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USAID's Collective Action to Reduce Gender-Based Violence (CARE-GBV)

Foundational Elements for Gender-Based Violence Programming in Development

SECTION 3.5. SECTOR-SPECIFIC PROGRAM ELEMENTS

Addressing GBV through Economic Growth and Trade Programs

Analytical Services IV Indefinite Delivery Indefinite Quantity (IDIQ)
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ACRONYMS AND ABBREVIATIONS

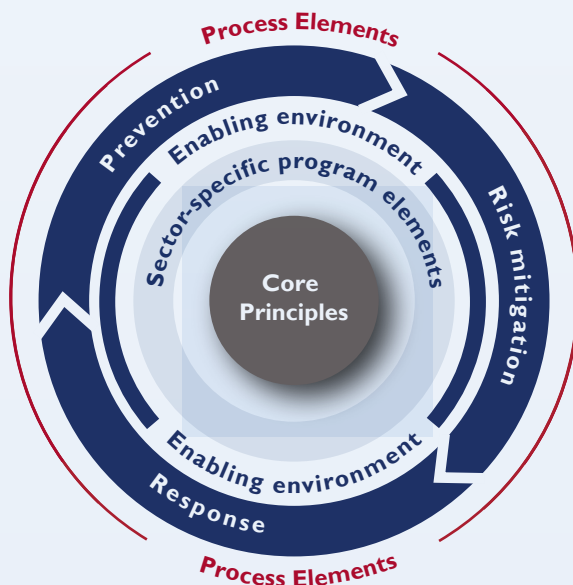
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|-----------------|---|
| CARE-GBV | Collective Action to Reduce Gender-Based Violence |
| GBV | Gender-based violence |
| FIDA | Federation of Women Lawyers in Lesotho |
| ICRW | International Center for Research on Women |
| IFC | International Finance Corporation |
| ILO | International Labour Organization |
| IPV | Intimate partner violence |
| SME | Small and medium enterprise |
| SOGIESC | Sexual orientation, gender identity, gender expression, and sex characteristics |
| USAID | United States Agency for International Development |
| WIEGO | Women in Informal Employment: Globalizing and Organizing |
| WRC | Worker's Rights Consortium |
| VAWG | Violence against women and girls |

Introduction

This brief describes why USAID’s economic growth and trade programs should address gender-based violence (GBV) and details specific strategies for doing so. Program examples are provided to illustrate how the strategies can be incorporated into economic growth and trade programs. Links to tools and resources are provided for additional information.

This brief is part of the *Foundational Elements for Gender-Based Violence Programming in Development*, which include core principles, program elements (prevention, risk mitigation, response, enabling environment), and process elements. Ideally, readers will familiarize themselves with these sections of the *Foundational Elements* before reading this brief. At a minimum, readers should be familiar with the following sections before reviewing this brief:

- Section 1.0. Introduction
- Section 3.2. Program Elements: Risk Mitigation
- Section 4.0. Process Elements:
 - Values, Organizational Culture, and Leadership (Program Example: A Framework for Safeguarding Program Participants)
 - Strategic Planning and Design (Gender Analysis and Referral Network Mapping)



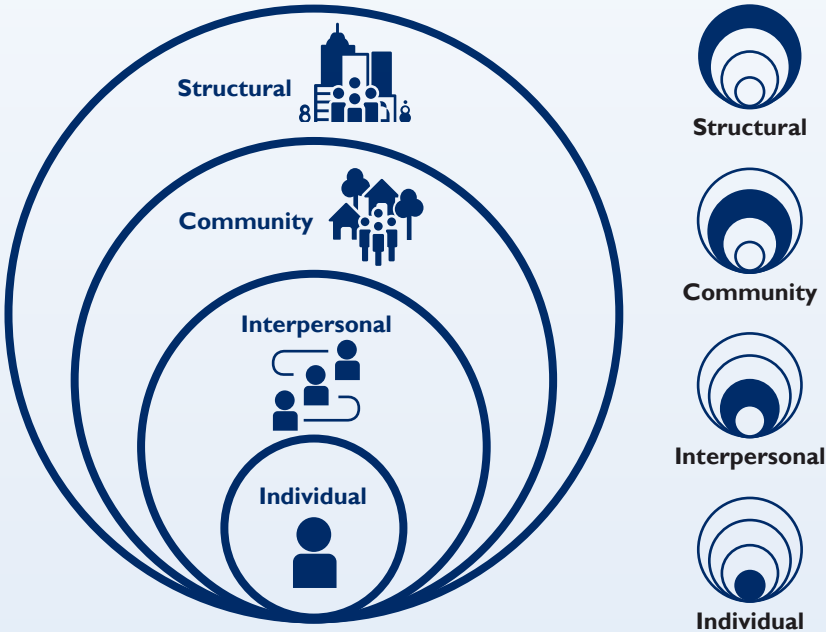
- Core Principles
- Program Elements
- Process Elements

