

Chapter 9: Economic Abuse And Impacts Of Partner Violence On Women's Work



Summary of main findings

- Women who experience physical or sexual partner violence are significantly more likely to have their husbands take their savings or earnings and refuse to give them money, compared with women who have not experienced partner violence; they are also less able to raise enough money to feed themselves and their families in case of emergency.
- Among those women living with violence who earn an income, about half have had their work disrupted due to their husband's/partner's violence.
- Women living with violence are significantly more likely to be prevented from participating in organisations and meetings.



This chapter begins by presenting the proportion of women in Fiji who earn an income and own assets. Findings are then presented on the prevalence of economic abuse, and the impact of physical and sexual partner violence on women's financial autonomy. Findings are also presented on the impact of physical and sexual partner violence on women's participation in organisations.

Questions on these issues were posed in various sections of the survey. Questions on participation in organisations were put to all women before they were asked to disclose whether they had experienced violence by a husband/partner (section 1 of Annex 2). Questions on financial autonomy and the prevalence of economic abuse were posed at the end of the survey to all women (section 11 of Annex 2). Questions on the impact of partner violence on women's work were posed only to those who had disclosed partner violence (section 9 of Annex 2).

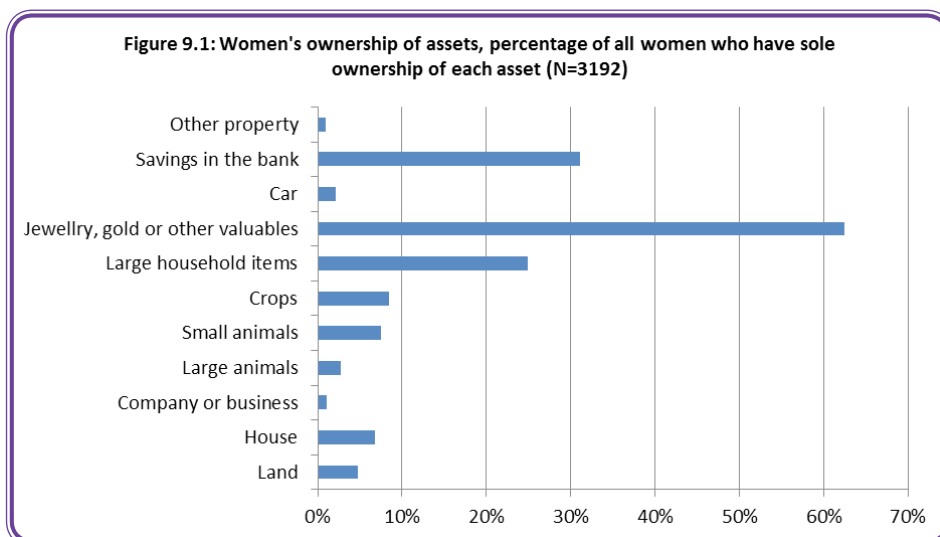
9.1 Women's financial autonomy

9.1.1 Income generation and ownership of assets

Of the 3193 women who participated in the survey, 35% said they were earning money; 17% were doing so by selling or trading, 14% had a job, 1.8% were doing seasonal work, 1.6% were receiving remittances, and 2.8% were doing other activities to earn money (Table 3.13 of Annex 1). With about 1 in 3 women earning an income, it is not surprising that few women own key assets such as land and housing in Fiji. Only 5% of women own land by themselves, 39% own it with others, and the remaining 56% do not own land. Seven percent (7%) of women own their own house, 53% own their house with others in the family, and 41% do not own a house. The highest rates of asset ownership by women on their own account include the following (Figure 9.1):

- Jewellery, gold or other valuables are wholly owned by 62% of respondents, with 6% sharing ownership of these assets with others; 31% did not own these types of things at all.
- Savings in a bank account were wholly owned by 31% of women (less than 1 in 3), and 19% have bank savings with others; 50% do not own any bank savings at all.
- Large household items such as a television, bed or cooker are wholly owned by 25% of women, 60% own these types of assets with others in the family, and 15% own none at all.

Very few women own crops (8%), small animals (8%) or large animals (3%) on their own; 48% own crops with others in the family but 44% do not own any crops at all. For small animals, only 31% own these with other people, and 61% do not own them at all. Fewer women share ownership of large animals (20%) compared with 77% who do not own them at all (Figure 9.1).



