

Childbearing Intentions and Financial Aspirations of University Graduates in Kampala, Uganda.

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Abstract

Scholarship on childbearing has presented a robust body of evidence on how parents' income shapes their childbearing processes and how the presence of children impacts the work dynamics of parents, significantly distorting women's economic participation outside the home. This paper pivots to investigate the impact of childbearing intentions on the financial aspirations of young adults. Using data from 96 semi-structured in-depth interviews collected at two time points, I reveal how young adults strive to achieve their financial aspirations amidst their intended childbearing plans. By showing how childbearing threatens individual financial aspirations, their children's well-being, and how childbearing motivates individuals to work toward their financial aspirations, plus how women aspire for an economic model that befits both their financial and childbearing dynamics, I expound on the literature on childbearing intentions, the family, and work dynamics.

1.0 Introduction

One of the most consequential decisions an individual can make is whether to have children and, if so, when and how. In young adulthood, decisions around having children become critical amidst other life aspirations. A key to life aspirations during early adulthood is economic well-being. During the transition into adulthood, young men and women hold huge economic ambitions and dreams amidst childbearing and parenting circumstances. At this point, young adults begin striving for professional and economic advantage at the nexus of family formation.

This paper addresses the question of how childbearing intentions affect the financial aspirations of young adults.

A multitude of research started by establishing how the economic situations of individuals and/or couples impact their childbearing processes and, consequently, the outcomes therein (Becker, 1960; Easterlin, 1966, 1975; Rindfuss & Brewster, 1996). Later, the scholarship expanded to explore how the presence of children affects the economic situations of parents by determining the nature of work, what parents can take on or not, how they can stay in employment, and/or how they can enable a work-life balance (Collins, 2019; Emslie & Hunt, 2009; Finch et al., 1983). This research focused on the work-family conflict where women hugely experience economic vulnerability given their biased share of time invested in caring for the family compared to the men (Andersen, 2018; Bianchi & Milkie, 2010; Kahn et al., 2014). However, the literature reveals a gap in understanding what the intention to have children means to individuals' economic circumstances.

This study aims to understand how the ideas of thinking about when to start having children, how many children one can have, and how to have those children shape individuals' financial aspirations. What happens to the economic situations of young adults as they navigate their intended childbearing and family plans? I rely on the perspectives of recent graduates from Uganda. Given their suitability with Uganda's transforming but limited labor markets, highly educated individuals are ideal for such a study. The country is among the few sub-Saharan African countries that have tried to close in on the gender gap in education, especially at the tertiary level (Nabbuye, 2018).

Uganda's growing tertiary-educated population amidst the trembling labor markets creates uncertain financial circumstances for young adults at a critical transition stage where

decisions on starting families remain blurred. Despite the country's economic rollercoaster, young adults hold high hopes in striving for a satisfying family life. This context makes Uganda a fruitful site to study. I draw on longitudinal, semi-structured, in-depth interview data collected from 48 men and women as they transition into adulthood. Data was collected at two points between November-December 2018 and May-August 2021 in Kampala, Uganda. I find four pathways through which the intended childbearing processes impact young adults' financial aspirations, including work and career choices, investment plans, asset accumulation, and incomes; hence, the term *striving young adults*. Through these pathways, striving young adults strategize for financial security and the potential to manage their intended families.

First, striving young adults reveal how the process of having children may threaten their financial aspirations, including being a barrier to career growth, investments, and the additional expenses that come with children, which delimits incomes and savings depending on how many children one intends to have or the timing of having those children. Second, striving young adults express notions of how childbearing could threaten the ideal life intended for their children. Here, individuals underscore concerns that if they had many children or started having children in unready times, unprecedented costs could make it hard to provide for them adequately. Most striving young adults intend their children to have a quality of life that most of them missed or underachieved in their childhood. They, therefore, strive to either have fewer children than they would like or extend the timing of when to start having children to ensure that their financial abilities or preparations are unrestricted.

Third, children, or the process of having children, are seen as a motivation for working towards financial aspirations like career goals, investment ideas and plans, business establishments, and individual achievements like owning property. When striving young adults

think about the idea of having children, the process of how many children they can have, and when to start having those children, they are preceded by the motivation of bettering themselves, pursuing financial synergies that would best prepare them for the consequential events when children come into their lives. Lastly, through a gendered lens, I show how striving young adults envisage childbearing amidst their financial aspirations. As prospective parents think about the financial costs that would come with children, they plan to tackle the need in ways that see women planning to invest in businesses or careers that can give them freedom in managing their families, navigating family costs through the dual-earner model, and creating income streams that can shield them from life uncertainties (like divorce or death of their husbands) as they take care of their children. These findings contribute to the literature on childbearing intentions, work-family conflict, economic situations of individuals, and their readiness for childbearing.

The paper proceeds with the literature review, first by looking at how the economic situations of individuals and parents shape their childbearing processes, then discusses how the presence of children shapes and determines men's and women's work experiences and outcomes. I then explore the macro dynamics of Uganda's improving university education, showing how changes around female enrollment allude to this improvement, including the mismatch and associated challenges between university education attainment, transitioning into work, and the onset of family life. Next, I present my methods and data before I move on to detail my findings. I discuss and conclude the paper by expounding on *striving young adults* and how they come about.

2.0 Childbearing, family, and work.

Individual economic security and careers are central to decisions around having children (Mitchell & Gray, 2007). Several research studies have shown how individuals' financial

positions and careers shape their childbearing decisions (Johnstone et al., 2021). In 1960, Becker showed how children become an economic burden to parents. Research central to this debate confirmed that to achieve the desired quality of children, parents bear the burden of spending more to invest in their children through education, health, and social well-being (Becker, 1992; Siegers, 1987). Because children come with increasing economic demands, parents may choose to have fewer children as a response to the economic burden that comes with them (Caldwell, 1976, 2005). However, the presence of children has also been established to impact parents, for example, through their individual work experiences (Craig & Sawrikar, 2009; Milkie et al., 2010).

