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Financial Inclusion and the Reduction of Violence Against all Women and Girls in Public and Private Spheres: A Case of Small Business Owners in Masaka District, Uganda

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Abstract: The researcher sought to establish the kind of linkages exist between financial inclusion and the reduction of violence against all women and girls in public and private spheres; a Case of Small Business Owners in Masaka District, Uganda.

The research adopted a mixed methods approach. A mixed methods approach advances the systematic integration of quantitative and qualitative data within a single investigation.

Results show that 11.4% of the women reached were in gainful employment while 88.6% of the respondents reported not to be in gainful employment and 66.7% of the respondents belonged to a financial savings and/or lending group and 33.3% of the respondents did not belong to any financial savings and /or lending group; 21.6% of the respondents indicated that women in their community experience some forms of violence; results looking at the previous 3 months show that; 32.4% of the respondents indicated that their partner insulted them or made them feel bad about themselves, 29.5% of the respondents indicated that they said or did something to humiliate them in front of others, 29.5% of the respondents indicated that they beat them, 24.8% of the respondents indicated that they threatened to hurt or harm them or someone they care about, 19% of the respondents indicated that they Physically forced them to have sexual intercourse with him/ her when they did not want to and 21% of the respondents indicated that they physically forced them to perform any other sexual acts they did not want to.

Findings from logistic regression analysis show that financial inclusion had a significant relationship with one of the indicators of violence against women, that is; psychological violence (indicated by whether a partner said or did something to humiliate them in front of others) with within the equation. The results

on the R-squared =0.108, imply that 10.8% of the variations in financial inclusion can be explained by the prevalence of violence against all women in public and private spheres.

Introduction and background

Financial inclusion means that individuals and businesses have access to useful and affordable financial products and services that meet their needs, including; transactions, payments, savings, credit and insurance delivered in a responsible and sustainable way (World Bank, 2018). Digital' financial inclusion involves using digital means to reach financially excluded and underserved populations with a range of formal financial services suited to their needs, delivered responsibly at a cost affordable to the customer and sustainable for the providers (Tao, 2018).

Gender-based violence (GBV) is violence that is directed at an individual based on his or her biological sex, gender identity, or perceived adherence to socially defined norms of masculinity and femininity. It includes physical, sexual, and psychological abuse; threats; coercion; arbitrary deprivation of liberty; and economic deprivation, whether occurring in public or private life (USAID, 2013).

In Uganda, women face discrimination and are disproportionately vulnerable. The 2016 Uganda Demographic and Health Survey revealed that up to 22% of women aged 15 to 49 in the country had experienced some form of sexual violence. The report also revealed that annually, 13% of women aged 15 to 49 experience sexual violence. This translates to more than 1 million women exposed to sexual violence every year in Uganda.

Evidence suggests that bank account ownership is associated with reduced risk of Intimate partner violence. Women's access to more resources may be expected to increase their autonomy, yet might also lead to backlash and a heightened risk of violence if men seek to maintain power differentials (Lotus et al, 2019).

In a bid to create ways in which Uganda and other developing nations can achieve SDG 5, it is important to focus on strategies that advance more effective pathways to the achievement of the 2030 agenda. Financial inclusion can ignite faster progress toward the SDGs, and create long-lasting social and economic impact for millions of people worldwide. Evidence shows that 35% of women worldwide — approximately 980 million —remain excluded from the formal financial system (Aker, 2016). It is against this background that the researcher sought to establish the kind of linkages exist between financial inclusion and the reduction of violence against all women and girls in public and private spheres; a Case of Small Business Owners in Masaka District, Uganda.

Literature review

Due to the devastating effects of Violence against women and girls there have been numerous interventions and studies enacted to reduce the prevalence of violence (Morrison, 2007). Systematic review was undertaken where single-component interventions such as skills-development programs were found to be the least impactful on reducing IPV as they only focus on one form of abuse, even though women are more likely to experience multiple forms of abuse such as child abuse, female genital mutilation and child marriage (Semahegn et al., 2019).

