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# Financial Inclusion Strategies as Mechanisms for Mitigating Domestic Violence Against Women (SDGs 5, 8, & 16)

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## ABSTRACT

Domestic violence against women remains a widespread global issue, significantly impeding gender equality, economic development, and the establishment of peaceful societies (SDGs 5, 8, & 16). This study explores the impact of financial inclusion strategies in mitigating domestic violence against women. Drawing on secondary evidence sourced from peer-reviewed literature, global databases, and institutional reports, grounded on an integrated theoretical framework combining Resource Theory with the Theory of Gender and Power. The study elucidates how financial inclusion may boost women's bargaining power, broaden their economic resources, and challenge established gender hierarchies. Findings show that financial inclusion significantly mitigates domestic violence when interventions are tailored to the specific context, promote gender equality, and are underpinned by strong institutional frameworks. The study makes recommendations for four principal stakeholders: policymakers should formulate gender-responsive financial inclusion policies; financial institutions are encouraged to create accessible and secure financial products tailored for women; civil society organizations are advised to implement community-based financial literacy and empowerment initiatives; and development partners are called upon to finance and oversee programs that blend economic empowerment with the prevention of gender-based violence. By doing so, strategic implementation of financial inclusion can serve as an effective mechanism to enhance women's safety and agency, thereby contributing to sustainable development and gender equality.

**Keywords:** Domestic violence; financial inclusion; gender power; resource theory; women’s economic empowerment.

## INTRODUCTION

Domestic violence against women remains a pervasive global challenge with profound implications for public health, social stability, and fundamental human rights. Beyond its immediate physical and psychological consequences, it constrains broader development trajectories and undermines progress toward the Sustainable Development Goals, particularly those related to gender equality, decent work and economic growth, and peace, justice, and strong institutions (Fordjour, Amoah, & Chan, 2025; Hope Sr, 2020). Although governments, development agencies, and civil society organisations have implemented diverse prevention and response strategies, structural drivers of violence persist. Increasingly, financial inclusion has been positioned as a complementary pathway to women’s empowerment, premised on the assumption that economic autonomy can reshape intra-household power relations. However, financial inclusion is commonly defined as the provision, accessibility, and responsible use of affordable financial services—such as credit, savings, insurance, mobile banking, and social transfers—delivered sustainably and equitably (Siano, Raimi, Palazzo, & Panait, 2020; Onileowo, Muharam, & Ramily, 2022).

Moreover, contemporary discourse extends beyond economic participation to encompass agency, dignity, and freedom from coercion, thereby linking financial systems directly to questions of gender justice. This linkage has stimulated substantial scholarly attention to the relationship between financial inclusion and intimate partner violence (IPV). In many low- and middle-income countries, women face persistent barriers to formal financial

ISSN 2278-2540 | DOI: 10.51583/IJLTEMAS | Volume XV, Issue II, February 2026

systems, limiting their capacity to accumulate assets, smooth consumption, manage shocks, or exit abusive relationships. Therefore, financial exclusion can deepen dependency and reinforce patriarchal power structures (Byrt, Cook, & Burgin, 2025). In response, interventions such as microfinance, digital financial services, savings groups, and cash transfers are increasingly promoted as mechanisms to strengthen women's bargaining power and reduce vulnerability to violence. Empirical evidence, however, remains mixed. While some studies document reductions in psychological, physical, or economic violence, others report backlash effects, where shifts in women's economic status provoke resistance from male partners (Horn, Puffer, Roesch, & Lehmann, 2014; Eggers del Campo & Steinert, 2022; Byrt, Cook, & Burgin, 2025). These divergent findings underscore that financial inclusion is not inherently protective; its effects are mediated by social norms, relational dynamics, and institutional contexts.

Consequently, the persistence of contradictory outcomes highlights a deeper conceptual limitation in the literature. Many studies evaluate single intervention types or focus narrowly on economic indicators without integrating theoretical explanations of household bargaining and gendered power. To address this limitation, this study draws on Resource Theory and Gender-Power Theory as complementary analytical lenses. Resource Theory posits that access to valued economic assets enhances bargaining power and reduces vulnerability to coercion (Schmalz, Ludwig, & Webster, 2018). In contrast, Gender-Power Theory emphasises structural inequalities embedded in patriarchal systems and explains how men may deploy violence to reassert dominance when traditional hierarchies are threatened (Simon & Hasan, 2025). Integrating these perspectives enables a more nuanced understanding of how financial inclusion may simultaneously expand women's resources and destabilise entrenched gender norms, producing either protective or adverse outcomes (Eggers del Campo & Steinert, 2022; Byrt, Cook, & Burgin, 2025).