Women's work behavior is hugely determined by the number and age of a woman's children (Hakim 2003). The presence of children affects the roles that women occupy, when they start to occupy them, and for how long they stay in those roles (Paull, 2008; Rindfuss & Brewster, 1996; Slaughter, 2012). If not supported, family obligations involving rearing children prevent women from working, allowing men to become the only breadwinners in the home (Collins, 2019). Even when both parents share children's responsibilities, women continue to independently carry the housework burden (Del Boca et al., 2020). This work-family conflict that women experience as they struggle to balance earning economic viability and parenting produces the dilemma of the motherhood penalty in favor of the fatherhood bonus (Kleven et al., 2019; Miller, 2014). While mothers are seen to be less productive and distractive at workplaces (Budig, 2014; Wang & Ackerman, 2020), fathers are awarded for assumed better productivity, highly rated, and marked as the ideal workers (Correll et al., 2007).

When Craig (2007) investigated how having children affects the lives of parents and the time effects of having children, it was found that caring for children requires a significant time

investment. Parents give up sleep, personal care, paid work, and recreation to create time for family. Most challenging, mothers give up more time than fathers to care for their children, which leaves women to be economically vulnerable. Given a specific context, women may permanently leave employment, temporarily move out of employment, and/or return at a later stage when parenting duties allow them to, while others may maintain their working schedules but at a cost (Brinton & Oh, 2019; Paull, 2006). This explains how men have remained economically vibrant, unlike women when they assume parenting roles. Despite research revealing the economic advantages that children enjoy in homes where both parents work (Joshi, 2002), they come at a cost to both parents, but women are suffocated most. Realizing this, women may consider having fewer children and becoming more intentional and strategic about their economic participation (Hochschild, 2014; Jensen, 2012; Mills et al., 2011).

Previous research has revealed that women in less developed societies like sub-Saharan African countries, where many women work in informal settings, may easily combine family work and economic participation (Anderson, 2014, p.281; Boserup, 2007, p.78). Further studies in Kenya and South Africa have shown women with children rely on extended family, friends, neighbors, and organized childcare or domestic workers to enable their economic participation (Clark et al., 2021; Horwood et al., 2019). However, some of these strategies, like relying on extended families, friends, and neighbors, have begun fading (Clark et al., 2017) with the changing family dynamics, especially in urban contexts with rising university-educated populations. For instance, female university graduates in several sub-Saharan African countries have started seeing opportunities to delay their childbearing plans (Shasha et al., 2023), thus a contradiction to work-family compatibility. This empirical scholarship significantly explores the presence of children in the work dynamics of parents. This paper, however, investigates how

childbearing intentions affect individual financial aspirations, including career plans, economic investment and participation, and well-being, using the case of Uganda.

2.1 A Macro Context of Education, Work, and Childbearing in Uganda.

Uganda is among the countries in sub-Saharan Africa that have greatly improved the gendered outlook of their higher education over the years. In 1990, Uganda introduced the affirmative action policy to increase the involvement and participation of women in higher education, and by 1991, women were entitled to 1.5 free points in consideration of their admission to university (Odaga, 2020). The success of this policy has recently matured to reveal more women than men graduating from universities (Adude, 2022; Mulondo, 2022; Nabukenya, 2022). The country produces more highly skilled women than it did three decades ago when its higher learning institutions enrolled only 17,000 students, with 28% being women.

By 1980, Makerere University, the country's only university, comprised only 4,045 students with more than 80% men. By 1991, only 2000 students would be admitted out of an eligible count of more than 9000 students (Mayanja, 1998). Between 1988 and 2001, a rise in private universities, saw student enrollment grow to about 18,000 (Kasozi, 2002). The establishment of private universities was an opportunity to allow more female students to acquire a university education.

Currently, the country produces an annual average of about 80,000 graduates from all higher institutions of learning combined with more than 30,000 university graduates (The Independent, 2022). The rising enrollment of women is critical to the increasing number of graduates in the country. The country would be counting gains from this ready human capital; however, the high unemployment rates have curtailed this economic opportunity window. With over 30,000 fresh graduates yearly, only 8,000 get absorbed into the job market (Mwesigwa,

2014). Yet every 1 in 5 employed persons needs to be more utilized and continue to face ruins of low returns (Ahimbisibwe, 2021). The country is trying to ensure employment creation for its graduates by encouraging a transition to commercial agriculture and increasing industrial productivity, but all in vain. The government's failure to create better jobs and enact a minimum wage bill creates frustration, pushes people out of the employment sector, and discourages others from joining. This has turned the Middle East into Uganda's top labor export destination but with mediocre returns, yet most migrants are women, given the nature of jobs available (MGLSD, 2023). The country exported over 80,000 and 90,000 workers to the Middle East in 2021 and 2022, respectively, with over 75% females (MGLSD, 2023).

When individuals go to school, they expect to harvest from their investment, and once this fails, the qualification one holds ceases to matter, and they resort to any feasible alternatives for survival. The failed employment efforts have left many Ugandans with no hope but to think toward small-scale businesses. In 2014, the country topped the world's most entrepreneurial countries (Singer et al., 2014). Unfortunately, these entrepreneurs are usually young people with little growth expectations for their businesses (Patton, 2016). Business establishment or self-employment could be seen as an alternative to unemployment, but inadequate resources and the unbearable production and/or servicing costs challenge it (Gemma Ahaibwe et al., 2018).

Amidst the growing population of educated but economically struggling young Ugandans, the country presents among the top 10 countries with the highest fertility rates globally (World Bank, 2024). In such a context, the country's population continues to grow rapidly and is projected to reach over 50 and 65 million people by 2025 and 2035, respectively (World Bank, 2024). Between 2016 and 2022, the average number of children a woman would have if she survived through ages 15-49 has negligibly decreased from 5.4 to 5.2, and the urban

total fertility rate has increased from 4 to 4.3 (UBOS, 2023). Uganda's fertility has been slowly declining and stagnated for some time. Education has been presented as a critical factor associated with reduced fertility desires in Uganda (Behrman, 2015), yet the total fertility rate of women with tertiary education remains at 3.6 (UBOS & ICF, 2018). How educated young adults navigate these realities toward family formation in an economically strained context remains blurred. Unless the country reforms its employment sector, many university graduates will remain unemployed, the few employed will continue being underemployed, and their economic aspirations will rage in despair.

3.0 Methods

3.1. Study setting

This study was conducted in Kampala, Uganda's capital, and included fresh university graduates from two public and two private universities as respondents. The chosen universities were identified, given their broad representation of the Ugandan population. These included students across different socioeconomic statuses, religious backgrounds, social behaviors, academic life, and university status. Even though these universities are all in Kampala, study participants hailed from different regions.

