

# PART 4: HOW TO INTEGRATE GBV PREVENTION AND RESPONSE INTO ECONOMIC GROWTH PROJECTS

## WHY GBV MATTERS IN THE CONTEXT OF ECONOMIC GROWTH PROJECTS

In the workplace, GBV constitutes an abuse of power and exploits a worker's unequal and often low socioeconomic status. So it is crucial to prevent and respond to GBV while working to improve women's economic status. Improving women workers' economic position can help them to protect themselves and be more productive. Women with safe economic opportunities are less vulnerable to violence and its injurious tangible and intangible costs. Women's increased decision-making control over resources and assets can reduce their vulnerability to violence. Women's economic advancement, combined with freedom from violence, stands to benefit individuals, households, communities, and national development. Left unaddressed, GBV can undermine the desired outcomes of USAID economic growth projects.

Gender analysis and GBV risk assessment informing project design and M&E can help to ensure that steps to mitigate GBV threats are identified and desired project outcomes are achieved. Economic growth projects should include GBV-specific measures to track incidences of GBV within a project and their effects on project outcomes. Benefits of GBV-specific monitoring include allowing project implementers to detect and respond to rises in existing forms of GBV, such as cross-border sex trafficking, or the emergence of new forms of GBV, such as harassment and intimidation of women workers. Adjustments to project design and outreach strategies may be required midway to allow implementers to address GBV issues throughout the life of a project.

Although no single GBV prevention or response activity in an economic growth project will eradicate GBV affecting the workplace, synergistic and collaborative efforts across service sectors and infrastructure can markedly reduce GBV risks and address its consequences. Coordination with legal, justice, law enforcement, education, health, and other services can catalyze positive change. Addressing under-reporting by workers and under-recording by companies and law enforcement can help to address data gaps on GBV prevalence in work sites, particularly on types of workplace GBV that are currently under-documented, such as sexual harassment and intimidation, exploitation and abuse, and labor and sex trafficking. Stronger data on all forms of GBV in the workplace will help project staff to integrate targeted GBV prevention and response into USAID economic growth projects across the program cycle.

## HOW TO INTEGRATE GBV PREVENTION AND RESPONSE INTO USAID ECONOMIC GROWTH PROJECTS

Key guiding principles for preventing and responding to GBV emerge from good practice, research, and evaluation. To date, these have included expanding collaborative and practical efforts to engage GBV specialists; conducting gender and GBV risk analysis; elevating women and girls as leaders and agents of change; engaging men as allies; addressing the needs of underserved populations; engaging civil society

and the private sector; addressing GBV in crisis- and conflict-affected contexts; and building the knowledge base and filling data gaps on problems and solutions to GBV in the world of work.

Following this section on key principles for preventing and responding to GBV, Table 4 (p. 23) presents practical steps for integrating GBV prevention and response factors into any economic growth project. Section 4 concludes with a discussion of GBV in the context of specific selected subsectors of economic growth projects.

**Expand Collaborative Efforts.** Integrating GBV prevention and response integration into economic growth projects calls for expanding collaborative efforts with project partners, service providers, and the private sector to pursue the actions discussed below. It also requires engaging the technical expertise of a GBV specialist to support program design, implementation, and M&E. GBV expertise can be acquired through a range of options—from part-time to full-time, and in-between levels of effort. GBV risk assessment and monitoring in an economic growth project could become part of the duties of an existing gender advisor. Alternatively, projects could hire short-term GBV consultants to conduct GBV risk assessment and mitigation planning, train and advise staff, monitor project implementation, or measure results.

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#### **Economic projects need GBV specialists and staff training in GBV prevention and response**

*Economic programs must build in protective elements aimed at increasing women’s safety. In order to do so, economic programs need qualified GBV specialists, who understand gender, GBV and the ethical considerations of working with survivors. According to evaluator Radha Iyengar, a key component of the Women’s Refugee Commission funded, International Rescue Committee-implemented Burundi Economic and Social Empowerment program included GBV-sensitized livelihood managers. CARE International engages its livelihood staff in a reflective process to consider their own biases and attitudes on GBV and women’s power. Livelihood staff must be comfortable engaging in these issues by challenging their own assumptions and beliefs, and must be conscious of the social norms that guide them.*

**Source:** Krause-Vilmar. 2011. “Preventing Gender-based Violence, Building Livelihoods” Guidance and Tools for Improved Programming.” New York: The Women’s Refugee Commission.

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**Conduct gender analysis and GBV risk assessment to avoid doing harm.** Gender and GBV risk analysis are essential for mapping out which women, girls, boys, and men will be directly and indirectly affected by an economic growth project. A safety mapping can help identify where, when, and how those directly affected by a project perceive and experience risks of GBV related to project activities. Gender assessments conducted with a gender specialist are part of the CDCS process. They may include data and information useful for understanding a population or context for a given economic growth project. However, project-level gender analysis, combined with an assessment of GBV risks and response services with the help of a GBV specialist, is necessary in order to avoid unintended negative project outcomes. “Do no harm,” in these economic growth projects means identifying risks in work-related relationships, tasks, or transactions that could exacerbate existing or new types of GBV. Well-informed project planning and implementation can help to support economic growth project outcomes and mitigate extensive costs of GBV to the workplace, as well as to individuals, households, communities, and nations.

## RESOURCES: USAID GBV PREVENTION AND RESPONSE PROGRAMMING GUIDANCE

1. [USAID ADS Chapter 205—Integrating Gender Equality and Female Empowerment in USAID’s Program Cycle](#) (2012a). In addition to guidance for required gender analysis in the CDCS, the ADS Chapter 205 provides technical resources on gender analysis in project design; solicitations; M&E and learning; and in operational and performance plans and reports. It references GBV in M&E and reporting sections, providing an illustrative table of questions for project teams in drafting the technical components of the solicitation and Contracting and Agreement Officers in the review of these components.

2. USAID GBV Working Group’s *A Guide to Programming Gender-Based Violence Prevention and Response Activities* (2009). This resource provides strategies for reducing the prevalence and impacts of GBV on women and girls in any types of project. It does not provide guidance specific to Economic Growth and Trade (EGAT) projects. It raises awareness about GBV and its impact on a range of USAID’s programs. It also offers strategies based on field-tested experience for designing GBV prevention and response activities around five objectives in the Foreign Assistance Framework: Peace and Security, Governing Justly and Democratically, Investing in People, Economic Growth, and Humanitarian Assistance.

## RESOURCE: USAID GBV RISK ASSESSMENT METHODS IN DIVERSE CONTEXTS

USAID and dTS. 2014. Toolkit for Monitoring and Evaluating Gender-based Violence Interventions Along the Relief to Development Continuum.

This toolkit builds upon both USAID’s standard M&E guidance and good practices. The toolkit offers tools and guidance for situational and stakeholder analysis to assess GBV risks and form a mitigation plan. Particularly useful are “The GBV Indicator Checklist,” “Data Collection Tool,” “Safety Audit Tool,” and “Community Mapping” resource available in the annexes.

Source: <http://www.usaid.gov/gbv/monitoring-evaluating-toolkit>

### **Elevate women and girls as leaders and agents of change in programming and policy.**

Discriminatory social norms and attitudes that restrict women’s managerial power over their time, relationships, and resources underpin and perpetuate GBV in the workplace, household, and community. These norms underlie GBV and its injurious effects in all spheres of women’s lives. Projects to address inequitable gender norms include targeted activities to build women’s decision-making and leadership skills. Women’s confidence in speaking up and their negotiation and leadership skills are vital both for their own economic empowerment and for the successful outcomes of economic growth projects that seek to engage them. An example of this could be the assurance that women cotton farmers have membership and leadership roles in producer cooperatives. At cooperative meetings, women farmers can lobby for greater direct access to agricultural extension program credit and inputs, as well as direct contracts with private sector cotton companies.

Economic growth projects should design dual activities to build women’s leadership skills while addressing resistance and backlash to their economic advancement. Addressing unequal power dynamics in women’s relationships at work becomes an essential part of supporting their economic empowerment. This requires engaging men directly involved in women’s lives (bosses, managers, co-workers, domestic partners) as allies for women’s well-being in the workplace and for their economic advancement. It also involves building women’s business management skills, enabling their participation and leadership in cooperatives and business networks, and linking women with powerful mentors in the business community or workplace (see Case Study A).

## **CASE STUDY A: ELEVATE WOMEN AND GIRLS AS LEADERS AND AGENTS OF CHANGE "10,000 WOMEN" PROGRAM FOR WOMEN'S BUSINESS MANAGEMENT SKILLS AND NETWORK BUILDING**

The five-year global program "10,000 Women" is designed to bring high-quality business and management skills training to women entrepreneurs who run small and medium enterprises. The program aimed also to increase women's access to entrepreneurial networks. Countries of program operations include Afghanistan, China, Egypt, India, and Rwanda. An evaluation of the India program by the International Center for Research on Women found that women participants' new skills in managing their businesses resulted in stronger business performance. Half of the women who completed the program reported doubling their revenue over an 18-month period, and increased their confidence as entrepreneurs.

Source: ICRW. 2012. Catalyzing Growth in the Women-run Small and Medium Enterprises Sector (SMEs): Evaluating the Goldman Sachs 10,000 Women Initiative. New Delhi, India: International Center for Research on Women.

**Engage men as allies in GBV prevention and response in projects for women's economic advancement.** A growing body of research and evaluation shows that preventing and responding to GBV and promoting women's economic advancement require engaging men and changing harmful gender norms and attitudes. Women's paid and unpaid work can be either supported by men's contributions as partners, co-workers, and caregivers, or they can be limited by men's actions as perpetrators and gatekeepers. Challenging forms of GBV that affect economic growth projects requires engaging men as allies and partners in women's economic empowerment. This requires reducing inequitable gender attitudes that result in disrespectful and harmful behaviors toward women in the workplace. Instituto Promundo pioneered "Program H" to engage young men in bringing about greater gender equality. The program works with young men to change unfair attitudes, reduce VAW, and change social norms that perpetuate abuses of power against women.

### **RESOURCE: USAID GBV RISK ASSESSMENT METHODS IN DIVERSE CONTEXTS RESOURCE: CHANGING HARMFUL GENDER ATTITUDES AND NORMS**

#### **INSTITUTO PROMUNDO, PROGRAM H: ENGAGING YOUNG MEN IN GENDER EQUALITY**

"Program H (H for the Homens and Hombres, the words for men in Portuguese and Spanish) seeks to engage young men and their communities in critical reflections about rigid norms related to manhood. It includes group educational activities, community campaigns, and an innovative evaluation model (the Gender Equitable Men scale) for assessing the program's impact on gender-related attitudes. After participating in Program H activities, young men have reported a number of positive changes, from higher rates of condom use and improved relationships with friends and sexual partners to greater acceptance of domestic work as men's responsibility and lower rates of sexual harassment and violence against women."

Source: <http://www.promundo.org.br/en/activities/activities-posts/program-h/>

Engaging men and boys is also critical for preventing and responding to harmful resistance and backlash to women's economic empowerment. It is important to map men's multiple roles in women's lives and how women's participation in an economic growth project will affect gender relations. Understanding how men and women are affected and which men and women are affected by economic advancement projects targeting women is vital to identify methods to prevent resistance and backlash to women's participation in such projects. This is also important in building relationships based on cooperation and joint decision-making in households and workplaces.

## **RESOURCE: ENGAGING MEN AS ALLIES IN GBV PREVENTION AND RESPONSE FOR WOMEN'S ECONOMIC ADVANCEMENT**

### **CARE RWANDA, INSTITUTO PROMUNDO, AND MENCARE: JOURNEYS OF TRANSFORMATION**

[Journeys of Transformation: Engaging men in Rwanda as allies in women's economic empowerment and partners in caregiving](#). CARE International in Rwanda (2012) partnered with Promundo and MenCare to develop a strategy for engaging men in women's economic empowerment. Promundo first conducted formative research to assess the effects of CARE's Village Savings and Loan program participation on household and partner power dynamics. A project was designed based on assessment findings, and a [manual](#) was developed that including training for men on business skills (including negotiation and decision-making between men and women), health and well-being (including general and reproductive health, sexuality, alcohol consumption, and stress management), and GBV laws and policies promoting gender equality in Rwanda.

Source: <http://www.men-care.org/data/Journeys%20of%20Transformation%20%20pg..pdf>

**Include and address the needs of underserved populations.** Risks of GBV at work are higher for women, girls, boys, or men with lower socioeconomic status in a given context. Significant risk factors can include being younger or older, being from a marginalized ethnic or religious group, having a physical or mental impairment, or being seen as not a “real woman” or “real man” due to attitudes about diverse sexual identities or gendered behaviors. Specific strategies to mitigate risks of GBV for underserved, at-risk populations include livelihoods strategies to build assets and economic status while working through community awareness raising and engaging local champions to help raise the social status of targeted individuals or groups. Additionally, service providers or implementing partners that can help prevent or respond to workplace GBV should be trained in how to avoid increasing stigmatization or harm to marginalized, underserved workers. A first step in avoiding stigmatization includes hosting GBV service provision, not in a building marked “GBV services” but rather a general clinical setting or a building that offers several types of services. In all cases, the privacy and confidentiality of GBV disclosures must be respected and maintained. Service providers must also uphold a GBV survivor's primary right of consent to inform authorities. The decision to or not to inform authorities may come with added risks of worsening existing stigmas against underserved populations, who may already face severe forms of exclusion for their lower socioeconomic status.

**Engage civil society and the private sector.** In any economic growth project, it is essential to engage and coordinate with relevant civil society, private sector, and other service delivery organizations in the project area to prevent and respond to GBV. There are a number of ways that partner or relevant service provider organizations can contribute to GBV prevention and response: through education, community mobilization, physical and mental health services, legal services, justice response, law enforcement, or other services to support victims and deter future violence. The health system is frequently the first point of interaction for survivors of GBV, often before the police or other services. Education or training workshops engaging men and women community leaders and members, as well as workplace managers and staff, may also help to reduce GBV. Topics may include broad communications campaigns, workplace programs, and community and workforce awareness raising about the damaging effects of GBV on families and communities. Improvements in public infrastructure, such as by ensuring adequate outdoor lighting of walkways above and below ground or providing safe and reliable transportation options to and from the workplace, are important entry points for preventing and responding to GBV. Engagement with the private sector may include collaboration with small, medium, or large enterprises, or partnerships with international corporations seeking to promote women's economic advancement through signature CSR projects.

