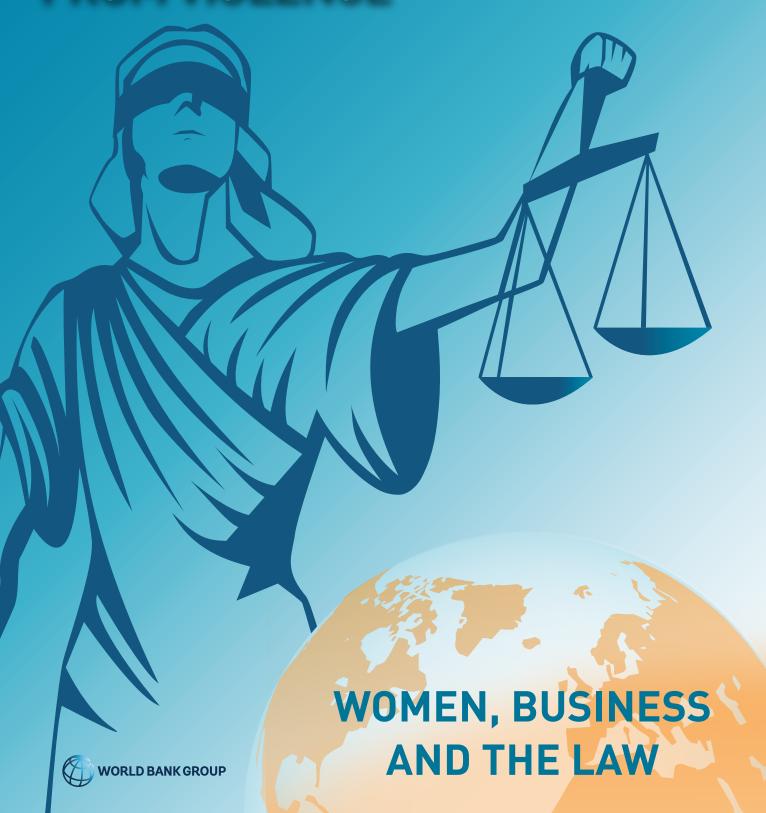
CLOSING THE GAP—IMPROVING LAWS PROTECTING WOMEN FROM VIOLENCE



by Alena Sakhonchik, Isabel Santagostino Recavarren, and Paula Tavares

When she was 12, Chimwemwe married a 17-year-old boy. By the time she was 13 she had dropped out of school and had a baby. In Malawi, where Chimwemwe lives, this is not unusual. About half of the girls are married before they are 18. But Chimwemwe's marriage would not be legal today; in 2015 in the Marriage, Divorce and Family Relations Bill, the Malawian parliament raised the legal age of marriage to 18.

Chimwemwe's story is not unique. Each year 15 million girls around the world are married before they are 18.² Early marriage is often seen as a solution to poverty by families who think they will have one less mouth to feed, or where payment by a prospective husband to the bride's family—bride price—can represent a source of income. However, girls who marry before they reach 18 are more likely to be exposed to intimate partner violence and sexual abuse than those who marry later.³ They also constitute up to 30% of girl dropouts in secondary education and tend to have children earlier.⁴ Child marriage further leads to the majority of adolescent pregnancies,⁵ higher rates of maternal and child mortality,⁶ lower educational attainment, and lower lifetime earnings.² Conversely, girls who marry later and delay pregnancy are likely to be healthier and better-educated.8

Violence against women and girls can take many forms, from marrying off a girl before she is developmentally ready to direct physical or sexual abuse by a partner (box 1.1). Whatever the form of violence, all limit a woman's opportunities and restrict her full participation in and contribution to society. Violence undermines women's economic empowerment by affecting their performance at work, making it more difficult for them to get and keep jobs, and blocking access to other financial resources. In Tanzania, for example, women in formal wage work who are

exposed to severe partner violence earn 60% less than women who are not exposed. 9

Violence against women and girls occurs in the home, on the streets, in schools, and in workplaces, and can involve physical, sexual, psychological, and economic violence. ¹⁰ It is rooted in gender discrimination and results in greater vulnerability of women throughout their lifecycle.

Protecting Women from Violence: What We Measure

Women, Business and the Law examines where economies provide legal protection for women and girls in areas such as child marriage, domestic violence, and marital rape. It also collects data on remedies, such as the existence and scope of protection orders for victims of domestic violence.