3.2. Sample Selection and Data Collection

This paper draws on two waves of longitudinal, semi-structured, in-depth interview data collected from 23 women and 25 men between November 2018 and August 2021. All respondents (n=48) were recent university graduates who had completed their first degrees by May 2018. All interviews from both waves were administered in English, the country's official language. For both waves, all in-person interviews (n=91) occurred in close-door office spaces in a research center at Makerere University or participant-chosen comfort locations like recreational centers or office spaces. The rest of the interviews (n=21) were conducted by phone. After

obtaining written informed consent at the onset of each interview, interview conversations were recorded using audio recorders. On average, all the respondents across both waves were compensated \$10 for their travel to and from the research center or the premise where the interview was conducted. The University of Michigan Institutional Review Board (HUM00194668), the Makerere University School of Social Sciences Institutional Review Board (MUSS-2021-39), and the Uganda National Council of Science and Technology Institutional Review Board (SS997ES) approved the study.

3.2.1. First wave

The first wave was led and supervised by the initial Principal investigator as part of a two-year longitudinal study designed to understand the life of fresh graduates after university. The sample selection undertook a two-stage purposive sampling procedure. In the first stage, the initial principal investigator visited four universities in Kampala to assess their numerical size and track their behavioral and sociocultural contexts. At this stage, the researcher worked with student leaders from different schools and colleges in the four universities who assisted in the identification of 135 prospective study participants.

In the second stage, a baseline survey gauging participants' interest in engaging in the longitudinal study was administered to all 135 prospective participants. The majority, 121, accepted to participate, while 14 deferred the study. By accounting for socioeconomic status, university population, program diversity, gender, and thematic saturation, 60 of the 121 participants were finally selected to participate in the study. Makerere University and Kyambogo University being the largest and most diversified, 20 participants were solicited from each, and Ndejje University plus Bugema University contributed 10 participants each.

Data for the first wave was then collected between November and December 2018. Semi-structured in-depth interviews were administered among 29 women and 31 men by four Ugandan research assistants (two men and two women) under the immediate supervision of a Ugandan female social researcher and overall supervision by the initial principal investigator. 58 interviews were conducted in person in closed-door office spaces of a research center at Makerere University, and only two happened on the phone. The interviews intended to investigate participants' romantic relationship experiences, their knowledge and experiences about contraceptive use, and fertility intentions. The research team developed the interview guide, and improvement in question format and clarity was achieved after piloting among prospective participants who had not been selected in the final sample. Interviews here lasted for an average of 106 minutes, with a minimum of 72 minutes and a maximum of 159 minutes.

3.2.2. Second wave

Almost two and a half years later, under the supervision of the initial principal investigator, I administered 52 follow-up semi-structured in-depth interviews from May through August 2021. Eight of the former 60 respondents were not interviewed because of contact loss (n=6) and participant disinterest (n=2). Most (n=33) were held in person, while 19 interviews were conducted via phone. 17 out of the 33 in-person interviews were conducted at the research center office, while the 16 were conducted in participant-chosen venues like office spaces and recreational centers. A careful review of the transcripts from the first wave and insights from the first wave research team informed the depth of the interview guide. Question clarity was obtained after piloting the guide among the then (2021) Makerere University prospective graduates. Interviews in the second wave lasted an average of 68 minutes, with a minimum of 42 minutes and a maximum of 107 minutes. Finally, 48 of the 52 interviewees were considered for

analysis after four corresponding interview transcripts from the first wave could not be accessed due to privacy concerns.

Table 1: Sample Characteristics

| Characteristic | Women | Men | Characteristic | Women | Men |
|-----------------------|-------|-----|----------------------------------|-------|-----|
| Age | | | Currently, Have children? | | |
| 23-27 | 23 | 23 | Yes | 2 | 4 |
| 28-32 | 0 | 2 | No | 21 | 21 |
| Marital Status | | | Employment Status | | |
| Single | 7 | 5 | Graduate Student | 2 | 1 |
| In relationship | 13 | 14 | Unemployed | 0 | 2 |
| Cohabiting | 3 | 3 | Employed | 18 | 17 |
| Married | 0 | 3 | Self-employed | 3 | 5 |

3.3. Data management and analysis

All interviews were transcribed verbatim, read and re-read before coding, and analyzed in an iterative process. I organized all respondents in rows using Microsoft Excel spreadsheet software by assigning an identifier code and a corresponding pseudonym to each respondent in the analytical sample. Respondent characteristics like age, sex, marital status, and employment status were captured in the Excel spreadsheets.

Detailed memos about each of the paired transcripts from waves one and two were written to capture key summary responses from the transcripts. I developed thematic areas from the summary memos and used Dedoose software to initially code for attitudes towards having children, preconditions for childbearing, and themes on work, childbearing, and men’s involvement in child-rearing processes. On succeeding occasions of finding answers to the research question, “How do childbearing intentions affect the financial aspirations of young adults,” I developed four analytical themes under which we coded for individuals’ perspectives around their childbearing intentions after iterative reading of transcripts, summary memos, and excerpts from the initial coding. These analytical themes captured perspectives that described childbearing as a threat to individuals’ financial aspirations, childbearing as a threat to an ideal

life for children, another that revealed the context of childbearing being a motivation to working towards financial aspirations, and one that exposed the gendered perspectives of the effect of childbearing intentions on financial aspirations. Data was again coded for the above-mentioned themes using Dedoose qualitative analysis software.

4.0 Findings

Table 2 below shows respondents' childbearing intentions amidst their financial aspirations between 2018 and 2021. I reveal how men and women vary across the contexts over the two and half years, accounting for changing life conditions, including completion of school, career acquisition, establishment of businesses, marrying, changes in romantic relationships, initiation of childbearing, and living independently.

For example, in 2018, when we asked Marylin what would make her feel comfortable having children, she mentioned that apart from getting a job and raising her income, she needed to move out of her parent's home, establish her own, or join her husband before having children. In 2021, after acquiring a job, she revealed that the number of children is very important because she wanted them to have a good future where they do not lack school fees, food, or preferred luxuries. Adding that she never wants her children to suffer. Marylin suggests that the probability of lacking as a child, increases with the increase in the number of children one's parents choose to have. After acquiring a job and raising her income to the point of being able to move out of her parent's home, she realized there was more to prepare for before having children. And a decision on how many children to have is one of those. Marylin is among the many individuals who perceived that if you do not carefully plan for how many children to have and when to have them, you will likely fail to provide a quality life for those children. Striving young adults

strongly emphasize the desire to provide children with all they need and is a key feature of achieving their financial aspirations.

