

Economic Factors Influencing Gender-Based Violence among Women Food Vendors: A Case of Kiomboi, Misigiri, and Shelui Trading Centers

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Abstract

The study examined the economic factors that influence Gender Violence (GBV) among women food vendors at Kiomboi, Misigiri, and Shelui trading centers in Iramba District Council. Economic factors used in this study were women borrowing funds from SACCOS, women's asset ownership, and women's economic empowerment. Moser's framework and resource theory were used as the theoretical foundation guiding this study. This study adopted a cross-sectional design where both independent and dependent variables were assessed at a single time instance. 100 respondents were included in the study. Data was collected by using questionnaires and were analyzed by use of IBM SPSS version 25. Multiple regressions were conducted and the results showed that women borrowing from SACCOS and women's economic empowerment positively and significantly influenced GBV as regards the women food vendors in the study area. On the other hand, the findings of the study revealed that women's asset ownership positively and insignificantly influences GBV as regards the women's food vendors in the study area. Authors recommend that capacity building should be given to women and men on the effects of GBV. Financial institutions should be flexible for women entrepreneurs to access credits following an easy process and fewer conditions to reduce GBV emanating from involving in business. Local government authorities should design training programs for various stakeholders on GBV and policy enforcement to reduce GBV. Other studies can be done in other regions in Tanzania where women's food vending business is prevalent and focus on socio-cultural factors that influence gender-based violence.

Keywords: *Women food vendors, economic factors, Gender-Based Violence, Moser framework, resource theory*

1.0 INTRODUCTION

Women entrepreneurs have become important performers in the entrepreneurial background (Jeni *et al.*, 2021). The development of women's entrepreneurship is one of the crucial issues of the contemporary development agenda in many developing countries (Khatun, 2019). Women have been increasing interest in

income-generating activities, self-employment, and entrepreneurship in recent years. It is seen in respect of both types of women in both urban and rural areas (Jeni *et al.*, 2021). Empowering women through entrepreneurship not only improves the socio-economic welfare of women but also promotes social inclusion in society (Agu *et al.*, 2020). Women entrepreneurs play a significant role in fostering economic and social development, particularly in the small business sectors (Nyanjula, 2019). Traditionally; women were seen as homemakers while men were involved in making wealth for the family (Agu *et al.*, 2020). It is estimated that about 30 percent of small businesses across the world are owned by women and the number of business start-ups by women keeps increasing (Mohd-nor *et al.*, 2022).

Street food vending is a type of informal employment that is available in most parts of the world, though it is particularly popular in the Global South (Mhando and Mramba, 2021). Most of these workers in food vendors are self-employed, which accounts for 70% of the workers in South Saharan Africa, (Mkama, 2015). The food vending sector is dominated by women. A study done in Ghana and Tanzania showed that 90% of the food sellers were women aged 25 to 45 years old (Mhando and Mramba, 2021).

Uganda's government promoted women's entrepreneurship as an important pillar for achieving gender equality and to address the challenges facing women entrepreneurs in undertaking income-generating activities such as limited access to finance (credit facilities), technical knowledge and skills for business development as well as information regarding business opportunities. Entrepreneurship development contributes to poverty reduction and creates employment through the startup of new entrepreneurship or the expansion of existing and they increase social wealth by creating new markets, industries, technology, institutional forms, and jobs and net increases in real productivity, increases income which ends in higher standards of living for the population (Agu *et al.*, 2020). Empowering women through entrepreneurship not only improves the socioeconomic welfare of women but also helps to restore peace and social inclusion in society as well as an engine of growth in areas of innovation, wealth creation, and employment opportunity (Mohd-nor *et al.*, 2022).

Recently, emphasis has been on women's entrepreneurship development; because it has been observed that empowering women through entrepreneurship development leads to a better standard of living and enables women to become financially independent (Agu *et al.*, 2020). Most of the women in vending businesses are married, and they do so for the well-being of their families (Mkwizu, 2023).

