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Violence Against Women & Girls

VAWG

INITIATE • INTEGRATE • INNOVATE

FINANCE AND ENTERPRISE DEVELOPMENT BRIEF

April 2015



The Global Women's Institute
THE GEORGE WASHINGTON UNIVERSITY





While various types of activities fall under the purview of both finance and enterprise development, for the purpose of this brief, the term “finance and enterprise development” will include activities such as access to finance (both microcredit and savings, as well as small and medium enterprise (SME) lending), business development services and capacity building, as well as financial education programs. The focus will be on integrating VAWG prevention and response initiatives into micro, small, and medium enterprise (MSMEs) programs, mostly delivered through public and private sector financial institutions (microfinance institutions, banks, national development banks, etc.), as well as through municipal offices and local NGOs.

KEY POINTS

- Violence against women and girls (VAWG) affects survivors’ ability to achieve their individual potential and contribute to the economy. According to a recent study in Tanzania, women experiencing intimate partner violence (IPV) earned 29% less than women who did not, and this increased to 43% less if the violence was severe.¹
- The costs of survivor medical injuries and foregone productivity can have a significant impact on a country’s Gross Domestic Product (GDP). Further data on the economic costs of VAWG can be found in the [Initiate](#) section of our website.
- IPV has direct costs for enterprises due to its effects on personnel through absenteeism, turnover, layoffs, and reduced productivity during work hours², among other consequences. A recent study in Peru estimated this cost at 3.7% of the GDP due to the loss of labor days.³
- Unequal gender norms within a household can limit a woman’s control over and access to economic resources. Restraining women’s ability to access economic resources is a form of intimidation and coercion. This is one of the many facets of economic violence, a manifestation of intimate partner violence that is often accompanied by other forms of emotional and physical violence.
- A woman’s ability to access and control resources (especially economic assets), particularly within a household, can have a bearing on whether she is able to leave an abusive relationship. For example, her access to resources can also affect whether she will be able to claim her share of the house and property in the case of divorce; seek justice and legal recourse; maintain custody over children or enroll them in school; or access necessary health services or counseling/shelters.
- Although microfinance projects can reduce household vulnerability, merely offering resources to women does not enable/empower them to exert control over those resources or make decisions about their lives.⁴ In fact, providing women with an income can contribute to disrupting household and gender dynamics, potentially contributing to VAWG. In the WHO multi-country study, for example, women who worked when their partners were unemployed were at greater risk of violence in 6 of 14 settings (2 settings had statistically significant findings). In 8 of 14 sites, couples in which



only the man worked seemed to be at a marginally lower risk of partner violence than couples in which both partners worked, and 2 sites had statistically significant findings.⁵

What is Economic Violence?

Economic violence can include acts perpetrated by systems and structures, as well as by individuals. At the interpersonal level, economic abuse is defined as making or attempting to make an individual financially dependent by maintaining total control over financial resources, withholding one's access to money, or forbidding one's attendance at school or employment. ***At the structural and institutional level, women might experience economic violence as limited access to funds and credit; controlling access to health care, employment, or education; discriminatory traditional laws on inheritance and property rights; and unequal remuneration for work.***

Sources:

The United States Department of Justice: <http://www.justice.gov/ovw/domestic-violence>

Fawole, O.I. (2008). "Economic Violence To Women and Girls: Is It Receiving the Necessary Attention?" *Trauma Violence Abuse* 9, 167-177.

INTERSECTION BETWEEN FINANCE AND ENTERPRISE DEVELOPMENT AND VAWG

- Discrimination that results in inequalities in the labor market, legal injustices, and differential access to resources are violations of women's human rights, and they increase women's vulnerability to VAWG.
- Taking action to address gender inequality and prevent VAWG within finance and enterprise development activities is "smart economics", since economically empowered women are major catalysts for development, usually investing in their family's health, nutrition, and education.⁶
- Studies have found that VAWG can be reduced when economic empowerment projects are combined with interventions to improve communication within the household.⁷ As such, there is a case to be made for including activities on communication strengthening, conflict resolution, and VAWG sensitization up front in economic empowerment initiatives.⁸
- Whenever possible, economic empowerment interventions should also include a social norms/behavior change component to reduce the acceptability of VAWG. For example, if a woman is not allowed to leave her home or work or if "disciplining" one's wife through physical violence is considered acceptable in her community, it is unlikely that she will be able to freely participate in income generating activities without increasing her risk of violence.



