



**ECOVIO: Economic violence: opening pathways across an unexplored gender-based violence issue for guaranteeing the women and children's fundamental rights**



**WP2: DETERMINING THE SCOPE OF THE ECONOMIC ABUSE CONTEXT AND ANALYSIS OF RESULTS**

**D2.1.: SYSTEMATIC REVIEW -**

**Vs: 4**

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**Date:** 31/03/2020

**Dissemination:** Confidential

**Status:** For EU approval

This project was funded by  
the European Union's Rights,  
Equality and Citizenship  
Programme (2014-2020)."



Grant Agreement: 856593

CALL: REC-RDAP-GBV-AG-2018

TYPE OF ACTION: REC-AG



## Document Status

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<b>Type</b>	Deliverable
<b>Work Package</b>	WP2: DETERMINING THE SCOPE OF THE ECONOMIC ABUSE CONTEXT AND ANALYSIS OF RESULTS
<b>ID</b>	D.2.1.: SYSTEMATIC REVIEW
<b>Due Date</b>	M6
<b>Delivery Date</b>	31/03/2020
<b>Status</b>	For EU approval

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## A. INTRODUCTION

Economic violence is not included or specifically defined in the Spanish or Italian legal system and this makes it more than difficult to eliminate it. Comparing it with physical violence and psychological violence, we observe how they both can finish with the legal separation of the couple, while this does not happen in the case of economic violence. In fact, this violence can be maintained, and even increased after separation occurs. Furthermore, there may be cases in which it has not happened during the coexistence but when the separation comes, this type of violence begins.

Economic violence is an unexplored aspect of gender violence and the objective of this work is to deepen the knowledge of its causes and the way in which it occurs.

To meet this objective, we are going to review the existing literature on economic violence. We will study in detail the methodology followed by the few studies on the subject. We will assess the limitations of the existing studies and make the analysis proposal that we will carry out in the project.

## B. ECOVIO Project Overview

ECOVIO – Economic violence: opening pathways across an unexplored gender-based violence issue for guaranteeing the women and children’s fundamental rights – is a project funded by the European Union’s Rights, Equality and Citizenship Programme of the European Commission under Grant Agreement 856593 and conducted from October 2019 until September 2021. It engages 4 partners all coordinated by the University of Extremadura and joining together experts and associations from several areas field of knowledge (Economics and Finance, Psychology, Social work, Law) from 2 countries, Spain and Italy, with a total budget around half a million.

Gender-Based Violence (GBV) may affect women from any socioeconomic positions. Gender-based Economic Abuse (EA) consists of exerting control over the woman’s access to economic resources, limiting the woman’s capacity to support herself and/or her

children, conditioning her lifestyle and/or generating financial dependence on the perpetrator and undermining her possibilities to escape from the loop of abuse (Stylianou, 2018; Yount et al., 2016).

While EA during cohabitation has been formulated (Postmus et al., 2016; Stylianou, 2018), it also might start after the marriage ends (separation), being an understudied phenomenon (Kiss et al., 2012). In the case of Spain, after divorcing EA is not considered as abuse, and it becomes a mere formality or disagreement, as long as the woman did not complain and impose a criminal claim for a previous GBV situation during the cohabitation (Bodelón, 2014; Cruzat and Costa, 2008), limiting the identification and understanding of EA cases. Thus, there is a lack of comprehensive research into codeterminants and a regulatory evidenced-based framework for preventing and managing EA within a GBV perspective.

The ultimate aim of the ECOVIO is to shed light into this hidden and underestimated GBV as an essential step to ensure and guarantee the access to economic-financial rights for women and minors. In particular, the project-specific objectives are:

- To research into the specific elements defining EA cases and their co-determinants
- To design an action protocol for preventing and managing EA during and after the separation
- To define policy recommendation for decision-making bodies and relevant entities, judges, prosecutors, lawyers, social workers and any other key stakeholder
- To elaborate specific preventive measures and actions for empowering women and educating girls establishing a system for capacity building for preventing EA at macro, meso and micro levels aimed at the following target groups:

Target Group	Rationale
(1) <b>Authorities and professionals within the</b>	Current legal system does not tackle EA after cohabitation, being defined as a <b>mere conflict</b> within the divorce or

<p><b>legal system</b> (prosecutors, judges, lawyers)</p>	<p>maintenance related claims settings; <b>further long-life training in gender issues is needed</b>, as the CGPJ stated (Castro, 2018)</p>
<p>(2) <b>Professionals working with women</b> (social workers, social educators, advocates and NGOs)</p>	<p>EA implies a major problem for women and children, as regards vulnerability, <b>social exclusion, risk of poverty</b>, early school leaving, <b>revictimization</b>, infringing the <b>higher interests</b> of the child.</p>
<p>(3) <b>Victims, perpetrators and society</b> as a whole</p>	<p>EA is deep-rooted in a systemic environment and founded over the imbalance of power between, so it is only one facet of a much wider GBV but tends to be <b>unnoticed and ignored</b>. <b>Prevention and capacity building</b>, for potential and actual victims, and <b>deterrence</b>, for perpetrators, seems to be crucial for breaking the loop of violence.</p>

### C. Deliverable Purpose and Scope

The purpose of this document is to present the main results obtained after reviewing the academic literature regarding economic violence. This would allow us to have a more complete vision of the main studies carried out and will help us to better assess which is the best analysis technique, as well as, which is the best methodology to be used. The papers that have been analysed present the carried-out studies and the main limitations found during its research. Look on these limitations and found others, would allow to push forward economic violence analysis.

Personal interviews and questionnaires are the main methodologies used to obtain a deeper understanding on economic violence in the analysed papers. In order to

present viable solutions and measures to ensure the Justice System improvement, the problem must be clearly understood.

The main objective of this Project preliminary phase, is to understand the problems faced by people who suffer economic violence, as well as its effects, duration, the limitations it might generate and how associated or not this abuse is with other type of violence. The more knowledge regarding this issue, the more instruments would be available to face to problem.

Analysing the existing literature is basic for the members of the Consortium working on the project development. However, limiting this analysis only to the Consortium would be insufficient, so the obtained conclusions has to be spread out after the study finish. This dissemination will take place both at scientific conferences and on the project's website. Moreover, it is also planned to share the obtained results after the research with those relevant agents who intervene in the field of gender violence: associations of judges, prosecutors, lawyers, social workers, and psychologists.

Bibliographic review and revision of existing papers is the first step of the proposed research. These will allow to design the empirical research which will be done in the following phase.

#### **D. Target Audience**

The target audience in this research phase is:

- The Consortium members. The compilation of the published papers and their analysis will allow to determine our starting point as well as the presented limitations in relation with ECOVIO objectives.