Defining Key Terms

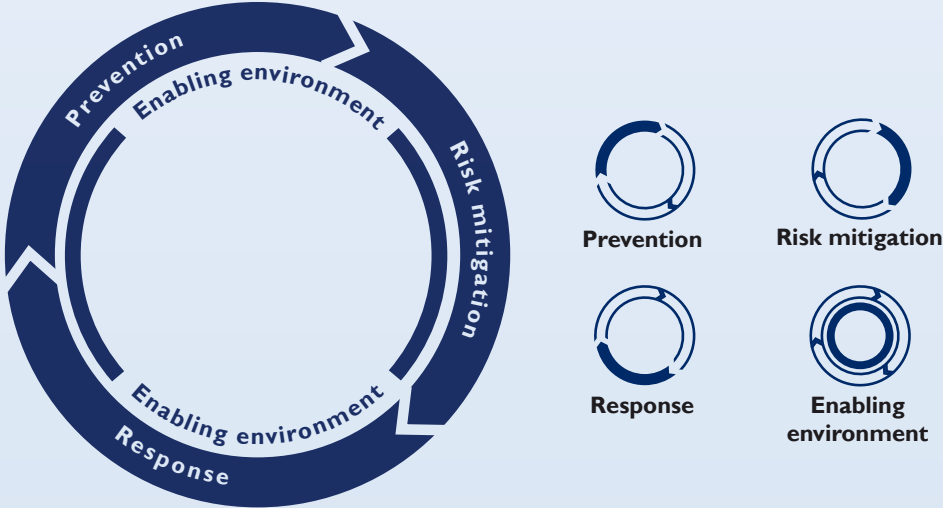
Women’s Economic Empowerment: “A woman is economically empowered when she has both the ability to succeed and advance economically and the power to make and act on economic decisions. To succeed and advance economically, women need the skills and resources to compete in markets, as well as fair and equal access to economic institutions. To have the power and agency to benefit from economic activities, women need to have the ability to make and act on decisions and control resources and profits.” (Golla and Malhotra 2018, 2)

Economic Violence: Economic violence spans the socio-ecological model from individual actions to systemic constraints aimed at curtailing economic agency. At the interpersonal level, economic abuse includes attempts to limit a person’s ability to earn, inherit, or exercise control over funds or property. At the broader structural and societal levels, economic violence can take the form of “limited access to funds and credit; controlled access to health care, employment, or education; discriminatory traditional laws on inheritance and property rights; and unequal remuneration for work.” (Fawole 2008, 1)

The strategies described in this brief are organized by levels of the socio-ecological model: individual, interpersonal, community, and structural. Effective GBV interventions typically include strategies that address multiple levels of the socio-ecological model.



Each strategy is also labeled as prevention, risk mitigation, response, or enabling environment.



Why Economic Growth and Trade Programming Should Address GBV

Poverty and GBV are mutually reinforcing.¹ Gender inequality, the underlying cause of GBV, is also a driver of poverty. Despite recent progress in alleviating poverty, it “still has a woman’s face” (UN 2020). Gender and social norms² underpinning gender inequality and GBV enable economic violence and limit the economic opportunities available to women, people of diverse sexual orientation, gender identity, gender expression, and sex characteristics (SOGIESC), and others who experience GBV. Economic empowerment programs, when coupled with activities to address harmful gender and social norms in families and communities, can decrease GBV (Fraser 2012). However, if gender norms are not addressed, these initiatives can have the unintended consequence of increasing risk of GBV for women who experience newfound economic independence and challenge gender roles (Neetu and Gammage 2017, ICRW 2019). For instance, in regions where gender norms dictate that men are the primary household breadwinners and decision-makers, they may not recognize the benefits of women’s incomes, which would contribute to marital tensions and intimate partner violence (IPV) (Raj et al. 2018). Accordingly, the most successful economic empowerment initiatives combine economic empowerment strategies with gender-transformative approaches that address power dynamics within the household and in the broader community (Kerr-Wilson et al. 2020, The Prevention Collaborative 2019).

GBV affects economic growth and trade programming across several areas:

Macro-economic policies are not gender neutral. Fiscal and monetary policies can undermine the economic security of women and people of diverse SOGIESC, indirectly exposing them to different forms of GBV by inhibiting access to economic opportunities (UN Women 2015b). For instance, a fiscal policy that reduces spending on public services (e.g., childcare) can increase demand for women’s unpaid labor, which is both a form and often a precursor to further economic abuse (e.g., limiting access to credit, household finance, etc.) (UN Women 2015b). Similarly, an increase in interest rates—an important monetary policy tool—can exacerbate existing gender inequalities in access to credit by making it more expensive (UN Women 2015b).

