

Gendered Financial Governance: Salary Handover as Compensatory Strategy in Household Economics and the Politics of Planning

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Abstract

This study examined gendered financial governance with a specific focus on salary handover practices as compensatory strategies within household economics and their implications for financial planning. Situated within the broader discourse of intra-household resource allocation and gender power dynamics, the study employed a mixed-methods research design with a cross-sectional survey administered to 300 purposively selected respondents from urban and peri-urban households in Uganda, complemented by 20 in-depth interviews and 4 focus group discussions. Quantitatively, univariate and bivariate analyses were conducted to characterise the sociodemographic profile of respondents and examine gender-disaggregated salary handover behaviour. A Structural Equation Model (SEM) was constructed to assess the latent and manifest relationships between gender norms, power dynamics, salary handover obligation, financial planning quality, and household conflict. Qualitatively, thematic content analysis was employed to explore lived experiences and subjective meanings attached to salary handover. Findings revealed statistically significant gender disparities in salary handover behaviour ($\chi^2 = 34.72, p < 0.001$; Cramér's $V = 0.34$), with 42.0% of women reporting full salary surrender compared to 15.9% of men. SEM results confirmed that gender norms exerted the strongest direct effect on salary handover obligation ($\beta = 0.512, p < 0.001$), which in turn significantly predicted both financial planning quality ($\beta = 0.438$) and financial autonomy loss ($\beta = 0.461$). Qualitative themes corroborated these findings, revealing obligation, power asymmetry, compensatory strategies such as rotating savings and credit associations (ROSCAs) and hidden income, and intra-household financial conflict as dominant experiential patterns. The study concluded that salary handover in gendered household economics is not merely a financial act but a politically charged practice shaped by patriarchal norms that suppress women's financial agency while undermining household planning quality. Targeted interventions in financial literacy, gender-transformative programming, and policy reform in household financial governance are recommended.

Keywords: gendered financial governance, salary handover, household economics, compensatory strategy, financial autonomy, intra-household power dynamics, structural equation modelling, Uganda

INTRODUCTION

Within households across sub-Saharan Africa, the management of financial resources is rarely a neutral or gender-blind practice. Instead, it is deeply embedded within patriarchal structures, cultural norms, and power dynamics that systematically shape who earns, who controls, and who decides how income is allocated. Salary handover the practice whereby one partner, predominantly the woman, surrenders part or all of their earned income to a spouse or household head represents one of the most intimate yet analytically underexplored sites of gendered financial governance (Julius & Nelson, 2023; Nelson, 2023b; Nelson & Isaac Kazaara, 2023). Far from being a benign domestic arrangement, salary handover operates as a site of compensatory logic: women who comply often do so not from free choice but from social obligation, fear of domestic conflict, or as part of a negotiated strategy to maintain household stability,

access resources, or retain a degree of indirect financial control (T. Christopher et al., 2022; David, 2025; Mpaata & Koskei, 2021). The politics of household planning are correspondingly complex; when financial decisions are monopolized by one partner typically the male household head the quality, equity, and sustainability of financial planning are fundamentally compromised (F. Christopher et al., 2023; Kazaara, 2023; I. Kazaara et al., 2023; Nelson, 2023a). Despite growing scholarship on intra-household resource allocation and women's economic empowerment, the specific mechanisms through which salary handover practices mediate the relationship between gender norms and household financial outcomes remain theoretically underdeveloped and empirically understudied, particularly in the Ugandan context where informal norms about male financial authority coexist uneasily with rising rates of female formal employment (Ariyo & Kazaara, 2024; A. Kazaara, 2025; A. G. Kazaara, 2024). This study, therefore, positioned itself at the intersection of gender studies, household economics, and financial behavior research to critically interrogate salary handover as both a symptom and a sustaining mechanism of gendered financial governance, with attendant consequences for household planning quality, financial conflict, and women's autonomy.

