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Factors associated with intimate partner economic violence against female micro-entrepreneurs in Peru

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Factors associated with intimate partner economic violence against female micro-entrepreneurs in Peru

Economic violence against female

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Abstract

Purpose – The purpose of this paper is to determine the prevalence of economic violence against women, specifically in formal sector micro-firms managed by women in Peru, a key Latin American emerging market. Additionally, the authors have identified the demographic characteristics of the micro-firms, financing and credit associated with women who suffer economic violence.

Design/methodology/approach – In this study, a structured questionnaire was administered to a representative sample nationwide (357 female micro-entrepreneurs).

Findings – The authors found that 22.2 percent of female micro-entrepreneurs have been affected by economic violence at some point in their lives, while at the same time 25 percent of respondents have been forced by their partner to obtain credit against their will. Lower education level, living with one's partner, having children, business location in the home, lower income, not having access to credit, not applying credit to working capital needs, late payments and being forced to obtain credit against one's will were all factors associated with economic violence. Furthermore, the results showed a significant correlation between suffering economic violence and being a victim of other types of violence (including psychological, physical or sexual); the highest correlation was with serious physical violence ($r = 0.523, p < 0.01$).

Research limitations/implications – A limitation of this study is that the authors measured economic violence only in terms of misappropriation or theft of funds from the business, but not in terms of exacting control over economic resources, which can be a way of depriving the micro-entrepreneur of her autonomy in the management of the business.

Practical implications – The authors hope that the findings and conclusions reported here might open a renewed debate among academia, financial service providers, micro-firms, civil society and the public sector, providing a conceptual framework and a starting point to design effective, integrated and inter-sectoral prevention efforts.

Social implications – The authors recommend that efforts to reduce intimate partner violence be strengthened, taking into account the issue of gender inequality. It is not sufficient that social policy solely be designed to eliminate violence.

Originality/value – Previous research on gender violence has tended to examine the nature and causes of psychological, physical and sexual violence; this study, however, intends to contribute to the understanding of economic gender violence in the context of formal sector small business in a Latin American emerging market.

Keywords Peru, Violence against women, Micro-enterprise, Economic violence

Paper type Research paper

Introduction

Latin American emerging market firms are in large part microenterprise (ILO, 2017), small businesses considered to be the motor of economic development in the region, known for their ability to reduce poverty and generate employment (Okpara and Wynn, 2007). Many of these



firms are managed and operated by women, whose energy and skills can be harnessed for a community's and even a nation's economic growth, even in remote and hard to reach locations (Jones *et al.*, 2006). At the same time, violence against women in intimate partner relationships (or gender violence) is a serious social problem and flagrant violation of human rights that persists across the world (UNICEF, 2000; WHO, 2005; Klasnic, 2011; Duvvury *et al.*, 2013), and Latin America is no exception. Worldwide, it is estimated that 35 percent of women have been physically or sexually assaulted by their partner (WHO, 2013), where the principal aggressor is a current or former intimate partner (UNICEF, 2000; García-Moreno *et al.*, 2006; Vung *et al.*, 2009; Devries *et al.*, 2013; Bracken *et al.*, 2010).

In effect, gender violence causes economic cost in terms of income lost to affected women and their families, reduction in labor productivity and health-related expenses incurred, among others; gender violence thus has a negative impact upon society, the firm and on the well-being of female victims (Swanberg and Logan, 2005; Reeves and O'Leary, 2007; Duvvury *et al.*, 2012, 2013). For example, in the USA, the economic cost of gender violence including costs of medical attention, mental health services, death and reduction of labor productivity was determined to be as much as \$5.8bn annually (Max *et al.*, 2004). Along these lines, Jones *et al.* (2006, p. 291) state: "[...] the impact of business women's efforts extends well beyond their own businesses, to finance family enterprises, educate children, improve household nutrition, organize community groups and build more equitable social structures. These "indirect" benefits of the economic empowerment of women will serve any nation committed to the growth of trade and commerce." In other words, this empowerment has desirable financial, personal and social consequences due to increased independence, self-confidence, as well as societal participation and engagement (Jones *et al.*, 2006). By extension, one can argue that female entrepreneurs are a necessary participant in sustainable wealth creation.

However, the unalloyed virtues of female micro-entrepreneurship are not universally recognized. In this regard, Azmat and Samaraturge (2009) posit that traditional informal rules, attitudes and values influence the culture in which the small scale independent entrepreneur operates. Indeed, Ehlers and Main (1998) argued that micro-enterprise is more problematic than it is purported to be, because it often reinforces work segregation in traditional gender roles and encourages women to remain in a state of economic vulnerability rather than join the mainstream. Furthermore, Calas *et al.* (2009, p. 565) propose that entrepreneurship be framed as a social change activity that may (or may not) benefit women, or as "a social site of potential opportunities for women's equality." It follows that economic violence with its attendant costs may become an undesirable accompaniment to the potential empowerment created through female entrepreneurship. Therefore, in the presence of gender violence and deeply grounded inequality, this micro-entrepreneurial activity would do little or nothing to promote women's empowerment. Intimate partner violence then limits both the potential of economic growth created by these female entrepreneurs and the development of emerging market economies where micro-firms managed by women are an important sector.