In Tanzania, women dominate the informal sector economic activities where more than 64% of all income-generating activities (IGAs) are run by women, engaging more in trade, food vending, tailoring, batik making, beauty salons, event decorating, local brewing, catering, pottery, food processing and charcoal selling (Nyanjula, 2019). Women tend to engage in entrepreneurship activities because of; low levels of education and work experience to get formal employment (USAID, 2021). Women food vendors in Tanzania are usually known as “Mama Lishe” or “Mama Ntilie”, meaning *mother’s feeders*. The street food vendors operate their businesses anywhere both in rural and urban. They are frequently found operating their business near offices, markets, bus stations, railways, hospitals, schools, factories, roadsides, mining centers, and other populated areas (Mhando and Mramba, 2021). The vending sector is growing very rapidly and has about 4500 small businesses including, food vendors, local beer, chips, as well as petty traders who have increased up to 15% recently (Mkama, 2015). Determination and efforts by various actors in tackling gender inequalities by employing economic empowerment strategies represent smart economics which considers business as a tool for transformation but, achieving women’s economic empowerment and gender equality becomes more challenging (Mohd-nor *et al.*, 2022).

Women doing food vending as a type of entrepreneurship face the challenge of Gender Based Violence (GBV). The concept of GBV is well established that men are the major perpetrators of such violence both against women and against other men (Kinemo, 2018) in the household or the workplace. Violence affects survivors’ ability to achieve their potential and contribute to the economy (World Bank, 2015). Gender-based violence includes many harmful behaviors that are directed at women because of their sex, including wife abuse, sexual assault, economic oppression, and starvation of female children among others (SIDA, 2015; Kinemo, 2018)

Women often bear the load of unpaid childcare and domestic work, commonly leaving women with little choice but to take on low-quality jobs that allow them to attend to domestic responsibilities or to dedicate fully to domestic work and childcare (USAID, 2021). GBV takes the economic costs of countries and their effects on savings, and investment. The GBV is not only a serious public health problem but also economic costs. It affects productivity and earnings, and it taxes the health care and judicial systems. Researches reveal that GBV severely limits women’s contributions to social and economic development (URT, 2017).

Despite food vending being among entrepreneurship activities as the source of employment and financial independence women’s involvement in the entrepreneurship activities may influence GBV. Little is known about economic

factors influencing GBV among women entrepreneurship in Kiomboi, Misigiri, and Shelui growing trading centers in Iramba District- Singida, Tanzania among women food vendors. Understanding the economic factors influencing GBV among women food vendors is very necessary for policy decision-making to reverse policies, laws, and society to reverse their traditions and culture. The purpose of the study was to study economic factors influencing GBV among women food vendors in the study area. Specifically, the study intended to assess women borrowing from financial institutions, to assess women's asset ownership, and women's economic empowerment and their contribution to GBV. Proposing a way forward for different beneficiaries engaging in anti-GBV campaigns is one of the critical outcomes of the study

1.0 LITERATURE REVIEW

1.1 Theoretical Review

The study adapted the Moser Framework as an approach established to value the triple role concept in planning of development projects (March, *et al.*, 2005) and Resource Theory. The study adopted these two theories to complement one another on account of GBV. Moser's Framework is based on gender roles as a major means of GBV while the Resource theory causative of GBV is resource ownership. Men commit GBV against women to maintain their ruling position and retain full control over resources

1.1.1 Moser Framework

The Moser Framework aims to set up gender planning as a planning in its own right and the goal of gender planning is the emancipation of women from subordination, achievement of equality, equity, and empowerment of women. When any development intervention takes place in the community should aim at reducing gender roles. Gender roles are behaviors, tasks, and responsibilities that society considers appropriate for men, women, boys, and girls in a particular society (UNICEF, 2017). Reproductive roles influence GBV among women and prohibit women from engaging and doing productive work. The reproductive workload mostly prevents women from participating in development projects which means economic paid work (March *et al.*, 2005). Gender roles mostly make women to be economic weak because always spend much time performing repetitive roles that are non-economic paid and are visually not seen. ILO (2018) mentioned that traditional role models impose large amounts of unpaid care work (caregiving, farm activities, household activities, and community services) on women, making it difficult for them to join opportunities of their families with employment. USAID (2021) noted that most people believe that the perfect woman should help and obey their husband and stay at home to take care of the house and their children.