Source: Table 3.12 of Annex 1.



9.1.2 Prevalence of economic abuse and impacts of partner violence on financial autonomy

More than 1 in 4 ever-partnered women (28%) were subjected to at least one type of economic abuse: 12% had her husband/partner take her earnings or savings against her will (more than 1 in 10); and 21% (more than 1 in 5) had her husband/partner refuse to give her money for household expenses, even when he had money for other things. This type of control over women is more prevalent in rural than urban areas, and this is mainly due to a much higher rate of economic abuse in the Eastern Division, where it affects 42% of women (Table 9.1 of Annex 1).



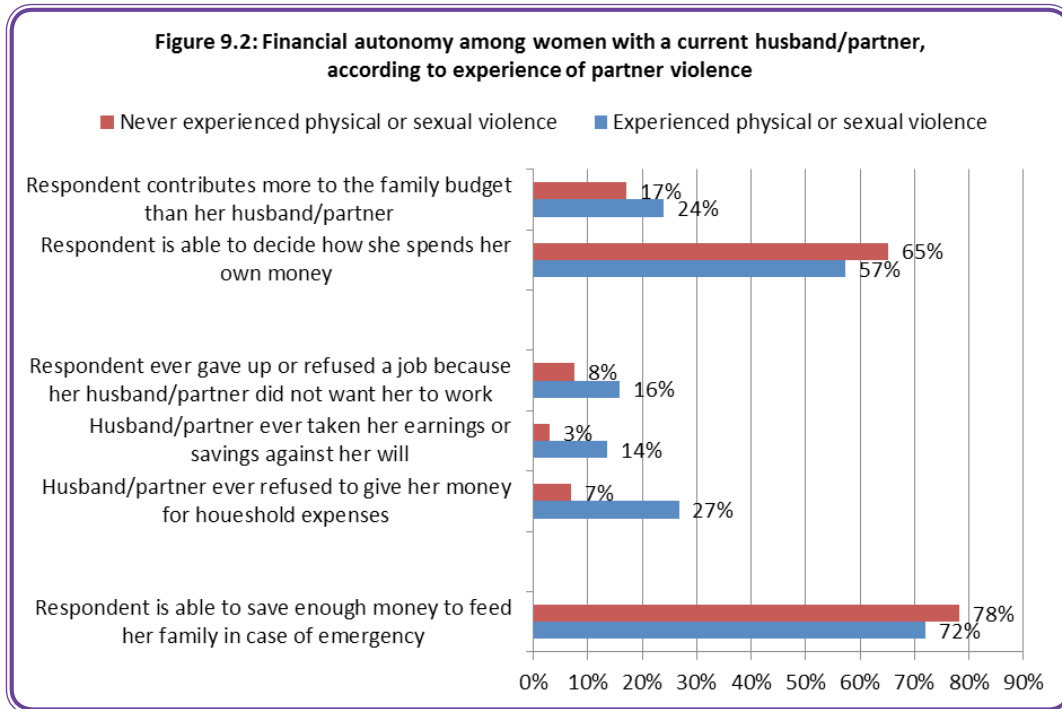
I-Taukei women are far more likely to experience economic abuse by their husbands/partners: 36% of i-Taukei women had one or more types of financial control, compared with 16% for Indo-Fijian women, 34% for other ethnic groups combined, and an average of 28% for the country as a whole. Women with secondary education are most likely to be controlled in this way (30%) compared with 25% who were educated to primary level and 21% who were educated to tertiary level. There were no marked differences in the prevalence of financial control by age, which indicates that these types of abuses of women's rights have been occurring for many generations. Women

from the lowest socio-economic group face this problem more than those from medium or higher socio-economic clusters, with prevalence of 41%, 33% and 21% respectively (Table 9.1 in Annex 1).