While physical or sexual violence committed within an intimate partner relationship and the resulting social effects have been examined widely, study of economic violence, including misappropriation of economic resources within an intimate partner relationship, is relatively absent. This study thus intends to shed light on the matter of intimate partner economic violence against female micro-entrepreneurs in an emerging market of Latin America, specifically Peru. In the following sections we will present the results of prior research on intimate partner violence, followed by the methodology and results of our study based on a representative sample of Peruvian female micro-entrepreneurs focusing on the extent, factors associated with, and the effects of economic gender violence in particular. Implications for public policy and areas for future research will also be discussed.

Background

Previous studies have operationalized the definition of intimate partner gender violence in various ways. In some research studies, violence against one's intimate partner is defined in terms of physical, psychological or sexual harm (Coker *et al.*, 2000; García-Moreno *et al.*, 2006; Devries *et al.*, 2013; Duvvury *et al.*, 2013), while others define it solely in terms of physical or sexual harm (WHO, 2013; Campbell, 2002); nevertheless, other studies have also regarded it in terms of economic abuse, defining it as a mechanism of power and control which consists of deprivation of basic resources necessary for one's survival and well-being, limiting the victim's autonomy as well as causing economic dependency, and limiting one's decisions, increasing isolation and the probability of being abused (Coker *et al.*, 2000; UNICEF, 2000; Anderson *et al.*, 2003; Adams *et al.*, 2008; Akar *et al.*, 2010; Klasnic, 2011; INEGI, 2011; Ferrer-Pérez and Bosch-Fiol, 2014). A common means of control exercised by male aggressors so that women do not acquire economic resources is to prohibit them from seeking work or remaining in their employment (Riger *et al.*, 2002; Raphael, 1996; Adams *et al.*, 2008). Another method is constant control over distribution and use of economic resources (Anderson *et al.*, 2003; Yount *et al.*, 2015; Buzawa *et al.*, 2000; Kharboush *et al.*, 2010). Economic violence also incorporates the theft or misappropriation by intimate partners of income earned by women. The aggressors' actions deplete the economic resources held by their partners in order to limit their available options (Adams *et al.*, 2008).

Previous research has focused on the prevalence of physical, sexual and psychological violence against women in domestic relationships. For example, García-Moreno *et al.* (2006) found that between 15 and 71 percent of women worldwide have been physically or sexually assaulted during their lifetimes by their partner, while Schraiber *et al.* (2007) discovered that 41.8 percent of Brazilian women have been affected by psychological violence. In Nepal, 17.5 percent of women had suffered psychological violence, followed by 23.4 percent who suffered physical violence and 14.7 percent sexual violence (Dalal *et al.*, 2014). In Iran, of 770 women who sought public health assistance, 79.7 percent reported to have been victims of psychological violence, 60 percent of physical violence and 32.9 percent of sexual violence (Nouri *et al.*, 2012). And similarly, the National Demographic Health Survey in Peru reported that 72.4 percent of Peruvian females had suffered psychological, physical or sexual violence at the hands of their partner at least once (INEI, 2015).

The few studies that have measured the prevalence of economic violence have found notable results. In Turkey, Akar *et al.* (2010) performed a study on married women, which indicated that 77.9 percent had suffered violence by their intimate partner at least once, with economic violence (60.4 percent) being the most common. Within this category of violence, 13.6 percent of the victims reported that their partner took their money, 53.5 percent said their partner controlled money management in their home, and 47.8 percent reported that their partner made all principal domestic financial decisions. In Mexico, the National Statistical Institute (INEGI, 2011) reported that six of every ten women in a domestic intimate partner arrangement suffered economic violence from their partner at some time during their lives. And within this group, 3.4 percent of the women reported that their intimate partner had appropriated their money or real estate, and 24.8 percent reported that their partner had not allowed them to study or work at some time during their lives. In a 2013 study of 42,000 women in the 28 member states of the European Union, 32 percent had experienced psychological mistreatment, including economic violence (such as prohibiting the woman from working outside the home), with 5 percent from their current domestic partner and 13 percent from an ex-partner (European Union Agency for Fundamental Rights, 2014). Other studies conducted in programs to help victims, for example, Anderson *et al.* (2003) in a sample of 485 women who sought institutional aid, found that 38 percent reported that their intimate partners had stolen money from them. And Postmus *et al.* (2012), in a group of 120 women who had participated in a financial education program, found that

94.2 percent had suffered economic abuse, including loss of control of their own resources and economic exploitation.

Furthermore, Salia *et al.* (2018) in a study undertaken in Ghana, found that women's empowerment through microfinancing can have unintended negative consequences in terms of family conflict including intimate partner violence. Along these lines, Rahman (1999) found that 70 percent of women borrowers reported an increase in violence and aggressive behavior on the part of their spouses, while only 18 percent acknowledged a decrease in such behavior. Violence against women can thus increase in the presence of micro-financing, in an environment where the woman does not have the necessary autonomy to independently manage the funds received. Examples of this are found in cases where the woman does not control or is not able to use the credit for the purpose for which it was intended, or where the funds are delivered directly and entirely to a spouse or intimate partner who may mistreat or assault the woman when she pressures her intimate partner to return the funds received, or use them properly, or make the monthly payments required (Rahman, 1999; Garikpati, 2008, 2010). This is particularly unfortunate, because it means the economic gains associated with such empowerment, which can have real benefits to society at large, sow the seeds of their own demise through destructive and self-defeating economic violence.

