

**Review: 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. *American Journal of Public Health*, 97(10), 1794-1802.**

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Julia Kim's (2007) article explores the impact of microfinance programs and the empowerment of women on intimate partner violence in South Africa. A study done by IMAGE (Intervention with Microfinance for AIDS and Gender Equity) performed a cluster randomized trial by combining a program for micro-financing combined with training seminars for education on HIV, domestic violence, sexuality, and gender norms. The research group found that those who participated in the program decreased their risk of intimate partner violence by more than half, and concluded that "economic and social empowerment of women can contribute to reductions in intimate partner violence" (1794).

Kim asserts that intimate partner violence (IPV) is the most common type of violence directed at women, and that exposure to IPV greatly increases the risk of morbidity in the form of sexually transmitted infections such as HIV as well as increasing the risk of mortality. She defines IPV as being "violence perpetrated by a spouse or intimate partner" (1794). She claims that violence against women also contributes to the overall poor health outcomes and dire economic situations for those who are victims, and that women who live in poverty are more likely to be victims of IPV even though it occurs across all socioeconomic levels in every country in the world. Discouragingly, despite many laws in South Africa that strictly prohibit violence against women, the domineering cultural norms of many villages overrides the legal sanctions and the problem continues to persist and perpetuate itself.

Kim goes on to discuss how despite a multitude of studies on the causes and impact of IPV worldwide, there has been little to no research done on ways to prevent it from happening. The program that was implemented by IMAGE showed significant success in reducing the harm faced by impoverished women in South Africa as compared to women who did not participate. She asserts that there are many benefits to helping to empower women both socially and financially, as providing only economic empowerment (in the form of micro-financing) can have drawbacks. For example, she states that "providing credit to women does not guarantee their control over its use" (1795). She also cites studies that claim that economically empowering women may in fact worsen their risk of violence because they are deviating from the cultural norms of their community, i.e., challenging local gender norms. Due to these assertions, the micro-financing aspect of the program was combined with the educational seminars to give women the social tools to effectively combat gender discrimination, and hopes that by doing this

they may “catalyze broader empowerment benefits while diminishing the risk of gender-related conflict” (1795).

One of the limitations of the study as noted by the author was the relatively small cluster sample used, which limits the results ability to be generalized. She also made note of the fact that most studies of microfinance programs targeted at women as a form of empowerment have focused on South Asian countries, and that it would be germane for more to be carried out in Africa. She also notes that the positive results, i.e., the participants responding to the program by reporting lower incidences of IVP could possibly be a fluke as participants could be reporting lower incidences of IVP after the program as a way of expressing their desire for such programs to work. A more serious limitation that was suggested was that such microfinance programs as a form of empowerment may in fact, at least initially, worsen incidences of IVP in response to the clash against culture norms. However, research shows that these initial negative effects may decrease in time as the community adapts (1799).

In sum, I believe that this program is one that could be highly effective if implemented on a larger scale. If it could be replicated in more communities, especially in Africa, India, and other Asian countries where girls and women experience a disproportionate amount of IVP and other gender based violence. I think that combining the microfinance program with education and empowerment skills is essential. It is of course imperative to assist these women in gaining some form of financial independence, but equipping them with the social tools necessary to maintain their independence is even more important. Also giving these women the knowledge and skills such as this program does encourages them to educate other women and men just as they have been. Only when this begins to happen on a wide scale will the cultural foundation begin to transform, which is essential if there is ever to be a comprehensive and permanent change for women in these communities.