



WOMEN'S ECONOMIC OPPORTUNITY: HELPING TO END GENDER-BASED VIOLENCE AND POVERTY

One out of every three women worldwide will be physically, sexually or otherwise abused during her lifetime with rates reaching 70 percent in some countries. This type of violence and abuse ranges from rape to domestic violence and acid burnings to dowry deaths and so-called honor killings. Violence against women and girls is an extreme human rights violation, a public health epidemic and a barrier to solving global challenges such as extreme poverty, HIV/AIDS and conflict. It devastates the lives of millions of women and girls—in peacetime and in conflict—and knows no national or cultural barriers.

We know that violence against women is an extreme violation of human rights that must be stopped. What is not as widely recognized, however, is that **violence against women is also a major cause of poverty** - it keeps women from getting an education, working, and earning the income they need to lift their families out of poverty. In India, for example, a survey revealed that women who experienced even a single incident of violence lost an average of seven working days.ⁱ In Nicaragua, a study found that children of female victims of violence left school an average of four years earlier than other children.ⁱⁱ

However, data has shown that **women who have economic opportunities experience less violence and also have more options in the face of violence.** Owning property can give women greater bargaining power within households and protect them against domestic violence. In Kerala, India, a study showed that only 7 percent of women who owned property suffered from physical violence, compared to 49 percent of women with no property.ⁱⁱⁱ Improving women's economic status and financial security not only decreases poverty, it helps empower women to have more independence and more say in household and community decisions. Moreover, decades of research have shown that when women get more resources, they put their money into making sure their children have better nutrition, education, and health care, strengthening families and communities over time.

POVERTY CONTRIBUTES TO GENDER-BASED VIOLENCE

Although gender-based violence cuts across cultures, societies, and economic lines, and affects women in developed and developing countries alike, women living in poverty are more vulnerable to gender-based violence. This is particularly problematic because women are more vulnerable to poverty. Women in developing countries tend to work in the lowest paid sectors, have less stable incomes and have less access to job training and education. For example, women make up some 60% of the world's working poor—people who work but do not earn enough to lift themselves above the \$1 per day poverty line.^{iv} With limited or no access to income, assets, or other productive resources, many women have few options to avoid gender-based violence, such as in conflict zones, or to leave dependent, abusive relationships. In recent months, the global financial crisis has resulted in fewer jobs for women, less

remittances, higher food prices, and unpredictable agricultural outputs, thus exacerbating women's vulnerability to poverty.

The intersection of women's poverty and gender-based violence also increases women's vulnerability to HIV/AIDS. According to a recent Human Rights Watch report, high levels of gender-based violence and unequal property rights for women are contributing to Zambia's HIV/AIDS crisis.^v Poverty also drives women and girls to exchange sex for money or school uniforms or to enter unsafe working environments, placing them at heightened risk of violence and of contracting HIV. In some cases, women are forced to endure sexual violence in the workplace for fear of losing their only source of income. For example, an International Labour Rights Forum study found that 95 percent of Kenyan women working in export industries who had experienced sexual abuse in their workplace were afraid to report the problem for fear of losing their jobs.^{vi}

- In Rwanda, women and children were the worst affected by the deteriorating economic climate and the armed conflict of 1990 to 1994. As widespread poverty increased, women became more **vulnerable to violence and displacement**.^{vii}
- Women and girls who lose their homes due to conflict or natural disaster often have no money or resources, and are **forced to submit to sex** in return for food, shelter, and protection to **survive**.^{viii}
- Due to Bosnia's large population of women living in poverty and the country's high unemployment rates, many Bosnian women become **easy targets for human traffickers** who promise them job opportunities in the West, but instead **force them into prostitution**.^{ix}
- In many cases, **child marriage** is seen as an effective way to reduce household poverty and **relieve the financial burden** girls place on their family of origin.^x

GENDER-BASED VIOLENCE CONTRIBUTES TO POVERTY

Gender-based violence reduces a woman's ability to work and provide for her family. In Managua, Nicaragua, studies show that women who reported abuse **earned 40 percent less** than women who did not.^{xi} In addition to perpetuating household poverty, this lost income translates into a loss of productivity at the national level. Research also shows that girls who are exposed to or experience violence in school—including sexual assault, intimidation and abuse—are less likely to complete their education, and consequently have less economic opportunities. Recent studies in Africa show that between 16 and 47 percent of girls in primary or secondary school report sexual abuse or harassment by male teachers or classmates.^{xii}

- According to a World Bank report, Colombian women who suffer physical violence have 14% lower earnings than women who do not suffer violence. Colombian society experienced a loss of approximately **4% of the GDP** in 2003 due to the indirect costs of domestic violence.^{xiii}
- 16% of women who participated in a representative survey on domestic violence in Cambodia reported that in the past year they had **lost income as a result of domestic violence**.^{xiv}
- If a woman is victim to domestic violence, there is a higher probability that **she will become unemployed** and that both she and her children will **experience poor health**.^{xv}

- Many **rape survivors** in Rwanda reportedly still live under a constant shadow of pain or discomfort, which **reduces their capacity to work**, look after and provide for their families.^{xvi}
- In Brazil, productivity loss due to violence-related injuries accounted for approximately 12% of the total health budget or 1.2% of GDP.^{xvii}
- In Uganda, about 12.5 % of women report losing time from household work such as washing dishes and fetching water due to intimate partner violence.^{xviii}

WOMEN'S INCREASED ECONOMIC OPPORTUNITY IS A SOLUTION

Increasing economic opportunity for women by providing them with job skills and training as well as increased access to education, employment, land and other forms of capital can significantly reduce women's vulnerability to violence by improving their economic status and financial security. Promoting women's economic security has the added benefit of decreasing the spread of HIV, because it reduces women's vulnerability to domestic violence and other AIDS-related risk factors,^{xix} and can enable women, as the primary caregivers in AIDS-affected households, to better manage the impacts of the disease. Decades of research and experience have shown that women who are living in poverty, when they have any extra income, reinvest it in their children, creating a positive cycle of growth for the family. Greater economic opportunity for a woman means her daughters are more likely to go to school, her babies are more likely to survive infancy, and her family is more likely to eat nutritious meals. Women also tend to reinvest extra income into better housing, improving the quality of life for the entire family.