Violence thwarts women's economic empowerment by limiting their ability to exercise agency and make choices. Violence against women and girls both reflects and reinforces inequalities between women and men. Where a girl can be legally married before she turns 18, she has less opportunity to make choices about her future. Where a woman suffers abuse from her husband, her health and psychological well-being are threatened and her capacity to work and function socially are impaired. If she is not able to work, she is forced into a subordinate position, both psychologically and economically, and the cycle of violence persists. Legal protection is crucial to reduce impunity and open avenues for redress. Yet *Women, Business and the Law* finds persisting gaps in laws protecting women from violence.

BOX 1.1

WHAT IS VIOLENCE AGAINST WOMEN AND GIRLS?

The United Nations defines violence against women as "any act of gender-based violence that results in, or is likely to result in, physical, sexual, or psychological harm or suffering to women, including threats of such acts, coercion, or arbitrary deprivation of liberty, whether occurring in public or in private life."

Violence can occur in different phases of a woman's life. It can start even before birth, with sex-selective abortion; throughout a girl's childhood, with increased female child mortality, child abuse, female genital mutilation, child marriage and trafficking; and in adulthood, with intimate partner violence, marital rape, and honor killings.

Source: United Nations General Assembly 1993; Gennari et al. 2015; UNIFEM 2009.

Violence against Girls Starts Early: Child Marriage

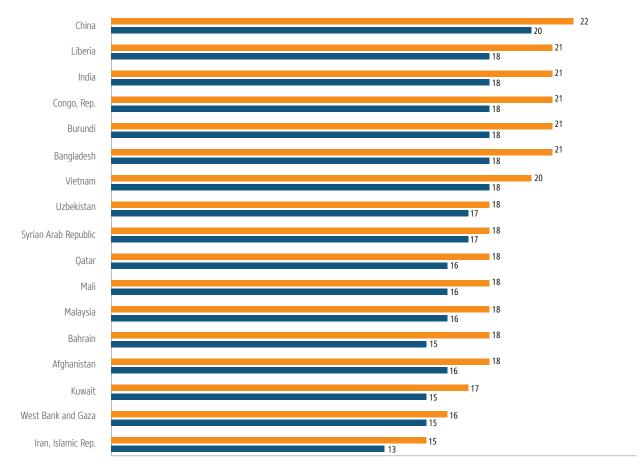
A girl who is married before reaching the age of majority loses the ability to make decisions before she can legally make them for herself. In Afghanistan, where the age of majority is 18, girls can get married at 16, or as early as 15 with their father's consent. Marrying a girl before she is capable of consenting and has not yet achieved the necessary physical, emotional, or mental maturity, can have negative consequences, including early pregnancy and abuse.

According to *Women, Business and the Law* data, the legal age of marriage for girls is under 18 in 12 economies, compared with only 5 for boys. And 17 economies have a different legal age of marriage for boys than for girls. Where this is the case, girls are allowed to get married at a younger age (figure 1.1).

In a handful of economies the legal age of marriage is set at 15 and under, or is not legally defined. Where the law does not define the age of marriage, girls can potentially be married at any age if their guardians allow it. For example, in Sudan girls can get married at puberty with their guardians' consent and in the Islamic Republic of Iran girls can get married when they turn 13. This was not always the case, however. In 1974, the Iranian Family Protection Act raised the age of marriage from 15 to 18, but following the Revolution, Iranian women witnessed a reversal in legal protections and the age of marriage was set at puberty. More recently, in 2000, the Iranian Parliament attempted to raise the age of marriage for girls to 15, but the bill was struck down. In 2002, a new provision was finally approved setting the age of marriage for girls at 13.11

Even where the legal age of marriage is 18 or above, nearly 3 out of 4 economies allow girls to be married earlier with parental or judicial consent or in case of pregnancy

FIGURE 1.1 WHERE GIRLS CAN GET MARRIED AT A YOUNGER AGE THAN BOYS



■ What is the legal age of marriage for boys? ■ What is the legal age of marriage for girls?

Source: Women, Business and the Law database.

(figure 1.2). In Burkina Faso and Paraguay, for example, the legal age of marriage is set at 18 or above, but a girl can be married earlier with judicial consent.

