

# ECONOMIC VIOLENCE TO WOMEN AND GIRLS

## Is It Receiving the Necessary Attention?

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*Most studies on gender-based violence (GBV) have focused on its physical, sexual, and psychological manifestations. This paper seeks to draw attention to the types of economic violence experienced by women, and describes its consequences on health and development. Economic violence experienced included limited access to funds and credit; controlling access to health care, employment, education, including agricultural resources; excluding from financial decision making; and discriminatory traditional laws on inheritance, property rights, and use of communal land. At work women experienced receiving unequal remuneration for work done equal in value to the men's, were overworked and underpaid, and used for unpaid work outside the contractual agreement. Some experienced fraud and theft from some men, illegal confiscation of goods for sale, and unlawful closing down of worksites. At home, some were barred from working by partners; while other men totally abandoned family maintenance to the women. Unfortunately, economic violence results in deepening poverty and compromises educational attainment and developmental opportunities for women. It leads to physical violence, promotes sexual exploitation and the risk of contracting HIV infection, maternal morbidity and mortality, and trafficking of women and girls. Economic abuse may continue even after the woman has left the abusive relationship. There is need for further large-scale studies on economic violence to women. Multi-strategy interventions that promote equity between women and men, provide economic opportunities for women, inform them of their rights, reach out to men and change societal beliefs and attitudes that permit exploitative behavior are urgently required.*

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**Key words:** *gender-based violence; violence against women and girls; economic violence; national plans of action; human rights*

GENDER-BASED VIOLENCE (GBV), a major public health concern and a violation of human rights, is described as “many types of harmful

behavior directed at women and girls because of their sex” (United Nations Fund for Women [UNIFEM], 1999). The World Health Organization

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([WHO] 2002) defines GBV as any act that results in or is likely to result in physical, sexual, or psychological harm or suffering to women, including threats, coercion, or deprivation of liberty. Such harm (L. Heise, M. Ellsberg, & M. Goheemoeller, 1999) arises from unequal power relations between men and women and continues to be reinforced by the entrenched patriarchal values system, the perpetration of traditions identifying women as inferior to men, prevalent illiteracy, poverty, and women's low status in the society (P. Kapur, 1995; Federal Ministry of Health & UNICEF, 2002; R. Meena, 1992). Also, some aspects of the statutory, customary, and religious provisions make women vulnerable to violence (UNIFEM, 1999; WHO, 2002; United Nations Development Programme, 2005).

Empirical data are available on the prevalence, types, and consequences of physical, sexual and psychological violence in many countries. A local survey of Native American women in Oklahoma showed that 58.7% of the participants reported lifetime physical and/or sexual intimate partner violence (IPV); past-year prevalence was 30.1%, of which 5.8% were reports of physical violence, 3.3%, forced sexual activity incidents; and 16.4%, physical injuries (Malcoe, Duran, & Montgomery, 2004). Results from a population survey in the United States found that lifetime prevalence of IPV (battering) was 28.9% (Coker et al., 2002). A national survey of women in Brazil found that prevalence of physical abuse ranged from 13.2% to 34.8%, and psychological aggression was 78.3% (Reichenheim et al., 2006). In Matlab, Bangladesh, 17.5% of women studied had experienced physical or mental violence from their husbands in the 4 months preceding the interview (Ahmed, 2005). Prevalence of physical violence was 25% in national surveys in South Africa (Jewkes, Levin, & Penn Kekana, 2002) and 34% in a similar national survey in Egypt (Centre for Health and Gender Equity [CHANGE], 1999). Location-specific studies found prevalence rates of 30% in Uganda (Koenig, 2003), 31% in Nigeria, 42% in Sudan (Ahmed & Elmardi, 2005), and 48% in Zambia (Kishor & Johnson, 2004). Similarly, local studies on sexual violence found prevalence of rape to be 3% in Tanzania