Economic Costs of GBV

Addressing GBV is essential to achieving sustainable economic growth and realizing the economic potential of women and other marginalized groups. Decreasing the gender gap in labor force market participation by 25 percent by 2025 could increase global GDP by \$5.3 trillion.

Reducing violence against women decreases both direct and indirect costs to the economy, such as medical and legal bills for survivors and lost productivity in the form of absenteeism, high turnover, and presenteeism. According to one estimate, workplaces with high rates of sexual harassment lost about \$2 billion in value due to reduced profitability and higher operating costs (ILO 2022, Au 2020).

¹ Gender inequality is not the only root cause of poverty. Other factors, such as political and environmental instability conditions, can also play an important role in perpetuating economic exploitation and exclusion.

² Social and gender norms shape barriers and opportunities for women’s access to and participation in economic activities. They dictate perceptions regarding what is appropriate work for women, who should be able to control household income, and who provides unpaid care labor (Passages 2021). For example, social attitudes regarding use of contraception and girls’ education prevent women and girls from acquiring skills required to enter the formal workforce and achieve economic independence—a critical factor in reducing the risk of GBV across a woman’s life span. See CARE-GBV’s *How-to Identify and Advance Equitable Social Norms* (CARE-GBV 2021).

For example, the global gender financial inclusion gap, set at 9 percent globally, limits women's ability to access and use financial services and products (Bull 2021, Demircuc-Kunt et al. 2018). One-third of all formal small and medium enterprises (SMEs) globally are women-owned and account for 30 percent of the credit gap in formal SMEs, with most constraints being faced at the start of the business cycle (IFC 2014). The gap is a result of both demand- and supply-side constraints, such as limited collateral, lack of social connections, absence of credit history, and lack of female representatives in financial institutions (USAID 2014).

Labor policies on non-discrimination, equal pay, and parental leave affect the labor force participation rate of women and other marginalized groups. The absence of these policies exacerbates economic exclusion and GBV by prohibiting women and other marginalized groups from working in certain jobs for moral or social reasons, or even from working at specific hours (World Bank 2018). For people of diverse SOGIESC, absence of non-discrimination policies can lead to discrimination in accessing employment opportunities and throughout the employment cycle (ILO 2015). Transgender people report being denied employment opportunities based on how they look or not having identity documents that match their gender expression, which drives them to seek other means of employment to support themselves, including sex work (ILO n.d.). Certain policies, such as job creation and job subsidy programs, that aim to promote employment of women in industries where they are underrepresented can unintentionally put women at risk of GBV in the workplace, if the risk is not explicitly assessed and mitigated. Norms-shifting interventions can reduce the risk of GBV for women who enter traditionally male-dominated sectors, such as energy and infrastructure, where they can be at a higher risk of harassment and exploitation from male colleagues and supervisors (Gennari et al. 2014). Concentration of women in paid and unpaid care work is a major underlying factor in women's low labor force participation; it is fueled by lack of affordable and quality child and elderly care facilities (USAID 2022).

Discriminatory gendered laws, often rooted in inequitable gender norms and practices, hamper the economic empowerment of women and other marginalized groups, and increase the risk of GBV. According to one estimate, on average, women globally enjoy just 75 percent of the same legal rights as men across a range of areas related to economic practices (World Bank 2021). These laws span a woman's life cycle, starting with constraints on their mobility and rights within marriage, such as legal provisions to obey the husband and rights as parents—for example, parental leave (World Bank 2021). Other legislative areas that affect the work lives of women include laws on ownership of assets, including the right to inheritance and to own property (World Bank 2021) (see Section 3.5. Sector-Specific Program Elements: Land and Property Rights) (Fawole 2008, 1).

Economic Violence and Trade Policy

Trade policy and practices can improve women's livelihoods opportunities and reduce the risk of economic violence by:

- Increasing women's wages and economic equality
- Creating better job opportunities
- Improving women's welfare

(World Bank and World Trade Organization 2022)

Unsafe and biased trade systems and processes, such as lack of access to credit and barriers to acquiring knowledge needed to establish businesses and engage in trade, put women at a disadvantage and can result in economic violence. Women-owned companies tend to be smaller in size than those owned by men, which can be one reason for higher export costs women traders face (WTO OMC 2007). Another reason is lack of access to legal and marketing information and distribution networks (USAID 2020). Unequal power dynamics between women traders, especially small-scale and informal business owners, and custom authorities undermine women's bargaining power and increases the risk of GBV. Specific challenges include bribery, unsafe border infrastructure that does not meet women traders' needs, and harassment by trade officials (USAID 2020).