In productive work; women contribute much production process but men dominate the market and money. These productive activities are more affected by reproductive work done by women as well the male dominance after production. The reproductive work carried out by women is often less visible and less valuable compared to productive. Entrepreneurial activities also are hindered by reproductive work (Fleifel *et al.*, 2019). According to ILO (2018), the household and administration of money and assets are considered to be male domains, limiting women's access to public services. The husband is usually considered to be the head of the household and represents family interests. USAID (2021) argues that men are the representatives of the family who are responsible for providing and protecting household members.

1.1.2 Resource Theory

The resource theory suggests that men commit violence against women to maintain their ruling position and retain full control over resources like money, assets, and power. When a man is unemployed and a woman once earns more, the man feels his masculinity is challenged. To maintain his dominant position, the man uses violence against women. Abouelenin (2022) argues that resource disparities in marital relations underlie violence. Women's resources, determine their bargaining power. Matrimonial resources are the primary unifying principle in marital relations, where the imbalance or balance of resources can motivate the use of violence. Cools and Kotsadam, (2017) noted that the resource theory regards the family as a power system and suggests that men with few other resources may use violence to maintain dominance within the family. USAID (2021) reported that money is often source a of household disputes.

1.2 Empirical Literature Review

1.2.1 Economic Factors and GBV

Women experience economic abuse in the form of their partner prohibiting or disrupting them from earning money or gaining employment (Pimentel *et al.*, 2021). Women entrepreneurs may experience both positive and negative from entrepreneurial activities. The economic factors used in this study that influence GBV are women borrowing from SACCOS/Community Microfinance Institutions, women's asset ownership, and women's economic empowerment. These factors play both positive as well as negative in influencing GBV.

1.2.2 Borrowing from SACCOS/Community Microfinance Institutions and GBV

Family assets are always owned and registered under the name of men (husbands) even if women or other household members contributed financially to its purchase. Limited asset ownership by women is reinforced by discriminatory

inheritance laws or social customs and creates difficulties for women in other economic areas. It prohibits women's formal access to credit or the ability to provide assets as collateral when taking loans in the name of women and limits the ability to formalize women's businesses (ILO, 2018). Gender-related matters, household characteristics, and unfavorable economic conditions inhibit women's access and utilization of money, market, and management (Ogundana *et al.*, 2021) and may influence economic GBV.

For women who are interested in starting a business access to finance is the greatest challenge. The traditional allocation of gender roles severely limits women's access to asset ownership and household finances; these are the domain of male household heads. Women struggle to take out loans because they have limited financial experience and do not have assets that can serve as collateral (ILO, 2018) and these constraints may serve as the basis for economic GBV from husbands when fail to repay the loan. Women often face more restrictive collateral requirements, shorter maturity of loans, and higher interest rates than men (IMF, 2019). Furthermore, women experience economic exploitation from their intimate partners, by taking money intended for business for family use without women's consent, building up debt under their names, and not paying back. Women are forced to lend to their partners or take loans in the name of women purposely for their husbands. Women considered economic abuse if their partners ask women to lend money to their husbands but do not pay it back (Pimentel *et al.*, 2021)

1.2.3 Women asset ownership and GBV

Magambo and Nyamwesa (2022) defined asset ownership as the legal possession of material assets by an individual. Economic inclusion depends on how equally assets are owned and used between women and men in the development process. Men are more likely to be asset owners than women (ADB, 2018). Women do not share wealth equally as men, even within the same household. In a patriarchal society, women often lose control of the right of ownership of assets transferred at marriage (Khan *et al.*, 2020). The role of gender disparities in wealth is detrimental to women's bargaining power in the household, leading to differential development outcomes (USAID, 2021). Women's income and other properties seem to be factors associated with domestic violence. Women who earn more than their male partners are more likely to experience domestic violence (Désilets, 2019).

