Determinants of Level of Household Income Utilization and Decision Making Among the Educated Working Married Employees in Mbarara Municipality, Mbarara, Uganda

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Determinants of Level of Household Income Utilization and Decision Making Among the Educated Working Married Employees in Mbarara Municipality, Mbarara, Uganda

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ABSTRACT
The study determine the level of household income utilization and decision-making among educated working married employees in the Mbarara Municipality, Mbarara, Uganda. The study was guided by the Sen's Cooperative Conflict Theory. The study employed mixed design of quantitative and qualitative approach. It targeted at working educated married employees from MMC with a study sample of 113 respondents consisting of 92 married, educated working employees. Purposive sampling was used to select key informants (21) like the LCs 1,(6) 2(6) and 3(6) mayor,(1) probation officer(1) and legal officers (1) that is in the 6 division in municipality was interviewed. Qualitative data were analyzed using themes and quantitative data using the Statistical Package for Social Sciences (SPSS) software. The study findings established that age, marital status, religion, educational qualification, years of marriage, monthly income influence the level of income utilization and decision-making among working educated married employees. In addition, patriarchal ideologies, community perceptions of decision making, gender roles, and religion also impacted their income utilization. The findings of this study also shows that the level of household income utilization among the educated working married employees in Mbarara Municipality also varies based on the amounts earned by married employees and the difference between the husband and wife's salaries. The study concluded that household income utilization in general significantly influences the decision making process and affect level of income utilization among educated working married employees. This is because the household is a huge contributor to the decision making process in the majority of employees' homes in Mbarara Municipality. Based on the findings, the study recommend that the government should intensify effort by providing jobs for men and women to meet financial obligation at their household.

Keywords: Gender Relations, Educated, Working Married Employees, Mbarara, Uganda

BACKGROUND

It is important to note that incomes capture individual material characteristics, household income is a useful indicator, since the benefits of many elements of consumption and asset accumulation are shared among household members. This cannot be presumed, especially in the context of gender divisions of labour and power within the household, in particular for women, who may not be the main earners in the household. Using household income information to apply to all the people in the household assumes an even distribution of income according to needs within the household, which may or may not be true. However, income is nevertheless the best single indicator of material living standards. Any concealment behaviour exhibited by any of the spouses to income disclosure, such behaviour may contribute to an intergenerational poverty trap, and also the wellbeing of the family may be in jeopardised (Castilla andWalker, 2012).

The income-earning capacity of women is undermined by gender norms (Ajambo and Mutebi-Enock, 2016). For example, there is the general belief that there is an inherent problem with women earning income and that such women would become unruly and hard to control. Such positioning of women has raised epistemological questions for social constructivists such as feminists around women's work, care work and unaccounted for work/labour. Such notions and gender relations have been played out in the traditional norms and patriarchal ways transferred from one generation to another. Undoubtedly, in gender relations earned income is an important source of resource redistribution and shift in bargaining power within households. The more women in the labour market and their earned income the increase the control of wives on household resources due to their involvement in the labour market (Bodur and Avci, 2015). Besides, the increasing role of women in household decision-making also affects household production, allocation of labour across various activities such as household chores and leisure.

Women in Uganda have substantial economic and social responsibilities throughout Uganda's many traditional societies. These roles are largely domestic including housekeeping, child-rearing, fetching water, cooking, and tending to community needs (Uganda PPA, 2002)). It affects the women's advancement in economic empowerment and also reduces the status of women at the household level. Ntale (2019) reiterated that the economy is inherently gendered, and the free market has been unable to fully correct the shortcomings that are leaving women at an economic disadvantage. It has repercussions on women's ability to take advantage of the opportunities emerging from economic growth and their prospects of equally sharing in the growth and development dividends with men.

In specific cases where women earn from formal employment, men are said to control the profits of women's labor and restrict their access to other household income, thus prompting the saying "women plan the income and men plan the expenditure" (Uganda PPA, 1998). In that case, the Ugandan setting gives all bargaining power to the man, because of cultural, social and legal institutions; one could simply look at the outcomes from a male head of household maximizing problem (i.e., having a lot of problem to solve) when modeling the household's decision. Like in most Ugandan communities, Mbarara families are predominantly patriarchal whereby when women get married, they move to the family of the man who controls the allocation of family resources as head of the family (Green and Mukuria, 2009) in (Nyakato and Rwabukwali, 2013).

Statement of the Problem

The delinquent of full household income utilization among educated working married employees is compounded by the recommended gender relations within societies that subordinate women to men, making women to men, making women subject to patriarchy and societal norms. Men in Mbarara are not only the heads of the households but also provide for the family, as gender relations in the community favour them as decision making, roles and responsibilities over household resources. As one of the means to tackle this situation, education and income-earning for women have been emphasised as a strategy for empowerment and gender equality. An increase in women working outside the home empowers them in their relationships (Twinomujuni, 2013). According to Twinomujuni (2013: 1), "women work hard in the fields and give the produce to the men, who sell the product and utilize the money for their benefit".

Objective of the Study

Determine the level of household income utilization and decision making among the educated working married employees in Mbarara Municipality.

Research Question

What are the levels of household income utilization and decision making among the educated working married employees in Mbarara Municipality?

Scope of the study

Geographically, this study focuses on the levels of household income utilization and decision making among the educated working married employees in Mbarara Municipality, Uganda.

Regarding content, the data collection was conducted among educated married employees (men and women) who had been married for at least one year, had the educational qualification of at least a Diploma, and were working in Mbarara Municipality. These represented the research population. This study has not covered other subjects that are not considered relevant to any of the above-mentioned categories of selected married employees. The study was done through the utilization of a questionnaire (quantitative) to the respondents as a survey and interview guide (qualitative). With this method of data collection I was able to gather the information used for data analysis.