Marylin’s 2018 versus 2021 perspectives about having children vary with the differences in her life situations at the two-time points. In 2018, the idea of having children was conceived with the motivation of working toward getting a job, improving her financial well-being, and establishing a home. In 2021, she is driven mainly by how the intended children will be nurtured, considering their needs. In both scenarios, however, Marylin is consistently striving to take care of her intended children by offering them what they need without lack amidst her career success. Selected excerpts in Table 2 below depict circumstances representing the four contexts through which respondents’ financial aspirations are impacted by their childbearing intentions.

Table 2: Description and representation of results

| Context | Explanatory Excerpt | Frequency | | | |
|--|--|-----------|-------|------|-------|
| | | 2018 | | 2021 | |
| | | Men | Women | Men | Women |
| Childbearing as a threat to individual financial aspirations | “I am thinking about some other things like working, getting money, stabilizing. So, if I get pregnant, I think I would even get a setback as far as my goals are concerned because I would have to first [commit] to the pregnancy and my baby.” ~ Zawi, 25-year-old. | 19 | 10 | 11 | 9 |
| Childbearing as a threat to an ideal life for children | “I don’t want the way I suffered to happen to my daughter or son. I want to at least live a life that is good. Not this life of struggling [where] they are chasing [your child] out of class for school fees [and you end up] developing hate out of nowhere because you’re incapacitated to provide.” ~ Hemberto, 25-year-old. | 16 | 12 | 19 | 14 |
| Childbearing as a motivation for working towards financial aspirations | “I would want to at least have 10 children [and] that is why I am working hard so that I can take care of the 10 plus the lady who will give birth to those cute [children]. [By now,] I would have given birth to one or two children, but I don’t want my kids to suffer neither do I want my wife to suffer. So that is why I keep pushing not until I am | 21 | 19 | 19 | 14 |

[able] to take care of them.” ~ Tyson, 27-year-old.

| | | | | | |
|--|---|---|---|---|---|
| Childbearing and financial aspirations, a gendered perspective | “I need to be financially sound. I’m not looking at my partner [and] it’s not that I don’t expect them to support but just in case they’re unable to, can I? That is key for me [such that] I don’t bring a kid into this world and then we start suffering and looking [like I am] able to provide for my kids.” ~ Dinah, 26-year-old. | 2 | 9 | 5 | 7 |
|--|---|---|---|---|---|

A) Childbearing as a threat to individual financial aspirations.

Overall, the perception that childbearing threatens individual financial aspirations decreases notably with employment status among men but is negligible among women. The perception was more apparent in 2018, when almost all respondents were unemployed than in 2021, when only two were unemployed (See Table 1&2). Here, the idea of having children or the emergence of a pregnancy are perceived as threats to career growth, detrimental moves to investments, and causes of extra expenses amidst limited incomes and savings. It is also clear that the decrease is more noticeable among men than women. For women, getting a job alone may not be sufficient to remove the threat to their financial aspirations since getting pregnant and having a child disrupts their economic engagement and threatens their career growth, unlike men.

Instances where having a child is perceived as a threat to individual financial aspirations are common among striving young adults who have no job or are not engaged in income-generating activities. For those with some income and are still threatened, it is because the income is insufficient to support the initiation of a family alongside their ambitious life and economic goals. Respondents thus suggest that in such instances, it would only be ideal to both intend a manageable family size and prolong when to start having children. These preferences are hinged on the idea that having children only subtracts from your income rather than adding to

it. With the expenses that arise when one has a family, respondents report that having many children or having them when you are not ready may jeopardize your financial goals and the ultimate life desired by an individual.

“Having a kid changes your life entirely. The costs increase, investments reduce, and you may find that the income is still the same. Costs are increasing because you have to take care of the family. The child will only be a liability.” ~ Robert, 26-year-old high school teacher.”

Children come with huge economic needs. For them to be looked at as a liability is not surprising. This implies that once unprepared, having children may deplete the little you have or frustrate the plans to grow your income streams. In some circumstances, there is not even any to offer these children. Instead, their presence may jeopardize your current or future economic opportunities, rendering you a burden to those around you. In 2018, when Kerry, a 26-year-old Information Technologist, was asked about the would-be impact on her life if she got pregnant at the time, she said,

“I am not even employed. That would even be worse. I would have disappointed my parents [by bringing] another burden to them. [Having children now] would change a lot [of plans] because [you may not be financially ready] to care for them. For instance, you could have a job that doesn't require you to have a kid, and that could change if it happened right now.”

Striving young adults revealing how childbearing would threaten their financial aspirations look at children as a financial burden given the responsibilities and time-consuming demands that come with them. These responsibilities and time-consuming demands range from nursing a child in their formative stages, where a parent is required to stay with them, taking time off to prepare them for social interactions like games with fellow children at schools, in communities, among other places, and taking up chores like feeding them, bathing them, and being responsible for their laundry. Eventually, all the roles undertaken to ensure that a newborn lives to grow into a responsible adult are demanding and are a potential stressor against available

financial resources, the time one would devote to their job or career, and resources that would enable futuristic investments.

“I already have one [child], and from experience, I wouldn’t [be] yearning to have children. I always [say] that a child is the biggest liability you can ever have. All [of a] sudden she’s sick, you take [her] to the hospital, you treat her, she becomes okay, after around three days she’s sick [again]; they keep on stressing you, and it becomes expensive in the long run. When my daughter started going to school, her school fees became an extra expense for me, and from that experience, even if I married, I would not have more than three children.” Liam, 25-year-old Productions quality controller.

As Liam explains above, children bring about a loss of time, which is apportioned from one’s career to look after them. This loss in time does not only imply a loss in income but also a depletion of savings, as well as a reduction in time for personal career growth and investments. In such cases, men and women fear initiating unplanned childbearing behaviors or having a certain number of children to avoid frustrating their financial goals and plans. It does not imply that they prefer not to have children at all; however, they plan to have children in a way that does not frustrate their financial aspirations. Through these aspirations, they intend to have a certain number of children in ways that provide them ample time to try and balance between rearing children and their careers, businesses, or investments. This way, having children when you are ready would reduce the stressors against one’s financial goals and time.

Interviewer: How would you feel if you got pregnant at this point in your life?

