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Statement submitted by Women's Spirit (Ruach Nashit) – Financial Independence for Women Survivors of Violence, a non-governmental organization in consultative status with the Economic and Social Council*

The Secretary-General has received the following statement, which is being circulated in accordance with paragraphs 36 and 37 of Economic and Social Council resolution 1996/31.

^{*} The present statement is issued without formal editing.

Statement

This statement is been submitted on behalf of the International Coalition Against Economic Abuse, under the sixty-eight Commission on the Status of Women.

As a global coalition, that works together to raise awareness and fight economic abuse nationally and internationally, are writing to propose a comprehensive plan to address the pressing issue of Economic Abuse or Economic Harm globally.

Economic Abuse remains a pervasive and deeply entrenched problem that affects individuals across all demographics, infringing upon their basic human rights, dignity, and well-being. We must take concerted action to combat this issue and create a safer and more equitable world for all.

We strongly argue that gender equality and the empowerment of all women and girls, cannot be achieved without addressing the issue of economic abuse and acting to address it.

Gender-based violence, including domestic abuse and within that, economic abuse, constitutes a grave violation of human rights and remains a significant obstacle to achieving gender equality. Gender-based violence affects people of all genders, but women and girls are disproportionately impacted, making it a key barrier to achieving Sustainable Development Goal 5 - Gender Equality. In addition, economic abuse directly undermines our ability to achieve Sustainable Development Goals 1, 2, 3, 4, 8, and 10, to end poverty and hunger, ensure health and well-being, provide equitable access to education, and decent work for all, and eliminate inequalities.

We are an international coalition of non-profit, non-government organizations committed to raising awareness of economic abuse and its harms, transforming responses to it, and working towards prevention and elimination. Together, we have supported Economic Abuse Awareness Day in each of our six countries .

Economic Abuse Awareness Day began in Canada in 2019 when the Canadian Centre for Women's Empowerment called for greater recognition of the issue by their Federal Government. In 2021, the Centre for Women's Economic Safety, Australia, joined the campaign with Surviving Economic Abuse, United Kingdom, and Good Shepherd, New Zealand, to mobilize resources nationally and internationally to recognize economic abuse. Women's Spirit, Israel, and the Institute for Social Development & Justice, South Africa, joined the campaign in 2022.

Economic abuse is an insidious form of abuse that affects countless individuals, often camouflaged by gendered norms around money management, caregiving, and income generation. Economic abuse as a form of domestic abuse involves exerting control over a partner or adult family member, by controlling their ability to acquire, use and/or maintain economic resources through behaviours such as restricting their access to financial resources, exploiting, or sabotaging their economic resources, and manipulating financial matters to maintain power and control. It is a key element of coercive control.

It has never been more important for countries and their leaders to embed an understanding of economic abuse into strategies, laws, and initiatives. This will accelerate the achievement of the Sustainable Development Goals and the empowerment of all women and girls by addressing poverty and strengthening institutions and financing with a gender perspective, to allow for an ability to address the root of abuse. International evidence suggests between 78 and 99 percent of women experiencing other forms of intimate partner violence, are experiencing economic abuse as part of a broader pattern of abuse. That is an estimated

500 - 635 million women. In addition, we know that 1.4 billion women live in countries that do not recognize economic abuse as violence (Economic abuse- A Global Perspective, by SEA, UK).

Economic abuse can take many forms. Including withholding access to bank accounts, stealing money, preventing a partner from working, controlling finances to create dependency, and ruining a person's credit history. It is a pattern of behavior that leaves victims financially vulnerable, trapped within abusive relationships, and unable to escape because they lack of means to support themselves and their children. For those who choose to leave an abusive partner, economic abuse often continues as post-separation abuse, with one in four women in the UK alone experiencing economic abuse after leaving the abuser. This is often perpetrated through continuing economic ties, including joint mortgages and payments towards childcare and support.

