

Factors that restrict Micro Business Women from using Mobile Financial Services: A path to financial exclusion

A case of Mbarara Municipality, Kakoba Division in Uganda



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By

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Dedication

I dedicate this thesis to my Grandmother Rose Nalule, parents, Cousin Gloria Nalule, and my brothers and sisters.

Acknowledgment

I extend my heartfelt appreciation to the Netherlands Government that awarded me with a fully funded Nuffic scholarship through the Orange Knowledge Program (OKP). I appreciate my supervisor Annemarie Westendorp and assessor Koos Kingma for helping me in developing my research proposal and in putting together this thesis. I thank you for your words of encouragement and for inspiring me to think critically. To my mentor, Dr. Pleun, thank you for the listening ear and encouraging me to be the best I can be throughout the year. My heartfelt gratitude to my boss Rev. Fr. Emmanuel Tusiime who granted me study leave and kept assisting me with the information I needed for some of the course modules. My grandmother whose prayers and the words of encouragement kept me on the move and the whole family for always looking out for me and cheered me up all the way. To my research assistants Judith Kyomigisha and David Bwambale, thank you for all the efforts put in to make sure that data was collected regardless of all the Covid-19 pandemic movement restrictions. It is because of you that I managed to come to the end of data collection successfully. To my new friends Vennessa and Agatha, I appreciate the efforts you put in to always look out for me, and to you all my classmates, I appreciate you for intellectually challenging me. To the businesswomen in the Kakoba division, thank you for your acceptance of my call to carry out my research with me.

Abstract

Financial exclusion as a topic over the years has attracted several scholars to investigate the reasons why specific social groups of people get excluded from formal financial services. Some of the social groups discovered to always be excluded are women, the elderly, ethnic groups, minorities, and immigrants. Several strategies to curb the problem have been put in place, such as the G-20 Financial Inclusion Expert Group (FIEG) that was in 2009 set aside to develop secure and sound ways in which spreading new financial services capable of reaching the poor groups of people can take place. One such way is mobile financial and technological solutions like agency banking and mobile money services. However, still, some groups of people are finding it hard to access and use the provided mobile solutions. This thesis investigated women specifically those that own micro-businesses in the Kakoba division Mbarara Municipality in Uganda, as a case study to provide information on the factors that restrict the usage of mobile financial services among the micro businesswomen. This specific group was chosen because 70 percent of the small female-owned businesses lack adequate or have no access to financial services. To deeply dig into the issue, in-depth interviews with the micro-business female owners, key informants, and a focus group discussion were carried out. The research was commissioned by Ahuriire Uganda Limited (AUL), whose mission is to build a culture of saving among women in micro-businesses using mobile financial technological solutions in the western region of Uganda.

The study discovers that some women give credit to mobile financial services in terms of relieving them the long queues in the banking halls and through mobile money they can easily pay for school dues for their children and utility bills. However, several of them had issues with making transfers and saving using such services due to factors related to gender relations such as marital status in which their partners dominated every financial decision. This does not allow them the freedom to use their finances the way they want otherwise if they did, then they (women) would expect violence in their homes. There were cases where some partners were reported to withdraw their wives' money if they got to know of their secret PINs and used it for their expenses unknown to their wives. This led to some women to solely take responsibility of all the family expenses because they were regarded by their partners as working wives who could take full responsibility, and this left them with nothing to make use of the mobile financial services. The problem was exacerbated by the fact that some of these women however few, had low levels of education and could not comprehend the figures and the English language in which most of the mobile financial technologies were developed. Moreover, women with low levels of education were highly dominated by their partners. Additionally, low levels of education led to being cheated either by those that assisted them or the mobile money agents themselves but mostly by the fraudsters that were mentioned by every interviewed respondent who believed that they were also being taken advantage of for being a "weaker gender, being women". More so, it was found that women's already small finances were being affected by the charges and taxes that are imposed on every transaction that they must make. Therefore, they better do away with such services where their already little money will further be reduced. Interestingly one would think that flexibility and accessibility of the mobile financial services increase saving capacity, for some women it was the opposite because the proximity of the agent locations encourages withdrawing and spending without planning.

The study, therefore, recommends that before AUL continues with women training, on the culture of saving through mobile financial technology, one needs to understand that it is important to train men to be aware of the role of women in saving to later have opportunities to access credit and insurance. Secondly, to align with the mobile agents through meetings to ensure that agents understand the implications of imposing unnecessary charges on the customers and make a study on a reporting system through which the female victims of fraud can report such fraud cases.

KEYWORDS: Financial exclusion, Financial Inclusion, Women, Micro Businesses, Mobile Financial Services, Uganda, Mbarara Municipality.

Acronyms

OCHA	Office for the Coordination of Humanitarian Affairs
U.N	United Nations
SMS	Short Message Service
POS	Point of Sale
FGDU	Financial Sector Deepening Uganda
UBOS	Uganda Bureau of Statistics
Resp	Respondent
KI	Key Informant
Apps	Applications
CSBAG	Civil Society Advocacy Group
FIEG	Financial Inclusion Expert Group
PIN	Personal Identification Number

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1 INTRODUCTION

The ability to have access to financial services is one way out of poverty. Financial services according to Hatzakis, Nair, and Pinedo (2010), are retail banking, commercial lending, insurance, credit cards, mortgage banking, brokerage, investment advisory, and asset management. Previous literature has found that there are enormous benefits one gains such as credit, saving, and insurance through the usage of the available financial services whether formal or informal (Klapper and Duff 2015; Hendriks 2019; Mustafa et al 2019). Unfortunately, financial services are not available to most of the adult population in the world. According to Sain, Rahman, and Khanam (2016), close to 3 billion people in the world have no formal access to financial services, even though the exclusion gap reduces each passing year. For example, studies by Kshetri (2017) found that worldwide, 1.2 billion adults lack a formal bank account which in the long run leads to financial exclusion. According to (Achugamonu et al, 2020; Mylonidis et al 2019; and Gloukoviezoff, 2007), financial exclusion is a situation that occurs when individuals and social groups lack access to financial services and products. Lack of access to financial services leads to poor human and physical capital development that later deters the growth of the general economy which finally infiltrates inequalities in incomes (Mylonidis, Chletsos, and Barbagianni, 2019).

Financial exclusion is a difficulty faced by social groups of people such as some women, the elderly, certain ethnic groups, minorities, and immigrants that require the services without price since they are characterized by low and unstable incomes (Kim et al, 2018). However, several strategies have been put in place to curb the global financial exclusion gap. One way is the 2030 Sustainable Development Goals (SDG) agenda in which goal 1's, indicator four(4) talks about ensuring equal rights and leave none behind, to eradicate extreme poverty for both men and women especially the very poor and the vulnerable through access to suitable technology and financial services. Also, the G-20 Financial Inclusion Expert Group (FIEG) was in 2009 set aside to develop secure and sound ways in which spreading new financial services capable of reaching the poor groups of people can take place (Stephens, 2012).

Globally, women as a social group among those that are usually excluded continue to be left behind. There is a growing literature pointing to the positive effects of microfinance in women's economic empowerment (Munyegera and Matsumoto, 2017). However, the percentage of bank account ownership globally among males is 72 percent whereas that of females is 65 percent. This makes a global financial gender gap of 7 percent that has persisted since 2011, however, this gap in the global south is at 9 percent (Demirgüç-Kunt et al., 2019). More so, 70 percent of small female-owned businesses lack adequate or have no access to financial services (Arnold and Gammage 2019). The channels that lead to this kind of gap continue to be attributed to factors relating to cost, education, social, political, and the kind of employment (Ghosh and Vinod, 2017).

Additionally, women continue to be excluded due to the barriers they encounter at every stage of entering formal financial services. However, once financially included and with savings mechanisms, it is noted by (Demirguc-Kunt, Klapper, and Singer, 2017) that they can take control in making choices on how they want to spend their money. They can decide on which kind of businesses they want to invest in, access reproductive health care services and have high chances of leaving abusive marriages and relationships (Arnold and Gammage, 2019). Much as studies tag owning an account to financial inclusion, owning a bank account does not mean access to financial services, although it is one of the first steps. Other factors must be at play for the full inclusiveness of women in the financial sector to take place.

While in developed countries, the exclusion gap is at a faster rate closing, it is slow for the developing countries. Interestingly, it is said to be a gap that will close using mobile financial technology. For the last two decades, technological advancement has steadily evolved, and we are witnessing linkages between technology and increased technological solutions to some of the world's problems such as high transactional costs regarding physical cash transportation. Additionally, paper records are now outdated with paperless technology becoming

the “new normal” in most parts of the developed world (Arney, Jones and Wolf, 2012). In most developing countries, the business sector is adapting to the information technology trend to access information about markets, carry out cash transfers, reduce transaction costs, among others.

This trend has seen the birth of mobile financial services and technological innovations such as mobile banking as an alternative to automated teller machines (ATMs), and internet banking. Mobile banking services have over the years been predicted by analysts as services that will have explosive growth and will offer many advantages over the old-style methods of financial payment services (Johnson et al., 2018). The introduction of mobile financial services that can be accessed through the use of a mobile phone can contribute to the reduction of the gender financial exclusion gap and must be tailored to the needs of the underprivileged (Demirgüç-Kunt et al., 2019) such as women. However, studies by McDougal et al (2019) show that 3 percent of women at a global level and 4 percent in the low- and middle-income countries respectively own mobile accounts. Therefore, this study will focus on women as one of the many social groups of people that are mostly affected by the financial exclusion.

Although it has been discovered that there is still a gender gap in mobile phone ownership in several parts of the world, it is not the case for East African countries, where mobile phone ownership by both males and females is quite high (Arnold and Gammage 2019). East African countries include Uganda, a country where this study was done. Therefore, Ugandan women stand a chance of owning phone-based accounts because, over the past decade, mobile banking services have reached Uganda at unprecedented speed especially, after Bank of Uganda in 2009 issued a letter of no objection to MTN Uganda to start providing financial services through mobile money by partnering with Stanbic Bank (AFI, 2019). People can safely keep, transfer, and transact money without complexes. In Uganda, telecommunications companies such as MTN dominated mobile money operations in the beginning. However, by 2009, Airtel Company had launched around 2,000 subscribers and later in 2010, Uganda Telecom introduced M-sente. Providers such as “Ezee money and M-Cash” also got launched (Nampewo et al., 2016).

Women in micro-businesses in Uganda agree that mobile money has made their work easy, such as paying school fees for their children, bills, and rent payments and receiving payments from their customers (Komunte, 2015). However, Uganda FSDU (2018), states that, even though there has been substantial growth in the economic development of women, financial service providers are still unable to fully understand their needs. For example studies on women and digital financial services in sub-Saharan Africa by the (World Bank, 2018) find that 27 percent of women in Uganda use mobile money for saving and other financial transactions compared to their male counterparts at 41 percent. The study continues to show that women are less familiar with mobile money concepts than men. Namatovu et al., (2012) found that women micro-business owners in Uganda face common challenges of low or lack of access to credit financial services, lack of training services, poor access to modern technologies. Hence this thesis aims at exploring factors restricting women in micro-businesses from using mobile financial services. Moreover, the thesis will further investigate why there continues to be financial exclusion among women despite the introduction of mobile financial services.

1.1 Research Problem

In Uganda, although financial inclusion is driven by mobile financial services, the gender financial exclusion gap still exists at 13 percent (FSDU, 2018). Women in micro-enterprises, which play a crucial role in income generation and employment creation, continue to be left behind in adapting to new technologies (Arnold and Gammage 2019). Studies have discovered that females highly present levels of anxiety and are less likely to use technologies when compared to men and research on the factors that cause such differences is rarely explored in the literature (He and Freeman, 2019). Ahuriire Uganda Limited (AUL), a commissioner for this research and an aggregator of M-cash mobile payment platform in the western region of Uganda, with its offices in Mbarara Municipality; basing on the general knowledge that women are financially excluded, has for seven years been working to achieve her mission of building a saving culture among female-owned micro-businesses through mobile financial

technologies by partnering with several financial service providers such as Mcash Uganda to extend the services to the rural areas. One of her objectives is to promote a culture of saving for future uncertainties among women and the rural poor using mobile financial technologies. This is because the majority of the Ugandan adult population lacks adequate access to insurance and formal financial services (Munyegera and Matsumoto, 2016). However, despite the predictions that mobile financial services will contribute to financial inclusion, and most probably bridge the gender financial exclusion gap, women are still left behind (Rea and Nelms, 2017). Therefore, AUL lacks knowledge of the factors that restrict micro businesswomen from using mobile financial services in the Mbarara Municipality Kakoba Division.

1.2 Research Objective

To gain knowledge and understanding on the factors that restrict micro businesswomen from using mobile financial services in Kakoba-division Mbarara municipality, to be able to provide recommendations for AUL on the strategies to employ in the process of building a saving culture among micro businesswomen using mobile financial technology to be able to have access to safe credit and insurance services.

