



Executive Summary

The cost of violence against women in formal micro- enterprises: the case of Peru



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Contents

| | |
|--|----|
| Foreword | 4 |
| Introduction | 6 |
| Methodology | 8 |
| VAW in the dynamics of women-led micro-enterprises | 11 |
| Results | 13 |
| References and Notes | 22 |

Foreword

In Latin America, microenterprises and other forms of micro-entrepreneurship account for over 95 % of all business activity and are an important source of employment and livelihoods for millions, especially for women.

Due to their sheer number, the microenterprise is of great interest to both government and the financial sector. Governments view the microenterprises as a source of economic development and thus have designed policies and allocated resources to promote them; and the financial sector has found them to be a profitable market niche, and a source of attractive profits. At the same time, this growth potential is affected by the scourge of violence against women, violence which occurs everywhere, but which causes relatively more damage in developing economies.

Gender violence aggravates poverty across societies, affects economies and destroys businesses, as shown in a number of diverse studies from around the world and those carried out by the Universidad de San Martín de Porres and German Cooperation, implemented by the GIZ, through its Regional ComVoMujer Program. In 2012, ComVoMujer conducted pioneering research in Ecuador to determine the costs of violence against women in relationships (VAW) in microenterprises and micro-entrepreneurship. In addition to being the first national estimate of costs of violence in microenterprises in Latin America, it gave rise to numerous new hypotheses and theories.

Today, three years later, it is possible to estimate the economic impact of violence against women in relationships in formal Peruvian microenterprises. Using primary data and new methodologies, we now have an accurate diagnosis: Peruvian microenterprises lose between 1 982 and 2 417 million dollars a year, as a result of violence against women, or about 1.2 % of the national GDP.

Other significant contributions shown here are the validation of the existence of three scenarios of VAW and the relationship between VAW and empowerment. It has also been shown that subordination or submission of women does as much harm as violence itself, resulting in impoverished resources and capabilities.

In short, this document is born from the connected effort of a work team with wide experience and, of course, the testimony of the 357 women who answered the survey with veracity and trust.

We hope this study will open a new debate in academia, financial entities, micro-enterprises, civil society and the State, and will also provide a baseline for developing cross-sector prevention plans.

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Introduction

Violence against women in relationships (VAW) is a worldwide pandemic with economic and social effects on the individual, especially women, and on institutions, firms and overall society. Estimates by the World Health Organization reveal that at least 3 out of 10 women have been physically or sexually assaulted by their domestic partner.¹ Furthermore, specialized surveys on gender violence indicate that the percentage of women victims is actually much higher, especially in the region's Andean countries, including Bolivia, Ecuador and Peru.

Recent studies around the world have estimated the economic impact of violence against women. This impact is measured as losses suffered by the women themselves, businesses, and governments. All of these studies come to the conclusion that violence against women causes enormous monetary loss to society, that is not only a social or health related cost, but also a tremendous opportunity cost that jeopardizes the region's development.²

Business organizations also suffer the losses resulting from violence against their women workers or exercised by their male counterparts. For example, in Peru, it is estimated that 23.4 % of the females employed in large and medium size businesses were abused by their domestic partners and in just one recent year 70 million workdays were lost at an equivalent cost of 3.7 % of the nation's GDP.³ Studies in Bolivia and Paraguay show similar results.

While these studies are pioneers in this field, they have only examined the condition of workers in large, medium and small companies. The situation of women employed in micro-firms, which account for 96.4 % of the business sector of the country and where 33.8 % of proprietors are female, remains relatively undiscovered.⁴ There are approximately a half million such micro-businesses in Peru alone, which provide employment to more than 2.2 million people. The magnitude and effect of gender violence against women in the microbusiness sector remains unknown.

In fact, the statistics on the prevalence of VAW of female owners of micro-enterprises are almost non-existent, and even more so is its economic impact. It is for this reason that in 2013, the German Cooperation, implemented by the GIZ, through the ComVoMujer Regional Program, carried out a pioneering study in Ecuador, that resulted in a first approximation to the economic impact of VAW on female microenterprises owners.⁵

It was found that each year women lose between 48 and 54 workdays, representing an opportunity cost of between 70 and 400 US dollars and an out-of-pocket expense of between 185 and 204 US dollars spent to address the consequences and damage of VAW.⁶

Although this background data is relevant, it did not allow estimating the real magnitude of the economic impact of VAW, so the values presented are far below real. Consequently, the ComVoMujer Regional Program decided to conduct the study in Peru, at the initiative of the Ministry of Women and Vulnerable Populations (MIMP), together with the *Universidad de San Martín de Porres* using primary data from a representative sample of female owners of formal microenterprises in the country.