Despite growing empirical attention, a significant gap persists: there is limited systematic, theory-driven evaluation of diverse financial inclusion strategies within a unified framework that jointly considers resource redistribution and power renegotiation. Existing research remains heavily concentrated on microfinance, with comparatively less attention to digital financial inclusion, savings groups, financial literacy, and social protection in relation to domestic violence outcomes. This fragmentation obscures the mechanisms through which financial inclusion may mitigate or inadvertently exacerbate violence and constrains evidence-based policymaking. Accordingly, the central research question guiding this study is: *How and under what conditions do different financial inclusion strategies influence domestic violence against women when examined through the integrated lenses of Resource Theory and Gender-Power Theory?* By comparatively assessing five key strategies—microfinance, digital financial services, savings groups, financial literacy, and social protection—this study sharpens the problem statement and advances a comprehensive, theory-driven synthesis of both protective and risk-related pathways. In doing so, it contributes to clarifying the circumstances under which financial inclusion functions not merely as an economic instrument but as a structural mechanism capable of reshaping household power relations and influencing the prevalence of domestic violence

## LITERATURE REVIEW

### Global Landscape of Domestic Violence and Financial Exclusion

Violence against women in domestic environments remains a critical global concern, with approximately 27 percent of women worldwide experiencing intimate partner violence (IPV) at some stage in their lives (Ma, Chen, Kong, Chen, Geldsetzer, Zeng, & Li, 2023). Although the prevalence varies by region, persistent gender inequalities, restricted access to economic opportunities, and entrenched patriarchal norms consistently serve as enabling factors.

However, the literature reveals that studies on domestic violence and financial inclusion converge around a shared structural premise: gender inequality and economic exclusion interact to heighten women's vulnerability. Globally, approximately 27 percent of women experience intimate partner violence (IPV) during their lifetime (Ma, Chen, Kong, Chen, Geldsetzer, Zeng, & Li, 2023). Simultaneously, 742 million women remain excluded from the formal financial system (Sikka & Bhayana, 2024). Rather than treating these as parallel crises, emerging literaturs positions them as interlinked structural phenomena.

ISSN 2278-2540 | DOI: 10.51583/IJLTEMAS | Volume XV, Issue II, February 2026

Comparative analyses suggest that financial exclusion intensifies dependency and constrains exit options, thereby reinforcing patriarchal power hierarchies (Saluja, Singh, & Kumar, 2023; Byrt, Cook, & Burgin, 2025). However, the literature diverges on whether financial inclusion consistently mitigates this vulnerability. While some studies frame financial access as a protective buffer that enhances agency (Ma et al., 2023; Saluja et al., 2023), others caution that shifts in women's economic positioning may destabilize entrenched hierarchies and provoke resistance (Koomson, Villano, & Hadley, 2020; Saha & Qin, 2023). Thus, the inconsistency across contexts signals that financial inclusion operates within contested gender-power systems rather than neutral economic spaces.

**Financial Inclusion as Empowerment: Competing Development Narratives**

The literature on financial inclusion reflects two dominants but competing narratives. The first—rooted in development economics—conceptualizes financial inclusion as an empowerment mechanism. It extends beyond account ownership to encompass affordability, financial capability, and gender-responsive programming (Obisike & Adalikwu-Obisike, 2021). Empirical studies within this tradition argue that access to credit, savings, and stable income increases women's bargaining power and decision-making authority (Siano, Raimi, Palazzo, & Panait, 2020). Participation in savings groups and cooperatives is similarly linked to enhanced mobility and social capital, which can indirectly reduce IPV risk (Eggers del Campo & Steinert, 2022).

The second narrative, informed by feminist political economy, challenges the assumption of automatic protection. Although improved financial access may reduce economic strain—a known correlate of IPV (Siano et al., 2020)—it may simultaneously threaten established gender hierarchies in contexts characterized by rigid patriarchal norms (Ade, 2021). Thus, the literature increasingly recognizes that financial inclusion can generate both protective and risk-enhancing pathways. This divergence underscores the necessity of embedding empirical analysis within gender-power frameworks rather than relying solely on economic outcome indicators.

