



Women's Spirit- Financial Independence for Women victim of Violence

Individual submission –Fourth cycle of the Universal Periodic Review -Israel

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Women's Spirit focuses on rewriting the story of women survivors of abuse. Founded in 2007, we are an innovative Israeli non-profit organization that works to promote the economic independence of women survivors of abuse in Israel and strives for social justice and gender equality. Women's Spirit has been recognized, nationally and internationally, as a leader in the field of fighting gender-based violence. It has been accorded the status of Special Advisor to the United Nations Economic and Social Council (ECOSOC) in 2019. Our work is based on the notion that financial independence is an inseparable part of a woman's well-being; a woman cannot protect herself and have control of her life if she is not financially independent. Women's Spirit works on four levels: *Individual* – we operate a unique model, which provides women survivors of abuse with long-term, personally tailored solutions, to help them break the cycle of abuse and rebuild their lives by improving their occupational and financial status. Our target population includes every sector of Israeli society. *Communal* – recruiting and training professional volunteers and businesses that provide support and guidance with training, networking, and job placement. *Educational* – Women's Spirit gives lectures and workshops to the public and private sectors to raise awareness about economic abuse and its warning signs and consequences. *Policy and Advocacy* - We work to change fundamental Israeli policies and laws that undermine, destabilize, and weaken all women but especially women survivors of abuse. Much of our work is done through collaborations with other organizations in Israel and abroad, government, private and philanthropic sectors. Women's Spirit has acquired expertise and experience on the subject of gender-based violence in Israel in general and economic abuse in particular. We work with policymakers to improve authorities' treatment of women who experience economic abuse; We have been working to promote legislation against economic abuse for several years; We raise awareness of this phenomenon by holding conferences, lectures, and workshops and



ECOSOC

Women's Spirit - Financial Independence for Women Survivors of Violence (Registration No. 580474658)

P.O.B 51141, Tel-Aviv 6713813 | +972-72-2507770 | E: ruach-nashit@012.net.il | www.ruach-nashit.org.il



by initiating social media campaigns.

1. **In this report, we would like to emphasize the fact that while the State of Israel has made much progress in the matter of fighting violence against women, it has not yet enacted a law against economic abuse. Despite the severe consequences of this phenomenon and although legislation against it has been recommended by various bodies, including the Special Rapporteur on Violence against Women, Its Causes and Consequences who visited Israel in 2016, the legislation has not been completed.**
2. Economic abuse is the use of money and credit as a means of control, coercion, or intimidation within a spousal relationship. It is an ongoing situation in which the abuser (typically a man) has complete control over the family's financial resources while excluding the other partner (typically a woman) from access to assets and financial information.
3. Other patterns of economic abuse are, disrupting the ability to work or develop professionally, allocating insufficient amounts of cash for purchasing basic products for the family while carefully monitoring every expenditure, creating debts in the name of the partner through fraudulent or coercive means, and more. Economic abuse severely violates women's autonomy, and their ability to make day-to-day decisions. In its extreme versions, economic abuse deprives women and their children of the most basic needs, including food and medicine.
4. Often, economic abuse within a spousal relationship creates economic dependence on the offender. Women can stay in the cycle of abuse for a long period because of this dependence. Moreover, due to the patterns of economic abuse, even after the relationship ends, a woman can suffer from its consequences for years before she becomes economically independent. Many women return to the cycle of abuse because of financial difficulties.
5. Economic abuse is a widespread phenomenon. In most cases of physical abuse by a partner, there is also economic abuse, studies show that in 94%-99% of the cases¹. In addition, there are cases of economic abuse that are not accompanied by physical abuse. Recognizing early signs of economic abuse can foresee physical abuse that will occur later on in the relationship. In Israel, in some of the recent murder cases of women by their spouses, there was evidence of economic abuse before the murder, and no evidence of physical abuse.
6. **Therefore, naming and raising awareness of economic abuse, identifying it in advance, and providing appropriate responses in terms of enforcement and assistance can save lives.**
7. Given this background, the fundamental importance of legislation against economic abuse is first and foremost in recognizing and **giving a legal name** to economic abuse, as other types of abuse. In addition to naming, a law against economic abuse