The results of the study show the actual pernicious impact of violence on the productivity of microenterprises led by women. This is a strategic opportunity for both the business sector, as well as the State and organizations that work with micro-enterprises run by women, to understand how this scourge affects the female owners of these businesses and, consequently, puts their sustainability at risk.



Photo: © Embassy of the USA in Peru

Methodology

Design: This is a descriptive study based on a structured questionnaire administered to a representative sample of female owners of formal sector micro-firms in ten cities throughout the coastal, Andean and interior tropical regions of Peru.

Sample: Primary data comes from a directory of incorporated and non-incorporated micro-firms owned by women extracted from the National Survey of Micro and Small Firms 2013 (EMYPE is the Spanish acronym), comprising 3,023 micro and small firms. Four filters sorted out companies that: were active and enabled, run by men, employed more than 10 workers and had sales of over 150 UIT.⁷ A probabilistic sample of 1 283 micro-enterprises was obtained (42.44 % of EMYPE).

Finally, only 357 microenterprise female owners were surveyed (27.82 %), since it was verified on site that in the rest of the companies, the owners were men (34.96 %) or the businesses were not operating (37.22 %).

| Sampled micro-firms | | | | | |
|---------------------|----------------------------------|------------------------------------|---|---------------------------------------|--------------|
| Department | Number of companies (EMYPE 2013) | Number of micro-companies filtered | Micro-companies visited (women and legal persons) | Owners of microenterprises (surveyed) | |
| Lima | 1 212 | 545 (42.48 %) | 545 | 113 | 31.7 % |
| Arequipa | 641 | 297 (23.15 %) | 297 | 70 | 19.6 % |
| La Libertad | 402 | 156 (12.16 %) | 156 | 67 | 18.8 % |
| Lambayeque | 179 | 64 (4.99 %) | 64 | 25 | 7.0 % |
| Junín | 152 | 53 (4.13 %) | 53 | 22 | 6.2 % |
| Cusco | 102 | 40 (3.12 %) | 40 | 14 | 3.9 % |
| Puno | 100 | 36 (2.81 %) | 36 | 12 | 3.4 % |
| Iquitos | 97 | 43 (3.35 %) | 43 | 16 | 4.5 % |
| Piura | 90 | 36 (2.81 %) | 36 | 12 | 3.4 % |
| Ayacucho | 48 | 13 (1.01 %) | 13 | 6 | 1.7 % |
| TOTAL | 3 023 | 1 283 (100 %) | 1 283 | 357 | 100 % |

Source: Vara (2015)⁸.

The final sample covers 21 firms in manufacturing activities and three in the services industry, involving 10 economic activities.

| Sample distribution by industry and number of micro-firms surveyed | | |
|--|---------------------|--------------|
| Micro-firms' economic activity | Micro-firms (women) | % |
| 1. Apparel | 167 | 46.8 % |
| 2. Footwear | 54 | 15.1 % |
| 3. Furniture | 49 | 13.8 % |
| 4. Metal products | 40 | 11.2 % |
| 5. Wood, cork, straw, basketry | 10 | 2.8 % |
| 6. Jewelry | 10 | 2.8 % |
| 7. Sawmills or lumber mills | 9 | 2.5 % |
| 8. Suitcases, purses, bags and others | 8 | 2.2 % |
| 9. Processed foods (dairy and cacao) | 5 | 1.4 % |
| 10. Hide, fur or pelt; tanning | 5 | 1.4 % |
| Total | 357 | 100 % |

Fuente: Vara (2015).