BACKGROUND OF THE STUDY

Uganda, like many countries in sub-Saharan Africa, presents a paradoxical economic landscape: while female labour force participation has increased significantly over the past two decades rising to approximately 72% according to the Uganda Bureau of Statistics (UBOS, 2023) women's control over their earned income remains constrained by deeply entrenched patriarchal norms governing household financial management. Historically rooted in bridewealth (lobola) systems and customary property regimes that positioned married women as economic dependents, the practice of salary handover has evolved into a complex socio-financial institution that intersects with questions of marital fidelity, respect, and domestic power. Feminist economics scholars such as (Gracious Kazaara & Julius, 2024; Paul & Gracious Kazaara, 2023; Suzan & Gracious Kazaara, 2023) have long argued that intra-household resource allocation cannot be adequately explained by unitary household models that assume homogeneous preferences; rather, bargaining models that account for gender-differentiated fallback positions and social norms are more analytically appropriate. In Uganda specifically, studies by Ssewamala et al. (2010) and Ntozi and Kabera (2019) identified income pooling practices mediated by gender as key determinants of child welfare outcomes and household resilience, yet the specific practice of obligatory salary handover as distinct from voluntary income pooling has received scant scholarly attention (Alex et al., 2023; Calderon, 2025; Moses et al., 2023). The wider literature on compensatory financial strategies among women reveals that where formal financial autonomy is denied, women frequently resort to informal mechanisms such as rotating savings and credit associations (ROSCAs), side businesses, and concealed savings to reconstitute a degree of economic agency. These compensatory behaviours, while adaptive, carry costs including debt risk, marital conflict, and psychosocial burden. Understanding the structural drivers and household-level consequences of salary handover therefore has significant implications for gender-responsive financial policy, women's economic empowerment programmes, and household welfare outcomes in Uganda and beyond.

PROBLEM STATEMENT

Despite rising female employment rates in Uganda, a significant proportion of women continue to surrender full or partial control of their salaries to male household heads, a practice driven by normative gender obligations rather than

mutual financial planning. This salary handover practice is symptomatic of a broader system of gendered financial governance in which women are systematically excluded from household financial decision-making, leading to suboptimal financial planning, erosion of female financial autonomy, increased household conflict, and the adoption of risky compensatory financial strategies (Julius & Gracious Kazaara, 2025b, 2025a). Existing studies on household finance in Uganda predominantly focus on income levels, savings behaviour, and poverty dynamics, without adequately examining how gender power dynamics and cultural norms around salary management mediate the quality and equity of household financial governance. The lack of empirical evidence on the structural pathways through which gender norms influence salary handover practices and their downstream effects on household financial planning quality represents a critical knowledge gap (Julius & Milly, 2025; Julius & Twinomujuni, 2025). Furthermore, the voices of women navigating these financial obligations — including their strategies, negotiations, and resistances — have been insufficiently documented in the academic and policy literature. Without a clear understanding of these mechanisms, interventions aimed at improving household financial wellbeing and women's economic empowerment risk being superficial, gender-blind, or structurally ineffective (Sulaiman & Kaberuka, 2013; Van Niekerk & Phaladi, 2021). This study was thus motivated by the urgent need to generate rigorous, gender-disaggregated evidence on salary handover as a dimension of household financial governance in Uganda, with the aim of informing more equitable, evidence-based policy and programmatic responses.

OBJECTIVES OF THE STUDY

Main Objective

To examine the role of salary handover as a gendered compensatory strategy in household financial governance and its effects on financial planning quality and household dynamics in urban and peri-urban Uganda.

Specific Objectives

1. To assess the prevalence and gender-disaggregated patterns of salary handover practices among households in urban and peri-urban Uganda.
2. To determine the structural pathways through which gender norms and power dynamics influence salary handover obligations and their effects on household financial planning quality and intra-household conflict.
3. To explore the compensatory financial strategies employed by individuals — particularly women — in response to salary handover obligations, and to assess their implications for financial autonomy and household welfare.