But many studies do not consider economic violence, thus underestimating its importance in spite of the fact that there is much evidence that it causes harm (Anderson *et al.*, 2003; Adams *et al.*, 2008; Akar *et al.*, 2010; Klasnic, 2011; Ferrer-Pérez and Bosch-Fiol, 2014). In effect, many studies reveal that physical and/or sexual violence generates a harmful effect on the mental and physical health of the victim (Campbell, 2002; Ellsberg *et al.*, 2008; Vung *et al.*, 2009). However, economic violence can also present an obstacle to the physical or mental health of women, when the woman's personally generated economic resources are depleted or misappropriated by the actions of their partner (Cerulli *et al.*, 2012; Usta *et al.*, 2013; Adams *et al.*, 2008).

The previously mentioned studies have used clinical samples, victims of an emergency seeking medical assistance, social services or access to other relief programs. There have not been studies of violence depending on the victim's occupation, a variable which can have different effects when, for example, a woman is employee of a medium or large firm vs owner of a micro-firm. The dynamics of the victim's labor situation in these cases can be very different. While the employee of a medium or large size firm has a stable income, legal benefits, defined work hours, as well as established security and other labor standards, the owners of micro-firms do not have these advantages and often struggle with inconsistent health insurance, lack of credit opportunities and unstable or scant income; and their employees often tend to be family members (Mungaray *et al.*, 2005; Aguilar *et al.*, 2007; Ramirez-Urquidy *et al.*, 2009). Economic violence can thus be more damaging to the female owners of micro-firms. According to Buvinic *et al.* (2005) and Avolio *et al.* (2011), aggressors use violence for the purpose of obtaining control of domestic economic resources or to exercise control over their intimate partner; furthermore, the situation worsens when the woman is successful or becomes an entrepreneur, and the male domestic partner becomes an obstacle to the success of the entrepreneurial venture.

There are also studies that have provided evidence of the economic violence against female employees in medium and large firms. In Paraguay, among a sample of 3,491 employees of such firms, 2 percent reported being the object of economic violence (misappropriation or theft of financial resources) by their intimate partner or ex-partner at some time in their lives (GIZ, 2015). A study in Peru found that approximately 6.5 percent ($n = 1,309$) have suffered economic violence including financial misappropriation or theft (Vara-Horna, 2013). This study seeks to expand upon the works related to intimate partner violence in emerging markets such as Peru, and determine its extent and effects in the space of female micro-entrepreneurs in the formal sector, with an emphasis on economic violence.

Considering the above, this study is concerned with the formal sector micro-enterprise given the fact that female owners of micro-firms are more vulnerable to economic violence because the theft of the firm's resources can result in its decapitalization and even bankruptcy. Furthermore, when one is forced to obtain credit against her will, it increases the likelihood of late payments. Misappropriation of funds by a domestic partner can result in insufficient capital to sustain the operating needs or growth of the micro-firm. Prior research has shown that when the female entrepreneur has her own economic resources, aggressive behavior on the part of her intimate partner generates an economic cost (Brewster, 2003; Ptacek, 1997). And in a similar vein, Hofeller (1982) found that when women obtain income on their own, intimate partners often make use of these resources for themselves. This study seeks to determine the prevalence of economic violence against women in Peruvian formal sector micro-firms as well as the demographic and business characteristics associated with this type of violence. The hypothesis that arises is that a significant proportion of female formal sector micro-entrepreneurs suffer significant economic violence on the part of their current or former domestic partners, and that this economic violence is associated with the dynamic and characteristics of being proprietor of a micro-firm.

Finally, there are a number of terms used in the literature regarding the concept of violence against women: family violence, domestic violence, conjugal violence, gender violence, violence against women and violence against women in a partner relationship, among others. Although they may appear similar, they can involve significant differences (Duvvury *et al.*, 2012; Vara-Horna, 2013). In this study, we use the concept of violence against women in an intimate partner relationship, which contains the following elements:

- (1) Acts of aggression are inflicted by a current or former intimate partner in the context of a present or past intimate relationship, considering relationships including those of being lovers, intimate friends, spouses, living together, among others.
- (2) Violence against women is manifested in multiple forms: psychological, economic, physical and sexual (WHO, 2013; Vara-Horna, 2013; GIZ, 2015).
- (3) The conceptualization of violence against women is predicated upon a gender focus, contextualizing the acts of aggression within a relationship of unequal power between men and women. Violence against women would then be exercised by men so that the former remain submitted and subordinated to the authority of the latter. In this sense, violence against women is used to create and maintain this subordination which has been constructed, justified and reinforced by a system of patriarchal beliefs; the principal motivation for such aggression is due to not fulfilling expectations of what society demands as a proper gender role (Weiss, 2000; Jewkes, 2002).

Sociological and cultural context of Peru

Violence against women is significantly associated with gender inequality which generates a gap between men and women, where the latter are the most affected. Worldwide, according to the Gender Inequality Index (GII) of 188 countries, Peru is ranked at number 88 with a GII of 0.385, quite higher than that of Nordic countries, for example, where there is greater gender equality (PNUD, 2016). Furthermore, national surveys indicate a persistent disparity between men and women, where women earn on average 29.6 percent less than males, and where the majority of women are either self-employed (35.7 percent) or are non-salaried homemakers (17 percent) (INEI, 2017). Also, Peruvian females work on average 9 hr and 15 min more per week than do males. Nevertheless, on average, women devote additional hours to the care of their family and home (39 hr weekly), labor which is

not compensated with income, and thus they have less time available for wage earning work. Men, however, devote only 15 hr per week to non-remunerative labor, and more hours to wage earning labor (50 hr) (INEI, 2017). Certainly the disadvantageous situation suffered by women in this domain is a reflection of the social construct related to gender roles, as well as deeply rooted and pervasive stereotypes. Thus violence against women occurs in a context of inequality and gender discrimination.