Multiple studies have found that implementation of the SASA! Program, or the adaptation of the key concepts of this program, have positively impacted attitudes and behaviors by reducing incidences of IPV and increasing discussions on gender equality (Kyegombe et al., 2014; Namy et al., 2019). One study that analyzed the effectiveness of a health facility and community-based program in Tanzania was delivered by an HIV/AIDS program to reduce rates of VAWG and enhance care for survivors. Inspired by the strategies of SASA!, the main program components consisted of (1) improving VAWG service delivery at public health facilities, (2) community sensitization and dialogues, (3) group education, (4) couples skills building, and (5) building linkages among services (Settergren et al., 2018).

It is reported that such interventions positively affected women's knowledge, attitudes, and beliefs about violence against women and girls with a heightened awareness of laws on violence, decreased acceptance of partner violence for refusal of sex, and a change to more gender equitable norms (Settergren et al., 2018). At the community level, the intervention led to positive changes including less tolerance of specific types of violence, more gender equitable norms, improved knowledge about VAWG, and increased community actions to address violence.

Additionally, the program led to increased usage of VAWG services at healthcare facilities. Although only about 25% of respondents in the intervention reported direct exposure to the program, these positive results are attributed to the increased likelihood of women in this study starting discussions about violence with others in their communities (Settergren et al., 2018). These results were achieved in a two year period, which suggests that ample community change can occur in a relatively short amount of time with modest program exposure (Settergren et al., 2018).

In 2011, the Commonwealth, state and territory governments worked with the community to develop a 12-year National Plan to Reduce VAWC 2010-2022 (the National Plan). It focuses on the two main types of violent crimes that have a major impact on women in Australia–domestic and family violence and sexual assault. Research shows there is a strong link between VAW and their children and how people view the roles of women and men. The National Plan of Australia focuses on stopping violence before it happens, supporting women who have experienced violence, stopping men from committing violence, and building the evidence base to learn more about what works in reducing domestic and family violence (DFV) and sexual assault. Australia's National Research Organization for Women's Safety Limited (ANROWS) was established to build this evidence base. It engages the community across multiple spheres of society through its primary prevention programs and White Ribbon State, Territory and Regional Committees that promote a whole of community approach to eliminating Violence against women and children. The organization uses its initiatives to connect and support local projects and organizations and build community capacity to create community change. White Ribbon works closely with committees to ensure that the national office and our supporters on the ground coordinate and communicate effectively across community engagement in their respective state/region.

White Ribbon works across public and private sectors, with collaborations that include the Australian Police, government and community services, health services, and the public education system touching hundreds of thousands with its anti VAW message through community events (over 1300 in 2016), campaigns, professional trainings and programs like breaking the Silence. White Ribbon provided more detail on this program as one of its most successful VAWP experiences.

The differential treatment under legislations or by custom hinders women influence in their social life for example, women have less ability than men to own, manage, control, or inherit property, which in turn might affect women's demand for financial services. Women are more likely to cite not having an account "because someone else in the family already has an account. This tendency is so alive in local community and at times women tend to use the accounts of their husbands or a family member and see no reason to open one. Lack of account ownership and of personal asset accumulation limits women's ability to pursue self-employment opportunities (Hallward-Driemeier, 2012) yet expanding account ownership among female entrepreneurs can lead to significant increases in savings and productive investment (Dupas, 2013)

Women tend to contribute larger portions of their income to household consumption than their male counterparts do. Targeting women with financial inclusion can also benefit households, communities and society. It is imperative to note that financial services industry can be both a catalyst and barometer of gender equality and that financial inclusion will not result in gender equality. However, only with equal access to the full range of needs-based financial services savings, credit, insurance, payments and the accompanying financial education, do women stand a chance of social and economic empowerment (ILO, 2022)

Methodology

The research adopted a mixed methods approach. Wisdom and Creswell (2013), explain that a mixed methods approach advances the systematic integration of quantitative and qualitative data within a single investigation. The basic premise of the mixed methods methodology is that such integration permits a more complete and synergistic utilization of data compared to separate quantitative and qualitative data collection and analysis. The researcher used quantitative methods supplemented with qualitative aspects. This is because all the research objectives have quantitative and qualitative elements.