**Require sexual harassment policies for USAID contractors and grantees.** Promoting partner and institutional change by requiring policies and procedures to counter sexual harassment in the workplace can be a powerful strategy for helping to prevent GBV and protect workers. Sexual harassment policy requirements can be written into contracts, M&E plans, CSR programs, and compliance auditing. Contractors and grantees should establish written human resources management procedures so that workers can report incidences of sexual harassment without fear of reprisal, and educate workers about such policies and procedures. Establishing written procedures for workers who experience sexual harassment will help to increase documentation of incidences, and allow for worker complaints to be investigated and proper disciplinary actions identified and taken.

**Address GBV in crisis- and conflict-affected contexts.** In contexts where political violence is prevalent, GBV risks are heightened during and far beyond political crises, natural disasters, famines, economic shocks, and armed conflict. Safe and dignified economic opportunities that increase incomes, but not GBV risks, are vital to early and longer-term social and economic recovery (see Case Study B). Designing economic growth projects in crisis-affected areas requires minimizing harm in order to maximize benefits. Ensuring recovery and longer-term development through USAID economic growth projects in these areas requires mapping out GBV risks and whom they affect, and then planning to mitigate those risks.

## **CASE STUDY B: GBV PREVENTION IN CONFLICT-AFFECTED BURUNDI FOR ECONOMIC RECOVERY**

### **INTERNATIONAL RESCUE COMMITTEE: ECONOMIC AND SOCIAL EMPOWERMENT FOR WOMEN IN BURUNDI**

Results from an International Rescue Committee (IRC) impact evaluation of the 2012 Economic and Social Empowerment for Women program in Burundi showed that adding a discussion series for couples, “Talking about Talking,” to a Village Savings and Loan Association intervention to foster women’s economic recovery, decreased incidences of IPV significantly. The discussion series also positively affected attitudes towards VAW, household decision-making, and negotiation between couples over economic resources. Reducing IPV and VAW, as well as increasing women’s decision-making power over economic resources in a conflict-affected setting is vital to near- and long-term social and economic recovery.

Source: IRC. 2012. “Getting down to business: Women’s economic and social empowerment in Burundi.” New York: The International Rescue Committee.

**Build the knowledge base and fill data gaps about problems and solutions to GBV in the world of work.** Many data gaps still exist on types of GBV in the world of work and its effects on participants and project outcomes. Expanding GBV risk assessment and monitoring in economic growth projects will help track this information. The data can help to identify unintended increases in GBV in the workplace as a result of women’s participation in a project. Identifying increases in existing types of GBV, or the emergence of new forms of GBV in the workplace, can inform the design of GBV prevention activities. Ongoing M&E of GBV going forward will inform better project designs. Innovation is needed for M&E indicators, measurement approaches, and tools. One such innovation to date has been the “Gender Equitable Men Scale.”

**RESOURCE: BUILDING THE KNOWLEDGE BASE ON SOLUTIONS TO GBV THROUGH ASSESSING ATTITUDES TOWARDS GENDER NORMS WITH PREDICTIVE VALIDITY  
INSTITUTO PROMUNDO, PATH, AND THE POPULATION COUNCIL: THE GENDER EQUITABLE MEN SCALE**

An important tool for the measurement, assessment, and monitoring of changes in attitudes toward social norms affecting GBV is the “Gender Equitable Men Scale” developed by the Population Council, PATH, and Instituto Promundo. The scale provides psychometric evaluation of change in attitudes towards gender norms, including those related to GBV, over time when repeated at least twice over the course of a project. It can be adapted to the local context and has been tested and applied in Brazil, China, Ethiopia, India, Kenya, Tanzania, and Uganda. Findings suggest the scale has good predictive validity for partner violence and other domains such as contraceptive use and multiple sexual partners.

**Sample survey items in the partner violence domain:**

- There are times when a woman deserves to be beaten.
- A woman should tolerate violence to keep her family together.
- It is alright for a man to beat his wife if she is unfaithful.
- A man can hit his wife if she won't have sex with him.
- If someone insults a man, he should defend his reputation with force if he has to.
- A man using violence against his wife is a private matter that shouldn't be discussed outside the couple.

Source: Nanda, Geeta. 2011. *Compendium of Gender Scales*. Washington, DC: FHI 360/C-Change. <https://www.changeprogram.org/content/gender-scales-compendium/pdfs/4.%20GEM%20Scale,%20Gender%20Scales%20Compendium.pdf>

To build the knowledge base on attitudes, norms, and behaviors related to GBV in the world of work, information gaps need to be addressed through performance monitoring, research, and evaluation. Key domains of inquiry should include perceptions of safety related to work, attitudes toward gender norms in and beyond the workplace, women's and men's decision-making and control over productive assets, pricing and wage disparities, and actual prevalence of incidences of GBV in households and work sites. Stronger and more available evidence will help inform how to reduce GBV risks and mitigate GBV in all spheres of women's lives, critically with economic growth projects as vital sites of GBV prevention (see Resource below). Table 4 presents some practical steps for integrating GBV prevention and response factors into economic growth projects. Section 4 concludes with a discussion of GBV in the context of key subsectors of economic growth projects.

**RESOURCE: ADDRESSING DATA GAPS ON GBV IN THE WORLD OF WORK THROUGH IMPACT EVALUATION**

**WORLD BANK EN GENDER IMPACT**

The World Bank (2013) recently launched [enGENDER IMPACT](#) as an online platform to its gender-related impact evaluations in sub-Saharan Africa, Latin America, and the Caribbean. Key gender-related topics to be posted to this online impact evaluation gateway include:

- Reducing health disparities
- Shrinking education and skills gaps
- Increasing economic opportunities
- Boosting voice and agency
- Addressing GBV

**TABLE 4. PRACTICAL STEPS FOR INTEGRATING GBV PREVENTION AND RESPONSE INTO ANY ECONOMIC GROWTH PROJECT**

Project Design	Implementation	Performance Monitoring
<b>INCLUDE A GBV SPECIALIST IN THE PROJECT DESIGN PHASE AND TO PROVIDE TECHNICAL SUPPORT TO PROJECT IMPLEMENTATION AND PERFORMANCE MONITORING</b>		
<p>Conduct mapping to identify which women, girls, men, and boys will be directly and indirectly affected by, or will affect, project activities and GBV risks.</p> <p>Conduct participatory safety mapping exercise with target project participants to explore perceptions of risks faced by women, men, girls, and boys in work activities related to a project.</p> <p>Facilitate focus group discussions that ask questions to reveal risk profiles:</p> <ul style="list-style-type: none"> <li>• Which situations bring greater risk (e.g., in a shop, negotiating, transporting goods, etc.)? To whom?</li> <li>• Where and when do you feel safe? Unsafe? At what times of the day or night?</li> <li>• Which forms of harm and violence are women, girls, boys, or men exposed to?</li> <li>• How do you try to reduce risks and stay safe?</li> <li>• Whom could you go to for help?</li> </ul> <p>Combine qualitative questions with existing quantitative data to identify specific profiles of people at risk of different types of GBV related to an economic growth project.</p> <p>Select appropriate product or service sectors for women considering findings of a gendered labor or market assessment and value chain analysis considering GBV risks. At the same time, select high-growth, high-return product and service sectors for women’s economic advancement.</p> <p>Strengthen effective strategies that women workers and entrepreneurs employ to protect themselves.</p> <p>Design project activities to engage men as allies in reducing GBV at work, at home, and in the community.</p> <ul style="list-style-type: none"> <li>• Awareness raising</li> <li>• Engaging male leaders</li> <li>• Men’s discussion groups</li> <li>• Peer mentorship by male champions of gender equality and GBV reduction</li> </ul>	<p>Provide referral information to service providers (medical, psychosocial, legal) for project staff to disseminate.</p> <p>Provide a confidential reporting mechanism and ensure that the right of disclosure remains the decision of the person reporting.</p> <p>Engage men and women community leaders who can help to create a safe space for women’s participation in economic growth projects by expressing support for their participation.</p> <p>Engage men directly and indirectly affected by a project as participants and allies, and ultimately as change agents.</p> <p>Connect to existing community groups that have established social networks built around trust and reciprocity as entry points to achieve economic and protection outcomes, especially in crisis-affected areas.</p> <p>Employ strategies to boost women’s self-worth, self-esteem, and self-confidence through solidarity groups, peer networks, women business or agricultural production associations, mentorship, and leadership skills building.</p> <p>Increase women’s control over resources earned through:</p> <ul style="list-style-type: none"> <li>• Direct payments to women for sales</li> <li>• Sole-owner financial services accounts</li> <li>• Men’s discussion groups on shared household decision-making over resources</li> </ul> <p>Address women’s time poverty by investing in time- and labor-saving technologies for farm and non-farm forms of work.</p>	<p>Measure changes in project participants’ perceptions of risks, prevalence, and incidence of GBV.</p> <p>Monitor for unintended and harmful consequences in economic growth projects.</p> <p>Adapt project design, implementation, or partnerships to ensure that GBV prevention and response are built into design, implementation, partnerships, and relationships with referral service providers (medical, psychosocial, legal).</p>

## HOW TO INTEGRATE GBV PREVENTION AND RESPONSE INTO SELECTED ECONOMIC GROWTH SUBSECTORS

The following section offers operational guidance for why and how to integrate GBV prevention and response into the following six selected economic growth subsectors:

- Agriculture and food security
- Value chain development
- Enterprise development
- Access to finance
- Trade policy
- Cross-border trade

Practical strategies, case studies, suggested activities, and illustrative indicators illustrate subsector-specific key points for GBV prevention and response.

### AGRICULTURE AND FOOD SECURITY

Violence or the fear of violence can pose formidable barriers to agricultural productivity and food security. Agricultural seasonal financial pressures and food insecurity can also exacerbate GBV. For example, physical violence can increase in the lean months when households experience food shortages (Irish Joint Commission on Gender Based Violence 2010, p. 2). A Plan International study (Farnsworth 2011) carried out in Zambia showed that GBV, in which women suffered high levels of battery, increased markedly after harvesting and marketing due to marital conflicts over how to divide income. Given the mutual implications, understanding the links between GBV and agriculture and food security is critical because it will help projects to improve agricultural productivity while mitigating unintended consequences such as backlash and risks to women working in agriculture.

#### Why Agriculture and Food Security Projects Should Address GBV

Available literature demonstrates that the disproportionate burden women experience as a result of violence not only impacts their health and well-being, but also their productive capacity and ability to provide for their families (Krause-Vilmar 2011). Affecting predominantly productive populations (ages 15–45), GBV reduces on- and off-farm work capacities, increases household expenditures, and restricts access to community support and agricultural extension services (FAO 2010, p. 5). These consequences lead to increased household vulnerability, adoption of risky economic coping mechanisms, reduced agricultural output, and worsened food insecurity.

**Reduced work capacity.** Productivity in any sector relies on a healthy, functional labor force. Victims of GBV are often unable to perform to their full capacity, if at all, due to the physical injuries and emotional trauma they sustain, which often diminishes their ability

#### GBV IMPACTS AGRICULTURAL PRODUCTIVITY AND FOOD SECURITY BECAUSE IT:

- Reduces work capacity
- Reduces land and labor productivity
- Reduces agricultural production
- Increases household expenditures
- Undermines community relationships needed for information, training, and knowledge exchange

to work both on and off farm. Decreased productivity reduces on and off-farm income and remittances. These in turn lead to food insecurity and malnutrition. Decreased productivity prompts an intra-household reallocation of labor, such as withdrawing girls and boys from school to provide domestic and farm labor (ibid., p. 22).

**Increased household expenditures.** While constricting households' income-generating capacity, GBV also increases household expenses, specifically, GBV-related expenditures for medical treatment or accessing legal support. In Uganda, a study found that the average out-of-pocket expenditure related to a single incident of violence came to \$5 per incident, which equaled about 75 percent of average weekly income (Irish Joint Commission on Gender Based Violence 2010, p. 1).

**Strained linkages with communal support systems.** The stigma associated with GBV prevents women farmers from availing themselves of agricultural extension program inputs and community services that would help them cope with external economic shocks or shortages. Without access to community support structures, women and their families experience heightened social and economic vulnerability. In response, women may engage in risky economic coping strategies that place them at greater physical and health risks. For example, women may engage in commercial sex work to generate income, which exposes them to physical abuse as well as such health risks such as HIV/AIDs or other sexually transmitted diseases.

### **How Agriculture and Food Security Projects Should Address GBV**

GBV is not an issue confined only to health and human rights. It also inhibits gains in agricultural production; contributes to food insecurity; and limits an agricultural project's abilities to maximize efficiencies, outcomes, and impacts. Fortunately, agriculture and food security projects can play an important role in mitigating GBV risks and impacts by adopting GBV integrative strategies. In doing so, projects can maximize their outcomes by contributing to a healthier and more productive agricultural labor force.

Given that projects have finite financial and human resources, integrative GBV strategies that can be woven into project design, implementation, and M&E processes are critical. The sub-sections below discuss different agricultural and food security interventions that have potential to mitigate GBV while improving project effectiveness. The interventions are summarized in Table 5.

**Integrate GBV considerations into project assessments.** Food security can only be properly understood and addressed if GBV is factored into project assessments (FAO 2010, p. 5). Project design should be informed by a detailed GBV analysis that reveals existing and potential GBV risks associated with project participation through a safety mapping exercise (Krause-Vilmar 2011). At a minimum, project gender assessments should include a set of safety mapping questions that provide the context needed to design projects that mitigate or reduce GBV impacts. Ideally, and with sufficient financial resources, the project-level gender assessment should be conducted by a team that includes both a gender specialist and a GBV specialist.