When considering this subject, one questions the underlying reasons for the reported degree of gender inequality and related violence in developing societies, and specifically in the case at hand, Latin America and Peru. Many explanations are offered by observers of these phenomena, most often that of the culture of male dominance in this region. Frequently, the Ibero-Catholic colonial roots of Latin America are mentioned, with the conflicting cultural roles of the proud, aggressive, dominating male (described as machismo) and the complementary longsuffering, virtuous, nurturing and responsible female (described as marianismo, from the role of Mary, the mother of Jesus Christ). Respected works such as those of Harrison and Huntington (2000) and Harrison (1997) have advanced this view in seeking explanations for the tendency of irresponsible male behavior and the resulting endemic poverty across Latin America. In this regard, Landis (1998) in his study of why some are so rich and some so poor, also included this reasoning in explaining why Latin America has been slow to develop.

These are delicate questions admittedly susceptible to the creation of facile stereotypes; moreover, one cannot deny the tremendous humanistic, artistic and aesthetic contributions of the Spanish colonial enterprise in this region. Its virtues are many; without it these societies would not be what they are today. But it is reasonable to conclude that the creation of a powerful and highly restricted oligarchy dating to early colonial times in the 16th century, controlling and parsimoniously dispensing wealth (usually from the extraction of natural resources) in minute doses to an overwhelming mass of struggling inhabitants while squandering scarce capital on personal luxuries, resulted in general poverty and consequent social problems, with a very small and beleaguered middle class. When the values of machismo are combined with a grinding relentless poverty, it is not surprising that frustration will erupt, often expressing itself in violence against one's intimate partner.

Methodology

Participants

The definition of micro-enterprise in the Peruvian context as classified by national law includes those firms which have annual sales of less than \$180,000. Of 3,700,000 business establishments nationwide, 96.2 percent are micro-firms; however, micro-enterprise only represents 5.6 percent of total firms' sales volume nationwide. On the other hand, large and medium size firms, in spite of being only 0.6 percent of the total, represent 82.35 percent of sales. And of the total of formal sector micro-firms in Peru, 34 percent are owned by women (INEI, 2014).

In this study, we have used a descriptive design based on primary information. To determine the sample, we applied a random stratified sample with the Neyman assignment method and independent selection in each city using the National Survey of Micro and Small Enterprise (EMYPE, by its Spanish acronym), which had a register of 3,023 micro and small firms (INEI, 2014). Initially we had a sample of 1,283 micro-firms and a margin of error of 5 percent, a confidence level of 95 percent and a rate of non-response of 10 percent. Nevertheless, we finally surveyed 351 women micro-entrepreneurs in ten cities across all regions of Peru, including the three commonly known coastal, sierra and tropical rainforest zones resulting in a representative national sample (27.82 percent). Other female owners of micro-firms were not included in the sample because upon doing fieldwork we found that the owners of the firms were actually men (34.96 percent) and the woman did not

work; the remainder were businesses that did not actually function or the addresses were never located (37.22 percent).

As for the type of economic activities in which the study participants were engaged, the plurality (46.8 percent) worked in the apparel sector, 15.1 percent in the manufacture of footwear, 13.8 percent in furniture manufacturing and 1.4 percent worked in food processing.

The survey instrument

In this study, we used a structured questionnaire to obtain demographic information (age, sex, education level, type of health insurance, existence of domestic partner, years in relationship with domestic partner and number of children), business information (economic activity, business location, type of firm, labor hours per week, weekly sales income), as well as financial and credit resources (including having applied for credit, access to credit, purpose of credit, difficulties in obtaining credit, delays in making payments, reasons for delays in payments and whether the domestic partner has forced the respondent to seek credit).

In order to investigate the frequency with which the female owners of formal sector micro-firms have experienced economic abuse over their lifetime, we used scale items from Adams *et al.* (2008), who developed a measure of economic abuse including two constructs, degree of control and economic exploitation. However, in this study, we only measured misappropriation or theft of the micro-entrepreneur's economic resources and not degree of control, since the principal characteristic of the subject group here is being a female owner of a micro-firm within the formal sector who generates her own income derived from this economic activity. To measure frequency of economic violence, we used ordinal response alternatives ranging from never to more than 20 times over a lifetime.

Likewise, we established a comparison group to determine whether female victims of economic violence also experience other types of violence (psychological, physical, sexual or other types of harm) at the hands of their intimate partners or ex-partners. In this stage, we made use of a six-item scale adapted from the Conflict Tactics Scale – CTS 2 (Straus, 2007) and the National Violence against Women Survey prepared by the Center for Disease Control and Prevention (Saltzman *et al.*, 2002). Our scale identifies the frequency with which female micro-entrepreneurs suffer attacks on the part of their intimate partners or ex-partners. This includes:

- (1) psychological attacks (threats, insults or intimidation);
- (2) physical attacks (being hit, slapped, kicked, bitten or restrained);
- (3) physical attacks with an object (such as knife, strap, stick or armed weapon);
- (4) sexual violence (undesired sexual contact); and
- (5) physical harm as a result of violence which requires medical attention or rest.

The participants indicated the frequency of violent incidents suffered on an ordinal seven-point scale with responses including: never; has occurred in the past but not recently; once or twice; from three to five times; from six to ten times; from eleven to twenty times; and more than twenty times.