ETHICAL AND SAFETY RECOMMENDATIONS FOR VAWG INTERVENTIONS⁹

Any intervention that aims to prevent or address VAWG should include precautions above and beyond routine risk assessment to guarantee no harm is caused. This includes following ethical guidelines related to: **respect for persons**, **non-maleficence** (minimizing harm), **beneficence** (maximizing benefits), and **justice** to protect the safety of both service providers and the survivors. The sensitive nature of collecting information about VAWG demands additional precautions above and beyond routine risk assessments to guarantee no harm is caused. Interventions should:

- Assess whether the intervention may increase VAWG
- Minimize harm to women and girls
- Prevent revictimization of VAWG
- Consider the implications of mandatory reporting of suspected VAW cases
- Be aware of the co-occurrence of child abuse
- Minimize harm to staff working with survivors
- Provide referrals for care and support for survivors



For further details on these Ethical and Safety Recommendations, visit the [Ethics](#) section of our website.

RAPID SITUATION ANALYSIS

Integrating VAWG prevention and response into finance and enterprise development projects requires an understanding of the legal, social, and epidemiological context of VAWG as it relates to the key activities in this sector. Teams should work with governments, private sector partners, non-governmental organizations, local experts, and other counterparts in the country to answer some or all following questions:

For general questions to undertake a Rapid Situation Analysis visit the [Integrate](#) section of our website.

Additional Points/Questions for Finance and Enterprise Development:

It is important for projects in the Finance and Enterprise Development sector to include an analysis of the social, cultural, and political/legal constraints faced by women in the specific project context. These include, for example, time and availability constraints, the suitability of income-generating activities and employment options, and the cultural mores around meeting with male officials/loan officers.¹⁰ Certain countries may have discriminatory inheritance laws or policies that limit women's ability to own land or access loans and collateral. Also consider whether the project has integrated safeguards against VAWG. Some questions to guide this analysis might include:

- In which manner might the project place women and girls at greater risk of violence? For example:
 - Do project activities require women to travel to insecure and/or remote areas or in contexts where their mobility is culturally constrained?
 - How might women's increased access to employment and resources (earnings, loans, land, grants, etc.) challenge existing gender dynamics, thus increasing the likelihood of VAWG at the community level and within households?
 - Is the project encouraging women to enter nontraditional markets or value chains, which could, in turn, increase their risk of violence?
- Gender inequalities increase women's vulnerability to violence: Are there institutional, legal, and cultural barriers that women face to freely engage in labor markets and enterprise development? For example, are women legally able to open bank accounts and attain loans, sign documentation without their partners' permission, inherit land and property, or create a will?



- Have a gendered market assessment and value chain analysis been conducted? Do they consider the risks faced by women and address their safety? (See recommendation under Institutional Level section.)
- Are the staff providing financial and enterprise development services trained on VAWG prevention and response and capable of referring women in situations of violence?
- Are there policies, protocols, and training to increase awareness of VAWG and the appropriate services needed to address it?