1.3 Basic Research Question

What are the factors that restrict micro-businesses women from using mobile financial services in Kakoba-division Mbarara municipality?

1.4 Sub Questions

Q1. What are the gender factors that restrict micro-businesses women from using mobile financial services in Kakoba-division Mbarara municipality?

Q2. What are the economic factors that restrict micro-businesses women from using mobile financial services in Kakoba-division Mbarara municipality?

Q3. What are the technological factors that restrict micro-businesses women from using mobile financial services in Kakoba-division Mbarara municipality?

The rest of the paper is as follows: section two provides a review of literature on the background of mobile financial services and financial exclusion, followed by section three that provides data collection methods, tools, and sources as well as the scope and limitations of the study. Section four presents the research findings and section five I discuss the data findings according to existing literature. Finally, in section six, the conclusion and recommendations on the strategies for AUL to employ to encourage the use of mobile financial services to improve a saving culture are provided.

2 LITERATURE REVIEW

2.1 Mobile Financial Services

Mobile Financial Services have been defined by various scholars. According to Dass and Pal(2011), they have been defined as a group of applications that allows people to make use of their mobile phones to manipulate their bank accounts, keep or save electronic money on an account that is interconnected with their handsets to carry out money transfers, have access to insurance and credit products. Examples include mobile payments and mobile banking. Several schools of thought such as (Johnson et al.,2018; Oliveira et al., 2016) have defined mobile payment as using a mobile device such as a telephone to pay for services and goods over wireless communication technologies; it involves a three-party process in which there is a consumer, a merchant and a bank. Chandra, Srivastava, and Theng (2010) define it as, “a form of an online payment made over a mobile network where transactions between unknown entities can take place”. According to Kim, Mirusmonov, and Lee (2010), it is defined as a process where financial exchange for goods and services is done through initiation, authorization, and confirmation of a payment using a mobile device. Mobile banking, on the other hand, is a process where people use mobile devices to easily interact with their banks to access financial services (Dass & Pal, 2011). It is defined by Shaikh and Karjaluoto (2015) as a product provided by the bank or microfinance institute or Mobile Network operator to carry out transactions with a mobile phone, smartphone, and tablet. Also, Zhou, Lu, and Wang, (2010) state that it can also be referred to as “cell phone banking” and it is making use of a mobile phone to link to financial institutions. The term mobile payments and mobile banking are regularly used interchangeably; however, they are different. The former relates to services that are generic and universal and can be developed by interconnected service providers, not as financial institutions that tend to be narrow with procedures (Iman, 2018).

Mobile banking started first in Germany when the Germany paybox company in collaboration with the Deutsche Bank decided to launch the service in the 1990s and within the developing countries, Kenya was the first in 2007 to introduce M-Pesa, the text mobile banking (Shaikh and Karjaluoto,2015). Mobile financial services can overcome challenges brought about by geographical locations and cost of services that the rural and poor populations particularly women experience (Arnold and Gammage, 2019). For example, poor women do not save in financial institutions because of unstable incomes and disturbances of traveling to find a bank arguing that, it is time wasting and expensive to travel and with pre-conceived ideas that banking services’ fees are way too high (Kabir and Klugman, 2019) Furthermore, the services enable individuals and businesses to cash in, cash-out money from their bank or mobile money accounts and to carry out electronic payments without requiring traditional bank branches (Bilodeau, Hoffman and Nikkelen, 2011). More so, mobile financial services give the benefit of real-time messaging, low-cost cash handling, and can enable handling payments anywhere at any time (Gbongli et al, 2020).

2.1.1 Availability of the mobile financial services

The mobile financial services due to the explosion of mobile phone ownership in Africa has grown exponentially through the establishment of mobile money agents and agency banking agents that operate as third parties to the mobile financial service providers and banking institutions (Ouma, Odongo, and Were, 2017). For example, in Kenya, where agency banking started in East Africa and has been most successful, there are 130,000 mobile money agent locations in ownership of Safaricom and about 15,000 bank agent locations where customers can go to deposit and withdraw cash (Chironga, et al., 2017). For Uganda, by 2016, MTN only had 30,000 agents, while the commercial banks by then before launching agency banking, had 786 teller machines all over the country (Munyegera and Matsumoto, 2016). However, even with the availability of the mobile financial services through mobile agent network, some groups still get excluded either voluntarily or because of unavoidable circumstances such as extreme poverty where they lack money, however, some can access the services but chose not to use it (voluntary excluded), then those that may not use it after until several years and finally those that

are unreachable no matter the solutions in place (involuntarily excluded) (Duncombe, 2009). Even though mobile financial services are increasing, the majority of them still provide services at high costs because of infrastructure maintenance (Kim et al,2018).

Moreover, if low-income and underprivileged people can take part in the use of mobile financial services at a low cost, there can be positive effects on the reduction of financial exclusion (Ozili,2018). The cost of such services is a significant aspect that has been identified by several scholars such as Dahlberg, Guo, and Onrus (2015); Dahlberg et al (2008); Ananya and Sraboni (2015); (Gao and Waechter, 2015) and Hasan et al (2019). The latter defines cost as “the transaction fees for using mobile payments”. Moreover, customers tend to pay more attention to the costs of using the mobile financial services than on the value of using it, however, the perceived cost has no direct impact on the decisions to use a service but mediated by other factors for example facilitating conditions, where users need extra effort and time to learn how to use the services hence spending funds to learn (Molina, Lopez and de Reuver, 2020). More so, studies by Goyal, Pandey, and Batra (2012) state that for such services to be accepted in the market, they must exhibit variables of security, privacy and should be able to be trusted. Consequently, customer hesitations to use the mobile financial services originate from fear that their account data may be intercepted by unauthorized parties (Chang, 2014).

Moreover, security and privacy variables have proved to be factors that lead to customers’ intentions to use mobile financial services (Liébana-Cabanillas, Ramos de Luna and Montoro-Ríos, 2017). Security according to Oliveira et al (2016) is defined as the buyer’s perception about the inability of the seller to make safe monetary data. Risks concerning security and privacy are so much of a barrier to the use of mobile financial services because customers fear for their mobile transactions and personal information being intercepted (Chang, 2014). Privacy risk in mobile payments’ low usage is still a factor. More so, the visibility that may influence the decision to use is defined by Johnson et al (2018) as the extent to which an individual can observe a technology being used by others. The more visible the benefits of using technology are to others, the more the possibility of others deciding to use it. He continues to argue that as infrastructure and support by financial service providers improve for agents, concerns of some customers on financial platforms will be made easy. Therefore, visibility according to Chong, Chan, and Ooi (2012) is the level to which the outcomes of innovation are evident to others. For example, women tend to follow what their fellow women are doing to finally make a choice, if they do not observe benefits from any of them that is involved, they probably will prefer not to take up such services (Kabir and Klugman, 2019). Moreover, mobile payment technologies are an alternative method of payment to cheques, credit cards, and physical cash, therefore customer’s view of their easiness in usage as the prior methods is vital (Johnson et al., 2018).

2.1.2. Ease of Use

Ease of use is the extent to which individuals experience the usage of technology as free from applying too much physical and mental effort. Studies on mobile financial services show that they are of a more relative advantage compared to other existing forms of financial services. For example, the more the compatibility of the services is to the lifestyle and needs of the customers, the more the chances for its use (Kim, Mirusmonov and Lee, 2010). Also, studies by (Chandra, Srivastava, and Theng, 2010; Gao and Waechter, 2015) show that relative advantage greatly influences mobile payment user behaviour and intention to use. However, women tend to behave differently from men when it comes to handling money issues. Besides, social cognitive theories show that females’ and males’ behaviours are different in making decisions in several circumstances, males focus more on the outcome while females on the process, privacy, and security when taking part in an activity. Therefore, while making transactions, females behave differently with forming attitudes and usage of technologies (Shao et al., 2019). More so, trying to check easiness which “is the degree to which technology may be experimented on” is a significant factor that influences customers' intension to use (Kapoor, Dwivedi and Williams, 2015). It is the degree to which it can be tried and tested before one can decide to use it or not (Hasan et al., 2019). Johnson et al (2018) still define it as the degree to which probable users perceive the chance to try the technology before

deciding whether to use it or not. Also, the first usage is a learning experience about the technology because the more one tries it the more the likelihood, of becoming comfortable and hence can decide to use it (Arvidsson, 2014).

More so, one of the major advantages of mobile financial services over other payment methods, is flexibility whereby a customer performs a transaction at any time regardless of their location, hence providing users with convenience and value which in turn facilitates mobile financial services usage (Gao and Waechter, 2015). Flexibility is defined as *“the degree to which mobile financial technology can conveniently be used”*. Furthermore, Munyegera and Matsumoto (2017) state that mobile financial services increase the chances of saving services because of reduced distances to financial institutions which makes it flexible for people to use.

2.1.3 Women and Mobile Financial Services

Concerning women, it has been discovered by Shao et al (2019) in their mobile payment study in China that, 31 percent of women compared to men suffered from fraud while using mobile payment platforms but they did not explore the reasons for this. However, Kabir and Klugman (2019) explain that women tend to undergo gender-based violence in many forms such as voice, SMS, and online threats through mobile internet and physically at POS locations. Therefore, to avoid harassment that women go through while using mobile phones, in some countries such as Bangladesh and Pakistan, men undergo the process of registration on their behalf (Kabir and Klugman, 2019), and so women may face challenges in making financial decisions since the accounts do not tally with their identification. Much as this solves harassment of women from external members of the family, the vulnerability of women in charge of finances in families continues to rise due to poor access to stable financial services (Bhatia and Singh, 2019). Women compared to men have different lifestyles and needs, for example, women need more trust while trying to interact with mobile payment platforms, therefore in designing and introducing new technologies, gender needs ought to be well-thought-out (Shao et al., 2019). Therefore, it is imperative to secure customers' privacy in any industry of payment (Shao et al., 2019). Moreover, studies by Tanellari et al (2014) states that women have a constraint, where their revenues are limited hence restricting them from accessing newly charged financial services.

2.2 Financial Exclusion

Financial exclusion has been defined as those processes that hamper disadvantaged social groups of people from accessing fair priced financial services (Mosley and Lenton, 2012). According to Buckland (2012) and Wilson (2012), it is a process where people lack, or have poor relationships with the upstream financial institutions such as the banks and the microcredits. According to Sain, Rahman, and Khanam (2016), it has been found that financial exclusion varies between developed and developing countries but, it is the same groups of people, such as the elderly, immigrants, the long term unemployed, ethnic minorities, low-income earners and educational unqualified that are usually excluded. However, some say that financial exclusion can be voluntary by the vulnerable poor because the services are readily available, while others argue that it is hard to make voluntary choices amidst profound structural huddles emanating from the service providers themselves or government policies (Buckland, 2012).

Studies by Barboni, Cassar, and Demont (2017), state that the factors for financial exclusion can be grouped in terms of supply and demand. Within developing countries, it has been attributed mostly to supply whereby there is poor infrastructure such as distance issues. They explain that supply factors are; high service fees, credit history requirements, security or collateral, demand for minimum balances, and low savings remuneration, including low transaction operations that do not generate reasonable profits for those providing the services. On the other hand, they ascertain that demand factors relate to poor or no trust in the financial service providers, low levels of financial literacy, and the now new paradigms of behaviour such as impatience that drives them to use the services or not and the fear for the cost of action that generates bias of whether it is the right service to make use of without making losses. For example, costs for borrowing impede engagement of the female business

owners (Kling, 2020) because, women save small amounts of money due to daily family expenditures and are likely to dominate in the informal employment sector where incomes are small and irregular (Ouma, Odongo, and Were, 2017).

2.2.1 Gender and Financial exclusion

Financial exclusion can also be brought about due to factors related to gender, age, education, and income; however, gender is highly correlated to financial exclusion (Lotto, 2018). Also, studies by Klapper and Dutt (2015) on financial inclusion and legal discrimination against women, found that, even when factors related to income, education, employment status, and age were controlled, gender remains a substantial factor in the usage of financial services. Gender is a “social elaboration of sex” (Eckert and McConnell, 2013). It can also refer to socially constructed opportunities and attributes related to a man and a woman, how females and males or girls and boys relate to one another (OCHA Gender Toolkit, 2012). Gender relations are ways in which society forms roles and identities of men and women and how they should relate to one another (Judith, Michael, and Elizabeth, 2019). Moreover, gender roles according to Alters and Schiff, (2009), “are patterns of behaviour, attitudes and personality attribute that are traditionally and considered in a particular culture to be female or masculine”. Also, according to Chong, Chan, and Ooi, (2012) gender was discovered as a variable that influences mobile financial services acceptance in Malaysia and China. Additionally, Zhang et al (2018) say that not only for mobile financial services but also, for the over-all information technology and still confirmed that, culture also plays a role in the process of deciding whether to use a technology or not.