To come up with the sample size, the researcher used the Morgan and Krejcie (1970) table to select the number of respondents reached. According to Masaka city records (Production Office, 2022) there are about 450 women engaged in small business around the city. Therefore, using the Morgan and Krejcie (1970) table, a sample of 205 respondents was selected. Other key informants included staff of financial institutions to obtain more information about access to finance and other community leaders. The study used simple random sampling to select women engaged in small business who formed the respondents included in the study. When selecting key informants who included women leaders in the areas, the researcher used purposive sampling.

The study was a survey conducted in Masaka city. To collect primary data, interviewing and administering of questionnaires were applied as tools used during interviews with respondents. These methods were chosen because they are anticipated to help the researcher achieve a higher degree of validity, reliability and reduce bias (Amin, 2005).

Through interviews and questionnaires the researcher was immensely assisted to collect first hand data from respondents. Documentary review and analysis helped to back up data from primary sources in order for the researcher to draw valid conclusions and recommendations regarding the problem under study. The researcher applied two instruments to collect the data as hereunder explained.

Content analysis was the main method of analyzing the qualitative data collected. Data collected was categorized according to emerging variables from each question in the interview guide. Content analysis was done based on the study objectives.

Data generated by questionnaires was cleaned, edited and coded before analysis was done; then analyzed using the Statistical Package for Social Sciences (SPSS) program. Summary statistics in form of quantitative measures, frequencies and percentages were run and interpretations made. The Chi-Square statistic was used to assess whether a significant association exists between two variables by comparing the observed pattern of responses in the cells to the pattern that would be expected if the variables were truly independent of each other. The Nagelkerke R-squared in Logistic Regression Analysis measures the proportion of the total variation of the dependent variable can be explained by independent variables in the current model.

Demographic Characteristics Of Respondents

All study respondents interviewed were women. The study purposed to include women engaged in small businesses. Their demographic characteristics are presented in the table below;

Table 1: Demographic characteristics of respondents

Indicators	Categories	Number of respondents	Percentage (%)
Age groups	18-20 years	8	3.8
	21 - 30 years	83	39.5
	31 - 40 years	75	35.7
	41 - 50 years	32	15.2
	Over 50 years	12	5.7
	Total	**210**	**100.0**
Marital status	Divorced/separated	38	18.1
	Married	112	53.3
	Single	42	20.0
	Widowed	18	8.6
	Total	**210**	**100.0**
Education attainment	Ever attended school	8	3.8
	Have never attended school	202	96.2
	Total	**210**	**100.0**
	FAL (Functional Adult Literacy)	26	12.4
	Primary	80	38.1
	Secondary	62	29.5
	Tertiary	42	20.0
	Total	**210**	**100.0**

The above table shows demographic characteristics of respondents basing on the indicators:

Stating with age groups, of the respondents; 8 (3.8%) were aged between 18 to 20 years, while 83(39.5%) of the respondents were aged between 21 to 30 years, 75 (35.7%) of the respondents were 31 to 40 years, 32 (15.2%) of the women respondents were aged between 41 to 50 years and lastly 12 (5.7%) of the respondents were aged over 50 years respectively. This implies that women respondents who provided data were old enough for the data to be trusted.

Looking at marital status, 38 (18.1%) of the respondents were divorced/ separated, 112 (53.3%) of the respondents were married, 42 (20%) of the respondents were single, 18 (8.6%) of the respondents were widowed.

Relating to education attainment, the study revealed that majority of the women respondents 202 (96.2%) have ever attended school, 8 (3.8%) of the women respondents have never attended school; Others 26 12.4% of the respondents attained FAL, 80 38.1% of the respondents attained education up to primary, 62 29.5% of the respondents attained education up to secondary and 42 20% of the respondents attained education up to tertiary level

Economic Status of Women Included in the Study

The table below shows economic status of women included in the study.