¹Adrienne E. Adams, Angela K. Littwin & McKenzie Javorka, "The Frequency, Nature, and Effects of Coerced Debt Among a National Sample of Women Seeking Help for Intimate Partner Violence" 26(11) Violence Against Women (2020) 1324, 1324.

can allow the courts to stop behaviors that constitute economic abuse and can also enable the provision of relief to those who are affected by the phenomenon, including the ability to sue the abusers for damages.

8. In Israel in 2016, a first draft of the Prevention of Violence in the Family Law (Amendment No. 16 – Preventing Economic Violence) has been submitted to the Israeli parliament. The Report of the Special Rapporteur on Violence against Women, Its Causes and Consequences on Her Mission to Israel (2017) refers to the suggested draft, stating that the State of Israel should advance the legislation against economic abuse²:

"In relation to economic violence, the Special Rapporteur welcomes the preparation of the draft Prevention of Violence in the Family Law (Amendment No. 16 – Preventing Economic Violence) in 2016, which the public was invited to provide comments on. The draft amendment envisions the possibility of granting ex parte protection orders, which is commendable". (paragraph 76, p. 16).

9. In the Conclusions and Recommendations of the Report, the Special Rapporteur recommended that the Government of Israel "promptly adopt the draft law on economic violence" (paragraph 89(o), p. 19).
10. The Report of the Working Group on the third cycle of the Universal Periodic Review – Israel (2018) at the 15th meeting of the 38th session of the Council, also addressed the matter ³:

10.1 Sec. 88: "Referring to questions raised by Poland and Romania, the Director of the Authority for the Advancement of the Status of Women, said that the Authority was formulating a national program for combating violence against women, and was advancing the recognition of economic violence as an act of domestic violence and as a civil wrong".

11. In the Conclusions and Recommendations section of the report, the following has been noted:

11.1 Sec 188.113: "Continue its efforts to combat domestic and gender-based violence against women (Nepal); "

11.2 Sec 188.116: "Strengthen measures to combat gender-based violence, including through the implementation of relevant laws to ensure justice for victims (Rwanda); "

12. Israel has supported all the above recommendations⁴, however, in its National Report following the Working Group session, Israel did not refer to the draft Prevention of Violence in the Family Law (Amendment No. 16 – Preventing Economic Violence)⁵.

² See the report of the Special Rapporteur on violence against women, on her mission to Israel. See also A/HRC/35/30/Add.5.

³ Report of the Working Group on the Universal Periodic Review Israel, A/HRC/38/15.

⁴ Matrices of recommendations- <https://www.ohchr.org/HRBodies/UPR/Documents/Session29/IL/MatriceRecommendationsIsrael.docx>

⁵ National Report- <http://daccess-ods.un.org/access.nsf/Get?Open&DS=A/HRC/WG.6/29/ISR/1&Lang=E>