Research Questions

1. What are the gender-disaggregated patterns and determinants of salary handover behaviour among households in urban and peri-urban Uganda?
2. Through what structural pathways do gender norms and intra-household power dynamics influence salary handover obligations and shape the quality of household financial planning?
3. What compensatory financial strategies do individuals — particularly women — employ in response to salary handover obligations, and how do these strategies affect their financial autonomy and household economic stability?

METHODOLOGY

This study employed a concurrent mixed-methods research design, integrating quantitative and qualitative approaches to develop a comprehensive understanding of gendered salary handover practices within household financial

governance. A cross-sectional survey was administered to 300 purposively selected adult respondents from households in Kampala and its peri-urban environs, targeting individuals who were employed and residing in shared financial households; the sample was drawn using stratified random sampling across four urban sub-counties to ensure gender, income, and residential diversity. The structured questionnaire captured sociodemographic characteristics, income levels, salary handover behaviour, financial planning practices, intra-household conflict measures, and financial autonomy perceptions, using validated Likert-scale instruments adapted from existing household finance and gender studies. Quantitative data were analysed using SPSS version 26 and Stata 17; univariate analysis — including frequency distributions, means, and standard deviations — was conducted to describe the demographic profile of respondents and characterise patterns of salary handover behaviour across sex, age, education, and employment status categories. Bivariate analysis, specifically Pearson chi-square tests of independence and Cramér's V effect size statistics, were applied to assess the statistical significance of gender-based differences in salary handover behaviour, with a significance threshold set at $\alpha = 0.05$. Structural Equation Modelling (SEM) was implemented in R using the lavaan package, employing a two-stage approach whereby confirmatory factor analysis (CFA) first established measurement model fit for latent constructs — including gender norms, power dynamics, salary handover obligation, household financial planning quality, financial autonomy loss, and intra-household conflict — before structural paths were estimated using Maximum Likelihood (ML) estimation; model fit was evaluated using the Comparative Fit Index (CFI), Root Mean Square Error of Approximation (RMSEA), Standardised Root Mean Square Residual (SRMR), and chi-square to degrees of freedom ratio (χ^2/df), with acceptable thresholds set at $CFI \geq 0.95$, $RMSEA \leq 0.06$, $SRMR \leq 0.08$, and $\chi^2/df \leq 3.0$. Complementing the quantitative component, qualitative data were collected through 20 semi-structured in-depth interviews and 4 focus group discussions — two with women and two with mixed-gender groups — with participants selected through purposive and snowball sampling; verbatim transcripts were subjected to thematic content analysis following the six-phase framework proposed by Braun and Clarke (2006), whereby codes were generated inductively and deductively from the data, organised into sub-themes, and interpreted in relation to the study's theoretical framework grounded in feminist economics and the household bargaining model.

RESULTS AND DISCUSSION

Sociodemographic Profile of Respondents

Table 1 below presents the sociodemographic characteristics of the 300 survey respondents.

Table 1: Sociodemographic Profile of Respondents (N=300)

Variable	Category	Frequency (n)	Percentage (%)
Sex	Male	138	46.0
	Female	162	54.0
Age Group	18–25 years	54	18.0
	26–35 years	96	32.0
	36–45 years	87	29.0
	46–55 years	43	14.3
	56+ years	20	6.7
Education Level	No formal education	18	6.0
	Primary	42	14.0
	Secondary	90	30.0
	Tertiary	150	50.0

Employment Status	Formally employed	126	42.0
	Self-employed	93	31.0
	Informally employed	51	17.0
	Unemployed	30	10.0
Household Income (UGX/month)	Below 300,000	39	13.0
	300,000–700,000	75	25.0
	700,001–1,500,000	99	33.0
	Above 1,500,000	87	29.0
Marital Status	Married	189	63.0
	Cohabiting	51	17.0
	Single	36	12.0
	Divorced/Widowed	24	8.0
Total		300	100.0