(McCloskey, Williams, & Larsen, 2005) and 5.5% in Nigeria (Fawole, Ajuwon, & Osungbade, 2005), whereas 1 of every 4 women had been raped in South Africa (Armstrong, 1994; Sidley, 1999), and 7.3% had experienced forced first intercourse in Eastern Cape (Dunkle et al., 2004). In northern India, 18–40% of men admitted having nonconsensual sex with their wives, and 4–9% had physically forced their wives to have sex (Martin, Tsui, Maitra, & Marinshaw, 1999). In a local study in Melbourne, Australia, 13% of women interviewed had experienced rape or attempted rape (Mazza, Dennerstein, & Ryan, 1996). Research on psychological violence in Kenya and South Africa showed that it was more prevalent than assumed (Pike & Williams, 2006; Pillay & Schoubben-Hesk, 2001). In a study in southwest Nigeria, 61% of married women reported psychological abuse such as intimidation, belittling, and verbal aggression (Fatusi & Alatisse, 2006). In one study in Namibia, 60% of battered women had also experienced emotional abuse, including being controlled by partners or experiencing fear for their safety (Nangolo, 2003). In Spain, 40% of women seen in selected general practice clinics reported psychological gender-based violence (GBV; Pontecorvo et al., 2004).

However, there is a paucity of data on prevalence and forms of *economic violence*, a major form of GBV experienced by many women and a dreadful type of GBV, especially in resource-poor countries. Thus, a critical review of this form of abuse is necessary, particularly in countries with high levels of poverty, where economic exploitation may be rife and its effects lethal.

## DEFINITION

Economic violence is when the abuser has complete control over the victim's money and other economic resources or activities. Economic violence toward women occurs when a male abuser maintains control of the family finances, deciding without regard to women how the money is to be spent or saved, thereby reducing women to complete dependence for money to meet their personal needs. It may involve putting women on strict allowance or forcing them to beg for money

(United Nations Fund for Women [UNIFEM], 1999). Although women may live comfortably and their children live in luxury, they have no control over monies in the family or on decisions on how it should be spent. The women receive less money as the abuse continues. Men may use the fact that they have more money to dominate women. Economic violence may also include withholding or restricting funds needed for necessities such as food and clothing, taking women's money, denying independent access to money, excluding women from financial decision making, and damaging their property (Prince Edward Island Woman Abuse Protocols, 2000). It also includes acts such as refusing to contribute financially, denial of food and basic needs, preventing women from commencing or finishing education or from obtaining informal or formal employment, and controlling access to health care and agricultural resources (UNICEF Innocenti Research Centre, 2000). It may manifest as limiting access to cash and credit facilities; unequal remuneration for work that is equal in value to that of men; and discriminatory laws regarding inheritance, property rights, use of communal land, and maintenance after divorce or widowhood (Heise, Ellsberg, & Goheemoeller, 1999).

Poverty is both a cause and consequence of economic violence (Chen, 2005; World Health Organization [WHO], 2002). Unfortunately there is higher incidence of poverty among women (United Nations Population Fund [UNFPA], 2005). Of the world's 1.5 billion poor, 70% are women (Chen, 2005). Thus, economic violence is a form of discrimination against women. Ensuring that women and men have equal opportunities to generate and manage income is an important step toward realizing women's rights under the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW). This would also enhance their development, self esteem, and influence both within the household and in society (UNICEF, 2007).

## ECONOMIC ACTIVITIES OF WOMEN

In many countries, women work, and the livelihoods of households are often sustained and enhanced by women's economic activities

(Engel & Patrice, 2000; UNIFEM, 1999). Women are active in a variety of economic areas, some of which they do concurrently. On average, women carry 51% of the work burden in industrialized countries and 55% in developing countries (for the Beijing Platform of Action, see United Nations Department of Policy Coordination and Sustainable Development, 1995; see also UNICEF, 2007). Women work longer hours than men but earn less. This includes both household chores which are unpaid, and paid employment in the labor market.