Cultural customs that prohibit women to work away from their homes can be a reason that hinders them from earning, so they can access and use financial services. Moreover, Women, who mostly are disadvantaged in decision-making, owning and controlling resources, suffer from inadequate access to finances, which significantly impacts other spheres of life such as health care facilities usage (Mutebi, et al., 2017). A related example can be taken from Pakistan where close to three-quarters of the men think that it is unacceptable for women to be away from home to work or if they are working, to stay away for long hours. Such norms, therefore, may inhibit women from acquiring a financial account, for example in Niger, Chad, and Guinea Bissau, married women are restricted from opening accounts as married men do (Kabir and Klugman, 2019). More so, due to cultural beliefs, women’s socio-economic scale is measured on grounds of social structures and tradition in which they lack access, control, and ownership of property (Larsson and Svensson, 2018). Besides, owning a bank account impacts awareness and mobile financial services usage since, there exists access to information connecting bank accounts to mobile financial services (Gichuki and Mulu-Mutu, 2018).

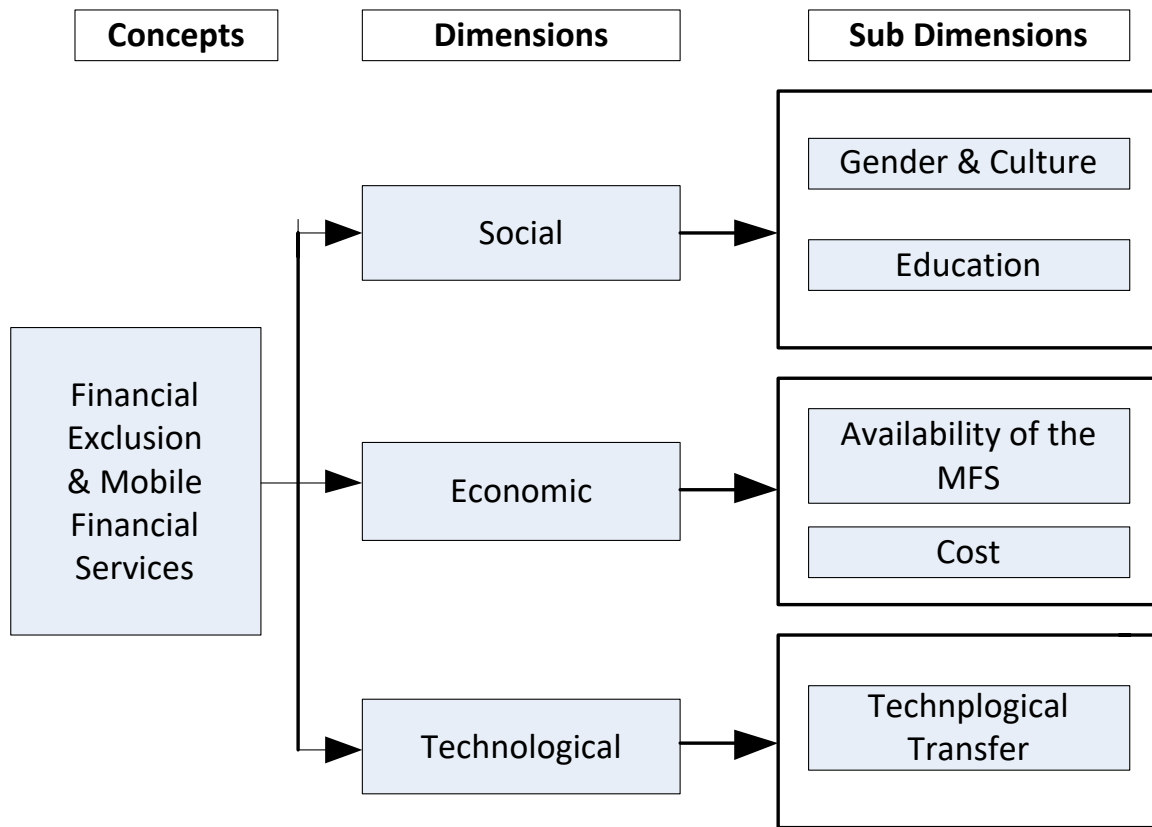
Moreover, mobile financial technologies are said to encourage women to save but it is still the women that are less likely to own mobile phones or sim cards (Wave 4 Report FII Tracker survey, 2017). More so, Studies by Kalinić et al (2019) identified that men are more likely to use mobile financial services than women and are less influenced by the involved risks, moreover men’s social environment too mostly influences them than women whose innovativeness is the major factor. Kabir and Klugman (2019) discovered that women and unmarried girls in some societies are prohibited from using mobile phones. They are assumed to seduce men and are harassed while using them (mobile phones), and so, for their protection from harassment from some men, they are not allowed to use phones, otherwise, they are punished for breaking this rule. Moreover, they are also expected by their partners to tend to family matters such as taking care of children instead of wasting time on the phone. This may result in women’s failure to use digital mobile financial based applications in their businesses. Studies by Sekabira and Qaim (2017) in Uganda on the effects of mobile phones on gender equality show that women seem to gain profit more than men from mobile phone technologies, which he termed as a realistic finding because, women in most cases are constrained in market access and information, therefore, technology like mobile money, which lessens transaction costs can be beneficial for them (women).

Nevertheless, Fiala (2018) found that some women in families in sub-Saharan Africa, have a challenge in which they face restrictions on how to spend money while men face no restrictions and that women spoke of their roles in families whereby they spend most of their earnings on their families through feeding, clothing and school fees, whereas men had nothing much to worry about the daily family operations. Men face no restrictions in terms of using family cash for business which is not usually the case for women who already have strongly defined family roles. This can be assumed for this study that women may drop the use of the mobile financial services which requires cash for e-money/float since they must spend it on the basic needs of their families. Financial decisions have a relationship with gender relations, married women tend to be timid to decide on financial issues without their partners' consent hence remain behind in the formal financial sector (Gammage et al., 2017).

Additionally, among the numerous barriers to mobile financial access for women, is digital illiteracy. The U.N describes a literate person as one who understands, can read, and write brief statements in his/her daily life (Knoche & Huang, 2012). Therefore, illiterate people may have challenges with digital comprehension that comes with mobile financial services, since the level of education is correlated with the ability to use such services (Gichuki and Mulu-Mutu, 2018). Within African populations, high levels of financial inclusion are associated with higher levels of education and associated with being a man, while the ability to use a mobile device by a woman is related to her level of education (Kabir and Klugman, 2019). In addition, Kabir and Klugman (2019) state that, African education means the ability to read, write, and understand English which is not the case for women with low levels of education. Furthermore, education level facilitates or increases the chances of access to financial information on services such as credit and the ability to operate mobile digital financial applications (World Bank, 2018). Furthermore, studies by Lotto (2018), found out that, high chances of mobile phone ownership and its usage are related to the level of education and so, individuals who lack adequate education face a lot of challenges. Moreover, the majority of women in developing countries suffer gender discrimination whereby they are unlikely to access education opportunities and hence are trapped in household roles which finally hampers the use of technology such as mobile phones (Antonio and Tuffley, 2014).

In conclusion, from literature, it has been found that several factors may restrict certain groups of people such as the poor, women, immigrants, and the elderly, from accessing financial services more so from the usage of mobile financial services that are readily available. Women tend to have anxiety while using mobile financial technology most probably because they mostly undergo gender-based violence. Moreover, the lack of adequate education they face due to gender discrimination in educational opportunities in most of the African countries and having no or less power to access, own and control property exacerbates the situation.

Fig2. 1 Conceptual Framework



Source: Author (2020)

3 RESEARCH METHODOLOGY

3.1 Research Design

Data collection for this study was carried out in July and August in the year 2020. An in-depth desk study for the existing secondary data was carried out at the beginning of the study before the fieldwork to get acquainted with the topic of financial exclusion and mobile financial services in the context of women in small businesses. During the desk study, I made use of scholarly journal articles (Mobile Information Systems), online country reports (Bank of Uganda financial inclusion reports), online sources, and databases such as Google Scholar, greeni, science direct, Wiley online, and Tailor and Francis online. Secondary data is the information that is already in existence about the topic under review (Laws et al., 2013). Following the problem and objectives at hand, the primary data collection followed a qualitative case study research method. Aspers and Corte (2019) define qualitative research as an iterative procedure in which a better understanding of a scientific community is achieved by creating new substantial distinctions that are as a result of getting close to the researched. However, all the discussions and interviews were all done online. In other words, it is a process where there is shared learning with the participants (Laws et al. 2013). A case study is a bottom-up approach that is used to study a specific group of people to bring on table complex issues to light (Sanfey, 2017). During the study, therefore, I gave voice and power to the respondents “to provide insights into each other's thoughts and beliefs” (Kajamaa, Croix and Mattick, 2019). In addition, the qualitative approach was used because mobile financial services and financial exclusion could not be generalized but gave allowance for them in the area of study to express themselves concerning their contextual experiences about the mobile payment services from which recommendations and conclusions were drawn.

3.2 Study Sample

Sampling is defined as recognizing a representation of a bigger population of the research area (Laws et al. 2013). The sample acts as a unit of analysis for the researcher. Female micro-business owners were the units of this study and were interviewed to provide information on the factors restricting them from the use of mobile financial services which, according to this study may contribute to financial exclusion. To gain access to the women, my research assistant visited some women involved in micro-businesses such as those that sold second-hand clothes, vegetables, and beauty salons in their different market locations two days before, to introduce to them the purpose of the study and request for their time to be available for the Focus Group Discussion (FGD) and individual in-depth interviews. An FGD is a research tool where research participants come together to discuss an issue for reasons of collecting information and it is characterised by the interactions between the facilitator and the group and amongst the participants themselves (Wong,2008). The FGD was used to help provide me with insight into the understanding of Mobile financial Services usage restrictions to women in micro-businesses.

Thirty (30) participants were considered for the study because studying all the women who owned micro-businesses would be costly and according to Laws et al (2013) it would require a lot of time, therefore this sample represented the entire group of the female micro-business owners in Mbarara municipality Kakoba division. Twenty (20) female respondents were randomly selected from the female micro-business owners in Kakoba. Six (6) females for a focus group discussion, 4 (four) key informants. The key informants were selected to confirm the accuracy of the collected data from the respondents; (i) commercial banking agent was selected because she carries out mobile transactions for the customers on behalf of the bank, (ii) savings cooperative manager was involved because this Specific Sacco receives mobile deposits from their customers some of whom are businesswomen, (iii) mobile money agent was also involved because he carries out transactions on behalf of a mobile telecom company and a service provider within the market place and (iv) Self-help group treasurer collects money from some market women on a mobile money account number. Another key informant was supposed to come from the Mobile money customer care service centre because I wanted to find out how service centres perceive issues that are faced by women in micro-businesses but the manager could not attend to me

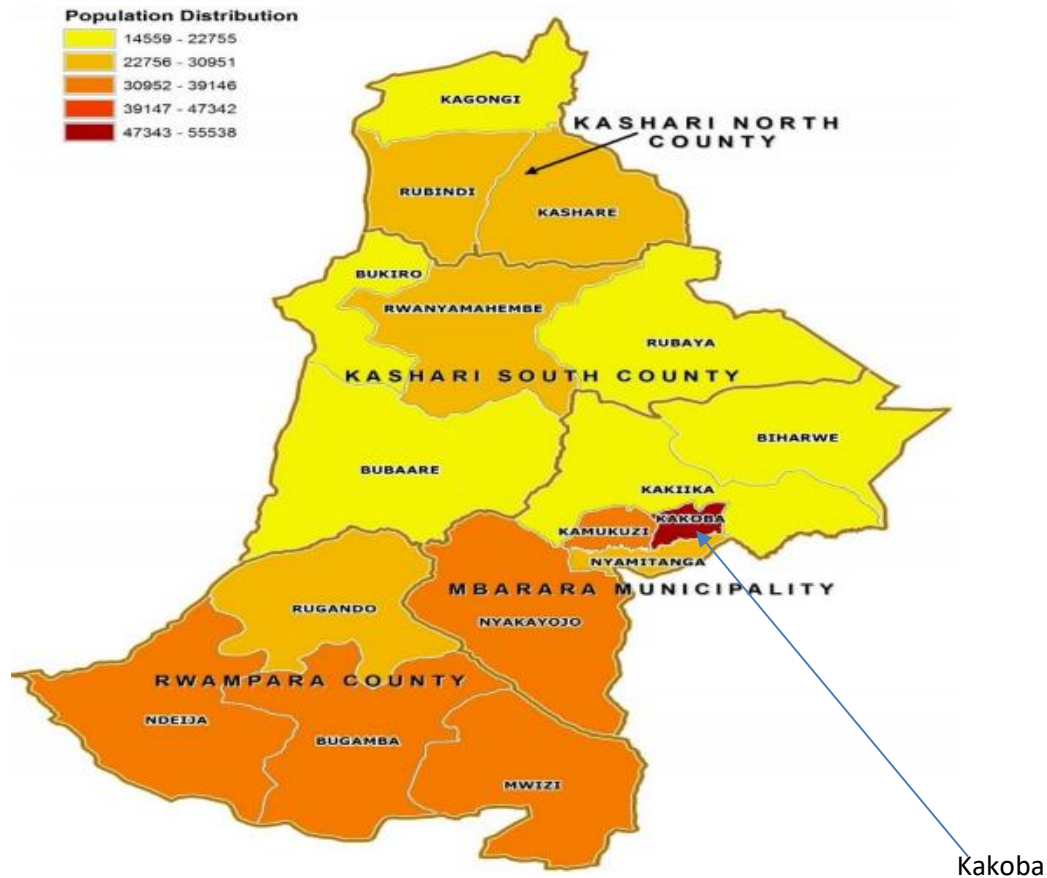
because as a service centre they just offer a service without considering any gender-related issues and recommended that the agents stand a better position to present to me the issues that businesswomen face. These key informants were selected because they interact with the clients during their daily work and are most probably acquainted with the issues of women in micro-businesses concerning using mobile financial services. These different key informants provided a method of triangulation which according to Laws et al (2013) is a way in which different methods, investigators such as key informants or experts in the issue at hand are used to provide information to increase confidence in the collected data.