The univariate analysis presented in Table 1 revealed that the sample was predominantly female (54.0%), with the majority of respondents falling within the economically active age bracket of 26 to 45 years (61.0% combined). Half of the respondents had attained tertiary education (50.0%), while formal employment accounted for 42.0% of the sample, with self-employment representing an additional 31.0%. These sociodemographic characteristics underscore the relevance of the study context: the high representation of formally and self-employed respondents ensured that the majority had direct experience with salary or income management in shared household settings, thus providing the analytical conditions necessary to examine salary handover behaviour empirically. Notably, 63.0% of respondents were married and 17.0% were cohabiting, meaning that 80.0% of the sample lived in partnerships where intra-household income dynamics — and by extension, salary handover arrangements — were directly applicable. The income distribution revealed a lower-middle to middle-income profile, with 33.0% earning between UGX 700,001 and 1,500,000 monthly; this income range is significant because individuals in this bracket have sufficient income to be subject to household financial expectations, yet remain financially precarious enough for any compulsory salary handover to have material consequences for their economic wellbeing.

From a discussion standpoint, the demographic composition of the sample mirrored the broader socioeconomic profile of urban Uganda, where women's increasing participation in formal employment creates a structural tension with persistent patriarchal norms about income control. The relatively high educational attainment — half with tertiary education — is particularly noteworthy because, as feminist economic theory predicts, education does not automatically translate into enhanced financial autonomy within marriage if gender norms remain unreformed; this hypothesis was subsequently tested in the SEM analysis. The near-even gender split (54% female, 46% male) allowed for robust gender-disaggregated comparisons in subsequent analyses. The prevalence of informal employment (17.0%) alongside formal arrangements also introduced important variability in the nature and regularity of income — and thus salary handover expectations — across the sample, lending ecological validity to the qualitative findings on compensatory strategies. Collectively, the sociodemographic profile confirmed that the study sample was diverse, contextually appropriate, and analytically fit for purpose.

Gender-Disaggregated Salary Handover Behavior (Bivariate Analysis)

Table 2 presents the results of chi-square tests examining the association between sex and salary handover behavior.

Table 2: Salary Handover Behaviour by Sex — Bivariate Analysis (N=300)

Salary Handover Behaviour	Male n=138	Female n=162	Total n=300	Chi-square (χ^2)	p-value
Always hands over full salary	22 (15.9%)	68 (42.0%)	90 (30.0%)		
Hands over partial salary	41 (29.7%)	54 (33.3%)	95 (31.7%)		
Retains most; gives portion	53 (38.4%)	28 (17.3%)	81 (27.0%)		
Retains entire salary	22 (15.9%)	12 (7.4%)	34 (11.3%)		
Chi-square (χ^2)	34.72			df = 3	< 0.001
Cramér's V	0.34 (Moderate association)				

The bivariate analysis in Table 2 demonstrated a highly statistically significant association between sex and salary handover behaviour ($\chi^2 = 34.72$, $df = 3$, $p < 0.001$), with Cramér's $V = 0.34$ indicating a moderate-to-strong effect size. The gender-disaggregated distribution of behaviour was markedly asymmetric: 42.0% of female respondents reported always handing over their full salary, compared to only 15.9% of male respondents, a difference of 26.1 percentage points that is both statistically and substantively significant. Conversely, the most common behaviour among male respondents was retaining most of their salary while giving a portion (38.4%), a pattern reported by only 17.3% of female respondents. The proportion retaining the entire salary was also higher among men (15.9%) than women (7.4%). Partial salary handover was broadly similar across genders (29.7% male vs. 33.3% female), suggesting that this intermediate behaviour may represent a negotiated middle ground rather than a strongly gender-patterned practice. These findings are consistent with the theoretical expectation that in patriarchal household economies, women are structurally positioned as income providers rather than income controllers, obliged to surrender wages as a marker of marital compliance and domestic duty.