Men are considered to be the heads of the household and exercise the role of boss over family assets in relationship to domination and complete submission of wife and children. Women are expected to go outside the house and engage in activities that generate an income for the household members. As heads of

household, men hold the symbolic and financial means to enforce the decisions about household expenditure and have the freedom to sell crops or property without the consent of their wives (USAID, 2021). Some empirical studies suggested that there is a positive relationship between women's asset ownership and GBV (Kelkar *et al.*, 2015; Cools and Kotsadam, 2017; ADB, 2018) while other empirical studies suggested that no relationship exists between women's asset ownership and GBV (Désilets, 2019; USAID, 2021).

1.2.4 Women's Economic Empowerment and GBV

According to UNICEF (2020), economic empowerment domains include women's possession of resources to generate income, having a say in household spending, distinguishing between ownership and access to resources, decision-making authority, and women's access to capital. Economic empowerment seems to differ depending on the gender. Men are often threatened by women's economic empowerment, fearing that when women earn more than men, the women will assume the role of the man in the household, overturning the traditional roles or even seeking another spouse who is richer and earns more than the wife (USAID, 2021). Entrepreneurial activities also are hindered by reproductive work (Fleifel *et al.*, 2019)

This view is linked to the perception that women who travel far from their household are those of loose morals. The implication is that these women have sexual connections (partners) with their suppliers or other people when they are outside (USAID, 2021). Women's economic empowerment means creating the conditions for women to increase as entrepreneurs. It is good to note that entrepreneurship helps to develop women's talents and creativity in the mission of addressing individual or social needs. Women's contribution to the business space is a subject that cannot be denied (ILO, 2020). Women's entrepreneurship can help increase the social inclusion of marginalized women and women-owned enterprises can help reduce violence against women. Other studies revealed that women are respected by their husbands when they engage in self-employment by generating incomes from business activities women are less likely to be harassed by their husbands (Kikula, 2018; Agu *et al.*, 2020; ILO, 2020). A study conducted by USAID reveals that women's empowerment positively influences GBV (USAID, 2021) while other studies showed that no relationship exists between women's economic empowerment and GBV (Kikula, 2018; ILO, 2020; Agu *et al.*, 2022).

1.2.5 This study is guided by three hypotheses

Hypothesis 1: Women borrowing from SACCOS positively and significantly influence GBV in Kiomboi, Misigiri, and Shelui trading centers

Hypothesis 2: Women's asset ownership positively and significantly influences GBV in Kiomboi, Misigiri, and Shelui trading centers

Hypothesis 3: Women's economic empowerment positively influences GBV in Kiomboi, Misigiri, and Shelui trading centers

2.0 METHODOLOGY

2.1 Research design

This study employs a cross-sectional framework. In a cross-sectional survey, both independent and dependent variables are assessed simultaneously, at a single time instance (Kothari, 2004; Kumar, 2011). This design enables the collection of data from a more extensive population sample, facilitating the examination of a problem from various angles (Bhattacharjee, 2012).

2.2 Research area

Iramba District was purposely selected because of the high production of sunflowers which contribute to the economic diversification of its inhabitants. Kiomboi, Misigiri, and Shelui were chosen purposefully because of their fast-growing trading centers with varieties of food vendors compared to other areas in the district.

2.3 Sample of the study

The total sample was 100 respondents and it was determined by adopting Yamane's (1967) formula. The food vendors included fruit sellers, food businesses, fried groundnuts, beverage/soft drinks, coffee/tea, and ginger businesses. 34 of the samples were picked from Kiomboi, 33 from Misigiri, and 33 from Shelui growing trading centers. Before collecting the data, permission was obtained from Iramba District Council

2.4 Data collection

A set of questionnaires was designed and organized to conduct the field study. Primary data was collected at the field level through structured questionnaires. Secondary information was collected from published materials including books, Journals, Reports, and Articles, among others.