KEY AREAS FOR INTEGRATING VAWG IN FINANCE AND ENTERPRISE DEVELOPMENT

Policy Level

Women's economic development is often obstructed by legal, social, and cultural constraints that prevent them from accessing forms of livelihood or becoming successful entrepreneurs.¹¹ Ensuring women have access to income and employment can, in the long-term, help to reduce their vulnerability to VAWG.¹² It is important to work with key stakeholders, including government representatives, NGOs, the private sector, civil society organizations, and academic/research institutions, to address legal and policy-level constraints to women's economic empowerment and create a more inclusive economic environment that invites their full participation.¹³

Specific actions may include:

- **Work to ensure that gender issues, and especially violence against women, are considered in the design, implementation, and monitoring and evaluation of policies and programs** related to enterprise development and financial services. Include the social and economic empowerment of women, including the prevention or reduction of VAWG, as explicit goals with clear indicators.¹⁴ At a minimum, follow the principle of non-maleficence by involving partners with expertise in addressing VAWG to monitor possible increases in VAWG as a result of the project.¹⁵ Establish referrals and partnerships with service providers to appropriately respond to VAWG when and if it is reported.
- **Support law reforms and the transformation of customs to strengthen the recognition of women's economic rights, including property, inheritance, and marital rights.** An often less visible form of gender-based violence is laws and customs that prohibit women from owning or inheriting property.¹⁶ Forbidding women from inheriting or owning property, and consequently, possessing collateral, may stop them from obtaining credit.¹⁷ Both of these circumstances can deepen existing household inequalities, worsen women's vulnerability to violence, and make it increasingly difficult for them to leave abusive relationships. See Box 1.



Box 1. *Promising practices...* Strengthening Women's Property Rights in Ethiopia

In 2000, Ethiopia changed its family law to raise the minimum age of marriage for women, remove husbands' ability to deny their wives permission to work outside the home, and to require both spouses' consent in administering marital property. This reform was initially rolled out in three of the nine regions and two chartered cities, and now applies across the country. A study comparing two nationally representative household surveys from 2000 and 2005 found a significant change in women's economic activities. Specifically, five years after the reform, there was an increase in women's relative participation in occupations outside the home, full-time work, and higher skilled employment.

Source: Hallward-Driemier, M., Gajigo, O. (2011). Strengthening Economic Rights and Women's Occupational Choice: the Impact of Reforming Ethiopia's Family Law. Washington, DC: World Bank.

- **Encourage innovative initiatives and incentives to promote the private sector to lead by example in VAWG prevention efforts.** In Peru, for example, the Ministry of Women's affairs developed a "[Safe Business](#)" seal of recognition, awarded to businesses that implemented VAWG prevention and awareness-raising activities among their employees and the community at large.

Institutional Level

- **Ensure women's networks and associations are represented within institutions, such as the Chamber of Commerce and business/industry associations, mostly comprised by men.**¹⁸ Involving women's groups allows them to voice their unique perspectives and needs, particularly concerns regarding VAWG (including economic violence) in finance and enterprise development. This is a crucial first step in developing appropriate response measures to address constraints faced by women and to prevent their exposure to harm and violence.
- **Incorporate social norms/empowerment interventions** that seek to address the acceptability of VAWG within microfinance/enterprise development/income generation projects in the country. Evidence has shown that doing so can significantly reduce rates of violence against women.¹⁹ See Boxes 2 and 3.
 - **Include modules on VAWG prevention, conflict resolution strategies, negotiation skills, empowerment training, etc., within activities** such as financial literacy, business development services, and other economic empowerment projects.



Box 2. *Promising practices...* Village Savings and Loan Association (VSLA) program, Cote d'Ivoire

In Cote d'Ivoire, violence against women and girls has been exacerbated by the long conflict, with 60% of women experiencing violence at some point in their lifetimes, according to one community-based project evaluation. In 2007, the World Bank funded the International Rescue Committee to implement a Village Savings and Loan Association (VSLA) program to address women's economic vulnerability. In addition to encouraging members to form groups and save money through purchasing shares, the project included a prevention of VAW component. This consisted of Gender Dialogue Groups (GDG), in which participants discussed the characteristics of successful households and learned about healthy relationships and conflict resolution. Both men and women were randomly selected into two groups: the VSLA alone or the VSLA with an eight-session Gender Dialogue Group.

