

Helpdesk Research Report: Economic Empowerment and Violence against Women and Girls (VAWG)

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Query: What evidence is there that the economic empowerment of women and girls¹ can: (a) be an effective method of prevention or reduction in violence against women and girls; and (b) put girls and women at greater risk of harm?

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1. Overview

The link between women's economic empowerment and violence against women and girls (VAWG) is a complex and nuanced one. While some studies have found that when women gain employment, own property or land they have a lower incidence of VAWG, other studies show a higher incidence or no difference. This paper reviews the evidence on the connection between economic empowerment of women and girls and violence.

Dina Deligiorgis (Knowledge Management Specialist for the Ending Violence against Women team at UN Women) has observed that there are very few rigorous evaluations or studies on VAWG with respect to any topic.² The evidence base on economic empowerment and VAWG is limited; most studies that look specifically at the linkages with economic empowerment tend to be small-scale and context-specific, making it difficult to extract recommendations (see Appendix). Studies on VAWG and economic empowerment tend to use a mix of quantitative and qualitative research methodologies, and there does not appear

¹ Where economic empowerment is defined as 'a process that increases people's access to and control over economic resources and opportunities including jobs, financial services, property and other productive assets (from which one can generate an income), skills development and market information'

² GSDRC helpdesk research report: VAW and political empowerment 2011
<http://www.gsdrc.org/docs/open/HD746.pdf>

to be a difference in findings, depending on methods used. Participatory methodologies are rarely used in the studies highlighted in this report, with the exception of the IMAGE programme evaluation (Kim et al, 2007; Pronyck et al, 2006).

Methodological limitations of existing studies include:

- Difficulties in establishing causal relationships when cross-sectional data is used. Few studies use longitudinal data;
- Data on VAWG is self-reported by participants and therefore subject to recall and social desirability biases (Rocca et al, 2009);
- Most studies look at intimate partner violence and/or domestic violence, with the exception of Brown et al's (2005) study of sexually active women in urban Lesotho and the IMAGE evaluation in South Africa (Kim et al, 2007; Pronyck et al, 2006).
- No studies were found that looked at girls' economic empowerment and violence against girls.

In one of the most comprehensive reviews of the literature on intimate partner violence and economic empowerment, based on published data from 41 sites, Vyas and Watts (2009)³ concluded that "evidence about women's involvement in income generation and experience of past year violence was mixed, with five finding a protective association and six documenting a risk association. At an individual and household level, economic development and poverty reduction may have protective impacts on IPV. Context specific factors influence whether financial autonomy is protective or associated with increased risk" (p.577)

Key findings from this report include:

- Several studies have suggested (directly or indirectly) that there is an inverted U-shaped relationship between economic empowerment and violence against women. Where women have consolidated (long-established) economic power, they tend to be at lower risk of violence. However, where women's economic power is in transition, men are more likely to feel threatened by this, and there is often a (relatively) short-term spike in male violence against women (Bloomberg, 2005). However, a lack of longitudinal studies have made it difficult to confirm that this relationship exists.
- Importance of understanding context, particularly the fluidity of women's roles and status within the local community. For example, Koenig et al's (2003) comparison of two different settings in rural Bangladesh showed how increased female empowerment challenged long-established gender roles and led to conflict and domestic violence in the more conservative setting of Sirajgonj, but in the less culturally conservative area of Jessore, women's participation in savings and credit groups and increased autonomy were not associated with an increased risk of violence.
- Joint household decision-making is associated with the lowest risk of violence. The risk of violence is highest when women dominate major household decisions, suggesting that violence may be partly a response to a man's feeling of powerlessness and economic inadequacy (Gage, 2005). See studies from

³ Vyas, S. and Watts, C., 2009, 'How does economic empowerment affect women's risk of intimate partner violence in low and middle income countries? A systematic review of published evidence', Journal of International Development, Vol. 21, Issue 5, pp. 577-602.

Philippines (Hindin and Adair, 2002), Haiti (Gage, 2005), and a multi-country study (Kishor and Johnson, 2004).