For all the three tools (Respondents, FGD, Key Informants), interview guides were used, and the researcher took notes and recordings which were later transcribed. On an ethical note, consent from the respondents was sought to or not to publish data using their names or pictures for purposes of confidentiality. Therefore, pictures of the respondents and FGD were taken on permission and they also signed a consent form as seen in appendix 3. It was also explained to them that they would be allowed to drop out of the interview process if they felt uncomfortable. Furthermore, an explanation was made to declare to them that, the research was for purposes of academic study not for any financial support whatsoever. However, I provided the FGD women with a small allowance because they left their micro-business to attend the discussion in a different location. Therefore, the small allowance was to cover for their time attending to me than to their customers.

3.3 Study area

Mbarara Municipality is 266 Kilometres away from Uganda's capital city, Kampala on the Kampala-Kabale road in the south-western region of the country along longitude 300371 East and latitude 00361 South. The administrative Mbarara District headquarters are housed in the municipality. "It is fairly densely built with low- and medium-income houses dominating, followed by commercial premises especially in the CBD and then high-income housing" (Mbarara Municipality urban profile, 2012). The Municipality consists of six Divisions (Kakoba, Kamukuzi, Nyamitanga, Kakiika, Biharwe, Nyakayojo) and it is the fourth-largest urban centre in the country (Twinamasiko et al., 2018). The study was carried out in Kakoba Division. Kakoba is a peri-urban location of the Municipality consisting of over 40,500 residents. It is the smallest, but most populous of the six divisions and a home for almost 50 percent of the population of the municipality (Twinamasiko et al., 2018). Therefore, being one of the smallest but most populous in the municipality, it attracts several small businesses, most of which are owned by women. It is a target area for AUL, a commissioner for this study. This knowledge I have because I have worked for AUL within the 6 divisions during agent and client training of the usage of the M-cash mobile payment platform.

Map 3. 1 Study Area



Source: Adopted from (UBOS, 2014)

3.4 Research tools

The nature of the research was participatory in which the researcher had interactions with the women who gathered in an FGD, in-depth interviews, and key informant interviews guided by the semi-structured questions. The participatory discussions were used to allow free interactions between the researcher and the respondents so that the researcher deeply understands the real-life issues affecting micro businesswomen. FGD is defined as an approach in which one achieves a deep understanding of the issues of a social group of people through having participatory interactions with them (O. Nyumba et al., 2018). For this study, therefore, I carried out one online FGD as can be seen in Fig3.1 at the beginning of the fieldwork to gain an understanding of the topic in general and it helped in the reframing of the semi-structured interview guides.

A semi-structured interview guide is defined as a guide that enables the interviewer to ask pre-defined questions and also ask follow-up questions following responses from the interviewee which helps to deeply explore and understand the issues as explained by the interviewee (Kallio et al., 2016). Therefore, the researcher developed the questions which were used to guide the interviews for both the women and the key informants. Key informants are individuals who by their nature of expertise possess the kind of information and knowledge that they are willing to share with the researcher to gather primary data and can confirm the authenticity and accuracy of the already consulted sources of information (O'Leary, 2017).

However, due to the ongoing Covid-19 situation, I was unable to travel to Uganda to physically carry out the interviews and to collect the primary data on the ground by myself, hence, mostly relied on the secondary data, though primary data was collected by the guidance of a research assistant who was delegated to assist each respondent to receive a WhatsApp voice call for an interview and arrange a meeting with the women in an FGD that I scheduled and managed online via zoom. The women during the FGD were advised to keep a social distance and keep the face masks on to avoid any risks of the virus. The assistant was also advised to observe the national restrictions of avoiding close contact with the public by keeping a social distance during the time of interviews to avoid putting herself and others at risk. This research assistant was chosen because she holds a bachelor's degree in data management, so she could handle digital documents and has complete knowledge of the study area.

Fig 3. 1 Online Focus group Discussion



Source: Author (2020)

Table 3. 1 Method of Data Collection per Sub Question

Questions	Data Collection Method
Q1, Q2, Q3	<ul style="list-style-type: none">● FGD was used to tackle issues on all the questions to gain insight into what issues women face concerning the usage of mobile financial services. The discussion was carried out online using zoom with the help of a research assistant who brought the participants in one place. A video zoom meeting in a place that had stable internet for the FGD was used for purposes of having a clear physical seeming connection with all the participants.● Also, observations of facial expressions, disagreements, and agreements such as nodding of heads were made during the FGD which also served as a way of data collection.● The key informants were interviewed guided by the semi-structured questions using WhatsApp voice calls to provide information on all the three questions, though originally video calls were preferred, to have face to face video interactions but due to poor network, this was not possible. The informants were those who interact with female business owners daily.
Q1	<ul style="list-style-type: none">● Semi-structured individual interviews through WhatsApp voice calls were conducted to understand women's views on the usage of mobile financial services, and what restrictions they faced. Interviews were individual for each one of them to feel free to privately talk about gender and cultural issues affecting them.
Q2	<ul style="list-style-type: none">● Semi-structured individual interviews were used for the economic question because women may not be comfortable talking about their economic problems in the presence of others. Therefore, respondents were provided with the freedom to fully express their views without being limited to any pre-coded information.
Q3	Semi-structured individual interviews were used to have a clear understanding of how each of the respondents perceives the technicalities of the mobile financial services. This was also to provide an allowance of some questions that could not be answered during the FGD.

3.5 Data Analysis

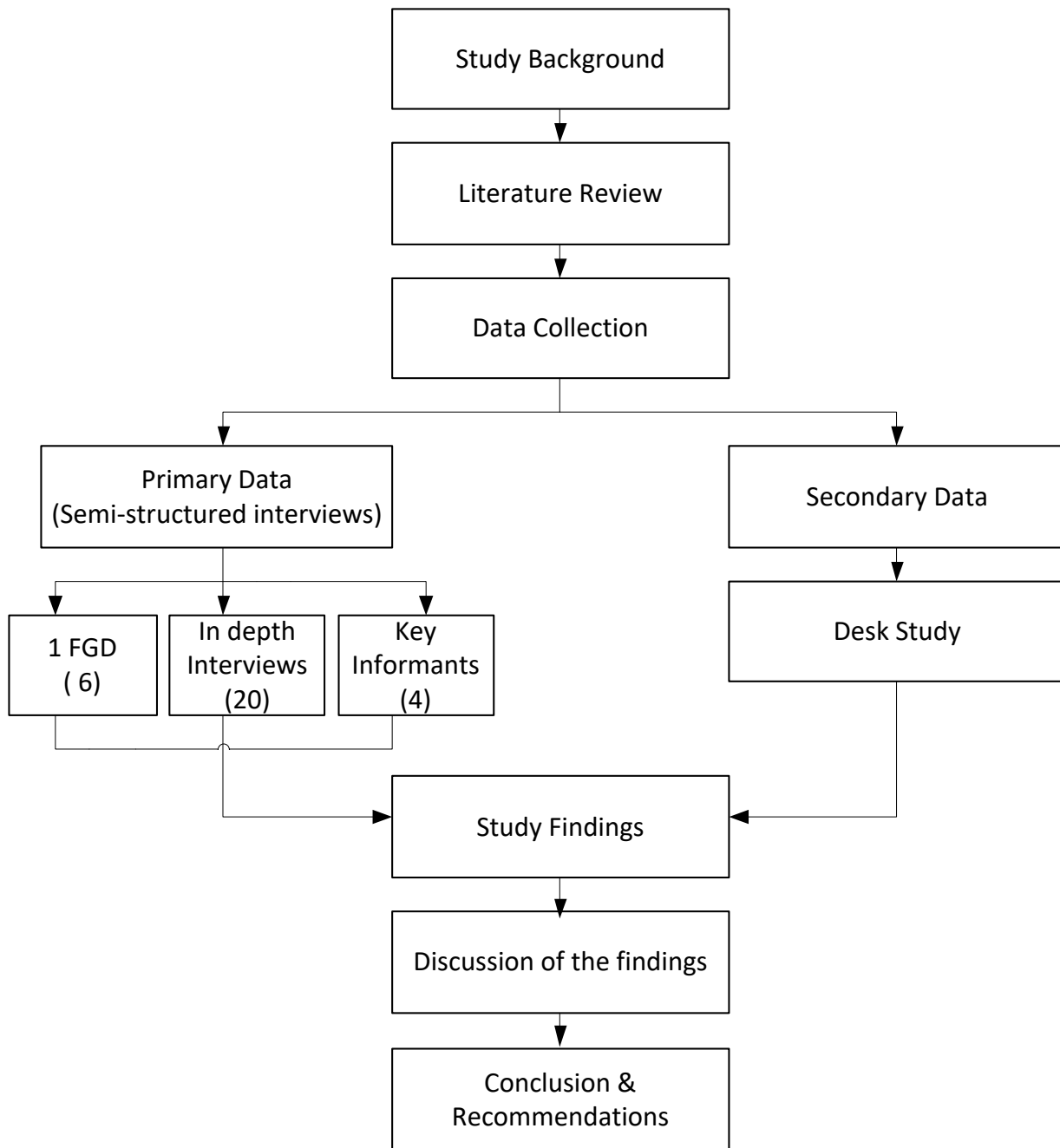
Data analysis is a way in which large amounts of data are reduced into smaller amounts for easy interpretation and to make sense out of them (Kawulich, 2004). Qualitative data analysis technique for processing semi-structured interviews was used in which data colour codes and themes of responses to each of the questions were categorized. The themes were then analysed to recognize the flow of patterns, trends, gaps, relations, and contradictions to be able to interpret what they entail concerning the research problem and question. The findings were compared to the existing data from the literature for any contradictions and supporting information to be able to draw conclusions and recommendations. The analysis was concurrently carried out with the fieldwork to ascertain the correctness of the data provided by the respondents.

3.6 Research Limitations

Since the interviews were carried out online, there were network issues and the conversations often were cut in between and some words could not be heard clearly, and so important data could have been missed. However, this was minimized by requesting the interviewees to repeat once more for clarification though asking them to repeat seemed to bother them.

The research involved only women and during the interviews, they mentioned that their husbands interfere with their business money and mobile money accounts. Therefore, the collected data does not show any confirmatory information from men which could render it valid and therefore the findings cannot completely be relied on.

Fig 3. 2 Research Design



Source: Author (2020)

4 RESEARCH FINDINGS

This ethnographically inspired research aimed at assessing factors that restrict female micro-business owners from using mobile financial services. This section studied the ways through which women relate to the financial business world concerning the usage of mobile financial services. From the findings, different social, economic, and technological related factors were found to restrict usage of mobile financial services among micro business female owners and the ways through which they carried out mobile transactions. The majority (14) of the respondents were married and those that were married had the lowest levels of education as can be seen from Appendix1. The major factors discovered were gender-related such as culture and partner dominance, Charges & taxes, fraud, lack of income control, and no or lack of adequate education as can be explained in detail below. From appendix 2, the deep colours show the magnitude of the problem caused by each factor while the lighter colours show that the problem exists but with less effect and the colourless cells show that there is not any effect.