2.5 Data analysis

Data were analyzed with the help of SPSS version 25. Pre-regression analysis was done to test for autocorrelation and multicollinearity between variables and the reliability test was done through Cronbach alpha. Finally, correlation and regression analysis were done to ascertain the relationship and cause and effect relationship that existed between the variables.

2.6 Specification of the model

Upon successful collection of data through the questionnaires that were disseminated to 100 women entrepreneurs, a multiple regression model was chosen. The specified model is stated as under;

$$GBV = \beta_0 + \beta_1 WBF + \beta_2 WAO + \beta_3 WEE + \varepsilon \dots\dots\dots \text{Equation 1}$$

Whereby

- GBV*= Gender Based violence
- WBF*= Women Borrowing funds from SACCOS
- WAO*= Women asset ownership
- WEE*= Women's economic empowerment

3.0 RESULTS AND DISCUSSIONS

3.1 Age and Education level of Respondents

Age of the respondents the study revealed that only 63% of the sample was between 18-43 years old. Most of women entrepreneurs possessed a primary level of education accounting for 61% (Table 1). The results were consistent with another empirical study that revealed that the majority of food vendors are aged between 25-45 years of age (Mhando and Mramba, 2021). The food vending sector is dominated by youth. In the case of education, statistics implied that the majority of women entrepreneurs engaged in the food vending business due to a low level of education which meant it would be impossible to be employed in the formal sector as contended by (Maziku and Robert, 2014; USAID, 2021).

Table 1: Age and education level of Women food vendors in Kiomboi, Misigiri and Shelui Trading centers

Age	Frequency	Percentage
18-30 years	28	28
31-43 years	45	45
44-56 years	24	24
57 years and above	3	3
Total	100	100
Education Level		
Not educated	9	9
Primary level	61	61
Secondary level	28	28
Tertiary level	2	2
	100	100

Source: SPSS output, 2023

3.2 Marital status, Business experience, and Type of Food vending Business

The study revealed that the majority of 50% of women in the food vending business are married and 41% of them are still single. Business experience majority 51% have experience between 1 to 5 years in doing business. The study found that type of food vending business the majority 33% and 35% engaged in fruit selling and food business respectively (Table 2). Most women are married and the engagement in the food vending business implies that they have a huge responsibility to bear when it comes to meeting the needs of the families. These results are supported by other empirical studies (Maziku and Robert, 2014; Kikula, 2018; Mkwizu, 2023). Business experience implied that most women in the food vending business are at their infant stage and need more courage and support for business expansion and growth.

Table 2: Marital status, Business experience, and Type of business of women food vendors

Marital status	Frequency	Percentage
Married	50	50
Single	41	41
Divorced	1	1
Separated	4	4
Widow	3	3
Courtship	1	1
Total	100	100
Business experience (Years)		
1-5 years	51	51
6-10 years	35	35
11-15 years	9	9
16 years and above	5	5
	100	100
Type of food vending business		
Fruits	33	33
Food business	35	35
Fried groundnuts	7	7
Beverages/soft drinks	15	15
Coffee/tea and ginger	10	10
Total	100	100

Source: SPSS output, 2023

3.3 Before Getting Further into the Analysis

3.3.1 Reliability Test

Reliability means the data collection techniques and analytic procedures will produce consistent results if they are replicated and analyzed by a different

researcher (Magoma *et al.*, 2019). The minimum acceptable alpha value is 0.60. This study's overall Cronbach's value is 0.831 in (Table 3) the benchmark of 0.60. Thus, the variables in a sense that research instruments used will yield consistent results after repeated trials from other researchers

3.3.2 Autocorrelation Test

The existence of autocorrelation between variables was tested through a Durbin-Watson test (Magoma, *et al.*, 2022). Variables are said to be free from autocorrelation if the Durbin-Watson value ranges from 1.5 -2.5 (Mazengo & Mwaisfyusi, 2021). The results in (Table 3) reveal that the variables are free from autocorrelation as the Durbin-Watson value is 2.010.