- Women's ownership of land and property is more strongly associated with a reduction in violence than employment as it acts as a “tangible exit option”, strengthening women's fall-back position and therefore their bargaining power within marriage and acts as a deterrent to marital violence. See studies from Kerala (Panda and Agarwal, 2005), Uttar Pradesh (Bhattacharya et al, 2009), and rural Haryana (Chowdry, 2011)
- Programmes aimed at empowering women economically should also consider how best to include violence prevention initiatives, particularly in culturally conservative settings - “Women who pioneer change within a community may be at greatest risk of violence” (Vyas and Watts, 2009, p.598). See the IMAGE intervention in South Africa, where poverty-targeted micro-finance programmes were combined with a participatory learning and action curriculum (Sisters for Life) on HIV prevention, gender norms, cultural beliefs, communication and intimate partner violence. After two years, there were improvements in all nine indicators of empowerment and a 55% reduction in intimate partner violence.
- Further research is needed to establish causality, particularly longitudinal studies. At what stage does the risk of violence decline – is there a critical empowerment level whereby the benefits of economic empowerment interventions outweigh the risks, and societal norms about women's employment change?

2. Evidence of prevention / reduction of VAWG

Intervention with Microfinance for AIDS and Gender Equity (IMAGE), South Africa

The IMAGE programme targeted women living in the poorest households in South Africa's rural Limpopo province. It combined poverty-targeted micro-finance programmes with a participatory learning and action curriculum (Sisters for Life) on HIV prevention, gender norms, cultural beliefs, communication and intimate partner violence. This combined intervention was designed to be mutually reinforcing, strengthening individual client agency as well as improving household well-being, communication and power relations (RADAR, 2002).

After two years, improvements in all nine indicators⁴ of empowerment were observed. Participation in IMAGE was associated with greater self-confidence, financial knowledge, increased assets, expenditures, and membership in informal savings groups (Kim et al, 2007). The intervention led to a 55% reduction in intimate partner violence. Participants reported fewer experiences of controlling behaviour by their partners (34% of participants versus 42% of those in the control group). Participants were more likely to have progressive attitudes to intimate partner violence (52% of participants versus 35% of the control group) (Pronyk et al, 2006).

⁴ Nine quantitative indicators of empowerment were developed: self-confidence, financial confidence, challenging gender norms, autonomy in decision-making, perceived contribution to the household, communication within the household, relationship with partner, social group membership, and participation in collective action

Qualitative data suggest that women who were empowered by the IMAGE intervention were able to challenge the acceptability of violence, expect and receive better treatment from partners, leave violent relationships, give material and moral support to those experiencing abuse, mobilize new and existing community groups, and raise public awareness about the need to address both gender-based violence and HIV infection (Kim et al, 2007).

Sources: Kim, J., Watts, C., Hargreaves, J., Ndhlovu, L., Phetla, G., Morison, L., Busza, J., Porter, J., and Pronyk, P., 2007, 'Understanding the impact of a microfinance-based intervention on women's empowerment and the reduction of intimate partner violence in South Africa', *American Journal of Public Health*, Vol. 97, No. 10: 1794-802.

- Pronyk, P., Hargreaves, J., Kim, J., Morison, L., Phetla, G., Watts, C., Busza, J., and Porter, J., 2006, 'Effect of a structural intervention for the prevention of intimate-partner violence and HIV in rural South Africa: a cluster randomised trial', *Lancet*, 368, pp.1973–83

<http://www.ncbi.nlm.nih.gov/pubmed/17141704>

- RADAR. 2002, 'Social Interventions for HIV/AIDS Intervention with Micro-finance for AIDS and Gender Equity', IMAGE Study Evaluation Monograph No 1.

<http://dfidtb.lshtm.ac.uk/Monograph.pdf>

Importance of owning property: Kerala, India

Panda and Agarwal (2005) found that women's ownership of property was a deterrent to violence and women were less likely to tolerate violence. The study was set in Kerala – a traditionally matrilineal society which is comparatively more open to women's rights. Unlike employment, property in the women's name provides a relatively certain security and is a visible signal of the strength of a woman's fall-back position. The authors found that property acted as a "tangible exit option" (p.825) and thus a deterrent to marital violence. The Kerala study concluded that women's independent ownership of land or a house (but especially the latter) can substantially reduce the risk of both physical and psychological violence: "the ownership of immovable assets strengthens a woman's fall-back position and hence her bargaining power within marriage" (p.842).

