

Review

Economic solvency in the context of violence against women: a concept analysis

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What is known about this topic

- Poverty, or lack of economic solvency, is both a risk factor and a potential outcome of intimate partner violence.

What this paper adds

- A conceptual definition of economic solvency.
- A foundation on which an operational definition of economic solvency can be built so that future researchers can measure the concept.
- The first concept analysis, to the authors' knowledge, on economic solvency.

Introduction

The link between poverty and violence against women is well established in the literature. We know that women living in poverty are more likely to experience intimate partner violence (IPV) than women with higher family income (Jewkes 2002, Vest *et al.* 2002). This is true in countries all over the world including Bangladesh (Hadi 2005), Brazil (Zaleski *et al.* 2010), Canada (Kaukinen 2004), China (Parish *et al.* 2004), India (Rocca *et al.* 2009), Iran (Vakili *et al.* 2010), Mongolia (Oyunbileg *et al.* 2009), Nepal (Oshiro *et al.* 2011), Spain (Ruiz-Perez *et al.* 2006), the United Kingdom (Khalifeh *et al.* 2013), the United

Abstract

The aim of this concept analysis is to define economic solvency in the context of violence against women. Poverty, or lack of resources, is often discussed as a risk factor for intimate partner violence. The concept of economic solvency, which may be a protective factor for women, is less often discussed and not well defined. Databases searched for the analysis included EBSCOhost, CINAHL, PubMed and Gender Watch. The Rodgers evolutionary method was used to perform the concept analysis. A total of 134 articles were retrieved, using the specified search terms 'economic solvency and women', 'economic self-reliance and women' and 'economic self-sufficiency and women'. Articles were included if they were peer reviewed, contained the keywords with sufficient context to determine the author's intended meaning, and focused on women only or contrasted men to women. Thirty-five articles were used in the concept analysis. The definition of economic solvency drawn from the concept analysis is: a long-term state that occurs when there is societal structure that supports gender equity and external resources are available and can be used by a woman who has necessary human capital, sustainable employment and independence. Just as poverty and violence are cyclical, so are economic solvency and empowerment of women. To decrease women's risk of intimate partner violence around the world and further improve the status of women, we recommend continued research on economic solvency, including the individual, family, community and societal resources required to obtain economic solvency and the human capital characteristics needed for sustainability.

Keywords: poverty, violence, vulnerable adults, women's health

States (Romero *et al.* 2003, Li *et al.* 2010) and Vietnam (Vung *et al.* 2008). We also know that women who live in poor neighbourhoods may be more likely to experience IPV than women in more resourced communities (Cunradi *et al.* 2000). Women who are poor also experience the consequences of IPV, such as poor mental health outcomes, more frequently and severely than higher economically resourced women (Sutherland *et al.* 2001). The link is not, however, unidirectional. IPV also increases a woman's risk of poverty (Brush 2003, Mechanic *et al.* 2008, Goodman *et al.* 2009). The connection between poverty and IPV is complex and difficult to explain, but the connection is clearly present.

Defining poverty

To address poverty in the context of IPV, it is important to determine a goal for women to reach to avoid or exit poverty. The concept of poverty can be defined in a variety of ways, including direct measures such as income or indirect means such as health, education or nutrition level (Coudouel *et al.* 2002). We have more difficulty identifying the state when a woman is no longer at risk of IPV due to poverty. We can call this state economic solvency. Although the conversation about abuse and economic factors often revolves around poverty, economic solvency is likely a better concept to use to guide interventions and to direct policy related to violence against women.

Research questions

The term economic solvency is not well defined as it applies to individual women. Is economic solvency simply the state of not being poor? Does more money alone make a woman economically solvent and decrease risk of violence? Can a woman be more or less economically solvent on a continuum? How much money does a woman need to be economically solvent? These research questions are not just important for women in certain groups or with certain life experiences. Women as a whole are at increased risk of both poverty and violence, earning less money across demographic characteristics compared with men (Chen *et al.* 2005). Furthermore, the World Health Organization (2013) estimates that 30% of women around the globe have experienced IPV at some time in their lives. Because IPV against women is so common, with almost one in three around the world experiencing abuse, and because all women are more at risk of poverty than men, it is important to understand the concept of economic solvency in all women as it relates to violence against women by intimate partners.