These bivariate results carry profound implications for the study's understanding of gendered financial governance. The magnitude of the chi-square statistic (34.72) and the effect size (Cramér's $V = 0.34$) together establish that the observed gender differences in salary handover behaviour cannot be attributed to chance and represent a patterned social phenomenon rather than random individual variation. Drawing on bargaining model theory, the asymmetry in salary handover behaviour reflects differential fallback positions: women, whose outside options in terms of social support, property rights, and legal protection remain limited in many Ugandan households, face higher costs for non-compliance with salary handover expectations than men, making full surrender a rational albeit coerced response. The lower rate of full salary retention among women also suggests that even financially independent, formally employed women are not immune from these normative pressures, confirming that economic autonomy is insufficient in the absence of gender-equitable social norms. These findings align with empirical evidence from Côte d'Ivoire and Ethiopia, where women's income was disproportionately channelled into household consumption under male direction, whereas men retained a greater proportion for personal expenditure, suggesting a regionally consistent pattern of gendered income asymmetry.

Structural Equation Model: Pathways of Gendered Financial Governance

Table 3 presents the standardised path coefficients, standard errors, t-values, and p-values from the Structural Equation Model, alongside overall model fit statistics.

Table 3: SEM Path Coefficients — Gendered Financial Governance Model (N=300)

Structural Path	Std. Coefficient (β)	Std. Error	t-value	p-value	Decision
Gender norms → Salary handover obligation	0.512	0.061	8.39	< 0.001	Supported
Salary handover → Household financial planning quality	0.438	0.057	7.68	< 0.001	Supported
Power dynamics → Salary handover obligation	0.371	0.065	5.71	< 0.001	Supported
Salary handover → Intra-household conflict	0.298	0.059	5.05	< 0.001	Supported
Financial literacy → Planning quality (mediated)	0.243	0.053	4.58	< 0.001	Supported
Salary handover obligation → Financial autonomy loss	0.461	0.064	7.20	< 0.001	Supported
Education level → Financial planning quality	0.187	0.048	3.90	< 0.001	Supported
Model Fit: CFI = 0.953, RMSEA = 0.048, SRMR = 0.052, $\chi^2/df = 2.31$					Good Fit

The Structural Equation Model demonstrated excellent overall fit (CFI = 0.953, RMSEA = 0.048, SRMR = 0.052, $\chi^2/df = 2.31$), with all indices meeting or exceeding the recommended thresholds for model acceptance, thus providing strong justification for interpreting the structural pathways as theoretically meaningful and empirically robust. All seven hypothesised structural paths were supported at the $p < 0.001$ level. Gender norms emerged as the strongest direct predictor of salary handover obligation ($\beta = 0.512$, SE = 0.061, $t = 8.39$), indicating that for every unit increase in internalised gender norm score, salary handover obligation increased by 0.512 standard deviation units, net of other predictors. Power dynamics also exerted a significant direct effect on salary handover obligation ($\beta = 0.371$, $p < 0.001$), confirming that households characterised by higher male financial dominance scores were significantly more likely to exhibit obligatory salary handover patterns. Salary handover obligation subsequently exerted significant downstream effects on household financial planning quality ($\beta = 0.438$), financial autonomy loss ($\beta = 0.461$), and intra-household conflict ($\beta = 0.298$), all at $p < 0.001$, establishing salary handover as a structural mediator between gender norms and multiple dimensions of household financial wellbeing. Financial literacy demonstrated a significant mediated effect on planning quality ($\beta = 0.243$), while education level contributed modestly but significantly ($\beta = 0.187$), suggesting that human capital variables play a supplementary — though not sufficient — role in moderating the impact of gendered salary dynamics.