Although not statistically significant, an impact evaluation found that the combination of GDGs and VSLAs reduced the incidence of VAW. Women also experienced increased empowerment, financial autonomy, and reported more equitable gender attitudes and household decision-making. Overall, GDGs were found to be an acceptable method for involving men and women to improve shared decision-making, communication, mutual respect, and gender norms, while simultaneously offering economic benefits to the woman and her household.

Sources:

Hossain, M., Zimmerman, C., Kiss, L., and Watts, C. (2010). *Violence against women and men in Cote d'Ivoire: a cluster randomized controlled trial to assess the impact of the 'Men and Women in Partnership' intervention on the reduction of violence against women and girls in rural Cote d'Ivoire – results from a community survey*. London, UK: London School of Hygiene and Tropical Medicine.

Gupta, J., Falb, K., Lehmann, H., Kpebo, D., Xuan, Z., Hossain, M. and Annan, J. (2013). "Gender norms and economic empowerment intervention to reduce intimate partner violence against women in rural Cote d'Ivoire: a randomized controlled pilot study". *BMC International Health and Human Rights*, 13(1), 46.

- **Put in place grievance mechanisms to enable women to voice potential negative impacts of the project on household dynamics²⁰ or inappropriate conduct of financial or development services providers.** Provide a point of contact or social worker trained on VAWG to provide support and referral information on shelters, legal recourse, and other services. If these services are not in place, invest in supporting and coordinating with areas that can mobilize to put services in place. Through doing this, the team implementing the project becomes one more voice advocating for the needs of survivors to be met. Women can use this grievance mechanism to report sexual harassment and abusive conduct by services providers.
- **Support the creation of a "women's window" where financial and entrepreneurship services are provided.²¹** Train staff to provide women with advice and information on financial and entrepreneurship services, as well as referral information for women in situations of violence. The training should cover a basic overview of VAWG prevention and response, ethical and safety issues, and available referral services in the area. If pamphlets containing VAWG-related resources are available, ensure staff check with women that it is safe for them to receive such resources before distributing them.²² If possible, ensure at least part of the staff working at the "women's window" are women.



Box 3. Promising practices... IMAGE Study in South Africa

The IMAGE “Sisters in Life” Study in the rural Limpopo province of South Africa found encouraging evidence that a combined microfinance and empowerment initiative can reduce the prevalence of intimate partner violence. The program included a 10-session participatory training on gender, HIV, VAWG, and sexuality into an existing group lending and savings scheme. Women participated in one-hour-long sessions biweekly, when they attended the loan meetings. The leaders of the group were then trained for one week to support their loan groups to design and execute community mobilizations plans around VAWG and HIV. Community mobilization activities were executed by the loan groups for the following six months. Compared to a control group, the intervention reported the following results over a two-year period:

1. The levels of intimate partner violence were reduced by 55 percent.
2. Household poverty rates fell.
3. HIV-related communication improved, as did social capital. The authors concluded that this positive result was more a function of the Sisters in Life training than the microfinance program. **This study provides important evidence that adding a support group component to conventional microfinance services produces greater empowerment benefits than microfinance alone.**

Source: Kim, J., et al. (2007). “Understanding the impact of a microfinance-based intervention on women's empowerment and the reduction of intimate partner violence in South Africa”. *Am. J. of Public Health*, 97(10), 1794-1802.

- **Provide training and technical support on legal constraints affecting women entrepreneurs to key personnel offering financial and entrepreneurship services to women.** Include information on strategies to decrease these constraints.²³ Potential audiences for such training might include: customs and border officials, loan officers, local tax collectors, market authorities, extension workers, and microfinance and/or bank personnel.
- **Establish codes of conduct for the project staff who interface directly with clients.** These should include elements that protect clients against discriminatory and coercive practices, including exposure to gender-based forms of economic, emotional, physical, or sexual violence. Examples of client protection or ethics codes and charters developed by microfinance institutions around the world can be found here: <http://smartcampaign.org/tools-a-resources/44>
- **Undertake a gendered market assessment and value chain analysis.** In addition to identifying bottlenecks, constraints, and market opportunities (as regular market assessments do), this step is especially important for assessing the risk of harm or violence faced by women entering non-traditional markets or value chains, as well as different social constraints encountered by women entrepreneurs (see Box 4).²⁴ If this process has already been carried out, consider the following questions:
 - Did the market assessment/value chain analysis consider safety and risk perceptions of women, men, and youth associated with women's participation in different types of employment or productive activities?
 - If risks were identified, were strategies to prevent violence identified?