**Map stakeholders and institutions that the project can link to or partner with to further GBV mitigation objectives.** Agricultural and food security projects should provide linkages and referrals to GBV prevention and response service providers. Projects can leverage the support and collaboration of other actors working in the same geographic area. This can prevent fragmentation of services, which can lead to confusion or division within the communities (FAO 2010, p. 27). These providers are also sources of important GBV contextual information that will enable projects to better assess and mitigate GBV risks.

**Require the participation of women as leaders in producer associations who can advocate for the safety, rights, and equitable treatment of women.** Women are often constrained in the quality and quantity of their crops because they lack access to services provided by producer associations. USAID-funded agricultural projects can include gender-sensitive partnership criteria when working with partner organizations and associations to proactively advocate for women's participation. By encouraging women to be members and hold leadership positions, they will be better placed to advocate for equitable treatment.

**Incorporate strategies to protect women's physical safety.** The physical safety of female agricultural employers and employees are impacted by sexual exploitation and abuse of power. For example, workplace sexual harassment impacts the physical and emotional well-being of workers while compromising worker productivity, teamwork, and motivation (ILO 2007). Women seeking payment for services rendered may experience withholding of earnings until sexual favors are granted. Women seeking to procure agricultural inputs may be coerced to trade sex for the input of extension services. Often women do not avail themselves of support services because of the fear of violence and harassment en route to producer association meetings, project trainings, and the like. Such examples demonstrate the range of risks women are exposed to by virtue of being actors in the agricultural sector. Understanding these risks can help projects design mitigation strategies that protect women's physical safety. For example, workplace sexual harassment policies and enforcement and labor codes have provided protective measures in some countries. Basic safety measures such as offering trainings in safe, well-lit spaces where women work should be implemented wherever feasible. In addition, projects can design alternative service delivery and payment schemes. For example, agricultural buyers can set up automatic payment mechanisms that deposit money directly into a bank account rather than paying women in cash, which men can easily abscond with and which puts women at risk of sexual exploitation. Another practical strategy is to encourage buddy systems for acquiring payments or agricultural inputs to minimize the risk of sexual harassment.

**Promote land ownership for women.** Power struggles for control over productive resources are among the major causes of GBV (FAO 2010, p. 13). Securing rights to land and other property can prevent property grabbing. It can decrease women's and children's vulnerability to socioeconomic violence and risky coping strategies such as transactional sex or withdrawing young girls and boys from school (ibid., p. 29). It can redistribute power imbalances and, consequently, reduce GBV. A study that collected data from 492 women in Nicaragua and Tanzania found that women in both countries connected owning property to increased power and status within their communities and to having greater control within their relationships, leading to decreased GBV incidence rates (Grabe, Grose, and Dutt 2014). Agricultural projects can respond by raising awareness of land ownership rights, advocating for equitable land distribution, and promoting the inclusion of women's names on land titles. In many cases where gender-sensitive land policy and regulatory frameworks exist, there is no implementation of the policy. In response, agricultural projects can support better enforcement of existing legislative frameworks on land policy. USAID's Land Tenure Portal (<http://usaidlandtenure.net>) offers practitioners practical guidance and recommendations for promoting land tenure and property rights, including an Issue Brief on Land Tenure, Property Rights, and Gender (<http://usaidlandtenure.net/gender/issue-brief>).

**Require employers in the waged agricultural sector to adopt policies that prohibit discrimination, exploitation, harassment, and VAW.** Women in the waged agricultural sector are particularly susceptible to discrimination and harassment. Advocating for safe and fair work conditions for women will increase their productive capacity and income-generating potential (Asian Development

Bank 2013). Equally important to safe work policies is their implementation. Employers should create safe reporting systems for women and ensure that corporate antidiscrimination and harassment policies are operationalized and enforced.

**Promote household or family farm approaches to food security.** To promote family collaboration, mutual respect, and equity, farming collaboration within households should be encouraged. A number of projects financed by the International Fund for Agricultural Development (IFAD) are promoting the adoption of household methodologies based on this concept. The projects encourage all members of smallholder farming families to agree on common livelihood strategies that use and benefit all household members. IFAD's experience with such methodologies in Uganda, Sierra Leone, Zambia, Ghana, and Nigeria has shown that they are powerful tools for improving productivity, efficiently allocating household resources, strengthening food security, and reducing violence (IFAD 2013). Violence was reduced because the family farm approach built a mutual respect and collaboration between women and men in rural households that fostered respect and appreciation for the role women play in food security.

**Use farmer field and life schools approach.** Stand-alone trainings on GBV prevention often discourage both men and women from attending, given the stigma associated with GBV. In response, agricultural projects have adopted an integrated approach that combines the provision of technical advice with life skills using men and women trainers. For example, FAO's farmer field and life schools introduce social and legal issues in a participatory group-learning environment (see Case Study C). This has been instrumental in changing behavior, particularly social and gender attitudes. Using farmer field and life schools to implement agricultural and food security interventions can play a valuable role in making interventions relevant to GBV. This is because it not only transfers agricultural knowledge and skills, but also provides to the beneficiaries a platform to discuss and understand the causes and factors that contribute to GBV within their communities, its implications for rural livelihoods, and possible solutions to address it (FAO 2010, pp., 26, 31).

**Identify coping strategies for lean seasons.** During the lean season, before the harvest, violence can result from family disagreements about how to survive on tight resources. After the harvest, VAW may arise from discord over how to spend the income earned from selling crops (IFAD 2013). Given the correlation between lean agricultural seasons and GBV incidence rates, projects should support clients in diversifying their agricultural production to minimize the economic shocks associated with lean seasons and level their income flows. Such support may include extensions services and access to finance to acquire productive assets and technologies to assist in preparations for when shocks are inevitable (FAO 2010, p. 26).

**Build women farmers' capacity for bargaining and negotiation.** The physical and emotional trauma associated with GBV impacts women's self-confidence, which limits their ability to negotiate and bargain for goods and services and makes them vulnerable to exploitation. Projects should provide training and capacity building to women farmers to increase their bargaining power in the marketplace and strengthen the capacity of producers to act on their own behalf (ibid., p. 29).

## CASE STUDY C: USING FARMER FIELD SCHOOL APPROACHES TO RAISE COMMUNITY AWARENESS AND RESPONSE TO GBV

### USAID AND CANADIAN PHYSICIANS FOR AID AND RELIEF: FEED THE FUTURE—FARMER FIELD SCHOOLS IN TANZANIA

In Bunda District in Western Tanzania, a USAID partner, Canadian Physicians for Aid and Relief, is finding that farmer field schools (FFS) can be a forum for men and women to discuss sensitive issues such as GBV. One group relayed the following story.

Kizom FFS group member Saada cultivated cotton this year with her children. She sold the cotton for Tsh 400,000 (about \$266) and planned to use the money to start a *mgahawa* (tea shop) in the center of the village as an additional source of income. Before she could proceed with her plans, her husband, Amos, seized the money. Having discussed human rights in her FFS group and being fully aware of her basic human rights, Saada stood up to her husband and demanded that he return the money. He then beat her. She reported the incident to her FFS group. As a result, a delegation of the FFS group leadership visited the husband.

Amos claimed that women in this society have no right to own money. The delegation, including his wife, spoke to him at length about equal rights for all of society and the fact that Saada has every right to hold and control cash, and most certainly the cash she earned from the cotton. Furthermore, they told him that Saada has the right at all times to be treated with respect and live free from violence.

Amos apologized to the FFS delegation and to Saada, and said that he would not beat or take money from her again. The money was already gone—spent on other women, Saada figures—but their relationship is now on a new footing. Saada has further stressed to her husband that she has the right to equal ownership of everything in the household. Amos will now be held to greater accountability for his actions. Not only is Saada fully aware of her rights, she has her whole FFS group of women and men ready to back her up, and has served as an inspiration to members of her community.

Source: USAID Blog. 2013a. “Farmer Field Schools: A Safe Place to Discuss Gender-Based Violence,” <http://blog.usaid.gov/2013/12/farmer-field-schools-a-safe-place-to-discuss-gender-based-violence/> and USAID. 2012d. [http://www.usaid.gov/sites/default/files/documents/1862/integrating\\_very\\_poor\\_into\\_value\\_chains.pdf](http://www.usaid.gov/sites/default/files/documents/1862/integrating_very_poor_into_value_chains.pdf)

**Create space for women’s voices.** Women farmers collectively represent a powerful voice for change. Projects that have provided women with a platform to share their experiences, voice their concerns, and develop their own solutions have witnessed transformative gender relations in communities. The collective voice of women not only builds their confidence, it can also lead to reduced incidences of GBV as community members, including males, begin to see women as capable, productive farmers. A powerful example of this is the Agribusiness Systems International’s Sunhara India project, which aims to improve the livelihoods of smallholder female farmers while helping women take a stance in promoting women’s rights. Through Sunhara about 3,000 women have participated in in-depth discussions challenging the cultural practices that define their lives. Of note is the conference they organized, “Voices of Change,” attended by 1,800 women farmers who talked about the issues of concern to them: right to health, to education, to economic opportunities, and to a life free of violence.<sup>4</sup> Male community leaders were among conference attendees so that they could better understand the role women farmers play and could become advocates for the issues raised by women farmers.

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4. Women Thrive. 2012. Empowering Women Farmers to Confront Gender-Based Violence. <http://womenthrive.org/blog/empowering-women-farmers-confront-gender-based-violence>

## Illustrative Indicators

Table 5 summarizes illustrative GBV integration strategies for agriculture and food security projects. It also includes illustrative indicators that projects can include in performance monitoring plans. Much of the data can be included in baseline surveys that are administered at project start-up. Other indicators that monitor changes in perception or knowledge can be tracked using such tools as knowledge, attitudes, and perception surveys. Another useful resource is the innovative Women’s Empowerment in Agriculture Index, developed by USAID, the International Food Policy Research Institute (IFPRI), and the Oxford Poverty and Human Development Initiative, that tracks women’s engagement in agriculture in five areas (IFPRI 2012). The Index measures the empowerment, agency, and inclusion of women in the agricultural sector in five domains.

**TABLE 5. ILLUSTRATIVE GBV INTEGRATION STRATEGIES FOR AGRICULTURAL AND FOOD SECURITY PROJECTS**

Project Design	Project Implementation	Illustrative Indicators
<ul style="list-style-type: none"> <li>Integrate GBV risk assessment into project gender assessments</li> <li>Map stakeholders and institutions to link to or partner with in order to further GBV mitigation objectives</li> </ul>	<ul style="list-style-type: none"> <li>Require the participation of women as leaders and members in producer associations and cooperatives</li> <li>Incorporate strategies to protect women’s physical safety</li> <li>Promote land titling and asset ownership for women</li> <li>Require employers in the waged agricultural sector to adopt policies that prohibit discrimination, exploitation, harassment, and VAW</li> <li>Promote household or family farm approaches to food security</li> <li>Use farmer field and life schools approach as a platform to introduce social and legal issues in a participatory group-learning environments</li> <li>Identify coping strategies for lean seasons</li> <li>Build women farmers’ capacity for bargaining and negotiation</li> <li>Create space for women’s voices</li> </ul>	<ul style="list-style-type: none"> <li>Changes in GBV attitudes and behaviors using knowledge, attitudes, and perception surveys</li> <li>Changes in GBV incidence and prevalence rates over time</li> <li>Ratio of men/women in producer associations and cooperatives</li> <li>Ratio of men/women holding leadership positions in producer associations</li> <li>% Increase in number of women who obtained land ownership</li> <li>% Increase in number of women’s names listed on land titles</li> <li>No. of employers adopting GBV-sensitive employment policies</li> <li>No. of farmers who have diversified agricultural production</li> <li>No. of women trained in bargaining and negotiation skills</li> </ul>

Given the important role women play in agricultural production and food security, the design of agricultural projects should safely and equitably promote women’s participation in agriculture. Projects can include GBV strategies that can feasibly be integrated through project implementation. This will improve project outcomes and efficiencies, while mitigating GBV risks and unintended consequences.

## VALUE CHAIN DEVELOPMENT

Over the past decade, the importance of women in value chains and in the supply of national and international markets with both traditional and high-value products has become widely recognized. At the same time, there is increasing evidence that women are marginalized or excluded from the more profitable agricultural and manufacturing chains and/or the profitable parts of these chains. In addition to lack of access to finance or business development services, women are often unable to seek out the best markets for their products due to threats of GBV (Mayoux 2009). As a result, GBV impacts women's productivity, bargaining power, and income-generating capacity within the value chain.

### Why Value Chain Development Projects Should Address GBV

Value chains are typically selected based on their competitiveness, capacity to generate economic growth, ability to include small and medium enterprises (SMEs), and potential to reduce poverty. It is equally important, however, that value chains be assessed on their potential to worsen GBV dynamics. Value chain development projects can exacerbate GBV risks if they are not designed with the appropriate gender and GBV analysis. Value chain transaction points, for example, represent GBV risks for women, threatening their safety and well-being, while inhibiting their productivity and growth within the value chain. Value chains designed purely from a market-driven and competitiveness standpoint will fail to identify and address the potential GBV risks (e.g., sexual harassment, exploitation and abuse, or other physical safety issues) that women and adolescent girls face when participating in certain value chains. Further, value chain development projects that fail to understand and address power imbalances within the value chain will ultimately reinforce monopolistic structures that exacerbate GBV and reproduce the dual exploitation of women in the value chain. Failure to do so weakens women's bargaining position at work and at home, with deleterious effects on their income, health, and well-being.

### How Value Chain Development Projects Should Address GBV

#### **RESOURCE: INTEGRATING GENDER ISSUES INTO AGRICULTURAL VALUE CHAINS (USAID AND DTS 2009)**

A useful analytical tool is the "Integrating Gender Issues into Agricultural Value Chains" approach developed by the USAID-funded Greater Access to Trade Expansion project. This framework articulates a process for mapping gender roles and relations along the value chain in order to identify gender-based constraints and actions to remove them. The framework's screening tools provide an overview of existing and potential relationships within a value chain and the GBV context. The application of the analysis results to project design and implementation yields significant gains in terms of project efficiencies, outcomes, and value chain competitiveness. Understanding the power dynamics within the value chain will provide information on what needs to be changed in order to redress power imbalances by taking measures to increase women's productivity and bargaining power within the chain.