Instruments: In the questionnaire, questions were asked about:

- 1. Demographics:** Age, sex, type of relationship with partner, schooling, type of health insurance, partnership, years in partnership, and number of children.
- 2. Business:** Information on the microenterprise and its activities, including economic activity, type of facility, type of company (sole proprietorship, corporation), work time on business, revenues from sales (weekly), reinvestment, payments and expenses, associations and training.
- 3. Financial and credit:** The financial activities and credit record of the microenterprise: application for credits, access to credit, difficulties in getting a loan, use of credit, past due loans, reasons for delinquency, partner-requested loan (if any).
- 4. Gender inequality:** Control of women by their partners, including questions on the freedom to make decisions about work, studying, shopping, visiting relatives or friends, getting medical consultations, partying and using contraceptives.
- 5. Gender violence against women (VAW):** Psychological, economic, physical and sexual violence against women by their domestic partner, as well as damage caused by such violence. Occurrence in the last and before last months. For last-month prevalence, the number of average attacks in the last four weeks is estimated.
- 6. Assistance after gender abuse:** Frequency of requests for post-incident assistance, counseling, information, support or care, from family members, friends or institutions (health, police or other agencies).

7. **Absenteeism and the costs of absenteeism:** The number of workdays in which the female entrepreneur did not open her business or did not show up for work during the last month. The cost of absenteeism is defined as the amount sacrificed per workday lost as a function of productivity.
8. **Presenteeism and the costs of presenteeism:** Performance of women in their businesses during the last month. The cost of presenteeism is the time in which the female owners of microenterprises attended the business but were not productive, over a period of four weeks (last month).
9. **Morbidity:** Measures morbidity in terms of psychological, lesser physical harm, and greater physical harm from all causes, not only necessarily linked to gender violence. The number of days of workplace absence due to morbidity is defined as the number of workdays lost by female entrepreneurs due to physical or general illness over a period of one year.
10. **Annual out of pocket expenses for morbidity:**⁹ The sum of money that the female micro-entrepreneurs must spend to pay for medical care due to morbidity over one year. The psychological damage is not included in this calculation since mental health care in these types of situations is infrequent.

Likewise, two variables that improve the data analysis have been considered:

Micro-enterprise scenarios: Three groups of female owners of microenterprises were identified. The scenarios are separation (the woman does not live with her partner, and is sole owner of the business or is in business partnership with other family members or friends, but not with her partner); mobility (the woman lives with her partner and is sole owner of the business or is in partnership with other family members or friends), and contingency (the woman lives with her partner and is co-owner of the business with him).

Empowerment groups: This variable classifies the female entrepreneurs into four groups based on their level of independence in making decisions and the violence exerted upon them by their domestic partner. The groups are: Empowered (without subordination, and no gender violence), Resilient (without subordination, but with VAW), Rebellious (with subordination, and with VAW), and Submitted (subordination, and no gender violence).

VAW in the dynamics of women-led micro-enterprises

Opportunity cost, decapitalization, resources and abilities

Gender violence results in direct physical, emotional and economic damage which can significantly impair the health and wellbeing of the women victims with long term effects on their ability to work.

Physical and economic damage diminish both resources (money, time and space) and capability (competencies, trust and power) of women and increase the uncertainty the business faces at each stage of production. Their capability is diminished because losses suffered become inability to work, whether in absolute (work days lost due to absence) or relative (so-called “presenteeism” or when the worker shows up but is ill, distracted, or exhausted) terms. Additionally, in order to recover their health and general well-being, the victims must expend either business or personal financial resources which diminish funds which could have been invested or used for productive activities related to the business.

Loss of resources and capability then becomes economic variables in terms of opportunity cost and decapitalization. These losses which are related to violence and the effects of damage to health and to property, as well as the time seeking assistance, involvement in legal procedures related to the acts of violence, transportation and other bureaucratic procedures.

| Indicators of opportunity cost and decapitalization resulting from VAW among owners of formal microenterprises | |
|--|---|
| Opportunity cost: income flow interruption | Decapitalization |
| VAW results in lost business days due to: | Money destined to the business or product of the business that is lost by: |
| <ul style="list-style-type: none">Physical injuries that result in inability to work.Emotional damage impairing performance (presenteeism, isolation, depression).Care of relatives needed as a consequence of VAW.Complaints and court proceedings.Search for support and help. | <ul style="list-style-type: none">Catastrophic health expenses caused by VAW.Expenses for complaints and legal proceedings.Expenses due to failure to pay alimony.Theft of money by partner.Replace property or business assets destroyed by partner. |

Source: Vara (2015).

