

The prevalence of economic abuse and its impact on women's lives in northwest Tanzania: Baseline data from the MAISHA study

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Background and context

MAISHA is an adaptation of the IMAGE trial in South Africa

A cluster-randomised controlled trial to assess the impact of a combined microfinance and participatory gender training or participatory gender training alone for women on participants' experience of physical and/or sexual violence, as well as other gender-empowerment, economic, and health related outcomes



Methods and procedures

In-depth
qualitative study

Integrated process
evaluation

Cluster RCTs

Component A

Component B

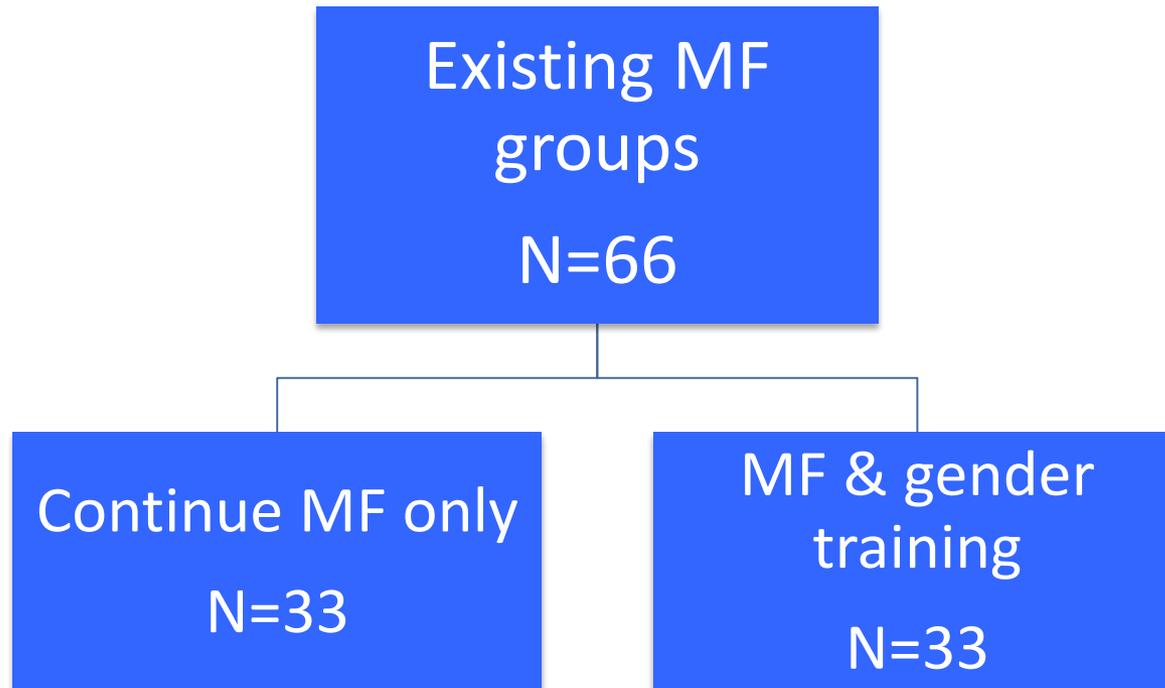
Full economic
costing

Male qualitative
study



Design – Component A

Is group-based microfinance combined with a participatory gender training curriculum, delivered to women, effective in reducing their experience of IPV?



Microfinance loan scheme

- ◆ Provided by the Bangladesh Rural Advancement Committee (BRAC Tanzania)
- ◆ Group-based loans to groups of 10-30 women, meeting weekly to repay their loans
- ◆ 66 groups out of 110 groups in Mwanza were recruited



Methods and procedures

- Quantitative
 - 1049 women aged 20-50 enrolled in the study
 - 1021 women interviewed at baseline
 - Follow-up survey after 24 months has commenced
- Qualitative/Anthropological study
 - 95 women are participating in the qualitative component of the study
 - 9 FGDs (n=74) and 18 IDIs (n=18) were conducted among women in microfinance groups at baseline
 - Follow-up with same women immediately post-intervention and 24 months post-intervention



Findings

Economic violence measured with the following questions

- Thinking about your (current or most recent/past) partner, would you say it is generally true that he:
 - Refuses to give you enough money for household expenses, even when he has money for other things?
 - Takes money that you have earned away from you
 - Makes important financial decisions without consulting you



Findings

Prevalence of economic abuse among ever-partnered women (n=1021)	Ever n (%)	Previous 12 months n (%)
Overall	479 (47)	343 (34)
Partner:		
Refuses to give enough money for the household expenses, even when he has money for other things	308 (30)	215 (21)
Takes money the woman has earned away from her	138 (14)	68 (7)
Makes important financial decisions without consulting the woman	409 (40)	287 (28)