Property and land ownership is also likely to enhance a woman's sense of self-worth and hence reduce her tolerance to violence. The study found that a much larger proportion of propertied women who suffered violence left home, compared to non-propertied women, and a much smaller percentage returned. Regular paid employment was also found to lower the risk of long-term physical violence, although seasonal/irregular work made no significant difference.

Source: Panda, P. and Agarwal, B., 2005, 'Marital violence, human development and women's property status in India', *World Development*, Vol. 33, No. 5, pp. 823-850.

Protective effect of access to money and equal decision making: Haiti

Using data from the 2000 Haiti Demographic and Health Survey, Gage (2005) identified several risk and protective factors for women experiencing violence. Women's economic independence was a protective factor for emotional and physical violence. When women had access to money they could use in any way they wanted, Gage (2005) found that the risk of emotional violence reduced by 48 percent and physical violence by 44 percent. The study also highlighted the protective effect of sexual equality between partners. Joint decision-

making about large purchases was associated with the lowest risk of violence, regardless of type. Male-to-female physical, sexual and emotional violence was significantly higher when women dominated important financial decisions compared to when both partners made these decisions. In addition, when males dominated financial decisions, women's risks of experiencing sexual violence increased significantly.

Source: Gage, A.J., 2005, 'Women's experience of intimate partner violence in Haiti', *Social Science & Medicine*, Vol. 61, No. 2, pp. 343–364.

Importance of methodology and 'endogenizing' work participation: Uttar Pradesh, India

Bhattacharya et al (2009)'s study of both women and men in eight villages in Uttar Pradesh, a northern Indian state, highlights the importance of controlling for variables that influence female work participation (endogenizing work participation). At first glance, the study data *appears* to suggest that women's engagement in paid work is associated with increased violence, with 56 percent of women experiencing violence doing some form of paid work compared to 42 percent of women who do not. However, the researchers caution against drawing misleading conclusions and the need to account for the possibility that violence may motivate a woman to seek work. A closer look at the data, controlling for variables likely to have an effect on violence and women's work participation,⁵ found that women engaged in regular paid work outside the household are 22 percent less likely to experience violence, as compared to women who do not work or work on the family farm. Women's ownership of land and property is even more strongly associated with a reduction in violence, a 36 percent difference.

Source: Bhattacharya, M., Bedi, A.S. and Chhachhi, A., 2009, 'Marital violence and women's employment and property status: Evidence from north Indian villages,' IZA Discussion Paper No. 4361 <http://ftp.iza.org/dp4361.pdf>

3. Evidence of putting girls and women at risk of harm

Potentially harmful effect of credit programs on VAW – rural Bangladesh

This ethnographic study in six rural villages in Bangladesh, four of which had income generation programmes (IGPs) and two villages that did not, found that credit programmes had an ambivalent effect on men's violence against women: "By putting resources into women's hands, credit programmes may indirectly exacerbate such violence; but they may also provide a context for intervention" (Schuler et al, 1998, p.148). On the one hand, credit can protect women from violence, raise women's perceived value and reduce poverty-related stress at home, but in some cases credit creates a "new arena for hostility and conflict" (p.152). Qualitative research revealed that conflicts erupted over control of assets and earnings. Women with no assets or job were the most insecure and often went to extremes to avoid provoking their husbands, and were therefore rarely if ever beaten. In contrast, women who had recently gained assets or earnings were most inclined to defend themselves against what they saw as unfair domination and exploitation.

⁵ See pages 20-22 for methodology. Includes variables such as caste, presence of young children, and type and size of family.

Over 66% of women reported having been beaten at one time or another. The highest levels of violence were in villages that were experiencing the most rapid changes in gender roles and that had the most women contributing to family support. The lowest levels of violence were in villages with the fewest contributing to family support. Schuler et al's (1998) study highlighted the need for credit programmes to be accompanied by political consciousness-raising and interventions to combat VAW or support women who are the victims of violence, as gender roles are gradually transformed. For example, separate sessions could be organised for men, or for couples, to discuss the problem of domestic violence.