We tested the reliability of our gender violence scale across all the above violence categories (economic, psychological, physical and sexual) via Cronbach's α in order to determine internal consistency, which resulted in an α coefficient of 0.829. The particular items for economic violence yielded an average of 1.29 (SD = 0.601).

Fieldwork

Data collection was performed directly by visiting female owners of formal sector micro-firms located in ten representative cities across Peru according to the respective address in the registry of the national internal revenue authority known as SUNAT, its

Spanish acronym. In this process, out of our random, stratified sample of 1,283 female micro-entrepreneurs nationwide, we were able to validate the existence of 357 of this group (27.82 percent). Prior to the fieldwork, we trained our team of interviewers and assigned them responsibility for the application of the questionnaires.

In the process of data gathering, we followed a validated protocol to fulfill basic ethical requirements and to guarantee the validity of the information gathered. To obtain the most reliable and trustworthy data, fieldwork consisted of two parts. First, the portion of the questionnaire containing demographic, commercial, financial and credit history questions was administered directly by the interviewer. The second part consisted of questions related to domestic gender violence and was obtained via self-report; once their survey response was finished, the micro-entrepreneur delivered it to the interviewer in a sealed envelope in order to assure confidentiality and accuracy of responses.

Statistical analysis

Analysis and tabulation of data were realized using SPSS Version 21, with an R matrix where the variables were arranged in columns and the cases presented in rows. For data analysis we used frequency description. And in order to determine the significant differences between women who were victims of gender violence and those who were not victims, on the demographic, business, financial and credit related variables, we conducted a χ^2 test for the contingency tables. Analysis of variance was employed for means comparisons and the Kendall's τ coefficient was identified for ordinal variables; furthermore, we only considered those variables with a significant difference ($p < 0.05$). In order to determine the correlation between economic and other types of violence (psychological, physical or sexual) we used the Pearson Correlation Coefficient, or Pearson's r .

Results

We found that 22.2 percent of the female micro-entrepreneurs in our survey have suffered both economic violence (appropriation or theft of money from the business) and other types of violence (psychological, physical or sexual) inflicted by their current or former intimate partner at some time in their lives. Furthermore, 49 percent reported having been victim of other (non-economic) violence by their current or former intimate partner at some time in the past, while 28.8 percent of the respondents reported not having suffered any type of violence (economic, psychological, physical or sexual) during their lifetimes.

With regard to demographic characteristics, we noted some significant differences ($p < 0.05$) associated with economic violence. The group of female micro-entrepreneurs affected by both economic and other types of violence has a lower level of education (10.3 vs 20.5 percent have not completed secondary education), more often lives with their partner (72.7 vs 50.5 percent), and are more likely to have children (84.6 vs 58.3 percent) compared to the group of respondents not having been victim of intimate partner gender violence (see Table I).

Economic violence is significantly correlated with psychological intimate partner violence ($r = 0.386$, $p < 0.01$), psychological violence in the workplace ($r = 0.399$, $p < 0.01$), minor physical violence in the workplace ($r = 0.379$, $p < 0.01$), severe physical domestic violence ($r = 0.523$, $p < 0.01$), sexual violence ($r = 0.215$, $p < 0.01$) and physical harm requiring medical attention ($r = 0.375$, $p < 0.01$). Therefore, we conclude that women who suffer economic violence also are likely to be affected by other types of violence (psychological, physical or sexual) (see Table II).

Furthermore, female micro-entrepreneurs who have suffered economic and other types of domestic gender violence are more likely to have their principal place of business in their home (39.7 vs 21.8 percent), as well as lower weekly income (\$699.25 vs \$983.54) when compared to those who have not experienced domestic gender violence (see Table III).

| | Economic violence plus other types of violence % (<i>n</i> = 78) 22.2% of total respondents | Not victim of violence % (<i>n</i> = 101) 28.8% of total respondents | Other types of violence % (psychological, physical and sexual) (<i>n</i> = 172) 49% of total respondents |
|--|---|--|---|
| Age | 45.52 (SD = 8.75) Range:32–59 | 42.12 (SD = 9.05) Range:22–62 | 45.15 (SD = 9.83) Range:28–64 |
| <i>Education level</i> ^a | | | |
| Primary school | 2.6 | – | 1.2 |
| Secondary partial | 7.7 | 2 | 1.2 |
| Secondary complete | 25.6 | 19.8 | 19.8 |
| Technical partial | 15.4 | 9.9 | 8.1 |
| Technical complete | 21.8 | 27.7 | 30.8 |
| University partial | 12.8 | 15.8 | 16.9 |
| University complete | 14.1 | 24.8 | 22.1 |
| <i>Hours per day devoted to business</i> | | | |
| 1 to 4 hours | 2.6 | 2 | 1.8 |
| 5 to 8 hours | 24.4 | 15.8 | 17.5 |
| 8 to 11 hours | 66.7 | 66.3 | 73.1 |
| 12 or more hours | 6.4 | 15.8 | 7.6 |
| <i>Type of insurance coverage</i> | | | |
| Ministry of Health (SIS) | 15.6 | 9.9 | 31.4 |
| Specific health care providers | 27.3 | 33.7 | 29.1 |
| State social security (EsSalud) | 31.2 | 29.7 | 25.6 |
| None | 23.4 | 22.8 | 12.8 |
| Others | 2.6 | 4 | 1.2 |
| Has an intimate partner | 74.4 | 64.4 | 72.7 |
| Lives with intimate partner ^b | 72.7 | 50.5 | 62.8 |
| <i>Duration of relationship</i> | | | |
| Less than 1 year | – | 3 | – |
| 1 to 2 years | 6.7 | 10.6 | 4 |
| 3 to 5 years | 15.0 | 18.2 | 15.9 |
| 6 to 10 years | 41.7 | 21.2 | 46 |
| More than 10 years | 36.7 | 47 | 34.1 |
| Has children ^c | 84.6 | 58.3 | 90 |