The most common exception allowing girls younger than 18 to marry is with parental consent. This means that girls can become child brides if their parents so decide. In such cases, girls may have very little say—if any—about when they marry. In fact, girls younger than 18 can marry with their parents' consent in over half of the economies where the legal age of marriage is 18 or above. Ecuador and El Salvador, for example, both set the legal age of marriage at 18, but a girl can be married at 12 with parental consent (map 1.1). Similarly, in several states in the United States, the legal age of marriage is 18, but a girl can get married as young as 14 with her parents' consent and court authorization.12

Malawi, where girls can get married at 15–3 years below the legal age of marriage—if their parents consent, is among the 10 countries with the highest rates of child marriages, 9 of which are in Sub-Saharan Africa.¹³ In Niger, Chad, and the Central African Republic, over 65% of girls under 18 are married. In Bangladesh, Burkina Faso, Guinea, Mali, Mozambique, and South Sudan, this is the case for about 50% of girls.14

In general, where the legal age for them to marry is 18 or older (figure 1.3), more girls are enrolled in secondary school. In Sub-Saharan Africa, each year of early marriage reduces the probability of a girl completing secondary school by about 4 percentage points.¹⁵ Lower education rates due to child marriage may also affect a woman's ability to get a job (figure 1.4).

FIGURE 1.2

EVEN WHERE THE LEGAL AGE OF MARRIAGE IS 18 OR HIGHER, MOST **ECONOMIES HAVE EXCEPTIONS** ALLOWING GIRLS TO MARRY **EARLIER**



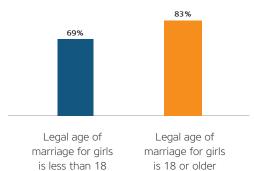
Source: Women, Business and the Law database.

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FIGURE 1.3

FEMALE ENROLLMENT IN **SECONDARY EDUCATION IS** HIGHER WHERE THE LEGAL AGE OF MARRIAGE FOR GIRLS IS 18 YEARS OR OLDER

Enrollment in secondary education, female (% gross)



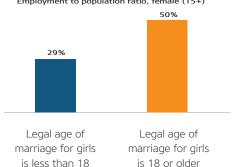
Source: Women, Business and the Law and World Development Indicators databases.

Note: The difference in the percentages illustrated is statistically significant at the 5% level after controlling for 2014 GNI per capita. The regression analysis is based on 115 economies for which data are available; the results are statistically significant even after controlling for the proportion of seats held by women in national parliaments (2014). This statistical relationship should not be interpreted as causal.

FIGURE 1.4

THE FEMALE EMPLOYMENT-TO-POPULATION RATIO IS HIGHER WHERE THE LEGAL AGE OF MARRIAGE FOR GIRLS IS 18 YEARS OR OLDER

Employment to population ratio, female (15+)

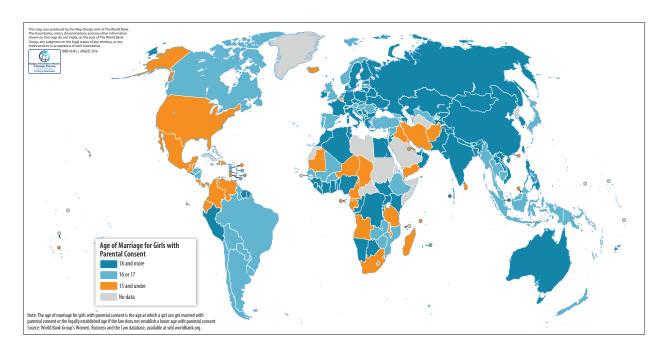


Source: Women, Business and the Law and World Development Indicators databases. Note: The difference in the percentages illustrated is statistically significant at the 5% level after controlling for 2014 GNI per capita. The regression analysis is based on 156 economies for which data are available; the results are statistically significant at the 10% level after controlling for the proportion of seats held by women in national parliaments (2014) and female enrollment in secondary education (2012). This statistical relationship should not be interpreted as causal.

Note: Even where there are exceptions to the legal age of marriage, the female employment-to-population ratio is still higher where the legal age of marriage for girls is 18 or older.

