

The Contribution of Financial Inclusion on the Reduction of Discrimination against Women and Girls in Different Spheres of Life: A Case of Small Business Owners in Masaka District, Uganda

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ABSTRACT

The study examined the contribution of financial inclusion on the reduction of discrimination against women and girls in different spheres of life. A Case of Small Business Owners in Masaka District, Uganda. The study looked aspects of financial inclusion and reduction of discrimination against women and girls in different spheres of life, these include; rights to own property (land and other productive resources), access to education by girls, and discrimination against women when competing on positions and making important decisions for the community. The research adopted a mixed methods approach. The researcher used quantitative methods supplemented with qualitative aspects; data was collected using questionnaires and interview guides from respondents notably, small business owners, village leaders and other local administrators in the selected areas in Masaka District, Uganda.

Findings show strong associations between financial inclusion indicators with; whether women in their community have rights to own land ($p=0.000$), whether they the rights for women to own land and property in your community are protected ($p=0.000$), land ownership ($p=0.000$), whether they do you have any documents to prove the ownership of the land ($p=0.001$), whether girls in their community are able to access and complete education, at least up to primary level ($p=0.023$). There were no significant results were realized on indicators for discrimination against women when competing on positions and making important decisions for the community.

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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). Women in Uganda and across different parts of the world remain disproportionately excluded from the formal financial system. While there has been promising progress towards full financial inclusion in recent years, this gender gap has remained unchanged.

It is worth noting that Unequal gender roles have implications for the most basic aspects of self-determination, dignity and freedom, which in turn influence financial inclusion - or lack thereof.

Therefore, efforts to improve financial inclusion can greatly improve gender equality. Access to financial services for women at all levels can be both a catalyst and barometer of gender equality (ILO, 2022).

As asserted by Miles, (2017), a gender-sensitive business environment is part of the solution and can play an enabling role towards addressing women's financial inclusion. Financial inclusion encompassing a range of needs-based financial services including savings, credit, insurance, payments and the accompanying financial education, presents women an opportunity social and economic empowerment that will result into gender equality. According to the Global Findex (2017); between 2014 and 2017, the share of adults who have an account with a financial

institution or through a mobile money service rose globally from 62 percent to 69 percent. In developing economies, the share rose from 54 percent to 63 percent. Yet, women in developing economies remain 9 percentage points less likely than men to have a bank account. This third edition of the database points to advances in digital technology that are vital to achieving the World Bank goal of Universal Financial Access by 2020.

Gerry (2015) through a discussion paper on strategies for Women's Financial Inclusion in the Commonwealth argues that gender equality is both the 'right thing' and the 'smart thing' for all countries. It is the right thing because once gender equality is incorporated into national constitutions and laws it ensures equal rights for women and men in all spheres of life. In this way it supports and reinforces international conventions and declarations that stipulate equal rights for women and men, and thus prohibits laws, regulations or conditions that inhibit gender equality. Gerry (2015) adds that the gender gap varies widely across economies and regions. When considering women's financial inclusion, it is important to acknowledge that women are not a homogeneous group. Indeed, some of the developmental thinking around financial inclusion refers to women only in the context of 'disadvantaged' or 'marginalized' groups of the population. While it is true that globally there are large numbers of poor women living in both rural and urban settings, there are also many women who are in gainful employment, run their own businesses, and are leaders in their political, business and community spheres.

Sexual and reproductive health and rights (SRHR) are essential for reaching the Sustainable Development Goals (SDGs) for health. The study examined the effect of financial inclusion on the reduction of discrimination against women and girls in different spheres of life focusing on small Business Owners in Masaka District, Uganda.