Respondent: I would feel disappointed because there is a way a child lags you behind. You can’t do certain things until they are [of] a certain age. You pause your goals and dreams to [care for them].

Interviewer: How would your plans change if this happened right now?

Respondent: The money I would be saving for a business would now be turned to cover the rising expenses from hospital and feeding [bills]. ~ Sherry, 26-year-old graduate student.

As part of a threat to one’s financial aspirations, the presence of children in an individual’s life is also seen as a competing demand against the well-being of the parents. Adults work hard in life for reasons beyond children. They work to lead a better life than they lived in

childhood. Others work to achieve lifelong dreams of well-being despite having brilliant childhood experiences. This way, having a certain number of children or having children at a certain time in one's life may hinder realizing one's well-being.

“Kids need a lot of resources and money. The fewer kids you have, the more you can enjoy life. There are people with many kids who barely have any money left for themselves. They can't even go on trips because they have to spend more on kids' school fees and feeding. One should be able to enjoy life, but the more kids you have, the less you enjoy life.” ~ Anna, 26-year-old Communications personnel.

To conclude, childbearing is a part of one's life, and decisions and behaviors around having children are life-impacting. In this sub-section, I have shown how striving young adults make meaning of what their lives, especially their financial aspirations and well-being desires, would look like if they had children they could not adequately support or manage. This is a tickling body of evidence of what it means to start a family or have a certain number of children while surrounded by financial inadequacies.

B) Childbearing as a threat to an ideal life for children

The idea of having children that one can take care of without any burden is reinforced by the perspective that individuals choose when to have children and how many children to have, depending on their financial readiness and the prospective financial capacity to care for those children. While having children can hinder the achievement of specific financial aspirations, as discussed in the above sub-section, respondents also expressed concern about how having a certain number of children or initiating childbearing at a particular time in your life without a clear plan would negatively impact the life lived by those children. Bearing many or unplanned children may lead the parent to unprecedented costs that eventually make it hard for the parent to provide for them sufficiently. Striving young adults desire a specific quality of life for their

children and are willing to work toward it. This includes a high standard of education, quality health care, and a life filled with luxurious desires.

On the one hand, the nature of care striving young adults intend for their children is a replay of what they received during childhood for those from well-to-do families. On the other hand, those who feel that their childhood experiences were lacking and dominated by poor-quality basic needs like education, housing, feeding, and social well-being have a considerable life dent and desire to fill that dent by providing the best for their children. Altogether, striving young adults desire their children to lead a better life than theirs. Such ideals pressure striving young adults to desire fewer children and rethink when they should have those children. This includes but is not limited to reassessing their readiness to have children in consideration of their financial capacity to provide for them adequately.

The threat toward an ideal life for children has left striving young adults with an interest in large families to cut down their desires for the well-being of prospective children. It is believed that having fewer children enables one to consolidate sufficient resources to support a desired quality of life among the children. Parents would not love to see their children suffer because they cannot avail enough resources for their well-being. It explains why one would instead desire a small family size or delay when to start having children until they are financially ready.

“I want a better life for my kids [even if it’s one child]. It should be a better life [but not] them hustling with life. If I could provide for ten, I could give birth to them [but I intend] not more than four because ten children won’t get a better life. You can’t cater for the ten children and give them your best.” ~ Tyson a 27-year-old Agro-forestry Businessman.

As one prepares to provide an ideal life for their children, the number of children to bear is essential, as stipulated above. Like Tyson, several striving young adults report that going beyond four children may jeopardize the children’s quality of life. It is reported that affording

quality healthcare, education, and other aspects of well-being is difficult once one bears more than four children. Four children are considered ideal because they are presented as not so few or so many. Uganda is one of the youngest countries in the world, and its fertility transition has reflected families with more than four children as large families. Unsurprisingly, many striving young adults present four children as an ideal number, especially when most come from families with more than four children.

“I wouldn’t want one or two children: that’s too few. I wouldn’t want five or six; that’s too many. [Four are enough] because I want a family that I would give a quality life. A family that I can accommodate in the future modern economy [where] we will be living in the city, education is expensive, and all other costs.” ~ Claudia, 26-year-old online clothing proprietor.

Emphasis on how many children are ideal is important, especially while desiring to avoid circumstances where one’s financial status cannot meet one’s family’s well-being. This is why some striving young adults stress having a certain number of children, arguing that it is what their financial strength will manage. Others choose to delay having children as they wait until they deem it possible to provide their children with a sustainable quality of life.

Having a family or initiating childbearing at a time when you are ready to provide them with the necessities for their well-being is in the utmost interest of all striving young adults that I present here. They intend to have children that would not affect their ability to provide them with a good life, and a small family is a perfect choice for such a desire. Respondents report manageable children as those they can look after without difficulty by providing the necessities for their well-being. In addition, for children to be manageable, striving young adults add that parents should be able to afford their life desires while not suppressing other family needs.

“Three or four children is the number that I can manage because when you have so many kids, and you have not planned so well, there are times when you need school fees, [money for medication], and so on, and they become a burden. So, I feel that four are the ones I might manage [while] getting whatever they want.” Casta, 25-year-old high school teacher.

The ideal life these striving young adults perceive for their intended children comes at a high cost. Quality services in countries like Uganda are expensive. For example, quality education is available mainly in costly private schools. The few public schools with quality education are as expensive as private ones. All these costs befallen parents; otherwise, a child's future would be placed at risk in struggling public schools and poor-performing but cheap private schools. Therefore, striving young adults are intentionally downsizing their prospective families and extending when to start these families to grow financial capacity that would enable them to provide their children with the best necessities.

“With [an] unreasonable number [of children], you struggle. You can't give them basics, no quality education; you can't take them to school. They don't get certain things in life because [they are] competing for very few available resources [and] that informs a lot on how many children I should have” ~ Claudia, 26-year-old Online clothing proprietor.

The striving young adults are not only concerned about the hindrance toward a good life if they have many children. They are also aware that their children may not take it lightly if the time comes when they fail to provide for them. These prospective parents report that failing to provide for their children as desired may lead them to a life of disappointment. Something that striving young adults would consider as a sign of failure in their lives. Therefore, to avoid such sad parental experiences, they choose to downsize the intended families and ensure they achieve their financial aspirations before starting those families.