For time scope, the research was done between 2016 and 2019.

Justification of the Study

It has traditionally been the role of men to control familial financial matters, women provide substantial economic contributions to their families and the larger Ugandan economy. Many women report they continue to struggle to and employment opportunities and some leave their communities to and greater employment opportunities elsewhere. Traditional gender roles that have been largely revitalized by global developed countries' evangelical influence, assert the role of women as based on domestic responsibilities. Therefore, female employment continues to be stigmatized within Ugandan culture. However, there have been greater initiatives to generate women's employment around the country.

The household is the basic unit of society where individuals confront and reproduce societal norms, form relations, values, power, and privileges. It is the central place where children first learn about the roles connected to gender and where power relations built around gender are located (Narayan et al., 1999). However, gender norms in households are reinforced and reflected in the larger institutions of society.

However, household income utilization is basically on amenities that make the wellbeing better and influence the living condition of its occupants. Household income can be denied as covering income generated from both working couples at their household level such as (i) income from employment (both paid and self-employment); (ii) property income, (iii) income from the production of household services for own consumption; and (iv) current transfers received.

LITERATURE REVIEW AND THEORETICAL FRAMEWORK
Sen's Cooperative Conflict Theory
Sen developed an issue with approaches to intra-household relations that assume both parties have the same level of perceived personal welfare and argues that a weak sense of personal welfare or perceived self-interest is a disadvantage in bargaining for personal preferences in outcomes. This might not be, because marriage brings the two human beings that are not brought up together in the same roof and have different characters. Therefore mutual understanding may be applied. The second element of the cooperative-conflict model turns on the actual and perceived levels of contribution to the cooperative enterprise, the household, with the partner that contributes more, or who is perceived as so doing, gaining relative bargaining power. Sen emphasizes on money contributions earned from employment outside the home and women's "lower ability to make a perceived contribution to the economic fortunes of the family," and remarks that "the perception bias tends to relate to the size of direct money earning, rather than, to the amount of time and effort expended (or to the role of non-market activities by other members of the family, who indirectly support such earnings)" (Sen, 1987).

Work, such as women's reproductive activities of childbearing and rearing, domestic labour, care of the elderly and ill, and so on, which is not external and money-making, is devalued, unrecognized, and does not count as a contribution to collective household prosperity, therefore, does not confer bargaining power. The final element of the model is the actual and perceived breakdown positions of partners, that is, their circumstances in the event of a failure to cooperate (divorce) will affect their differential ability to influence outcomes. These three elements, then, make up the cooperative-conflicts model, which predicts that the party with the strongest actual and perceived self-interest, greater contribution to the household, and more favourable breakdown position, will enjoy bargained outcomes closer to their preferences than to those of the other party. Sen's model has two majors' strengths from a gender-analytical viewpoint: it includes perceptions, which is consistent with feminist arguments for the differential social valuation of women's work and well-being, and it links intra-household relations to extra-household social relations through the way the breakdown position influences power within the household.

Household Income Utilization
According to (Latimaha, Bahari, and Ismal, 2019) understanding of the spending pattern of household expenditure is an important factor. Expenditure on housing, for example (Allegreton,

2019) and electricity (Flanagan, 2011; Dudek and Koszela, 2018). Fisher and French (2014) have become major priorities. According (Allegretto, 2006) and (Fisher and French, 2014), housing expenditure is one of the important parts of household expenditure in the United States. Similarly, (Allegreton, 2019) found that housing, feeding, clothing, health, education, transport, communication and investment are necessary expenditures.

From the household expenditure theory, income is one of the dominant factors that influence the household expenditure and utilisation pattern (Latimaha, Bahari, and Ismal, 2019). This statement is supported by a study by (Abd-Rashid, Aslina, and Mustapha, 2010) who found that the income level within society is the main factor that determines individual consumption spending and has a positive relationship with total expenditure (Abd-Rashid, Aslina, and Mustapha, 2010). Further, Abd-Rashid, Aslina, and Mustapha, (2010) also revealed that the total expenditure of households varies slightly between the states of Kelantan, Pahang and Terengganu in Malaysian and it is more or less the same in Uganda. Kulub Abd Rashid stated further that most of the household income in these three states is utilised for housing loans, vehicle loans and expenditure on food and education.

The socio-demographic characteristics such as the age of the household head and family size were the most important factors to influence the expenditure pattern of households that live in urban areas (Latimaha, Bahari, and Ismal, 2019). Abd-Rashid, Aslina, and Mustapha, (2010) found that there is a significant and positive relationship between family size and household expenditure. Meanwhile, (Sekhampu and Niyimbanira, 2013) found that the gender and age of the household head have positive relationships with household expenditure.

However, the relationships were not statistically significant (Abd-Rashid, Aslina, and Mustapha, 2010). The household of educated married working married employees may also likely to be affected in term of age and gender when it comes to income utilisation. A study by Pahl (1990) found, the spending pattern also reflects who controls the money within the household. The findings showed that men as a household head (generally) contribute more to household expenditure/utilisation compared to women.

Distribution of family income is also an important subject of study when it comes to income utilization. In general, the researcher observed an increase in female labour force participation across countries over time. The rise in family earnings due to the labour supply decisions of married females may increase or decrease family income inequality, depending on the evolution of married males' income and whether married females in poor or wealthy families augmented their participation the most. While inequality at the individual level may decrease, the effects on family income inequality may not be of the same magnitude or may even move in the opposite direction. For instance, Juhn and Murphy (1997) studied the period 1969-1989 in the United States and found that female employment and earnings had increased the most for females married to high-income males.