- For detailed guidance and instructions refer to: [Preventing Gender-based Violence, Building Livelihoods Guidance and Tools for Improved Programming](#)

Box 4. *Promising practices...* Gendered Market Assessments and Value Chain Analysis

Understanding the gendered nature of assets is essential to a value chain analysis that does not result in unintentional harm. An example related to fisheries in Kenya demonstrates that the lack of a gendered analysis can put women and girls at increased risk for sexual exploitation and abuse. Staff implementing the [Value Girls](#) project in Kenya decided not to include young girls in the fish sector after a situational analysis uncovered that it was common practice for women and girls to exchange sex for fish. Therefore, involving young girls in the fish sector could have increased their risk of experiencing violence. When women and girls do not have alternate livelihood choices and access to participation in high growth value chains, they may engage in risky behaviors to provide for their basic needs and those of their families. This places them at risk not only for exploitation and abuse, but also for contracting HIV/AIDS and other STIs. The film [KENYA: Deadly Catch: Lake Victoria's AIDS crisis](#) highlights the risk inherent in the fish sector, locally called Jaboya, where women trade unprotected sex with fishermen to acquire fish to sell in the market. This film illustrates the importance of developing and testing models for safe access to alternative livelihoods as a positive step in preventing VAWG.

- **Ensure that a key component of any economic empowerment project includes a registration process** that accurately identifies project beneficiaries and formalizes women's participation. Ensuring women have individual identity cards (even if extra steps have to be taken to facilitate the attainment of a card), for example, enables them to not only open bank accounts, but also to own and register property, access police stations in the case of violence, initiate judicial processes, or register their children in schools.²⁵
- **When possible, work with women to open bank accounts that will give them the choice to receive payments through direct bank deposits.** This could prevent them from having their earnings or loans stolen due to crime or taken away by their partners. See Box 5.
 - Work with banks and financial institutions to explore win-win alternatives that are safer for women.
 - Make use of mobile banking and other technology-based options that are often more accessible for women living in remote or rural areas.
- **Provide gender-sensitive training to all loan officers and consider hiring and training women loan officers** in order to attend and encourage potential women clients, especially those in rural and distant areas. In addition to being a measure to protect clients from potential violence and discrimination, female loan officers have been shown to develop a better rapport with borrowers and to more quickly earn their trust.²⁶
- Provide financial and entrepreneurial service personnel with **a protocol and training on how to respond to reports of VAWG.** The protocol should guide staff to refer cases immediately to



VAWG service providers.²⁷ This includes referrals to police, social workers, shelters, nurses trained in sexual assault examinations, and other relevant services.

- **Acknowledge that women and girls may require more time and resources** to access and participate in projects. Women’s limited uptake of project activities may be due to the disproportionate burden of care faced by women, social, and structural barriers to their mobility, as well as the role of violence in their lives.²⁸
 - Schedule project activities to take place during the day and in safe locations easily accessible by public transportation. Consider women’s availability and schedules and if possible, provide childcare.²⁹

Box 5. *Promising practices...* Safety for women through M-PESA, a mobile money transfer system

M-PESA is a mobile phone based person-to-person money transfer system introduced in 2007. By the end of 2010, it was estimated that 64 percent of adult women and 73 percent of adult men were mobile money users. Besides facilitating trade and inter-personal transactions, mobile money transfer empowers certain household members who have traditionally had less bargaining power, in particular women. Plyer et al. reported, “Women commented on M-PESA’s ability to keep money safely stored on a cell phone, because it kept them safe from pickpockets, but even more importantly from their husbands. Women in all three study areas complained that when they had cash in pocket, their husbands (and sometimes other family members as well) would take their money. With M-PESA, women could either claim they did not have any money or could refuse to turn it over.”

