

The Harm We Overlook: Economic Violence Against Women in Uganda

When discussing violence against women and girls in Uganda, attention often focuses on physical and sexual abuse. Yet beneath these visible forms lies a less recognized but deeply damaging reality: economic violence. This occurs when access to financial resources is controlled, manipulated, or used as a tool of power over women's choices, opportunities, and autonomy. It is not only about money, but about control and freedom. When left unaddressed, it traps women in cycles of dependency and vulnerability, with consequences that extend to families, communities, and the wider economy.

Real Stories, Real Impact

Economic violence is evident in everyday lived experiences. Moureen, a small-scale trader had built a growing business and joined a local savings group that allowed her to expand her livelihood. However, her partner opposed her participation, claiming it exposed her to "other men" and threatened their relationship. He eventually took money meant for savings group repayment, leaving her unable to meet her obligations. This not only undermined her financial autonomy but also affected collective group savings.

Moureen's experience reflects a broader pattern where women's economic empowerment is met with resistance rooted in unequal power relations. In many cases, participation in savings groups or income-generating activities exposes women to tension or violence at home, especially where gender norms restrict women's independence.

This pattern extends beyond households. Funds meant for women's economic empowerment programs, such as the Uganda Women Economic Empowerment Programme or the Parish Development Model, are sometimes diverted by male partners. As a result, women are denied opportunities to invest, repay loans, or expand their businesses, reinforcing cycles of economic vulnerability.

FIDA Uganda has also observed women leaving formal employment in factories, banks, and offices due to partners' discomfort with their interactions with male colleagues. Although often normalized, this is a form of economic abuse. Workplace challenges such as sexual harassment, lack of childcare support, wage inequality, unfair dismissal, and reputational damage further limit women's participation in the labour market. While men may also face workplace issues, women are disproportionately affected, reinforcing dependency and long-term poverty.

In some cases, women take loans on behalf of partners, sometimes without full disclosure to financial institutions. When relationships break down, they remain legally responsible for repayment, highlighting how financial systems and household dynamics can combine to deepen vulnerability.

Economic violence is also sustained through more subtle but deeply entrenched inequalities. Women are often denied control over household income or pressured to surrender their earnings. At the same time, they carry a disproportionate burden of unpaid care work, including childcare and care for elderly relatives. This limits their time for education, employment, or entrepreneurship.

Although often dismissed as "natural" women's roles, this unpaid labour is essential to household survival and economic productivity. Men's ability to participate in paid work is often made possible by this invisible support. Recognizing this imbalance is critical to understanding how unequal care



responsibilities restrict women's economic opportunities. Families must therefore promote shared decision-making over income, resources, and responsibilities.

Unresponsive financial systems further entrench inequality.

Many women face barriers such as lack of collateral, unstable incomes, and exclusion from formal financial services. Limited access to credit, savings, and insurance reduces their ability to invest, plan, or withstand economic shocks. The absence of financial literacy and mentorship programs also leaves many women without the knowledge or confidence to make informed financial decisions. This deepens dependence, weakens resilience, and sustains cycles of poverty across generations.

Economic Violence in a Digital Age

While economic control within households is well-known, newer forms of abuse are emerging in tandem with technological and economic changes. Cyber harassment (repeated abusive or threatening messages online), online bullying (intentional use of digital platforms to insult, shame, or intimidate someone), doxing (publishing someone's private personal information such as address or phone number without consent), and threats to share private images (blackmail or coercion using intimate photos or videos) are increasingly

used to intimidate women and undermine their professional or entrepreneurial activities. For example, a woman selling clothes or beddings on TikTok or Instagram may face repeated attacks that disrupt payment systems, reduce customer trust, or damage her reputation. Similarly, women digital influencers, journalists, socialites, politicians, and celebrities may be coerced or threatened online to comply with financial demands or to silence their voices, often under the threat of reputational harm or exposure of private information. These tactics exploit technologies that are otherwise meant to empower women economically, turning opportunity into a source of vulnerability and a threat to their economic independence.