**Comparative Evidence by Financial Inclusion Strategy**

A systematic categorization of empirical studies reveals variation across five major intervention types: microfinance, digital financial services (DFS), savings groups, financial literacy, and social protection. Within each category, findings cluster into three patterns: protective effects, backlash effects, and conditional or context-dependent outcomes.

**Microfinance and Credit-Based Interventions**

Microfinance remains the most extensively studied intervention. A substantial body of research reports reductions in emotional and physical violence linked to income growth, enhanced self-efficacy, and expanded support networks (Esmaeil Zaei, Kapil, Pelekh, & Teimoury Nasab, 2018; Ranabahu & Tanima, 2022; Williams, Wamue-Ngare, Malelu-Gitau, Heise, Glass, Edeh, & Decker, 2025). These studies align with empowerment-based interpretations.

Conversely, other studies document increased violence when loans intensify debt burdens or undermine male authority (Ade, 2021).

This contrast suggests that microfinance outcomes are mediated by household debt dynamics and normative expectations about male provision. However, the divergence indicates that credit expansion alone does not uniformly transform gendered power relations.

**Digital Financial Services (DFS)**

Studies on DFS suggest that mobile money and digital platforms may reduce women's dependence by enhancing financial privacy and autonomy (Siano et al., 2020). Unlike traditional microcredit, DFS can facilitate discreet savings and reduce cash-related vulnerability.

ISSN 2278-2540 | DOI: 10.51583/IJLTEMAS | Volume XV, Issue II, February 2026

However, the literature also notes emerging forms of digital surveillance and economic monitoring, which may reproduce control in technologically mediated ways. Empirical work remains limited, indicating a significant research gap in understanding DFS-specific IPV pathways. Thus, while DFS holds transformative potential, evidence remains underdeveloped and theoretically fragmented.

**Savings Groups (VSLAs and Rotational Models)**

Research on Village Savings and Loan Associations (VSLAs) and similar collective models highlights reductions in IPV attributed to social cohesion and collective support (Leight, Cullen, Ranganathan, & Yakubovich, 2023). Unlike individual credit models, savings groups embed economic participation within community networks, potentially buffering backlash.

Yet critics note that savings obligations may reinforce unpaid labour burdens or create intra-group financial strain (Esmaeil Zaei et al., 2018). Compared to microfinance, savings groups appear more socially embedded but not immune to structural pressures. Their effectiveness may hinge on group governance and broader normative change.

**Financial Literacy and Gendered Power Dynamics**

Financial literacy interventions are frequently framed as complementary to access-based strategies. Evidence suggests improved budgeting skills and financial planning reduce household conflict linked to economic mismanagement (Kanchi, Phalke, Joglekar, & Kadam, 2024). However, compared to credit or cash transfer studies, the IPV-specific evidence remains thin and fragmented.

Critically, financial literacy alone rarely produces structural change unless paired with material resource access. This limitation indicates that knowledge without economic leverage may insufficiently shift bargaining dynamics.

**Social Protection and Cash Transfers**

Studies on conditional and unconditional cash transfers report reductions in IPV through stabilized consumption and reduced financial stress (Kyeyune & Ntayi, 2025). Unlike microfinance, cash transfers do not generate debt burdens, potentially reducing backlash risks.

Nevertheless, program design and cultural norms shape outcomes (Ade, 2021). Where transfers are perceived as externally imposed or threatening male provider roles, resistance may occur. Moreover, cash transfers may alleviate immediate strain without addressing entrenched patriarchal norms.

Thus, they demonstrate short-term protective potential but uncertain long-term relational transformation (Kyeyune & Ntayi, 2025)

**Theoretical Integration: Explaining Divergent Outcomes**

The empirical contradictions across intervention types reflect deeper theoretical tensions. Resource Theory (Goode, 1971) suggests that access to income and assets enhances bargaining power and reduces vulnerability (Baranov, Cameron, Contreras Suarez, & Thibout, 2021).

Empirical studies demonstrating protective effects—particularly in microfinance and cash transfers—align with this logic (Ranabahu & Tanima, 2022).

However, Resource Theory alone fails to explain backlash phenomena. Gender-Power Theory emphasizes that violence is embedded within patriarchal structures that normalize male dominance (Radtke, Morgan, & Rogerson, 2023).