The SEM findings collectively articulate a coherent structural narrative: gender norms, internalised and reproduced through socialisation and reinforced by power asymmetries, generate a normative obligation around salary handover that functions as a structural constraint on household financial governance. The relatively stronger path from salary handover obligation to financial autonomy loss ($\beta = 0.461$) compared to planning quality ($\beta = 0.438$) suggests that the

primary cost of obligatory salary surrender is experienced at the individual level — as an erosion of personal financial agency — before it manifests in deteriorated household-level planning outcomes. This sequencing has important theoretical implications: it challenges the assumption that household financial outcomes are solely a function of aggregate income, demonstrating instead that the governance arrangements surrounding income — specifically, who controls and manages it — are at least as determinative of planning quality as income levels per se. The finding that power dynamics independently predict salary handover obligation ($\beta = 0.371$) even after accounting for gender norms suggests that these two constructs, while correlated, represent analytically distinct mechanisms; gender norms operate through socialised expectations, while power dynamics operate through coercive household structures. The modest but significant role of education ($\beta = 0.187$) also implies that educational interventions, while valuable, are unlikely to transform household financial governance in isolation unless accompanied by broader normative change — a finding consistent with feminist economics critiques of purely human capital-centred approaches to women's empowerment.

Qualitative Themes: Lived Experiences of Salary Handover

Table 4 summarises the dominant themes, sub-themes, and representative participant quotes emerging from the qualitative thematic analysis.

Table 4: Qualitative Thematic Analysis — Salary Handover in Household Economies (N=20 IDIs, 4 FGDs)

Theme	Sub-Theme	Representative Quote	Frequency
Obligation & Duty	Cultural expectation	"My mother did it, I do it too — it is not a question."	High (n=48)
	Fear of social stigma	"If I keep money, they say I am a bad wife."	Moderate (n=31)
Power & Control	Male financial dominance	"He decides what is bought. I hand over and wait."	High (n=52)
	Strategic compliance	"I give most, I hide some — for children's school fees."	Moderate (n=27)
Planning & Autonomy	Exclusion from decisions	"He plans alone. I only know when money is gone."	High (n=44)
	Negotiated agency	"We agreed — I keep 30%, he keeps 70%. Works for us."	Low (n=18)
Compensatory Strategy	Informal savings (ROSCA)	"I use merry-go-round to save what I cannot keep at home."	High (n=56)
	Hidden income streams	"I sell vegetables. He does not know. That is my freedom."	Moderate (n=33)
Financial Conflict	Salary timing disputes	"Every month-end is war in this house."	Moderate (n=29)
	Debt concealment	"I took a loan without telling him. I fear every day."	Low (n=14)

The qualitative thematic analysis yielded five overarching themes — obligation and duty, power and control, planning and autonomy, compensatory strategy, and financial conflict — with each theme containing substantive sub-themes that enriched and contextualised the quantitative patterns identified in Tables 2 and 3. The obligation and duty theme, emerging with high frequency (n = 48 for the dominant sub-theme), revealed that salary handover was experienced not as a voluntary contribution to household finances but as a culturally mandated performance of marital propriety and feminine respectability. Participants' narratives were saturated with references to intergenerational transmission

of these norms and the social surveillance mechanisms — including gossip, ostracism, and accusations of selfishness — that enforced compliance. The power and control theme, dominant across focus group discussions, foregrounded male financial authority as both structural and performative: men controlled the salary management discourse not merely because they had economic power but because this authority was enacted as a masculine entitlement, as captured by the participant who stated that she hands over and waits. The planning and autonomy theme revealed the gendered asymmetry in household financial decision-making, with a high frequency of women ($n = 44$) reporting exclusion from expenditure planning, a pattern that directly corroborates the SEM finding of a significant negative association between salary handover obligation and household financial planning quality.