Notes: ^a $T = -2.863, p = 0.004$; ^b $T = -3.106, p = 0.002$; ^c $\chi^2 = 20.37, p = 0.002$

Table I.
Demographic characteristics associated with intimate partner gender violence

As to financing and credit, the female micro-entrepreneur victims of economic and other types of violence by their partners were less likely to receive credit because they lacked the signature of their partner (12.2 vs 1.9 percent) when compared to those who were not victims of violence. Also, when they did receive credit, they were less likely to use it for business working capital (43.4 vs 64.3 percent), had a higher frequency of late payments (69.5 vs 30.1 percent) and were subject to greater insistence on the part of their domestic partner to obtain credit against their own will (25 vs 3.2 percent) than those who were not victims of violence (see Table IV).

Discussion

As the first nationwide study in Peru with a representative sample, we have found that 22.2 percent of female formal sector micro-entrepreneurs indicated that their current or former intimate partner has misappropriated or stolen funds from their business.

Table II.
Correlations between
economic violence and
other types of violence

| | Economic violence: current or former domestic partner has misappropriated or stolen money from the business | Pearson correlation | <i>n</i> |
|--|--|---------------------|----------|
| | Psychological domestic violence: current or former domestic partner has threatened, insulted or verbally assaulted victim | 0.386** | 349 |
| | Psychological workplace violence: current or former domestic partner has visited workplace unannounced to harass or threaten victim | 0.399** | 350 |
| | Minor physical workplace violence: current or former domestic partner has threatened, insulted or struck victim in or around the workplace | 0.379** | 351 |
| | Severe physical domestic violence: current or former domestic partner has attacked victim with a strap, stick, sharp weapon or firearm | 0.523** | 350 |
| | Sexual violence: current or former domestic partner has obligated victim to engage in sexual activity against her will | 0.215** | 350 |
| | Physical harm requiring medical attention: current or former domestic partner has caused victim physical harm which requires medical attention or rest | 0.375** | 351 |

Notes: The correlation is significant at the 0.01 level (bilateral). ** $p < 0.01$.

Table III.
Micro-firm
characteristics
associated
with intimate
partner violence
against women

| | Economic violence plus other types of violence % (<i>n</i> = 78) | Not victim of violence % (<i>n</i> = 101) | Other types of violence (psychological, physical and sexual) % (<i>n</i> = 172) |
|---|---|--|---|
| <i>Sole proprietor or partnership</i> | | | |
| Sole proprietor | 55.1 | 59.4 | 58.1 |
| Partnership | 44.9 | 40.6 | 41.9 |
| <i>Type of relationship with business partner</i> | | | |
| Friend | 5.7 | 9.5 | 2.8 |
| Domestic or intimate partner | 60 | 45.2 | 56.3 |
| Sibling | 22.9 | 16.7 | 11.3 |
| Cousin | – | – | 1.4 |
| Other | 11.4 | 28.6 | 28.2 |
| <i>Principal place of business^a</i> | | | |
| Home | 39.7 | 21.8 | 21.5 |
| Rented site away from home | 37.2 | 36.6 | 56.4 |
| Owned location away from home | 19.2 | 39.6 | 22.1 |
| Loaned location away from home | 3.8 | 1 | – |
| Other | – | 1 | – |
| <i>Business owner</i> | | | |
| Female | 97.4 | 94.1 | 93.6 |
| Female and her partner | 2.6 | 5.9 | 6.4 |
| <i>Manager of business</i> | | | |
| Female | 73.7 | 71 | 70.2 |
| Domestic or intimate partner | 1.3 | – | 0.6 |
| Both | 13.2 | 15 | 19.9 |
| Other family member | 11.8 | 12 | 8.8 |
| Other non-family member | – | 2 | 0.6 |
| Average monthly income ^b | \$699.25 (SD = \$143.05) | \$983.54 (SD = \$265.59) | \$831.9 (SD = \$217.14) |

Notes: ^a $\chi^2 = 13.12$, $p = 0.011$; ^b $F = 6.191$, $p = 0.014$. Peruvian Sol exchange rate = 3.335 per US\$

Source: Central Reserve Bank of Peru – BCRP

Table IV.
Finance and credit characteristics associated with domestic gender violence

| | Economic violence plus other types of violence % (n = 78) | Not victim of violence % (n = 101) | Other types of violence (psychological, physical and sexual) % (n = 172) |
|--|--|---------------------------------------|---|
| Has applied for credit | 62.8 | 62 | 53.5 |
| Has obtained credit | 53.8 | 53.6 | 44.7 |
| <i>Has not obtained credit^a</i> | | | |
| Lacked the signature of their partner | 12.2 | 1.9 | 5 |
| Partner was against credit | 16.3 | 1.9 | 5 |
| Credit rating/history was inadequate | 24.5 | 15.4 | 20 |
| <i>Use of credit^b</i> | | | |
| Business working capital | 43.4 | 64.3 | 67.4 |
| Pay debts | 5.7 | 2.9 | 1.2 |
| Delay in payments ^c | 69.5 | 30.1 | 33.7 |
| Delay in payments due to illness or emergency | 18.2 | 7.4 | 8.3 |
| Partner forced respondent to obtain credit against her will ^d | 25 | 3.2 | 2.4 |
| Notes: ^a $\chi^2 = 15.89$, $p = 0.026$; ^b $\chi^2 = 9.40$, $p = 0.023$; ^c $\chi^2 = 20.26$, $p = 0.000$; ^d $\chi^2 = 17.97$, $p = 0.000$ | | | |