“I have so many fears of the kind of [life] my children would [lead]. I don't want to have children that will curse why I had to become their father. Having so many is quite a burden I don't want to engage in. I want children I can take care of without them complaining.” Aluda, a 32-year-old Productions Manager

Perspectives presented here arise from thoughts that depending on when one will start a family or how many children they may choose to have, if not well planned, they may face economic hardships to support such a family. Having children is thinking about how many to

have, when to have them, who to have them with, and how to take care of them. However, even those who have children because of accidental pregnancies take time to think about how to care for them. This shows how important the responsibility to take care of children is. In this subsection, I reveal how individuals think about how well to have children that they can adequately support without compromising the children's wellbeing. The goal is to have children who can be looked after without constraints. The focus is on children's well-being and their essential needs like health care, access to quality education, proper nutrition, and clothing.

C) Childbearing as a motivation for working towards financial aspirations.

Childbearing is a very consequential event in many people's lives, especially in how they plan to live their future lives. It thus becomes inevitable to plan for children. One of the ways to achieve an ideal family is to think about when you want to have the children, how many you want to have, and how you plan to have them. These initiatives then become critical to how you work towards the life you want them to live, impacting your career and personal life decisions. In this section, I reveal how the intention to have children motivates working towards particular career/investment goals, personal life goals, and a sense of financial stability that can support one's ideal family.

Thinking about how to have children is important in informing how one goes about one's life goals, including one's career, family responsibilities, and well-being. Through such pathways, one becomes aware of what they would need in their lives before they start a family or have a certain number of children. This is where the desire to start a family or have a certain number of children motivates striving young adults to work towards their financial aspirations that they deem fit to support their desired families. On several occasions (see Table 2), respondents noted that having children or the plan to have children creates a sense of

responsibility in one's life, which comes with a clear focus on work, for they have reasons as to why they are working.

“When she got pregnant, I was a bit scared [but] then I started to think differently. Like, okay, I'm the one who is responsible for her pregnancy, but she's not staying with me. I'm still staying at my mum's place, which is unacceptable. Then, I started hustling so I could maybe try to provide something to her. I will never regret it because that changed me [and] I can say that I can do something important in life.” ~ Harvey, 26-year-old

Striving young adults believe that demands like the need for school fees, food, clothing, and substantial shelter, which are poised by the presence of children, push one to work out their best to provide for their families effectively. The presence of children or the plan to initiate childbearing creates a financial gap. This gap can only be filled by how much one goes out of their way to work harder and create financial synergies toward it.

“When you have children, there is a responsible life. Living a responsible life is hard unless you have kids because you have nothing that forces you to work hard. But when I have school fees to pay, I have rent to pay [and] I have other basic needs to take care of, it makes you live a responsible life.” ~ Herbert, 25-year-old High school teacher.

Lora, a 25-year-old banker, affirms this responsibility, ascertaining that ever since she had a child, she realized that children are costly, and one needs to make more money before they have another. She adds that despite her intention to have four children, she will wait a little longer first to make more money before the other children come in. Because striving young adults are in pursuit of quality life for their children, this informs their choices on when to have a child. This is also a clear pathway through which one chooses to quicken or extend their childbearing plans depending on whether their financial aspirations are fulfilled.

“All the [childbearing] decisions I make are centered around money. If I make money, even if it is in one year, I can marry and have kids the following year. But if I don't have the money, I will keep pushing. I'm first working, and I know in a few years' time I will have made some investments, and after making investments, I think then I can have children because I will have secured some money and [our future]. I don't want to bring someone in this world to suffer. I want to make enough money to be able to provide anything my wife and my kids want. I will almost be giving them everything. I will be supporting them in everything. I want to have a good

life. A life that my kids will be proud of by having everything they desire. I just want two or a maximum of four [that] I can provide for.” ~Israel 26-year-old online marketer.

Respondents present the need to prepare enough resources, including obtaining assets that support the well-being of a family before initiating childbearing. These resources and assets may include enhancing incomes, as explained above, acquiring a house, establishing a home, and acquiring a car, among others. Striving young adults report that owning a home waives the pressure that comes with rental payments. This goal comes with the benefit of diverting money paid in rent to cater to other essential demands for the family. Investment in acquiring material resources for the family is a key timing factor for initiating childbearing. For example, owning a car is seen as an enabler of family well-being, especially in emergencies, parenting activities like taking children to school and hospital, and facilitating the woman’s movements during pregnancy. Other striving young adults believe that owning such assets is a sign of readiness to start a family, imagining that the only missing aspect of life after having a career, a home, and a car is having a wife and children.

“To have children, I need more income, more [business] projects. If I increased how much I get per day or month and I’m constructing [a home], I have my car; then I wouldn’t have a problem even having [children right now],” ~Trevor, 25-year-old Engineer.

Having a home before starting a family or initiating childbearing is reported to be very important. Striving young adults believe it is odd to start childbearing while staying at your parent’s house. If such happened, then one would be humiliated and thought of by society as someone who was not ready to start a family. It would be a disgrace to one’s parents. Moving out of your parents’ home to start your own home and later have a family comes with a ton of respect and acts as a sign of a responsible and successful adult.

“Apart from getting a job and increasing my finances, [for me to feel comfortable] to have my kid, I need a home which is not my parents’. It can either be [my husband’s] or mine because it looks weird being at your parents’ home when you are pregnant. You become the talk of the

village on how you got pregnant, and [you plus your child become a burden to your parents].”
~ Marilyn, 25-year-old Human Resource Personnel.

I have expounded on how individuals envisage putting in place/achieving certain financial goals in preparation for having children or starting families. They present that certain goals should be achieved to create reliable support systems for their ideal families. It is worth noting that the idea of thinking about what your family needs before having another child was emphasized among respondents. From the experiences above, we witness how having children influences striving young adults to work towards their financial aspirations and live the life they dream. These financial goals result in several outcomes, including rising incomes, diversifying income sources, and acquiring specific assets. Striving young adults would envisage their efforts as working toward financial freedom in a bid to have children.

“Some people don’t plan, and they [end up having] many children they can’t care for..... But if you plan for everything, you will be organized to know that if my child has grown to this age, I can [now] have the next, and I will be able to take care of them.” ~ Nada, 24-year-old
Monitoring and Evaluation Associate.

In this sub-section, I have shown how individuals are motivated to grow and improve their careers, boost incomes, and establish assets paramount to their families’ well-being. Before having children, they expound on how they plan to attract more resources that would, in turn, enable them to provide for their families adequately. In this case, individuals’ childbearing intentions help in shaping how they go about their financial goals.