A gendered value chain analysis will inform the design of value chain projects that are able to promote the goals of competitiveness and gender equality in order to reduce poverty. Below we discuss illustrative examples of GBV integration strategies aimed at strengthening women's position within value chains. Table 6 summarizes these interventions and provides illustrative indicators.

**Conduct gender analysis and GBV risk assessment in value chains.** A gendered value chain analysis will identify men's and women's role and relationships within the value chain, along with the set of gender-based constraints that value chain actors face in maximizing their productivity and returns on their labor. It will also reveal power relations and the extent of women's bargaining power and

negotiating position within the value chain. Incorporating a participatory safety mapping exercise with target project participants to explore perceptions of risks faced by women, men, girls, and boys within the value chain will enable the project to identify value chains that offer safe opportunities for women and girls to participate and advance (Krause-Vilmar 2011). Case studies D and E illustrate how gender analysis and GBV risk assessment can inform gender-equitable value chain development that mitigates GBV risk.

## **CASE STUDY D: CONDUCTING GENDER AND GBV RISK ASSESSMENT TO IDENTIFY SAFE OPPORTUNITIES FOR WOMEN AND GIRLS' PARTICIPATION IN VALUE CHAINS**

### **USAID, NIKE FOUNDATION, AND CARDNO: KENYA "VALUE GIRLS" PROGRAM**

Between 2008–2012, Cardno implemented the USAID and Nike Foundation-cofunded "Value Girls" project aimed at developing a replicable and scalable model for economically empowering young women and girls through access to high growth value chain opportunities in Kenya. The project undertook a girl-centered value chain assessment of Tilapia and Omena fish, and related value chains, including a situational analysis of the socio-cultural context and the current economic opportunities for girls and young women living along the shores of Lake Victoria. This girl-centered value chain assessment and situational analysis (VCA/SA) was used to inform the program design and interventions.

The VCA/SA revealed major barriers to increased girls' participation, including issues of vulnerability to sexual coercion, social isolation, fierce competition for supply, cultural barriers, and safety issues. The practice of trading sex for access to fish illuminated the dangers of incorporating additional girls into the value chain.

As a result, the program shifted its focus away from introducing new girls into the Tilapia and Omena fish chains due to the serious safety and health concerns. Instead the program worked on strengthening the capacity, negotiation skills, and bargaining power of girls already working in these chains. This will help to empower those girls already integrated into the chain, better the terms of participation, and provide them with options for moving into alternative economic activities.

Source: USAID. 2009a. Early Lessons Targeting Populations with a Value Chain Approach. For more information, see USAID 2012a.

**Require that agri-dealers, service providers, and other commercial actors within the chain maintain and implement policies that prohibit GBV.** Women often lack access to important inputs and business development services within the value chain. Without these linkages, women's productive capacity is hampered, as is the overall functioning of the value chain. Obtaining extension services and inputs is a transaction that exposes women to GBV risk because suppliers may withhold inputs until sexual favors are granted. By making project participation contingent on commercial actors' adopting and implementing policies against GBV, more companies will treat women equitably. For example, project participation would be contingent on the provision of written policies against physical and sexual harassment.

**Identify and promote alternative payment mechanisms.** Women are particularly vulnerable to GBV when men maintain power over income and productive resources. Thus, where a woman would invest income in family nutrition or education, a man may use that same income as discretionary, spending it on cigarettes or alcohol. To circumvent this, value chain development projects have explored other payment options, such as the use of mobile technology so that women can retain control over the income they earn. Most importantly, alternative payment mechanisms protect the physical safety of women by obviating the need for in-person cash transfers that expose women to sexual advances and exploitation.

## **CASE STUDY E: CONDUCTING GENDER ANALYSIS TO INFORM GENDER-SENSITIVE VALUE CHAIN DEVELOPMENT TO REDUCE DOMESTIC VIOLENCE AND IMPROVE WOMEN'S CONTROL OVER ECONOMIC ASSETS**

### **THE COFFEE VALUE CHAIN IN UGANDA—THE GENDER ACTION LEARNING SYSTEM (GALS)**

In Uganda, an innovative community-led methodology has been implemented for promoting gender equality in the coffee value chain. The GALS value chain process consists of several phases: (1) preliminary mapping of the selected value chain, (2) action-research with different stakeholder groups, and (3) identification of strategies through multistakeholder workshops.

Domestic violence, lack of property rights, and the inability to control income from the sale of coffee are some of the most critical issues that have been addressed by poor women producers who have been involved in the GALS. Women are heavily involved in coffee cultivation and processing (around 90 percent of coffee farmers), along with food crop production and household-related tasks. While many men own the land and make the main decisions regarding production, they provide little labor input. Before the project, intra-household conflicts reduced the quality of coffee because both women and men were picking and selling unripe beans in order to sell them before their partner managed to do so. Many men were retaining the profits for personal use, including for alcohol consumption, which is a recognized problem in the area. Middlemen were dissatisfied because they could not guarantee good quality coffee to final buyers.

The GALS value chain development process has brought about significant changes in gender relations, particularly with regard to land ownership and the gender division of labor. Some women report that their husbands are now contributing more to farming activities and household-related tasks. Important changes have been documented in households known to have exhibited strong gender inequalities and high incidences of domestic violence. Some women now exert major control over household assets and income. Joint and better management of household resources is increasing. The quality of coffee has improved, which in turn has led to increased income and improved trust between different value chain actors.

Source: Farnsworth, Cathy. 2011. *Gender-Aware Value Chain Development*. Accra: UN Women.

**Provide training to women on negotiating and bargaining within the value chain market.** A woman's ability to move up the value chain and earn more income depends on her ability to bargain successfully within a competitive value chain. In using men and women trainers, projects can train women on negotiation skills to enable them to improve their bargaining position and maintain their competitiveness. The use of male and female trainers will enable women to practice bargaining techniques with both men and women. Negotiation and communication skills help to support women's economic advancement both in the workplace and through women's improved decision-making capacity and control over household resource allocation, making them less susceptible to various forms of GBV at work and IPV at home.

**Require employers within the value chain to maintain safe workplace environments free of harassment, exploitation, and violence.** Women employees are particularly susceptible to discrimination and harassment. Sexual harassment is especially threatening to women because men supervisors can exert their power to demand sexual favors as a condition of employment. Sexual overtures are also used as points of leverage to obtain wages or as a condition for career advancement. Advocating for safer and fair work conditions for women will increase their productive capacity and income-generating potential while protecting their emotional and physical safety. Direct deposit structures that deposit wages directly into a woman's bank account are another measure to protect women from sexual harassment.

**Facilitate access to technology and finance to improve the productivity and bargaining position of women in the value chain.** Women’s ability to move up the value chain into more productive and lucrative functions will require access to finance and business development services. Projects can facilitate women’s access to these services to strengthen their productivity and bargaining position in the world of work, in the community, and at home.

### Illustrative Indicators

Table 6 summarizes illustrative GBV integration strategies aimed at strengthening women’s position within value chains. It includes illustrative indicators that can be integrated into project performance monitoring plans. The indicators are suggestions for capturing change in factors that contribute to women’s increased productivity and bargaining position within the value chain. With increased productivity and bargaining position, the power imbalance within the chain will shift to benefit women more equitably and reduce GBV incidence rates. The Integrating Gender into Agricultural Value Chains (INGIA-VC) handbook is a good resource for projects to access for other indicators that measure women’s integration in value chains.

**TABLE 6. ILLUSTRATIVE GBV INTEGRATION STRATEGIES FOR VALUE CHAIN DEVELOPMENT PROJECTS**

Project Design	Project Implementation	Illustrative Indicators
<ul style="list-style-type: none"> <li>Conduct value chain assessments that include gender analysis and GBV risk assessment</li> </ul>	<ul style="list-style-type: none"> <li>Require that commercial actors within the chain maintain and implement policies that prohibit all forms of GBV</li> <li>Identify and promote alternative payment mechanism so that women maintain control of the income they earn</li> <li>Provide training to women on negotiating and bargaining within the value chain market</li> <li>Require employers within the value chain to maintain safe workplace environments free of harassment, exploitation, and violence</li> <li>Facilitate access to technology and finance to improve the productivity and bargaining position of women in the value chain</li> </ul>	<ul style="list-style-type: none"> <li>Change in GBV incidence and prevalence rates</li> <li>No. of input suppliers with written policies that prohibit GBV</li> <li>No. of women receiving payment through alternative mechanisms</li> <li>No. of trainings provided to women on negotiating</li> <li>No. of employers with policies restricting any form of harassment, discrimination, or violence</li> <li>No. of women accessing finance</li> <li>% increase in women accessing finance</li> <li>Ratio of men and women accessing finance</li> <li>No. of women accessing business development services</li> <li>% increase in women accessing business development services</li> <li>Ratio of men and women accessing business development services</li> <li>No. of women accessing new technology</li> <li>% increase in women accessing new technology</li> <li>Ratio of men and women accessing new technology</li> <li>Changes in prices obtained by women for goods vs. men</li> </ul>

In summary, by designing projects with a gender and GBV analysis, value chain development projects can achieve the goal of promoting inclusive, efficient, and competitive value chains that offer women and girls safe opportunities to participate and advance within the value chain. Failing to understand power dynamics within the value chain, as well as the GBV risks women face from participating in certain value chains, will not only exacerbate GBV risk and exploitation, but will also hinder the overall competitiveness of the chain by reinforcing monopolistic structures. Through integrative approaches that are designed through appropriate gender and GBV analyses, value chain development projects can have a significant impact on mitigating GBV risk within the value chain.

## ENTERPRISE DEVELOPMENT

SMEs are the workhorse of economic development. But often owners, particularly women, are challenged in finding needed resources, support, and opportunity to cultivate and maintain their business. Balancing social norms further restricts women's access to paid work, with unpaid in-home labor. A country's economic growth is hindered when resources are used to respond to or mitigate GBV that has happened, rather than to prevent GBV, as it takes more resources to counter the effects of violence after it has occurred than to prevent it (USAID 2009b).

### Why Enterprise Development Projects Should Address GBV

Competitive enterprises drive economic growth, but GBV decreases enterprise productivity. Whether due to mental or physical injuries from GBV, affected employees cannot perform to their fullest potential. Companies whose employees are underperforming are not as efficient or productive as they could be. Therefore, GBV results in companies losing out on effective and reliable workforce and on profitability.

In and outside of the workplace, GBV can also be a liability for companies. Often overlooked costs of GBV include absenteeism and employee health expenses and family trauma. An employee may need time off to deal with medical appointments or legal matters; family members may also need the employee's support to access these services. In some cases, GBV can perpetuate HIV transmission, putting companies at greater risk for having HIV-positive employees with tenuous health and work capabilities.

To promote women as business leaders, companies can implement gender equity policies. Equal participation involves women's equal right to articulate their needs and interests, as well as their career vision, and to shape the decisions that affect their lives, whatever cultural context they live in. Companies can support processes that increase women's self-confidence, develop their self-reliance, and help them set their own goals (see <http://www.businessandgender.eu/en/home>). In contrast, GBV in the community diminishes the pool of potential female hires and their success, and presents possible liabilities of violence in the workplace. Potential losses or financial costs can result from absenteeism and turnover, illness and accidents, disability or even death, decreased functionality and performance, quality of work, and timely production. From the company's perspective, violence at work can include destruction of property. The impact of violence can also negatively affect motivation and commitment among staff, loyalty to the enterprise, its public image, working climate, and even openness to innovation and knowledge building (Cruz and Klinger 2011).

Migrant and contract workers are particularly susceptible to GBV because of the insecure and temporary terms of employment. They have little to no recourse when employers abuse their rights, their dignity, or their bodies. As this tends to be a less formal sector, children may often also be exposed to dangerous work because they are "small enough to fit" down shafts, on ledges, or in back corners. Those that traffic in persons scout the areas where migrant workers stay and seek employment. Although traffickers may offer the promise of a better job eventually, in reality it delivers migrant and contract workers into a kind of modern-day slavery.

People who identify as lesbian, gay, bisexual, transgender, or intersex (LGBTI) tend to hide (if possible) their sexual orientation and gender identity in the workplace in order to avoid discrimination in the hiring process, harassment or bullying at work, or dismissal (Carroll and Zdrojewski 2014). Because of their often-heightened visibility, transgender people have great difficulty in obtaining employment. They may eventually leave their jobs because of harassment and bullying, particularly if they are employed when beginning the physical transition. As a result of difficulty encountered when trying to change names and gender markers on documents, transgender people have sometimes not been able to claim their employment experience prior to changing their gender identity. Because it is so difficult for transgender people to maintain or obtain employment, they accept jobs without secure contracts or benefits. There are many cases of transgender women ending up in sex work (COWI and the Danish Institute for Human Rights 2010). Although providing a source of income, sex work leaves transgender individuals vulnerable to violence from police and clients, and at greater risk of HIV and other healthcare concerns.

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### **Economic Empowerment Key to GBV Prevention**

*For us it is very important the issue of strengthening the trans leadership through economic and employment opportunities.*

*Many women give up on the empowerment processes that they start, because there is no economic empowerment. When I went to get the name change on my [ID] card, it took many months. In Colombia, unless they have a sex change operation, you cannot change the gender of the card, so even though I changed my name, I still have, Sex: Male.*

**Source:** Personal communication, V.S.H.R. at Fundación Santamaría Cali, Colombia by Chemonics International staff 7 March 2014

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## **How to Address GBV in Enterprise Development Projects**

USAID staff designing project objectives have a unique opportunity to incorporate GBV prevention and response to support enterprise development project outcomes. When carrying out the mandatory project-level gender analysis, build off of the required country-level gender analysis conducted for the CDCS and dig deeper to consider the GBV issues for the region and sub-sector you will be working in. If GBV is not factored in from the outset when designing enterprise development projects, the chances of it being addressed—let alone reported on, shared, and promoted—are dismal. Instead, define concrete Intermediate Results (IRs) in requests for proposal or requests for applications and assign indicators that track GBV throughout the project. This guarantees that USAID can ensure that GBV is addressed in enterprise development projects. Moreover, identifying GBV indicators in M&E requirements builds the evidence base.