ISSN 2278-2540 | DOI: 10.51583/IJLTEMAS | Volume XV, Issue II, February 2026

Studies documenting retaliatory or controlling behaviours following women's economic gains (Ade, 2021; Fordjour, Amoah, & Chan, 2025) align with this framework. Moreover, women's access to resources remains socially mediated by norms governing autonomy and legitimacy (Ranabahu & Tanima, 2022).

When integrated, Resource Theory and Gender-Power Theory clarify why financial inclusion produces heterogeneous outcomes. Economic gains may simultaneously expand bargaining capacity and destabilize hierarchical gender norms. Thus, intervention effects are conditional upon context, institutional safeguards, and normative environments.

**Synthesis and Identified Gaps**

**Across intervention categories, three patterns emerge:**

Three patterns emerge across interventions. First, initiatives such as microfinance, savings groups, and cash transfers tend to enhance protective resources and economic security. Second, these shifts sometimes provoke backlash or control dynamics, particularly where male dominance is challenged. Third, evidence is context-specific and fragmented, especially for digital financial services and financial literacy, underscoring the need for more rigorous and generalizable research**.**

The literature remains heavily concentrated on microfinance, while digital inclusion, literacy-based approaches, and comparative cross-strategy analyses are underdeveloped. Furthermore, many empirical studies assess economic outcomes without explicitly integrating gender-power theory, limiting explanatory depth.

Therefore, a systematic, theory-driven comparison of diverse financial inclusion strategies—examining both resource redistribution and power renegotiation—is necessary to reconcile conflicting findings and inform policy design. The next section advances this objective through an integrated theoretical framework that jointly operationalizes Resource Theory and Gender-Power Theory to evaluate protective and risk-generating mechanisms.

The integration of these theories offers a thorough framework for understanding the impact of financial inclusion on domestic violence:

| **Financial Inclusion Effect** | **Resource Theory Explanation** | **Gender-Power Theory Explanation** |
|---|---|---|
| Women gain income/savings | Increases bargaining power | May challenge established gender norms |
| Decreased dependency | Improves exit options | May incites partner backlash |
| Enhanced domestic well-being | Mitigates financial strain | Fails to modify systemic inequalities |
| Access to digital finance | Increases individual privacy/autonomy | Enables new mechanisms of control and surveillance |