D) Childbearing and financial aspirations, a gendered perspective.

Financial aspirations, a term I present to mean an individual’s pursuit toward achieving financial goals that are perceived to reflect one’s well-being and life success, is central to the decisions around having children, when to have children, and how to have them. In the early parts of my results section, I reveal how childbearing may threaten these individual financial

aspirations and, later, the family's well-being. I also expound on how childbearing can motivate individuals to work towards their ideal financial aspirations. One missing aspect is how the relationship between childbearing and financial aspirations is viewed from a gendered perspective. In this sub-section of my findings, I show how gender dimensions influence the effect of childbearing intentions on financial aspirations.

As earlier presented, having children comes with responsibilities to parents. Parents then invent and shape new ways of fending for their families, acknowledging that more people look up to them to live the next day. This is evident in how the presence of children or the plan to have children drives individuals to fulfill specific financial motives to feel ready to have them.

“Seeing [your children] grow increases your sense of responsibility. You start thinking ahead and planning for your family [by] looking at alternative investments to generate more revenue for the family. Having a child [also means] that whatever decisions you make are not just for you but for many others who depend on you.” ~ Asa 27-year-old Auditor.

To achieve these financial aspirations amidst having children, striving young adults start thinking and pursuing alternative sources of income beyond their careers. And this is where the idea of starting a business alongside a career gains momentum. Also commonly referred to as having a “side hustle,” striving young adults usually invest some money in economic activities like transportation, clothing businesses, baking businesses, and interior designing, among many others, to diversify their incomes. However, some women do not necessarily consider these businesses an income source that should exist alongside their professions or careers. These women see it as a transition plan when they start having children. They prefer establishing their businesses to allow them to have the freedom to bear their intended number of children and nurture them in their ideal ways without interruptions. Such women look at professions or being employed as a situation where one is not independent and may be unable to provide enough time

for their family needs. They believe being employed only subjugates your entire life to the employer and leaves you with no flexibility.

“I have always thought [that] by the time I have children, I at least have a business that is established so that I can even first sit for a year at my business and [complement] it with a flexible career [that gives] me the freedom [to care for my babies].” ~ Tiana, 24-year-old Public Relations Officer.

Women present that having a business or being self-employed allows you to make flexible decisions regarding family affairs. You can easily manage your family and childcare needs if you own the business or are self-employed, resulting from being the key decision-maker. Being self-employed gives one the authority to make decisions that favor their work and family engagements, unlike the employed. Most importantly, it is believed that being self-employed creates adequate family time compared to being employed.

“I don’t plan to be employed forever; that is key. I find it easier to balance work and family when you are self-employed [because] you are the ultimate decision maker; you can schedule your work [in consideration of] family. Being self-employed [is] the ultimate decision [and] very flexible.” ~ Dinah 26-year-old

This income diversification strategy is also popular among men. The men argue that establishing businesses for their wives before initiating childbearing widens the income base, which absorbs the would-be burdens that come with expenses associated with their ideal childrearing plans, including quality education, quality health care, and the luxurious social demands of their children. This reveals how men are finding comfort in compromising women’s careers at the expense of childbearing. Businesses are quite a substantial income source. One can make more money in a business than at a job. However, when it comes to career growth and professionalization, it may not substitute what a woman would achieve in a job.

“When I stabilize and maybe have a wife who is bringing in money through a business, and I’m also bringing in a little through my work, I can forego working overtime and spend enough time with my kids.” Liam is a 26-year-old production quality controller.

Women also believe that having children after securing a job or establishing income-generating sources like businesses is important for future uncertainties that may affect their husband's incomes. It is suggested that a man may be unable to meet children's demands or adequately support the family's economic needs. Women envisage themselves in a career or at a business as a way of developing the ability to offset family economic needs that the man may not be able to handle at a certain time in their lives. Women are deep-rooted in their children's lives and would not bear seeing them lack anything.

“By the time I have a kid, I would love to have my money for backup in case [my husband] fails. For example, my dad didn't want my mum to work, but she [persisted], and it reached a time when dad [got financial pressure] and started compromising about the schools we had to go to. My mum [would instead] top up for us to go to very good schools.” ~ Tiana, 24-year-old Public Relations Officer.

Other women suggest approaching their children's well-being through a dual-earner family model. For these women, it is not about when the man fails to meet his responsibility for the family. They feel the current times do not guarantee a man taking full responsibility for the family, and they believe that by starting to have children, they are also obliging to the responsibilities that come with children. This includes being partly responsible for the children's education, health, feeding, and well-being costs. Such women have defended their childbearing intentions as being ideal compared to the resources that will be available based on the dual-earner family model where both the man and woman are working, and what they earn is enough to support their intended family. These women report that a good mother provides for their children. They thus believe that a dual-earner approach would be ideal to support their intended families.

“I would want my kids to have it all [and] that's how I moved from having no kids to at least having them. Why? Because right now I have a job. I feel like I can take care of myself, and if I get a kid, I will provide for [half of their needs], and my husband will provide the other [half]. My kid will grow up in that good life.” ~ Loraine 26-year-old Accountant.

Some men acknowledge that having a specific family size may be burdening, except when the woman contributes to family support. However, they do not hold that anticipation in high spirits as they believe that family support is a man's role and may not expect women always to come in. Unlike women, men did not present substantial expectations of their wives financially supporting their families as it is culturally entrenched in their role. This has also brought some men to a point where they would rather neglect their family responsibilities or provide mediocre quality family needs than engage their wives to fend for the children jointly.

“Four children may not be burdening if I’m spacing [them] well. If I am working and have some good cash, I can build up assets to take care of [the four kids]. When it goes beyond four, it’s a bit hectic. Maybe if the woman is also working and they can help you out, but of course, it will entirely be on the man in most cases.” ~ Simeon, 24-year-old Gas station attendant.

However, some women reported that it is now common for a man to fail in his responsibility for the family. These women are aware that men can easily neglect their families or offer limited support that does not meet children's needs. They thus pursue financial goals that would enable them to take full responsibility for their children regardless of the man's support. It thus becomes prudent for a woman to work and become as financially successful as the man for the responsibilities of the family. This is why, while starting a family or before having a child, female striving young adults prioritize becoming self-reliant and developing the potential to care for their families. It is now not just about the man to become a single breadwinner for the family.