- Academia. A research article will be prepared with the carried-out work, and it will be submitted to an impact magazine, with peer review. The assessment done by these researchers will contribute to the analysis improvement.
- Economic violence victims. Summary, friendly, and informative sheets will be published on the Project's website, which will collect the main results of the analysed papers. Several women have contacted the Project's research group to make their experiences available and request all the information that may be provided on the subject.
- Agents working with women and children suffering gender violence. The cornerstone of our research is to give visibility to economic violence, since we consider that it is an unexplored and little treated aspect in the field of gender violence. For this reason, the dissemination of studies and investigations that analyse economic violence among the agents (judicial, social, and defenders) that work with gender violence will help them to detect and take into account the cases related to this type of violence. .

## **E. Document Structure**

### **i. Document Status**

This document is listed in the Description of Action as “confidential” since it provides information for the Consortium partners in order to carry out the empirical analysis design that will be done.

However, based on what is stated in the previous section, a series of documents collecting the main conclusions and limitations will be prepared after the compilation of work, in order to disseminate among the agents that in one way or another, in our opinion, are related to economic violence.

The documents and information that will be disseminated will always be adapted to its target audience.

## ii. Glossary and Abbreviations

ABI: Abusive Behaviour Index

ATM: Automated Teller Machine

CEDAW: Convention on the Elimination of All Forms of Discrimination Against Women

CGPJ: Consejo General del Poder Judicial

DVA: Domestic Violence Act

DV-FI: Domestic Violence Related Financial Issues Scale

EA: Economic Abuse

ECOVIO: Economic Violence

EHI: Economic Hardship Index

FMH: Federal Ministry of Health

GAO: General Accounting Office

GBV: Gender-Based Violence

GSS: Ghana Statistical Service

HIV: Human Immunodeficiency Viruses

IPA: Index of Psychological Abuse

LMKD: Lower Manya Krobo District

NJBD: New-Juaben District

NNEDV: National Network to End Domestic Violence

NVAWS: National Violence Against Women Survey

OLS: Ordinary least squares

PMWI: Psychological Maltreatment of Women Inventory

SEA: Scale of economic abuse

SSP: Safer and Stronger Program

UNDP: United Nations Development Programme  
UNFPA: United Nations Population Fund.  
UNICEF: United Nations International Children's Emergency Fund  
UNIFEM: United Nations Fund for Women  
USAID: United States Agency for International Development.  
VAW: Violence against women  
WEN: Women's Employment Network  
WHO: World Health Organization.

### **1. THE TREATMENT OF ECONOMIC ABUSE IN EXISTING INDEXES O GBV.**

In this section we show different existing indexes on gender violence and the issues that were slightly included in relation to economic violence.

#### **The Abusive Behaviour Index (ABI)**

ABI (Shepard and Campbell, 1992) includes 10 questions on physical abuse and 20 questions on psychological abuse. Imbedded in the psychological abuse subscale are two questions that focus on economic abuse "prevented you from having money for own use"; "put you on an allowance"; two other questions allude to economic abuse but are part of other psychological tactics "checked up on you"; "tried to stop you from going to work or school".

#### **Intimate partner violence.**

Intimate partner violence was assessed using a modified version of the Abusive Behavior Index (ABI; Shepard and Campbell, 1992). The original ABI includes 30 items and two subscales, Physical Abuse (10 items) and Psychological Abuse (20 items). For intimate partner violence, one item from the physical and four items from the psychological subscales were eliminated by the research team and community partners to eliminate items that were redundant and already captured in the economic abuse scale. Participants

were asked to indicate how often a partner had committed specific abusive acts over the last year, or if they were no longer with the partner within the last year of their relationship. The survey used a 5-point scale with answers ranging from 1 (never) to 5 (very often). The ABI has exhibited good reliability and construct validity in previous studies (Shepard and Campbell, 1992). Both subscales demonstrated good internal reliability in the current sample

### **Economic self-sufficiency Survey.**

The Women’s Employment Network (WEN) Economic Self-Sufficiency Survey (Gowdy and Pearlmutter, 1993) is a 15-item scale that asks participants to indicate how often they have been able to accomplish financially related tasks over a period of time. An example includes “My current financial situation allows me to pay my own way without borrowing from family or friends.” Participants were asked to respond to these items based on their economic situation over the 30 days prior to the interview. Participants rated their level of financial self-sufficiency using a 5-point scale with answers ranging from 1 (no, not at all) to 5 (yes, all of the time) with possible scores ranging from 15 to 75. A mean composite was determined with a higher mean indicating a higher level of economic self-sufficiency and a greater knowledge and ability to accomplish financial tasks. One of the items was eliminated (afford decent child care) for this study because many respondents reported they either did not have children or did not have to pay for this type of care. The measure has shown a high level of reliability with a Cronbach’s alpha of .89. Internal reliability was also high with this sample at .93.

### **Other measures**

Other measures that include a few items on economic abuse include the Psychological Maltreatment of Women Inventory (PMWI; R. M. Tolman, 1989), the Index of Psychological Abuse (IPA; Sullivan, Parisian, and Davidson, 1999), the abuse questions used by the Safer and Stronger Program (SSP; Curry et al., 2009) and the Domestic Violence Related Financial Issues Scale (DV-FI; Weaver, Sanders, Campbell, and Schnabel, 2009).

## **2. LITERATURE REVIEW ABOUT FINANCIAL ABUSE**

Erikson, Marie and Ulmestig Rickard (2017), made a complete literature review about financial abuse that they show in the follow paragraphs. As research on VAW (Violence against women) has shown, women's experiences of violence in intimate relationships are complex, involving physical, psychological, sexual, emotional and financial abuse—often related, co-occurring in their lives, reinforcing each other (Kelly, 1988, 2012; Johnson and Ferraro, 2000; Lundgren et al., 2001; Anderson, 2010; Postmus et al., 2012; Sokoloff, 2010). Nevertheless, scholars argue that financial abuse is also a specific form of abuse, which comprises characteristics distinct from other forms of VAW (Branigan, 2004; Adams et al., 2008; Postmus et al., 2012).

In a pioneering study Adams et al. (2008) concluded that financial abuse is when the offender in different ways interferes with the victim's ability to acquire, use or maintain financial resources.

Related to how financial abuse interferes with abused women's ability to acquire financial resources, scholars have for example explored how men's violence affects their partners' employment and capacity to work or study, and thus their ability to earn an income and be self-sufficient (Riger, Ahrens, and Blickenstaff, 2000; Tolman and Raphael, 2000; Moe and Bell, 2004; Riger and Staggs, 2005; Swanberg, Logan and Macke, 2006; Postmus et al., 2012).