The compensatory strategy theme emerged as perhaps the most analytically significant qualitative finding, with the highest single sub-theme frequency in the dataset ($n = 56$ for ROSCA participation). The pervasive use of rotating savings and credit associations (ROSCAs) — locally termed merry-go-round — as a primary mechanism for reclaiming financial agency among women who surrender salaries speaks directly to the study's theoretical framing of salary handover as a site of compensatory logic. Hidden income streams, reported by 33 participants, further illustrated the clandestine economies that women constructed in response to structural financial exclusion; while adaptive, these strategies were acknowledged by participants as sources of anxiety, shame, and relational risk, pointing to the psychosocial costs of navigating financial governance under patriarchal constraints. The financial conflict theme, while less frequent, was notable for its intensity: participants described month-end salary periods as recurring sites of domestic tension, with debt concealment emerging as a particular flashpoint. Importantly, the low frequency of negotiated agency ($n = 18$) — a sub-theme representing households where couples had established mutually agreed income-sharing arrangements — indicates that equitable household financial governance exists but remains the exception rather than the norm, providing a positive counter-narrative that has programmatic implications for gender-transformative financial literacy interventions. Collectively, the qualitative evidence added interpretive depth to the quantitative findings, affirming that salary handover in gendered household economies is a contested, politically charged practice with material, relational, and psychological consequences.

CONCLUSION

This study provided robust mixed-methods evidence that salary handover in Ugandan households is a gendered financial governance practice deeply embedded in patriarchal norms, intra-household power asymmetries, and culturally enforced obligations that systematically disadvantage women. The quantitative findings confirmed significant gender disparities in salary handover behaviour, with women disproportionately compelled to surrender full salaries, while the Structural Equation Model elucidated the structural pathways through which gender norms and power dynamics — operating through salary handover obligation — erode household financial planning quality, diminish women's financial autonomy, and escalate intra-household conflict. Qualitative evidence enriched these structural findings by revealing the lived realities of women navigating financial exclusion, including the creative but precarious compensatory strategies — ROSCAs, hidden savings, and undisclosed income streams — through which they reconstituted financial agency at the margins of formal household decision-making. Together, these findings

established that salary handover is not a peripheral or merely cultural curiosity but a structurally significant mechanism of gendered financial exclusion with measurable consequences for household economic outcomes, women's wellbeing, and the broader politics of planning. The study therefore concluded that meaningful progress toward equitable household financial governance in Uganda requires interventions that simultaneously address gender norms, redistribute financial decision-making power within households, and create enabling environments — institutional, legal, and social — in which women can exercise genuine financial autonomy without the threat of social sanction or domestic conflict.

RECOMMENDATIONS

Integration of Gender-Transformative Financial Literacy into National Programmes: The Ministry of Finance, Planning and Economic Development, in collaboration with civil society organisations, should integrate gender-transformative financial literacy curricula into existing national financial inclusion programmes — particularly those targeting married and cohabiting adults. These curricula should explicitly address intra-household financial governance, the rights of employed women to control their income, and the household economic benefits of equitable financial decision-making, using evidence from this study to demonstrate that obligatory salary handover reduces household planning quality and increases financial conflict.

Policy Reform to Strengthen Women's Property and Income Rights: The Government of Uganda should accelerate implementation and enforcement of the Domestic Relations Bill and related legislation that safeguards women's rights to control their earned income and participate equitably in household financial decision-making. Enforcement mechanisms including community-level legal awareness campaigns and accessible dispute resolution pathways are necessary to translate legislative provisions into lived realities, particularly in peri-urban communities where informal norms of male financial authority remain dominant despite women's formal employment status.

Institutionalization of Couple-Level Financial Counselling in Social Protection Programmes: Development partners and NGOs implementing household economic strengthening programmes should institutionalize couple-level financial counselling as a standard Programme component, drawing on the negotiated agency sub-theme identified in the qualitative findings where mutually agreed income-sharing arrangements were associated with reduced conflict and enhanced planning quality. These counselling sessions should use structured facilitation tools that promote joint budgeting, transparent income disclosure, and shared financial goal-setting, building on the evidence that compensatory strategies such as ROSCAs, while adaptive, are insufficient substitutes for structural financial equity within households.

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