Female micro-business owners in Uganda as studied by scholars such as Namatovu et al (2012) are involved in trade with the majority in textiles, small restaurants, mobile money business, selling raw foods and vegetables, and hairdressing where some of them lack adequate education and with no or less than five employees. They face common challenges of low or lack of access to credit financial services, lack adequate training services, poor access to modern technologies, and are culturally discriminated from owning property. It is already hard enough for women to get their businesses off the ground compared to their male counterparts (Estrin and Mickiewicz, 2011), and then later afford to adopt mobile financial services. The kind of businesses in which women are involved in as also found by Komunte (2015) is informal most probably because of the high population increase rate in the country that has also contributed to lack of job opportunities and hence increased poverty levels that forces some women into such businesses.

4.1 Social factors

4.1.1 Gender

To understand how gender contributes to restrictions of mobile financial services usage, gender relations, and roles were studied. According to appendix1, it was found that the majority (14) of the respondents were married. They were characterised by going to their work with their small babies and were mostly engaged in the sale of vegetables, clothes, hairdressing, and small restaurants.

Throughout the study, during the individual interviews, the 14 respondents living with their partners, expressed concerns about their husbands wanting to take control of all the money they made in their businesses. Besides, it was found that when some men get to know of their wives' PIN codes, they withdraw the money, which their wives have no idea of what they (husbands) use that money for because they do not provide most of the home basic needs. However, a few women (3) expressed themselves as being free from so much dominance from their partners as one of them (Resp1) stated that;

"I do not have any problem with my husband, my money on the mobile money account is my money, he does not touch it."

However, it has been found that most of the respondents (10) who had concerns with their husbands, resorted to keeping the money away from any system that would be traced like mobile money. The transaction messages of mobile money when seen by some of the women's husbands, leads to violence in their families. Therefore, to avoid clashes of this kind, some women do not use mobile money for any transactions. All four KI confirmed this as being a reason why some women in micro-businesses fail to use mobile financial technology. The KI (Mobile money agent) who also owns the Mcash Mobile payment platform agency, explained that some of her female

clients tend to prefer auto-generated Mcash accounts that are not attached to any mobile number and therefore cannot receive any text messages. An example is Resp3 who responded by saying that:

“it’s hard to use mobile money because of my husband, I try to keep the peace by giving him my PIN, but he withdraws the money and I cannot know what he uses it for, so, I do not use the mobile account to send money or save if I do, I have to delete all messages to get rid of traces of any transactions that may land me into trouble”.

I pre-assumed that the divorced (1) and five non-married or the single women would have no issues and would use the mobile financial services freely. However, some (3) of them too expressed fears of too many expectations from friends and families who think that, since they are not married or have no children, they do not have considerable responsibilities to spend on, and thus cannot use the mobile money especially for saving as they would expect, because they have to take care of their families back home. Resp4, for example, reported about this by saying that,

“as an unmarried woman, my family members and friends think that I have nothing to spend my money on, so responsibilities are many for me at home”.

Nevertheless, they still decide without complexities and having to consult from anyone, as this was also confirmed by the KI (Bank Agent) who stated that, unmarried women can easily decide on how they want to keep and use their money because they never hide like the married ones who even refuse to sign in the transaction books for fear of exposing their identities. According to half of the respondents (10), it was found that some men do not actively participate in household activities, which require money which leaves women with an extra burden of taking care of the family members, in addition to taking care of their businesses. This was also talked about from the FGD where women talked of having been completely left to take care of the affairs of their families.

Moreover, some women do not know what their husbands spend their money on. Therefore, women must fill the gap and pay for all the basic needs of a home which leaves them with less or no money to use with the mobile financial services. It was also found that, much as mobile money is close to them, they cannot make use of it, mostly for saving because the needs back home require the money more than saving it. More so, if they saved it on their mobile accounts, they would need to keep on withdrawing it, under which they are charged every time they must make a withdraw.

Therefore, they better not make use of their mobile money accounts. One of them from the FGD disclosed by saying that,

“Once you start generating some money from the business, the man becomes lazy and instead of saving for bigger investments, the money is spent on family, for example paying school fees for children”.

And another woman immediately supported by shouting out that,

“For us who have men, when they know that you are working, they relax, and if you have children, especially girls, girls need so much, we fail to grow our businesses and we have nothing to save even when mobile money services are close to us.”

It was discovered that some (3) women found it difficult to own phones while raising children. Babies play with their mother’s phones and in most cases play with them around water whereby they end up throwing the phones in and the phones stop to function. While still in the care of their small children, women stop owning phones for some time and therefore miss out on the full benefits of mobile financial services and technologies. The KI (Agents

) confirmed this issue as being true because they have had cases where some women completely failed to use mobile money or fail to access the money on the mobile accounts in the belief that their cards can no longer work after being soaked in water.

In addition, beliefs and norms had a strong effect on the usage of mobile financial services. It was found that women find it difficult to have many transactions or a lot of money on their mobile money accounts because they would be blamed by their husbands for cheating on them by receiving money from other men. This is still found among the respondents' beliefs that a man should have more than a woman. To avoid being seen with lots of money on their accounts, compared to their partners, it's been discovered that women do away with mobile money usage, although, to them (women), it is still a useful and flexible financial tool. Resp14 talked about this by saying that,

"It helps a lot, Mobile money is flexible, you cannot walk past two streets without finding 10 mobile money agents, it's very close to us though sometimes they also do not have float, it has caused problems for us married women, my husband doesn't expect a lot of money on my mobile money account, when he does, he will think that it is from my secret lovers because he doesn't expect me to work and save more than him".

Besides, it has been found out from the respondents and the KI that, some men have become jealous of their working wives. Most of the men exhibit dominant behaviour over their wives because, during any time of carrying out transactions, such women tend to hide to avoid being seen. They avoid, as mentioned by the Sacco manager that, they prefer to physically and stealthily walk to the office rather than use the mobile Sacco app or ISSD on their phones. Some men do not want their wives to have more than them. Moreover, the women in the FGD discussed this issue as affecting their usage of mobile financial services and their businesses in general. This, I observed during the FGD, they all nodded their heads in agreement with what their fellow mentioned that,

"For us who are married, our husbands have become jealous, they do not want to see us with even a cent, they want us women to remain behind them, they don't want us to have more, any coin we earn is for spending at home".

Financial Decision Making

It has been found that some women do not make decisions concerning their own money even when they started the businesses by themselves. A half (10) of the respondents complained of failing to fully utilize mobile financial services because they do not fully make the decisions. Their husbands take control of what they earn. If they must use mobile money, then they will make sure that no traces of transactions made on the phones are discovered. For example, Resp3 talked about this issue by explaining that,

"You keep your money as a woman and when a man gets to know that you have the money on your mobile account, he will be the one to plan for it, yet it's my own. He wants me to remain on zero. So, I must hide it away from him".

More so, it has been found that some men think that when a woman has money, she will be the head of the family. Sometimes some women resort to sending money to their parents and friends secretly, without their partners' knowledge otherwise like the way the KI (Sacco manager) mentioned,

"he will instead plan for that money if he found it"

The KI (cash round treasurer) also talked about this by confirming that,

"When it's time for some women to take their share, their husbands call me to ask me how much she has taken from the group".

It was the same case with the FGD where the women when this topic about the financial decision-making was brought up, they all kept quiet. A few minutes later, one of them said, in a low tone that,

“We are in many cases confronted by men to give them the money and be the ones to plan for it or make the final decisions as long as they can see it on mobile money, so some of us do not bother saving the money on mobile money accounts to avoid them tracing it”.

4.1.2 Education

The level of education was found to affect the usage of mobile financial services among 16 women, although it was discovered that most of them (13) did not have issues of carrying out mobile transactions on their normal mobile phones. However, it was found that they had problems with the smartphone financial applications that do not represent all languages, and some are counterfeit apps through which some of the interviewed respondents have lost their money. Therefore, mobile financial applications that are in English, a language that women in micro-businesses do not understand that easily are not preferred. Some women (3) had concerns about being cheated by the mobile money agents because they are not educated, unable to understand, read and write figures in English, therefore chose not to use the services for fear of being cheated.

Resp1 in a low tone said that,

“In most cases, I give money to people to send for me and because I cannot easily read for myself, these people cheat me”.

Resp11 too talked a lot about this matter by ascertaining that,

“Since I am not educated, the agents themselves steal from me. When you take for them 200,000/= (50 Euros), they, deposit for you only 20,000/= (5 Euros) and they take advantage of us for being women”.

It was also confirmed by the KI (Mobile money agent), who explained that some agents take advantage of some women after discovering that they do not know how to read and write. However, it was found from the mobile banking agent (KI) that currently, it is hard to find a woman in a small business without any educational background and went on to credit the improvements in the universal education system that allowed everyone to go to school and concluded by saying that,

“the future of mobile financial services in Uganda is bright due to the universal education system for all”.

This can still be seen from Appendix1, there was only one respondent who never schooled of all the interviewed businesswomen. However, it does not mean that whoever went to school can manipulate a phone, the level of education matters. That is why from this study, the Primary three leaver (Resp1) had concerns for being cheated due to failure to use a phone by herself.

Interestingly, it has also been found that women who experience more dominance from their partners are those who had low levels of education of primary and secondary or senior level, and they were the most (11) in these small businesses compared to those that went to college(4) and beyond(4) (see Appendix1). However, the divorced, and the unmarried were those with higher levels of education and could, as mentioned by (Arnold and Gammage, 2019) easily decide on how they wanted to spend and invest their funds. This could explain that women with higher levels of education do not invest their money in such small businesses or could mean that Uganda still has a small number of females that go up to the university level of education. Also, this can explain that the higher the level of education of a woman the more she can decide to use a mobile phone for transactions without any restrictions from the partner compared to those with low levels of education see appendix 2.

4.2 Economic factors

According to this research, it has been found that even with the presence of the mobile financial services such as mobile money and agency banking within the municipality, some women in micro-businesses in this study due to some economic factors, such as small economic activities that they are engaged in, could not fully utilize the financial services. Women in such a category have been found to have inadequate amounts of money to use on chargeable systems like agency banking and mobile money systems as can be explained in the next section.

4.2.1 Access

The accessibility of mobile financial services was not the motivation for the women to make use of the services though they all reported easy access. They made use of the savings groups or cash rounds instead, whereby, their motivation for joining such groups was small or zero charges and taxes on loans. It was found that women in micro-businesses use such groups as the only way for them because they are never or are charged less, compared to how they would be charged while using banks and mobile money accounts for transfers, loans, and withdraws. Moreover, at the banks, women are asked for security which in most cases such property is not registered in their names. It is within such groups that they try to use mobile money and can send money to their treasurers, however, there are also cases of being marginalised for being women in these groups too. Treasurers prefer to first give money to men for a loan than to women even though they belong to the same group. Rep16 reported this by saying that,

“A mere being a woman, people see you as being weak, for example in our group when you go to collect money for a loan, the leaders keep postponing your payment yet they give it to a man who is looking for similar services”

It has also been discovered that some (3) of them are not allowed by their husbands to join such saving groups, otherwise there will be some misunderstandings at home if women do not report how much was received from there as the KI (cash round mentioned) and because of this, they are deprived of the benefits from such groups. From the FGD, it was confirmed that,

“some of us who are married, at times you cannot join savings groups because there will be disagreements at home, so I don’t go there, neither do I send there my money using my mobile phone, I keep it where he cannot see”.

4.2.2 Cost

Throughout the study, no woman did not mention the hiking of charges and taxes (see appendix 2). It was found that some women keep their cash elsewhere rather than on mobile money accounts or banks because of the fear that they will be charged every time they must make a withdraw. However, this may not be the major reason because they (women) also complained of the fact that women’s money is in most cases not enough to have some of it left to be used on mobile financial services. Therefore, if it must be charged every time of making a transaction, then they would be left with less of their already small income. Moreover, they have demands at home that have to be taken care of every day, which means that if they saved their money with mobile money, they would have to withdraw all the time to have the cash to take care of their family's daily expenses. They, therefore, dodge the charges through saving in the self-help groups or cash rounds which do not operate legally. And because of illegal operations, they still lose money, however these groups are most of the time used by most of the interviewed women. One of the respondents (Rest 16) talked about the issue of always having her little money being trapped in the clothes that she sells because this is not the kind of business where you can make good sales every day. Therefore, having cash would save the days of having no sale rather than withdrawing it from mobile money where it would further be charged.

It was also discovered that agents add unnecessary charges which discourage them (women) from using mobile money and agency banking. The agents take advantage of the fact that they are the only ones in some locations with float and therefore charge them basing on the fact that the women have no other option of saving and carrying out transfers. Eight (8) respondents complained of this issue by for example saying that,

“Mobile money would not be a problem, but some agents add their charges unknown by the service providers.”,

“agents take advantage of us especially on the side of depositing on our accounts just because they have bridged the gap between the bank and the customer”.