Tactics or strategies of financial abuse can for example include (Johnson and Indvik, 1999; Branigan, 2004; Swanberg, Logan and Macke, 2005; Postmus et al., 2012; Stylianou et al., 2013; Sanders, 2015):

- withholding of earnings or information about finances,

- constraining involvement in paid work and limiting the control of money or financial decisions,
- creating debt or ruining credit,
- stealing, destroying property

Exploring the correlation between different forms of VAW, Stylianou et al. (2013) found that 75% of women in their study who suffered from physical and/or psychological abuse from a male partner also experienced financial abuse. This supports the results of Postmus et al. (2012), who also found a strong correlation between financial abuse and other forms of abuse in analyses of VAW. Branigan's (2004) study shows that women's experiences of financial abuse are similar to other forms of abuse by being both "a continuum of control and coercion," and "a repeated pattern of abuse, rather than isolated incidents."

Furthermore, studies have shown that financial abuse also can work as a risk factor in women's lives, increasing their vulnerability to other forms of violence or having consequences such as physical violence, sexual abuse, trafficking, HIV, drug usage and other criminal activities (Fawole, 2008; Haeseler, 2013a, 2013b). As Sanders' (2015) results demonstrate, financial issues are frequently "an impetus" to other forms of abuse in the context of VAW, including physical, sexual and verbal abuse.

According to Kelly (2012) the meaning of her concept continuum of violence most commonly referred to derives from the original definition of the term, emphasizing that it is "a basic common character that underlies many different events"—that the many forms of intimate intrusion, coercion, abuse and assault [are] connected" (preface, xviii). Less used is another definition of the concept pointing out that "the categories used to name and distinguish forms of violence in research, law or policy, shade into and out of one another" (Kelly, 2012: preface xviii). In line with Kelly, then, one argument for applying the concept of continuum in analyses of women's experiences of financial abuse is that it is still a challenge to explore the meaning of the continuum and how women's—and men's—lived

experiences of violence are intertwined—when constructed as distinct categories in law and policy (Kelly, 2012).

Building on Kelly’s continuum of violence, other feminist scholars have pointed out the importance of what they call a “comprehensive” interpretation of violence, in avoiding a fragmented view that tends to trivialize or ignore some forms of violence, making them invisible as actions of violence (Lundgren et al., 2001; Lundgren and Westerstrand, 2005).

From this feminist position they argue that financial abuse is a distinct form of VAW, yet sometimes entwined with its other forms. In a study on financial abuse Sanders shows how women’s experiences of VAW are related for example by describing how conflicts over financial issues often escalate into other abusive acts. Yet, without applying the concept continuum of violence, it appears implicit when Sanders concludes that “women’s access to financial resources is often restricted, monitored or completely controlled by an abusive partner” (Sanders, 2015). Sanders’ results strengthen our argument that the concept of continuum of violence (Kelly, 1988; 2012) can be fruitful to apply also in analyses of financial abuse, in order to achieve a more comprehensive understanding of VAW (Lundgren and Westerstrand, 2005).

Below we will show a more detailed analysis of some of the fundamental works in the field of the study of gender-based economic violence.

### 3. DEVELOPMENT OF THE SCALE OF ECONOMIC ABUSE (SEA)

Adams et al (2008) begin with this paragraph the article that will be the reference in the measurement of economic violence: “Woman battering is a pervasive social problem perpetrated against millions of women in the United States each year (Tjaden and Thoennes, 2000). Battering involves a pattern of behaviour, most often committed by men against women, which result in the perpetrator’s gaining an advantage of power and control in the relationship (Dobash, Dobash, Wilson, and Daly, 1992; Johnson, 1995). Such behaviour includes physical violence and the continued threat of such violence, but it also includes other forms of abuse—psychological (Arias and Pape, 1999; Follingstad, Rutledge, Berg, Hause, and Polek, 1990; Tolman, 1992), sexual (Bergen, 1996; Finkelhor and Yllo, 1985; Russell, 1990), and economic (Moe and Bell, 2004; Pence and Paymar, 1993; Raphael, 1996).”

#### **Types of Economic Abuse**

Adam et al (2008) define the follow types of economic abuse.

- **Preventing Women’s Resource Acquisition:** One significant way in which abusive men interfere with a woman’s ability to acquire resources is by preventing her from obtaining and maintaining employment. Research indicates that abusive men often forbid, discourage, and actively prevent their partners from working outside the home (Aguilar and Nightingale, 1994; Brewster, 2003; Curcio, 1997; Hudson and McIntosh, 1981; Riger, Ahrens, Blickenstaff, and Camacho, 1999; Sable, Libbus, and Huneke, 1999; Shepard and Pence, 1988; Tolman, 1989; VonDeLinde, 2002; Walker, 1979). There is also evidence indicating that abusers actively interfere with their partners’ ability to find employment. For example, Raphael (1996) described how abusive men sabotage their partners’ efforts to find jobs by inflicting visible injuries, turning off the alarm clock, and refusing to provide child care to prevent their partners from attending job fairs and interviews.

- **Preventing Women’s Resource Use:** Another form of economic abuse involves preventing women from using resources that they already have. Specifically, abusive men exercise power by controlling how resources are distributed and by monitoring how they are used (Anderson et al., 2003; Brewster, 2003; Davies and Lyon, 1998; Dobash and Dobash, 1979; Hofeller, 1982; Martin, 1976).
- **Exploiting Women’s Resources:** In addition to dictating and monitoring how resources are used, some batterers intentionally deplete women’s available resources, as a means of limiting their options. This can occur in a variety of ways, including stealing their partners’ money, creating costs, and generating debt.