Literature review

Gender concept is a key in ensuring a robust environment thus it is important to note that financially included can have transformative effects for women. Studies have indicated that when women actively participate in the financial system, they can contribute to better risk management, smooth consumption in the face of shocks, or fund household expenditures like education (Dupas, Savings Constraints and Microenterprise Development, 2009). Providing low-income women with the right financial tools to save and borrow money, make and receive payments, and manage risk is important for women's

empowerment, but also for poverty reduction, especially since women disproportionately experience poverty (Holloway K., 2017)

A growing body of rigorous RCTs shows consistently positive impacts for women from interventions to increase personal savings (Demirguc-Kunt, 2012). Women's access to individual secure (private) savings accounts can foster economic resilience and increase control over financial resources for women, including those with less household decision-making power (Karlan. D., 2016).

Financial tools can empower women within households to make decisions and gain greater control over resource allocation (Karlan. D., 2016). Studies have shown that women's access to individual private savings accounts not only fosters economic resilience by increasing women's savings, but also enables women to make financial choices, buy more durable goods, and increased women's bargaining power in the household (Dupas, Savings Constraints and Microenterprise Development, 2009).

In some countries such as the Philippines, the opening of a goal-based commitment account increased savings by 81% and resulted in greater bargaining power for women within the household, increased expenditure on female oriented consumer durables, and was particularly attractive to less empowered women (Ashraf, 2010). We are encouraged by the evidence demonstrating that providing low-income women with the right financial tools to save and borrow money, make and receive payments, and manage risk is a critical factor to support women's empowerment (Holloway K., 2017)

While the role of well-functioning financial systems in addressing income inequality and promoting economic growth is widely recognized, relatively little is known about the observed gender gap in access to finance or the specific barriers that limit access to finance for women relative to men. Literature has highlighted the intrinsic value of equal access to finance for women and its potential as a tool for initiating a "virtuous spiral of social, economic, and political empowerment" (Cheston, 2002). In addition, barriers that constrain women's access to finance, compared to men's, limit (by approximately half) the poverty reducing and growth promoting potential of finance and may prove costly in terms of foregone development and potential macroeconomic gains (Narain, 2009).

Differential treatment under law or customs may also constrain women to enter contracts under their own name, including the opening of a bank account (Bank, 2012). Gender norms also often influence women's

access to the public realm and the level of autonomy that women enjoy in managing their own income stream. For example, restrictions on social mobility or interactions outside the home, especially across gender lines, may limit women's access to finance. The influence of gender norms on intra-household dynamics such as access and control of income and expenditure may also play a role. As a result, women may exhibit voluntarily or involuntarily – a lower demand for financial services than men (Johnson, 2004).

Research in rural Paraguay shows that women are more knowledgeable about financial institutions and loan requirements when they control a larger share of family assets and when their husbands do not oppose them taking out loans (Fletschner, 2011). While a growing literature examines household finance and especially households' borrowing and savings decisions, systematic data on household and individual use of financial services remains limited. The absence of such data contributes to the scarcity of empirical literature investigating the link between access to finance and gender at the individual level.

A study was conducted for nine countries in Sub-Saharan Africa to examine the gender gap in financial services (Aterido, 2011). They found that the lower use of formal financial services by women in nine Sub-Saharan Africa countries can be explained by gender differences in education and income levels, formal employment, and being the head of household. The evidence on a gender gap in the use of informal financial services is more mixed; the study finds that while in some countries women are more likely to use informal services, the reverse is true in other countries. One shortcoming of the FinMark data, however, is that surveys were carried out over a span of six years, 2004 to 2009, and may not be appropriate for cross-country comparisons.

Better and more meaningful financial inclusion may also foster reduced gender inequalities. Women who have access to financial services such as bank accounts and other savings mechanisms are better placed and able to control their earnings and undertake personal and productive expenditures (Ashraf, 2010). They may also be able to make more informed choices about how they use their time, whether for employment, leisure, income-generating activities, or education (Aker, 2013).

Under a similar, women with access to financial services may have more substantive autonomy over their lives in decisions ranging from employment and marriage to whether to use contraception (Aker, 2013). They may be better able to grow their businesses, to choose where and how to work (Field

et al. 2016), and to raise their productivity and earnings and reduce their chances of being poor (Suri, 2016). They may also have more options to leave abusive relationships and experience reduced exposure to intimate partner violence (Garikipati 2008; Panda 2014).