In **workplaces and workspaces**, GBV—most commonly in the form of sexual harassment and exploitation—can cause long-term physical, emotional, and economic harm to workers (CWEEE 2020). Most sexual harassment survivors are women (Hersch 2015). However, other marginalized populations, particularly people with diverse SOGIESC, persons with disabilities, migrant workers, and workers from ethnic minorities also disproportionately experience sexual harassment and abuse in the workplace. Men can also face sexual harassment in the workplace, particularly men who are sexual and racial minorities (ILO 2015). Sexual harassment and abuse in the workplace undermine economic growth by increasing employee turnover, reducing productivity, and augmenting legal costs, among other reasons. For more on USAID's commitments to preventing sexual exploitation and abuse, see Section 4.0. Process Elements: Values, Organizational Culture, and Leadership. Promoting gender equality and equal access to employment and professional growth opportunities is a key factor in mitigating economic, psychological, and other forms of GBV in the workplace. Social and gender norms often act as impediments to women seeking employment and can play a defining role in career opportunities available to different groups. Women frequently face challenges in accessing the same professional growth and mentoring opportunities as men, including time constraints for women (Neal, Boatman, and Miller 2013). People of diverse SOGIESC face unique constraints in progressing professionally due to homophobic beliefs and policies, including being denied promotions and being excluded from workplace events (UCLA School of Law 2021). The workplace can also be a crucial point of entry to identify and start to address GBV workers experience at home and in the community.

Finally, increased rates of **employment in the informal sector** place women at risk of GBV. The majority of the world's workers are informally employed (WIEGO and ILO n.d.). While more men are employed in the informal sector globally, more women are employed in the informal sector in low-income countries (WIEGO n.d.). Women are more vulnerable to all forms of GBV in the informal economy due to both gender inequality and insecure working conditions (WIEGO 2018). For instance, female street vendors are more likely to face physical and economic violence in the form of evictions from urban spaces by the state, while home-based workers are more likely to experience harassment from intimate partners and other powerholders (e.g., landlords, financial institutions, contactors, etc.) (WIEGO 2018).

Given the many ways in which GBV negatively affects economic growth and trade outcomes, addressing GBV through economic growth and trade programming can improve economic outcomes at the individual, community, and structural levels. In addition, addressing GBV in economic growth and trade can lead to improved outcomes in other sectors such as education and health (see Section 3.5. Sector-Specific Program Elements: Global Health; Education; Agriculture Programs) (Fawole 2008, 1).

How Economic Growth and Trade Programming Can Address GBV

USAID's *Economic Growth Policy* recognizes the social and legal barriers to women's economic participation and prioritizes women's economic empowerment as a vehicle for wider economic growth and prosperity (USAID n.d. a). USAID also requires the use of monitoring, evaluation, and learning indicators related to women's empowerment for all economic growth programming. To complement these resources, the below strategies provide suggested efforts to address GBV in economic growth and trade programming. For more information, see USAID's *Toolkit for Integrating GBV Prevention and Response into Economic Growth Projects* (USAID 2015). Strategies to address GBV must be informed by the local context, including laws and policies, political will, gender norms, and existing programming and local movements.

Strategy #1: Include gender-transformative components in economic empowerment programming



Program elements:
prevention



Levels of socio-ecological model:
individual, interpersonal, community,
structural

Research has widely established that economic empowerment interventions with a gender-transformative component that addresses power imbalances and discriminatory gender norms are more likely to reduce GBV against women and girls (Kerr-Wilson et al. 2020). Combining economic empowerment approaches with social change work by engaging couples and small groups of men and women in livelihoods activities can initiate critical reflections on gender roles and power imbalances that foster change at the individual, interpersonal, and community levels (Jewkes et al. 2020, Subhiya et al. 2020, What Works to Prevent Violence n.d.). Allowing for adequate time for change to take place, drawing on practice-based experiences in designing programs, and building off theories of gender and power are critical for success of economic empowerment and GBV reduction efforts (Kerr-Wilson et al. 2020). Engaging men and working with male allies in these interventions is important to spur discussions on changing gender roles, create awareness of sharing the care burden, and promote acceptance of women's economic autonomy. Where possible, adopt a whole-systems approach—partner with organizations at different levels in the economic ecosystem and pilot gender-transformative interventions across the socio-ecological model (IRH 2021). For example, “cash plus” programs that combine cash transfers with life skills and livelihoods training and referrals for GBV services have wide-ranging positive impacts, including promoting household resilience and reducing negative coping strategies (Tirivayi, Waidler, and Otchere 2012).