### **Effects of Experiencing Economic Abuse.**

Economic abuse can seriously impede women’s economic, physical, and psychological health. One direct consequence of economic abuse is that the survivor becomes economically dependent on the abuser. Studies have consistently identified economic dependence as a critical obstacle for many women who are attempting to leave abusive partners (Aguirre, 1985; Gondolf and Fisher, 1988; Johnson, 1992; Okun, 1988; Strube and Barbour, 1983, 1984). The lack of economic resources that economic abuse creates not only fosters economic dependence on an abuser but also threatens a woman’s short-term and long-term economic health—and possibly her mental health. For women with limited economic resources, leaving an abusive relationship means having to face an uncertain economic future. Specifically, low-income women with abusive partners report a lack of resources needed for day-to-day survival, such as money, housing, child care, and transportation (Chalmers and Smith, 1984; Short et al., 2000). On top of that, many do not have the job skills and the wage-earning power to support themselves and their children (Labell, 1979). Women’s options are further limited when their credit has been destroyed by an abusive partner, making it almost impossible to secure necessary resources such as housing (Correia and Rubin, 2001; Melbin, Sullivan, and Cain, 2003). Many women who do escape abusive relationships experience a decrease in their standards of living once they leave, ending up living in poverty, depending on government assistance, or becoming

homeless (Barnett and LaViolette, 1993; Davis, 1999). Economic abuse may also indirectly affect women's physical and psychological health. Studies have shown a strong relationship between the conditions of poverty and poor physical and psychological health (Brown and Moran, 1997; Lynch, Kaplan, and Shema, 1997; Stronks, Van de Mheen, Van den Bos, and Mackenbach, 1997). Low-income women who endure chronic sources of stress, such as substandard housing, inadequate food, and unstable income, have been shown to be at increased risk for depression, anxiety, chronic health problems, and poor general physical health (Dunn and Hayes, 2000; Hall, Williams, and Greenberg, 1985; McCallum, Arnold, and Bolland, 2002; McLeod and Kessler, 1990; Stronks, Van de Mheen, and Mackenbach, 1998). Similarly, the health of women with an economically abusive partner may be compromised as they endure the stress associated with chronic economic deprivation and exploitation. This applies not only to women in economically abusive relationships but also to women who have left their abusive partners and are struggling to make ends meet on the few resources that they have available.

### **Scale of Economic Abuse (SEA)**

Adams et al (2008) develop a comprehensive measure that captures the economically abusive behaviours used by men who batter. A measure of economic abuse will enable researchers to examine the nature and extent of this form of abuse; the impact that it has on women's economic, physical, and mental health; and the implications that it has on women's ability to escape abusive partners. With a richer understanding of economic abuse, they can begin to develop interventions and tailor existing programming to the unique experiences and needs of women whose financial health has been compromised by an abusive partner.

Adams et al (2008) make the SEA as an instrument to measure economic abuse as a distinct form of abuse. This scale is unique in that it is the first to tap a range of economically abusive tactics as a means of assessing the degree of economic abuse experienced in an abusive relationship. Whereas previous measures of abuse include a limited number of items tapping economic abuse or focus on one form of economic abuse,

the SEA includes 28 items, 17 of which capture behaviours that control a woman’s access to and use of resources and 11 that capture economically exploitive behaviours.

These two dimensions, economic control and economic exploitation, have been shown to be meaning- fully distinct and useful for predicting the degree of economic hardship experienced by women with abusive partners. The SEA will be useful for gaining a complete picture of the ways in which economic abuse affects women’s lives. Such information is needed to inform the development of interventions tailored to meet the unique needs of women affected by economic abuse.

**Procedure**

To examine the psychometric properties of the new measure, face-to-face structured interviews were conducted with 103 women who were receiving residential and/or non-residential services from one of five domestic abuse victim service agencies in a Midwestern state.

**Questionnaire**

The questionnaire is guided at the beginning, by giving the required instructions for the fulfilment. To this end, a list of situations is provided, explaining that they are carried out by some men to hurt their partner or ex-partner financially. Women are asked to recollect the frequency their partner or expartner has conducted the actions described in the list, since the relationship began. The answers are presented using a Likert scale from 1 (never) to 5 (quite often), as shown in table 1.

**TABLE 1 LIKERT SCALE USED FOR QUESTIONNAIRES**

1	2	3	4	5	8	9
Never	Hardly ever	Sometimes	Often	Quite often	Not applicable	Prefer not to answer

1. Steal the car keys or take the car so you couldn’t go look for a job or go to a job interview.
2. Do things to keep you from going to your job.

3. Beat you up if you said you needed to go to work.
4. Threaten you to make you leave work.
5. Demand that you quit your job.
6. Make you ask him for money.
7. Take money from your purse, wallet, or bank account without your permission and/or knowledge.
8. Force you to give him money or let him use your checkbook, ATM card, or credit card.
9. Steal your property.
10. Do things to keep you from having money of your own.
11. Take your paycheck, financial aid check, tax refund check, disability payment, or other support payments from you.
12. Decide how you could spend money rather than letting you spend it how you saw fit.
13. Demand to know how money was spent.
14. Demand that you give him receipts and/or change when you spent money.
15. Keep you from having the money you needed to buy food, clothes, or other necessities.
16. Hide money so that you could not find it.
17. Gamble with your money or your shared money.
18. Have you ask your family or friends for money but not let you pay them back.
19. Convince you to lend him money but not pay it back.
20. Keep you from having access to your bank accounts.
21. Keep financial information from you.
22. Make important financial decisions without talking with you about it first.
23. Threaten you or beat you up for paying the bills or buying things that were needed.
24. Spend the money you needed for rent or other bills.

25. Pay bills late or not pay bills that were in your name or in both of your names.
26. Build up debt under your name by doing things like use your credit card or run up the phone bill.
27. Refuse to get a job so you had to support your family alone.
28. Pawn your property or your shared property.

In the table 2 we can see the demographics of the sample.

**TABLE 2 DEMOGRAPHICS OF THE SAMPLE (IN PERCENTAGES)**

Demographics	%
<b>Age</b>	
18-24	15
25-34	36
35-44	32
45-54	13
55 and over	4
<b>Race</b>	
African American/Black	48
Caucasian/White	45
Hispanic/Latina	5
Asian American	1
Other	1
<b>Education</b>	
Some high school	22
High school/GED	29
Some college	32
College graduate / trade school	17
<b>Employment</b>	
Unemployed	63
Employed part-time	16
Employed full-time	21
<b>Income</b>	
Under \$5,000	25
\$5,001-\$15,000	32
\$15,001-\$30,000	20
\$30,001-\$50,000	8
\$50,001 and over	15
<b>Children</b>	
None	21
1	19

<b>Demographics</b>	<b>%</b>
2-3	45
4 and over	14
<b>Relationship status</b>	
Married and living together	30
Ex-partner/divorced	5
Girlfriend-boyfriend and living together	50
Girlfriend-boyfriend but not living together	12
Other	3
<b>Length of relationship</b>	
Less than 1 year	13
13 months-5 years	39
61 months-10 years	22
121 months-15 years	12
Over 15 years	13

*Note: N = 103*

## Results.

The correlations for Scale of Economic Abuse are shown taking account the questions in relation with the economic control and with the economic exploitation. Specifically, all the women interviewed had suffered psychological abuse; 98% had experienced physical abuse during the last 6 months of their relationships; and an astounding 99% of the women were subjected to some form of economic abuse at some point during their relationships. In other words, almost every woman had been involved with a partner who controlled her use of or access to economic resources and/or took advantage of her economically. These findings provide evidence that economic abuse is a distinct yet common form of harm experienced by women in abusive relationships. Furthermore, these findings empirically demonstrate that economic abuse is a significant component of the broad system of tactics used by abusive men to gain power and maintain control over their partners. Thus, additional research is warranted to examine the ways in which women

experience economic abuse and the consequences that this form of abuse has on women's lives.