Daly and Valleta, (2006) found that, on the one hand, family income inequality had fallen because of a decrease in female earnings but, on the other, it had increased due to changes in family structure such as marital status and the number of children. In sum, different studies for the USA case concluded that married females' earnings reduce family income inequality.

Similar results have been found for Italy and the United Kingdom. (Boca and Pasqua, 2003) using a coefficient-of-variation decomposition for the period 1977-1998 in Italy, concluded that married females' earnings have an equalizing effect on family income distribution. For the period 1968-1990 in the UK, (Davies, 1994) showed that female labour force participation had a slight equalizing effect but created a gap between households in which the wife was employed and households in which the wife was not employed. Using cross-country analysis for developed countries, (Pasqua, 2008) and (Harkness, 2010) showed that, in general, female earnings reduce family income inequality.

However, in studies for other countries, researchers have found different results. For example (Johnson and Wilkins,2003) analyzed the case of Australia in the period 1982-1998 using a semi-parametric decomposition. Although they concluded that changes in the labour force status of household members increased family income inequality, they do not differentiate between the labour force status of the wife and that of other household members. Aslaksen, Wennemo, and Aaberge, (2005) analyzed the case of Norway for the period 1973-1997 and found a disequalizing effect of female labour income among married couples. They concluded that this process is due to a "cooking together" effect, or an increase in assortative mating. For the case of Brazil during the period 1977-2007, (Sotomayor, 2009) found that female earnings did not affect income distribution in general terms, but they did play an important role in decreasing poverty rates. Evidence of the role of female earnings on family income inequality is limited for developing countries. In particular, little is known about the role of married females' earnings in the distribution of family income in Mexico.

Given the lack of evidence for developing countries and especially for Mexico, the analysis of the role of married females' earnings in family income inequality is particularly relevant. The research contributes to the literature in at least two different ways. First, it provide a descriptive analysis of the patterns of marriage rates, family income inequality and female labour supply patterns.

Second, it formally analyze the role of married females' earnings on inequality using the methods described by (Cancian and Reed, 1999) and compare the results to other studies in different countries. Household income, household expenditure and composition are a measure by the income of every resident over the age of 17 years in Uganda (UNHS, 2016/17). The income includes wages and salaries, as well as any personal business, investment, or other kinds of income received routinely.

As households tend to share similar economic content, the use of household income remains among the most widely accepted measures of income. Household income also increased significantly with the educational attainment of the householder. Household incomes lead to household expenditure. Statistics on this are based on a 2002/03 national survey of 9,711 households in Uganda. Expenditure on food and non-alcoholic beverages dominated Uganda household expenditure going on this item. One in halve Uganda shillings is spent on housing whereas transport represents 6% of household consumption expenditure. Uganda households spend a relatively large proportion of consumption expenditure on education (8%) which is one of the highest expenditure levels of the countries examined. At the other end of the spectrum, they spend close to 0% on recreation and culture. Household composition is derived from the

information on the relationship of each household member to the head of the household. Nevertheless, household income utilization in Uganda majorly on food expenses, health, school fees, household investment, household assets, welfare expenses and others.

Methodology
Study Site
The Selection of the area of research and sample is guided by the problem under investigation, that is, professional women and men in formal sectors, specifically in Mbarara Municipality. Therefore, Mbarara Municipality provides such a setting for the study. The Municipal Administrative headquarters at which now is the Municipality. There six divisions are Biharwe, Kakiika, Kakoba, Kamukuzi, Nyakayojo, and Nyamitanga. The reason for choosing the Municipal Council. MMC is the oldest as compared to other municipalities, and this can provide precedencies for married people who have worked there for long. Therefore their economic impacts can be justified.

The study focuses on level of income utilization and decision making among educated working married employees in Mbarara Municipality of Western Uganda. More specifically, the group of educated working married employees in formal sectors.

As I have mentioned above, the study areas, in the Municipality, has six divisions in the municipality, namely: Biharwe, Kakiika, Kakoba, Kamukuzi, Nyakayojo, and Nyamitanga. Each division is a branch, covered the Mbarara Municipality. Each division was headed by LCS3. The researcher is targets the employees of the Municipality (married men and women) that provide the information for the study.

Sources of Data
The researcher gathered data and information from both primary and secondary sources to drive to the meaningful interpretation of findings. The primary data were gathered using questionnaires for quantitative and interview guides for qualitative from the respondents selected for the study, mainly educated working married employees from the Mbarara Municipality. The secondary data were gathered from various libraries, including the Mbarara University of Science and Technology Library and MMC archives. The researcher utilized published information resources that included newsletters, reports, Journals, books, and other information within the study during the data collection. It is important because they help explain new or different positions, and ideas about primary sources.

Study Population
The population of this study is the educated working married, employees in Mbarara Municipality. These are spreading all over the six divisions of the Municipality. They are Biharwe, Kakiika, Kakoba, Kamukuzi, Nyakayojo, and Nyamitanga division. As per Census Report 2014, Mbarara Municipality has a total population of 195,013 and it comprises of educated, and uneducated people (NPHC, 2014). The total staffing level of MMC is 118 spreading all over Mbarara Municipality. The study population was the total number of married educated men and women employees of the Municipality. These are workers in the municipality council who received a salary as their income. Department of Management and Support Services, Finance and Planning, Health Services, Education and Sports, educated married men and women; Work and

Technical Services, Community based services, Production and marketing educated married employee's men or women. Key informants: LCS 1, 2 and 3, mayor, probation officer, and legal officers.