In practice, healthcare and social work professionals can use the concept of economic solvency to assess for risk factors for a particular woman, subgroup of women or females in a global context, plan interventions and define goals for interventions. In research, professionals can use the concept to measure outcomes and plan larger scale interventions. Professionals can also use the concept of economic solvency to advocate for their clients at the individual level with service providers and at the community, state, national and international levels with policy makers.

Identification of the concept and terminology for economic solvency

The authors acknowledge that economic solvency is not often found in the literature. In fact, the term economic self-sufficiency is far more commonly used. Both terms have the same meaning; however, the term economic self-sufficiency is linked to the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 in the United States, also known as welfare reform. Perceived failures of welfare reform may have given the term a negative connotation in the United States (Lichter & Jayakody 2002). Economic self-reliance is another word that is used in the literature; however, it is not as common as economic self-sufficiency or economic solvency. Moreover, economic solvency is a term used in international business and government and may be more familiar to funders and policy makers. To avoid negative connotations or confusion and to maximise clarity for stakeholders, we will use the term economic solvency. From this point on, economic solvency will be used in place of the terms economic self-sufficiency and economic self-reliance.

Concept analysis methodology

The Rodgers Evolutionary method of concept analysis was selected for this paper because it acknowledges the fact that concepts may change over time or may not always fit a specific definition (Rodgers 1989). We cannot expect to describe the resources a woman would need to be economically solvent in the present or future or in a specific culture group. The term economic solvency can be defined loosely, but it requires flexibility in meaning for future use. The Evolutionary method allows the concept to be viewed in a cycle of *use*, *significance* and *application* (Rodgers 1989). This continual progression through time will allow future researchers to build upon the current discussion.

Data sources

For the purpose of this paper, data were collected on economic solvency among women. Searches were performed using the terms 'economic solvency and women', 'economic self-reliance and women' and 'economic self-sufficiency and women'. Databases searched included EBSCOhost, CINAHL and PubMed. Because of the small number of articles returned, the search was expanded to Gender Watch to include more social science articles. Time limits were set as ranging from 2000 to 2013. The twenty-

first century has brought about rapid change in social and political attitudes that affect women's economic issues (Bianchi & Milkie 2010). For that reason, the authors chose to focus on articles written in that time period. Articles included met criteria of peer review, contained the keywords with sufficient context to determine the author's intended meaning and focused on women only or offered descriptive data on men and women. Although family poverty, including poverty in male-headed households, is a risk factor for violence against women, we are interested in economic solvency in women as a possible protective factor against violence. For that reason, articles addressing economic solvency of males or male-headed households were excluded. Articles were excluded if the use of the term economic solvency was limited in the article or if the meaning was not explained.

According to Rodgers and Knafl (2000), an important part of the inductive nature of the literature search for a concept analysis is the identification of contextual information, similar concepts, attributes and application. To use an article in the concept analysis, it was necessary to have sufficient discussion of the concept to observe at least one of these areas. Articles about community, national or corporate economic solvency were excluded as well. The first author collected the articles retrieved, and the first author and the second author organised the articles into appropriate categories. A total of 35 articles were included in the analysis. See Table 1 for the total number of articles retrieved.

Findings

Defining economic solvency

The term economic solvency is often used to refer to a state opposite of poverty. For example, if poverty is dependence upon either government welfare or an

abusive partner, economic solvency is independence (Kneipp *et al.* 2000, Gerson 2009). If poverty is vulnerability, economic solvency is empowerment (Christy-McMullin 2000). While many articles use a certain tool to measure poverty, no article was found that actually measured economic solvency in women.

Economic solvency is also used as a goal for programmes assisting women at risk of violence. Economic solvency content may be used with focused interventions, such as financial education classes (Sanders *et al.* 2007) or wider programmes such as government welfare assistance (Kleit & Rohe 2005). Welfare reform in the United States cited economic solvency as a desired outcome of the programme, but did not define economic solvency (Kneipp 2000).

The term economic solvency is also used to indicate a protective or preventative factor. Chowdhury (2004) explains that economic solvency can protect a woman from child marriage in Bangladesh. Family economic solvency (Dalal 2011) and the woman's economic solvency are described as being protective against violence in some situations (Davis 2007, Gerson 2009).