Women's economic activities may include subsistence farming, wage labor, and working in the informal sector, whereas a small proportion of women work in the formal sector. Thus, markets, trade, economic aid, companies, and business and financial institutions all affect women's lives. Legal and customary laws on ownership of and access to land, natural resources, capital, credit, technology, education, and employment, as well as wage differentials, all influence the economic progress of women (Antoine & Nanitelamio, 1990; Johnson, 1997; Federal Ministry of Health [FMOH] & UNICEF, 2000; UNIFEM, 1999).

In the past few decades, there has been a rapid change in the economies of women, despite ingrained gender inequality. An increased awareness of discriminatory practices has prompted greater demand for change. Primary school enrollment rates for girls have improved, and the educational gap has narrowed (United Nations Education and Scientific Organization [UNESCO], 2003). More women are entering the labor market. In 2005, women accounted for roughly 40% of the world's economically active population (United Nations Development Programme [UNDP], 2005). There are more female entrepreneurs owning large-scale business enterprises than before (Woldie & Adersua, 2004). However, despite the progress in recent years, far too many women are still victims of economic abuse and exploitation.

## KEY POINTS OF THE REVIEW

Currently, more research is being conducted on GBV than a few years ago. Only very little

empirical data exist on economic violence toward women, compared with other forms of violence. Economic violence is a very potent and lethal form of abuse. Poverty is both a cause and consequence of economic abuse. Despite progress in women's economic activity, many women still suffer from economic forms of abuse including limited access to funds and credit; lack of control over access to health care, employment, education, and agricultural resources; exclusion from financial decision making; receiving unequal remuneration for work equal in value to men's work; and discriminatory traditional laws on inheritance, property rights, and use of communal land.

Economic violence results in deepening poverty because of women's diminished access to independent means of livelihood. It compromises educational attainment and developmental opportunities for women. It leads to tension, which may spill over into physical violence and negatively affects the mental health of abused women and their children. It promotes sexual exploitation; increases the risk of contracting HIV, as well as maternal morbidity and mortality; and promotes trafficking in women and girls. Economic abuse may continue even after the woman has left the abusive relationship. It is also a source of emotional and physical stress for the friends and family of the victims.

### **GLOBAL PREVALENCE AND TYPES OF INEQUITIES IN ECONOMIC OPPORTUNITIES FOR WOMEN**

Gender discrimination is pervasive. The degree and form of economic violence may vary across regions; however, women and girls are deprived of equal access to economic resources, opportunities, and power in every region of the world (UNICEF, 2007). Risk factors that are common to all forms of interpersonal violence, including economic violence, include growing up in a violent or broken home, substance abuse, social isolation, rigid gender roles, poverty, and income inequality, as well as personal characteristics such as poor behavioral control and low self-esteem (WHO, 2002). Gracheva (1999) documented the strong

current global "culture of violence" among men of the younger generation. The far-reaching effects of alcohol on all types of violence and the role of alcohol in initiating and sustaining aggressive behavior, particularly among younger people, have also been documented (Lipsky, Caetano, Field, & Larkin, 2005; Rabiul Karim, 2006; Weinsheimer, Schermer, Malcoe, Baldulf, & Bloomfield, 2005). Young men learn these abusive behaviors in the home and the community, as well as from the media (Bulivinc, Morrison, & Shifter, 1999).

Although there has been a steady increase in women entering the labor force over the past 2 decades, trends in participation rates vary across regions, with a higher proportion of females being involved in income-generating activities and contributing to household income in East Asia and the Pacific (68.9%) and sub-Saharan Africa (62.2%) than in Central and Eastern Europe/Commonwealth of Independent States (57.5%). Just over one third of women in Arab states and fewer than half in Latin America and Asia are economically active (UNDP, 2005; UNICEF, 2007).