Sample collection and preparation processes
Having known the staffing levels in the Municipality, the researcher used Krejcie and Morgan's (1970) Table of Sample Size Determination and followed by systematic sampling. Systematic sampling is a statistical method involving the selection of elements from an ordered sampling frame. The most common form of systematic sampling is an equal-probability method. In this approach, progression through the list is treated circularly, with a return to the top once the list is passed. The sampling was started by selecting an element from the list at random, and then every kth element in the frame is selected, where k, the sampling interval (sometimes known as the skip): this is calculated as:

$k = N/n$

where n is the sample size, and N is the population size.

Therefore, the total number of 92 respondents was chosen from Municipality employees in Mbarara. It is distributed as follows: Department of Management and Support Services 34 educated married men and women; Finance and Planning 12 educated married men and women; Health Services 31 educated married men and women; Education and Sports 3 educated married men and women; Work and Technical Services 9 educated married men and women; Community based services 2 educated married men and women; Production and marketing 1 educated married men or women. The researcher selected those respondents that most effectively served as a representative value for the population under investigation. In this regard, a stratified sampling technique was used to ensure that those who should be in the sample are adequately captured since there is a specific type of person or group of people that the researcher was targeting. Apart from the 92 respondents employees, purposive sampling was used to select key informants like the LCS 1,(6) 2(6) and 3(6) mayor,(1) probation officer(1) and legal officers (1) that is in the 6 division in the municipality was interviewed. I designed a checklist of those that I interviewed. I conducted it so that I covered all the questions in the interview guide and any other information needed for my study.

Reflection and Reflexivity
The study began by observing the population under study through the gender lens and if Mbarara Municipality could be a better setting for collecting data for my study. Sometimes, the fear not getting respondents at the Municipality because of the nature of the study. Thinking of how to find the subjects to fill my questionnaires and conduct the interview guides the selected respondents. We map out how on to administer the questionnaires, and interview guides on my respondents. We started from Mbarara Municipality headquarter, followed by Kakoba, Kamukuzi, Nyamitanga, Nyakayojo, Kakiika and Biharwe.

During data collection, standard procedures for administering and conducting interviews were followed, such, explaining the purpose of the study to participants, obtaining consent, privacy, confidentiality, and ethical approvals. For instance, all the selected participants were asked to provide consent, their free will to take part in the interview, and the entire data collected was

anonymous (Kumar, 2005; Creswell, 2009). Data collected with the questionnaire was structured with questions a Likert form of 5 scales. The researcher followed the checklist strictly to ensure that those where supposed to fill the questionnaire are the ones who filled. Data collection by interviews was enriched by using an interview guide with written topic guides to ensure that all areas of the study are covered (Polit, 2010).

All the responses were noted in the memo to gather additional information and later transcribed for further analysis to buttress the result. The detailed were further meant to strengthen the reflexivity and reflection of the researcher and also to ensure that all respondents that filled the questionnaire under the guide of the researcher and interviews were captured perfectly to enrich the accuracy and reliability of data (McLellan et al. 2003). To gain a real impression, experiences, feelings and perceptions of people about their world, indirect, covert observations, sometimes referred to as None-participant observation was used to collect data (Kumar, 2005; Lugosi, 2006).

The Observation was employed during data collection, mainly while at the same time conducting in-depth interviews. During the interviews, some things not limited to body language, emotions displayed by individuals and groups of individuals were not helpful. They were observed, and noted down to supplement the information obtained from interviews. This observation method played a key role in gathering information for the study (Ross, 2001). Furthermore, the experiences which were gained by the interviewer during the observation was a basis for data discussions, analysis and recommendations.

Methods of Data Collection
In this study, the researcher adopts the survey study approach because of the fieldwork involved. The study participant's recruitment was conducted in two phases. In the first phase, the list of all departments in the municipal council, include management and support services, finance and planning, health services, education and sports, work and technical services, community-based services, and production and marketing.

In the second phase, from the selected department, a list of married men and women belong to seven departments. The list of respondents was scrutinized to make sure that those who married for less than one year, working married employees for less than a year, and working married employees who are not in the age group of 20 to 60 years; are not captured in the sample. Those that are captured in requirement are married men and women who have a formal education level of at least secondary school, married for over one year, be in the age group of 20 to 60 years, and working formal sector.

 However, the field survey is subject to completing the questionnaire or interview in a natural setting. The study aims at gaining an in-depth understanding of gender relations and household income utilization among educated working married employees Mbarara Municipality, Mbarara. Therefore, the mixed methods research strategy was used in both quantitative and qualitative studies. The researcher used a mixed-method because a survey mixed-method questionnaire could be trusted to bring in qualitative and quantitative data on these issues. This provided an opportunity to discuss some of the findings deriving from the survey in detail.

The following study tools were used: Questionnaires, and interview guides are primary sources of obtaining data for this study. However, the critical point is that when designing a questionnaire, the researcher should ensure that it is "valid, reliable and unambiguous" (Richards and Schmidt, 2002:438). The researcher used closed-ended questionnaires to provide the inquirer with quantitative or numerical data and open-ended questionnaires with qualitative or text information.

In data collection, the research instruments used to obtain information related to the study are mainly being standard questionnaires applying to quantitative methods of data collection. Identification of real respondents was made before the field survey commenced; married employees (men and women) were identified to target individuals for the surveys. The approach was undertaken to identify men and women who are married because of the ethical issues involved with this type of research, which includes getting clearance from the Municipality to know the categories of respondents. The researcher then collected basic profile data of all married employees in Municipality. The quantitative data was the first to be collected and then follow by the qualitative data as supporting data make the finding to robust.