**Coordinating with NGOs/CSOs serving vulnerable populations.** Coordinating enterprise development projects with in-country advocates for GBV prevention, including trafficking-in-person support centers, as well as organizations serving vulnerable populations like migrant workers or victims of domestic violence, is a direct way to link with those most in need of services with economic opportunities. This cross-sectoral approach provides comprehensive financial, emotional, and physical aid as the individual needs it (OECD 2012).

**Promoting nondiscriminatory human resources practices.** Business development and competitiveness initiatives could include education and training to counter the negative effects of discrimination based on sex or homophobia in the workplace, as well as discussion of how such discrimination affects a company's productivity overall (see Case Study F). Efforts to strengthen human resources could introduce the concept of LGBTI people as equal co-workers. Human resources

practices could also promote workplace language that reinforces gender equity and dissuades normative discriminatory behaviors. Developing mentorship programs in the workplace can increase both women's leadership capabilities and their bargaining power. Workplaces can establish policies to provide equal pay to women and men for equal work. They can provide women full and genuine access to all occupations and disciplines, including to leadership roles within their organization. They can also establish "flex policies" to remove barriers to the full and equal participation of women, particularly in relation to family and caregiving responsibilities.

## **CASE STUDY F: THE NEED TO PROMOTE NONDISCRIMINATORY HUMAN RESOURCES PRACTICES**

### **THE STORY OF V.L.: DISCRIMINATION AND VIOLENCE IN THE WORKPLACE IN SERBIA**

The first time I was insulted was at the beginning of September 2010 when I came out as a gay man. I had the most problems with the assistant manager of the firm where I work. Once, at a coffee break, he said to other workers right in front of me that no one should drink coffee from my cup, because who knows to whom I gave oral sex right before. At the beginning of October 2010 he said that, "I was ill because faggots f\*\*ed my brains out," after which one of the employees joined in and told others "not to turn their backs on me, so that I wouldn't rape and infect someone."

At the beginning of November 2010, I took sick leave in order to get away—at least a little bit from that pressure, as I didn't get any support or understanding from the general manager after I complained to him about all those insults. He told me to sue them privately, because it was none of his business. That same manager told me a day or two after the 2010 gay parade that he wasn't able to take his wife out to lunch because of us fags.

I returned to work at the beginning of February 2011; the verbal torture continued. The assistant manager told me he was disgusted by me, and one of the employees added that "he felt as if he passed by a carcass" when he would pass by me. That employee always keeps calling me a faggot, keeps saying that he will smack me at the first chance, and threatening that I will never again be able to go into my village if I complain to you about all this. Recently, a couple of days ago, he told me the best thing for me would be an axe or a bat to the head, and then under the ground! This morning when I came to work, one of the employees asked me whether I could sit down on the chair and whether they f\*\*ed me out real good last night. I can no longer stand this, and I'm afraid they will just fire me so that they don't have to look at me anymore. I don't know what to do.

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*A few weeks after V.L. spoke to Gay Straight Alliance (GSA), his employment was terminated. The Legal Service of GSA began a labor dispute to annul that decision and the proceedings are still in progress.*

Excerpt from GSA 2012. Source: Carroll, Aengus, and Nicole Zdrojewski. 2014. "Testing the Waters: LGBTI People in the Europe & Eurasia Region," JBS for USAID, Washington, DC.

**Keeping the workforce working.** Workplace-based GBV prevention campaigns can reduce the time an employee misses work due to injury or caring for an injured family member. This time off is not only attributed to a single incidence of violence, but additional time taken off for doctor visits or dealing with legal matters. Prevention campaigns can include topics such as sexual harassment in the workplace, proper reporting channels so employees know how and where to seek help on the job, and responsibilities of the employer and employee for a safe work environment. (Case Study F illustrates an example of the impacts of not addressing GBV in the workplace.) For some organizations, helping employees to identify safe transport to and from work, as well as ensuring safe living quarters when workers live in dormitories, can help to reduce risks of GBV (Rosen 2011). Alternative payment mechanisms, such as through mobile phone-based personal banking, increase transparency and reduce worker exposure to risks of GBV, such as supervisors that demand sexual acts before distributing paychecks.

**Equalizing business policy versus social practice.** The U.S. Government's GBV Strategy defines GBV to include economic deprivation. When the social practices of a culture are not equal to the legal rights, women's ability to generate income can be restricted, causing unnecessary economic deprivation. At the policy level, it is important to ensure business regulations are equitable and inclusive in practice. For example, legally any citizen in a particular country can formalize a business. However, if few women are registered at birth and therefore do not have birth certificates, they cannot prove citizenship. Working to register women as citizens not only helps them to formalize their business and income generating potential; it can also potentially increase government revenue. Formalizing women's citizenship also benefits women when accessing other legal rights in the country, reporting violence if and when it occurs. Additionally, projects that help transgender people reconcile their citizenship; education and employment documentation are in great need.

**Engaging men and boys as advocates.** One way to mitigate the potential for unintended increase in domestic VAW in enterprise development projects is to engage men and boys as advocates, allies, and champions. Male religious leaders and respected community business leaders can be spokesmen with their peers, advocating for women in the workplace and in leadership positions. They can also begin a dialogue on what it means to be respectful within the culture and disparage GBV in the workplace, be it physical or emotional (McCleary-Sills et al. 2013). Using men and women trainers when working with these groups provides positive role models for both sexes.

**Examining gender inequities and stereotypes in business with young women and men.** Enterprise development projects that target youth have a distinct opportunity to include behavior change modules that help to prevent GBV. Young people in general may be open to exploring new ideas and questioning gender norms that tend to increase GBV prevalence. As programs help young women and men to learn about a range of livelihoods and industries, youth gain transferable skills in basic entrepreneurship, accounting skills, budgeting, financial services, and negotiation. There is also the opportunity to look at traditional gender roles and their relationship to the gender division of labor, as well as culturally acceptable workplace behavior and attitudes about women and women's leadership and management in the workplace. Case Study G illustrates potential methods and positive outcomes that can be achieved when working with adolescent girls.

## Illustrative Indicators

Table 7 summarizes illustrative examples of how to address GBV in enterprise development project design and implementation. It provides sample indicators that can be customized as necessary to fit specific project goals.

**TABLE 7. ILLUSTRATIVE GBV INTEGRATION STRATEGIES FOR ENTERPRISE DEVELOPMENT PROJECTS**

<b>Project Design</b>	<b>Project Implementation</b>	<b>Illustrative Indicators</b>
<ul style="list-style-type: none"> <li>• Research country-specific GBV within gender analysis</li> <li>• Equalize business policy vs. social practice to address unnecessary economic deprivation</li> <li>• Coordinate with NGOs/CSOs serving vulnerable populations</li> <li>• Include concrete IRs that explicitly reference GBV</li> </ul>	<ul style="list-style-type: none"> <li>• Promote nondiscriminatory human resources practices</li> <li>• Mitigate workplace social norms and behaviors that perpetuate GBV (e.g., harassment, discrimination, etc.)</li> <li>• Engage men and boys as advocates</li> <li>• Examine and transform stereotypical assumptions and practices in business with young women and men, male and female employees, and/or managers</li> </ul>	<ul style="list-style-type: none"> <li>• No. of women's or other vulnerable populations business associations created</li> <li>• No. of inter-sectoral (GBV &amp; economic growth) coordination meetings held per year</li> <li>• No. of victims of GBV who have participated in economic empowerment projects</li> <li>• % of Workers who have attended trainings on prevention of harassment in the workplace</li> <li>• No. of enterprises that have a formalized protocol to report GBV in the workplace</li> </ul>

## **CASE STUDY G: ADDRESSING GENDER INEQUITIES AND STEREOTYPES THROUGH BUILDING YOUNG WOMEN'S AND GIRLS' ECONOMIC SKILLS**

### **BRAC: EMPOWERMENT AND LIVELIHOODS FOR ADOLESCENTS PROGRAM**

Adolescent girls in Uganda face some of the highest rates of unemployment in all of sub-Saharan Africa. Their economic concerns are compounded by early marriage, pregnancy, and exposure to STDs including HIV/AIDS. Teen pregnancy and early motherhood place lifelong limitations on career choice. This lack of choice can leave young women more likely to choose risky behaviors and increase their dependency on older men and exposure to GBV.

BRAC, a Bangladeshi NGO, engaged a two-pronged approach to address this situation with female youth, ages 14–20, in Uganda. The first prong included provision of life skills to build knowledge and reduce risky behaviors. The key topics covered in the life skills training sessions included sexual and reproductive health; menstruation and menstrual disorders; pregnancy; sexually transmitted infections; HIV/AIDS awareness; family planning; rape; and women's issues such as bride price, child marriage, and VAW.

The second prong integrated vocational skills training to enable adolescent girls to start micro-enterprises. The program was based out of “adolescent development clubs,” not schools, so the program could target those in and out of formal schooling. The training comprised a series of courses on income-generating activities. Girls self-selected enrollment in courses from a broad range of income-generating activities: hair dressing, tailoring, computing, agriculture, poultry rearing, and small trades operation by those in which they had an interest or potential comparative advantage. Local entrepreneurs contributed to the vocational training modules. These courses were supplemented by financial literacy courses covering budgeting, financial services, negotiation, and accounting skills.

Results from a randomized control trial demonstrated that the likelihood of an adolescent girl being engaged in some income-generating activity increased 35 percent from baseline levels. Additionally, the program increased knowledge of HIV transmission and pregnancy. Self-reported condom usage increased by 13 percent among those who are sexually active. Two years after the program's initiation, adolescents living in treated villages were 3 percent less likely than those in control communities to report having at least one child, which corresponds to a 28.6 percent decrease in fertility rates among the targeted population. Perhaps most important, the reduction in girls reporting having had sex unwillingly dropped dramatically—from 21 percent at baseline down to 4 percent after the intervention.

Source: Bandiera, Oriana, Nikas Buehren, Robin Burgess, Markus Goldstein, Selim Gulesci, Imran Rasul, and Munshi Sulaiman. 2012. “Empowering Adolescent Girls: Evidence from a Randomized Control Trial in Uganda.”

## **ACCESS TO FINANCE**

In developing countries, formal financial systems can discriminate against individuals with low social and financial capital (International Finance Corporation 2000). Limited or no credit history, lack of collateral, and few if any social connections in the right circles can make accessing credit particularly challenging for small, first-time entrepreneurs, particularly women, LGBTI individuals, and other marginalized populations. However, access to finance can play an important role in preventing GBV and mitigating its risks and impacts. A study in Bangladesh found that participation in group-based credit programs increase women's public visibility outside the home in conservative contexts, and this can help reduce men's violence against women (Schuler, S.R. et al. 1996). Available evidence has confirmed that women's economic participation, in particular in microfinance or other programs to increase their access to financial services, can contribute to positive outcomes, including women's increased income, social status and mobility, and reductions in IPV (Kabeer 2009b). Although much work still needs to be done

to document the links between GBV and limits on access to individual or group-based financial products and services, the available literature and findings indicate that the burden of GBV falls on women,. Increasing women’s access to and control over financial resources can help women build their bargaining power within the household, strengthen their social status, and form an exit strategy from an abusive relationship through greater economic independence. A range of well-designed financial services—products and delivery channels—can help mitigate risks and support recovery following incidences of GBV. GBV risk analyses and project planning should consider diverse financial services, not only credit. These can include:

- *Products:*
  - Appropriate savings mechanisms are a way for women to increase control over financial resources to use for agriculture, trade, off farm business development. They are also are a way for women to accumulate financial resources to provide a safety net that protects against potential situations of GBV– improve negotiating position.
  - Insurance can help women protect against loss of business assets or other potential losses.
  - Emergency loans can help women cope with losses associated with GBV.
- *Delivery channels:*
  - Moving away from cash and into digital payments, mobile money, and digitally enabled financial services can reduce risk of theft and improve safety.
  - Using group-based savings and credit can improve access, use, and safety.

### **Why Access to Finance Projects Should Address GBV**

Women’s access to financial services remains lower than men’s in many countries. This not only perpetuates poverty, but also the social and economic gender inequalities that heighten women’s risks of GBV. Women entrepreneurs face constraints based on gender discrimination above those of their male peers. Women who own small businesses may struggle to identify adequate collateral, which can lead to a less favorable profile with potential investors and loan officers. Financial institutions may require higher collateral from female borrowers or require women to have a male cosigner or, in some cases, their husband’s or father’s permission to open accounts. This dependence on men can leave women struggling to access the capital needed to start and maintain a business, depriving them of income and the ability to provide for themselves and their family. These constraints are only exacerbated when women face any form of psychological, physical or sexual violence, or exploitation within or beyond the household (Krause-Vilmar 2011).

Power dynamics in relationships change as women gain access to finance. In many cases, as women play a greater role in bringing income into the household, their status in financial decision-making also improves. Increased availability of credit can help a micro-business evolve into a small, perhaps formalized, business. Small businesses can use credit to expand product lines, buy raw material in greater quantity, or increase distribution. An unfortunate, unintended consequence, however, is the potential for a male partner to feel jealous over his loss as the breadwinner due to the female partner’s success. (Both the occurrence and severity of this reaction can depend on local cultural values, social status, or even by the individual.) Feelings of inadequacy or not being “the man” in the relationship may cause some men to strike out and

be violent with their partners. More research and M&E data in this area are needed to increase the evidence base and avoid unintended consequences of violence and undermined project outcomes.

### **How to Address GBV in Access to Finance Projects**

USAID staff designing project objectives have a unique opportunity to build in GBV prevention and response into access to finance project outcomes. As stated in the discussion on enterprise development projects, when conducting gender analysis per ADS 205 requirements, include country-specific GBV concerns to ensure that GBV issues are addressed, to assign indicators that track GBV throughout the project, and, through the project's M&E plan, to build the evidence base.

