a very high positive relationship among the set of predictors and the dependent variable, meaning that there is a substantial relationship between the level of economic development and household income and program development (Cohen, Cohen, West, & Aiken, 2003). The standard error of the estimate (0.101) is very low, which supports the model's ability to predict the scores and suggests that the average difference between the actual and predicted scores is only 0.10 on a 5-point scale (Hair, Black, Babin, & Anderson, 2019). This predictive ability is highly statistically significant as the ANOVA results ($F(2, 147) = 180.39, p < .001$) show that the regression sum of squares (3.678) is more than double the residual sum of squares (1.499) and demonstrates that the variance explained is significantly greater than can be accounted for by chance alone (Stevens, 2009). Both Household Income ($B = 0.449, \beta = 0.480, p < .001$) and Program Development ($B = 0.423, \beta = 0.440, p < .001$) are independently significant positive drivers, with highly robust t-statistics (7.938 and 7.267, respectively) well beyond traditional thresholds (Keith, 2015). The marginal effect of Household Income on Economic Development is 0.449 when the other variable is held constant, and the marginal effect of Program Development is 0.423 when the other variable is held constant; the two are essentially the same. The standardized beta weights, however, indicate that Household Income has a slightly greater relative impact ($\beta = 0.480$) than Program Development ($\beta = 0.440$), suggesting that income levels may be a somewhat more powerful explanatory factor (Pedhazur, 1997). The statistically significant constant term ($B = 0.632, p = .006$) indicates that Economic Development is not zero when both predictors are zero, meaning that there are other factors that are not measured but affect Economic Development, such as institutional quality or infrastructure (Acemoglu, Johnson, & Robinson, 2005). Together, these findings are consistent with theory suggesting that economic resources and targeted programs are complementary mechanisms to help drive economic progress, yet the unexplained variance of 29% suggests the model needs to be further improved by including other covariates (such as educational attainment and governance quality) to further increase the model's explanatory power (World Bank, 2023; Todaro & Smith, 2020).

6. Conclusion

This study offers solid empirical evidence that both Household Income and Program Development are significant and powerful predictors of Economic Development in the eastern region of Afghanistan. The regression model was found to be an excellent model with the two predictors accounting for around 71.1% of the variance in Economic Development ($R^2 = 0.711$), suggesting that the model is a good fit. The ANOVA results showed that the overall model was statistically significant ($F(2, 147) = 180.39, p < .001$) and the regression estimates showed that both Household Income ($B = 0.449, \beta = 0.480, p < .001$) and Program Development ($B = 0.423, \beta = 0.440, p < .001$) had strong positive contributions to the economic development outcomes and were statistically independent of each other. Household Income is slightly larger (standardized beta = 0.480) than Program Development (standardized beta = 0.440), meaning that Household Income has a relatively stronger influence. The results are consistent with the theoretical model

that economic resources and targeted development interventions are complementary and mutually reinforcing tools to promote economic development. But the unexplained 29% suggests that other factors, including educational attainment, infrastructure quality, institutional strength and governance, also have an important role and would benefit future studies to be included to further improve the model's explanatory and predictive power. The study provides much needed empirical evidence from a conflict affected and economically disadvantaged area, and provides actionable information for policy makers, development practitioners and international partners who design evidence-based rural development approaches for Afghanistan.

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