The data was generated from the Human Resource database. However, despite the weaknesses of both questionnaires and interviews, these are important means of obtaining direct responses from participants about their understandings, conceptions, beliefs, and attitudes; hence, these methods cannot and should not be discarded.

Questionnaire for Quantitative Data
Questionnaires on level of income utilization (QIHU) were used to collect primary data whereby a set of predetermined questions were used to collect data from the respondents who are educated working married employees. McLeod's (2014) questionnaires can be an effective means of measuring the behavior, attitudes, preferences, opinions, and intentions of relatively large numbers of subjects more cheaply and quickly than other methods.

Respondents were allowed to fill the questionnaires; this brings out their opinion. The self-administered approach was used in administering the questionnaire to the respondents. Traditionally, questionnaires were administered in group settings for convenience. The researcher could give the questionnaire to those who were present and be fairly sure that there would be a high response rate. If the respondents were unclear about the meaning of a question they could ask for clarification.

The questionnaire method of data collection was used because of its simplicity and coverage that the method collects responses with minimum errors and a high level of confidentiality since the respondents were allowed to answer the question at their convenient time.

Furthermore, the questionnaires were in sections, that is, section A and C. It was designed in such a way that section A cover socio-economic characteristics of the respondents, section B with item likes summated scales questions design to probe the mind of the respondents in some certain key factors in decision-making, and household income utilization (household expenses, household activities, conflict, access, control). Nevertheless, the questions are adequate on

decision making, and household income utilization because there is a lot to unravel as a part unit of analysis in the study.

A total number of 92 questionnaires were administered to the employees in the Municipality. The checklist was followed to ensure that those who merit the requirement the ones that fill my questionnaire. The gender disaggregation of the return questionnaire is 52 males and 40 females.

Interview guides for Qualitative Data

These structured interview guide was designed to collect qualitative data from Key Informants. This structure interview guides were used to gather more information to enriched data collected from the respondents. This was used as supportive information to the study. Purposive sampling was used to select key informants like the LCS 1, (6) 2(6) and 3(6) mayor, (1) probation officer (1) and legal officers (1). This was administered to the selected LCS3, who are heads of respective divisions. The LCS 1, 2, and mayor, probation officer, and legal officers were 21; twelve males and nine females.

Unit of Analysis

The units of analysis for this study are educated working married employees and units of inquiry are educated working married employees in Mbarara Municipality. This represents the major entity in my study. In this regard, we choose them based on the criteria's of being a married employees (male or female) that provide information for my study. The sample includes only women and men who were "married" at the survey data for less than one year. In the current study, the sample population who were selected had a special relationship with the phenomenon under investigation, sufficient and relevant work experience.

Validity and Reliability
Validity of the Instrument

Validity is the extent to which an instrument measures what it is supposed to measure and performs as it is designed to perform. However, it is rare, if not almost impossible, that an instrument is 100 percent valid, so validity is generally measured in degrees. As a process, validation involves collecting and analyzing data to assess the accuracy of an instrument. The Validity of the study was ensured to achieve some high degree of accuracy and consistency of collected data. This was achieved by conducting a pilot test of the tools and instruments used in data collection. The household survey questions were pre-tested on five respondents in the Kabale Municipality. This is to ascertain that my research topic is researchable and valid investigation. Also, we requested for a list of married men and women at the Mbarara Municipality before conducting the field data collection. After data collection, data were sorted and cleaned to reduce the level of errors and omission. Adequate measures were taken to ensure that the questionnaire fulfilled content validity. To ensure that the instrument collected data as per its intention, the researcher distributed copies to experts, including the supervisor and colleagues, with more experience, to rate the valid items in the questionnaire. Content Validity Index (CVI) was calculated as:

CVI= <u>Number of items rated as relevant</u>   <u>66</u>   = 0.85
       Total number of items in the questionnaire   78

The value of CVI obtained, which is a measure of the validity of the instrument, was interpreted basing on Amin (2005) scale. Accordingly, a value of 0.85 obtained is greater than the Standard Value of 0.7, which indicates that the items were extremely relevant for the kind of data needed by the study.

Reliability of the Instrument
The reliability of the instrument on the variables was tested using the Cronbach alpha method, and a Cronbach alpha (a) of 0.7 made the instrument to be taken reasonably reliable. The reliability of the research questionnaire was measured using the test and retest technique. Test-retest reliability refers to how scores on the same test by the same individuals are consistent over time. The choice for the technique is that it provided evidence that scores obtained on a test at one time (test) were the same or close to the same when the test was re-administered some other time (retest).

Before the instrument was used, a pilot study was conducted in a location different from the actual area of study. The results from the pre-test were then substituted with the final findings using Pearson's Correlation Coefficient formula.

Amin (2005), noted reliability is the dependability of the instrument so that it should consistently measure what it is intended to. The summary below shows how reliability was calculated using the formula:

$$r = \frac{N \sum XY - \sum X \sum Y}{\sqrt{N (\sum X^2) - (\sum X)^2 \cdot N (\sum Y^2) - (\sum Y)^2}}$$

Where: N = Total number of pairs of pre-test and re-test scores
X= Pre-test scores
Y = Re-test scores
XY = Product of pre-test scores and re-test scores
$\sum X$ = Sum of the pre-test scores
$\sum Y$ = Sum of the re-test scores
$\sum XY$ = Sum of the product of pre-test scores and re-test scores

For the instrument to be accepted as reliable, the average index should be 0.7 or above (Amin, 2005). Therefore, since the computed value (0.72) was greater than 0.7, the research instrument was considered reliable. This value indicates a good degree of reliability for the entire questionnaire. Hence, it is proved that the questionnaire is reliable and suitable for the study.