Table 2: Economic status of women included in the study

Indicators	Categories	Number of respondents	Percentage (%)
Employment status	In gainful employment	24	11.4
	Not in gainful employment	186	88.6
	Total	**210**	**100.0**

Indicators	Categories	Number of respondents	Percentage (%)
Main occupation	Crop farming	26	12.4
	Animal farming	8	3.8
	Fishing	2	1.0
	Retail business	72	34.3
	Petty business (e.g. Agric. produce stall)	82	39.0
	Other (specify)	20	9.5
	Total	**210**	**100.0**
Main source of income for sustenance	None	4	1.9
	Remittances (Pension, Gratuity, Donations)	2	1.0
	Causal Laborer	4	1.9
	Informal Job/ Employment	4	1.9
	Peasantry Farming	16	7.6
	Petty Business	156	74.3
	Formal Business	14	6.7
	Commercial Farming	8	3.8
	Formal Job/ Employment	2	1.0
	Total	**210**	**100.0**
Average monthly income (estimate)	1. Less than 100,000	90	42.9
	2. Between 100,000 and 200,000	96	45.7
	3. Between 200,000 and 500,000	22	10.5
	4. Between 500,000 and 1,000,000	2	1.0
	Total	**210**	**100.0**
Average monthly expenditure (estimate)	Less than 100,000	56	26.6
	Between 100,000 and 200,000	124	59.0
	Between 200,000 and 500,000	28	13.3
	Between 500,000 and 1,000,000	2	1.0
	Total	**210**	**100.0**

Starting with employment status, from findings 11.4% of the respondents were in gainful employment while 88.6% of the respondents reported not to be in gainful employment.

Looking at main occupation, 12.4% of the respondents do crop farming, 3.8% of the respondents' practice animal farming, 1% of the respondents is engaged in fishing, 34.3% of the respondents do retail business, 39% of the respondents do petty business and 9.5% of the respondents engage themselves in other occupations.

Talking about the main source of income for sustenance, 1.9% of the respondents stated none as their main source of income for sustenance,1% of the respondents indicated that Remittance (pensions, Gratuity and Donations) as their main source of income for sustenance, Causal laborer and Informal job/ Employment stated their main source of income for sustenance as with a percentage of(1.9%), 7.6% of the respondents indicated that their main source of income for sustenance is from peasantry farming,74.3% of respondents stated that they do petty business as their main source of income for sustenance, 6.7% of the respondents do formal business in order to gain main source of income for sustenance, 3.8% of the respondents engage in commercial farming in order to get income for sustenance and 1% of the respondents do formal job/ employment

Relating to the average monthly income (estimate); 42.9% of the respondents earn less than 100,000, 45.7% of the respondents earn between 100,000 and 200,000, 10.5% of the respondents earn between 200,000 and 500,000 and 1% of respondents earn between 500,000 and 1,000,000

The average monthly expenditure (estimate) under this; 26.6% of the respondents spend less than100, 000, 59% of the respondents spend between 100,000 and 200,000, 13.3% of the respondents spend between 200,000 and 500,000 and 1% of the respondents spend between 500,000 and 1,000,000.

Access To Financial Services For Women

Indicators relating to access to financial services for women are shown in the table below;

Table 3: Access to Financial services for women

Indicators	Categories	Number of respondents	Percentage (%)
Belong to a financial savings and/or lending group	Belong to any financial savings and/or lending group	140	66.7
	Do not belong to any financial savings and/or lending group	70	33.3
	Total	**210**	**100.0**
Possession of an account at a bank, or another type of formal financial institution	Have an account at a bank, or another type of formal financial institution	130	61.9
	Do not have an account at a bank, or another type of formal financial institution	80	38.1
	Total	**210**	**100.0**
Activity status of the bank account	Have had money deposited into their personal account(s) in the past 12 months	124	95.4
	Have not had any money deposited into their personal account(s) in the past 12 months	6	4.6
	Total	**130**	**100.0**
Savings	Have personally, saved or set aside some money for any reason	146	69.5
	Have not personally, saved or set aside some money for any reason	64	30.5
	Total	**210**	**100.0**
Loans	Have a loan they took from a bank or another type of formal financial institution	130	61.9
	Do not have any loans they took from a bank or another type of formal financial institution	80	38.1
	Total	**210**	**100.0**

The table above shows indicators related to access to financial services for women, results show that 66.7% of the respondents belong to a financial savings and/or lending group and 33.3% of the respondents do not belong to any financial savings and /or lending group.