### **Limitations**

The majority of the women in the sample were either African American or White. They were primarily low-income women, and all were heterosexual and receiving services from a domestic abuse organization. As a result, the findings do not necessarily reflect the experiences of other groups of women.

The low-income status of the majority of women in this sample raises an additional concern. With more than three quarters of the women reporting a family income of under 18,400 euros, one question involves whether the financial hardships reported on the Economic Hardship Index (EHI) represent chronic financial problems stemming from insufficient income rather than economic abuse. However, the empirical findings of this study and the women's personal accounts strongly support the relationship between economic hardship and economic abuse. After responding to the economic hardship items, respondents were asked what they attributed their financial difficulties to: Only 5% of the women stated that their partners were not at all responsible for their financial difficulties, whereas 76% stated that their partners were very much or completely responsible for the economic hardships that they had faced. Correlation analyses showed that the level of economic abuse experienced was significantly correlated with the women's attribution of their economic struggles to their partners. In other words, women who experienced higher levels of economic abuse placed greater responsibility for their economic hardships on their abusers. However, because the study is based on cross-sectional data, a causal link between economic abuse and economic difficulties cannot be inferred. Longitudinal studies that examine the effects of economic abuse are needed.

In addition, the sample was limited in the number of women who had attended or attempted to attend school and in the number of women who had children in common with the abuser. The underrepresentation on these characteristics resulted in the exclusion of

all items pertaining to school interference and tactics involving children. Thus, although the SEA captures a range of economically abusive tactics, it is missing these important types of economic abuse. This omission is potentially significant, given the frequency with which school interference and abuse tactics involving children are discussed in the literature (Anderson et al., 2003; Curcio, 1997; Moe and Bell, 2004; Ptacek, 1997; Raphael, 1996; Riger et al., 2001; Shepard and Pence, 1988; Tolman, 1989; Tolman and Raphael, 1997) and cited by practitioners and survivors. Accordingly, such tactics need to be taken into consideration in future studies examining economic abuse.

The most significant limitation of the study stems from an inconsistency in the time frames used as reference points for the respondents' reports of their experiences of abuse and economic difficulties. All the women reported their economic hardship and economic abuse from the time that their relationships began with their abusive partners. In comparison, the occurrence of physical and psychological abuse was reported for the last 6 months of their relationships. It is possible that there were differences in the physical and psychological abuse that women experienced earlier in the relationships that is, before the 6-month time frame. Although this inconsistent time frame is not ideal, it was necessary given the nature of the economic abuse items. Specifically, many of the original economic abuse items capture events that occur with low regularity (e.g., signing a lease, buying a car); thus, the application of a 6-month time frame would not capture women's full experiences of economic abuse within their relationships. However, the significance of this limitation is minimized in the final scale, with the majority of items tapping events that would regularly occur.

Despite these limitations, this study represents an important step toward gaining a full understanding of the complexity of intimate partner abuse. Women not only experience physical, psychological, and sexual forms of abuse but are economically terrorized and controlled by their abusive partners. The nature and frequency of economic abuse deserves examination, as does the impact that this form of abuse has on women's short- and long-term well-being. Such information can be used to develop interventions and

garner resources for use by women whose physical, emotional, and economic health has been compromised by an economically controlling and exploitive partner.

#### **4. DEVELOPMENT OF THE SCALE OF ECONOMIC ABUSE 12**

The work of Postmus et al (2012) furthers the knowledge about economic abuse and its relationship with economic self-sufficiency by presenting the results from an exploratory study with IPV survivors participating in a financial literacy program.

Of the 120 individuals who participated in the first wave, 94% experienced some form of economic abuse, which also correlated highly with other forms of IPV. Seventy-nine percent experienced some form of economic control, 79% experienced economic exploitive behaviours, and 78% experienced employment sabotage. The analysis of the results also indicated that economic control differed significantly based on education with those with a high school education experiencing higher rates than those with less than high school education or those with some college. Finally, results from the OLS regressions indicated that experiencing any form of economic abuse as well as economic control significantly predicted a decrease in economic self-sufficiency. Implications suggest that advocates should assess for economic abuse when working with survivors and should be prepared to offer financial tools to increase survivors' economic self-sufficiency.

#### **What is Economic Abuse?**

For years, researchers have relied on multifaceted theories to fully grasp and define IPV. Coercive control theory (Stark, 2007) suggests that an abuser is one who attempts to establish power and control over his partner in a methodical and insidious manner using a variety of tactics to maintain such control. These tactics may include the use of physical or sexual violence through threats, use of force, or other physically or sexually violent acts. In addition, an abuser often uses emotional or psychological abuse to belittle, demean, isolate, and humiliate his partner with the goal of forcing her to become dependent on him and him alone. Over time, according to marital dependency theory (Vyas and Watts, 2009) and the interdependence theory (Rusbult and Van Lange, 2003), women who become or

are forced to become dependent, especially economically dependent, are at greater risk of being mistreated or exploited and are less likely to leave the abusive relationship (Bornstein, 2006; Strube, 1988). Hence, by making his partner economically dependent, the abuser controls her ability to become self-sufficient. This is accomplished by maintaining complete control over her money and other economic resources by making all financial decisions, reducing her ability to acquire, use, and maintain money, and/or forcing her to rely on him for all of her financial needs (Adams et al., 2008; Fawole, 2008).

Most of what is known about the prevalence of economic abuse comes from one or two questions included in larger studies that focus on physical or emotional IPV. For example, in one recent study that focused on identifying nonphysical abuse experiences using a secondary analysis of the National Violence Against Women Survey (NVAWS), results indicate that economic abuse was a rare phenomenon, occurring even less than physical abuse (Outlaw, 2009). The results also indicate that women experienced more economic abuse and physical abuse than men; additionally, the risk of experiencing physical abuse among those who also experienced economic abuse was 4.68 times greater than those who did not experience economic abuse. Unfortunately, the NVAWS only had one question on economic abuse, making the results from this study suspect.