3.3.3 Multicollinearity test

The multicollinearity test is important to test the inter-correlation between explanatory variables used in the study. This test is important as it tests the reliability of the data collected. If the data collected have multicollinearity then the data are deemed unreliable (Mazengo & Mwaifysusi, 2021). The multicollinearity test is done through variance inflation factor (VIF) and tolerance (1/VIF). Multicollinearity is absent if VIF is less than 10 and 1/VIF is more than 0.1 (Magoma *et al.*, 2022). Table 3 reveals that all explanatory variables are free from multicollinearity.

Table 3: Reliability, Autocorrelation and Multicollinearity Tests

Items	Cronbach's Alpha value	
4	0.831	
Model	Durbin –Watson value	
1	2.010	
Multicollinearity Test		
Explanatory Variables	VIF	1/VIF
Women Borrowing funds	1.688	0.592
Women asset ownership	2.094	0.478
Women economic empowerment	2.267	0.441

Source: SPSS output, 2023

3.3.4 Correlation matrix

Correlation is used to determine the strength and direction of the relationship that exists between the explanatory variables and the response variables (Magoma *et al.*, 2021). Table 4 shows the correlation that exists between GBV and three explanatory variables used in this particular study. GBV is positively and significantly related to women borrowing in SACCOS (r, p-value: 61.5%, .0000). Women asset ownership is also positively and significantly related to GBV (r, p-value: 59.9%, .0000) and women's economic empowerment is also positively and significantly related to GBV (r, p-value: 68.4%, .0000).

Table 4: Correlation Matrix

		GBV	WBF	WAO	WEE
GBV	Pearson Correlation	1	.615**	.599**	.684**
	Sig. (2-tailed)		.000	.000	.000
WBF	Pearson Correlation		1	.564**	.609**
	Sig. (2-tailed)			.000	.000
WAO	Pearson Correlation			1	.702**
	Sig. (2-tailed)				.000
WEE	Pearson Correlation				1
	Sig. (2-tailed)				

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

3.3.5 Multiple regression results and discussions

The overall model of this study is statistically significant as the f-statistic value is .0000 which is less than 5%. The coefficient of correlation (R) was 73.7%, the coefficient of determination (R-squared) was 54.3% and the adjusted R-squared was 52.8% as seen in (Table 5). All the explanatory variables had a positive and significant impact on GBV at a 5% level of significance (Table 5)

3.3.6 Women borrowing funds from SACCOS and GBV

The findings reveal that women borrowing from SACCOS and other financial institutions positively and significantly influence GBV as regards the women food vendors in Kiomboi, Misigiri, and Shelui trading centers. Thus H-1 is accepted as seen in (Table 5). This implied that household assets were often possessed by men. Inadequate resource ownership by women creates difficulties for women to access loans. This state provides a room to ask for collateral from the husband when asking for loans from loaners for business. The traditional allocation of gender roles limits women's access to resource ownership. Women are forced to lend to their partners from business capital or women take loans for their husbands in the name of women. Sometimes, a married woman's husband can ask loan from business capital for household expenses and later when the woman asks her husband to repay the loan it becomes a source of violence such as slapping, insulting, humiliation, and beating among others. Instead, entrepreneurship to be the source of income generation and development later becomes the source of GBV in the households. These results were supported by other empirical studies such as (ILO, 2018; IMF, 2019; Ogundana *et al.*, 2021; Pimentel *et al.*, 2021)