Relating to the possession of an account at a bank, or another type of formal financial institution, in this indicator, 61.9% of the respondents have an account at a bank, or another type of formal financial institution and 38.1% of the respondents do not have an account at a bank, or another type of formal institution.

Activity status of the bank account categorized into two indicates that 95.4% of the respondents have had money deposited into their personal account(s) in the past 12 months and 4.6% of the respondents have not had any money deposited into their personal account(s) in the past 12 months.

Stating the savings indicator; results indicated, 69.5% of the respondents have personally, saved or set aside some money for any reason and 30.5% of the respondents have not personally, saved or set aside some money for any reason.

Lastly loans as an indicator categorized into two; 61.9% of the respondents have a loan they took from a bank or another type of formal financial institution and 38.1% of the respondents do not have any loans they took from a bank or another type of formal financial institution.

Violence Against All Women In Public And Private Spheres

These results indicate levels of Violence against women in different spheres of life.

Table 4: Violence against all women in public and private spheres

Indicators	Categories	Number of respondents	Percentage (%)
Prevalence of violence against women	Women in their community experience some forms of violence	44	21.6
	Women in their community do not experience any forms of violence	160	78.4
	Total	**210**	**100.0**
Type of violence acts against women done by their partners in the previous 3 months	Insulted them or made them feel bad about themselves	68	32.4
	Said or did something to humiliate them in front of others	62	29.5
	Threatened to hurt or harm them or someone they care about	52	24.8
	Beat them	62	29.5
	Physically forced them to have sexual intercourse with him/her when they did not want to	40	19.0
	Physically forced them to perform any other sexual acts they did not want to	44	21.0
	Total number of respondents	**210**	**100.0**

The above table shows violence against all women and girls in public and private spheres; findings established that 21.6% of the respondents indicated that women in their community experience some forms of violence and 78.4% of the respondents indicated that women in their community do not experience any forms of violence due to prevalence of violence against women.

Still on the findings, related to what happened in the previous 3 months; 32.4% of the respondents indicated that their partner insulted them or made them feel bad about themselves, 29.5% of the respondents indicated that they said or did something to humiliate them in front of others, 29.5% of the respondents indicated that they beat them, 24.8% of the respondents indicated that they threatened to hurt or harm them or someone they care about, 19% of the respondents indicated that they Physically forced them to have sexual intercourse with him/ her when they did not want to and 21% of the respondents indicated that they physically forced them to perform any other sexual acts they did not want to.

Assessment of the relationship between financial inclusion and violence against all women and girls in public and private spheres

Table 5: Correlations: Relationship between financial inclusion and violence against all women and girls in public and private spheres

Indicators for violence against women and girls in public and private spheres		**Correlations and Chi-square**	**Financial inclusion**
Type of violence acts against women done by their partners in the previous 3 months	Insulted them or made them feel bad about themselves	Pearson Correlation	.014
		Sig. (2-tailed)	.836
		N	210
	Said or did something to humiliate them in front of others	Pearson Correlation	-.118
		Sig. (2-tailed)	.088
		N	210
	Threatened to hurt or harm them or someone they care about	Pearson Correlation	-.062
		Sig. (2-tailed)	.368
		N	210
	Beat them	Pearson Correlation	.015
		Sig. (2-tailed)	.832
		N	210
	Physically forced them to have sexual intercourse with him/her when they did not want to	Pearson Correlation	.086
		Sig. (2-tailed)	.216
		N	210
	Physically forced them to perform any other sexual acts they did not want to	Pearson Correlation	.118
		Sig. (2-tailed)	.089
		N	209
Prevalence of violence against women		Pearson Correlation	-.023
		Sig. (2-tailed)	.748
		N	204

**. Correlation is significant at the 0.01 level (2-tailed).
*. Correlation is significant at the 0.05 level (2-tailed).

There were no significant relationships observed between financial inclusion and violence against women, looking at all indicators of violence against women, including the types of violence acts against women done by their partners in the previous 3 months.