“It’s too much of the charges, even with the introduction of bank agents and mobile money agents, we are not supposed to be charged while depositing on our accounts, but the agents charge us, so I better keep my money at home”.

This was further confirmed by the KI (mobile money agent) who stated that,

“(....) but some agents use these women’s situation to steal from them (...)”

Unfortunately, 16 interviewed women reported being cheated by conmen who they think take them for being a weaker gender. The conmen have different ways in which they steal from these women. One of the ways is sending fake SMSs in which they disguise to have sent them money by mistake and ask them to pay it back. Secondly, women who deposit frequently receive calls from people who claim to be working for the mobile money company customer care service and are told that the mobile money system is being upgraded. Through such calls, they are asked to press certain figures on their phones and if they do, all the money on their mobile money accounts is automatically transferred or withdrawn. Resp15 talked about this by saying that,

“When you keep depositing your money regularly, you sometimes receive certain calls, I do not know if they are people who work in these telecom companies, they call you and tell you that they are changing the code of mobile money, can you tell us the amount you have, huh, you find when your account is empty”.

More so, conmen steal women who save a lot using their sexual partners. It has been found that some men pretend to fall in love with such women but in actual sense, they are in love with their saved mobile money. Some women termed this as sexual harassment whereby, women are asked to send money for their partners who disguise to have been involved in certain problems or been kidnapped. Besides, Reporting such theft cases to the service centres is also costly and they (women) decide to just let it go, moreover, the service centres just offer a service to anyone and do not take into consideration of any gender-related problems as confirmed by the KI from the customer care service centre who mentioned that,

“We simply offer a service; seldom do we go into deeper issues regarding gender”.

Also, it has been found that some women are cheated because of lack of exposure and low education levels and therefore build trust so fast and easily, also that, when the Conmen call and discover that it is a voice of woman, the process progresses compared to when they call and find that it is a man’s voice. This was also confirmed by the KI (Mobile money agent) who stated that,

“These women do not know how to read, and their money is always stolen, especially by Conmen because such women believe and trust too much and very easily”.

In conclusion on this matter, it has been ascertained by the respondents that mobile financial solutions are preferred to other financial services, much as it is not the most suitable mechanism to enhance a savings culture among women like them due to high charges and taxes. However, one benefit they are all satisfied with is the convenience of avoiding long queues in the banks. Secondly, it was noted that mobile financial services are easily accessible to women in micro-businesses compared to the banks, although using the services is still affected by a patriarchal system where men's behaviour is still dominant over women.

4.3 Technological factors

To study technological factors, I considered technology transfer, access, ease of use, and flexibility, and these were discovered to be positive variables in fostering the use of the services. However, some of them such as proximity whereby there is easy access and flexibility of the services posed as a challenge that leads to extravagance and hence avoidance of the mobile financial services as can be explained below.

4.3.1 Technological transfer

From the study, the process of learning how to use mobile financial services for most of the women was found to be from the old users of the services. They (old users) passed on the technological knowledge to those new to it. The service providers as mentioned by the KI (service centre manager), do not take into consideration any gender issues in their service delivery; however, the pieces of training are done through advertising as reported by the FGD where they mentioned that,

“We learn from friends and neighbours, the service providers just advertise and show us what to do on televisions or radios but even when they do, we need more time to learn.”

4.3.2 Access and Ease of Use

Besides, apart from some women having issues with their partners, from this study, it has been discovered that mobile financial services for women in micro-businesses can easily be accessed and not complicated to use for most (17) of them that were interviewed. In other words, women can easily access the services but hardly use them, because, they all had access to phones and having a mobile phone renders one to have access to the mobile money services, but because of some restrictions from their partners they cannot make full use of them. Therefore, for women, the services are not hard to use. However, there were some concerns with the failure to use the smartphone mobile financial applications among those with low levels or no education. Such as Resp1 and 11 as seen in Appendix1 below who reported that,

“I do not use the smartphone applications because I think they are complicated, but friends can assist”

Therefore, failure to operate the mobile phones does not stop them from accessing mobile financial services, they are assisted by agents and friends to still make transactions and teach them how the system works. The impeding factor to the usage of the services by the less educated is that there are delays or their money is stolen by the same people that pose to help them. Additionally, the English language in which the systems are designed hampers the usage of mobile financial services. Moreover, some of them do not know their phone numbers and cannot read their PINs codes nor the amount they have on their mobile accounts which leads to being cheated by either fraudsters or the agents themselves. This was reported by the KI (mobile money agent) who stated that,

“Some of them cannot check their balances because they cannot read or write, but even when they can read, you find that they can do so in other languages that are not represented in the mobile money systems and because of this they end up telling you that you have stolen their money”.

Moreover, the flexibility and accessibility of mobile financial services were found to be so important, but some customers of these women abuse it and it leads to some of them (female micro-business owners) to generally dismiss receiving mobile payments from their customers. Unfortunately, some customers promise to pay via mobile money, but they never pay for the products they take. This could explain the concept that women naturally easily build trust. Interestingly, some customers pay for products from the women but do not include withdrawal charges and taxes and hence the products' owners end up making losses in their businesses. For example, Resp4 lamented on this by saying that,

"Some customers take our products and do not send the money, or they will tell you that they sent it, yet they did not send it."

It has also been discovered that some agents abuse its flexibility by overcharging the customers; knowing that they are the only ones in a certain location with float or cash, they use it to their advantage but over the expense of their customers.

To make matters worse, the services being flexible, near, and that women can carry out transactions at any time they want, has contributed to domestic violence. Some men do not expect their wives to save money every time and if they do, then they (husbands) neglect their responsibility for family support. Also, because the services can easily be accessed, there is extravagance and spending without planning. Moreover, some women (2) spend their little money to buy expensive perfumes, clothes, and jewellery to attract people of class and others (1) to look good for their husbands as one of them reported that,

"We are not like men, we must look good, because you know us ladies, the more you neglect yourself and live a lousy life, the more you are neglected, the kind of level you put yourself on is the kind of people you get"

Interestingly, the two (2) women were those who were single and had just graduated from college. This has led to doing away with using mobile money because they would be charged on every transaction of withdrawing to have the cash to spend on items they did not plan for, so, they would rather have cash with them.

All in all, it can be concluded that all issues are interlinked, even the positive variables can lead to other issues. For example, ease of use of the technology had a positive correlation with the level of education attained by the respondents, flexibility, and easy access to the services though important has denied some women their rights of free saving by some agents, on top of contributing to domestic violence.

5 DISCUSSION OF THE RESULTS

The purpose of this study was to gain knowledge on the factors that restrict women from using mobile financial services with a view that this contributes to financial exclusion. In this section, the results are expected to guide the researcher dig deep to be able to provide some recommendations for AUL in designing strategies for involving women in the financial sector by promoting a saving culture through making use of mobile financial services. The discussion follows on from the social, economic, and technological factors as can be described hereunder.

5.1 Social factors

5.1.1 Gender Relations

From this study, it has been confirmed that marital status affects the usage of mobile financial services as discussed in literature by Kabir and Klugman (2019), however, their study talked about married women being restricted by their husbands from opening accounts, for example in Niger, Chad, and Guinea Bissau. It is though interesting, that for Uganda, married women can open and own any accounts but mainly restricted by their husbands from controlling their finances as has been mentioned by women in this study. Also, some men withdraw their wives' money once they get to know their secret PINs and use the money for what women are unaware of. This man dominance over the women's own worked for money discourages women from continued use of mobile money services.

However, unmarried women had control over their accounts and planned for their money the way they wanted, though, they complained of having a lot of responsibilities that appear as a demand from family and friends that take unmarried women as people who have nothing much to spend on. This shows that even the unmarried women are involved in micro-businesses majorly to provide for their families because of increased poverty rates in Uganda as talked about by Komunte(2015), which poverty levels inhibit them from fully utilizing mobile financial services, for they have family responsibilities that they have to spend on with the little they earn.

More so, because of the roles that women have to play in homes, it has been discovered that since children spend most of their time with their mothers, they play with their phones and before the mothers are aware, their phones are spoilt majorly by throwing them in water. Therefore, such women spend long periods without handling mobile phones, as it was found that while with small kids, some mothers do away with mobile phones. This has been proven by (Yu et al., 2019) in the studies about water-resistant smartphone technologies in china, that contact with water is the second largest reason to shattered screens for most of the damaged mobile phones, though it was not directly about mother's phones being thrown in the water by their children. This issue was not found in the literature but was confirmed by the KI (Mobile money agent) who mentioned that some women are not even aware that their SIM cards can still operate even when they get into contact with water, besides, in most cases, they do not have the money to spend on buying another phone while they still have small children that would still spoil it. Interestingly, this contributes to women with children doing away with using their mobile phones hence less or no use of their mobile money accounts until the children have become of a certain age.

Furthermore, mobile financial services are neglected by women for fear of sparking off gender-based violence in their families, and if they do use the services, they must hide away or erase all traces of transactions such as SMS. Studies about financial inclusion and intimate partner violence by McDougal et al (2019), show that the financial inclusion of women has been highly associated with high levels of intimate partner violence. This has been confirmed by several women who want to keep peace at home by staying away from keeping their little business money on their mobile money accounts because their partners will ask or even turn violent thinking that they are receiving money from other secret partners, and also Kabir and Klugman (2019) mentioned, during their studies in Niger, that women are punished for spending a lot of time on mobile phones because their husbands think that they are seducing other men.

According to the thinking of some women in Uganda in this study, their husbands want to retain their titles as the men in their families without anyone assuming their position and roles, and because women are empowered to work, men feel threatened of losing this position in the family and this results into anger that later gives birth to violence, failure to provide family needs and hence, all the little earned money by women is spent on the basic needs of their family and children's requirements. This explains why banks and mobile accounts are opened and later turn dormant. However, one would believe that the gender financial exclusion gap is closing by the number of mobile and bank accounts that are being opened by women in Uganda but in the real sense, the accounts turn dormant after a period.

Equally, this could explain why women as questioned by He and Freeman (2019), experience high levels of anxiety when it comes to using new technologies such as mobile financial technologies; they (technologies) render them vulnerable to their husbands' dominant and violent behaviour and hence resolve to quit the use of such services. According to the female concerns from this study, of how their partner counterparts or husbands trying to deny their family responsibilities, it is recognized that some women in micro-businesses still think that their husbands must provide for the family's needs. Hence, this renders them succumbing to their dominant behaviour and violence which later leads to the abandonment of their mobile money accounts because they cannot work and later expect their partners to be the ones to provide family basic needs.

However, it is interesting that the savings groups as mentioned by Munyegera and Matsumoto (2017) can be an escape for women from poverty, but, a number (6) of them in this study mentioned not being allowed by their partners to join such groups. They are also, still thought of as a weak gender by the group leaders who sometimes refuse them loans and prefer to give them to their male counterparts. This is related to the studies by Kabir and Klugman (2019) who found out that women's rights are usually violated and therefore men register accounts on their behalf. In this case, a woman cannot access and take control of that money even when it is from her mobile savings. This kind of complexity still inhibits some women from both the savings groups and saving through their mobile money accounts. However, this may not be the case in same-sex saving groups.

All in all, financial exclusion can still be observed even with the introduction of mobile financial services. This is so because women in Uganda still live under the dominance of their partners who culturally according to this research findings believe that women, should not own more money than them. Surprisingly, even some women believe this and tend to hide all the transactions carried out on their accounts or stay away from the usage of such traceable mobile financial systems. This could explain why the gender financial exclusion gap is still high in Uganda at 13 percent (FSDU, 2018). However, it could also prove not to be true because of the untraceable transactions that women carry out in hiding to avoid being seen by their partners with large amounts of money, which would in turn encourage abandoning of family responsibilities by some men to their wives as has been disclosed by 11 women.

5.1.2 Education

Moreover, education levels of some women put them to a disadvantage, however, this was not a major problem for most of them, only four (4) out of Twenty(20) mentioned being affected by the low levels of education as can be seen in appendix2. The rest (13) had challenges with smart phone mobile financial applications even with considerable levels of education. I considered low levels of education to be the level at Senior 3 and below because one acquires a recognizable certificate at Senior 4 in Uganda. Furthermore, at this level one can understand how to read and write numeric information. However not everyone with low education level had concerns with inability to use mobile technology because seven (7) respondents were recorded to have low levels of education and only four (4) had concerns. More so, the KI (Mobile money agent) confirmed this as she has worked on those who cannot even read their phone numbers. However, the majority of them (16 respondents) did not have issues with using mobile money in relation to their education level even though they reported having seen fellow women struggling to use mobile phones especially the elderly who were in this study not found

among those in the businesses that were visited as can be evidenced from Appendix1 with the eldest being 38 years

Besides, it was observed that women with low levels of education complained of being controlled by their husbands. However, some of those with higher education levels (college and University) are single or unmarried, divorced, and were able to control their finances and used their money the way they wanted though they reported having so many responsibilities and could not save. This is in agreement with Kabir and Klugman (2019) and Arnold and Gammage (2019) who commented that the ability to use a mobile device by a woman is related to her level of education, and once women are financially stable, in case of abusive marriages and relationships, they can easily leave. This can also explain why in this study majority of the women complained of their partners' dominance and exerting control over what they worked for; they had low levels of education and still, they are the ones who, according to this study live with their partners. Therefore, women with higher levels of education compared to their counterparts, have higher chances of using mobile phones for financial purposes, and can easily support themselves financially once they leave abusive marriage relationships.