Microcredits to eradicate VAW

To speak of micro-enterprises is to talk about micro-credits. For years, micro-credits have been allocated to financially empower women entrepreneurs, assuming that empowerment mitigates violence against women. This is so because it is believed, for the most part, that the relationship between empowerment and violence is linearly inverse, that is to say, that the greater the empowerment, the lesser the violence. However, it is very likely that as empowerment increases, violence also increases as a reaction but, after a threshold, it will tend to decrease.¹⁰ Therefore, it is possible to distinguish between two types of microcredits: a) those that promote empowerment; and b) agiogenic microloans or those that create a harmful effect opposite to the expected one.

| Difference between empowering and agiogenic credit | |
|---|--|
| <ul style="list-style-type: none">▪ Increases capital.▪ Strengthens empowerment.▪ Delivers not only money, but also training and support.▪ Promoters with gender approach.▪ Ensures payment behavior. | <ul style="list-style-type: none">▪ Increases debt.▪ Increases VAW risk.▪ Delivers only money.▪ Promoters without gender focus.▪ Increases potential delinquency risk.▪ Inequitable gender norms not known. |

Source: Vara (2015).

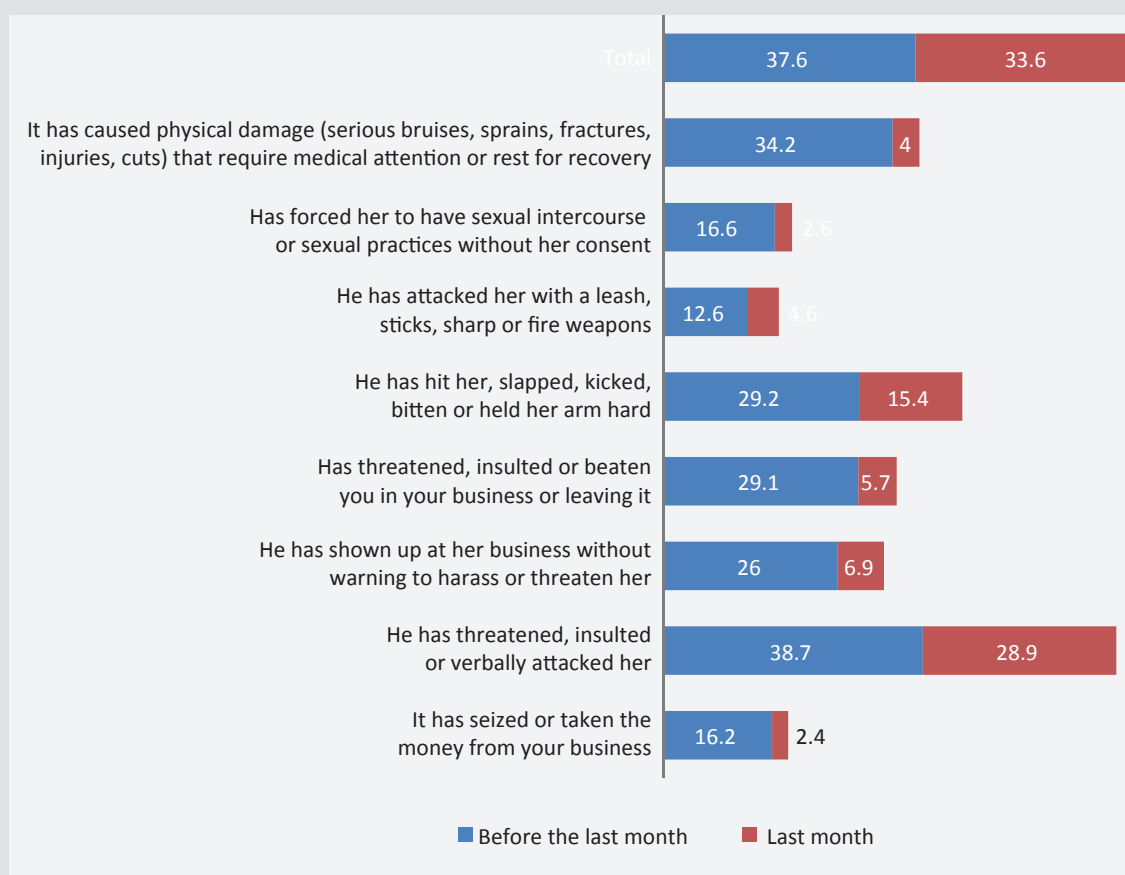
Agiogenic microcredits improve women's capacity to invest, but because financial institutions are unaware of or do not take into account inequitable gender norms among their clients, they can increase the risk of violence, loss of capital and indebtedness without the ability to pay back. In contrast, empowerment microcredits are aimed at increasing the power of women by providing working capital and, taking into account inequitable gender norms, the financial enterprises accompany their credits with training, education and support mechanisms to avoid the emergence VAW, and involve couples and communities.