Breaking the Cycle

Addressing economic violence requires a systemic response. Awareness alone is insufficient. Women must be supported through access to credit, entrepreneurship programs, and skills development initiatives that strengthen financial independence. Government programs such as the Parish Development Model and GROW must also be strengthened through improved accountability to prevent misuse of funds intended for women's empowerment.

Communities play a key role in challenging harmful social norms that limit women's decision-

making, including decisions relating to their sexual and reproductive health and rights (SRHR).

Strengthening community-level engagement is therefore essential in advancing gender equality and supporting women's autonomy in both private and public life. Development partners, including UN Women, have recognised this gap and have been investing in programmes implemented by FIDA Uganda, with support from the European Union and the Government of the Netherlands. These programmes aim to enhance access to quality, integrated Sexual and Reproductive Health Rights (SRHR) and Sexual and Gender-Based Violence (SGBV) information, as well as immediate response services for adolescent girls and young women across 17 districts, including Nebbi. These interventions have strengthened advocacy, research, and community-based initiatives aimed at improving the lives of women and children, while also contributing to more informed community responses to gender-based violence and reproductive health challenges.

At the same time, there must be greater recognition of unpaid care work, which sustains households and underpins economic productivity. This form of labour, which is predominantly carried out by women, remains largely invisible and undervalued, despite the fact that many men and broader economic

systems benefit from it. Addressing this imbalance is critical to expanding women's meaningful participation in economic and public life.

Legal and policy frameworks must also evolve. Financial coercion, digital abuse, and other modern forms of economic violence need to be recognized in law, with accessible avenues for justice and protection. Money lending digital apps therefore ought to be regulated as an urgent matter. Digital platforms should implement safeguards that prevent harassment, ease reporting of, technology-facilitated gender-based violence (TFGBV), and effectively remedy these harms as required by the UN Guiding Principles on Business and Human Rights, ensuring that women can engage online without fear of exploitation. Employers and professional associations should adopt policies that protect women from workplace economic abuse, including unfair dismissal, wage discrimination, or reputational sabotage, guided by International Labour Organization Convention No. 190.

Investments in social systems are equally important. Affordable childcare at the workplace for women in spaces like flower farms, equitable access to markets, and inclusive financial institutions help mitigate the structural inequalities that make women economically vulnerable. Programs that promote financial literacy and mentorship empower women to participate fully in the economy.

Workplaces must also adopt strong protections against economic abuse, including wage discrimination, unfair dismissal, and sexual harassment, guided by International Labour Organization Convention No. 190. These protections must extend to both the formal and informal sectors, where many women remain unprotected and vulnerable. Employers and regulators should enforce fair pay standards, safe reporting mechanisms, and zero-tolerance policies on workplace violence. Trade unions also have a critical role to play in organizing workers, advocating for safe and equitable conditions, and supporting survivors to seek redress without fear of retaliation. Strengthening labour inspections by the Ministry of gender, awareness, and access to remedies will ensure that all workers, regardless of sector, can work with dignity and security.

Inclusive financial systems remain central to change. When financial services are accessible and responsive, they expand women's access to credit, savings, and opportunity. Financial literacy and mentorship further strengthen confidence and decision-making.

Stronger consumer protection is also needed, especially in Tier IV/microfinance institutions where many women access credit. Regulation is essential to prevent exploitation and ensure transparency. Recent government efforts, including interest rate caps on money lenders, are important steps toward a safer financial environment but more is needed to address the impunity of some of the money lenders.

Conclusion

Economic violence is a systemic issue with wide social and economic consequences. When women are economically empowered, households become more stable, children's wellbeing improves, and communities thrive. When women are excluded, poverty persists and development is constrained. This is not about competition between men and women, but about fairness, justice, and creating opportunities that benefit society as a whole.