- Research indicates that **providing women with skills training and access to new technologies** gives them greater mobility and increases their control over resources, enhancing their political awareness and **reducing instances of domestic violence.**^{xx}
- Microfinance programs can provide women with the **economic stability and self-empowerment** necessary to allow them to **leave abusive relationships or limit the occurrence of violence** in their relationships.^{xxi}
- In India, the Working Women's Forum found that **40.9% of its members who had experienced domestic violence stopped it** because of their personal empowerment, while 28.7% were able to stop it through group action.^{xxii}
- A study conducted in Bangladesh found **fewer incidences of violence against women among women who were members of credit organizations** than they found among the general population.^{xxiii}
- In a study by Naila Kabeer of the Socio-Economic Development Program (SEDP), a Bangladeshi client spoke of how the program changed her life:

“He gives me more value since the loan. I know, because now he hands all his earnings to me. If I had not gone to the meeting, not taken a loan, not learnt the work, I would not get the value I have, I would have to continue to ask my husband for every taka I needed ... Before, my husband used to beat me when I asked him for money, now, even if he doesn't earn enough every day, **I can work, we don't have to suffer.**”^{xxiv}
- The IMAGE project, a microfinance and participatory learning project jointly administered by the Small Enterprise Foundation (SEF) and the Rural AIDS and Development Action Research Programme (RADAR) in South Africa, aimed to reduce the prevalence of HIV/AIDS, reduce

incidences of gender based violence, and economically empower women clients. The results included the following:

- Participants in IMAGES’s microfinance program were more likely to report **progressive attitudes towards gender violence.**^{xxv}
- Adding an educational component to microfinance - one with a specific gender and HIV focus - **maximized empowerment benefits, while reducing rates of domestic violence.**^{xxvi}
- Relative to a matched control group who did not participate in the intervention program, **women client’s risk of physical or sexual violence from an intimate partner was reduced by 55%** two years after joining.^{xxvii}

A complex web of interventions is needed, from health to legal to social norms changes, to prevent and reduce gender-based violence; just increasing women’s income is not enough to lead to women’s full economic, social and political empowerment. In many cases, for example, microfinance interventions have worked in decreasing women’s poverty “not because it has changed the prevailing laws or culture but because it has worked around them.”^{xxviii} In some cases, women microfinance clients have not negotiated changing roles within the household but simply added these responsibilities to their existing workload. In other cases, women clients are pressured to hand over extra income to their husbands or other male relatives, “increasing their burden, but not always their benefits.”^{xxix} Some studies have also pointed to an increase in domestic violence in certain instances where women have increased their income or pursued what may be viewed as non-traditional activities for women. The overwhelming evidence, however, clearly shows that *increasing women’s economic autonomy and security improves and strengthens family relationships, women’s independence and feelings of respect by family members, and women’s bargaining power within households and communities.*^{xxx}

These findings point to the need for well-designed programs that account for the changing family dynamics that can occur as a result of increased economic opportunities for women, not only to mitigate unintended negative consequences, but also to leverage these as opportunities for greater discourse on gender inequality. More research is needed to continue to explore the relationships between poverty and gender-based violence and their impacts on households and communities so that we can continue to work towards concrete solutions to end both these scourges to women and families around the world.

ⁱ International Center for Research on Women (2000). *A Summary Report for a Multi-Site Household Survey. Domestic Violence in India*. No. 3. Washington, D.C.: International Center for Research on Women. Cited in: UN Millennium Project 2005a, p. 115.

ⁱⁱ United Nations, *Ending violence against women: from words to action—Study of the Secretary-General*. United Nations Division for the Advancement of Women. October 9, 2006. www.un.org/womenwatch/daw/vaw/launch/english/v_a_w-consequenceE-use.pdf.

ⁱⁱⁱ Pradeep Panda. *Domestic Violence and Women’s Property Ownership: Delving Deeper into the Linkages in Kerala*. <http://paa2007.princeton.edu/download.aspx?submissionId=71048>

^{iv} International Labour Organization. 2004. *Global Employment Trends for Women*. p. 3. www.ilo.org/public/english/employment/strat/download/trendsw.pdf

^v “Hidden in the Mealie Meal: Gender-Based Abuses and Women’s HIV Treatment in Zambia,” Human Rights Watch. December 2007 Volume 19, No. 18(A)

^{vi} Karega, Regina G.M. (Ph.D.). “VIOLENCE AGAINST WOMEN IN THE WORKPLACE IN KENYA: Assessment of Workplace Sexual Harassment in the Commercial Agriculture and Textile Manufacturing Sectors in Kenya.” International Labor Rights Fund, International Labour Rights Forum. May 2002. <http://www.laborrights.org/files/Kenya.pdf>.

^{vii} Women for Women International. *Women Taking a Lead: Progress Towards Empowerment and Gender Equity in Rwanda* (Briefing Paper). September 2004. <http://www.womenforwomen.org/Downloads/RWpaper.pdf>