Data Analysis process
Immediately the questionnaires were ready and data had been collected, the researcher embarked on coding and analyzing the data. I started working with the raw data for sorting. This makes sense of all the information gathered from the respondents through questionnaire sorting according to gender, age and in its natural setting, and coding into numbers and categories. De Vaus (2002:174), coding is converting questionnaire answers into numbers and categories. The reason for coding is to give a distinctive code to each category of variables. The questionnaire for this study was pre-coded for easy variable entries in an SPSS (Statistical Programme for Social Scientists version 23) workbook to create a data set. Robson (1997) recommends that all data be

"cleaned" after the entry, and that "one of the best ways of doing this is for data to be entered twice, independently, by two people". In data analysis, the collected data was analyzed using coding, editing, tabulation, and percentages. The data analyzed to identify the responses from respondents that will be relevant to the research problem.

Transcription of interviews, typing field notes, sorting, and arranging the data was made. Studying the narratives from key informant interviews, which provided data in the form of experiences, scenarios, and actual information from the respondents, were studied. All the information that was collected through the interview guide was arranged at this stage in its natural setting.

Ethical Consideration

This study was carried out with full ethical processes and procedures. The ethical approval existed at four levels. Firstly, the faculty level, second at the University level, third at the subject's organization, and fourth at the national level. This was followed by an introductory letter from the authority to the subject's organization for data collection. The first approval was received from the academic faculty board for postgraduate studies, faculty of interdisciplinary studies after satisfying the requirements of the study proposal. Clearance letter to submit for ethical reviews to the University. During this process, the following was submitted to the panel of the research ethics committee for approval: Complete proposal, study tools in English languages, consent forms for all the data collection methods, application forms, a letter from the faculty postgraduate academic committee, and a letter from my supervisor. The University Research Ethics Committee (MUREC 1/7) approved my study on June 22, 2016. After the university approval, the research proposal was submitted to the Uganda National Council of Science and Technology (UNCST) for clearance and permission to start the fieldwork exercise. UNCST cleared my study on the 2nd of August 2016. We wrote a letter to the Mbarara Municipality request me to have access to their facility to collect information needed for my study from the respondents. It was granted and given a letter of introduction to have access to my respondents. All study selected participants were requested to participate voluntarily, which was stated clearly in my questionnaire, and interview guide. Consenting was the first step before administering the questionnaire begun and participants were obliged to sign on the consent form after accepting to fill the questionnaire interviewed. The indication was that a participant has very well understood the aims of the study and has accepted to voluntarily participate in the study. During consenting respondents were informed about the major purpose of the study being academic, confidentiality was emphasized. No individual identity was to be disclosed to other people in the community and outside their communities. The results will not indicate the respondent's information against his/her names. This was important in gaining trust from respondents to be able to share their experiences and other necessary information with ease.

Participant confidentiality and anonymity

According to Allen (2017), confidentiality and anonymity are ethical practices designed to protect the privacy of human subjects while collecting, analyzing, and reporting data. Confidentiality refers to separating or modifying any personal, identifying information provided by participants from the data. Typically, anonymity is the procedure followed in quantitative studies, and confidentiality is maintained in qualitative studies. In both cases, the researcher gathers information from participants, and it is this information becomes the data to be analyzed.

For the social scientist, peoples' behaviors and experiences are of great interest, rather than an expose about individuals. Researchers are expected to respect their participants but are not as interested in reporting the actions of a named person.

Confidentiality and anonymity were ensured at different levels such as during data collection, at the analysis level, by ensuring the privacy to participants. Ensuring privacy of the participants was done during data collection. Participants filled in the questionnaire and interviewed in private, and nobody else was allowed to get in contact with the data collected apart from the researcher. At the analysis level, all the data was coded in categories without any identification of any participant. None of the data collected as part of this study included names of the participant; only codes were used to differentiate gender and age in their categories.

Results and Discussion
Level of household income utilization

The interpretation of the means obtained was based on the ranking by Cohen and Manion (2018) as given below:

Mean Range	Response Range	Interpretation
4.21-5.00	Strongly Agree	Very High Influence
3.41-4.20	Agree	High Influence
2.61-3.40	Fairly Agree	Moderate Influence
1.81-2.60	Disagree	Low Influence
1.00-1.80	Strongly Disagree	Very Low Influence

Table 1: Showing Responses on Food Expenses

Items	Mean	Std. Dev.	Interpretation	Ranking
My spouse takes care of the food expenses alone	2.59	0.94	Low influence	2
I take care of the food expenses alone	2.72	0.89	Moderate influence	1
We both foot the bill of food expenses together	2.46	0.88	Low influence	3
Average	**2.59**		**Low influence**	

Source: Field Survey, (2019)

Results in Table 1, show the means ranking of responses for the food expenses. It was observed that among the measures, the respondents taking care of the food expenses alone is the leading item (mean of 2.72), followed by their spouses taking care of the food expenses alone (mean of 2.59) and the least is both of them footing the bill of food expenses together (mean of 2.46). Overall, there is a low level of influence of the food expenses (with an overall mean of 2.59). It implies that the degree at which the educated working married employees on food expenses is at a low level, either of the couples foots the bills. It also indicates that there is an amicable relationship between married educated employees when they are utilizing their income.