Nevertheless, previous studies concerning gender violence among this population have limited themselves to determining the prevalence of psychological, physical or sexual violence (García-Moreno *et al.*, 2006; Schraiber *et al.*, 2007; Nouri *et al.*, 2012; Dalal *et al.*, 2014). Economic violence has thus been neglected, in spite of the fact that it can cause damage equal to that of other types of violence. According to Adams *et al.* (2008) and Usta *et al.* (2013), economic violence causes indirect effects on the psychological and physical health of its victims.

The prevalence of economic violence against female micro-entrepreneurs reported here is less than that found in a study in neighboring Bolivia, where it was 55.3 percent (Encuesta Nacional de Discriminación y Exclusión Social, 2014). It is also less than that found by Anderson *et al.* (2003) in a US study where 38 percent of women who sought credit at a financial institution reported the theft or misappropriation of funds by their domestic partner. However, this result exceeds that obtained in the Peruvian ENARES study (INEI, 2016), where 10.5 percent of Peruvian women 18 years of age or older reported having money taken from them by their domestic partner. When compared to the group of female employees of medium and large firms in both Peru and Paraguay (Vara-Horna, 2013; GIZ, 2015), the female micro-entrepreneurs were more affected by economic violence.

Diverse quantitative and qualitative studies have described economic violence as control and exploitation (misappropriation or theft of funds) (Sanders, 2015; Adams *et al.*, 2008; Akar *et al.*, 2010; European Union Agency for Fundamental Rights, 2014). In this study, we operationalize economic violence as the misappropriation or theft of business income from female owners of formal sector micro-firms rather than control, since the female micro-entrepreneurs generate their own income. The female micro-entrepreneurs manage formal sector entities where the annual income ranges from \$25,000 to \$150,000 and the average age of their business is 11 years. The impact of economic violence suffered by the female micro-entrepreneurs is devastating, in particular because it affects the sustainability of their business.

Psychological, physical and sexual violence suffered by the female micro-entrepreneurs frequently causes physical or emotional damage which results in workdays lost; it thus presents a considerable opportunity cost due to loss of income in an activity which requires daily labor for the business to remain a going concern. Furthermore, damage caused by

intimate partner gender violence often requires specialized medical attention, causing further personal expense. At the same time, the effect of economic violence is by definition a pecuniary loss because funds destined for business purposes are sacrificed by their misappropriation or theft by the intimate partner. And loss of funds can easily affect cash flow, thus creating the need for incurring debt with reduction in the competitiveness of the micro-enterprise, which can in turn even result in bankruptcy. In effect, the female micro-entrepreneurs who suffer economic and other types of intimate partner violence are less able to use their available funds for working capital needs (43.4 percent) with higher use for debt payment (5.7 percent) when compared to those who have not been victims of violence, where equivalent figures are 64.3 and 2.9 percent.

The women who suffer economic violence also tend to receive less income (\$699.25) than those who have not suffered violence (\$983.54). This supports the findings of Duvvury *et al.* (2013), Patel and Taylor (2011) and Morrison and Orlando (1999) who note that women who have suffered violence tend to have lower incomes than those who have not. In Vietnam, the income of women who have been victims of violence was 35 percent less than those who had not (Duvvury *et al.*, 2012). In Tanzania, the weekly income of women who had suffered physical or sexual violence was 29 percent less than those who had not, while those who had suffered serious physical or sexual violence earned 43 percent less (Vyas, 2013). Also, Coker *et al.* (2000) found a significant correlation between physical violence and lower incomes among female victims. In effect, the results obtained in our research confirm the findings from the above studies in distinct societies.

The results in our study also reveal that 69.5 percent of the female owners of micro-firms who have experienced intimate partner economic violence and other types of intimate partner violence have been late in making loan payments. This is similar to the finding of Postmus *et al.* (2012), where 71.2 percent of women who have been victims of economic violence have either paid late or been unable to make a payment on a loan in their name. As well, we found that 25 percent of the female victims of economic violence reported their domestic partner had forced them to obtain credit against their will, less than in the Postmus *et al.* study, where the equivalent figure was 58.8 percent. This could be explained by the fact that in our study, the female respondents were formal sector micro-entrepreneurs with their own income, while in the latter mentioned research the respondents were females across the gamut of economic activity, not just entrepreneurs, and who had participated in a credit financing program. Meanwhile, Kharboush *et al.* (2010) found that in Egypt, among a group of respondents 72 percent of whom were unemployed housewives, 25 percent reported that their husband obligated them to seek credit from parents and relatives and 27 percent stated that their husband had forced them to beg for money.

Certainly economic violence affects the sustainability of micro-firms, not only due to the decapitalization generated by the theft of money, but also the opportunity cost incurred. We have found that this group of women not only suffers economic violence, but also other types of violence. Furthermore, among our respondents, we found evidence of a high correlation between economic violence and serious physical domestic violence ($r = 0.523$, $p < 0.01$). Along these lines, Adams *et al.* (2008) also found that economic exploitation, including misappropriation or theft of money, is highly correlated with physical violence ($r = 0.540$, $p < 0.01$).