The consequences of economic abuse on victims are far-reaching and devastating: Financial hardship, lost employment opportunities, housing instability, emotional trauma, and impacts on physical and mental health, which can last long after the abuse has ended. They may find it challenging to rebuild their lives, regain financial independence, and recover their self-esteem.

Article 13 of the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) sets out that State Parties shall take all appropriate measures to eliminate discrimination against women in economic and social life so every person has the funds to meet their needs.

We cannot eliminate violence against women and girls without a clear and robust strategy for ending economic abuse. We must recognize the gendered nature and the wider context nature of economic inequality, and that this inequality is often the foundation on which economic abuse is perpetrated.

The international coalition is proposing the following actions and recommendations to be addressed by UN Women:

I. Data Collection and Analysis

Agree upon a common, comprehensive definition of economic abuse.

Encourage member states to report economic abuse data to the Global Database on Violence Against Women. Support research initiatives to better understand the root causes and consequences of economic abuse and its correlation to continuing the cycle of abuse.

II. Prevention and Education

Designate 26 November as International Economic Abuse Awareness Day and support global campaigns that challenge harmful gender norms and victim stereotypes.

Develop and implement comprehensive education programs on financial gender equality for all women and girls, and economic abuse prevention from an early age.

III. Legal Frameworks

Encourage member states to enact and enforce comprehensive legislation against economic abuse, and strengthen the capacity of legal institutions to respond to it.

Promote access to justice for survivors of economic abuse.

Strengthen the capacity of legal institutions to recognize and handle economic abuse, and Gender Based Violence.

IV. Support for Survivors

Establish safe shelters, housing, and support services for survivors of economic abuse, with a focus on accessibility and inclusivity.

Provide benefits while fleeing abuse and seeking safety.

Creation of initiatives that maintain and allow survivors to move forward.

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Provide training and resources for lawyers, healthcare providers, social workers, and law enforcement to assist survivors better.

V. Economic Empowerment

Promote economic opportunities for survivors, including access to education, job training, and microfinance programs.

Encourage businesses and essential service providers to adopt policies that protect employees from Gender-Based Violence and economic abuse and discrimination.

VI. Engaging Men and Boys

Develop programs that engage men and boys as allies in the fight against economic abuse and Gender-Based Violence challenging toxic masculinity.

Incorporate content about economic abuse and healthy money relationships in gender equality initiatives Encourage male leaders and role models to speak out against economic abuse and Gender-Based Violence.

VII. International Cooperation

Foster collaboration among member states, international organizations, and civil society to share best practices and resources.

Allocate funding and resources to support economic abuse prevention and response efforts.

VIII. Monitoring and Evaluation

Establish a robust monitoring and evaluation framework to assess the progress of member states in implementing these measures and achieving Gender-Based Violence and economic abuse reduction targets. Regular reporting and accountability mechanisms should be put in place to ensure transparency and effectiveness.

Conclusion

Addressing economic abuse is not only a moral imperative but also essential for achieving sustainable development, peace, and prosperity. To achieve gender equality and the empowerment of all women and girls, and strengthening institutions and financing with a gender perspective. By implementing this comprehensive plan, the United Nations will be taking practical steps towards a world where all individuals, regardless of gender, can live free from violence and discrimination.

We urge the United Nations to consider this proposal seriously and to work collaboratively with member states, civil society, and other stakeholders to make tangible progress in the global fight against economic abuse, injustice, and gender-based violence.

Sincerely,

- -The Canadian Center for Women's Empowerment (CCFWE) is the only Canadian organization dedicated to raising awareness of economic abuse.
- -The International Coalition Against Economic Abuse

for Women's Economic Safety is Australia's only national charity focused on addressing economic abuse.

- -Surviving Economic Abuse is the only UK charity dedicated to raising awareness of economic abuse and transforming responses to it.
- -The Institute for Social Development & Justice, South Africa
- -Women's Spirit Financial Independence for Women Survivors of Abuse, Israel