Source: Schuler, S., Hashemi, S. and Badal, S., 1998, 'Men's violence against women in rural Bangladesh: Undermined or exacerbated by microcredit programmes?' *Development in Practice*, Vol. 8, Issue 2, pp. 148-157.

Economic empowerment putting women at risk of harm: data from the Bangladesh Demographic Health Survey

Using a cross-sectional investigation of married women sampled via the Bangladesh Demographic Health Survey (BDHS), Rahman et al (2011) found that about currently working women were more likely to experience sexual and physical intimate partner violence (IPV) than women who were not working. The authors speculate that employed women may be at higher risk of experiencing violence because they may be more likely to challenge their husbands' authority or because their husbands perceive a threat to their authority.

The study also explored how women's empowerment indicators (participation in household decision-making and acceptance of wife beating) were related to IPV among Bangladeshis. Rahman et al (2011) found that the likelihood of all forms of IPV increased with women's participation in household decision-making. It should however be noted that one of the limitations of the study was it used self-reported data from the BDHS, which was administered to either one woman or one man per household.

Source: Rahman, M., Aminul Hoque, M.D., and Makindoda, S., 2011, 'Intimate partner violence against women: Is women empowerment a reducing factor? A study from a national Bangladeshi sample', *Journal of Family Violence*, Vol. 26, pp.411-420.

Complex challenges of women's empowerment and violence prevention - Bangalore, India

Krishnan et al's (2010) study of 750 married women aged 16-25 years in Bangalore India found that although having a job may enhance women's empowerment and financial stability, young married women in India who work face an increased risk of domestic violence. Baseline data were collected at enrolment into the health study, and then again at 12 months, and at 24 months. Women who were employed at one study visit had a 60% higher odds of violence by the subsequent visit, as compared to unemployed women. Furthermore, women who were unemployed at one visit and newly began employment by the next visit had an 80% higher odds of violence, as compared to women who maintained the same employment status over time. Women who previously worked and stopped working experienced a slight decrease in violence.

The researchers identified the need for further in-depth qualitative research to look at whether the increase in violence amongst working women is a result of their access to financial resources or their challenging of gender roles (or men's perceptions of the changing roles),

men's perceived or actual loss of power, or some combination. Key questions for future research include:

- "Are women who are employed more likely to challenge their husbands?"
- Do the challenges that working women face in meeting their household care responsibilities and husbands' limited participation in these tasks lead to conflict and violence?
- Do husbands of working women perceive a threat to their authority and position in the household?
- What is the impact of gender norms and social expectations on men's self-esteem, particularly in the context of poverty?" (p.141)

Source: Krishnan, S., Rocca, C., Hubbard, A., Subbiah, K., Edmeades, J., and Padian, N., 2010, 'Do changes in spousal employment status lead to domestic violence? Insights from a prospective study in Bangalore, India', *Social Science and Medicine*, Vol. 70, No. 1, pp.136-143.

VAW and complex linkages with women's property, education and employment: rural Haryana, India

Based on qualitative research in rural Haryana, Chowdry (2011) explored how women's ownership of land and economic independence can help reduce VAW. Women highlighted three important factors which have the potential to contain, reduce or eliminate violence: property, education and employment. However, these factors have complex linkages with VAW. Although they have the potential to facilitate more equitable relationships, the economic empowerment of women (through employment and earnings) challenges the ideology of men as 'bread-earners' and can lead to further violence. Chowdry (2011) concludes that the "only answer may be all round development and creation of jobs which may open employment avenues for both-- men and women" (p.132).

Source: Chowdry, P, 2011, 'Reduction of Violence Against Women: Property Ownership & Economic Independence in Rural Haryana', UN Women.

<http://www.unwomensouthasia.org/assets/Violence-Property-Rights2.pdf>

'Love marriages' and increased risk of VAW in Bangalore, India

Rocca et al's (2008) study of 744 young married women in slum areas of Bangalore, India, found that women in 'love' marriages were almost twice as likely to report domestic violence, even after adjusting for other variables. Ethnographic research revealed that the social repercussions of 'love' marriages, coupled with the lack of economic support from family members, often led to marital conflict and domestic violence. It should however be noted that 'love' marriage also includes forced marriages resulting from the discovery of a premarital relationship or pregnancy.