“These days, you can never rely on a man. So, I need to make my own money so that if I am to give birth to a child, I can at least sustain them to a certain percentage” ~Sherry, 26-year-old Graduate Student.

The self-reliance that comes from women's economic establishment also enables them to perceive that their independent resources will be the ideal support for their children in circumstances when their husbands die or when they separate from or divorce their husbands. In

times of death of the husband, a woman takes full responsibility for the children. In times of separation or divorce, men may deny support to their children, and women become burdened by the costs associated with the well-being of the children. So, when women chase their financial aspirations amidst starting families or having children, they plan for and shield themselves from such mysterious events.

“What I [should have] is money. When I give birth, I may get misunderstandings with the father of the baby. And if I must live independently, I should be able to care for the child. So, when such happens when you are not working and earning, it is very, very bad.” ~ Zawi 25-year-old

This sub-section has revealed how men and women think of family responsibilities differently relative to their financial aspirations. Some think it is a man’s role, while others believe it is a dual responsibility for the man and woman. Some men hold mistrust that a woman can co-support a family, while other women raise self-awareness that a man can neglect a family at any time, which becomes your sole responsibility.

5.0 Discussion and Conclusions

For a while, childbearing and family dynamics, like the presence of children in a home, have been established as essential aspects in shaping work decisions and experiences of parents, primarily affecting women’s participation in careers outside the home. This study pivots to investigate how the idea of thinking about childbearing processes shapes individual financial aspirations. The paper reveals that apart from the presence of children, childbearing intentions also influence work decisions and overall individual financial aspirations in different ways. By answering the question of how childbearing intentions affect the financial aspirations of young adults, I have shown how childbearing intentions can be a threat to individual financial aspirations, how childbearing can be a threat to children’s wellbeing, how childbearing motivates individuals to work toward their financial aspirations; and how childbearing and financial

aspirations are related in a gendered perspective. From these strategies, I proposed the term “striving young adults” to mean what young men and women go through as they transition into adulthood to achieve families justified by their financial aspirations. The intention to bear children that are neither financially straining nor burdening, are manageable, fit within one’s economic capacity, and are well invested for a better life keeps striving young adults determined about their childbearing intentions and financial aspirations.

By thinking about having children, when to have them, and how many to have, striving young adults start shaping their financial aspirations to meet their childbearing intentions. This paper makes four contributions to the existing literature on childbearing intentions, family dynamics, and work/economic situations of individuals. First, this study underscores how navigating how many children to have and when to have them, if not well planned, can suffocate one’s financial aspirations. For example, men perceive childbearing readiness when they streamline their sources of income, like finding employment. On the other hand, women prepare beyond an income source since getting pregnant and having a child distorts their participation in work outside the home and dwindles their career growth plans. With the anticipated economic and time costs of raising children, striving young adults may postpone when to start having children or reduce the intended family size until their financial aspirations, including job acquisition and career growth, are streamlined.

Second, I bring forward how the planning around the intentions to have children, if flawed, can be a problem for the well-being of the children. Rearing children is both economically and time intensive, and having many children or unplanned children could result in unmanageable costs that threaten children’s well-being. If individuals can choose when and how many children to have, considering their financial readiness and future economic prospects to

take care of children, they can be assured of their family's well-being. Because striving young adults intend to have quality children, they are pressured to consolidate resources for their children's well-being by delaying when or how often they have children and how many children to have.

Third, as individuals realign their economic positions to meet their childbearing intentions, they are motivated to work harder and spur savings, assets, and investments. This move is based on what individuals feel is necessary to put in place before starting to have children or have another child. This sense of responsibility comes with a career strategy and a financial plan as individuals prepare to have their intended children. By investing part of their income, individuals diversify their income streams to manage their family needs better. Similar to this study, Mitchell & Gray, (2007) found that employment and material security were essential to those expecting to have children in the future. Those acquiring assets are positioning themselves to facilitate their families' well-being. Indeed, acquiring financial security and owning assets like a home facilitate childbearing, and prospective parents are determined to work to achieve them to meet the childbearing plans (Datta et al., 2023; Hashemzadeh et al., 2021).

Finally, women intensify how their financial aspirations and planning are influenced by the intentions to have children in ways that best maintain their proactivity in the economy through flexible careers and business opportunities that allow them to remain in control of their family needs since parents working out of the home continue to spend less time with their children (Del Boca et al., 2020). While the presence of economic opportunities may influence women not to have children with increased aspirations of career growth (Jensen, 2012), in this study, I show how the plan to have children drives individuals' pursuit to work toward an economic life most plausible to make the intended childbearing plans happen. Women are

invested in having families that make their economic participation viable. At this point, women are not only interested in ensuring that they secure their families' economic well-being but are also pushed to think of pathways that will make it possible for them to pursue their economic goals alongside their intended families.

Through these pathways, women are breaking the work-family conflict that has long pushed them away from working outside the home. The development of these pathways confirms Brinton & Oh's, (2019) notion that men expect women to adjust their financial pursuits to accommodate childrearing needs. There are escalating challenges for parents in the employment field (Milkie et al., 2010), and the absence of supportive family policies may force parents to halt or postpone their childbearing plans (Collins, 2019; Mills et al., 2011). Women considerably pull out of work, and some can return as children enter the school (Paull, 2006). However, some permanently stay out of work after having children. By women aspiring to significantly run careers alongside businesses as well as seeking out flexible career opportunities, they are intentional to maintain their participation in the economy amidst their childbearing plans. It is evident that with self-employment, a work-family balance can be achieved (Hilbrecht & Lero, 2014). These findings solidify Hochschild's, (2014) argument that women do not necessarily need to simulate the men's model of work, where they spend more time at work than at home for them to gain proactive economic participation. Women were also very invested in their childbearing intentions and the well-being of their children; they, on the other side, look at their investment in economic participation as a way of shielding them from future economic uncertainties for their families when their husbands are dead, have limited financial capacity, and when divorce or separation occurs. These are the advantageous situations that children enjoy from dual-earner families (Joshi, 2002).

Even though this study was focused on young men and women graduating from university and transitioning into employment and family formation, the concept of a striving young adult can be broadly applied to individuals who did not attain university-level education. Unemployment in most sub-Saharan African countries remains a crisis, yet young people, including those who are just somewhat educated, hold their financial aspirations and the quality of intended children in high spirits.

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