Similar concepts of economic solvency

Many terms are found in the literature that relate to economic solvency. The terms listed previously – economic self-reliance and economic self-sufficiency – are so closely related that the terms are used interchangeably. Other similar terms are also found in the literature, but there are greater differences in meaning. Economic well-being is one example. Gregoire and Snively (2001) use the term economic well-being as close in meaning to the concept of economic solvency, but the authors explain that economic well-being may be a snapshot in time of the economic situation. Economic solvency describes the longer process of economic development on a continuum. Economic success is also used along with economic solvency to describe the exit from poverty or dependency, but may indicate a higher level of economic achievement compared with economic solvency (Cancian & Daniel 2000).

Other related terms communicate outcomes of economic solvency. Financial autonomy, for example, is an important part of the discussion on violence and poverty. Autonomy in financial decisions can help the healing process of women who have experienced IPV (Brush 2000). While an economically solvent woman is more likely to have economic autonomy, she does not necessarily need the autonomy to be solvent. Davis (2007) describes economic autonomy as something that happens after a woman leaves a rela-

Table 1 Articles retrieved by database

CINAHL	'Economic solvency and women'	0
	'Economic self-reliance and women'	1
	'Economic self-sufficiency and women'	7
EBSCOhost	'Economic solvency and women'	0
	'Economic self-reliance and women'	3
	'Economic self-sufficiency and women'	31
PubMed	'Economic solvency and women'	2
	'Economic self-reliance and women'	6
	'Economic self-sufficiency and women'	30
Gender Watch	'Economic solvency and women'	2
	'Economic self-reliance and women'	8
	'Economic self-sufficiency and women'	45

tionship and is related to safety. Economic solvency can take place within a partnership of spouses, intimates or other social groups (Chantler 2006).

Some terms found in the literature, such as economic vulnerability, are discussed as a barrier to economic solvency. Gerson (2002) refers to traditional gender roles as a source of economic vulnerability because lack of job experience and responsibilities for children can make it difficult for a woman to become economically solvent if the intimate relationship fails. Economic vulnerability has long-lasting effects on economic solvency because the most vulnerable women often have the most problems gaining higher paying employment or more education to exit poverty (Kneipp 2000).

Attributes of economic solvency

The inclusion of the attributes of the concept is important in Rodgers' method of concept analysis. According to Rodgers (1993), the attributes are an expanded explanation of the definition of the concept. In the literature, four main attributes were identified for economic solvency in women: human capital, a 'good' job, independence and sustainability.

Human capital

Human capital is central to the discussion on economic solvency of women. The term human capital is defined as:

the sum of the acquired knowledge, skills, and attitudes an individual possesses. (Simmons *et al.* 2007a, p. 638).

Cancian and Daniel (2000) equate greater economic solvency with post-high school education. The link between education and economic solvency is even greater now than it was in the past because employers are requiring a higher level of skills (Johnson & Corcoran 2003). One culturally sensitive strategy for the development of human capital is the development of micro-enterprises by low-income women. These micro-enterprises, frequently generated by micro-credit loan programmes, require training for skills ranging from information technology (Prasad & Sreedevi 2007) to conflict resolution (Hirani *et al.* 2010).

Human capital also includes the psychological functioning of the woman. Concepts like self-worth and spirituality are important in forming human capital (Banerjee 2003). It is interesting to note that human capital expansion may take place before, during and after the point that the woman obtains economic solvency. Chowdhury (2004), for example, describes economic solvency as an important part of

personality formation. A personality enhanced by economic solvency is associated with attitudes that may enable the woman to remain economically solvent throughout her lifetime.

A 'good' job

The idea of a 'good' job is another important part of economic solvency. Some of the barriers that women face in achieving economic solvency can help identify a 'good' job. First, she might find herself trapped in a cycle of poverty. With a low-paying job, a woman is less likely to save sufficient income to maintain herself and her family to expend the time and energy required to find a better job or acquire skills required for a higher paying job (Kneipp 2000). Also, a low-paying job may not be stable. Many low-paying jobs have a different schedule each week (Wessel 2003). A variable work schedule and associated fluctuating pay may mean that a woman has the funds to pay the bills 1 week but not the next. A 'good' job, on the other hand, affords the woman flexibility and stability to move up the socioeconomic ladder. Another barrier to achieving economic solvency is lack of resources, such as child or healthcare (Banerjee 2003). A 'good' job may either provide these benefits or provide the woman sufficient income to purchase essential adjunct services. Part-time and low-income jobs do not fulfil these requirements for advancement, stability and sustainability of self and family care.