Women who worked before marriage, worked after marriage and participated in vocational training after marriage were also more likely to report domestic violence, based on individual unadjusted models. Vocational training participation after marriage was the only employment variable that was associated with violence in the adjusted model; women who received training had three times the odds of reporting recent domestic violence. Women whose families were asked for additional dowry after marriage were also more likely to report

domestic violence, as were (surprisingly) women who participated in social groups (women's groups, self-help groups and savings funds). Rocca et al (2008) observe that "Efforts to help women empower themselves through vocational training, employment opportunities and social groups need to consider the potential unintended consequences for these women, such as an increased risk of domestic violence" (p.577).

Source: Rocca, C., Rathod, S., Falle, T., Pande, R. and Krishnan, S., 2008, 'Challenging assumptions about women's empowerment: social and economic resources and domestic violence among young married women in urban South India', *International Journal of Epidemiology*, Vol. 38, No. 2, pp. 577-585.

VAW as a 'short-term spike' response to women's economic empowerment

Blumberg's 61-society research found that where women had consolidated (long-established) economic power, they tended not to be beaten by their husbands. However, where women's economic power was in transition, the more that men felt threatened by this, and the more likely there was to be a (relatively) short-term spike in male violence against women. Blumberg also highlighted the importance of combined programmes of microcredit with training in legal/human rights/gender. Blumberg compared women who were economically empowered via microcredit prior to receiving legal/human rights/gender training with those who received no credit, only the training. Women who received training without credit complained that if they tried to assert their newly discovered rights, their husbands would beat them: "They could do nothing because they couldn't support themselves and their kids if they left. The training hadn't addressed what they identified as their most important problem: inadequate income, especially their own" (pp.7-8).

Source: Blumberg, R, 2005, 'Women's Economic Empowerment as the "Magic Potion" of Development?' Paper presented at the 100th Annual Meeting of the American Sociological Association Philadelphia, August 2005

http://portal.unesco.org/shs/es/files/8696/11283330079Magic_Potion.pdf/Magic+Potion.pdf –

VAW and household conflict over resources: South Africa

Using cross-sectional data from 1,306 women, aged 18-49 years, in three South African provinces, Jewkes et al (2002) identified several risk factors associated with the physical, sexual and emotional abuse of women. Although status and resource differences indicated by employment, income and age disparity were not found to be independently associated with domestic violence, the researchers observed that "an important part of the relationship between poverty and domestic violence is explained through greater conflict over resources in poor households" (p.1612). In 43% of all households the main source of money was from someone other than the woman or her intimate partner. In these households where resources were mainly provided by a third party, conflict levels were lower. Where the third party was not a parent, conflict levels were the lowest. Jewkes et al (2002) conclude that "measures which somewhat empower women may have an immediate impact on increasing the frequency of gender norm transgressions or reduce personal agreement with a subservient position for women and these may place her at greater immediate risk of violence. Only when empowerment has reached a critical level will its benefits outweigh this. This should not be a reason not to empower women but needs to be further understood and taken into account in programme planning" (p.1615).

Source: Jewkes, R., Levin, J., and Penn-Kekana, L., 2002, 'Risk factors for domestic violence: findings from a South African cross-sectional study', *Social Science & Medicine*, Vol. 55, No. 9, pp. 1603–1617.

4. Evidence of complex or no association between economic empowerment and VAWG

Multi-Country Study

Kishor and Johnson's (2004) study of domestic violence in Cambodia, Colombia, the Dominican Republic, Egypt, Haiti, India, Nicaragua, Peru, and Zambia found that in all of the study countries, apart from Egypt, women who were engaged in paid employment reported significantly higher levels of violence than women who were not currently working. The study also found that violent relationships are characterised by either women or men making decisions alone, as compared with nonviolent relationships which are characterised by joint decision making.

Source: Kishor, S. and Johnson, K., 2004, 'Profiling Domestic Violence: A Multi-Country Study', ORC Macro, Calverton, Maryland.