Table 2: Showing Responses on Health Expenses

Items	Mean	Std. Dev.	Interpretation	Ranking
My spouse takes care of the health expenses alone	2.69	0.79	Moderate influence	3
Anything relating to health expenses at home is my sole responsibility	2.77	0.85	Moderate influence	1
We both share the cost of health care services together	2.70	1.04	Moderate influence	2
Average	**2.72**		**Moderate influence**	

Source: Field Survey, (2019)

Results in Table 2, show the means ranking of responses for the Health expenses. It was observed that among the measures, the respondents taking care of the health expenses alone is the leading item (mean of 2.77), followed by their spouses taking care of the health expenses alone (mean of 2.69) and the least is both of them footing the bill of health expenses together (mean of 2.70). Overall, there is a moderate level of influence of the food expenses (with an overall mean of 2.72). It implies that the degree at which both educated working married employees is a moderate level when it comes to the issue of cost-sharing in their health expenses. The married educated employees value health as one of the essential thing to the wellbeing of the family, that is why both are participating in contribute towards the health expenses.

Table 3: Showing Responses on Schools Expenses

Items	Mean	Std. Dev.	Interpretation	Ranking
My spouse pays the children's school fees alone	2.81	1.04	Moderate influence	1
I pay the children's school fees from my personal income	2.69	1.17	Moderate influence	3
We both contribute to the children's school fees payment	2.70	1.13	Moderate influence	2
Average	**2.73**		**Moderate influence**	

Source: Field Survey, (2019)

Results in Table 3, show the means ranking of responses for the school expenses. It was observed that among the measures, the respondents taking care of the school expenses alone is the leading item (mean of 2.69), followed by their spouses taking care of the school expenses alone (mean of 2.81) and the least is both of them footing the bill of school expenses together (mean of 2.70). Overall, there is a moderate level of influence of the school expenses (with an overall mean of 2.73). It implies that educated married employees see education as very important to their children. Education is a gateway to achieved status in society. Not only have that but also a meal ticketed for a better life. Married educated employees spend on the education of their children because of the value attached to it.

Table 4: Showing Responses on Household Investment

Items	Mean	Std. Dev.	Interpretation	Ranking
Any expenses on household investment is taken care of by my spouse alone	2.64	0.99	Moderate influence	2
Household investment expenses are paid by either of us, depending on the circumstance	2.56	0.89	Low influence	3
I always foot the bill of our household investment expenses alone	2.69	0.83	Moderate influence	1
Average	**2.63**		**Moderate influence**	

Source: Field Survey, (2019)

Results in Table 4, show the means ranking of responses for the household investiment expenses. It was observed that among the measures, the respondents taking care of the household investiment expenses alone is the leading item (mean of 2.69), followed by their spouses taking care of the household investiment expenses alone (mean of 2.64) and the least is both of them footing the bill of household investiment expenses together (mean of 2.56). Overall, there is a moderate level of influence of the household investiment expenses (with an overall mean of 2.63). It implies that both spouses contributed to household investment expenses accordingly. It also shows a sign of good gender relations, that is, there is trust among the married educated employees in their household when utilizing their income.

Table 5: Showing Responses on Household Assets

Items	Mean	Std. Dev.	Interpretation	Ranking
My spouse is always responsible for our household assets expenses	2.73	1.05	Moderate influence	3
Our household assets expenses are our joint responsibility	2.80	1.06	Moderate influence	1
I am the one responsible for our household assets expenses	2.75	0.99	Moderate influence	2
Average	**2.76**		**Moderate influence**	

Source: Field Survey, (2019)

Results in Table 5, show the means ranking of responses for the household assets expenses. It was observed that among the measures, the respondents taking care of the household assets expenses alone is the leading item (mean of 2.75), followed by their spouses taking care of the household assets expenses alone (mean of 2.73) and the least is both of them footing the bill of household assets expenses together (mean of 2.80). Overall, there is a moderate level of influence of the household assets expenses (with an overall mean of 2.76). It implies that both spouse contributing to household investment assets. The married educated employees realize that household assets is very important and is inevitable at the house. It makes life keep going in a normal way.

Table 6: Showing Responses on Welfare Expenses

Items	Mean	Std. Dev.	Interpretation	Ranking
My spouse is the only one that foots the bill of our clothing	2.54	0.87	Low influence	8
I am only responsible for my children and my own clothing expenses alone	2.65	1.08	Moderate influence	6
I am solely responsible for all the clothing expenses at home	2.61	1.09	Moderate influence	7
My spouse is the one that takes care of the transport expenses	2.79	0.89	Moderate influence	4
I take care of all the costs incurred on transportation in our house	3.01	0.79	Moderate influence	1
Transportation expenses is our joint responsibility	2.87	1.08	Moderate influence	3
The cost of all alcoholic beverages is always taken care of by my spouse	2.89	0.83	Moderate influence	2
I am always responsible for the cost of all alcoholic beverages at home	2.67	0.98	Moderate influence	5
Either of us foots the bill of alcoholic beverages, depending on the situation	2.48	0.99	Low influence	9
Average	**2.68**		**Moderate influence**	

Source: Field Survey, (2019)

Results in Table 6, show the means ranking of responses for the welfare expenses. It was observed that among the measures, the respondents taking care of the welfare expenses alone is the leading item (mean of 2.65), followed by their spouses taking care of the welfare expenses alone (mean of 3.01) and the least is both of them footing the bill of welfare expenses together (mean of 2.87). Overall, there is a moderate level of influence of the welfare expenses (with an overall mean of 2.68). It implies that the footing of the bill of clothing, transportation, alcoholic beverages are done by both spouses. The question of why are they working arises here. The married educated employees spend their income on what can make their life better as a result of the level of friendship and social ties.