ISSN 2278-2540 | DOI: 10.51583/IJLTEMAS | Volume XV, Issue II, February 2026

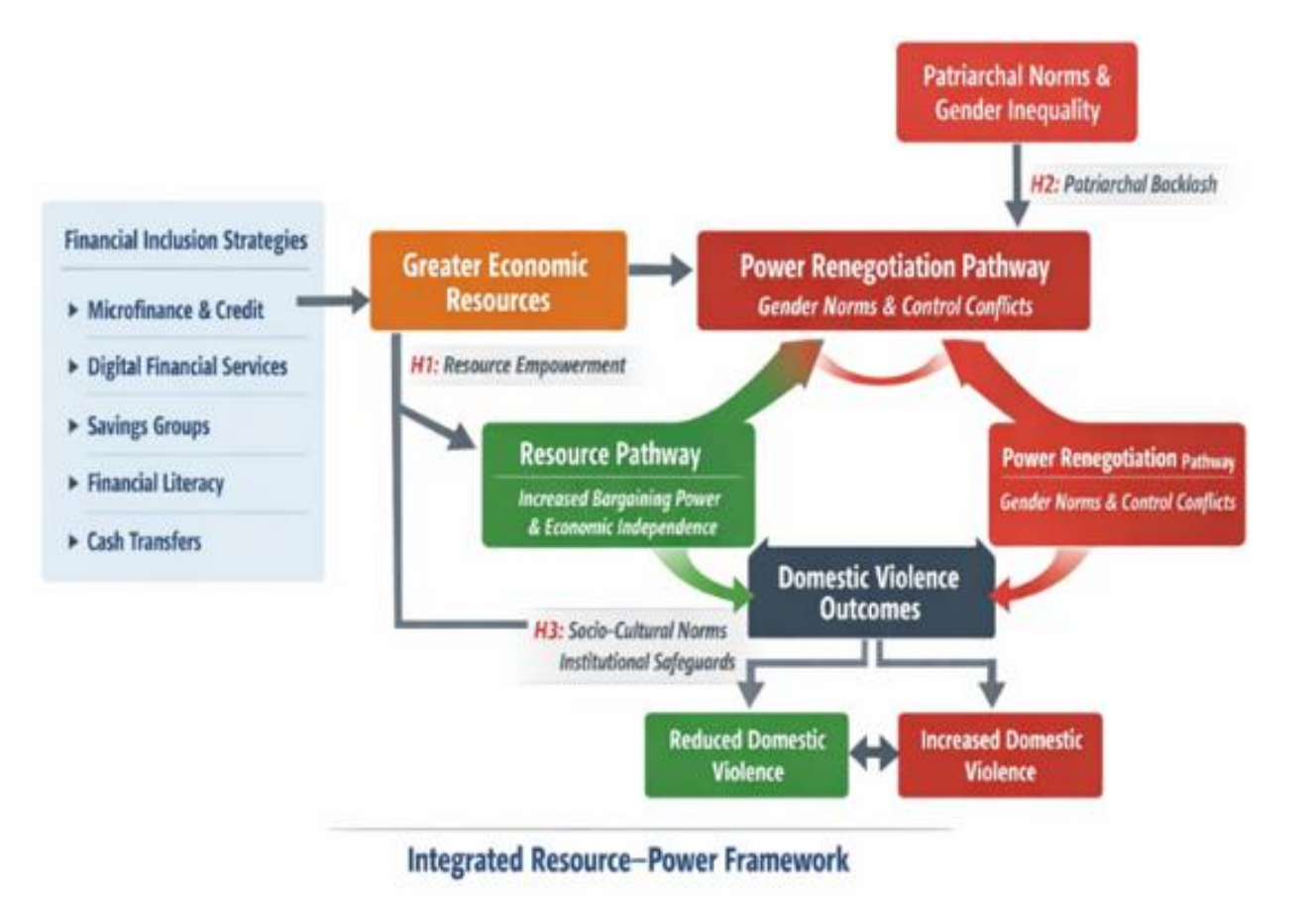



**Figure 1.** Conditional Resource–Power Bargaining Framework **(CRPBF)**

The integration of both theories elucidates the rationale behind the notion that financial inclusion is neither intrinsically protective nor universally fraught with risk. The impact is instead influenced by various factors, including context, design, cultural norms, and institutional safeguards.

This study advances the Conditional Resource–Power Bargaining Framework (CRPBF) to reconcile divergent empirical findings. The framework integrates Resource Theory and Gender–Power Theory into a unified explanatory model that conceptualizes financial inclusion as operating through dual and potentially competing pathways within households.

First, drawing from Resource Theory (Goode, 1971), financial inclusion enhances women's access to valued economic assets—income, savings, credit, or transfers—which strengthens bargaining power, reduces dependency, and expands exit options. This constitutes the resource-enhancement pathway, through which financial inclusion is expected to mitigate domestic violence.

Second, informed by Gender–Power Theory (Connell, 1987), the framework recognizes that economic gains may destabilize entrenched patriarchal hierarchies. In contexts characterized by rigid gender norms, shifts in women's economic positioning may provoke resistance, control behaviours, or retaliatory violence. This constitutes the power-renegotiation pathway, through which financial inclusion may generate backlash effects.

Crucially, the framework is conditional rather than linear. The net effect of financial inclusion depends on socio-cultural norms, institutional safeguards, and program design. Where gender-equitable norms and protective institutions prevail, the resource-enhancement pathway is likely to dominate. Conversely, in highly patriarchal environments lacking institutional protection, the power-renegotiation pathway may weaken or reverse protective gains.

ISSN 2278-2540 | DOI: 10.51583/IJLTEMAS | Volume XV, Issue II, February 2026

Thus, the CRPBF conceptualizes financial inclusion not as inherently protective or inherently risky, but as operating within structured bargaining environments shaped by both material resources and gendered power relations.

**Conceptual Hypotheses Derived from the Conditional Resource–Power Bargaining Framework**

Building on the CRPBF, this study advances three core hypotheses that capture the framework's dual and conditional logic.

**Direct Resource-Enhancement Mechanism**

Consistent with Resource Theory, increased access to financial services enhances economic capital and bargaining leverage within the household Baranov, Cameron, Contreras Suarez, & Thibout, 2021; Ranabahu & Tanima, 2022).

**H1 (Resource-Enhancement Hypothesis):**

Greater access to financial inclusion is negatively associated with domestic violence against women through increased bargaining power and reduced economic dependency (Goode, 1971; Baranov et al., 2021; Ranabahu & Tanima, 2022).

**Power-Renegotiation (Backlash) Mechanism**

Gender–Power Theory suggests that when women's economic gains challenge traditional authority structures, backlash risks may emerge.