Women subjected to physical or sexual violence are significantly more likely to be subjected to economic abuse by their husbands/partners (Figure 9.2 and Table 9.2 of Annex 1):

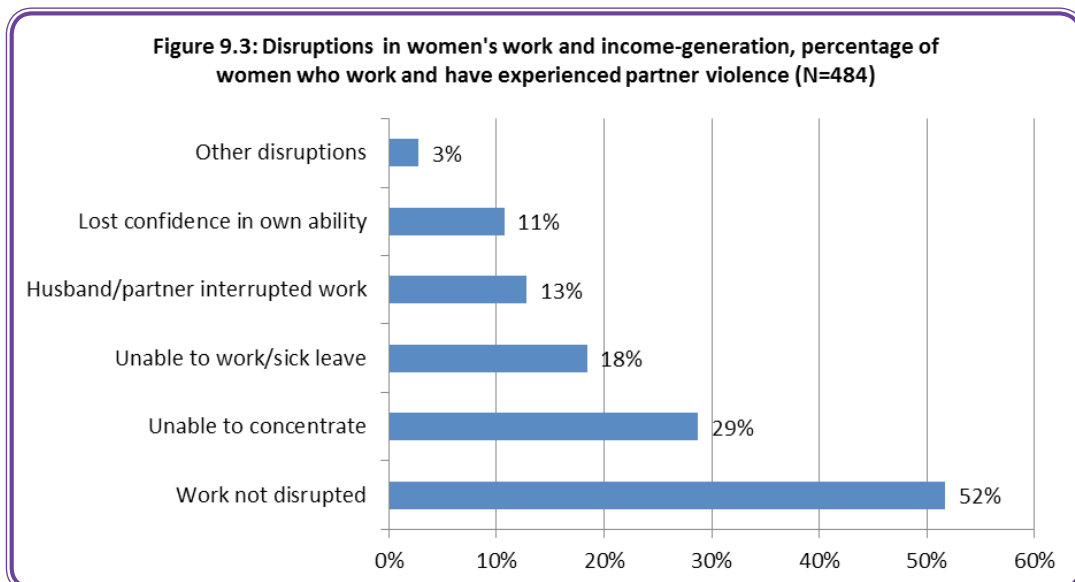
- 24% of women living with domestic violence contribute more to the family budget than their husband/partner, compared with 17% for those who have not experienced violence, and 22% overall for all women.
- However, they are less likely to have control over how their earnings are spent: 57% of women who experienced physical or sexual partner violence said they have control over their own earnings. This compares with 65% of those who never experienced violence, and 60% for all women currently married.
- Women living with partner violence are twice as likely to have given up a job compared with those who have never experienced violence (16% compared with 8%).
- 14% of those who experience violence have husbands/partners who have taken their earnings or savings against their will. This compares with only 3% of women who never experienced partner violence.
- More than 1 in 4 women who have experienced partner violence (27%) have had their husband/partner refuse to give them money for household expenses, compared with only 7% for those women who have never experienced violence.

All respondents were asked whether they would be able to raise enough money to house and feed their families for 4 weeks, such as by selling assets or borrowing money. Seventy-two percent (72%) of women who are living with violent partners said they would be able to do so; this compares with 78% of women who never experienced violence and 74% for all women (Figure 9.2 and Table 9.2 of Annex 1).



Note: N is 877 for the first 2 indicators (number of women with a current husband/partner who are earning cash) and 2593 for the remaining indicators (number of women with a current husband/partner). All associations are statistically significant with P values of 0.031 and 0.027 for the first 2 indicators and less than 0.001 for the remainder. Source: Table 9.2 of Annex 1.

Women who experienced violence were also asked how their husband's/partner's abuse had affected their work or income-generation. About half (48%) said that their work was disrupted in some way. Impacts included: 29% were unable to concentrate due to the violence; 18% were unable to work and/or had to take sick leave; in 13% of cases their husband/partner interrupted their work; 11% said they lost confidence in their ability; and 3% mentioned other impacts (Figure 9.3).