Strategy #2: Advance the participation and representation of women in business and industry institutions



Program elements:
prevention, risk mitigation



Levels of socio-ecological model:
individual, community

Engaging women in business and industry associations and chambers of commerce is a critical entry point for identifying drivers of economic violence and barriers to women's businesses, as well as the financial and entrepreneurial needs of businesses run by women and people of diverse SOGIESC. Increasing representation can ensure that the voices of survivors are heard, and action is taken to prevent future violence and re-victimization. Other measures to promote participation of women and marginalized groups include creating spaces for women to voice their opinions, learn from each other, develop partnerships, mentor each other, and promote their participation in trade unions and collectives (USAID 2014). Help women organize in different forms, such as through cooperatives and trade associations, to take initiatives to scale.

Strategy #3: Require zero tolerance of GBV in the workplace



Program elements:
prevention, risk mitigation,
response



Levels of socio-ecological model:
structural

An organization's commitment to addressing GBV in its workplace cannot be successful without its leadership being fully committed to this goal. Every partner organization working on economic empowerment programming must be required to fulfill the following commitments to addressing GBV in its workplace:

- Institute a policy addressing GBV in the workplace compiled in consultation with those who are most likely to be targets of violence—women, people of diverse SOGIESC, and others with intersecting vulnerabilities, such as differently abled employees. A policy should also articulate strategies to address perpetration of GBV outside the workplace by individuals from within workforce. This can include perpetrators of IPV and domestic violence and those involved in other illegal forms of GBV, such as child marriage (Georgia 2015). Adhere to the guidelines shared in USAID ADS 205, including keeping track of and reporting unintended gender-related consequences.
- Integrate strategies to address GBV with the human resource office and have mechanisms in place to deal with cases of GBV in a survivor-centered manner (see Section 3.5. Sector-Specific Program Elements: Core Principle: Survivor-Centered).
- Ensure safety of women and other marginalized groups within all areas associated with the workplace, such as sleeping quarters, restrooms, and childcare facilities.

- Design and implement interventions that incentivize the private sector to address and integrate gender and GBV concerns across their business model. For example, the Global Food 50/50 initiative monitors and reports on the gender-related policies and practices of more than 200 organizations in global health space, spurring conversations and action in the field.
- Work with male allies to promote norms change within the organization. For instance, senior male leadership can take parental leave to set an example for other employees. For more information, see Section 4.0. Process Elements: Values, Organizational Culture, and Leadership.

Strategy #4: Integrate GBV risk-mitigation strategies in the design and implementation of economic empowerment projects



Program elements:
risk mitigation



Levels of socio-ecological model:
individual, interpersonal, community,
structural

Integrating risk-mitigation strategies can reduce the risk of GBV that occurs as an unintentional impact of the project. Risk mitigation is critical to upholding the principle of do no harm. This is particularly important for economic empowerment interventions, which can sometimes unintentionally increase the risk of GBV. Potential risk-mitigation strategies that can be employed in economic growth programming include (Gennari et al. 2014; Gennari, Arango, and Hidalgo 2015):

- Include women in supervisory roles, if possible, and encourage peer-to-peer sharing and mentoring. In designing interventions such as cash-for-work programs, consult women and ask them to identify tasks they are comfortable taking on (Meissner 2011).
- Employ safe methods of transferring cash and in-kind goods, and completing payments. The safest method of transferring cash to program participants can vary based on the location, context, and individual circumstances (Gennari et al. 2014). Work with banks to design solutions that protect survivors and those at risk of physical and economic violence, and use mobile money and other technology-based banking options, where possible (Gennari, Arango, and Hidalgo 2015).
- Institute codes of conduct that prohibit sexual exploitation and abuse of program participants, and ensure that all staff is well versed in these guidelines.
- Ensure safety in the workplace and during passage to and from the workplace. Private-sector partners should be encouraged to provide safe transportation for at-risk groups, if possible.
- Understand and address the social norms that define expectations around women's use of technology, ownership of assets, and perceptions as financial actors to ensure there is no increased GBV risk from program activities that expand women's use of technology or ownership of assets.

Strategy #5: Prioritize the needs of marginalized and at-risk populations, especially during times of social and economic instability



Program elements:
risk mitigation



Levels of socio-ecological model:
individual, interpersonal, community,
structural

The caregiving responsibilities of women, especially those from the most economically disadvantaged backgrounds, can inhibit their ability to engage in income-generating activities, further increasing their dependency on others and the risk of GBV. During the COVID-19 pandemic, women have often been the primary caregivers of those who became ill and were at a higher risk of contracting the virus. Employing the below measures can make economic empowerment programming a protective force against GBV triggered by socioeconomic stressors (adapted from USAID 2015) (Kellum et al. 2021).