MAP 1.1

AGE AT WHICH GIRLS CAN GET MARRIED WITH PARENTAL CONSENT



There are also economic gains to eliminating child marriage. In Niger, where the gross domestic product is approximately \$8.17 billion, eliminating child marriage could lead to estimated benefits of more than \$25 billion over the next 15 years by reducing population growth and increasing educational outcomes for girls. ¹⁶ Yet globally over 700 million women alive today were married as children, and approximately 142 million girls will be married by the end of the decade. ¹⁷

In many places, once a girl is wed it becomes very difficult for her to leave the marriage (box 1.2). In Trinidad and Tobago, for example, there are no legal grounds for invalidating child marriages and in Mauritania a minor can be married with parental consent at any age, with no annulment option. In nearly 20% of economies examined, marriage under the legal age is either not prohibited or not subject to annulment. However, some economies have measures in place to ensure that girls are protected from being forced into early marriage, such as prohibiting marriage under a certain age. Other economies have additional safeguards, such as allowing for annulment of marriages that violate the age requirement.

The Civil Code of Cambodia, for example, allows either spouse, their parents, or a public prosecutor to annul a marriage when one spouse is below the legal age. Similarly, a marriage in Switzerland can be annulled if one of the spouses is a minor, and in India, the Prohibition of Child Marriage Act allows the court to issue an injunction prohibiting a child marriage and void marriages involving a child. In Panama the law protects the assets of married children until they reach the age of 18. Almost half of

BOX 1.2

HARMFUL PRACTICES: EARLY AND FORCED MARRIAGE—A CASE FROM SOUTH AFRICA

A common practice in South Africa, the *Ukuthwala*, is the custom of abducting girls for the purpose of marriage, sometimes with permission of their family. A criminal case in 2014 brought the practice to light again, involving a 28-year-old man who abducted and subsequently abused a 14-year-old girl after paying bride price to her family. Under the South African Marriage Act of 1961, a girl can be married at 15 with parental consent.

However, the South African Sexual Offenses Act criminalizes marital rape. While the man could not face penalties for child marriage, he was declared guilty of rape, human trafficking, and assault, in the first *ukuthwala*-based conviction in the region. The High Court of South Africa ruled that the man used unlawful sexual coercion to subdue an under-age girl who did not consent to the marriage. The case shows progress in curtailing such practices, but highlights the need to remove exceptions to the legal age of marriage, pass comprehensive legislation protecting girls from early marriage, and criminalize rape within marriage.

Source: Jezile v. S and Others 2014.

the economies covered have some form of sanction—generally a fine or imprisonment—for those who perform, authorize, or enter into a marriage in violation of the law.

When Inequality Extends into the Bedroom: Marital Rape

Historically the concept of rape within a marriage was viewed as a contradiction. Marriage carried an assumption of a wife's implied consent to sexual intercourse. ¹⁸ Until relatively recently explicit marital rape exemptions—where under criminal statutes husbands could not be charged with raping their wives—existed in laws around the world. Then, countries began to eliminate marital rape exemptions, starting with Poland (1931), ¹⁹ Czechoslovakia (1950), Denmark (1960), Sweden (1965), and Norway (1971). In the United States, marital rape was criminalized in 1975, ²⁰ and the United Kingdom stopped treating marriage as a defense to rape in 1991. ²¹ Some countries have since taken a step further and adopted affirmative provisions criminalizing rape within marriage.

Women, Business and the Law examines whether the law explicitly criminalizes rape within marriage, whether husbands can be legally prosecuted for rape by their wives under general criminal law, and whether the law exempts the perpetrator of rape from charges if he subsequently marries the victim.

About 40% of the economies studied explicitly criminalize marital rape; such provisions are more common in Latin America and the Caribbean and in OECD high-income economies (figure 1.5). In other regions, most economies do not have such provisions. In the Middle East and North Africa only Malta criminalizes marital rape, increasing the penalties when rape is committed by a spouse.

Despite progress, marital rape exemptions persist (table 1.1). In about 1 of every 7 economies covered, women who are raped by their husbands cannot pursue criminal charges.

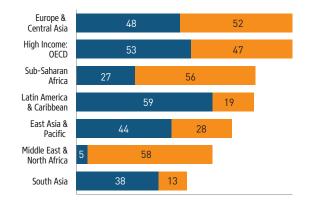
Marital rape exemptions have been removed in all the economies examined in Europe and Central Asia and in OECD high-income economies. In Latin America and the Caribbean, 7 of the Caribbean economies still maintain the marital rape exemption. Barbados and Belize, for example, only recognize rape between

spouses if one of them has already filed for divorce, separation, or a protection order. In Antigua and Barbuda, a man only commits the offense of rape with a woman who is not his wife.