In spite of our limited research on the prevalence of economic abuse, advocates have long known about the impact of economic abuse on survivors. From the research, most of what is known about economic controlling tactics used by abusers that affect women's economic self-sufficiency comes from studies with welfare recipients, women living in poverty, those who are homeless, or women participating support groups for IPV survivors (Brandwein and Filiano, 2000; Brush, 2000; Moe and Bell, 2004; Raphael, 1996). Such research focused on identifying how such abusive tactics affect survivor's work and self-sufficiency. For example, from several studies initiated after welfare reform, between 16% and 59% of women reported that their partner discouraged or prevented them from working (Allard, 1997; Sable, Libbus, Huneke, and Anger, 1999; Shepard and Pence, 1988). For those that do work, 35% to 56% reported they were harassed by their partners

at their place of employment; 55% to 85% reported they were late, left early, or missed work completely as a result of abuse; 44% to 60% reported they were reprimanded at work for behaviours related to their abuse; and 24% to 52% reported they lost their job as a result of the abuse (Browne and Bassuk, 1997; Brush, 2003; General Accounting Office [GAO], 1999). Unfortunately, none of these studies were national in scope and instead, relied on convenience samples.

However, these studies and more recent ones indicate that attempts at working and becoming self-sufficient have been correlated to an escalation in the intensity and frequency of abuse (Brush, 2003, 2004; Moe and Bell, 2004; Raphael, 2000; Riger, Ahrens, and Blickenstaff, 2000; Riger and Staggs, 2005).

Other economic abuse tactics identified by researchers include running up credit or debt for the survivor, excessive gambling, or purposefully ruining credit scores with the intent of keeping her solely dependent on him for economic resources (Adams et al., 2008; Raphael, 1999; Tolman and Rosen, 2001).

Finally, an abuser may use institutional barriers to reinforce his economic control and exploitation over his partner by relying on lower wages, fewer economic opportunities, and social welfare policies that hinder women, especially for those women with little to no economic security (Moe and Bell, 2004; Sanders, Weaver, and Schnabel, 2007). Such experiences of abuse contributed “to their financial instability, poverty, and, for many, subjugation to the government’s ever-watchful eye under welfare” (Moe and Bell, 2004). It is no wonder that economic concerns are among the top reasons survivors cite as to why leaving the abuser is so difficult (Sanders and Schnabel, 2006; Strube, 1988; Turner and Shapiro, 1986; Zorza, 1991).

## **Procedure**

The method used in this study is part of a longitudinal, exploratory study examining the impact of a financial literacy program with survivors of IPV. This program, entitled Moving Ahead through Financial Management, was created by The Allstate Foundation in

partnership with the National Network to End Domestic Violence and was implemented across the United States in a number of shelter and advocacy organizations. The purpose of this financial literacy program is to give tools to advocates to help strengthen the economic self-sufficiency of survivors of violence. The curriculum is designed to help survivors gain an understanding of economic abuse and its impact, increase their knowledge of financial matters, enhance their confidence in managing their finances, and obtain tools and resources to rebuild their financial lives.

This article focuses on the economic abuse experiences of those who participated in this financial literacy program and responded to the study during the first round of data collected during the summer of 2008.

### **Participants**

Participants were recruited through flyers distributed by advocates in domestic violence programs who facilitated groups and/or individual sessions utilizing the Moving Ahead through Financial Management curriculum. Participants were also recipients of a variety of supportive services typically available from domestic violence organizations including temporary shelter, transitional living, and non-residential services.

One hundred twenty-one survivors of IPV participated in the first wave of this study (120 female, 1 male). The data collected from the lone male participant were removed leaving a total of 120 participants. Ages ranged from 18 were Latina or Hispanic, and almost 8% identified as biracial, Native American, or some other racial identity. Almost half of the participants (49%) reported an annual income between 0 euros and 9,200 euros, and a little more than a quarter of the participants (26%) earned an income between 13,800 euros and 23,000 euros, whereas only 4% made more than 32,200 euros a year. Most respondents had either completed high school (31%) or had some college education (38%).

### **The research questions**

The research questions guiding this study include the following:

Research Question 1: What are the economic abuse experiences of a diverse group of IPV survivors participating in this financial literacy program?

Research Question 2: Is there a relationship between economic abuse and other forms of IPV?

Research Question 3: Are there differences in experiences of economic abuse according to demographic variables such as age, income, ethnicity, and education?

Research Question 4: Does economic abuse predict a decrease in economic self-sufficiency?

The survey instrument was comprised of several validated or revised scales that measured economic abuse and other forms of IPV, and economic self-sufficiency. A community team comprised of representatives from The Allstate Foundation and National Network to End Domestic Violence ( NNEADV) reviewed the instrument prior to its implementation.

### **From the SEA to SEA 12.**

The Scale of Economic Abuse (SEA; Adams et al., 2008) identified the frequency of economic abuse the participants experienced in their relationships. Participants were asked to rate how often a partner had exhibited financially abusive behaviours in the last year or, if they were no longer with the partner, within the last year of their relationship. Participants indicated the frequency of these abusive activities using a 5-point scale with answers ranging from 1 (never) to 5 (quite often). The SEA is separated into two subscales to represent different types of financially abusive behaviors including (a) the Economic Control subscale (17 items) and (b) the Economic Exploitation subscale (11 items; Adams et al., 2008). Because the SEA is a new scale and relatively untested, Postmut et al (2012) determined that an exploratory factor analysis utilizing principal axis factoring should be conducted prior to using the two existing subscales in your analyses.

From the SEA, the 28 items were reduced to 12 items comprising three factors named Economic Control (5 items), Employment Sabotage (4 items), and Economic Exploitation (3 items). The combined three factors accounted for 65.79 % of the total variance of economic abuse. Cronbach's alpha indicated good internal consistency reliability for the 12-item SEA ( $\alpha$  0.90) and its subscales, Economic Control ( $\alpha$  0.88), Employment Sabotage ( $\alpha$  0.86); and Economic Exploitation ( $\alpha$  0.90).

In addition, several sociodemographic questions were also included in the interview such as age, gender, ethnicity, level of income, and education.

The items for each factor are detailed below.

### **Economic Exploitation**

Pay bills late or not pay bills that were in your name or in both of your names.

Spend the money you needed for rent or other bills.

Build up debt under your name by doing things like use your credit card or run up the phone bill.

### **Economic Control**

Demand to know how money was spent.

Make important financial decisions without talking with you about it first.

Keep financial information from you.

Make you ask him for money.

Demand that you give him receipts and/or change when you spent money.

### **Employment Sabotage**

Do things to keep you from going to your job

Demand that you quit your job.

Threaten you to make you leave work.

Beat you up if you said you needed to get a job.

## Results

Of the 120 individuals who participated in the study, 94.2% experienced some form of economic abuse in their current relationship or, if no longer with the abusive partner, within the last year of their relationship.

Seventy- nine percent experienced some form of economic control, 79% experienced economic exploitative behaviours, and 78% experienced employment sabotage.