Results

Prevalence: 71.2 % of the formal sector female micro-entrepreneurs have been assaulted by their domestic partners at least once during the course of their relationship. When considering only the most recent month, 33.6 % have been assaulted by their partner, with an average of nine assaults per month.

Assaults: The most frequent aggressions are verbal (67.6 %), blows (44.6 %), aggressions resulting in serious physical harm (38.2 %), physical attacks while women work (34.8 %), psychological harassment while working (32.9 %), followed by appropriation of business income (22.2 %), sexual abuse (19.2 %) and attacks with objects or weapons (17.2 %).

Violence against women formal business owners (perpetrated by the women's partner or former partner (in %)



Source: Vara (2015).

Effect on physical and emotional health: 71.2 % of the women assaulted by their partners during the most recent month have suffered some sort of physical harm requiring medical care or rest in order to recover. As a result, 57.6 % of the victims of gender violence have sought treatment at a public or private medical facility.

Those assaulted by their partners in the last month, compared to those who do not suffer VAW, are 1.8 times more depressed, suffer 1.3 more insomnia, feel 1.4 times more sick or in pain, faint 2.1 times more frequently, suffer 1.6 times more bruises, dislocations or sprains, have 2.2 times more cuts, falls and bruises, suffer 2.7 times more fractures, have experienced 2.3 times more miscarriages or gynecological infections and have suffered 2.1 times more accidents with physical damage.

Reactions: In the last month, 91.5 % of the female owners of microenterprises that experienced VAW, requested support or care, mainly to family and friends (83.9 %), requested medical and health care (57.6 %), reported the incident to the police station (18.6 %) and sought help from organizations specialized in VAW (7.6 %).

Socio-demographic profile

Business: The women owners of microenterprises attacked by their partner in the last month have mainly their partner as a business partner (1.5 times more) and less colleagues and friends (2.3 times). They own their business premises 2.2 times less and generate 17.3 % less sales revenue.



Foto: © Quelle: Francisco Osorio, Perú

Financing: In the last month, assaulted women experienced 5.6 times more credit rejections, because their partner refused to sign or disagreed with the loan. If they get the loan, they use it less as investment capital. On the contrary, they delay 2.1 times more to pay instalments, and tend to 2.9 times more diseases or emergencies. In addition, they have been forced by their partners 5.1 times more to obtain credits against their will.

| Sampled micro-firms | | | |
|--|---------------|---------------------|-----------------------|
| | No VAW | VAW (last month) | Differential ratio |
| Demographics | | | |
| With university higher education (complete and incomplete) | 40.6 % | 30.5 % | -1.3 |
| Has a partner | 64.4 % | 93.2 % | 1.5 |
| Lives with partner | 50.5 % | 86.4 % | 1.7 |
| Duration of relationship (+ 10 years) | 47.0 % | 27.0 % | -1.8 |
| Has children | 58.3 % | 91.5 % | 1.6 |
| Business | | | |
| Relationship with business partner: partner | 45.2 % | 66.7 % | 1.5 |
| Relationship with partner: friends and colleagues | 38.1 % | 16.7 % | -2.3 |
| Owns premises | 39.6 % | 17.8 % | -2.2 |
| Monthly income (average, nuevos soles) | S/. 13 120.00 | S/. 10 849.20 | - 17.3 % |
| Financing | | | |
| Has requested loans | 62.0 % | 49.2 % | -1.3 |
| Got loan | 53.6 % | 42.7 % | -1.3 |
| Did not loan for lack of partner's signature or disagreement with partner | 3.8 % | 21.3 % | 5.6 |
| Use of credit: working capital | 64.3 % | 43.1 % | -1.5 |
| Past due | 30.1 % | 63.2 % | 2.1 |
| Delay due to illness or emergency | 7.4 % | 21.7 % | 2.9 |
| Partner forced to get loan against her will | 3.2 % | 16.4 % | 5.1 |

Source: Vara (2015).

Note: Only values with significant differences under $p < 0.05$ are included. Other variables and categories have been excluded for legibility.