Independence

Independence as an attribute of economic solvency reveals itself in a variety of ways. For example, women in Dalal's (2011) study who were employed did not report less IPV, but the women were more likely to seek assistance for the violence. The help-seeking behaviour occurs through more independence. Johnson (2001) describes the ability of a woman to make purchasing decisions independently as a result of economic solvency. Simmons *et al.* (2007b) explain that economic solvency may create a feeling of independence, which may be as important as actual independence. For example, women on welfare encounter a crisis because their sense of independence is thwarted (Nelson 2002).

Sustainability

Economic solvency requires long-term sustainability and not simply a temporary change in income level. Many studies describe the characteristics of women returning to welfare or the abuser after attempting to live independently (Kneipp *et al.* 2000, Grabowski 2006, Davis 2007), indicating that they have not achieved economic solvency. A woman must be able

to sustain self-sufficiency to be economically solvent. None of the articles included in the analysis addressed a specific time period for economic solvency.

Antecedents and the contextual basis of economic solvency

In addition to attributes, describing the contextual basis is essential for a concept analysis (Rodgers & Knafl 2000). Antecedents identify what is required for the concept to materialise. For economic solvency, the following antecedents were identified: gender equity, societal structure, and presence and appropriate use of external resources.

Gender equity antecedent

Gender equity is required for women to be economically solvent. The idea that 'women can be for themselves by being for others, while men can be for others by being for themselves' (Gerson 2002, p. 10) is accepted as a societal norm worldwide, making economic solvency for women difficult. At an individual level, we may call gender equity empowerment or autonomy of women. Razvi and Roth (2010) posit that individual empowerment is essential because women cannot wait for the opinions and practices of society to ratify gender equity for all. Johnson (2001) asserts that empowering individual women and enabling them to achieve economic solvency facilitates empowering women as a collective because empowered women purchase services and products important to them. Spending the money, in turn, makes the services and products important to society as a whole. For example, a woman may spend money to educate herself or to provide health or day care for her children. Those services grow in importance as a result.

Societal structure antecedent

Related to the issue of societal gender equity is societal structure. For women to become economically solvent, there must be appropriate infrastructure. Discrimination and a lack of societal understanding about women's issues, such as violence against women (Brush 2000) and child-rearing (Gerson 2009), make it more difficult for women to become successful in the workplace and economically solvent. Solutions include government or non-governmental organisations (NGOs) working to increase opportunities for women, such as increasing women's access to healthcare and education and targeting women in family poverty reduction initiatives (Sevenhuijsen *et al.* 2003, Chantler 2006, Ogrodnik & Borzutzky 2011).

Other authors were more specific in naming interventions, such as women's co-operatives or community organisations, to increase economic opportunities for women (Koutsou & Gotsinas 2003, Prasad & Sreedevi 2007). Welfare reform laws in the US have been criticised for forwarding a societal structure that places women at risk of violence and creates barriers for economic solvency. Rewarding marriage and penalising single motherhood may make women less dependent upon welfare (Scott *et al.* 2007), but more dependent on an abusive partner (Brush 2000).

Presence and appropriate use of external resources antecedent

We have provided evidence that employment alone cannot remove a woman from poverty and place her in economic solvency. A woman must also have accessible and affordable resources in her community. Such resources include job training, day care and public transportation. Social support is mentioned repeatedly as a tool for women to achieve economic solvency (Gregoire & Snively 2001, Johnson 2001, Banerjee 2003, Simmons *et al.* 2007a). Social support can take the form of networking to assist in locating employment (Johnson 2001), providing childcare (Simmons *et al.* 2007a) and facilitating transportation. Chantler (2006) stresses the fact that interdependence is different from interconnectedness. Interdependence makes a woman weak, while interconnectedness makes her strong.

Informal support, although it may be the most accessible, affordable and culturally acceptable, is often insufficient to transition a woman from poverty to economic solvency. The use of government resources, such as welfare and healthcare, may be necessary for many women (Chantler 2006). Micro-credit loans are another example of formal economic support facilitating economic solvency (Hirani *et al.* 2010). While a woman must be free of economic assistance from outside sources to meet the current definition of economic solvency, use of resources is necessary to achieve economic solvency.

Consequences and the contextual basis of economic solvency

Consequences further define the contextual basis for the concept (Rodgers & Knafl 2000). When the concept occurs, what happens as a result? In the case of economic solvency, the woman may experience two very different consequences: (i) the ability to escape partner violence and provide better safety and well-being to self and children or (ii) greater partner violence and more barriers to safety for self and children.