While the marital rape exemption concept existed in most economies worldwide at one point, it began—and is still prevalent—in common law economies (box 1.3). In South Asia, in half the economies women can file complaints against their husbands for rape, either through explicit provisions criminalizing marital rape or under general criminal law. In Sri Lanka, however, marital rape is only recognized as a crime when the spouses are judicially separated. India criminalizes marital rape only when the wife is younger than 15, and Bangladesh does so only if the wife is younger than 13.

While the law has evolved around the world and marital rape exemptions have progressively been removed, implementation can still be complicated by culture. Courts today still struggle with interpreting the law in conjunction with cultural norms and values. And examples persist where women continue to be victims of dominance by their husbands within marriage (box 1.4).

FIGURE 1.5 MARITAL RAPE LAWS, BY PERCENTAGE OF ECONOMIES IN A REGION



■ Marital rape criminalized ■ Wife can file a complaint

Source: Women. Business and the Law database.

TABLE 1.1 WHERE MARITAL RAPE EXEMPTIONS PERSIST

Region	Economies
East Asia & Pacific	Brunei Darussalam; Lao PDR; Malaysia; Myanmar; Singapore
Latin America & Caribbean	Antigua and Barbuda; Bahamas; Barbados; Belize; Dominica; Jamaica; St. Lucia
Middle East & North Africa	Iran, Islamic Rep.; Jordan; Lebanon; Oman; Syrian Arab Republic; West Bank and Gaza
South Asia	Bangladesh; India; Sri Lanka
Sub-Saharan Africa	Equatorial Guinea; Ethiopia; Kenya; Malawi; South Sudan; Tanzania

Source: Women, Business and the Law database.

BOX 1.3

COMMON LAW MARITAL RAPE EXEMPTIONS STILL PREVALENT

Rape is a legally recognized crime across the world. However, when it involves husband and wife, criminal codes still have different approaches to addressing it as a sexual offense, largely due to historical and cultural views.

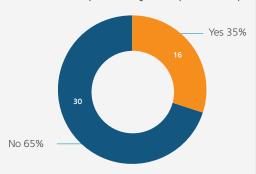
Historically, a man could not be prosecuted for raping his wife. The common law "marital rape exemption" dates back to 1736, when English jurist Matthew Hale upheld that "a husband cannot be guilty of rape committed by himself against his lawful wife for by their mutual matrimonial consent and contract, the wife [has] given up herself in this kind unto her husband, which she cannot retract."

This English common law concept became enshrined in criminal codes worldwide. The United States Model Penal Code, drafted in the 1950s, for example, maintained that "retaining the spousal exclusion avoids [an] unwarranted intrusion of the penal law into the life of the family." Only recently—in 1979—did court cases begin to challenge the concept and make the way for change. While many countries have since reformed their laws to remove the exemption to make it possible for a wife to prosecute her husband for rape, the English common law concept still holds true in 35% of the 46 Commonwealth countries examined.

Source: Pracher 1981; Rothman 2015.

IN MORE THAN ONE-THIRD OF THE 46 COMMONWEALTH COUNTRIES EXAMINED HUSBANDS CANNOT BE PENALIZED FOR RAPING THEIR WIVES

Is the husband exempt from facing criminal penalties for rape?



Commonwealth Countries

Source: Women, Business and the Law database.

In some economies, subsequent marriage can also be a defense to rape. If the perpetrator marries the victim after a rape has taken place, rape charges are automatically dropped or mitigated. *Women, Business and the Law* finds this to be the case in 11 economies: Angola, Bahrain, Bulgaria, Cameroon, Equatorial Guinea, Iraq, Jordan, Lebanon, Syrian Arab Republic, Tunisia, and West Bank and Gaza. Where the custom of paying bride price exists, rape can be used as a way to get a wife without paying it, especially where rape charges are dropped after marriage. In the majority of cases, rape for the purpose of bride capture is experienced by girls under 18.²²

Violence in the Home: Domestic Violence

Women who marry before they are 18 have a 22% higher chance of experiencing intimate partner violence.²³ A study in

2 states in India found that girls who were married before they were 18 were twice as likely to report being beaten, slapped, or threatened by their husbands than girls who married later.²⁴ Such violence can also affect their children. Children who witness violence between adults in the home often show the same behavioral and psychological disturbances as children who are themselves abused and are at increased risk of becoming aggressors or victims in adulthood.²⁵

Up to the 20th century, in many countries the law allowed husbands to use violence to enforce authority over their wives. Starting in the late 19th century, the husband's legal ability to physically discipline his wife was slowly removed. For example, in 1878, the United Kingdom Matrimonial Causes Act made it legal for women who experienced violence within a marriage to get separation orders, and by the end of the 1870s, most United States courts had rejected the right of husbands to physically

BOX 1.4

BEYOND THE LAW: ISSUES OF IMPLEMENTATION

In a marital rape case in Argentina in 2013, the Court, taking into account the cultural background of the spouses, found the accused not guilty of sexually assaulting his wife. The Court considered, in support of the decision, that in their culture and country, women are commonly abused and are expected to have sexual intercourse with their husbands.