The attitudes, beliefs, and practices that perpetuate economic violence are often deeply entrenched and closely related with cultural, social, and religious norms of a society. For example, a survey across five Latin American countries showed that more than half of the male respondents considered that women and men should not have equal opportunities (Grown, Gupta, & Kes, 2005). About 66% of male respondents in Bangladesh indicated that university education for boys should be prioritized over that for girls. This was also the opinion of about one third of the males from the Islamic Republic of Iran, Mexico, and Uganda, among others. In China, the men were less discriminatory, with 1 in 10 having such an opinion and fewer than 1 in 13 having the same opinion in the United States (Chen, 2005). These views on education are also mirrored in attitude toward women's work. Eighty-two percent of men in seven countries of the Middle East and North Africa believe men have more right to work than women, especially when jobs are scarce ([www.worldvalues.org](http://www.worldvalues.org); UNICEF, 2007).

The World Value Survey revealed that, worldwide, an alarmingly large number of men hold power in the household allocation of resources for vital services such as food, education, and health care (UNICEF, 2007). A review of demographic health surveys in different regions of the world showed that sub-Saharan Africa, compared with the other regions of the world, had the highest percentage of husbands making decisions alone on daily household expenditure. Malawi had the highest proportion of such responses (followed by 64.5% of women in Nigeria), with about 66% of women saying that decisions were made by husbands alone. The percentage was least in Madagascar (5.8%). Thus, many of the women who work in sub-Saharan Africa are not allowed to have an input into how their money is spent. In the Middle East and North Africa, and in South Asia, the prevalence ranged between 24% and 34%. East Asia and the Pacific countries had the lowest prevalence, which ranged between 2% and 9% (UNICEF, 2007). Women's wages are about 20% lower than men's wages. Women are concentrated in the informal sector and occupy only 20% of managerial and administrative posts (UNICEF, 2007). Estimates on wage differentials and participation in the labor force show that women's estimated income is about 30% of the men's in countries of the Middle East and North Africa, 40% in Latin America and Asia, 50% in sub-Saharan Africa, and 60% in East Asia and the industrialized countries (Chen, 2005; UNDP, 2005; Son & Kakwani, 2006). Thus, the proportion of women with high salaries is still small in Africa and Asia (Antoine & Nanitelamio, 1990; Drakakis-Smith, 1984).

Women not only earn less, but also tend to own fewer assets. The few available statistics on gender asset gaps show broadly similar patterns of discrimination across the developing world. Women own only a fraction of the land, compared with men (Chen, 2005). For example, in Cameroon, although women undertake more than 75% of the agricultural work, they own less than 10% of the land. Comparable disparities have been identified in Kenya, Nigeria, the United Republic of Tanzania, and other countries of sub-Saharan Africa (see the World Values Survey on [www.worldvaluesurvey.org](http://www.worldvaluesurvey.org)).

Of the developing regions, sub-Saharan Africa has the highest rates of women working in the informal work sector (84%), where they face difficult working conditions, long hours, lack of job security and benefits, and a higher risk of poverty (Chen, 2005). In the informal sector, women experience instances of financial exploitation such as cheating or stealing by male customers, illegal confiscation of goods for sale, or closure of work-sites by government authorities such as policemen (Fawole, Ajuwon, Osungbade, & Faweya, 2003). Young female employees and apprentices worked for very long hours, payments were much less than the value of the work completed, and women were engaged in other jobs outside the contractual arrangement by male instructors and employers. They may be made to do domestic work (e.g., cleaning, cooking, and babysitting), or they may have to hawk or sell goods. Unfortunately, many of the young women accepted it as their lot and as a natural consequence of their training (Fawole, Ajuwon, & Osungbade, 2005; Mzungu, 1999).