Table 7: Showing Responses on Other Expenses

Items	Mean	Std. Dev.	Interpretation	Ranking
All other expenses at home are catered for by my spouse	2.43	1.05	Low influence	3
We both take care of other expenses	2.70	0.89	Moderate influence	2
I personally take care of all other expenses	2.77	1.07	Moderate influence	1
Average	**2.63**		**Moderate influence**	

Source: Field Survey, (2019)

Results in Table 7, show the means ranking of responses for the other expenses. It was observed that among the measures, the respondents taking care of the other expenses alone is the leading item (mean of 2.77), followed by their spouses taking care of the other expenses alone (mean of 2.70) and the least is both of them footing the bill of other expenses together (mean of 2.43). Overall, there is a moderate level of influence of the other expenses (with an overall mean of 2.63). It implies that the other expenses are taking care of by both spouses. It is based on the capability of either of the spouse to decide and agree on the decision that will favour the family. The married educated employees take care of other expenses that may not be part of the household budget and provided both are earning they foot the bill when need arise.

Table 8: Showing Responses on Decision Making

Items	Mean	Std. Dev.	Interpretation	Ranking
Decisions that have to do with my personal life are taken without the input of my spouse	2.77	1.15	Moderate influence	6
Decisions that have to do with my personal life are taken with my spouse's input but I have the final say on them	2.76	0.84	Moderate influence	7
Decisions that have to do with my personal life are taken with my spouse's input and I do not have the final say on them	3.00	1.10	Moderate influence	2
My spouse has the final say on decisions that have to do with our household	2.83	0.81	Moderate influence	4
Decisions that have to do with our household are not taken until both of us are convinced about such decisions	3.26	0.81	Moderate influence	1
Our household decisions are often influenced by my parents	2.71	1.12	Moderate influence	8
Our household decisions are often influenced by my friends	2.81	1.07	Moderate influence	5
Our household decisions are often influenced by my spouse's parents	2.58	0.96	Low Influence	9
Our household decisions are often influenced by my spouse's friends	2.94	0.88	Moderate influence	3
Average	**2.85**		**Moderate influence**	

Source: Field Survey, (2019)

Results in Table 8, show the means ranking of responses for decision making. It was observed that among the measures, respondents claimed that decisions to do with households not taken until both of the spouses are convinced about such decisions is the leading item (mean of 3.26), followed by decisions to do with their personal life taken with their spouse's input and they do not have the final say on them (mean of 3.00), followed by household decisions being often influenced by their spouse's friends (mean of 2.94), followed by their spouse having the final say on decisions that have to do with their household (mean of 2.83), followed by their household decisions being often influenced by their friends (mean of 2.81), followed by decisions to do with

their personal life being taken without the input of their spouse (mean of 2.77), followed by decisions to do with their personal life being taken with their spouse's input but they have the final say on them (mean of 2.76), followed by household decisions being often influenced by their parents (mean of 2.76); and the least is household decisions being often influenced by their spouse's parents (mean of 2.58).

Overall, there is a moderate level of decision making as to regard income utilization among the educated married employees in their household (with an overall mean of 2.85). It implies that married employees decision positively influence income utilization among married employees in their household. It serves as an indicator of gender equality at the household of educated married employees and also their income-earning contribute to this equality.

Qualitative Results
The level who utilizes the income pooling at the household of educated working married employees differs and varies from what takes place from individual homes.

> *"A male respondent acknowledged that sharing the responsibility is the ultimate thing in relationship otherwise there would be a difficulty in that relationship. In the filled interview guide, it was revealed that he foots the bill of health care, school fees, house rent, electricity among others, but the house chores is being taken care of by his wife."* **Interview information March, 2019.**

This means that the level of income utilization and decision on this pooling income is on the side of the husband.

Men's role as caregivers is often ignored. Globally, women and girls continue to carry out the majority of domestic activities, doing 2–10 times more than men, depending on the country, even though women now represent 40% of the paid workforce worldwide (Meron et.al,, 2016). Men's limited participation in care work continues to be a major barrier to gender equality and women's empowerment, leaving women with a greater burden of unpaid care and keeping their income lower than men's.

Discussion of Findings
From the analysis of the objective, it was found that income utilisation among educated working married employees is usually based on the magnitude of the married employees earnings. In most cases however, most of the expenses are bore by the husbands as they usually earn more than the wives, where they earn close to each other, educated working married employees usually share the major expenses. More so, it becomes a problem when the wife earns more than the husband. This is in consonance with the argument that the household is a basic unit of society where individuals compete for resources (Kabeer, 1997). In support of Kabeer, it is noteworthy that individuals compete for resources even at the household level and the educated working married employees are no exception. They each bring their income to their household, contribute and share the spending, depending on individual contributions. Increasingly, it is understood that intra-household resource allocation and decision-making are affected by multiple factors including individual agency, power and information asymmetries, extra household social relations, and non-household institutions (Bolt and Bird, 2003).

Conclusion

Household bargaining theory explain the cordial relationship that is established between a married employees in a particular household that explain the level of income pooling by them as well as the level of income utilization. Women contribute more in terms of housework than men do at the household level, and men at times contribute more than the women in terms of financial contributions. However, negotiation and bargaining arise among the married employees to ensure the smooth running of the home. This theory explains how the couple can live together in harmony and make their relationship to be strong.

Recommendation

Basing on the above result presents and discussed. The research established that, the majority of the educated working married employees still stand by norms and value of Mbarara culture, this is still deeply reflected in their relationship at household. Nearly all decision making are made by the men, women believe that, they must submit themselves to men. It is therefore recommended that, educated working married employees should always try as much as possible to strike a balance between the cultural norms and their interpersonal relationship with their spouses.

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