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Timeline

2010-2012

Sample Size

903 women in 48 Village Savings and Loans Associations

Research Implemented by IPA

Yes

The Impact of Gender Dialogue and Access to Savings and Loans on Intimate Partner Violence in Côte d'Ivoire

Abstract

Intimate partner violence is a pervasive health and human rights concern, but relatively little is known about how to reduce gender-based violence in conflict-affected settings. In Côte d'Ivoire, researchers evaluated the impact of an economic empowerment and gender dialogue program on domestic violence and gender norms. They found that adding the gender dialogue component, in which men and women discussed household dynamics, to a savings and loan program for women was more effective than the savings program alone at reducing intimate partner violence.

Policy Issue

In conflict-affected settings, intimate partner violence is likely the most common type of violence experienced by women.^[1] In fact, gender-based violence appears to increase in areas affected by political conflict.^[2] Economic empowerment programs—often in the form of increasing access to savings and loans products—have attempted to address women's financial dependence on men, since this contributes to household power dynamics that can foster intimate partner violence. However, these financial programs often fail to address the harmful gender norms that also make gender-based violence possible. Further, as women become more financially independent through increased savings and access to credit, their risk of being exposed to intimate partner violence may increase.^[3]

Emerging research suggests that programs focused on challenging gender biases directly, including through engaging men, may be effective at reducing violence against women.^[4] This study provides new evidence about the efficacy of combining access to group-based savings and loans associations with discussions about gender dynamics on women's experiences of intimate partner violence in a conflict-affected setting.

Context of the Evaluation

The West African country of Côte d'Ivoire experienced several years of relative stability following the end of its civil war in 2007. This peace was interrupted by months of violence following the presidential election in late 2010. Recent research underscores the scope of gender-based violence in Côte d'Ivoire: 47 percent of women report experiencing intimate partner violence in their lifetime.^[5] Before the study, around 15 percent of couples who participated in the research reported physical partner violence in the past year, and around 30 percent of women reported being forced to hand over their earnings to their partner or having their partner withhold money for household necessities.

The International Rescue Committee (IRC) runs VSLAs in conflict-affected communities in Côte d'Ivoire. VSLAs allow people to save their money and access loans without facing the barriers to entry of formal financial institutions. Members contribute weekly to a shared fund from which they can also borrow at modest interest rates. At an agreed-upon payout date, members received their savings back, plus a percentage return on their savings.

Details of the Intervention

Innovations for Poverty Action worked with researchers to conduct a randomized evaluation to investigate the incremental impact of gender dialogue groups and savings and loans associations versus savings and loans association alone on physical and/or sexual intimate partner violence. Researchers selected 24 rural villages in two regions of Côte d'Ivoire. Women in the selected villages formed a total of 48 Village Savings and Loans Associations (VSLAs), each comprised of 15-30 members. In a public lottery, VSLAs were randomly assigned to one of two groups:

VSLA only. The IRC provided training and basic materials to get the VSLAs started, after which the members themselves managed the groups with occasional support from IRC staff. VSLAs met every week.

VSLA and gender dialogue group. Members of the VSLAs in this group were invited to attend eight two-hour sessions conducted over four months. Each session engaged women and their male partners in dialogue and group learning activities about household and relationship dynamics, encouraging them to reflect on the characteristics of a successful household. Topics included financial planning, communication and negotiation skills, power dynamics, and decision-making. Two IRC

field agents—one male and one female—led each session.

Results and Policy Lessons

Participants in the VSLA and gender dialogue group reported reductions in physical intimate partner violence and economic abuse, as well as improvements in gender based attitudes. Participation in VSLAs alone appeared not to reduce the likelihood of violence or improve gender norms.

Physical, sexual, and emotional intimate partner violence: Among women who attended at least three-quarters of the gender dialogue sessions with their partner, 7.5 percent reported physical intimate partner violence in the past year, compared to 14.8 percent of women in the VSLA only group. Neither group experienced significant changes in the likelihood that they would experience sexual or emotional violence from an intimate partner.

Economic abuse: Gender dialogue groups reduced reports of economic abuse (men withholding money from women or taking women's wages) by 13 percentage points. At the end of the study, 21.5 percent of women in the gender dialogue groups reported economic abuse occurring in the past year, compared to 34.6 percent of women in the VSLA only group. Interviews with men suggested that they were shifting towards favoring a shared decision-making process and greater cooperation in household financial decisions.

Gender norms: Among both women who attended the gender dialogue groups as well as those who were in the savings only group, acceptance of wife beating was significantly reduced, while attitudes towards a woman's ability to refuse sex with her husband did not change.

Taken together, these results suggest that adding programs to financial interventions that directly engage both men and women on issues of gender norms may be a promising approach to empowering women and reducing intimate partner violence in conflict-affected settings.

For more information on the study, see also the [IRC research brief](#).

Sources

[1] International Rescue Committee: *Let me not die before my time: domestic violence in West Africa*. New York, NY: IRC; 2012.

[2] Annan J, & Brier M. (2010). The risk of return: intimate partner violence in Northern Uganda's armed conflict. *Soc Sci Med*, 70, 152-159; Gupta J, Acevedo-Garcia D, Hemenway D, Decker MR, Raj A, & Silverman JG. (2009). Premigration exposure to political violence and perpetration of intimate partner violence among immigrant men in Boston. *AJPH*, 99(3),

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