13. Despite the Rapporteur's recommendation, and the aforementioned statement by the Director of the Authority for the Advancement of the Status of Women in 2018 to the Human Rights Council, **at the end of 2022, there is still no legislation against economic abuse in the State of Israel.**
14. It should be noted that for years, there has been activity in Israel to promote legislation against economic abuse, led by civil society organizations with the support of politicians from a variety of parties. The bill regarding amendment No. 16 of the Prevention of Violence in the Family Law (Preventing Economic Violence), to which the Special Rapporteur referred, was drafted after a significant consultation process, in which the government requested and received from the public written comments on the draft bill and incorporated some of the comments. However, this bill did not pass as law.
15. In August 2020, the Minister of Justice submitted a bill for the Prevention of Violence in the Family Law (Preventing Economic Violence) (Amendment No. 18 and Temporary Order) (Prevention of Economic Abuse), 2020. The bill passed the first reading in August 2020. It was then forwarded to the Constitution, Law, and Justice Committee of the Israeli Parliament (the Knesset) in preparation for the second and third readings. Two discussions were held in this Committee, on 22.9.20 and 17.11.20. During those discussions, Israel's Parliament dissolved and the discussion of the bill was neglected due to another round of governmental elections.
16. Upon the formation of a new government in 2021, Women's Spirit worked with partners, to make sure that the legislative process continued. On November 23, 2021, during a meeting held by the Parliament's Committee for the Advancement of the Status of Women and Gender Equality, to mark the International Day for the Elimination of Violence against Women, the Minister of Justice promised to complete the legislation of the law on preventing economic abuse, within a few months.
17. Unfortunately, during the time that has passed since November 2021, and despite our many efforts, no steps have been taken to complete the legislation.
18. On June 14, 2022, Women's Spirit sent a letter to the Minister of Justice, with 15 other civil society organizations and academics, asking that he complete the legislation. To our disappointment, no reply was received, and the legislative process did not proceed until the dissolution of the Parliament in preparation for another round of elections to be held in November 2022.
19. Once a new Parliament begins its legislative activity, the legislative process for the bill has to be started over and, the bill must be filed again. Efforts of years have been dismissed, at a time when gender-based violence in Israel needs to be reinforced.
20. We acknowledge that the Israeli government has recognized the economic implications of violence against women, and has supported the economic rehabilitation of women survivors of abuse. For example, the Law on Welfare

Services (Rights of Women Who Stayed in a Shelter for Battered Women), 2012 (Amended 2017), states in Section 4A that a woman who stayed in a shelter for battered women or a transitional apartment will be entitled, among other things, to employment support, including assistance in job placement, and subsidized studies and professional training. Women who leave shelters for battered women are also entitled to some financial assistance with housing.

21. Additionally, the Ministry of Welfare and Social Security partially funds economic and occupational rehabilitation programs for women survivors of abuse, provided by Women's Spirit. Also, the recommendations of an Inter-Ministerial Committee regarding a National Action Plan to implement Government Resolution 2331 on Gender Mainstreaming in the work of the government, which were submitted to the Authority for the Advancement of the Status of Women in March 2022, included a recommendation to eradicate the phenomenon of economic abuse (recommendation no. 7). This includes a recommendation to complete the legislative process on the issue of economic abuse. Other recommendations, regarding the collection of data information on economic abuse, and of conducting research on economic abuse were noted as well.
22. Despite the statements, recommendations, and processes we described above, a law against economic abuse has not been passed in Israel.
23. While the proposed law on economic abuse is gender-neutral and can – and should – assist both men and women who suffer from economic abuse – it must be stressed that economic abuse is a distinctly gendered phenomenon. Although men may suffer from it, most of the victims are women. Economic abuse derives from a man's need to control his spouse, "put her in her place," and deny her independence. All measures must be taken to prevent the economic abuse phenomenon, and as presented in this document, legislation is the most proper and effective way to eradicate the phenomenon.
24. Even though Israel has undergone several governmental elections in the past few years, a situation that makes it harder to pass legislation, we are certain that it was indeed possible to pass the law against economic abuse, especially in light of the fact that the law already passed in the first reading in 2020. Furthermore, all relevant professional officials – in law enforcement bodies, welfare bodies, and in the financial system - are in favor of the law. Therefore, it is particularly unfortunate that the bill was not promoted.
- 25.

"My ex-husband did not let me work. I was not allowed to be involved in any of our financial decisions. I never had access to "our" bank account or money. In anticipation of the breakup he created debts in our joint account."

This is one of many quotes – from thousands of women, we have met who have experienced economic abuse. They have suffered from abuse that may not be

visible from the outside, but life under its shadow is a life devoid of freedom. All measures must be taken to prevent it, and legislation is an essential step in the battle against it.

In conclusion, our recommendation is as follows:

26. We recommend that the State of Israel adopt the recommendations given by the Special Rapporteur and supported by fellow states, to promote a law that acknowledges and prevents economic abuse, and assists its victims.