- Provide alternate childcare facilities for all workers, especially frontline workers. Facilitate access to time-saving technologies, particularly for women engaged in certain industries, such as farming (USAID 2014).
- Promote health literacy and sharing of caregiving responsibilities through social norms campaigns and initiatives, such as stronger parental leave policies.
- Prioritize the enrolment of and pay-outs for at-risk groups, such as migrant workers returning home due to COVID-19 or workers displaced or stranded due to the pandemic.
- Promote understanding of the impact of climate change on women's economic opportunities and GBV, and provide support through health care and medical insurance. Expand eligibility criteria for different public services, including support for businesses and unemployment during protracted emergencies and crises.

The COVID-19 pandemic also magnified the disproportionate impact of economic shocks on those who lack access to digital infrastructure and digital skills. Individuals who could perform their jobs remotely with the help of digital technologies enjoyed greater economic security throughout the pandemic. Promoting access to digital infrastructure and enhancing digital literacy for the most marginalized groups can be a protective force against economic exclusion of the most marginalized men and women (Kellum et al. 2021). Initiatives aimed at promoting digital access must also guide individuals on how to protect themselves from technology-facilitated gender-based violence (see Section 3.5. Sector-Specific Program Elements: Technology) (Kellum et al. 2021).

Strategy #6: Facilitate access to national identity and other legal documents to enable access to services and employment and help businesses attain formal status



Program elements:
risk mitigation



Levels of socio-ecological model:
individual, structural

Many women-led initiatives are informal and need support in acquiring the proper documentation to grow and acquire legal status. Documentation can be personal identity cards and birth certificates, marriage and divorce certificates, or documents pertaining to property ownership or business processes, such as registration or licenses. Having the right documentation can help prevent economic violence by making it harder to deny access to services. In addition to access to health and educational services, the documents are often a prerequisite for owning property, filing police reports, and opening a bank account—all of which can be crucial when leaving an abusive situation and offer protection against GBV (Gennari et al. 2014). For transgender people, having the opportunity to self-select their gender in documentation and onboarding processes helps create workplaces that are trans-inclusive, thus mitigating against workplace harassment or bullying (Thoroughgood, Sawyer, and Webster 2020). Recognizing that not all small-business owners and workers have a path to national identification documents, take measures to protect them from workplace GBV. Work with local women’s rights organizations and other local groups engaged in human rights to extend protections to these individuals. See Section 3.4. Program Elements: Enabling Environment: Invest in Women’s Rights Organizations.

Strategy #7: Facilitate access to finance to mitigate the risk of GBV



Program elements:
risk mitigation



Levels of socio-ecological model:
individual, interpersonal

Financial institutions and policies tend to be heavily male-dominated and geared toward male customers. This can unintentionally lead to economic violence against women and other marginalized groups by making it harder for them to access financial resources. Improving access to capital for women and other marginalized groups should be facilitated across the business lifecycle. Further, access to finance should be combined with non-traditional approaches, in addition to microfinance, and facilitate all types of ventures, including informal initiatives and women-owned SMEs. Efforts to facilitate access to finance should be customized to a woman’s socioeconomic status, geographic location, and entrepreneurial needs, and address systemic challenges. Measures to facilitate access to finance include (USAID 2014):

- Hiring and promoting more female representatives in banks and other financial institutions
- Relaxing requirements for collateral for borrowers and entrepreneurs who are women and people of diverse SOGIESC, and diversifying the range of assets that can be accepted as collateral

- Providing training to loan officers to help women with loan applications
- Making financial institutions more accessible to women through women-friendly infrastructure
- Designing innovative products that meet the needs of specific groups, such as loans with insurance features built into them, and combining financial products with other skill-building products, such as training and business planning
- Partnering with women’s right organizations and other local groups working on human rights to reach marginalized groups, such as those without access to formal documentation and migrant workers, and enhance their access to financial resources

Strategy #8: Support the establishment of “women’s window” operations and specialized agencies to respond to women’s financial, technological, and entrepreneurship business needs



Program elements:
response



Levels of socio-ecological model:
individual

Facilitate women’s access to financial and business advice by setting up “women’s windows” within existing economic and trade-related institutions (Gminder 2003). These windows operate as one-stop shops for women who need help fulfilling business and entrepreneurial needs and can guide women on processes such as business registration, certifications, and business licenses, among others. The staff who run these windows should be trained to help women in a safe and confidential manner, in accordance with survivor-centered practices, and be prepared to provide referrals to GBV services (Gennari, Arango, and Hidalgo 2015). Where possible, support the establishment and growth of specialized agencies that promote women’s business needs. For example, the Grameen Bank in Bangladesh (Jansen and Pippard 1008) provides micro-lending to overcome traditional barriers and assist women living in poverty to earn an income and participate in the local economy.