In a case in Nicaragua in 2011, the Supreme Court reduced the husband's penalty for marital rape, based on the fact that he was drunk when the offense was committed and for considering that the victim cooperated in the execution of the crime. Nonetheless, greater equality in society can also affect judicial decisions in setting precedent toward progress. In 2013, the High Court of the Solomon Islands struck down the marital rape exemption based on constitutional equality provisions.

Sources: Buenos Aires 2013; Farinton 2011; Regina v Gua 2012.

chastise their wives.²⁶ In the 1970s, specific laws against domestic violence began to appear, and in the 1990s this movement gained strength worldwide, largely driven by international and regional human rights conventions and campaigns.²⁷

Globally, the most common form of violence women experience is from an intimate partner.²⁸ Almost one-third of women who have been in an intimate relationship have experienced physical or sexual violence, and intimate partners commit as many as 38% of all murders of women.²⁹

Laws on domestic violence help women take action to prevent, stop, and punish aggressors for abuse. *Women, Business and the Law* finds that having laws that address domestic violence is associated with lower mortality rates for adult women (figure 1.6) and children under the age of 5 (figure 1.7).

Legal Remedies for Victims of Violence: Protection Orders

Protection orders, which are normally made available in codes of civil and criminal procedure, can apply to different types of crimes. However, most domestic violence laws contain specific sections on orders to protect the victims. These are usually of 2 types, interim and long-term. The former are issued when there is an immediate threat of harm and usually last for only a short

time. The latter come into effect after a full hearing, with the abuser present, when the court determines whether an interim protection order should be extended.

Orders of protection constitute a warning to the perpetrator, and the violation of a protection order is normally followed by arrest and may be treated as either a misdemeanor or a felony. The law has been found to be a stronger deterrent when violation is treated as felonious.³⁰

Protection orders are among the more effective legal remedies available to prevent violence.³¹ One study found that in 50% of the cases abusers did not violate protection orders, and among those who did, the severity of the violence was reduced.³² Victim fears of future harm also were found to have decreased 6 months after a protection order was issued.³³

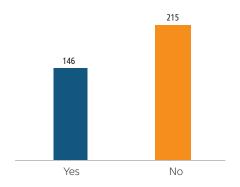
Women, Business and the Law examines whether victims of domestic violence can obtain protection orders. The data also capture whether protection orders can have perpetrators removed from the home and stop them from approaching or contacting the victim.

Protection orders limit an abuser's behavior. Common measures available through protection orders are removing the perpetrator from the shared home, prohibiting the perpetrator from approaching the home, and prohibiting contact with the

FIGURE 1.6

WHERE LEGISLATION SPECIFICALLY ADDRESSES DOMESTIC VIOLENCE, MORTALITY RATES OF ADULT FEMALES ARE LOWER

Mortality rate of adult females (per 1,000 female adults)



Is there legislation that specifcally addresses domestic violence?

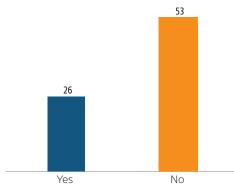
Source: Women, Business and the Law and World Development Indicators databases.

Note: The negative relationship between the mortality rate of adult females (per 1,000 female adults) (data for 2013) and laws that specifically address domestic violence is statistically significant at the 1% level after controlling for 2014 GNI per capita. The regression analysis is based on 133 economies for which data are available; the regression results are statistically significant at the 10% level even after controlling for the proportion of seats held by women in national parliaments (2014) and female enrollment in secondary education (2012). This statistical relationship should not be interpreted as causal.

FIGURE 1.7

WHERE LEGISLATION SPECIFICALLY ADDRESSES DOMESTIC VIOLENCE, UNDER-5 MORTALITY RATES ARE LOWER

Mortality rate under 5 (per 1,000 live births)



Is there legislation that specifcally addresses domestic violence?