Means of escape and protection as a consequence

Economic solvency can provide a woman either a means of escape from partner abuse or a means of protection against further abuse. This happens for a variety of reasons. First, a woman who has economic solvency has the ability to choose her life path (Gerson 2009, Lundstrom & Twine 2011). Her opportunity to make a choice comes from both her ability to purchase items to support her family (Scott *et al.* 2007) and the empowerment that comes with the purchasing power (Johnson 2001). If the woman is in a violent situation, she is also better prepared to care for herself and her children after leaving the relationship (Chantler 2006). Economic solvency can facilitate the woman's ability to remain removed from the violent partner once the woman leaves the relationship.

Greater violence and barriers to parenting as a consequence

Although economic solvency of the family as a whole is protective against violence (Dalal 2011), not all outcomes of economic solvency are positive. If a woman is in a violent relationship, economic solvency may place her at greater risk of additional violence because her economic solvency may threaten the male partner's role (Riger & Krieglstein 2000, Fernandez-Kelly 2005). Also, the tasks required to reach economic solvency, such as time at work or school, may necessitate time away from children and thus a barrier to adequate parenting. Simmons *et al.* (2007b) and Banerjee (2003) found that women with fewer children were more likely to achieve economic solvency than those with more children. Several articles mentioned the fact that women may choose or be forced to be economically insolvent to provide ade-

quate mothering (Rosman & Yoshikawa 2001, Chantler 2006, Lundstrom & Twine 2011).

Conceptual definition and exemplars of economic solvency

For women, economic solvency is a long-term state that occurs when there is societal structure that supports gender equity and external resources are available and can be used by a woman who has necessary human capital, sustainable employment and independence. True economic solvency protects against IPV, while women for whom some aspects are missing, such as gender equity or adequate external resources, may be at greater risk of IPV (See Figures 1 and 2).

An exemplar for economic solvency among women is represented in a woman living in Karachi, Pakistan. Saima experienced IPV, was illiterate and lived in abject poverty, earning less than one US dollar a day. Through a microcredit intervention, she was offered a 16-hour life-skill training programme and a \$5 microcredit loan. Saima bought two additional seats for her bicycle and started a business transporting children to and from elementary school. As her business grew, she employed three other women living in her community. Saima paid back the loan and today lives independently, caring for herself and her children with the income generated from her business.

Another exemplar is a young woman from the US named Sarah who is single and recently graduated from nursing school. Sarah's new job pays her sufficiently to live alone, and she is saving money for any unforeseen circumstances in the long term. Although she has an intimate partner, Sarah is economically

Antecedents	Attributes	Consequences
Gender equity Societal structure Presence and appropriate use of external resources Empowerment	Human capital A 'good' job Independence Long term	Means of escape/protection

Figure 1 Antecedents, attributes and consequences of economic solvency.

Antecedents	Attributes	Consequences
Non-existence or partial existence of antecedents	Human capital A 'good' job Independence Long term	Greater violence Barriers to parenting

Figure 2 Attributes and consequences of economic solvency without antecedents.

solvent and finances do not influence her marriage decision.

Discussion

Women are at risk worldwide for poverty and IPV, and a bi-directional link exists that traps many women in the cycle of poverty and IPV. The results are permanent injury and death for many women. We do not, however, have evidence-based strategies to reposition women from poverty to economic solvency. At the beginning of this paper, we listed several research questions to answer: Is economic solvency simply the state of not being poor? Clearly, the literature supports the conclusion that economic solvency requires societal structural components as well as resources available to the woman. The absence of poverty is not economic solvency. Does more money alone eliminate the risk of violence against women? Although poor women are abused more frequently than higher income women, the causes of violence against women include more components than economic solvency. Can a person be more or less economically solvent on a continuum? How much money does a woman need to be economically solvent? After performing the evolutionary concept analysis, we find that we still do not have clear and specific answers to these questions.

Although we have not fully answered the questions posed, some interesting points for discussion have come out of the analysis. The literature indicates that economic solvency can result in divergent consequences. Economic solvency may provide a means of protection against IPV or as a means of enabling the women in a violent relationship to remove herself and her children to safety. Conversely, some negative and potentially dangerous consequences, such as an increased risk of violence, may occur with economic solvency. How can such divergent consequences result from the same concept? As discussed briefly in the conceptual definition, perhaps we are missing parts of the antecedents, such as gender equality, societal structures that support women and the presence of resources to assist women in becoming economically solvent. Without antecedents, we witness an incomplete form of economic solvency, which is difficult and potentially dangerous for women because they must overcome societal norms and barriers.