<http://www.measuredhs.com/pubs/pdf/OD31/OD31.pdf>

Importance of Context: Sirajgonj vs. Jessore, Rural Bangladesh:

A study for two different settings in rural Bangladesh highlighted the “nuanced and context-specific” relationship between domestic violence and women’s empowerment, at both the individual and community levels (Koenig et al, 2003, p.284). Differences between the two study areas included:

- Sirajgonj - highly conservative setting with more rigid norms concerning women’s roles and status. Increased female empowerment had a destabilizing effect on marital and familial relations, leading to more conflict and domestic violence: “More autonomous women, at least initially, are likely to violate established norms concerning gender roles and call into question the larger family's honor and prestige and, as a consequence, to incur a higher risk of domestic violence.” (p.285)
- Jessore - less culturally conservative with not so rigidly defined gender roles and relations. In Jessore study area, women’s participation in savings and credit groups and increased autonomy were not associated with an increased risk of violence.

The authors found that in more conservative settings, economic empowerment can put women at increased risk of harm, at least in the short run: “It is only after women's individual and collective empowerment and autonomy gain acceptance and become commonplace - a threshold that women in Sirajgonj did not appear to have attained at the time of this study - that reductions in the risks of domestic violence are likely to be observed” (Koenig et al, p. 285).

Source: Koenig, M., Ahmed, S., Hossain, M. and Mozumder, A., 2003, 'Women’s status and domestic violence in rural Bangladesh: individual- and community-level effects', *Demography*, Vol. 40, No. 2, pp. 269-288.

The importance of joint decision-making: Cebu, Philippines

Using data from the Cebu Longitudinal Health and Nutrition Survey (CLHNS) and 56 in-depth interviews, Hindin and Adair (2002) highlight the connection between decision-making and levels of intimate partner violence (IPV). Like Gage's (2005) study in Haiti, they found a U-shaped association, with higher levels of IPV when either husbands or wives dominated major decisions, while joint decision-making was associated with the lowest levels of abuse. Among couple who make none of the household decisions jointly, 25% report IPV in contrast to couples who make all of the decisions jointly, where IPV is 6%. The risk was especially high when the wife had the final say in the following seven domains: buying the children's clothes, choosing the children's school, buying or selling land, whether or not she works outside the home, traveling outside Cebu, and use and method choice in family planning.

Similarly, IPV is higher among women who report that their husband keeps some or all of his earnings (20%) than when the husband turns over all of his earnings (10%). Hindin and Adair (2002) explain that in Cebu, women have substantial input into household decisions and men are expected to turn over their income so that women can help manage the household budget. When women perceive that their husbands are not providing enough to cover expenses, there is likely to be more tension in the marital relationship and therefore more IPV than if the women think the earnings are adequate. However, the Cebu study did not find any evidence of employment status and relative earnings as a predictor of IPV in the data. The authors recommend further research on causality, and caution that attempts to increase women's autonomy without the support of men in the community may put women at risk of IPV.

Source: Hindin, M. and Adair, L., 2002, 'Who's at risk? Factors associated with intimate partner violence in the Philippines', *Social Science and Medicine*, Vol. 55, pp.1385-1399.

Sexual violence and employment: no connection in urban Lesotho

Brown et al's (2005) random sample of 939 sexually active women aged 18–35 in two urban areas of Lesotho provides an interesting contrast to most studies which explore sexual violence occurring within the context of a marriage or intimate partnership. Like other studies, Brown et al found that women with higher levels of education were less likely to experience forced sex. However, no connection between employment and sexual violence was found.

Source: Brown, L., Thurman, T., Bloem, J., Kendall, C., 2006, 'Sexual violence in Lesotho', *Studies in Family Planning*, Vol. 37, No. 4, pp. 269–280.

5. Additional information

Key websites:

Google, Google Scholar, GSDRC, UN Women, RTI International, IZA (Institute for the Study of Labour)

Experts consulted

- Dina Deligiorgis, Knowledge Management Specialist, Ending Violence against Women, UN Women
- Dr Suneeta Krishnan, RTI International

About Helpdesk research reports: Helpdesk reports are based on 2 days of desk-based research. They are designed to provide a brief overview of the key issues, and a summary of some of the best literature available. Experts are contacted during the course of the research, and those able to provide input within the short time-frame are acknowledged