It is clear that untapped opportunities exist to provide a broader array of financial services for the poor and particularly for women. Conventional financial products and services still do not seem to reach the poor and women well. According to the 2017 Global Findex data, 65% of women around the world have a financial account, compared to 72% of men (Demirguc-Kunt, 2012). Furthermore, the International Finance Corporation estimates that over 70% of women-owned small and medium enterprises (SMEs) have inadequate or no access to financial services (Kochet al. 2014). The gender gap has persisted despite the growth in the number of people with access to financial services, and the gap is largest among the poor: poor women are 28% less likely than poor men to have a formal bank account (Demirguc-Kunt, 2012).

Relatedly, this collection critically examines four projects that address women's financial inclusion and their digital financial inclusion with the goal of informing best practices. Emerging research from the four projects highlights the importance of parallel investments in more conventional aspects of financial inclusion such as building knowledge and capacity to be numerate and financially literate, to understand the time value of money, to use a bank account and other financial services, and how to develop relevant business plans and manage savings in resource-poor environments. But they also underscore the importance of addressing social norms about women's use of money and bank accounts and access to technology, engaging men proactively in women's economic empowerment, and facilitating household discussions about financial control and decision-making.

The projects span a number of resource-scarce and last-mile contexts in Asia and Africa and critically address the assumptions made about the automatic benefits of financial inclusion and access to markets. They demonstrate that financial inclusion strategies can play a significant role in diversifying livelihoods and securing well-being – but that this seldom happens without significant parallel investments in human capabilities, women's agency and autonomy, and accompaniment strategies that foster social norm change and intra-household communication strategies. BOMA's Rural Entrepreneur Access Project (REAP) seeks to empower ultra-poor women

living in the arid and semi-arid lands of Africa (ASALs), who represent the “last mile” of financial inclusion.

REAP is a two-year gender-focused poverty graduation programme that seeks to transform the situation of vulnerable women by providing them with the tools, training and resources necessary to start and maintain small businesses, establish sustainable incomes and move out of poverty. The programme offered business groups, savings groups, and mentorship which included life skills training, such as women’s rights and family planning. For the savings group mobile-enabled account, women received a phone and SIM card.

More than 1.3 billion women are excluded from the formal financial system. These women the overwhelming majority of whom reside in developing countries lack the basic financial tools critical to asset ownership and economic empowerment. Yet women are 15 percent less likely than men to be financially included. This is a clear indicate of how women are excluded in regard to benefiting financial services (SINGER, 2013).

Regardless of the individual characteristics (including income, education, employment status, rural or urban residence, marital status, household size, and age) and country characteristics, gender remains a significant determinant of account ownership and saving and borrowing behavior. Moreover, gender affects measures of financial inclusion not only directly but also indirectly, through gender differences in income, education, and employment status (SINGER, 2013).

That withstanding, technological innovation is playing a vital role in improving and bridging the financial inclusion gaps in communities. There is an emerging topic on the relationship between digital technology and the level of financial inclusion in China and the world at large. The World Bank Group (2018) investigates financial inclusion with the financial technology revolution and reveal that the use of digital financial services such as mobile money services, online banking and other financial technology, could benefit from financial inclusion (Demirguc-Kunt, 2012).

In China, its comprehensive identification system, advanced mobile telephone infrastructure and wide internet penetration have created opportunities to improve financial access at low cost through “branchless banking” (Duflo, 2012). This is an opportunity that is stretching to other parts of the world that is causing about financial inclusion since it is accessible by both males and female genders.

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.

Data was collected using questionnaires and interview guides from respondents notably, small business owners, village leaders and other administrators of the selected areas in Masaka District, Uganda.