Sources:

World Bank. (2010). *Kenya at the Tipping Point? With a special focus on the ICT Revolution and Mobile Money Kenya Economic Update*. Nairobi, Kenya: World Bank.

Plyer, M.G, Haas, S., and Nagarajan, G. (2010). *Community-Level Economic Effects of M-PESA in Kenya: Initial Findings*. Maryland: University of Maryland.





Community Level

Given that evidence points to support groups as playing a vital role in VAWG reduction, community behavior change, and awareness-raising activities should be integrated into enterprise development and finance projects as much as possible. The entire community, including representatives of different ages, gender, and diversity, should be involved in efforts to change harmful gender norms and the acceptability of violence.

- **Support the creation of women’s business associations, lobbying groups, enterprises, etc.**
 - Within business development or employment training programs, incorporate modules related to gender norms, violence against women, conflict resolution, legal/economic/political literacy training, and referral services/resources.
 - Promote mentorship and strategies to raise women’s self-esteem and self-confidence through peer networks.³⁰
- **Explain the program to community leaders and key members of the community (both men and women)** in order to garner their support, and be sensitive to cultural norms to avoid negative repercussions of women’s employment and training. In certain traditional societies where women require permission from husbands or fathers, this will likely improve their participation by removing cultural constraints.³¹ See Box 6.
- **Work with existing community groups as entry points to achieve both economic and VAWG protection goals.** Encourage the creation of safe spaces where both men and women can discuss values, practices, and behaviors, ensuring these discussions are grounded in human rights discourses.³²

Box 6. *Promising practices...Engaging Families to Promote Women’s Entrepreneurship in Pakistan*

Successful training programs for women’s entrepreneurship development face additional obstacles in patriarchal societies, but these can be overcome. For example, the International Labour Organization (ILO) recognized that male relatives or partners with decision-making authority could be an important obstacle or facilitator of women’s participation. The Training for Rural Economic Empowerment (TREE) project in Pakistan integrated a variety of ILO tools, including Start and Improve Your Business (SIYB), Women’s Entrepreneurship Development and Gender Equality (WEDGE), and Grassroots Management Training. In order to enable women to attend the training workshops, project staff first met with men in the local communities, where they explained the project to them, invited them to the training, and requested their permission for the women to participate in the training. Additionally, the women’s relatives agreed to take care of the family and take over household tasks during the training.

Source: International Labour Organization. (2007). *Women’s Entrepreneurship and the Promotion of Decent Work: A Thematic Evaluation*. Geneva: ILO, Committee on Technical Cooperation.



RECOMMENDED RESOURCES FOR INTEGRATING VAWG INTO FINANCE AND ENTERPRISE DEVELOPMENT PROJECTS

Guidance/Tools

- Asian Development Bank (ADB) and International Labor Organization (ILO). (2013). [Good Global Economic and Social Practices to Promote Gender Equality in the Labor Market](#). Mandaluyong City, Philippines: Asian Development Bank.
- Luttrell, C., and Moser, C. (2004). [Gender and Social Protection](#). United Kingdom: Overseas Development Institute (ODI).
- Women's Refugee Commission. (2011). [Preventing Gender-based Violence, Building Livelihoods Guidance and Tools for Improved Programming](#). New York: Women's Refugee Commission.
- World Bank. (2009). [Social Protection and Labor at the World Bank, 2000–08](#). Washington, DC: World Bank.