**Framing access to finance in the local context.** Creating a country profile that identifies regional, national, or local practices that affect how access to finance is different between genders is a good place to start. Do men and women have different legal rights relating to GBV? If men and women are treated equally under the law, are there social customs that would hamper rights or equal access? If local laws permit, would creating a moveable property registry allow vulnerable groups greater access to finance? What in-country actors are already working on GBV issues? Group support and mentoring have been shown to be positive resources for entrepreneurs and survivors of GBV creating a natural bridge (Green 2008). Established women's, LGBTI, or other vulnerable populations groups or associations can be targeted as beneficiaries.

**Coordinating with NGOs/CSOs serving vulnerable populations.** Local NGOs that advocate for GBV prevention, support anti-trafficking in persons, or aid other vulnerable populations can serve as access points to potential beneficiaries. Coordinating access to finance projects with in-country advocates is a direct way to link with those most in need of services and economic opportunities. Local CSOs/NGOs are the safest and most efficient access point to the LGBTI community. It is advisable to consult them on regional/local/cultural appropriateness of interventions. This cross-sectoral approach of providing access to finance through local support agencies provides comprehensive financial, emotional, and physical aid, as the individual needs it.

**Engaging men and boys and building women's skills ad leaders and agents of change.** Men and boys are necessary advocates in combating VAW. Engaging them in partnership is one way to mitigate the potential that access to finance projects have to unintentionally increase VAW (as illustrated in phase 2 of the second program component described in Case Study H). Couples can enter financial projects as a unit where they both receive lessons on communication and household resource allocation. For women entering a financial project on their own, during selected sessions their partners can be invited for specific joint training, and some sex-segregated modules in which men can learn with other men whose partners are receiving the bulk of project assistance. Having men and women trainers when working with these groups provides positive role models for both sexes. Efforts to build women's life skills in communication, negotiation, leadership, and business management are important complementary strategies in working with men as allies in the world of work.

## CASE STUDY H: BUILDING WOMEN'S SKILLS AS LEADERS AND AGENTS OF CHANGE

### INTERVENTION FOR MICROFINANCE FOR AIDS AND GENDER EQUITY (IMAGES): MICROFINANCE AND LIFE SKILLS TO REDUCE INTIMATE PARTNER VIOLENCE

Intervention for Microfinance for AIDS and Gender Equity was a cluster-randomized study conducted in the Limpopo Province of South Africa between September 2001 and March 2005. Even though gender equality is enshrined in the South African constitution and the government had identified improvement of women's status as a priority, unemployment was high in the province, traditional cultural norms diminished women's status, and VAW from men was accepted. The program included two major components administered simultaneously. The first was microfinance, based on the Grameen Bank model. The second component, called "Sisters-for-life," was a participatory learning program on life skills, administered in two phases. Eight villages were paired based on size and accessibility. One of each pair was randomly assigned as control. The women in control villages received the interventions after the study was completed.

The average age of participating women was 42, and the range was 18–96 years old. More than 70 percent reported having to beg for food or money in the previous year. Roughly half the women were from female-headed households. Baseline data also revealed that 25 percent of participants had experienced sexual or physical violence from an intimate partner in her lifetime.

**Microfinance.** Women, in groups of five, would meet every two weeks to serve as guarantors for each other's loans and discuss business plans. Every woman in the group had to repay her loan before the group could qualify for more credit. Over a period of three years, 1,750 loans, worth more than US \$290,000, were disbursed to fund mainly small retail businesses such as second-hand clothing and tailoring or fruit and vegetable vending.

**Sisters-for-life.** The participatory learning component of the program, developed in conjunction with a South African domestic violence NGO, discussed topics such as gender roles, cultural beliefs, relationships, communication, domestic violence, and HIV infection during 10, 1-hour sessions. In phase 1, these sessions challenged the status quo. One woman noted, "We did not like [the sessions]. ... We did not feel comfortable talking about such issues. In our culture it is not done that way." The goal was to strengthen communication skills, critical thinking, and leadership. Later in the project another women expressed the change she saw, "Before the training we didn't know how to handle incidents of domestic violence. When a man abuses his wife and kids, we would stare without interfering. But after training, we know exactly what to do." In phase 2, women went into the community, mobilizing to engage men and youth, to solidify solidarity and collective action. A mother reflected, "We have learnt to protect our kids against abuse. They have seen us during our march on 16 Days of Activism (to end violence against women) in the village."

After years, the risk of past-year physical or sexual violence by an intimate partner was reduced by more than half. All nine indicators of empowerment improved. Reductions in violence resulted from a range of responses enabling women to challenge the acceptability of violence, expect and receive better treatment from partners, leave abusive relationships, and raise public awareness about IPV. Both qualitative and quantitative data indicate that economic and social empowerment of women can contribute to reductions in IPV.

Source: Kim, J.C. et al. 2007. Understanding the Impact of a Microfinance-Based Intervention on Women's Empowerment and the Reduction of Intimate Partner Violence in South Africa. *Am J Public Health* 97(10): 1794–1802. doi:10.2105

**Examine available collateral options of vulnerable groups.**<sup>5</sup> Victims of GBV, particularly those leaving an abusive relationship, or even those surviving within one would be less likely to have real property at their disposal for collateral. However, they may have access to movable property or intangibles. During program design it would be strategic to examine host country laws to determine if movable property registries are a viable option in creating alternative collateral prospects. The basics of movable property lending begin with a borrower providing a convincing case for the loan and pledging valuable assets to the lender to secure a loan. The lender then registers the interest in a public registry and enters a loan agreement with the borrower. The agreement permits the lender to enforce the loan by taking and selling the assets quickly if the borrower defaults.

**Equalizing financial policy vs. social practice.** The U.S. Government's GBV Strategy defines GBV to include economic deprivation. When a woman cannot exercise her legal economic rights due to social customs, this is an injustice. It is important for a project to examine whether policy-level financial regulations are equitable in practice. For example, any citizen in a particular country can legally take out a loan. However, if few women are registered at birth and so lack birth certificates, they cannot prove citizenship to apply for a loan. Working to register women as citizens not only helps them to gain access to credit, potentially increasing economic growth, but also benefits their access to other legal rights in the country and reporting violence if/when it occurs. Women need the ability to identify adequate collateral, to solidify their loan profile with potential investors and loan officers. Working with financial institutions to equalize collateral requirements regardless of gender will lessen the need for female borrowers to have a male cosigner to open accounts (Case Study I). Projects can also work with banks to ensure that (1) loan service centers are accessible to female clients, (2) loan agents have been trained in equitable lending procedures, and (3) centers are open at times men and women are able to enter. Moveable property registries are another alternative in creating collateral options.

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5. Channel, W. 2006. "Bringing More Dead Capital to Life: Moveable Property and Access to Rural and Agricultural Credit." USAID. [http://www.microlinks.org/sites/microlinks/files/resource/files/ML4596\\_rafi\\_note\\_issue\\_8-movable\\_property\\_final\\_formatted\\_0.pdf](http://www.microlinks.org/sites/microlinks/files/resource/files/ML4596_rafi_note_issue_8-movable_property_final_formatted_0.pdf)

## CASE STUDY I: EQUALIZING FINANCIAL POLICY VERSUS SOCIAL PRACTICES

### USAID AND DEVELOPMENT CREDIT AUTHORITY: REDUCING COLLATERAL OR COSIGNATORY RELATIONSHIPS FOR WOMEN IN ETHIOPIA AND KENYA

In some countries, deep-rooted discriminatory practices and stereotypical attitudes prevent women from accessing appropriate financial credit to build or expand their businesses. Without their husband's or father's cosignature, some women are unable to obtain business loans. In Ethiopia and Kenya, USAID's Development Credit Authority (DCA) works with banks to provide a 50 percent loan guarantee for women's SMEs. This means that if a borrower were unable to repay the entire loan, DCA would reimburse the bank for half of the unpaid amount.

Women entrepreneurs identified a lack of access to financing as their main impediment to growth. To enable banks to reduce collateral requirements while enabling women entrepreneurs to grow their businesses beyond the bounds of microfinance, USAID/Ethiopia obligated a \$4.28 million loan portfolio guarantee for enterprises owned and managed by women. The guarantee is with a commercial bank and SMEs are beneficiaries under the guarantee. Funds were redistributed after payment. As of March 2013, women-owned SMEs had been allocated a total loan portfolio of \$1,921,208.

In Kenya the USAID guarantee covers areas such as agricultural production and processing, tourism, and manufacturing. This \$12.9 million facility stimulates lending in the SME sectors by providing additional collateral/ risk mitigation to encourage expansion and the extension of financial services to underserved clientele. A strong emphasis under the facility is on extending credit to businesses owned and/or operated by women. Kenya Commercial Bank Group has extended 479 loans to business owned by women, totaling \$3.6 million. Of the 179 loans Fina Bank (Kenya) has extended, 41 were made to businesses owned by women.

By increasing women's access to credit, without the need for a male cosigner, DCA is helping women to reduce their dependency on men, improve women's participation in poverty reduction, and strengthen their position in asserting choices on education and healthcare.

Sources: The OECD DAC Network on Gender Equality (GENDERNET). 2012. "Women's economic empowerment." OECD. <http://www.oecd.org/dac/povertyreduction/50157530.pdf>

Irish Joint Consortium on Gender Based Violence. 2010. "Effective Responses to Gender Based Violence: MDG 1 Poverty and Hunger and GBV." <http://www.gbv.ie/wp-content/uploads/2010/01/Learning-Brief-5.pdf>

USAID. 2013b. "Unlocking Growth Through Credit Guarantees: An overview analysis of Loans to Women-Owned

**Exploring social constructs in finance with youth.** Access to finance projects that target youth have a distinct opportunity to include behavior change modules. Youth in general are more open to exploring new ideas and questioning social norms that may perpetuate GBV. Thought-provoking activities could include personal money mapping, charting who has the right to make decisions on money in the household, and repercussions from breaking with norms (e.g., is it acceptable for a husband to hit his wife if she spent more on groceries than he thought necessary?).

## Illustrative Indicators

Table 8 shows examples of how to address GBV in the design and implementation of access to finance projects. It provides sample indicators that you can customize as necessary to fit specific project goals.

**TABLE 8. ILLUSTRATIVE GBV INTEGRATION STRATEGIES FOR ACCESS TO FINANCE PROJECTS**

Project Design	Project Implementation	Illustrative Indicators
<ul style="list-style-type: none"> <li>• Research country-specific GBV within gender analysis</li> <li>• Define concrete IRs that reference GBV</li> <li>• Build partnership with NGOs/CSOs serving populations vulnerable to GBV</li> <li>• Equalize financial policy vs. social practice to address unnecessary economic deprivation</li> </ul>	<ul style="list-style-type: none"> <li>• Frame access to finance in the local context</li> <li>• Coordinate with NGOs/CSOs serving vulnerable populations</li> <li>• Partner with banks and business registration centers</li> <li>• Engage men and boys as advocates</li> <li>• Explore social constructs in business development with youth</li> <li>• Examine available moveable collateral options of vulnerable groups</li> </ul>	<ul style="list-style-type: none"> <li>• No. of partnerships created to provide financial literacy training to vulnerable groups</li> <li>• % of partners participating in co-financial literacy classes</li> <li>• No. of bank tellers/ loan officers receiving GBV informational training</li> </ul>

## TRADE POLICY

USAID supports increased trade opportunities as a way to strengthen economic growth in developing countries. It does this by strengthening economic policies; removing trade barriers; building well-functioning economic, political, and legal institutions; improving regulatory policies that affect the way firms compete; and improving private sector operating practices and strategies.<sup>6</sup> Gender considerations are already a part of trade programming, and are primarily manifested in project and program gender analyses and women-specific activities, such as targeted assistance to women-owned businesses. However, it is also critical to ensure that GBV prevention and response strategies are contained within the framework of ongoing gender integration, given GBV's impact on economic growth and trade.

### Why Trade Policy Projects Should Address GBV

Although the available research and data on linkages between macro-level trade policies and GBV are limited, it is likely that GBV negatively affects potential USAID beneficiaries—primarily women, but also men, LGBTI persons, people with disabilities, and ethnic minorities. USAID can contribute to the reduction of economic costs of GBV (albeit on a limited scale) by developing and using GBV prevention and response strategies within the framework of trade policy projects.

It is important to recognize that not all trade policy programming can improve GBV; in fact, it can have unintended consequences. For example, effects of liberalization of trade policies—a frequent area of focus for USAID economic growth programming—have had mixed results in regards to prevalence of GBV. On one hand, when trade policies in Bangladesh were liberalized in the 1980s, the garment sector expanded, factories employed more women, and the number of early and child marriages dropped. Access to paid factory work enabled women to be more economically independent and therefore decreased the economic incentive for early marriage (ICRW 2009). On the other hand, development of sectors such as tourism brings with it unintended consequences, including sex tourism, which can contribute to human trafficking and child prostitution (ILO 2013).

### How to Address GBV in Trade Policy Projects

Including GBV response and prevention activities in the early design stage of trade policy projects will ensure that appropriate attention to GBV is paid throughout the entire project cycle.

As is the case with any economic growth project, trade policy projects require continuous M&E. Although the projects themselves may only be able to measure GBV-related outputs and outcomes on a small scale, already existing sources, such as the World Bank's Women, Law and the Business database (<http://wbl.worldbank.org/>), can provide contextual information about GBV in legal and economic environments. This database examines how laws in 143 economies influence a woman's ability to participate in income-generating activities through (1) accessing institutions, (2) using property, (3) going to court, (4) getting a job, (5) building credit, (6) providing incentives to work, and (7) protecting women from violence (piloted in 100 countries).

The illustrative strategies discussed below outline how GBV prevention and response activities can be integrated into trade policy projects in different stages of the project cycle.

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6. <http://www.usaid.gov/what-we-do/economic-growth-and-trade/trade-and-regulatory-reform>

**Conducting gender analyses with GBV considerations.** Including an overview of GBV issues in the project gender analysis conducted prior to the project’s start will provide an opportunity for developing targeted GBV response and prevention activities throughout the life of the project.