From the findings, it is evident that some cultural beliefs which prohibit women from making financial decisions exist. A belief that a man should have more than a woman inhibits women from exercising their financial decision power and rights. This belief, therefore, empowers and gives some men the right to exert individual dominant behaviours over their wives' finances. This can be traced way back in the findings by Triki and Faye (2013) who state that in many African cultures, men own property, a norm that disempowers women when it comes to having access to financial services. This can be explained according to Demircuc-Kunt, Klapper, and Singer (2013) who state that the influence of intra-household dynamics cultural gender norms that a man accesses and controls finances can inhibit women from exerting financial decision power in her family. Hence, this could lead to low or no demand by some women on the usage of mobile financial services. Also, this can explain why some women if they do use the services, prefer to use auto-generated account numbers, a Mcash mobile payment case without mobile phone numbers attached to them (auto-generated accounts) so as not to receive text messages and also fail to sign against their transactions in the transaction books at the agent locations, to avoid being traced with lots of money.

Interestingly, during this study, it was found that some women (fresh college leavers) believe that they are different from men. Therefore, their needs are also different in that, they sometimes fail to use financial services especially mobile money because their money is for spending on female needs. They must look nice and attract people from a high class, thus, their money is spent on expensive wear such as jewellery, shoes, nails, and saloon. This was not found in the literature but was also confirmed by the Sacco manager who explained that some women take loans and use the money for luxuries rather than the original intended business purpose and later fail to pay back which is why later on in the future they get excluded from our services.

5.2 Economic factors

5.2.1 Access to the available services

The accessibility and availability of the mobile financial services according to the study findings, have favoured women more, because of easy reach within their business locations, they do not have to move for further distances. This is because, from studies by Demircuc-Kunt, Klapper, and Singer (2013), women are limited when it comes to social mobility. However, some women find it hard to still make use of them due to their position in their families. They are under restrictions from their partners on whatever decisions they must make regarding their business income. Secondly, at every level in the financial sector, married women require to present some kind of evidence of approval from their partners to be allowed to access some financial services such as loans even when they daily saved the money on their own through the use of mobile money services or agency banking. Women find such kinds of restrictions impeding them from the usage of mobile financial services and resort to

village savings groups that operate illegally. This was also a concern for the KI (Sacco manager), who explained that,

“women stop sending their money through the Sacco mobile application once they file for loans and are required to provide their partners’ details, some of their accounts run inactive because of this.”

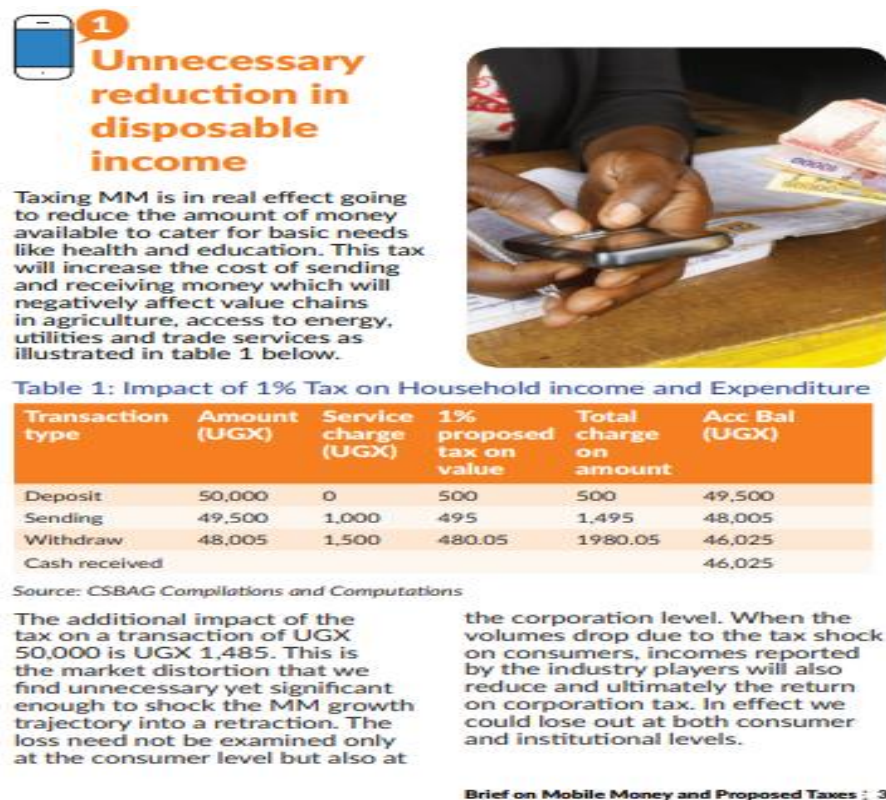
This is also evident according to (World Bank, 2018) in which the studies about women's financial Inclusion and the law revealed that women are still excluded due to legal policies that do not allow them to make financial decisions without permission from their partners. It is interesting from the findings that such restrictions continue to exert a lot of challenges on women in trying to improve their businesses.

5.2.2 Cost

The businesses of women being small, do not encourage the usage of mobile financial services. As stated by Estrin and Mickiewicz (2011) women are in the struggle to get their already small businesses off the ground and then engage in such systems that will charge their already little incomes. No one will accept their little money to be charged unless it is in an extreme emergence case. Their motivation for continued struggle in the businesses, for them, is to fend for their families, therefore, the little earned amount, if through sending it or saving it using such systems will reduce their income into smaller amounts, they rather use cash. The KI (Bank agent), supported them by saying that;

“You cannot have little money and then you accept it to be charged, the charge can buy a packet of salt at home”

Fig 5. 1 Brief on mobile money charges and taxes



Source: (CSBAG, 2018)

From Fig5.1, it is shown how the smaller the amount of money, the higher the tax and charge that would mostly affect the low-income earners. This could explain and confirms why some women in small businesses dodge the use of mobile financial services. SCBAG (2018) continues to explain that, without a revision of such charges and taxes, the digital strategies for financial inclusion will not be realised. Moreover, even when the banks are closer to them, they demand minimum balances, service fees, collateral which low-income earners may not be able to afford. For example, Kling (2020) also found that costs of borrowing discourage women who save small amounts of money from utilizing financial services since they also have irregular incomes (Ouma, Odongo and Were, 2017). Resp 16 talked about this where she mentioned that;

“opening up a bank account demands for minimum balance and monthly service fees, I cannot dare, even if the agent is near me”

More so, the kind of businesses these women are engaged in, such as selling second-hand cloth and hairdressing, are not the kind of economic activities that attract lots of daily income. Some of the women spend several days without making any sale. With this kind of business, one cannot easily send or save using mobile financial services since she must spend the already available funds for family needs on the days, she can not make a sale. This was realised among women that sold second-hand clothes as can be seen in fig5.2 below. Such clothes will be in a store for weeks before one can make a sale.

Fig 5. 2 Woman selling clothes



Source: Author (2020)

5.3 Technological Factors

5.3.1 Technology Flexibility, access and use

Mobile financial services usage goes hand in hand with the education level. Women who exhibited high levels of education did not have challenges with the services. However, those with low education though few (4) had technological usage issues. The small number of women with low education can be attributed to the improved education system in the country that has embraced education for all, at primary and secondary levels especially the education of a girl child (Ministry of Education, 2012). This improvement was supported by the KI (Bank agent) who gave credit to the Universal education system in Uganda as it is due to this that women especially in the business sector can use mobile phones for financial services that contribute to the financial inclusion of those that would have otherwise been excluded.

However, there was a small discrepancy between the mobile money agent and the bank agent. The bank agent has worked on female customers that have less or no challenges with mobile technology compared to the mobile money agent who mentioned several of them that did not know how to read or write their PIN codes and phone numbers. This could mean that the women who go to the bank agents are more educated compared to the ones that go to the mobile money agents, and perhaps, could be employed and go to the banks, and then the low educated self-employed women go to the mobile money agents.

Another issue related to flexibility and access as mentioned by Munyegera and Matsumoto (2017) was that mobile financial services increase chances to save, because of reduced distances and its flexibility, however, this study shows that some women found it very hard to use the services for saving purposes because of the agent locations being easy to access. This was so because of women's daily expenses on family needs. This can explain the nature of women as being merciful beings as confirmed by the KI (Sacco manager) who stated that,

“a woman cannot let her child or any family member sleep on an empty stomach, but a man can, for the sake of saving to pay off a loan”.

This statement is in line with Fiala (2018) who states that African women spend most of their income on feeding their families compared to their male counterparts who did not have so much to worry about their family operations.

In conclusion, this study has proven to be a complex one because each case leads to another, and one issue cannot be separated from the other. For example, a woman with a low level of education who is married to a self-centred dominant partner, cannot freely carry out mobile savings and later decide on how she wants to use them. Her marital status and home responsibilities are already affecting her financial decisions to save, make transfers, and make payments, and then, the whole situation is again escalated by her low education level. The fact that some women live with dominant partners who exert their power and control, makes it hard for them to freely decide on their own financial needs. More so, like Hallward-Driemeier and Tazeen (2012) articulated that, despite the fight against gender discrimination in most African countries, some women still cannot access and control assets which would later enable them to have rights of access to financial services. This can explain why in this study some women could not make use of mobile financial services since they lack control of their own business money. Moreover, from the study and according to Lusardi, (2012) the women with low levels of education had low financial decision power.

5.4 Reflection on the role of the Researcher

The research process started with reading to dig deep on the topic of Mobile Financial Services and Financial exclusion of women, I can say that this was not an easy stage of the research for me because it took me time to review the literature to get the research topic in context so that I could go for field data collection in time.

Never the less, I had to go for fieldwork where data collection was done through the help of the research assistants that I employed to select the research participants and gather them together for an online focus group discussion and in-depth individual interviews. This would not have been an easy task for me without the help of my organisation that provided a vehicle to pick the participants, securing a computer, and a venue with a good internet connection and where participants could sit in a social distancing style. As the research was done online and at a distance, I have learned that it cannot completely go well with online research. I managed to collect the data but not in the time I had allocated for myself because my assistants on the ground had their time schedules because of the Covid-19 movement restrictions which were also affected by the time zone differences. This challenge I was able to overcome by adjusting the timetable and applying a little more calmness and patience.

Fortunately, my position as a representative of AUL did not cause challenges, instead, I can say that because of their knowledge that I work for AUL helped my research assistant to easily get in touch with the participants especially for the focus group discussion. They easily responded to my request which my assistant used to also request for their consent to take part in the research. I would also imagine that they easily accepted because they were to be picked from and to their business locations by a vehicle that was provided by my organisation to a venue that had a good internet connection. However, because they were distant from their businesses, during the discussion, they asked me not to take too long for they would miss out on sales, yet we had accepted that they would be present for at least 90 minutes, but it took 65 minutes because some time was wasted in resetting the internet that got disrupted during the discussion. Therefore, some questions were not completely answered during the focus group discussion, but I had to make sure they were all answered during the in-depth interviews.

The methodology as planned from the beginning was followed, however, one of the key informants from the head of customer care service who I had sent the questions a week before, did not want to be interviewed, he rather sent me to a different person who he felt interacts more with the women in small businesses. This was helpful because I felt being guided however, on what I knew but had not considered. He also helped me understand that some Key informants in higher positions tend to be very busy with limited time to spare to attend to my requests. I would have improved in this area by sending my questions enough time before the interviews or planned alternatives in case one failed to meet my requests.

However, with all the hurdles, I was able to go through the data collection phase with the information I had to analyse on my own through coding and creating themes. This, I was able to do by borrowing knowledge from the mini-research assignment I was involved in before this major one. It was another stage that was in correlation with the literature review which already had given me goosebumps, but with consultations from my fellow students and a few textbooks such as the book by Paul Oliver on *'Writing Your Thesis'*, I was able to understand what to do and finally came up with the discussion section. Nevertheless, the analysis needed more of my attention and I feel that this is a learning process and believe that there is still room for me to learn more for improvement in the future.