Research

- Aguero, J. (2013). *Casual Estimates of the Intangible Costs of Violence against Women in Latin America and the Caribbean*. Washington, DC: Inter-American Development Bank.
- Amin, S., and Suran, L. (2005). "Program efforts to delay marriage through improved opportunities: Some evidence from rural Bangladesh." Paper presented at the Annual Meeting of the Population Association of America, Philadelphia, 31 March–2 April.
- Bhattacharyya, M., Bedi, A. S., and Chhachhi, A. (2011). "Marital violence and women's employment and property status: Evidence from North Indian villages." *World Development*, 39(9), 1676-1689.
- Blattman, C., Green, E., Annan, J., and Jamison, J. (2013). *Building Women's Economic and Social Empowerment Through Enterprise: An Experimental Assessment of the Women's Income Generating Support (WINGS) Program in Uganda*. Innovations for Poverty Action Working Paper. Washington, DC: World Bank.
- Council of Europe. (2012). *Overview of Studies on the Costs of Violence against Women and Domestic Violence*. Strasbourg: Council of Europe.
- Heath, R. (2014). "Women's Access to Labor Market Opportunities, Control of Household Resources, and Domestic Violence: Evidence from Bangladesh." *World Development*, 57, 32-46.
- Kandpal, E., Baylis, K., and Arends-Kuenning, M. (2013). *Measuring the effect of a community-level program on women's empowerment outcomes: evidence from India*. World Bank Policy Research Working Paper 6399. Washington, DC: World Bank.



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Kim, J., et al. (2009). "Assessing the incremental effects of combining economic and health interventions: the IMAGE study in South Africa." *Bulletin of the World Health Organization*, 87(11), 824-832.

Shahnaz, R. and Karim, R. (2008). "Providing microfinance and social space to empower adolescent girls: An evaluation of BRAC's ELA centers." Working Paper No. 3. Dhaka, Bangladesh: BRAC.

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¹Vyas, S. and Watts, C. (2009). "How does economic empowerment affect women's risk of intimate partner violence in low and middle income country settings? A systematic review of published evidence." *Journal of International Development*, 21(5), 577-602.

² **Note:** This includes the phenomenon of "presenteeism", which is defined as being physically at work but with reduced productivity due to distraction, emotional strain, or diminished physical capacity, in this case resulting from IPV. Duvvury, N., Callan, A., Carney, P., and Raghavendra, S. (2013). "Intimate Partner Violence: Economic Costs and Implications for Growth and Development." *Women's Voice, Agency, and Participation Research Series*, 3. Washington, DC: World Bank.

³ Vara Horna, A. A. (2013). *Los costos empresariales de la violencia contra las mujeres en el Perú: Una estimación del impacto de la violencia contra la mujer en relaciones de pareja en la productividad laboral de las empresas peruanas*. Lima, Perú: Cooperación Alemana.

⁴ Heise, Lori L. (2011). *What works to prevent partner violence? An evidence overview*. United Kingdom: STRIVE Research Consortium.

⁵ **Note:** For the WHO multi-country study, population-based surveys were conducted in Bangladesh, Brazil, Ethiopia, Japan, Namibia, Peru, Republic of Tanzania, Samoa, Serbia and Montenegro, and Thailand. In five countries, surveys were done in the capital or another large city and one predominantly rural province. In the other five countries, only one site was surveyed because of logistical and financial considerations. An analysis of the data revealed that women who worked for cash when their partners did not were at increased risk of violence in 6 of 14 settings (although this finding only reached statistical significance in 2 sites: the urban settings in both Brazil and in Japan). Couples in which only the man worked appeared to be at slightly lower risk of partner violence than couples in which both partners worked in 8 of 14 sites (the finding reached statistical significance, however, in only 2 sites probably due to small sample size). Please refer to: Abramsky, T., et al. (2011). "What factors are associated with recent intimate partner violence? Findings from the WHO multi-country study on women's health and domestic violence". *Biomed Central Public Health*, 11(109). For additional material, refer to: Garcia-Moreno C, Jansen HA, Ellsberg M, Heise L, and Watts CH. (2006) "Prevalence of intimate partner violence: findings from the WHO multi-country study on women's health and domestic violence". *Lancet*, 368(9543):1260-1269. **Note:** A systematic review of 22 studies conducted in low-



and middle-income countries between 1992 and 2005 found that women's access to cash employment was protective against violence in some studies and settings but increased women's risk of violence in others. Please refer to: Vyas and Watts, 2009. **Note:** The studies above are also discussed in: Heise, 2011.