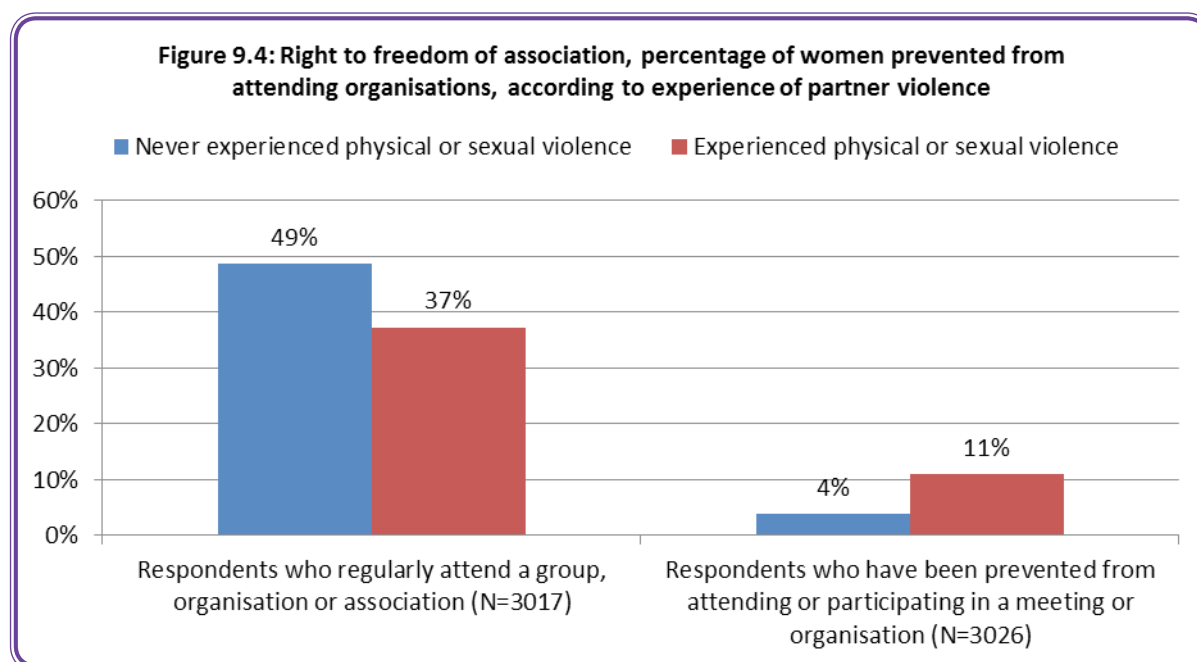


Source: Table 9.3b of Annex 1.



9.2 Women's participation in organisations

Overall, 41% of women said that they regularly attend a group, organisation or association. However, women who experience partner violence are significantly less likely to do so: 37% of these women regularly attend organisations, compared with 49% of women who have not experienced partner violence. Moreover, women who experience partner violence are also far more likely to be prevented from attending or participating in a meeting or organisation: 11% were prevented, compared with 4% of those who never experienced violence (Figure 9.4). Among those prevented from attending a meeting, most were prevented by husbands/partners (58%), 8% were prevented by parents, 5% by parents-in-law, and the remaining 28% were prevented by other people (Table 9.4a of Annex 1).



Note: Associations are highly significant with P values of less than 0.001 (Table 9.4b of Annex 1).

9.3 Discussion of findings

The findings on financial autonomy provide further insight into women's low economic status in Fiji, regardless of whether they experience partner violence. Men's control over women's earnings is common: overall, regardless of whether or not they experience violence, 3 in 5 women are able to decide how they spend their own money, and the remainder (40%) said they have to give all or part of their own income to their husband; 35% of those who never experienced violence do not control their own income (Table 9.2 of Annex 1). The financial dependence of women – with only 1 in 3 earning cash income, and very low rates of asset ownership particularly land, home and savings – increases their vulnerability to all types of abuse. Although ownership of house and land do not by themselves protect women from intimate partner violence, the lack of ownership of these vital assets makes it more difficult for women to escape from violent relationships temporarily or permanently when their lives and health are at risk. The fact that women also have very few savings or other liquid assets to support themselves compounds this problem: about 3 in 10 are women cannot raise enough funds to support themselves and their families for 4 weeks if they need to do so.

The relationship between women earning income and the experience of partner violence is complex. On the one hand, the findings show that women living with violence have an even greater need to earn money than other women, since their husbands and intimate partners are significantly more likely to refuse to provide money for household expenses, and to take women's money without their permission. Although the survey shows that 14% of women who experience partner violence have their earnings or savings taken by their husband/partner, the proportion of FWCC clients who raise this as an issue during counselling is much higher. FWCC staff also suggested that the greater levels of financial control experienced by i-Taukei women and those from the Eastern Division may be partly due to pressure placed on them by husbands/partners to meet cultural obligations.