Strategy #9: Partner with the private sector to address GBV risks in global and local value chains



Program elements:
risk mitigation



Levels of socio-ecological model:
structural

Addressing power imbalances within the value chain by dismantling monopolistic structures and increasing women's productivity and bargaining power is key to reducing the risk of GBV (USAID 2014). Ideally, organizations should adopt a holistic approach to addressing GBV, with designated responsibilities and accountability for each level in the supply chain. Some measures that can reduce the risk of GBV along value chains include (adapted from USAID 2014):

- Conducting a GBV risk assessment to identify risk factors for GBV along the value chain with both public and private partners; these assessments should consider gender-specific health and occupational safety risks (see Section 3.5. Sector-Specific Program Elements: Risk Mitigation)
- Providing opportunities for women, people of diverse SOGIESC, and other groups to improve access to diversified livelihoods, finance, employment, and market access
- Partnering with global organizations to promote multilateral initiatives, and implement ethical and responsible business practices set forth in instruments such as UN Women and UN *Global Compact's Women's Empowerment Principles* (WEPS n.d.), and prioritize work with corporate partners who address GBV through their corporate social responsibility portfolio

See USAID's *Private Sector Engagement Policy* for more information (USAID n.d. b).

Strategy #10: Facilitate enrollment of survivors of GBV in social protection programs and their participation in social enterprise initiatives



Program elements:
response



Levels of socio-ecological model:
individual

Social protection programs can reduce risk and prevalence of GBV, depending on program modalities and distribution mechanisms. Research suggests cash transfers can reduce physical and IPV by (1) promoting emotional and economic well-being, and (2) shifting power within relationships, thus alleviating intra-household conflict over limited resources (Buller et al. 2018). Initiatives should partner with local GBV services providers, women's rights organizations, and other local groups that work on GBV and human rights to emphasize enrollment of survivors of GBV in social protection programs (World Bank 2021) and social enterprise initiatives (see Section 3.4. Program Elements: Enabling Environment: Invest in Women's Rights Organizations). The safety and confidentiality of survivors must be prioritized throughout the enrollment process and access to services from social protection programs and social enterprise initiatives (see Section 1.0. Core Principles: Survivor-Centered and Do No Harm). It is important to support initiatives that bring survivors together in a safe manner for peer-to-peer support and solidarity groups, such as friendship circles.

Strategy #1: Amend discriminatory laws and promote policies against economic and other forms of GBV



Program elements:
enabling environment



Levels of socio-ecological model:
structural

Establishing legal protections for gender equality and against GBV can promote economic empowerment and lead to greater economic resilience and growth, as well as higher incomes (World Bank 2021). Research suggests that in countries with more inclusive laws, people of diverse SOGIESC experience lower rates of GBV in the workplace (ILO 2015). Supporting civil society to advocate for legal and policy changes that give marginalized populations increased power and control over their assets can reduce the risk of GBV. In addition, programs should support civil society to monitor the negative unintended impacts of laws. For example, the extension of equal inheritance rights to daughters in one Indian state was linked to a rise in female feticide and higher rates of suicide spurred by marital difficulties (Anderson and Genicot 2015; Bhalotra, Brulé, and Roy 2020; Rosenblum 2015; and Roy 2015) (see Section 3.5. Sector-Specific Program Elements: Land and Property Rights). State actors should be engaged to recognize and take preemptive action against unintended consequences (see Section 3.5. Sector-Specific Program Elements: Democracy, Human Rights, and Governance).

Strategy #2: Support the implementation of universal pension plans



Program elements:
enabling environment



Levels of socio-ecological model:
structural

Globally, there is a gender imbalance in accessing payroll state pension plans. A very small percentage of women draw a pension compared to men, despite women living longer than men (UN Women 2015a). A lifetime of economic instability and involvement in unpaid care work prevents women from contributing to and registering for a pension plan (UN Women 2015a). They often depend on their husbands' pensions and must make these benefits stretch over a longer period of time (VAWG 2016). A stable source of income through a pension plan can add protection against GBV, especially for elderly women and widows. Universal pension plans financed from general taxation, instead of payroll taxes, can reduce risk of economic, physical, and sexual violence against older women, while also acknowledging their services as unpaid caregivers over their lifetime (Gennari et al. 2014). The plans should also include those employed in the informal sector.