Impact of VAW on microenterprises

Decision making: Six out of 10 women owners of formal microenterprises are subject to some form of control that limits their decisions: 53.8 % need their partner's authorization to carry out productive, health or social activities; while 5.4 % are prohibited from carrying out these activities. Only one in 10 women who experienced VAW in the last month can freely decide on their activities.

Absenteeism: Compared with the owners of microenterprises that are not affected by the VAW, those who are assaulted by their partners in the last month, are missing or do not open the business 1.6 times more because they were sick or ailing, 1.6 times more to care for their physical and mental health in hospitals or health centers, and 1.5 times more to address legal, financial or paperwork issues.

Presenteeism: The group of owners of micro-enterprises attacked by their partners in the last month worked 1.6 times more slowly than usual, has lost concentration and lowered their performance 1.4 times more, felt demotivated to work 1.6 times more, felt depressed 1.7 times more, had 2 times more difficulties with their clients, made 1.2 times more business errors and suffered 1.3 times more family, personal and health problems.

Missing days and opportunity cost: Women who are attacked by their partners miss between 42.9 and 47.3 days of production per year. Those attacked in the past, the consequences of violence cost them 12.2 days of activity. In terms of value added, these lost days are equivalent to a loss of US \$ 9,130 (S / . 26 thousand nuevos soles approximately) for each woman; or 28.3 % of the average value added of a Peruvian micro-enterprise led by women.

Out-of-pocket expenses: A total 98.3 % of the victims incurred some out-of-pocket expenses to tend to their physical and mental health in the last month. Those lacking health insurance pay 100 % of the expenses (S / . 3,635.40 nuevos soles). In contrast, those who have some type of health insurance, pay only S / . 277.50 nuevos soles, with health providers and the State paying the balance. Every time an abused female owner resorts the insurance, the State and the health provider companies have to pay S / . 3 358 nuevos soles more compared to expenses on behalf of a female owner who experience violence.

VAW costs to micro-enterprises: Considering out-of-pocket expenses and opportunity costs, formal micro-enterprises led by women lose due to VAW, between 1 982 and 2 417 million dollars per year. A total 90 % of the costs are opportunity cost and 10 % are out-of-pocket expenses. These costs represent between 1 and 1.2 % of Gross Domestic Product (GDP).

Costs were calculated considering two estimates of formal microenterprises led by women (as owners or partners). The first, according to the calculations in the EMYPE 2013 with correction for small business (555 053 microenterprises). The second, according to the calculations in EMYPE, checking for ongoing operations registered with the SUNAT tax administration and after on site verification, during fieldwork (45 119 microenterprises).

| Economic Impact of Domestic Gender Violence on Peruvian Micro-firms Led by Women | | |
|--|---|---|
| | Calculation: Vara 2014 (27.6 % of micro-firms are led by women)* | Calculation EMYPE 2013 (33.8 % of micro- firms are led by women)* |
| Number of Peruvian micro-firms led by women | 455 119 | 555 053 |
| Female micro-entrepreneurs who have been victims of gender violence during their lifetimes | 324 045 | 395 198 |
| Victim of violence during most recent month (33.6 %) | 152 920 | 186 498 |
| Victim of violence prior to most recent month (37.6 %) | 171 125 | 208 700 |
| Workdays lost | 9 286 610 | 11 325 748 |
| Opportunity cost ^a | US\$1,786,059,297 | US\$2,178,239,092 |
| Cost of violence during most recent month | US\$1,396,449,327 | US\$1,703,079,242 |
| Cost of violence prior to most recent month | US\$389,609,970 | US\$475,159,850 |
| Out of pocket expense to take care of gender violence victims during most recent month ^b | US\$232,200,654 | US\$283,186,870 |
| Out of pocket cost to attend health of gender violence victims prior to most recent month | No significant difference | No significant difference |
| Total annual cost | US\$1,982,285,202 | US\$2,417,551,940 |
| Equivalent % GDP | 0.99 % | 1.21 % |

Source: Vara (2015).

Notes:

^a Annual opportunity cost for each assaulted woman on the basis of business sales (MCV in the last month: 25 934.59 nuevos soles, or 47.3 days at 548.3 nuevos soles per day; VAW before the last month: 6 466 nuevos soles, equivalent to 12.2 days at 530 nuevos soles per day).