3.3.7 Women asset ownership and GBV

The findings revealed that women's asset ownership positively and insignificantly influences GBV as regards the women food vendors in Kiomboi, Misigiri, and Shelui are concerned. Thus H-2 is rejected as seen in Table 5). This

implied that there is no significant relationship between women's asset ownership and the prevalence of GBV in the study area. Women's asset ownership reduces women's vulnerability and because of the transformation that is taking place in society men tend to feel proud when their spouse her independent since it can help them with some household responsibilities quite different from dependent women. The tendency of women's dependence causes vulnerability to GBV. This view is still conflicting from different scholars. Other scholars still reveal that women's asset ownership influences GBV while scholars indicate that no relationships exist between women's asset ownership and GBV. This study also agrees that no relationship exists between assets women ownership and GBV. These results were supported by empirical studies such as (Kelkar *et al.*, 2015; Cools and Kotsadam, 2017; ADB, 2018). While conflicting with empirical studies such as (Désilets, 2019; USAID, 2021).

3.3.8 Women's Economic Empowerment and GBV

The findings reveal that women's economic empowerment positively and significantly influences GBV as regards the women food vendors in Kiomboi, Misigiri, and Shelui are concerned. Thus H-3 is accepted as seen in (Table 5). This implies that men in the study area claim that those women get involved in training, seminars, workshops business partnerships, and other forms of capacity building to women have sexual relationships with those business partners. Women experience violence because of engagement in economic empowerment such as attending seminars and workshops influence GBV from their sexual partners. On the other hand, other scholars reveal that those women engaging in entrepreneurship help women to increase social inclusion and reduce marginalization of women hence to help reduce violence against women. When women are empowered are respected by their husbands especially when they engage in self-employment by generating incomes from business activities women are less likely to be harassed by their husbands. This study also believes that women's empowerment cannot create GBV rather than reduce GBV because when women are empowered have opportunities to reduce the economic household burdens of men. These results are supported by empirical studies (USAID, 2021) and (Fleifel *et al.*, 2019) while were not consistent with empirical studies such as (Kikula, 2018; ILO, 2020; Agu *et al.*, 2022).

Table 5: Multiple Regression table GBV against WBF, WAO, and WEE
Multiple regression results: Response Variable: GBV

Explanatory Variables	Coefficient value)	(t- p-value	Hypothesis
WBF	0.308 (3.139)	.002	Accepted
WAO	0.169 (1.592)	.115	Rejected
WEE	0.438 (3.857)	.000	Accepted
R	.737		
R-Squared	.543		
Adjusted R-squared	.528		
Std. The error of the estimate	.4017		
F-statistics	37.951		
Prob (F-statistics)	0.00000		
No of respondents	100		

Abbreviations: GBV (Gender-based violence), WBF (Women Borrowing funds from SACCOS/ Community microfinance institutions), WAO (Women asset ownership), WEE (Women economic empowerment)

4.0 CONCLUSIONS AND RECOMMENDATIONS

The study aimed to look into economic factors that influence Gender-based violence in Kiomboi, Misigiri, and Shelui trading centers. The results reveal that women borrowing from SACCOS and other financial institutions, women's asset ownership, and women's economic empowerment positively and significantly influence gender-based violence among women food vendors in the study area. Authors recommend that capacity building should be given to women and men to appreciate the contribution of each part. Local government authorities should design training programs for improving women entrepreneurs as opposed to GBV. Financial institutions should be flexible for women entrepreneurs to access credits following an easy process and fewer conditions to reduce GBV emanating from involving in business. Local government authorities should design training programs for various stakeholders on GBV campaigns and policy enforcement to reduce GBV.

4.1 Scope for future studies

This study is limited Kiomboi, Misigiri, and Shelui regions. Other studies can be done in other regions in Tanzania where women's food vending business is prevalent and focus on socio-cultural factors that influence gender-based violence among women food vendors

4.2 Practically Implications

Practically this study contributes to the body of knowledge relating to gender-based violence among women food vendors in Kiomboi, Shelui, and Misigiri trading centers in Tanzania.

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