Strategy #13: Promote acceptance of a hybrid economic model and a comprehensive policy framework that caters to the needs of informal sector workers



Program elements:
enabling environment



Levels of socio-ecological model:
structural

A hybrid economic model recognizes the rights of smaller economic players to thrive alongside larger economic entities, and acknowledges their contributions to sustainable development and economic growth (WTO OMC 2017). According to the World Trade Organization, SMEs “represent over 90 per cent of the business population, 60–70 percent of employment and 55 percent of GDP in developed economies. SMEs, therefore, do not just significantly contribute to the economy—they *are* the economy” (Arnold 2019, 1). While greater regulation does not necessarily result in a violence-free environment for informal sector workers, in most countries, the current regulatory system is biased against informal sector workers, which increases their economic abuse and exploitation (WTO OMC 2017). A policy framework that aims to reduce the incidence of economic, physical, and sexual violence against informal sector workers should include four main pillars (adapted from Chen 2012) (WTO OMC 2017):

- Creating more jobs through labor-intensive growth
- Registering and regulating informal jobs, such as domestic work
- Extending legal and social protections (e.g., social security) to informal sector workforce, such as seasonal migrant workers and those without formal work authorization in the host country
- Enhancing productivity and income of informal sector enterprises and workers through measures such as improved market access and removal of institutional bias against informal enterprises

Strategy #14: Advocate for gender-aware trade policies to address barriers to women’s participation



Program elements:
prevention, enabling environment



Levels of socio-ecological model:
structural

Key components of a gender-aware trade policy include trade finance and facilitation efforts aimed specifically at enhancing access for women and people of diverse SOGIESC to trade opportunities, and creating more gender-equal trade and customs authorities. Key trade-facilitation measures include greater cooperation between customs and other trade authorities on compliance issues, and quicker release and clearance of goods (WTO OMC 2017). Measures such as “one-window” clearance for specific groups and development and dissemination of clear guidelines for women traders who may otherwise struggle to find this information can be a crucial boost for their SMEs (WTO OMC 2017). Increasing the number of women employed by customs through measures such as anonymizing job applications and reviewing promotion criteria can create more gender-equal authorities and reduce the risk of GBV (USAID 2020). Providing gender equality and GBV training to staff of customs and trade authorities can be a helpful strategy in raising awareness (USAID 2020).

Program Examples

Example #1: Garment Worker Program to Combat GBV (Butler 2021)

In Lesotho, USAID partnered with the Solidarity Center, Worker's Rights Consortium (WRC), the Federation of Women Lawyers, the Independent Democratic Union of Lesotho, the National Clothing Textile and Allied Workers Union, and other local and international NGOs to launch a program addressing GBV in four Lesotho garment factories. The program established an independent, nonprofit entity—Worker's Rights Watch—to investigate complaints of harassment and abuse at factories producing textiles for global brands, such as Levi Strauss, The Children's Place, and Kontoor. The program was born out of a survey WRC carried out in three Nien Hsing factories in 2019, which revealed that two-thirds of factory

workers had experienced GBV or knew colleagues who had been harassed or abused. The program, led by workers' and women's rights groups, launched a legally binding agreement to address GBV in the factories. Worker's Rights Watch investigated factory workers' complaints and recommended remedies in line with the violations of the code of conduct set forward in the agreement. A toll-free hotline provided counseling and advised workers on their rights and remedies. The program also included education and awareness-raising measures informing workers about their rights through social media campaigns, training videos, and media coverage aimed at helping survivors and encouraging them to come forward.

Example #2: SaFal (Sustainable Agriculture, Food Security and Linkages) Program (Solidaridad 2021)

Most of the milk farmers in Bangladesh are women, producing about 90 percent of Bangladesh's milk. Dairy farming is their primary source of income, but many fail to generate a substantive profit, because the milk is sold informally. Women farmers hand it over to a male family member partner who takes it to the market and sells it, collecting money on behalf of the women. Social norms inhibit women's mobility and access to markets and the money paid to male family members for the milk women farmers produced. USAID partner Solidaridad sought to address this problem through the launch of an app called Inclusion Through Integration or i2i. The app

collects data on the quality and quantity of milk sold in the market and the prevailing sales price from local milk collection centers. The milk collection centers use the app to directly transfer money to the farmers' mobile money wallets. This is supplemented with an Interactive Voice Response System, which sends texts and voice messages to women farmers with information on cattle management and improving farming practices. The program also runs community awareness-raising campaigns that address issues such as women's empowerment and financial management through trained community mobilizers.

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The goal of the Collective Action to Reduce Gender-Based Violence (CARE-GBV) activity is to strengthen USAID's collective prevention and response, or “collective action” in gender-based violence (GBV) development programming across USAID. For more information about CARE-GBV, click [here](#).

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