Table 6: Results of logistic regression: Financial inclusion and the prevalence of violence against all women and in public and private sphere: variables in the Equation

		B	S.E.	Wald	df	Sig.	Exp(B)
Step 1	Insulted them or made them feel bad about themselves	.525	.485	1.174	1	.279	1.691
	Said or did something to humiliate them in front of others	-1.546	.555	7.746	1	.005	.213

	Threatened to hurt or harm them or someone they care about	-.572	.598	.915	1	.339	.564
	Beat them	.426	.483	.780	1	.377	1.531
	Physically forced them to have sexual intercourse with him/her when they did not want to	.981	.779	1.585	1	.208	2.666
	Physically forced them to perform any other sexual acts they did not want to	.688	.718	.918	1	.338	1.990
	Whether women in their community experience any forms of violence	-.261	.445	.344	1	.557	.770
	Constant	-1.195	.934	1.637	1	.201	.303

Using 0.05 as the level of significance

Findings from logistic regression analysis show that only psychological violence (indicated by whether a partner said or did something to humiliate them in front of others) had significant relationship within the equation. Other variables did not show any significant results.

Model Summary: Financial inclusion and the prevalence of violence against all women and in public and private sphere: variables in the Equation

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	245.825[a]	.078	.108

a. Estimation terminated at iteration number 4 because parameter estimates changed by less than .001.

The Nagelkerke R-squared =0.108, this implies that 10.8% of the variations in financial inclusion can be explained by the prevalence of violence against all women in public and private spheres.

Summary

Results show that 21.6% of the respondents indicated that women in their community experience some forms of violence while 78.4% of the respondents reported that they do not. There were no significant relationships observed between financial inclusion and violence against women, looking at all indicators of violence against women, including the types of violence acts against women done by their partners in the previous 3 months. However, when all violence indicators were put in one equation using logistic regression, psychological violence (indicated by whether a partner said or did something to humiliate them in front of others) had significant relationship within the equation (p=0.005).

Conclusions

A significant proportion of women are still left out of the financial system; the study has shown that 33.3 percent of the respondents do not belong to any financial savings and /or lending group. This means that 1/3 of women are not part of any financial set up yet many of them participate in business.

Violence against all women and girls is a stumbling block in the way for development yet 21.6 percent of the respondents indicated that women in their community experience some forms of violence. A higher association has been shown with psychological violence (indicated by whether a partner said or did something to humiliate them in front of others) which implies that many women can have their views heard, when they are included in financial set ups.

Recommendations

Recommendations include the following;

Policy makers should encourage financial inclusion for women as a way to promote, protect and fulfill the human rights of women and girls. Therefore, there should be efforts to develop policies and programmes to promote financial inclusion for women and girls as a means of empowering and protecting them and achieving gender equality in society.

There is need to foster a diversity of financial institutions. There is need for policies that promote a healthy, competitive environment and level playing field across all service providers to ensure that women of all types are supported.

Through support for women in savings and/or lending groups, programmes to eradicate extreme poverty and hunger can also be designed specifically to promote women's economic participation, independence and incorporate linkages to other programmes.

It is important to involve men and boys so as to avoid the backlash that can come with a single-sided empowered programme for women and girls.

There is need Facilitate the use of innovative technologies and entry of technology-driven, non-traditional institutions that can enable all women in rural areas such as Masaka. There is need to improve the operating environment which includes a regulatory framework to allow for new technologies and players, while also addressing the risks that arise from the innovations through monitoring, evaluation and learning.

Legislators should amend old or adopt new legislation to address impediments towards access to financial resources in line with international best practice standards and national commitments.

For women engaged in small businesses, there is need to expand agent-based banking and other cost-effective delivery channels that enable the low-income earners to be financially included. Such approaches can cost-effectively expand the physical presence of financial service providers while providing meaningful benefits to those reached, especially women.

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