In a review of economic policies relating to women in 18 industrialised countries, Korpi *et al.* (2013) identify the problem of 'unavoidable tradeoffs'. Strategies to create equality for women in the work-

place may, in fact, create opposition as well as unintended consequences. Some of the consequences may be more violence and greater danger for women and children. For that reason, economic solvency in women must be addressed in a thoughtful and careful manner, supported by evidence-based strategies to safely propel women and children forward to safety and well-being.

Strengths and weaknesses

Our concept analysis has provided a definition of economic solvency based on use in the context of women who are at risk of or experience IPV. This definition provides a foundation for the use of economic solvency when discussing women, the economic context of their lives and women's risk of violence from intimate partners. The analysis has several limitations, mostly related to the limited amount of research available on poverty and partner violence. The authors purposefully chose a limited search of databases, including four major databases, a relatively short range of publication dates and a restrictive number of search terms. The focused range may be viewed as a limitation due to the fact that other uses of the term economic solvency may be lost in the analysis. The authors believe that focusing on databases that contain information about social services, healthcare and gender allows for a sufficiently rich analysis of the data that are currently being used by professionals who are likely to interact with women who are at risk of poverty and IPV. The limited search terms allowed for a more focused explication of the topic. As stated in the results section, there are a variety of similar terms; however, the three selected for the search terms were found to be the most relevant in the context of violence against women. The limited range of publication dates reflects the rapid change in the status of women in the world. Future researchers may want to investigate economic solvency in the past; however, that was outside the scope of this analysis. Future researchers may also be able to include more time in their analyses of research articles when the economic status of women in society is more stable.

The fact that the research analysed in this paper is global in context may be a weakness and a strength. There may be fundamental differences in the experiences of women with economic solvency across the globe. Comparing these groups may reveal a great deal about the global issues for women, but miss some important factors that are happening within cultures and specific to geographical region. The use of Rodgers' Evolutionary method is one way that the

authors dealt with this issue. The Rodgers' method allows future researchers to continue along in the cycle of *use*, *significance* and *application* (Rodgers 1989) and test the definition within their own culture or at a future time. Also, the authors believe that the inclusion of a variety of cultures allows for a very broad view of the concept, which is necessary for advocacy and policy work.

Our results indicate the complexity of the issues related to economic solvency for women. We have not fully identified how the various antecedents and attributes of economic solvency relate to safety for women and to achieving economic solvency. It may be that some of the basis for achieving greater understanding lies in further exploration of the outcomes of varying national policies. For example, are women in countries where there is support for childcare and education less likely to experience IPV than in countries without such support? Our findings make clear the need for further work to understand these complex issues.

Conclusion

There are many challenges to respond to so that all women are able to achieve true economic solvency. Healthcare and social service professionals can begin to think about these things through the lens of a post-colonial feminist theoretical framework. Through this framework, we can come up with statements for practice and for research. In her article about globalisation and the poverty of women, Anderson (2000) called for research for praxis. This is also an important part of Rodgers' Concept Development Cycle. A concept needs not only a definition but also a significant purpose (Rodgers & Knafl 2000). Anderson (2000) suggests working directly with women worldwide to address issues including poverty. Working together is essential for the concept of economic solvency because, in many ways, the risks for and outcomes of poverty are similar for women around the world even if the manifestation is not. This is especially true when we consider the risks for women who attain economic solvency without the antecedents in place. Gender equity and social structure require large-scale changes in thinking, which is likely not possible without large-scale efforts by women around the world.

Post-colonial feminism also looks for links in research (Kirkham & Anderson 2002). This is vital to uncover the real meaning of economic solvency in the lives of women at risk of abuse. With the concept of economic solvency, there are many complexities

and many links. The links, although challenging to work through, can give us hope. Just as poverty and violence are cyclical, so is economic solvency and empowerment of women. As women are able to make choices about their finances and their lives, gender equity improves. As women are empowered with financial resources to speak out, societal structure improves. To expedite this process and to create more safety for women, we recommend continued research on evidence-based outcomes of economic solvency, including the resources needed to reach economic solvency and the human capital characteristics required for sustainability.

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