⁶ International Finance Corporation (2011). *Strengthening Access to Finance for Women-Owned SMEs in Developing Countries*. Washington, DC: International Finance Corporation.

⁷ Willman, A., and Corman, C. (2013). *Sexual and Gender-Based Violence: What is the World Bank Doing and What Have We Learned? A Strategic Review*. Washington, DC: World Bank.

⁸ Willman and Corman, 2013

⁹ Adapted from Ellsberg, M., and Heise, L. (2005). *Researching Violence Against Women: A Practical Guide for Researchers and Activists*. Washington, DC: World Health Organization, PATH.

¹⁰ Women's Refugee Commission. (2011). *Preventing Gender-based Violence, Building Livelihoods Guidance and Tools for Improved Programming*. New York: Women's Refugee Commission.

¹¹ International Finance Corporation, 2011

¹² Heise, 2011

¹³ Women's Refugee Commission, 2011

¹⁴ Molyneux, M. (2008). Conditional Cash Transfers: A 'Pathway to Women's Empowerment'? Research for Development Pathways, Working Paper 5.

¹⁵ Sholkamy, H. (2011). *How Can Social Protection Provide Social Justice for Women? Pathways Policy Paper*. Brighton, United Kingdom: Pathways of Women's Empowerment RPC.

¹⁶ Heise, 2011

¹⁷ International Finance Corporation, 2011

¹⁸ International Finance Corporation, 2011

¹⁹ Jewkes, R., et al. (2008). "Impact of Stepping Stones on Incidence of HIV and HSV-2 and Sexual Behaviour in Rural South Africa: Cluster Randomised Controlled Trial". *British Medical Journal*, 337(7666), 391-395.

²⁰ Chopra, D. (2014). *Towards Gender Equality with Care-sensitive Social Protection*. United Kingdom: Institute of Development Studies (IDS).

²¹ Gminder, Claudia Ulrike. (2003). *Gender-oriented Entrepreneurship Promotion: Strategies and Tools Along the Project Cycle*. Bern, Switzerland: Swiss Agency for Development and Cooperation.

²² Bott, S., et al. (2010). *Improving the Health Sector Response to Gender Based Violence: A Resource Manual for Health Care Professionals in Developing Countries*. New York: International Planned Parenthood Federation, Western Hemisphere Region (IPPF/WHR).

²³ Chopra, 2014

²⁴ Women's Refugee Commission, 2011



²⁵ Sholkamy, 2011

²⁶ Beck, T., Behr, P., and Guettler, A. (2013). Gender and Banking: Are Women Better Loan Officers? *Review of Finance*, 17(4), 1279-1321.

²⁷ World Bank. (2001). *Social Protection Sector Strategy Paper: From Safety Net to Springboard*. Washington, DC: World Bank.

²⁸ Chopra, 2014

²⁹ Chopra, 2014

³⁰ Women's Refugee Commission, 2011

³¹ International Labour Organization. (2007). *Women's Entrepreneurship and the Promotion of Decent Work: A Thematic Evaluation*. Geneva, Switzerland, International Labour Organization.

³² Women's Refugee Commission, 2011

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This brief was written by Floriza Gennari (GWI), Diana Arango (GWI), and Nidia Hidalgo (IDB), with comments and editing from Jennifer McCleary-Sills (WBG), Luis Marquez (IDB), Manuel Contreras (GWI), and Mary Ellsberg (GWI). Inputs were also provided by Shubha Chakravarty (WBG), Laura Giraldo (IDB), Sveinung Kiplesund (WBG), and Anne-Marie Urban (IDB). Amber Hill (GWI) provided editorial support.