As part of their experiences of IPV, some women in Africa reported that they were not allowed to work at all, whereas some others were disallowed on some days or for a period of time by partners (Fawole, Aderonmu, & Fawole, 2005; WHO, 2002). Even in developed countries such as the United States, abusers have been found to use different tactics to interfere with the jobs of their victims to ensure that they are unable to make money (Raphael, 2002; Swanberg, Logan, & Macke, 2005). Abusers have also insisted that women quit their jobs (Zink & Sill, 2004). Even when women work, 8% to 20% of Nigerian women reported that their husbands decided how their cash earnings from work will be used (National Population Commission and ORC Macro, 2004). A few women also reported experiencing total abandonment of family maintenance and responsibilities by the men to women (FMOH & UNICEF, 2002; Prince Edward Island Woman Abuse Protocols, 2004).

In Africa, women constitute only a small minority of borrowers from formal credit institutions (Abor, 2006). In 2005, in South East Asia and Africa, only 5% of multilateral banks' rural credit reportedly reached women (UNFPA,

2005). Discrimination in the lending process places women at a disadvantage. Women have been either unfairly denied credit or discouraged in the credit application process with high collateral and minimum deposit requirements. The end result is that women are less likely to obtain formal loans (Abor, 2006), even as they should enjoy the same rights as men with respect to family benefits, bank loans, mortgages, and other forms of financial credit (Khan, 1999; United Nations Committee on the Status of Women, 1979; USAID, 1997).

Surprisingly, women themselves sometimes justified this violence and abuse, showing that these discriminatory attitudes are not only held by men but also reflect the norms and perceptions that may be shared by the entire society (Coker & Richter, 1998; Fatusi & Alatise, 2006; Fawole, Aderonmu, & Fawole, 2005; Fawole, Ajuwon, & Osungbade, 2005; Heise et al., 1999).

## CONSEQUENCES OF ECONOMIC VIOLENCE

Economic violence has hindered a great proportion of women from achieving economic autonomy and sustainable livelihood for themselves and their dependents. First, economic violence results in deepening poverty due to women's diminished access to independent means of livelihood. Unfortunately, poverty violates the human rights of women and their children by denying them education, food, health, housing, participation in political and public life, and freedom from violence (WHO, 2002). However, evidence suggests that, when women obtain economic means with good conditions of employment (or loan repayments), they gain some control over their earnings and spend only moderate time working outside the household, which results in their increased ability to bring themselves and their children out of poverty (Abor, 2006; Engle & Patrice, 2000).

Second, economic abuse tends to lead to an atmosphere of tension and general nervousness due to material concerns, which may spill over into physical violence. Wife battering may be sparked off by arguments over maintenance allowance and household responsibilities. The sense of injustice on the woman's part when

the primary responsibility for care of children falls entirely on her may give rise to complaints and arguments, to which the male partner responds with beating (Fatusi & Alatise, 2006; Fawole, Aderonmu, & Fawole, 2005). Beatings may even extend to the children. This may be further complicated when men earn low wages, when inflation rates are high, and when the partners are in polygamous unions—a situation that occurs in many families in developing countries (CHANGE, 1999; FMOH/UNICEF, 2002). In some polygamous unions, competition by wives for the limited resources available and arguments over maintaining equality in care may result in violence (FMOH/UNICEF, 2002). This may, in turn, cause physical and mental health problems in women.

Third, economic violence results in social inequality and promotes sexual exploitation of girls and young women by older men. It generates high demand for commercial sex by relatively affluent men and the desire of young women to break the cycle of poverty by any means; thus, women may commercialize their bodies as a means of rapid enrichment (Luke, 2003). It also promotes international trafficking in women and girls. Scarcity of jobs, the economic pressure of caring for dependent children (who are often many and may include the extended family), and inadequate financial support from husbands make women vulnerable to sexual pressures and the risk of contracting HIV (Luke, 2003). Abused women were six times more likely to experience depression, stress-related syndromes, chemical dependency and substance abuse, and suicide than were other women (Fischband & Herbert, 1997; Heise et al., 1999). Finally, economic violence drains the economically productive workforce, and the climate of fear and insecurity that it generates reduces productivity and development of the country (UNICEF, 2007). It reduces educational and developmental opportunities for women. Thus, their educational attainment and opportunities to develop are compromised (Anyanwu, 1995; Mzungu, 1999); some girls may not formally enroll in school, and others may drop out to work. The girls end up doing menial work such as farming, hawking, apprenticeship, or domestic work, and others are married off at early ages.