Nevertheless, I would advise that the findings and conclusions from this research may not be treated as a final representation of all the micro-businesses female owner's population because it was a case study of a small sample of only 20 respondents, 1 focus group discussion of 6 people and 4 Key Informants. Moreover, I found that several women complained of their partners as the major reason for their failure to use mobile financial services, but their partners or men, I never interviewed to confirm if these allegations were true or just biased.

Thus, if I would do this kind of research in the future, I would endeavour to include both females and their male counterparts.

The more interesting part is that writing was a frustrating process for me, I thought that I was the only one facing a problem of choosing the right words to use, because, I would sit for hours and I would write only one paragraph. While discussing my challenges of writing with other student researchers, I discovered that they too were going through the same challenge. This is when I realised that no researcher gets it right instantly especially a researcher like me carrying out such research for the first time, writing is a learning process. However, the more I wrote few paragraphs daily, the more I noticed some improvements, and towards the end of writing the thesis, I felt a desire in me of wanting to learn and write more about the topic.

In conclusion, I always thought that I can easily work alone, much as I prefer to work with others but, according to this online research I have discovered that there is no way one would ever work alone without the help of someone on the ground especially in the rural areas of developing countries such as Uganda. This is because some interviews in this research did not smoothly go well for me due to the challenges with the computer during the focus group discussion and with some in-depth interviews where the internet connection was very poor. Moreover, several people especially the rural populations have not yet grasped the use of the internet and more so smartphones that are steadily hitting the market. Therefore, if in future I would carry out online research, I will like in advance to concretely test the computers, phones, and the internet connection with the help of the people on the ground who would later help research participants in the online interview process.

6 CONCLUSION AND RECOMMENDATIONS

6.1 Conclusion

The purpose of this research centred on gaining insights on the factors that restrict micro-business female owners from using mobile financial services in the Mbarara Municipality Kakoba Division in Uganda. The findings are to help in drawing conclusions that will guide Ahuriire Uganda Limited on the strategies to take to involve micro businesswomen in the financial sector by building a saving culture using technological mobile-based solutions. To arrive at these findings and conclusions, a fieldwork case study was carried out for two months in which one online focus group discussion with women that owned several categories of micro-businesses was conducted. In-depth individual interviews with businesswomen and key informants were also conducted. Limited participant observation was only carried out on the online focus group discussion due to Covid-19 pandemic travel restrictions that inhibited my physical presence as a researcher.

Firstly, to understand the social factors; gender, culture, and education were studied. From the gender relations point of view, the marital status of some women in micro businesses was found to affect every decision they made regarding the usage of mobile financial services. They were found to forego using the services due to fear of being found out by their partners with lots of money on their accounts. Some women made sure that whatever transaction they carried out on their mobile accounts does not leave any traces such as an SMS that could be discovered and therefore trigger violence in the home. If such traces of money are found, could also contribute to some partners neglecting their family responsibilities hence, most of the family financial operations such as buying food and clothes for the children are left for the women to take care of which left them (women) with less to use on mobile financial services. More so, because one of the women's roles in Africa is to take care of children, the children have been found to spoil their mothers' phones by throwing them in water, a reason for some mothers neglecting usage of mobile phones even for financial services. Moreover, the more dominated women by their partners were those with low levels of education which escalated the problem.

Beliefs, that a woman should not own more money than her partner was highly evident in this study. There was a belief that women who own a lot of money do not work for it; they are believed by their partners that they could be receiving it from their secret lovers using mobile money services. This greatly hindered the usage of mobile financial services among some businesswomen even when the services are within reach in their business locations. Some women decide to just let go of such services for the sake of keeping a peaceful family environment.

Besides, those with low education levels faced theft challenges from some of their agents, those they asked for help, and the fraud stars, who use their situation of being women and at the same time having no or low education. Because of experiencing theft cases, such women with low education levels withdrew from the usage of mobile financial services. This, however, was not a major problem for the women that used agency banking but mostly for the women that used mobile money services. Much as the theft cases from agents were mostly reported by those with low education levels, almost every woman reported of the fraud stars, and the customer care service centres did not seem to care for the problems that women faced regarding fraudulent cases which contributed to some women neglect the use of mobile financial services.

More so women's financial decision power was limited, a factor that hindered some of them from the usage of mobile financial services. If they could not control their finances, then there was no point in trying to use the services especially for saving purposes. This was a complaint mostly from the married women compared to the unmarried ones though they (unmarried) too complained of not being able to save due to several responsibilities they had to take care of, back in their homes.

Secondly, the economic associated factors were studied in relation to economic services and the cost of services. The economic services were studied in terms of available mobile services such as agent locations. The cost of

services was found to be one of the most factors that hindered the use of mobile financial services. This was measured in terms of charges and taxes that were incurred on every transaction they made. This was considered a challenge because also as mentioned by several scholars, women's incomes have always been found to be limited. From this study, therefore, it has been found that applying charges on women's already small income especially the micro-businesses owners hindered greatly the use of mobile financial services among them, which eventually hinders financial inclusion.

Finally, the technological factors were studied in relation to the transfer of technology where access and ease of use were considered. Access and ease of use of the mobile financial services were found to correlate with the level of education where some of the respondents had issues of theft cases from those that tried to teach them how to use the services, even from the mobile agents themselves. All the respondents had access to a mobile phone, however, the flexibility and proximity of the mobile agents did not allow consistent saving because they withdraw the money most times and every withdraw attracts a charge and tax which they would rather try to dodge by keeping cash.

6.2 Recommendations

First and foremost, Since it has been found that some men claim their wives little money before AUL can continue with women training on the importance of a saving culture using mobile technology, she needs to understand that it is important to train the men so that they can get awareness on the role of women in saving to later have opportunities for credit and insurance. More so awareness for men to have trust in their wives to make decisions.

Secondly, AUL should make a study on a reporting system through which the female fraud victims can report such fraud cases and can also align with the mobile agents through meetings to ensure that agents understand the implications of imposing unnecessary charges on the customers.

Thirdly, AUL can act as a channel through which women can report cases of fraud for the follow-up to police because women need someone they can trust, especially those with low levels of education. Besides, AUL can create awareness through translated flyers into local languages about fraud cases and what women can do when faced with such fraud situations.

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Appendices

Appendix 1: Respondents list

Respondent	Education Level	Marital Status	Age
Resp1	Primary 3	Married	37
Resp2	Senior 4	Married	25
Resp3	Senior 4	Married	31
Resp4	University	Single	33
Resp5	Senior 4	Married	28
Resp6	Senior 4	Married	34
Resp7	Senior 2	Married	26
Resp8	Senior 3	Married	33
Resp9	Senior 6	Married	26
Resp10	University	Married	32
Resp11	Never Schooled	Single	30
Resp12	University	Married	34
Resp13	Senior 2	Married	27
Resp14	University	Married	25
Resp15	College	Single	33
Resp16	College	Single	32
Resp17	College	Divorced	33
Resp18	College	Single	38
Resp19	Senior 1	Married	29
Resp 20	Primary 7	Married	27

Source: Author (2020)

Appendix 2: Colour Representation of the findings

Resp	Social Factors			Economic Factor			Tecnlogical Factors
	Gender Roles	Partner Dominance	Level of education	Access	Charges,Taxes & Fraud	No Income Control	Technology Use and Access
1							
2							
3							
4							
5							
6							
7							
8							
9							
10							
11							
12							
13							
14							
15							
16							
17							
18							
19							
20							

Deep colours represent the magnitude of the problem and the lighter colours, show the problem exists with less negative effect.

Deep Colours: Black, Red, Dark Blue, Green, Purple and Dark yellow

Lighter Colours: Grey, light blue, pink, lemon green and yellow

Colourless cells: Not effected

Source: Author (2020)

Appendix 3: Consent form

Respondent no.....01..... Date ..8../07/2020

Consent form

My name is KYOMUGISHA JUDITH I am a research assistant to Nakamya Gloria, a master's student in Management of Development, Social Inclusion Gender and Youth at Van Hall Larenstein University of applied sciences in the Netherlands. You have been selected to take part in the research; **Financial exclusion of women in micro businesses amidst mobile financial solutions in Mbarara Municipality.**

The research is to help the researcher understand the factors that lead to women in micro businesses fail to have access to financial services formally or informally even when mobile money solutions and technologies are in place.

Once you have agreed to take part in this research and feel like dropping out at any time during the interview, you are free to dropout.

Do you agree to participate in this research?

Yes ☒

No ☐

If you agree that your picture be used in reporting the results of this research, please tick where appropriate.

I agree ☒

Disagree ☐

Appendix 4: Interview guide in relation to each research tool

Basic Research Question

What are the factors that lead to low usage of mobile financial services among female owned micro-businesses in Kakoba-division Mbarara municipality?

Research Questions to answer

Q1. What is the contribution of gender relations to low usage of mobile financial?

Knowledge areas

Gender roles, Individual behaviour and the level of education.

Q2. What are the economic factors that lead to low usage of mobile financial services?

Knowledge areas

Access to services, Cost, Financial decisions

Q3. What are the technological factors that lead to low usage of mobile financial services?

Knowledge areas

Mobile technology access, flexibility and ease of use

1. Focus Group Discussion and individual businesswomen

Objective

To gain a universal understanding of the research topic for clarity and validation of the results from all the research participants in a group setting. With the individual women, the objective was to understand everyone's take on the research topic.

Number to interview: 1 FGD with 6 women

Number of women: 20

Guiding questions

- i. In what ways does your marital status affect the decisions you make about using mobile financial services in your business?
 - ii. In what ways does your role in the family operations stop you from accessing mobile financial services? How does what you have to spend on in your family as a woman affect your access to mobile financial services?
 - iii. In what ways does being a woman affect your usage of a mobile phone especially for financial services?
 - iv. What is the effect of your level of education on the usage of the mobile financial services?
-
- v. In which ways has seeing others' benefits from using mobile financial services affected your thinking about the use of mobile financial services?
 - vi. What insecurities do you face while using the mobile financial services?
 - vii. What do you as a woman think about the cost of using mobile payment services in your business?
 - viii. What difficulties do you as woman face in making financial decisions such as spending and saving and making transactions using mobile financial services?
-
- ix. What do you find challenging while using the Mobile financial services & applications to carry out transactions?
 - x. How does the accessibility and flexibility of the services affect your financial decisions in carrying out the transactions in your business and daily life?

2. Key Informants

Number of interviewed: 4

The Mobile Money Agent and Bank agent

Objective

To gain an understanding of the research topic for clarity and validation of the results from those that normally serve the women in the areas of mobile financial services.

Guiding questions

- i. In what ways does the marital status of women affect their decisions they make about using mobile financial services?
 - ii. What do you think women spend on that hampers their usage of mobile financial services?
 - iii. In what ways does being women like these affects their choices of using mobile financial services?
 - iv. What is the effect of their level of education on the usage of the mobile financial services?
-
- v. What insecurities have you seen women face while using the mobile financial services?
 - vi. Why do some women blame agents for cheating them?
 - vii. What difficulties have you experienced with women in terms of making financial decisions such as saving and making transactions using mobile financial services?
-
- viii. What do you find challenging for women while using the Mobile financial services & applications to carry out transactions?
 - ix. How does the accessibility and flexibility of the services affect women's financial behaviour?

The Sacco Manager

Objective

To gain an understanding of the research topic for clarity and validation from the local financial service providers that serve the local population using mobile money services.

Guiding questions

- i. In what ways does the marital status of women affect their decisions they make about using mobile financial services such as the mobi Sacco application?
 - ii. What do you think women spend on that hampers their usage of mobile financial services?
 - iii. In what ways does being women like these affect their choices of using mobile financial services?
 - iv. What is the effect of their level of education on the usage of the mobile Sacco application?
-
- v. What challenges do women face in trying to access mobile loans?
 - vi. What insecurities have you seen women face while using the mobile financial services?
 - vii. What difficulties have you experienced with women in terms of making financial decisions such as saving and making transactions using mobile financial services?
-
- viii. What do you find challenging for women while using the Mobile financial services & applications to carry out transactions?
 - ix. How does the accessibility and flexibility of the services affect women's financial behaviour?

The Self-help Savings Group Treasurer
Guiding questions

- i. In what ways does the marital status of women affect their decisions they make about using mobile financial services to send money to you?
 - ii. What do you think women spend on that hampers their usage of mobile financial services?
 - iii. In what ways does being women like these affects their choices of using mobile financial services?
 - iv. What is the effect of their level of education on the usage of the mobile financial services?
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- v. What reasons do women give for not sending money using mobile money services?
 - vi. What challenges do women face in trying to access loans from your group?
 - vii. What insecurities have you seen women face while using the mobile financial services?
 - viii. What difficulties have you experienced with women in terms of making financial decisions regarding using mobile financial services?
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- ix. What do you find challenging for women while using the Mobile financial services?
 - x. How does the accessibility and flexibility of the services affect women's financial behaviour?