We found significant differences in demographic characteristics between the victims of economic and other types of violence on the part of their intimate partner and those who had not suffered violence of any type. Among those who were not victims of violence, there was a higher level of partial or complete university education (40.6 percent) than among those who had suffered economic and other types of violence (26.9 percent). This is in accordance with the results of Yount *et al.* (2015), Nouri *et al.* (2012) and Bracken *et al.* (2010) all of whom conclude that women with a higher level of formal education or a university degree suffered

less economic coercion or other types of violence. And in our study we also found women who experience economic and other types of violence are more likely to have children (84.6 percent) than those who do not experience violence (58.3 percent). This confirms the finding of Bracken *et al.* (2010) that having children is one of the variables positively associated with risk of being a victim of gender violence.

The results of our study have supported the hypothesis which we proposed earlier concerning the extent of economic violence suffered by formal sector female micro-entrepreneurs. Nevertheless, a limitation of this study is that we measured economic violence only in terms of misappropriation or theft of funds from the business, but not in terms of exacting control over economic resources, which can be a way of depriving the micro-entrepreneur of her autonomy in the management of the business. We recommend that future studies on this topic include questions pertaining to economic control developed by Adams *et al.* (2008), which include 24 items to measure economic violence against women based on two scales: economic control and economic exploitation. Another limitation is that as we suggest above, we only used one item to measure economic violence, misappropriation or theft of funds from the business. Nevertheless, this is not the first study to measure the prevalence of economic violence with just one item. In spite of these limitations, our findings reveal an unknown reality among formal sector micro-firms led by women, where economic violence harms its victims and contributes to the bankruptcy or decapitalization of the business. Additionally, we have found that women who suffer economic abuse also tend to experience other types of violence, principally serious physical violence. Within this context, the key actors in society need to take up preventative measures to address this problem.

Implications

In light of the findings in this study, wise public policies and private initiatives on the part of microfinance providers should serve to incentivize microenterprise as a means of economic empowerment and employment creation. But intimate partner violence against women has been notably absent in consideration of such policies and initiatives, and as we have found in this study, acts as a destabilizing economic force, increasing the inability to fulfill financial obligations and reducing income generated by the business. In the case of public policy, it often tends to be based on the premise that women's empowerment will serve to rapidly free them from aggressive intimate partner relationships. Nevertheless, it appears that women's empowerment is a long term process that will often occur simultaneously with intimate partner violence which often becomes even more intense as empowerment manifests itself. This will render many well intentioned policies or initiatives of little use, or even useless, and thus they must be reconsidered.

To this end, we recommend that efforts to reduce intimate partner violence be strengthened, taking into account the issue of gender inequality. It is not sufficient that social policy solely be designed to eliminate violence. With regard to microfinance, this study can hopefully add substance to existing efforts in government and civil society to design policies ensuring that the female micro-entrepreneur retains control of credit received as well as to provide services that contain or prevent intimate partner economic violence. These efforts already exist in some cases, but will benefit by documentation of the extent and effects of this phenomenon of violence. Such initiatives might also include training, community support groups and direct payments to suppliers including letters of guarantee, among others. Evidence of the effectiveness of such measures could be a topic of future research as well.

Furthermore, microfinance firms might provide credit services accompanied by an emphasis on the issue of gender and related effects. To accomplish this, finance personnel will need to be trained in issues of gender and intimate partner violence against women in order to assure that the credit issued will be used as it was intended, that it fulfills its function and that it does not result in a situation contrary to the well-being of the female

entrepreneur. In effect, microcredits in this setting that do not take into account or understand the dynamic of gender inequality in relationships can cause more harm than good. Other practical measures that might be promoted as a result of the findings in this study include reformed civil and criminal legislation in Latin American countries that would address intimate partner violence, and especially economic violence against women. Such legislation would strengthen women's ability to exercise their rights in the realms of family, property and employment law. We have identified that frequently female micro-entrepreneurs will not receive credit because they are unable to obtain the signature of their spouse or intimate partner; specific legislation could mitigate this problem by enabling business credit to the micro-entrepreneur alone in circumstances where it is justified.

Areas for future research include the extension of this study to the effect of economic violence against women in the more precarious and sensitive informal business sector, which represents one third or more of the GNP of many developing and emerging market countries, and which operates outside the protections of the law. Also, it would be worthwhile to engage in longitudinal or qualitative studies of the scenarios of domestic gender violence, both economic and otherwise. Finally, a wide multi-national study of this topic across Latin American and other emerging markets would be useful, in order to determine the influence of cultural and historical contexts necessary to refine our understanding of inequality and how it results in violence. Related to public policy, this study suggests that measures to promote the empowerment of female micro-entrepreneurs with the goal of reducing poverty involve a long process that is obstructed and weakened by the effects of intimate partner violence.

As stated at the beginning of this study, intimate partner violence against women is widespread across the world, making it a global phenomenon independent of governmental, social and economic systems. Serious and systematic study of intimate partner economic violence is particularly scarce, while at the same time such serious treatment is necessary for the phenomenon to be examined and discussed in those forums where positive change might be effected, such as legislative bodies and other branches of public authority, as well as micro-financing firms. If female entrepreneurs are necessary for the creation of sustainable wealth in a society, which evidence seems to support, it is our hope that this study might be of some positive use. And we hope that the findings and conclusions reported here might open a renewed debate among academia, financial service providers, micro-firms, civil society and the public sector, providing a conceptual framework and a starting point to design effective, integrated and inter-sectoral prevention efforts.

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