However, educated women are more likely to delay marriage and to plan and raise healthier families. They make more independent decisions, ensure that their children succeed in school, and are more productive wherever they work (UNIFEM, 1999). Economic violence increases women's risk of maternal morbidity and mortality by increasing the risk of contracting HIV and other sexually transmitted diseases, unwanted pregnancies, unsafe abortions, and pregnancy complications (Heise et al., 1999).

Unfortunately, violence has extremely long-lasting effects, even when women are no longer exposed to the abuse. Violence, including economic violence, also tends to have intergenerational repercussions. This is because violence may be learned as a means of resolving conflict and asserting manhood by children who have witnessed such patterns of conflict resolution. Thus, children brought up with economic violence are more likely to perpetrate such violence as young adults in intimate partner relationships (Bauer et al., 2006; Fang & Corso, 2007). Apart from its effects on the oppressed, economic violence also affects the family members and friends of the oppressed by stressing them emotionally and consuming their time and resources. For many women, the financial abuse continues after they leave the abusive relationship because their former partners continue to withhold family money. Thus, women are unable to afford legal assistance to access family money or, because of the nature or effect of the abuse, are unable to work or attain credit (Prince Edward Island Woman Abuse Protocols, 2000).

## RECOMMENDATIONS

Improving women's economic rights requires long-term strategies aimed at challenging the prevailing structures. The multifaceted nature of economic abuse requires the involvement of government and stakeholders at all levels. Multisectoral and collaborative approaches should be used. Different strategies may be required for the different cultural contexts in which economic abuse occurs, and a combination of strategies may give more long-lasting solutions. These strategies may involve raising public awareness and attracting media

attention, applying pressure through actions such as boycotts or initiating lawsuits, and pushing for changes through diplomatic and political means (UNICEF, 2007).

Building alliances with governmental and nongovernmental organizations to assess economic situation to jointly develop a plan of action, share implementation, and monitor progress is crucial. Developing a national plan is important to promote effective sustainable responses. The plan should feature coordinating mechanisms at the local, national, and international levels to enable collaboration between the different sectors and stakeholders. It could include elements such as review and reform of existing legislations and policies such as laws on education, employment, and remuneration for women. Building data collection and research capacity on economic violence is also crucial. Strengthening services for victims and developing and evaluating prevention responses are also important for the national plan to be effective (WHO, 2002). Many countries do have such national plans. These include countries in Central and Eastern Europe such as Poland, Germany, the Netherlands, Russia, Mongolia, and the United Nations Protectorate of Kosovo. These countries have a common plan of action addressing the predominant forms of violence against women in the area, namely, domestic violence, rape and sexual assault, female genital mutilation, and trafficking and the sex industry (Steering Committee for Equality Between Women and Men, 1998; UNIFEM & Network Women's Programme, 2000). Similarly, as in 1999, 24 countries representing 56% of the Commonwealth countries had a national plan of action. These included Australia, Cameroon, Guyana, and Trinidad and Tobago (Commonwealth Secretariat, Social Transformation Programme Division, 2000). South Africa and Turkey also each have a national plan of action (Directorate General for Status and Problems of Women, Republic of Turkey, 1997; Ministry of Women's Affairs, South Africa, 2007). Some countries in Southeast Asia such as Bangladesh, Sri Lanka, and Thailand have country-specific plans (Centre for Women's Research, 2000; Ministry of Women and Children's Affairs, Government

of the People's Republic of Bangladesh, 2004). The challenges are to ensure that economic violence is addressed in these national plans and to monitor its implementation. National plans involving multiple stakeholders and integrated in approach have been found to be effective in addressing violence against women (Steering Committee for Equality Between Women and Men, 1998; UNFPA, 2005).