The study defined financial inclusion variables as belonging to a financial savings and/or lending group and/or either by having an account at any of the following places: a bank, or another type of formal financial institution. Discrimination against women and girls in different spheres of life, was measured using these indicators; rights to own property (land and other productive resources), access to education by girls, and discrimination against women when competing on positions and making important decisions for the community.

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. In addition, 10 women leaders were included in the study. 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. In simple random sampling, the researcher reached respondents in the targeted area without purposely selecting them but approaching them indiscriminately to request for responses. The researcher picked the number of respondents from each area using simple random sampling to eliminate bias.

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).

Data collected at the end of each day, was checked to ensure regularity and accuracy; this was useful in ensuring that the objectives of the study are being addressed.

Quantitative data were analyzed using Statistical Package for Social Scientists (SPSS) and the respondents that provided quantitative data, their responses from survey questionnaires were sorted and entered in the designed SPSS data entry form.

Analysis was done according to the objectives of the study, 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. Finally, conclusions and recommendations were derived at. Triangulation of these methods was correlated to improve on the validity and richness of the information gathered.

Quantitative data analysis was done using Statistical Package for Social Scientists (SPSS) 20.0 version. Data collected from the field was examined for its accuracy and completeness of information given.

Results

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:

Descriptive statistics were analyzed using the data from questionnaires. 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. Calculating the Chi-Square statistic and comparing it against a critical value from the Chi-Square distribution will allow the researcher to assess whether the observed cell counts are significantly different from the expected cell counts. The Chi-Square statistic is based on the difference between what is actually observed in the data and what would be expected if there was truly no relationship between the variables.

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.

To analyze qualitative data, thematic analysis was applied. Qualitative data was sorted and grouped according to themes developed from the objectives and are presented verbatim to support the quantitative data. Thematic analysis is chosen because of the flexibility it allows researcher.

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
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 than 100, 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.

Discrimination against women and girls in different spheres of life

Indicators relating to the discrimination against women and girls in different spheres of life are shown in the table below;

Table 4: Levels of discrimination against women and girls in different spheres of life

Indicators	Categories	Number of respondents	Percentage (%)
Women rights to own land	Women in their community have rights to own land	168	80.0
	Women in their community do not have rights to own land	18	8.6
	Don't know	24	11.4
	Total	210	100.0
Land ownership by women	Own land somewhere	110	52.4
	Do not own land anywhere	100	47.6
	Total	210	100.0
Documentation of land rights	Have documents to prove ownership	106	98.1
	Do not have any documents to prove ownership	2	1.9
	Total	108	100.0
Protection of women rights to own land and property in their community are protected	Think the rights for women to own land and property in their community are protected	142	67.6
	Do not think the rights for women to own land and property in their community are protected	16	7.6
	Don't know	52	24.8
	Total	210	100.0
Access to and completion of education for girls	Girls in their community are able to access and complete education, at least up to primary level	198	94.3
	Girls in their community are not able to access and complete education, at least up to primary level	10	4.8
	Don't know	2	1.0
	Total	210	100.0
Whether women are discriminated against during elections on positions when men also compete	Think women are discriminated against during elections when competing on positions when men also compete	92	43.8
	Do not think women are discriminated against during elections when competing on positions when men also compete	102	48.6
	Don't know	16	7.6
	Total	210	100.0

Whether women are discriminated against when making important decisions for your community	Women in their area are discriminated against when making important decisions for their community	78	37.1
	Women in their area are not discriminated against when making important decisions for their community	132	62.9
	Total	210	100.0

The above analysis shows that 80% of the respondents indicated that women in their community have rights to own land, while 8.6% of respondents stated that women in their community do not have rights to own land depending on the women rights to own land and 11.4% of the respondents don't know whether women have rights to own land.

Relating to land ownership by women; 52.4% of respondents indicated that they own land somewhere and 47.6% of the respondents said that they don't own land anywhere.

Talking about documentation of land rights; 98.1% of respondents indicated that they have documents to prove ownership and on the other hand 1.9% Of the respondents indicated that they don't have any documents to prove ownership.