**H2 (Power-Renegotiation Hypothesis):**

The negative association between financial inclusion and domestic violence weakens or reverses in contexts characterized by strong patriarchal norms, where women's economic empowerment is perceived as a threat to established gender hierarchies (Radtke et al., 2023; Fordjour et al., 2025; Ranabahu & Tanima, 2022).

**Conditional Moderation Mechanism**

The CRPBF posits that outcomes depend on the normative and institutional environment in which financial inclusion is embedded.

**H3 (Conditional Moderation Hypothesis):**

The relationship between financial inclusion and domestic violence is moderated by socio-cultural norms and institutional safeguards, such that financial inclusion reduces violence in gender-equitable contexts but may have null or adverse effects in highly unequal normative environments (Ranabahu & Tanima, 2022; Radtke et al., 2023; Fordjour et al., 2025).

**Core Theoretical Proposition**

Synthesizing the above hypotheses, the Conditional Resource–Power Bargaining Framework advances the following integrative proposition:

Financial inclusion influences domestic violence through two structurally embedded pathways: (1) a resource-enhancement pathway that strengthens women's bargaining power and reduces dependency, and (2) a power-renegotiation pathway that may provoke backlash under patriarchal constraints. The net outcome is conditional upon socio-cultural norms, institutional protections, and intervention design.

ISSN 2278-2540 | DOI: 10.51583/IJLTEMAS | Volume XV, Issue II, February 2026

By explicitly theorizing both protective and risk-generating mechanisms within a single conditional model, the CRPBF moves beyond linear empowerment assumptions and single-theory explanations. It provides a structured mechanism-based account capable of explaining heterogeneous empirical findings across financial inclusion strategies (Ranabahu & Tanima, 2022; Radtke et al., 2023; Fordjour et al., 2025).

**Implications and Recommendations for Future Research**

Given that this study is conceptual in nature, grounded in the Conditional Resource–Power Bargaining Framework (CRPBF), and despite considerable evidence, identifies significant gaps that necessitate further exploration of an in-depth empirical research to enhance the understanding of the nexus between financial inclusion and domestic violence. The findings indicate that financial inclusion interventions cannot be treated as universally protective against domestic violence; their effectiveness hinges on interactions between economic resource gains, gendered power dynamics, and institutional safeguards.

Institutionally, robust financial inclusion programmes must strengthen the resource-enhancement pathway while mitigating potential backlash. Microfinance, digital financial services, savings groups, financial literacy, and cash transfers should be embedded in gender-responsive frameworks with safeguards such as flexible repayments, secure digital platforms, dialogue-based savings groups, and cash transfers that reinforce women's control. Complementary strategies—including community engagement, male involvement, and interventions addressing patriarchal norms—ensure economic gains translate into meaningful reductions in domestic violence. Legal protections, accessible reporting channels, responsive financial institutions, and cross-sector coordination are essential to sustain safety outcomes.

Theoretically, the study highlights the need for longitudinal and quasi-experimental research to capture the dynamics between resource acquisition and power renegotiation. Comparative evaluations across financial instruments will clarify how different interventions activate resource–power pathways, while digital ecosystems warrant deeper study due to dual effects of autonomy and surveillance. Intersectional and contextual analyses considering age, location, economic class, and institutional strength will enhance generalizability. Finally, validating moderation effects—especially socio-cultural norms and institutional safeguards—is critical for transforming the Conditional Resource–Power Bargaining Framework into a policy-relevant guide.

## CONCLUSION

This study advances a conditional, mechanism-based understanding of the relationship between financial inclusion and domestic violence, conceptualized through the Conditional Resource–Power Bargaining Framework. By integrating resource-enhancement and power-renegotiation pathways, it demonstrates that financial inclusion is neither inherently protective nor uniformly risky; outcomes depend on programme design, socio-cultural norms, and institutional support. Economic interventions such as microfinance, digital finance, savings groups, financial literacy, and cash transfers can enhance women's agency but may destabilize entrenched gender hierarchies if not paired with normative and institutional safeguards.

The CRPBF reconciles empowerment and backlash perspectives, offering both theoretical clarity and practical guidance. Financial inclusion should be understood not merely as an economic tool but as a politically embedded intervention capable of transforming material resources and gendered power relations. When implemented within gender-responsive, institutionally supported environments, financial inclusion can reduce domestic violence and contribute to broader goals of gender equality and social justice.

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