Source: Women, Business and the Law and World Development Indicators databases.

Note: The negative relationship between under-5 mortality rate under the age of 5 (per 1,000 live births; data for 2013) and laws that specifically address domestic violence is statistically significant at the 1% level after controlling for 2014 GNI per capita. The regression analysis is based on 168 economies for which data are available; the results are still statistically significant at the 5% level even after controlling for the proportion of seats held by women in national parliaments (2014) and female enrollment in secondary education (2012). The statistical relationship should not be interpreted as causal.

BOX 1.5 PROTECTING VICTIMS FROM ECONOMIC VIOLENCE

Economic abuse is a particularly prevalent form of domestic violence, and financial and economic constraints compel many women to remain in abusive relationships. Because perpetrators may use financial vulnerability to control their victims, protection orders evicting partners but leaving the victim without financial recourse are neither adequate nor effective.

A disproportionate number of complaints are withdrawn because of economic dependency. Moreover, when victims are economically dependent or there is a child involved, it is more likely that protection orders will be breached by both parties if the issues are not addressed.

Protection orders should provide for monetary relief, including financial assistance to the survivor in the form at least of payment of medical costs and shelter fees. The perpetrator's financial obligations should also include monetary compensation and mortgage, rent, insurance, alimony and child support to ensure the victim's economic security.

Sources: Smythe and Artz 2005; United Nations Department for Economic and Social Affairs 2010.

person protected. In nearly 3 out of 4 economies covered by *Women, Business and the Law*, orders of protection are available for victims of domestic violence, but the content and type of order vary widely.

Protection orders can be used to remove the perpetrator from the home in almost two-thirds of the economies covered, and the perpetrator's contact with the victim can be minimized or forbidden in more than half of those economies. Albania's Law on Measures against Violence in Family Relations, for example, allows for ordering the perpetrator to leave the common home and cover rental costs for the victim. And Ghana's Domestic Violence Act allows the court to issue an order that the perpetrator vacate the matrimonial home.

Vietnam's Law on Domestic Violence Prevention and Control, however, establishes as a pre-condition to issuing protection orders that the perpetrators and the victims of domestic violence have different residences³⁴—a requirement that victims unable to leave the shared home cannot meet (box 1.5).

Legal Protection of Women from Violence is Improving

Countries are increasingly protecting girls and women from violence. For example, between 2013 and 2015, Kenya, Luxembourg, Nicaragua, and Uruguay all raised the age of marriage for girls. Tonga's 2013 Family Protection Act explicitly criminalizes marital rape. Georgia has amended its Criminal

Code to expand the grounds of liability for domestic crimes, including rape, to spouses and other family members. Moreover, it reformed the Law on the Elimination of Domestic Violence to provide for removal of the perpetrator from the home. In its new penal code, Mozambique has amended Article 400, which had been in place since 1886 and allowed charges to be dropped if a rapist married his victim. And Belarus, Lebanon, Papua New Guinea, and Tonga adopted new laws on domestic violence that provide for protection orders.

While there has clearly been progress, major gaps still need to be addressed. That Malawi and 8 other economies have raised the marital age shows movement in a positive direction. The adoption in the past 2 years of new domestic violence laws in some economies and more comprehensive provisions in others worldwide is also a telling indication of progress. But more is needed. Among the priorities of the new Sustainable Development Goals (SDGs) are "eliminating all forms of violence against women and girls in the public and private spheres" and "eliminating all harmful practices, such as child, early and forced marriage," which recognize the need for enhanced legal protection for girls and women worldwide. International and regional commitments and instruments pave the way for change. And while the existence of more and better laws is a critical first step, better enforcement of the law is necessary to ensure protection for women. Only when women and girls are fully protected from violence will they be able to enjoy the same autonomy, freedom, and opportunities as men.

Notes

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- 5. UNICEF 2014; Girls not Brides n.d.
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This note presents research to encourage the exchange of ideas on women's economic participation and the law. The data utilized are current as of April 2015. Any reforms occurring after this date will be covered in the next round of data collection for the *Women, Business and the Law* report. The note carries the names of the authors and should be cited accordingly. The findings, interpretations, and conclusions expressed in this note are entirely those of the authors. They do not necessarily represent the views of the World Bank Group, or those of the Executive Directors of the World Bank Group or the governments they represent.

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For media inquiry, please contact: Indira Chand | Phone: +1 (202) 458-0434 | Email: ichand@worldbank.org

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