Examples of economic exploitation tactics used by abusers as reported by participants included paying bills late (71%) or spending money needed for rent or bills (69%). Economic controlling behaviours most often experienced by the respondents included the following: partner demanded to know how money was spent (88%), and partner made important financial decisions without talking to them about it first (83%). Employment sabotage tactics experienced the most included having a partner do things to keep them from going to work (68%) and demanding that they quit their job (59%). Correlation analysis revealed that the modified total SEA was significantly and positively correlated with the total ABI and its subscales (physical and psychological IPV). Correlations between the three economic abuse factors and the other forms of IPV were also significant, ranging from .34 to .73. Hence participants who experienced physical and psychological abuse more frequently were also subject to more monitoring and restrictions related to the use of financial resources. In addition, the more frequent the abuser physically and psychologically abused a participant, the more the survivor was restricted from acquiring financial resources, by limiting opportunities. Finally, participants who experienced more frequent rates of physical and psychological abuse were prevented from maintaining their resources through the economic exploitation by their partner.

Multivariate Analyses of Variance was conducted to test whether economic abuse experiences varied by demographics, including age, ethnicity, income, and education.

A significant difference was found between economic control based on education level.

Economic control marginally but significantly differed only minimally based on education,

Participants with high school education experienced higher rates of economic control than those with less than high school education and those with some college or more

There were no significant main effects of income, age, and ethnicity.

### **Economic Self-Sufficiency**

Two Ordinary Least Squares (OLS) multiple regressions were conducted to examine whether the modified total SEA and its factors would predict participants' level of economic self-sufficiency while controlling for demographic characteristics (age, race, length of service, and income).

The SEA, controlling for demographic characteristics, was found to be a significant predictor of economic self-sufficiency. Experiencing any form of economic abuse, compared to no economic abuse experienced, a decrease in economic self-sufficiency as measured by a 5-point.

Income and education were also significant predictors of economic self-sufficiency.

Economic Control, controlling for the other forms of economic abuse and demographic characteristics, was also found to be a significant predictor of economic self-sufficiency. Experiencing economic control, compared to the counterpart, predicted 1.04 score decrease in the levels of economic self-sufficiency.

Income was also a significant predictor of economic self-sufficiency. For example, compared to making less than 9,200 euros annually, having an income between 13,800 euros and 23,000 euros was associated with .76 score increase (and having an income

more than 23,000 euros was associated with .80 score increase in economic self-sufficiency levels. The overall model significantly predicted economic self-sufficiency,

The results from this research provides us an exploratory understanding of economic abuse, its relationship with other forms of IPV, and its relationship with outcomes such as economic self-sufficiency. Almost all (94%) of the participants in this study experienced some form of economic abuse including economic controlling and exploitative abuse as well as sabotage to their work efforts. Such abusive tactics may propel survivors toward poverty, if not trapped already by poverty. The combination of abuse and poverty may force women to remain in their abusive relationships as well as keep their focus on basic economic survival (Raphael, 2000).

Hence, such an overwhelming experience of economic abuse in this sample suggests that this abusive tactic needs to be recognized by practitioners in the field and included during the assessment of and response to IPV. Understanding that these behaviours are experienced by survivors will inform advocates on how best to enhance survivors' economic self-sufficiency. Providing information on economic abuse and promoting economic justice as part of their advocacy will provide survivors with a greater understanding of how abusers control them economically. This knowledge may be a key in the prevention of future abusive relationships and intervention through identification in current relationships.

The modified SEA and its three factors were found to be significantly and positively related to the total modified ABI scale and both psychological and physical IPV. This finding emphasizes that abusers utilize multiple forms of abuse. By recruiting participants from domestic violence service providers, the expectation is that this sample would experience all forms of IPV; what is still unknown is whether survivors who have not turned to domestic violence organizations experience similar or different forms of IPV including economic abuse. More research is needed with additional samples of women not from

domestic violence providers, to fully establish the relationship between these different types of abuse, including whether one type predicts another.

The study also provided information about how economic abuse relates to economic self-sufficiency. Economic control predicted a decrease in levels of self-sufficiency, which would be expected since having a partner control financial decisions by preventing access and participation would indeed decrease a survivor's ability to reach economic self-sufficiency. The challenge then is to learn more about what specific services, materials, and resources will best empower survivors to reclaim control over their finances and ultimately reach economic self-sufficiency.

### **Limitations**

Several limitations must be considered when reviewing the results analysed in the previous section. This was a convenience sample of survivors receiving services from domestic violence service providers and participating in a financial literacy program.

It has also to bear in mind that, as shown in Table 2, only 5% of the women interviewed are separated or divorced, while the rest continue living with their abusers. This might be considered as a limitation of the analysis results and constitutes one of the improvements that we propose in our Project. We analyse economic violence, which continues after separation or divorce.

All of these make the results no generalizable to a larger population of survivors but only to those who participated in the study. Regardless, the results encourage more attention to economic abuse and economic self-sufficiency and will hopefully spur more research.

The experiences of these survivors provide us with an exploratory look at economic abuse as well as more information about other forms of IPV. Based on the strong correlations between economic abuse and other forms of IPV, advocates should assess for such abuse when working with survivors. Educating survivors about economic abuse tactics including those that are controlling, exploitative, or employment sabotage activities should

be part of economic advocacy efforts of advocates. Advocates should also be prepared to offer financial tools and strategies in an effort to increase survivors' economic self-sufficiency.

There is a pressing need for greater awareness of economic abuse not only at the service provision level but at the policy level. Problem recognition is the first step toward finding a solution, and advocates and researchers should help policy makers understand the ramifications of this problem and together form ways in which this can be alleviated. State and federal policies designed to support survivors can be expanded to acknowledge and prohibit economic abuse as well as allocate funding to support programs such as financial literacy curricula.

Finally, much more research is needed to fully detail our understanding of economic abuse in the lives of survivors and how such abuse hinders their ability to become free from further abuse. Included with this research should be an examination of the helpfulness and impact of participating in financial literacy programs.

Having shown the so called two basic studies in the analysis of economic violence, let us see below a compilation of results that have been obtained in different countries where economic violence has been analysed. We will see the following cases, which range from countries with a generous welfare state to others where it is non-existent.

- Swedish case
- Aeteora case
- Africa general case and Ghana case.

## **5. SWEDISH CASE**

Erikson, Marie and Ulmestig Rickard (2017), analyse the Swedish case. This study is based on 19 interviews conducted with women in three Swedish municipalities of different size and character. These were in-depth interviews (see Lucas 2014; Irvine 2011), semi structured and lasted about one hour and sometimes a bit longer.