^b VAW before the last month: Out-of-pocket expenses for health care per year for each woman assaulted (MCV in the last month: 3 644.27 nuevos soles; VAW before the last month: non- significant differences).

VAW scenarios: The female micro-entrepreneurs are not a homogeneous group. In the contingency and mobility scenarios, more women have been assaulted by their (male) spouse during their relationship; 76.5 % of the women who co-own the business with their spouse and live with him have been attacked (contingency). Similarly, 73.7 % of those who do not have their partner as a business associate, but live in the same house, were assaulted (mobility). In contrast, of the total of women who are the sole owners of their business or have other business partners and have separated from their spouse, 64.4 % were attacked (separation). This trend appears also for assaults in the previous month: 45.7 % in the contingency scenario, 45.4 % in the mobility scenario and 10.2 % in the separation scenario.

In the separation scenario, women are more empowered, but still 10 % are attacked by their former partners, with frequency and intensity that are greater than those in other groups (14 times a month). Likewise, while in the separation scenario 9 out of 10 women can make their decisions freely, in the mobility scenario 2 out of 10 can do so; while in the contingency scenario, only 1 in 10 women have that freedom.

What happens to women who do not suffer VAW?

It has been shown that empowered women and those submitted by their partners do not suffer VAW. Only resilient and rebellious women do. Of the total women who do not suffer VAW (28.8 % of the entire sample), 36.8 % are submitted to their partners and 63.2 % are empowered (10.5 % and 18.2 % of the entire sample, respectively).

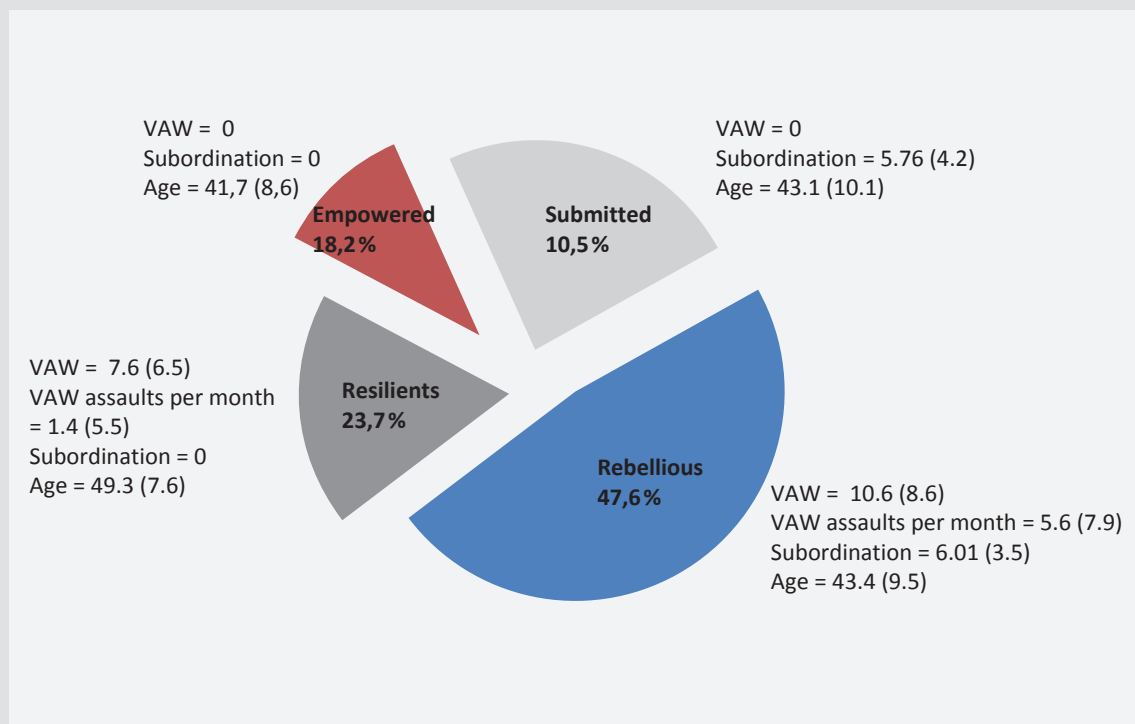
Confrontation with the scenes of VAW: There are more empowered women in the separation scenario (60.9 %). On the other hand, the highest percentage of submitted women is in the mobility (48.6 %) and contingency (43.2 %) scenarios.