Still on the findings from protection of women rights to own land and property in their community, the study revealed that 67.6% of respondents indicated that they think the rights for women to own land and property in their community are protected 7.6% of respondents stated that they do not think the rights for women to own land and property in their community are protected and 24.8% of the respondents indicated that they do not know.

The findings on access show that 94.3% of the respondents indicated that girls in their community are able to access and complete education at least up to primary level, 4.8% of respondents indicated that girls in their community are not able to access and complete education at least up to primary level and 1% of respondents indicated that they don't know.

Basing on the findings, about 43.8% of the respondents indicated they think women are discriminated against during elections when competing on positions when men also compete, 48.6% of respondents also established that they don't think women are discriminated against during elections when competing on positions when men also compete and 7.6% of the respondents indicated that they don't know whether women are discriminated against during elections when competing on positions when men also compete.

Furthermore on the findings, 37.1% of the respondents indicated that women in their area are discriminated against when making important decisions for their community and 62.9% of the respondents indicated that women in their area are not discriminated against when making important decisions for their community.

Examining the relationship between financial inclusion and the reduction of discrimination against women and girls in different spheres of life

Table 5: Correlations: Relationship between financial inclusion and the reduction of discrimination against women and girls in different spheres of life

Indicators for discrimination against women and girls in different spheres of life	Correlations and Chi-square	Financial inclusion
Whether women in their community have rights to own land	Pearson Correlation	.303 ^{**}
	Sig. (2-tailed)	.000
	N	210
Whether they think the rights for women to own land and property in their community are protected	Pearson Correlation	.235 ^{**}
	Sig. (2-tailed)	.001
	N	210
Whether they own land anywhere	Pearson Correlation	.378 ^{**}
	Sig. (2-tailed)	.000
	N	210
Whether they have any documents to prove the ownership of the land	Pearson Correlation	.307 ^{**}
	Sig. (2-tailed)	.001
	N	108

Whether girls in their community are able to access and complete education, at least up to primary level.	Pearson Correlation	.189 ^{**}
	Sig. (2-tailed)	.006
	N	210
Whether during elections, they think women are discriminated against when competing on positions when men also compete	Pearson Correlation	-.011
	Sig. (2-tailed)	.875
	N	210
Whether women in their area discriminated against when making important decisions for your community	Pearson Correlation	-.042
	Sig. (2-tailed)	.547
	N	210

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

Results as shown in the table above indicate that there is a highly significant relationship between financial inclusion and indicators of discrimination against women and girls in different spheres of life including; whether women in their community have rights to own land ($p=0.000$), whether they think the rights for women to own land and property in their community are protected ($p=0.001$), whether they own land anywhere ($p=0.000$), whether they have any documents to prove the ownership of the land ($p=0.001$), and whether girls in their community are able to access and complete education, at least up to primary level ($p=0.001$). There were no significant association between financial inclusion and indicators including; whether during elections, they think women are discriminated against when competing on positions when men also compete ($p=0.875$) and whether women in their area discriminated against when making important decisions for your community ($p=0.547$).

Summary of results

Findings show strong associations between financial inclusion and indicators of discrimination against women and girls in different spheres of life including; whether women in their community have rights to own land ($p=0.000$), whether they think the rights for women to own land and property in their community are protected ($p=0.001$), whether they own land anywhere ($p=0.000$), whether they have any documents to prove the ownership of the land ($p=0.001$), and whether girls in their community are able to access and complete education, at least up to primary level ($p=0.001$). There were no significant association between financial inclusion and indicators including; whether during elections, they think women are discriminated against when competing on positions when men also compete ($p=0.875$) and whether women in their area discriminated against when making important decisions for your community ($p=0.547$).

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.

The strong associations between financial inclusion and indicators of discrimination against women and girls in different spheres of life imply that many women can lift themselves out of the status of being discriminated against, by being included in financial set ups such as banks or SACCOs.

Recommendations

The researcher recommends that;

- 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.
- Through support 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.
- 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.

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