Intersection with other Violence

Other Violence	No.	Experienced economic abuse in the past 12 months
Total	1022	344 (34%)
Experienced physical abuse in the past 12		
Yes	194	130 (67%)
No	828	214 (26%)
Experienced sexual abuse in the past 12 months		
Yes	171	125 (73%)
No	851	219 (26%)



Economic violence and microfinance

- The relation between microfinance and women's empowerment is complex
- 'Providing credit to women does not guarantee their control over its use, and the pressure to pay back loans can add to the already heavy burden of responsibilities borne by poor women' (Kim et al 2007)
- Different evidence suggests that microfinance can either enhance or decrease autonomy for women



Perspectives from Maisha

- Taking a political economy approach to intimate partner violence reveals the links between poverty, identity, and power as well as historical contingencies
 - Past experiences
 - Present lives
 - Future aspirations



Past Experiences

- Unable to continue in schooling due to poverty, early pregnancy, being forced to work or marry
 - *“...my father agreed; he paid the fine about twenty thousand shillings; in the past twenty thousand shillings was a lot of money, he gave those elders, they bought liquor, they drank and they enjoyed very much. In escorting him, I went with him outright, I didn’t return to our home” (IDI-500028-00005-00066)*



Present Lives

- Women are able to contribute financially to the household, facilitated by microfinance loans, which enable them to generate income through small businesses
- Loans are also used to pay school fees, building a house or essential as a stop gap
 - *"I see that it [the loan] is good because it is helping, for example if the children have not gone to school they will go, I will remain with the capital, that little capital will be producing, I will be repaying while the children are going to school, they will continue studying, they will be eating"* (IDI 500028-00005-00066)



...cont

- Many women are have become the main or sole contributors to the household expenses
 - “...he just helps me maybe with food, small needs. If I have my loan I tell him, he sends me money if he has it” (IDI-500028-00005-00066)
 - “He helps me depending on what he gets...He doesn’t have a particular period that maybe every month; he can give you today, or after two, three days. There can come a time when he gets stuck” (IDI-500031-00063-00081)



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- For some women, however, men continue to control
 - *“he is not very fierce, nor even very kind, he is in between... why I like him is that he usually allows me to go to do my work, he allows me to do to my business, he doesn’t prevent me like other women are prevented” (IDI- 500028-00051-00059)*
 - *“...you may fail to attain development because a person is jealous therefore when you go out for the work he think you’re going to see other men, he beats you, you get sick, you stay inside, this means he hinders your development” (IDI-50003-00065-00061)*



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- Women feel anger about the economic abuse but they also feel they have little choice but to tolerate it because of concern for their children's welfare
 - *"I mean they live like that but only that she tolerates because she has children through him, what would she do?"* (FGD-500028-00083)



Future aspirations

- Despite the difficulties of their past and present lives women have aspirations for the future
 - *“during my childhood and my present condition, my goals, all my dreams, had extinguished, this life that I have, this was not my choice. But I have a hope that if God will continue giving life, and that I continue to be in this world, there is a day when my goals can be fulfilled” (IDI-500028-00036-00055)*
- Women’s aspirations focused on financial independence and acquisition of assets
 - *My target is that I should have my own house, I should build a house for my children because even myself am getting old (IDI-500031-00063-00081)*



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- Women's future aspirations are tied up with their access to loans. With the hope that they can be self-sufficient and independent from violent relationships
 - *I have loan of 400,000 and my business is doing well, but I am thinking of taking one million shillings in the future and add it to my business and my life will improve...When this man [of mine] hears that I have a house and people renting there, that I have a small shop, do you think he will continue cheating on me? He will keep on begging me so that we can continue living together and have good life (FGD-500028-00021)*
 - *Women have decided to join groups, and we think that we getting stronger, we are not weak. You wake in the morning and know that you will eat and you know what you can do for your children today, ... and these loans our lives will continue to go forward and we will forget violence from these men. We will welcome and laugh with them and give them food. (FGD-500028-00007)*



(Very Early) Conclusions

- These women suffer high levels of economic abuse, which is associated with high levels IPV
- Women's narratives reveal that economic dependence for women starts in their early years
- Qualitative research verifies that the main identifiers of economic abuse are
 - Refuses to give enough money for the household expenses, even when he has money for other things
- Their own narratives reveal a both complexity of the effects of microfinance loans on their lives
- With high levels of IPV it is questionable whether this is a form of economic empowerment
- However, in circumstances of limited choice loans do provide women with hope for future aspirations of economic independence and prevention of violence



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GBV METHODS SHORT COURSE

Applications open

Researching Gender-Based Violence: Methods and Meaning

Applicable to: Individuals who will conduct or commission research on gender based violence

Location: Gender Violence & Health Centre,
London School of Hygiene & Tropical Medicine

Dates: 12-16 February 2018

Details: <https://www.lshtm.ac.uk/study/courses/short-courses/gender-violence>