On the other hand, women who are earning money and contributing more to the household than their husbands are significantly more likely to experience partner violence. FWCC's counselling experience indicates that when women earn more than men, husbands and partners are often jealous of their wives – and as discussed in Chapter 5, 30% of women living with physical violence identified jealousy by her husband as a factor associated with a violent attack. The power and status that may accompany earning money and making decisions about spending challenge men's higher status, their traditional role as the household head and their view of themselves as providers who should be obeyed.



At the same time, most types of economic activity will take a woman out of the house, where she is not available to fulfil her husband's needs. Women's increased mobility due to the need to earn an income means they interact with a range of men, and this also challenges traditional views of appropriate gender roles. As discussed in Chapter 4, almost 2 in 3 women have husbands who exert control over their mobility and 1 in 3 have husbands who get angry if she speaks with another man (Figure 4.22). The fact that about 1 in 10 women who experience partner violence also have restrictions placed on the meetings and organisations they attend provides further evidence of the power that some men seek to have over their wives.



Yet earning an income is difficult to do without freedom of mobility, and access to organisations that may provide formal employment, build capacity, and provide support and resources. The fact that women living with violence are twice as likely to give up a job because their husband did not want them to work is another example of this pattern of intense controlling behaviour.



The findings on health impacts in Chapter 7 provided evidence that women tend to minimise the impacts of domestic violence on their health and emotional well-being. FWCC believes that the findings in this chapter (Figure 9.3) indicate that women also downplay the impact of partner violence on their work. Even so, about half of the women who live with partner violence and earn an income said they have had their work disrupted. This loss of productivity is a substantial cost to the economy and to individual women and their families in Fiji. Research in other countries has found similar impacts to those in the workplace in Fiji, including harassment by the husband at work, sleep deprivation, injuries, women being prevented from attending work, being dismissed from work, or having to resign from work due to lack of safety when her husband harasses or abuses her at the workplace (Australian Services Union 2011: 8).

Being employed does not protect women from violence. Nonetheless, employment can be a key pathway that helps women to leave a violent relationship. Without employment, women have no means to support themselves and their children, and therefore have no escape route from the violence. Examples of best practice by employers who have taken steps to address domestic violence include (Australian Services Union 2011: 9-10):

- raising awareness of the problem throughout the workplace, so that women know they will not be blamed by their employer if they disclose the reason for difficulties with attendance or performance at work;
- supporting women to be safe at work, for example by providing security measures to protect all staff at workplaces if needed; and
- providing special paid leave (up to 20 days) for women who need to attend hospital if they are injured, or court cases if they decide to leave a violent partner.¹

¹ Paid leave to deal with issues related to men's violence against women has been introduced as a workplace entitlement for women in Australia to the NSW public service, more than 20 Victorian councils, and the private-sector employer Queensland Rail (Schneiders 2012).



The response of some community members and leaders to the findings in this chapter may be that women should not work, or that they should avoid violence by putting men's needs first and acknowledging that he is "the boss" – but many families depend on women's earnings for basic needs. Both women and men have a right to seek and undertake work, and economic development requires both women and men to earn income. The problem is not the fact that women work, but men's lack of respect for women's right to earn, and their right to make decisions about spending their earnings.

Development agencies and government programs need to continue to support both women and men to earn an income. Programs aimed at increasing the productivity of women's small and medium enterprises need to be based on an understanding of how gender inequality impacts on women's lives. Such programs can empower women and advance social and economic development. However, for this to occur gender inequalities need to be discussed and addressed, to ensure that women are supported to earn an income by their husbands/partners, and that they can control their income and savings (WHO and London School of Hygiene and Tropical Medicine 2010: 47-49; Kabeer 2001: 19; and Hunt et. al. 2009: 44-46). For women who are just beginning to earn an income from trading, such programs could help prevent partner violence.

The findings in this chapter highlight the importance of social welfare and other measures to help women who make the decision to leave a violent relationship either temporarily or permanently. In addition to emergency assistance with food, housing and other essentials, support is needed to assist women to gain long-term housing and secure income. Findings on the impacts of domestic violence on women's work and productivity – including those on the proportion of women prevented from working – should be taken into account when estimating the total overall economic cost of violence against women.