Research on economic violence should be undertaken to improve the understanding of this problem in the different countries. This will enable the development and evaluation of appropriate culture-specific responses for each country. In addition, the capacity to collect and analyze data on economic violence at all levels of government should be strengthened. Availability of data on economic violence will help to set priorities, guide program design, and monitor progress.

Prevention response such as development of a comprehensive micro-enterprise or small- and medium-business ventures by women to help themselves out of the cycle of violence should be supported. Poor and disadvantaged women should be encouraged to empower themselves economically by forming cooperatives and lending circles. Establishment of loan revolving funds should be executed, as it was found that this not only empowered women economically but also made them an influential force in the political and economic scene (UNIFEM, 1999; UNICEF, 2007; UNICEF Innocenti Research Centre, 2000). Initiatives that provide microcredit and microfinance facilities to women should be encouraged and strengthened. This is currently being done by some nongovernmental and governmental organizations and donors. These programs have been found to be useful in improving the economic situation of women, especially in developing countries (Abezo, 1999; Fonkem, 1999; Mohindra, Haddad, & Narayan, 2008) and reducing occurrence of violence to women (Ahmed, 2005; Schuler, Hashemi, & Badal, 1998).

National coalitions that can assist in educating women about economic opportunities and building links with international groups should be formed. These coalitions could provide help to support groups, assist with training in new work skills, provide logistic support

for women's programs, and lobby the government at local and national levels to include women's interests in new social and economic systems. These groups should push for more women to occupy decision-making positions in national government and in international trade and economic bodies to support women's aspirations and rights (UNDP, 2005). Investing in primary prevention of economic abuse as in other forms of violence is more cost-effective and has long-lasting benefits (UNFPA, 2005). To promote gender equality, violence prevention training should be undertaken by women's groups. The training should include social and educational programs to different target groups, particularly men's groups to influence their beliefs and attitudes.

Policies and laws that can stop the cycle of violence by improving inequalities and increasing national economic development should be put in place. Strengthening policies such as ratifying the International Labour Organization's laws against discrimination and passing an equality law are important steps to this end. The adherence by national governments to international treaties and agreements should be promoted and monitored to protect women's rights (for the Beijing Platform of Action, see United Nations Department of Policy Coordination and Sustainable Development, 1994).

## IMPLICATIONS FOR PRACTICE, POLICY, AND RESEARCH

All countries need to develop a national plan of action that would address issues on equality for women. It is crucial to enact laws that prohibit economic violence to women, to monitor the implementation of existing plans to ensure that women's rights are protected, and to review existing laws and policies periodically to ensure that they adequately protect women's rights. Sensitization of the public and creation of awareness through the media on the existence of the laws is necessary. Simplification of the laws and distribution to women's and men's groups will also help to improve awareness of women's rights. This could be complemented by training law enforcers with regard to these laws.

Promotion and strengthening of organizations that provide microcredit facilities for women should be encouraged. These organizations may include nongovernmental and governmental organizations, as well as donor agencies. In addition, legal and psychosocial support for victims of economic violence should be provided. The dearth of empirical data on economic violence highlights the need for more research on this issue. Governments should document information on the economic activities of women.

## CONCLUSION

Economic violence is predictable and preventable. Ending economic violence requires long-term commitment and the use of multiple strategies involving all sectors of the society. In addition to public health efforts, political commitment is vital to tackling violence. Even when governments have committed themselves to overcoming GBV by passing laws to ensure women's rights and punish abusers, a review of the legal framework for the protection of women's rights and domestication of CEDAW to uphold women's rights in a court of law are still necessary. Women's rights to own property and land, to inheritance, to equal access to microcredit facilities, to be fully employed, and to receive equal remuneration for work equal in value to men's work must be guaranteed. Interventions that provide education opportunities for women, inform them of their rights, reach out to men, and change societal beliefs and attitudes that permit abusive behavior are urgently required. Only when equity is promoted between men and women will economic violence no longer be the norm.

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