**Gender analyses of trade agreements.** Understanding how trade policies impact gender equality is necessary for planning and implementation of gender-equitable trade programs. Adding GBV considerations to topics that would be generally covered by a gender analysis of trade agreements or policies, such as labor force, wages, competitiveness, and access to resources, will ensure a more thorough understanding of gender dynamics.

**Including GBV considerations in environmental and labor impact assessments.** Environmental and labor impact assessments, which are usually a part of trade negotiations, represent another avenue for the inclusion of GBV analysis. In environmental impact assessments, GBV-related issues to consider may include the following: changes in land ownership that may affect levels of GBV; degradation of natural resources that can pose an increased risk of VAW (e.g., women having to go farther from their villages to collect firewood); or the influx of male workers on a new infrastructure project that may limit the mobility of local women due to the increased risk of violence. In labor impact assessments, potential entry points for GBV analysis may include harassment in the workplace, or how collective job losses for men resulting from new trade agreements can lead to increased IPV.

**Including GBV considerations in assessments of business-enabling environments.** An environment in which businesses operate is of particular significance to women-owned businesses as well as to women who participate in the informal sector as they frequently face more constraints than men. GenderCLIR, the tool developed by USAID to assess business-enabling environments from a gender perspective, uses a number of indicators to determine women’s status in selected segments of the business environment. Although this tool does not measure GBV, modifications can be made in order to ascertain how the prevalence of GBV and its consequences affect women’s participation in the business environment. For example, the existence of anti-harassment policies can be considered as a factor in assessing labor and employment laws.

**Creating safe spaces for female entrepreneurs.** In instances where the lack of public safety hampers women’s mobility, especially in urban areas, simple solutions can greatly help to minimize risks to women’s economic participation. Examples include provision of transportation, increased police protection, existence of female-only toilets, or appropriate lighting (see Case Study J).

## **CASE STUDY J: CREATING SAFE SPACES FOR WOMEN ENTREPRENEURS**

### **UN WOMEN AND AUSAID: A SAFE CITY FOR WOMEN AND GIRLS**

UN Women/AusAid’s A Safe City for Women and Girls program works to create safe and equal participation of women in local economies. In Papua New Guinea, the program works to make the public market safer, where 55 percent of women and girls have experienced some type of violence, including rape and gang rape. As a result, female market vendors frequently pay cash for “protection.” The Safe Cities project in Port Moresby plans to increase public safety for women in marketplaces through infrastructure and council policy improvements, as well as through support to women vendor associations in advocating for better services at the market, including toilets, lighting, and police protection.

Source: Aus/AID. 2013. A safe place: AusAID’s support to end violence against women, pp. 24–25.  
<http://aid.dfat.gov.au/aidissues/gender/Documents/a-safe-place.pdf>

**Supporting development and implementation of legislation addressing GBV, equal property rights, and access to justice.** Many developing countries already have legislation that provides equal rights to all of their citizens, yet issues arise with enforcement of such legislation. This is frequently the case with GBV laws for several reasons—from inefficient government bureaucracy and poorly trained officials to customary norms that, in practice, trump the written law. Assistance with development of enforcement mechanisms and their M&E is necessary for these laws to have an impact.

**Developing and implementing private sector fair trade certifications and standard performance indicators to implement GBV prevention and response.** Private sector trade certification standards can be developed through multiple stakeholder consultation, periodic review and updates through external audits and evaluations, and refinement of performance indicators to promote continuous improvement. Businesses within supply chains can seek certification and voluntarily comply with established standards with performance indicators audited annually. Certification requirements can involve assessing and addressing GBV issues in hiring, wages, non-discrimination, worker training, human resources management. Certification can also require a confidential complaints mechanism as part of standard operating procedure for workers to report workplace GBV issues (see Case Study K).

## **CASE STUDY K: FAIR TRADE CERTIFICATION STANDARDS**

### **CERTIFIED VERIFLORA® SUSTAINABLY GROWN**

The Veriflora Standard is a certification and agricultural monitoring process of sustainably grown cut flower and potted plant production. The standard is voluntary and does not replace any legal or regulatory requirements concerning agricultural production, handling, or sales. Users of the standard include agricultural producers, distributors, wholesalers, importers, transporters, retailers, manufacturers, third-party certifiers, consumers, businesses, institutions, and government agencies.

The standard explicitly addresses workplace sexual harassment, gender discrimination, and other forms of workplace GBV through performance indicators, annual auditing, investigation of allegations, follow-up, and potential removal of certification for noncompliance. Performance indicators consider workplace-related GBV prevention and response in: (1) hiring, wages and nondiscrimination, (2) worker training, and (3) human resources management.

Certification requirements for hiring, wages, and nondiscrimination state that producers cannot require workers to undergo HIV, genetic, or pregnancy tests as a condition of hire. GBV risk-reduction measures include mandating that producers cannot require workers to surrender identity papers or other original personal documents, or pay deposits as a condition of employment. Further, producers are required to provide equal pay for equal work, and to pay wages directly to workers and not through an intermediary.

Requirements for worker training and human resources management include having policies and procedures for a work environment free of all forms of abuse, harassment, or repercussions for those exposing wrongdoing. This includes workplace education on policies and procedures and a reporting mechanism for workers to document and complain of incidences of sexual harassment to management without fear of reprisal. Worker complaints are fully investigated and disciplinary action taken where warranted.

Annual auditing interviews with workers take place in absence of supervisors so that compliance with standard requirements can be assessed and whistleblowers can come forward. Incidents of sexual misconduct must be investigated and resolved.

Source: SCS. 2012. “Certification of Sustainably Grown Cut Flowers and Potted Plants: Requirements for Growers and Handlers” Certified Veriflora Sustainably Grown. Version 3-1 (October 2012). SCS Global Services.  
[http://www.scsglobalservices.com/files/standards/SCS\\_STN\\_Veriflora\\_V3-1\\_100912.pdf](http://www.scsglobalservices.com/files/standards/SCS_STN_Veriflora_V3-1_100912.pdf)

**Working with socially responsible and gender-aware businesses in USAID’s private sector engagement.** Businesses willing to promote gender equality, including GBV response and prevention, in their operations are excellent partners who can help to disseminate USAID’s GBV message to the rest of the private sector. Potential business partners are those that deliberately seek out and employ survivors of violence (IPV, trafficking, etc.), have nondiscrimination and anti-sexual harassment policies in place, and provide equal working wages for their employees. These businesses can serve as role models and mentors for others willing to employ GBV response and prevention initiatives as part of their operating procedures and CSR efforts (see Case Study L).

## **CASE STUDY L: SOCIALLY RESPONSIBLE AND GENDER-AWARE BUSINESSES**

### **GIZ AND EXPOFLORES: VAW PREVENTION AND CSR IN ECUADOR**

In Ecuador, GIZ cooperated with EXPOFLORES, an association of flower producers and exporters on prevention of VAW, within their CSR framework. The program trained employees on violence prevention; conducted a study investigating the relationship between VAW and absenteeism at work and/or job changes by female workers; and conducted a communications campaign called “Women flourish without violence” (“*Mujer FlorEc sin violencia*”).

By strategically employing the factors mentioned above, the project achieved far-reaching results. Staff training included distributing roadmaps to victims for local services located outside the companies and developing internal treatment protocols for in-house incidents of gender-based violence on farms. For this purpose each company’s medical and human resources staff, as well as the foremen of different sections, received special training. Part of internal capacity training was the introduction of a register to document cases of gender-based violence and developing a protocol to coordinate external and internal help services. Human resources managers also sought to promote the rights of women to live a life free of violence under the motto “Together for fair treatment” (“*Hagamos una minga por el buen trato*”). They distributed informational material (which can also be used for staff trainings) to all employees.

Source: GIZ. 2013. “Women flourish without violence”: Prevention of gender-based violence within the flower industry. <https://www.giz.de/en/downloads/giz-2013-en-expoflores.pdf>

**Exploring links between sex trafficking and immigration/labor/business environment policies.** Dire economic situations often lead individuals to leave their homes in search of employment abroad. However, sex traffickers, who often present themselves as job agents or potential employers, take advantage of such individuals. Instead of providing them with promised legal work, sex traffickers exploit them for sex, labor, or both. Supporting development of more liberal policies for migrant workers may decrease the need for traffickers as “middlemen.” The lack of licensed private employment agencies to connect individuals with legal jobs abroad can also contribute to sex trafficking. Therefore, supporting policies that enable business environments to encourage such agencies can help to decrease incidences of sex trafficking.

## Illustrative Indicators

Table 9 provides a summary of illustrative strategies for integration of GBV prevention and response activities in trade policy projects.

**TABLE 9. ILLUSTRATIVE GBV INTEGRATION STRATEGIES FOR TRADE POLICY PROJECTS**

Project Design	Project Implementation	Illustrative Indicators
<ul style="list-style-type: none"> <li>• Conduct gender analysis with GBV considerations</li> <li>• Conduct gender analyses of trade agreements</li> <li>• Work with socially responsible and gender-aware businesses</li> <li>• Investigate links between sex trafficking and immigration/labor/business environment policies</li> </ul>	<ul style="list-style-type: none"> <li>• Include GBV considerations in environmental and labor impact assessments</li> <li>• Include GBV considerations in business-enabling environment assessments</li> <li>• Work with legislators and justice systems to reform laws to address GBV, prevention, and response (e.g., through equal property rights to increase women’s assets and protection, and access to justice, to improve the legal response to GBV)</li> </ul>	<ul style="list-style-type: none"> <li>• No. of businesses adopting a “harassment-free” workplace policy</li> <li>• Change in business community’s attitudes about GBV</li> <li>• Annual cost of GBV</li> <li>• No. of new research projects linking GBV and trade policy</li> </ul>

The GBV prevention and response activities presented above provide only a handful of examples; there is no “one-size-fits-all” solution for GBV mitigation. GBV requires careful consideration, and a number and mix of factors will no doubt play a role in deciding the best approach. These include cultural and social contexts with already established gender roles, lessons learned and best practices shared by other donors and implementers, and overall societal attitudes toward GBV.

## CROSS-BORDER TRADE

As with any project under USAID's Bureau of Economic Growth, Education, and Environment, cross-border trade projects will be most effective if their gender considerations are assessed through gender and GBV risk analysis and include GBV prevention and response activities at every stage of the project cycle.

### Why Cross-Border Trade Projects Should Address GBV

Cross-border trade projects are in a unique situation to directly address two types of GBV frequently found in border areas: sexual harassment and violence experienced by female cross-border traders and cross-border sex trafficking. Implementing activities aimed at decreasing and/or preventing instances of such violations will ensure a more effective project.

Women's contribution to cross-border trade (primarily as small-scale informal traders) is well documented. In Southern Africa, women conduct 70 percent of informal cross-border trade valued at over US \$7 billion. In West Africa, they are in charge of 60–90 percent of domestic produce production and delivery from harvest to consumption (USAID 2012g). The livelihoods of many women and their families depend on cross-border trade. In West Africa, for example, female cross-border traders support an average of over six dependents, and in Kenya cross-border trade activities are the only source of income for 79.3 percent of female traders (ibid.).

GBV is a common occurrence in the lives of cross-border traders. A baseline study (Higgins 2012) of female cross-border traders in Liberia found that 37 percent of respondents had experienced sexual-based violence at border crossings, and 15 percent had been raped or forced to have sex in exchange for favors. This study found that female cross-border traders have also reported demands for sexual favors from border officials in order to avoid arrest or confiscation of their goods, as well as incidents of robbery and physical assaults in bus and train stations and on buses and trains. In a 2011 World Bank survey by Brenton, Gamberoni, and Sear (2013) of female cross-border traders from Rwanda and the Democratic Republic of the Congo (DRC), 11 percent of the 628 respondents reported having been subjected to GBV during their border crossings and 5 percent had experienced GBV at the border within a 30-day period. The most common forms of GBV included sexual touching, groping, attempted rape, and rape. Respondents also reported incidents of insults and spitting committed by the DRC (35 percent) and the Rwandan (12 percent) police officials.

In addition to sexual harassment at the border, some cross-border traders have reported increased IPV as a result of their trading activities. For example, female *eru* (non-timber forest product) traders on the Nigeria/Cameroon border reported verbal and physical abuse from their husbands who perceive them as spending more time on their exporting and intermediary business activities than on their household responsibilities. For many women, this means having to give up their trading activities and getting their colleagues to sell their merchandise for them (ibid.).

Trafficking for sex is another form of GBV that is frequently present at border crossings. According to the United Nations Office on Drugs and Crime (UNODC 2012) Global Report on Trafficking in Persons, trafficking for the purpose of sexual exploitation makes up 58 percent of all trafficking cases detected globally. Trafficking for sex and forced marriage have been documented at various borders around the world. Examples include Mexico-Guatemala border, where undocumented women unable to

get to the United States are forced into prostitution (Seelke 2013), as well as at Nepal-India border (Hennink and Simkhada n.d.), Burma and Vietnam borders with China (Lang, Lao, and Quang 2011), and at the Lesotho-South Africa border (*The Weekly* 2013).

## How to Address GBV in Cross-Border Trade Projects

Every stage of a cross-border trade project cycle provides entry points for integration of GBV prevention and response activities. For example, project gender action plan may include strategies to decrease exposure to sexual harassment and rape experienced by female cross-border traders and for awareness-raising campaigns for the border patrol agents. Measuring progress in GBV mitigation within the project's life cycle will require sex-disaggregated and gender-specific indicators. Bear in mind that impact indicators, which measure post-intervention effect, might require additional human and financial resources.

You can find limited best practices on addressing GBV in cross-border trade activities in the existing research on women's involvement in cross-border trade. As such, they form the basis for the illustrative GBV prevention and response activities discussed below.

**Undertaking gender analysis containing GBV considerations prior to project start-up.** This activity will ensure that GBV issues within a specific country context have been researched and analyzed. This will allow you to develop GBV prevention and response activities most suited to the scope of the project, accompanied by GBV indicators.