Labor characteristics: There are more submitted women (4.5 times more) who have their partners as co-owners and no partnership with friends or relatives (0 %). In addition, unlike empowered women, they are less likely to attend training and work more than 12 hours in their businesses.

Effects on the business: Submitted women, although they are not affected by VAW, show the highest levels of impoverishment. In comparison with empowered women, they have 318 % more out-of-pocket expenses to take care of their health, and suffer 204 % more illnesses and accidents, in addition to 187 % and 275 % more days lost due to presenteeism, absenteeism and morbidity. That is, between 62 and 71 days of lost productivity per year, because of the inequitable relationship with their partner.

Credit behavior: Compared to empowered women, fewer women use loans for working capital (72.3 % vs. 47.8 %), and take longer to repay their loans (24.5 % vs. 41.7 %), mainly because they were robbed (3.7 times more). Also, only in the group of submitted women the partner forced them to request a loan against their will.

Percentages of female micro-entrepreneurs based on their relationship with violence and subordination to their partner (gender norms that limit their autonomy)



Source: Vara (2015).

Recommendations

Microfinance

To guarantee the repayment of loans and reduce delinquency rates, collection costs, and loss of capital, microfinance institutions must organize training workshops for all staff on the proper management of credits with a gender focus, and to prevent violence against women. It is recommended to design a roadmap or protocol so that the credit managers know how to detect, care for and refer cases of partner violence against their clients.

In addition to granting microloans, microfinance institutions must accompany and advise the owners of microenterprises in the management of their businesses, not only by providing training on business management, but also by incorporating VAW prevention workshops, as well as promoting their personal empowerment. In this way, it will reduce their vulnerability to violence, submission to the couple and dependence in decision-making.

Implement training workshops in the prevention of VAW with a focus on masculinities for the clients' partners. These workshops aim to encourage the questioning of inequitable power dynamics and traditional gender roles. This approach to the potential aggressors is a preventive activity that helps to ensure creating a favorable environment for the clients and the development of microenterprise.

Government

Placing the variable of gender inequality at the core of policies to prevent violence against women will allow strengthening the State's work in mitigating this serious scourge.

We recommend that the appropriate authorities in Peru (for example, the Ministry of Women's Affairs and of Vulnerable Populations, known in Peru as MIMP) and elsewhere give greater consideration to the concept of agiogenic, or harmful, microcredit. The data resulting from this study can be a basis upon which they can produce an effective action plan.

Adapt the national household ENDES survey to fit the needs of public policy making. Every year similar information is collected, without a supporting theory and following the parameters used in other countries, but without certainty this methodology is appropriate. A complete definition of violence against women that includes the economic, psychological, physical and sexual components, as well as the consequential damage; and includes a scale of gender inequality and impoverished health and general well-being, as well as some questions that allow identifying the most important economic activities and levels of income and expenditure, would be of great political-academic usefulness, due to the amount of information that it would gather and its potential use as a social tool.

References and Notes

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- ⁴ Instituto Nacional de Estadística e Informática – INEI. (2014). Resultados de la Encuesta de Micro y Pequeña Empresa 2013. INEI, Lima.
- ⁵ In the case of informal companies, the term “micro-enterprises” is also commonly used; however, it is more convenient to use the term “micro-enterprises”. First of all because these are informal activities (they are not legally constituted); second, because they are mainly one-person and, third, because they generate income for subsistence rather than investment, which is why they tend to create little or no added value.
- ⁶ Vara, A. (2012). Impacto de la violencia de pareja en el costo-oportunidad y descapitalización de las dueñas de microempresas y micro-emprendimientos en Ecuador. ComVoMujer (Combating Violence against Women in Latin America), Quito.
- ⁷ The Tax Unit for 2015 was S / 3850 Peruvian New Sols.
- ⁸ Vara (2015). The costs of violence against women in Peruvian formal microenterprises. An estimate of its economic impact. Lima: ComVoMujer.
- ⁹ The expense considered is the lowest amount indicated by the instance of the mobile emergency care system and by medical-legal expert opinions. The deductible for sickness is also considered for the calculation, weighted according to the type of insurance, and also the out-of-pocket expenses for transportation.
- ¹⁰ Vara (2014). How to prevent violence against women in relationships? New arguments for the debate. ComVoMujer, Lima.



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