**Training border patrol agents.** Topics covered in agents' training may include:

- Gender sensitivity.
- The illegality and lack of tolerance of certain types of behavior (e.g., sexual harassment, asking for sexual favors, and intimidation of female cross-border traders).
- How to create and maintain a sexual harassment-free workplace.
- Transmission of HIV/AIDS.

Supervising officers in particular should be targeted for training, as they may be the ones who receive reports of harassment and discrimination against the agents they manage. It is also important that border agents have the training, tools, and information to identify human traffickers and their victims and thus help to strengthen law enforcement's response to trafficking. A guide developed by the UK Border Agency can serve as an example (see Case Study M) ([https://www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/275239/Human\\_trafficking.pdf](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/275239/Human_trafficking.pdf)).

### CASE STUDY M: TRAINING BORDER PATROL AGENTS IN LIBERIA

#### LIBERIAN GOVERNMENT AND UN: GENDER SENSITIVITY AND GBV TRAINING OF SECURITY PERSONNEL

In Liberia, the government and the UN trained Liberian security personnel from customs, immigration, police, and corrections who were deployed at selected border posts on increasing gender sensitivity, ethical standing, and application of professionalism in delivery of critical protection services at border points. Training topics included gender and GBV; protection from sexual exploitation and abuse; ethics and professionalism of border security personnel; human rights and human trafficking; protecting vulnerable groups (children, women, and IDPs); and discussions on international, regional, and local legal instruments relating to protection of vulnerable groups in Liberia. Additionally, the training provided an opportunity for the participants to informally interact with local communities, and Women in Cross Border Trade, who were provided information on their rights and entitlements when crossing the border.

Source: <http://www.undg.org/docs/11615/UN-in-Liberia-newsletter---October-2010.pdf>

**Setting up referral, medical, psychosocial, and legal services for discovered victims of trafficking at the border.** Staff implementing cross-border trade projects can establish referral relationships with available providers of safe housing, protective, medical, psychosocial, and legal services. Staff should be able to give every discovered trafficking victim information about service providers in his or her local language immediately, and support victims in accessing those services.

**Building cyber-networks for female cross-border traders with limited mobility.** In cultures where women are not permitted to travel outside the home, or where travel for female traders is discouraged due to safety reasons, the ability to meet potential customers or members of their trading networks is compromised. This can be helped in part through building better cyber-networks that allow women to develop and maintain customer relations in their own and neighboring countries without having to pursue high-risk cross-border travel.

**Empowering female cross-border traders.** When cross-border traders know their rights as they cross the border, they will be more in control of their activities and livelihoods. Workshops where they can learn about their rights as cross-border traders, as well as about mechanisms for redressing sexual harassment, will make them better prepared for trade and reduce vulnerability to GBV. The World Bank Charter for Cross-Border Traders (Case Study N) presents a creative way of ensuring that all parties involved with cross-border trade are aware of their rights in this process.

#### **CASE STUDY N: EMPOWERING FEMALE CROSS-BORDER TRADERS**

##### **WORLD BANK: CHARTER FOR CROSS-BORDER TRADERS TO REDUCE GBV**

World Bank Charter for Cross-Border Traders' main objective is to facilitate small-scale cross-border trade by proposing rights and obligations for traders, officials, and the government, which would improve treatment of traders and make border procedures more efficient. Specifically, "All individuals [i.e., traders] shall be able to cross the border without verbal or physical abuse or harassment, including but not limited to sexual and gender-based violence," and "Physical checks of traders must be recorded with the reason and outcome provided. Female traders have the right to receive a physical check by female officials in a private but regulated and accountable environment." Additionally, the Charter obligates the government to provide gender sensitivity training to its border officials and to develop an independent and confidential mechanism for traders to report any rights violations at the border. Female staff should be made available to female traders to register the violation of any basic rights. The Charter has received support from traders and government representatives working with the World Bank, and it was suggested that the Charter be pilot posted and disseminated at border crossings between Malawi and Zambia.

Source: <http://www.worldbank.org/en/news/feature/2013/10/16/cross-border-trade-in-zambia-a-path-to-growth-and-jobs> and Brenton, Gamberoni, and Sear. 2013. "Women and Trade in Africa: Realizing the Potential," World Bank, pp. 12–13.

**Recruitment and retention of female border officers.** More female border officers not only will increase the number of women in the civil service, but their presence can also have a positive impact on the border-crossing experience for female traders. It is especially important to have women in supervisory roles as their influence can lead to decreased levels of harassment both in the workplace and at the border crossings. Additionally, women reporting incidences of harassment may feel more comfortable with female border officers.

**Improving infrastructure to create safe border crossings.** Activities such as building separate toilets for women, safe search areas staffed with female agents, and installation of lights and surveillance cameras can all help to reduce risks of sexual harassment and rape (see Case Study O).

## CASE STUDY O: IMPROVING INFRASTRUCTURE TO CREATE SAFE BORDER CROSSINGS

### WORLD BANK: IMPROVING THE CONDITIONS OF CROSS-BORDER TRADERS IN THE GREAT LAKES REGION OF AFRICA, AND ADDRESSING GBV

The World Bank project, “Improving the Conditions of Cross-Border Traders in the Great Lakes Region of Africa,” has taken several actions to address GBV faced by female cross-border traders. Specifically, the project addressed the physical insecurity that many women face at the Petite Barrière border crossing by upgrading of lighting and surveillance cameras. Official fees and tax information was posted on bulletin boards at border crossings. Handouts (with illustrations and written in Swahili) provided to traders showing which agencies are entitled to be at the border and the fees or taxes they can collect, seeks to reduce bribes women face as a result of being unclear on the fees and tax rates that they are subject to. The project also built capacity of border officials on regulations, taxes and fees, human rights, and GBV in order to improve the conduct of border officials. Additional activities include encouraging border officials to wear uniforms and ID badges; the production of a video on violence and cross-border trade; and workshops between officials and traders to reduce the stigmatized view that many officials have of small-scale traders.

Source: Higgins, Kate. 2012. Gender Dimensions of Trade Facilitation and Logistics: A Guidance Note. World Bank, p. 29.

**Creating avenues for redress.** Women who have been sexually harassed or abused during their cross-border trips must have a safe way to report their experiences without the fear of reprisal. One option is to create a mechanism, headed by the border patrol, which would allow the victims to report incidences of violence and would punish the offenders (e.g., by suspending them from work without pay, terminating their employment, or involving the police). The use of information and communication technologies (ICTs) as a vehicle for decreasing corruption and harassment has shown some promising results in countries like Ghana, where a computerized custom services system on cross-border taxes and regulations led to decreased reports of abuse and sexual harassment and an estimated 35 percent reduction in occurrences of corruption (USAID 2012g). ICTs, however, can also be used as a confidential reporting tool if they include strong digital software and end-user training. Online platforms such as Take Back the Tech<sup>7</sup> and Kenya’s Ushahidi<sup>8</sup> can be used for confidential reporting. Use of these platforms, however, can place users at risk of potentially being targeted by corrupt state or non-state actors through surveillance and covert capture of users’ digital and telecommunications data. Software and hardware must be equipped with strong encryption for secure communications, and users must be trained in digital security tools and privacy tactics for ICT platforms to protect their own confidentiality in using these platforms as reporting options.<sup>9</sup>

**Collaboration with relevant stakeholders.** To identify and address specific needs of women in cross-border trade, collaborate with organizations that can play an important role in identifying the needs of female cross-border traders and developing community-based, local approaches to addressing them. Two such organizations are the Association of Women in Cross-Border Trade in Liberia and the Eastern African Sub-regional Support Initiative for the Advancement of Women (see Case Study P).

7. “Take Back the Tech” is a campaign aimed at empowering people to use ICT to end VAW. For more information, see Association for Progressive Communications, Women’s Rights Program (n.d.). <https://www.takebackthetech.net/>.

8. Ushahidi is a crowd-sourcing platform initially used to map reports of violence in Kenya following the 2007 presidential elections. Users can submit reports through the web and SMS messages to Ushahidi administrators who then verify them and post them on the platform. For more information, see [www.usahidi.com](http://www.usahidi.com).

9. For more information on digital privacy strategies, please see: Take Back the Tech, “Be Safe—privacy” section: <https://www.takebackthetech.net/be-safe/privacy>. For digital security tools and tactics, see also the Tactical Technology Collective’s “Privacy and Expression” program, specifically the “Security-in-a-Box: tools and tactics for digital security”: <https://www.tacticaltech.org/#privacy-and-expression>

## CASE STUDY P: COLLABORATION WITH RELEVANT STAKEHOLDERS

### UN WOMEN/GOVERNMENT OF LIBERIA JOINT PROGRAM FOR GENDER EQUALITY AND WOMEN'S ECONOMIC EMPOWERMENT

In 2010, UN Women/Government of Liberia Joint Program for Gender Equality and Women's Economic Empowerment hosted a conference for 70 women involved in cross-border trade across Liberia. Representatives from the government, regional trade bodies, financial institutions, CSOs, and the donor community also attended. One of the main conference objectives was to provide information to women in cross-border trade on their rights, including prevention and response to GBV. Female traders identified at border crossings/check points as one of the main challenges in their work, manifested in unwanted touches of sensitive body parts, unnecessary delays and arbitrary arrest/detention at border points, and/or the seizure of goods so as to detain traders for the night in order to make sexual advances by the customs officers. The options for reporting or challenging cases of GBV at the border are limited. The women were not aware of the appropriate authorities to go to, particularly when the offenders themselves were members of the security forces. The main outcome of the conference was the creation of the Association of Women in Cross Border Trade, whose role is to assist female traders with the issues raised at the conference and provide solutions for a more effective cross-border trade, which will include working with the customs officials, encouraging group travel to make it safer and more efficient for women, buying group vans, and lobbying for trade agreements for informal traders. Also, the members of the trade association will participate in security trainings for border officials across the country on GBV.

Source: UNIFEM. 2010. Women in Cross Border Trade: Liberia.

Furthermore, collaboration with NGOs working with trafficking victims can include support for the provision of vocational skills training or setting up micro-/small businesses for their clients.

### Illustrative Indicators

Table 10 summarizes the integration strategies discussed above to address GBV in the context of USAID cross-border trade projects.

**TABLE 10. ILLUSTRATIVE GBV INTEGRATION STRATEGIES FOR CROSS-BORDER TRADE PROJECTS**

Project Design	Project Implementation	Illustrative Indicators
<ul style="list-style-type: none"> <li>Undertake gender analysis with GBV considerations prior to the start of a project</li> <li>Collaborate with relevant stakeholders (women's NGOs, organizations providing services to trafficking victims, etc.)</li> </ul>	<ul style="list-style-type: none"> <li>Train border patrol agents on sexual harassment, identifying human traffickers, etc.</li> <li>Set up referral, social, and legal services for discovered victims of trafficking at the border</li> <li>Build cyber-networks for female cross-border traders with limited mobility</li> <li>Empower female cross-border traders</li> <li>Recruit and retain female border officers</li> <li>Improve infrastructure to create safe border crossings</li> <li>Train female cross-border traders on their rights and redress mechanisms</li> <li>Create avenues for redress</li> </ul>	<ul style="list-style-type: none"> <li>No. of border agents trained, disaggregated by sex</li> <li>No. of reported harassment incidences by female cross-border traders</li> <li>No. of female border agents employed</li> <li>No. of new security cameras installed</li> <li>Female cross-border traders' level of satisfaction with their border-crossing experience (pre- and post-intervention survey)</li> </ul>

Cross-border trade projects present a great opportunity for inclusion of GBV prevention and response activities. Many of the activities proposed here indirectly address GBV (e.g., empowering female cross-

border traders or collaborating with relevant stakeholders). As such, these activities are easier to implement and less likely to have unintended consequences. However, even activities directly addressing incidences of GBV, such as creating avenues for redress, that may seem more challenging, if implemented with proper planning and local support, can yield positive results and improve the overall well-being of female cross-border traders or victims of sex-trafficking.

## PART 5: CONCLUSION

Economic growth projects present prime opportunities to prevent and respond to GBV and support economic development. The workplace plays a vital role as a site of GBV prevention and response interventions. Key GBV prevention strategies require conducting GBV risk assessments and mitigation planning, building women's leadership, and engaging men as allies to reduce GBV risks and exposures in economic growth projects for women and all participants. Important GBV response strategies require active policies to reduce GBV in the workplace, and partnering and coordinating with GBV response service providers to address the legal, medical, and psychosocial needs of survivors of workplace-related GBV. By addressing GBV proactively throughout all phases of project design, implementation, and M&E, economic growth projects can help to stop GBV and promote greater gender equality and economic gains. Addressing data gaps can help to advance the state-of-the-field on preventing and responding to workplace GBV and ensuring that workers are safe and economic growth goals can be achieved.

Below we summarize some key points on work-related GBV prevention and response to keep in mind when you design economic growth subsector projects.

### **Agriculture and Food Security**

GBV is not confined to health and human rights. It inhibits gains in agricultural production; contributes to food insecurity; and limits agricultural project's abilities to maximize efficiencies, outcomes, and impacts. Agriculture and food security projects can play a central role in mitigating GBV risks and impacts by adopting GBV integrative strategies.

### **Value Chains**

In addition to competitiveness, value chains should be assessed for their potential to exacerbate GBV dynamics. Value chains designed purely from a market-driven and competitiveness standpoint will fail to identify and subsequently address the potential GBV risks (e.g., sexual harassment, exploitation and abuse, or other physical safety issues) that women and adolescent girls face from participating in certain value chains. Further, value chain development projects that fail to understand and address power imbalances within the value chain will ultimately reinforce monopolistic structures, exacerbate GBV, and reproduce the exploitation and abuse of women in the value chain. This weakens women's bargaining position both at work and at home, with adverse effects on their income, health, and well-being.

### **Enterprise Development**

GBV is a disruptive deterrent to reaching economic potential. Women's access to enterprise development programming stimulates the economy and can provide personal satisfaction. But the economy suffers when a segment of the population fails to produce up to its potential because of physical injury, emotional stress, or sexual-based discrimination. Including GBV considerations in every