All the interviewed women had left a relationship with a violent male partner between 1 month and 7 years before. In most cases the break-up was less than 18 months ago. The women were aged 25 to 55 and 18 of them had children, most of whom lived together with their mothers at the time of the interviews. A majority of the women had a small, fragile personal network, e.g. with friends and family. With a few exceptions the women interviewed were working-class according to their education, socioeconomic background and position on the labour market.

When the women were interviewed about the financial consequences of breaking up from a violent partner they also described experiences of financial abuse, its different aspects, consequences and associations with other forms of abuse. Loaded with feelings such as anger, sadness, anxiety and relief, the interviews often became emotional, and affected both the interviewer and the woman interviewed.

Applying the concepts of the continuum of violence and intersectionality to the interviews on financial abuse, they have worked out an analysis based on a reflective approach (see Alvesson, Hardy and Harley, 2008; Alvesson, 2003). This analytical approach can be described as a process where the researcher alternates between the empirical data, earlier research and theory. More precisely, the analytical process already began with the transcription of each interview, followed by close-readings of the material where the researchers also alternated between analytical proximity and distance. Then empirical themes were identified and analysed in a reflective dialogue involving the researcher, existing research, and the empirical evidence—a method inspired by Alvesson and Kärreman (2007). In the readings, certain themes were immediately evident, while others appeared after a more in-depth analysis. Overall this approach helps to meet the complexities of the interview material, by allowing different understandings, meanings and categories to emerge (Alvesson, Hardy and Harley 2008; Alvesson 2003). It also encourages researchers to distance themselves from earlier research and biases. By using this structured data analysis strategy they aim to reflect on their own understandings, and problematize their positions, minimizing the negative effects on the

analysis. This model of analysis attaches great importance to earlier research, and the extensive literature review motivated by a need to put the results in a context of what they already know about financial abuse. However, presenting the material with reference to long summaries from the interviews instead of more but shorter quotations is due to the theoretical position and the importance they attribute to giving voice to survivor's experiences in the study.

The theoretical framework in this study builds upon feminist theories of violence and gender. Therefore they use the concept "men's violence against women" (VAW) and regard the gender relation as a relation of power where women structurally are socially and culturally subordinate to men. Consequently, gender inequality is considered a primary reason for the existence of VAW, and VAW to be one way (of many others) to maintain, reproduce and restore the societal gender order (Hearn, 1998; Walby, 2002). The results support feminist theory, suggesting that financial abuse in its different forms involves tactics and strategies for men to control women, curtailing their freedom and subjectivity. Financial abuse involves a repeated pattern of men controlling and limiting women's ability to acquire, use or maintain financial resources (Adams et al., 2008:564) with long-term effects such as poverty, ill-health and dependence for them and their children (Branigan, 2004).

### **Financial abuse**

Financial abuse occurs and is experienced along a continuum—of different types of financial abuse; it is intertwined with other forms of violence such as sexual, physical, and psychological, continuing over time. However, the continuum of violence does not mean that the financial abuse continues forever, but reveals that it seldom ceases to exist when the relationship ends. Financial abuse and its effects can continue for a long time, into women's future, and shape it with material as well as social, psychological and medical consequences.

The focus in the article has been on financial abuse. Nevertheless, despite the fact that financial abuse appears as a distinct category of violence in women's narratives of men's violence, all the women in the study, besides being subjected to financial abuse, have also been exposed to other forms of men's abuse and control. From the interviews it is also evident how financial abuse and other forms of violence are intrinsically interdependent and mutually reinforcing in women's lives. Hence, the results support feminist theory showing that financial abuse in its different forms and interactions involves tactics and strategies for men to control women, curtailing their freedom and subjectivity (Branigan, 2004).

Nevertheless, and in accordance with Sanders (2015), the results also demonstrate that women, despite their experiences of financial abuse, did not lack subjective agency, but also responded to and resisted financial abuse in different ways. They argue that financial abuse is connected to other forms of abuse and that this understanding gives the possibility for a comprehensive understanding of VAW and different strategies used by abusive men.

However, financial abuse is also a distinct form of abuse with its own characteristics, affecting women and children. Still, financial abuse is widely under-recognized both in research and in society, making further research and policy necessary.

## Results

The survivors in the study described how the financial exploitation and control they have been subjected to affect their ability to achieve a reasonable standard of living both during the relationship and long after the relationship had ended. Further, their narratives are intertwined with other power relations than gender, showing that structures such as class and ethnicity also influence the effects and women's experiences of financial abuse. In the interviews, women expressed experiences of being denied agency and subjectivity by men controlling and limiting their access to and use of financial resources in intimate relationships. Ending the relationship seldom stopped the financial abuse or its

consequences, making it a form of abuse “to be continued”. This finding is supported by earlier research (see Branigan, 2004; Postmus et al., 2012; Stylianou et al., 2013; Green, 2014).

As earlier research has shown, financial abuse not only continues across time, but also across space from the private sphere into the public. For example, there is research showing how state bureaucracies and their institutional practices and procedures mimic and support the perpetuation of men’s financial abuse although often unconsciously (Branigan, 2004; Ulmestig and Eriksson, 2016). Survivors of VAW are also confronted with a lack of respect from social services, including “mind games,” extreme rudeness and caseworkers “talking down” to them (Laakso and Drevdahl, 2006). They argue that the concept of continuum of violence can also be applied to these findings in order to highlight how women’s experiences of financial abuse in intimate relationships, in the private sphere, are inextricably intertwined with aspects of financial abuse they experience in the public sphere, when confronting state bureaucracies. Analyses of financial abuse showing that the dichotomy between the public and private spheres is false (Branigan, 2004) further strengthen suggestion to apply the concept of continuum of violence. As the model demonstrates, a continuum perspective on financial abuse can help us understand how different forms of financial abuse and different types of violence intersect and are intertwined in women’s experiences of VAW, how financial abuse has a continuum across time and does not end with separation. Finally, they show how women’s experiences of financial abuse also are characterized by continuity across space, and work as a continuum between private and public spheres, different arenas and practices.

### **Limitations**

The study has its limitations, especially due to its limited numbers of interviews. However, the quality or impact of qualitative research should not be judged by its numbers but on the quality of the data and the analysis. Generalizing results, building on 19 interviews and from a specific context is of course difficult but the study still adds cumulatively and theoretically to the understanding of women’s experiences on financial abuse and VAW. In

order to deepen that knowledge, and to enable comparative analyses, there is a need for more research. For example qualitative analyses of financial abuse, how social welfare institutions handle it and, how women survivors of VAW in different welfare contexts experience it.

The women in the study live in a country with, by international standards, a generous welfare state, a high level of formal gender equality and relatively strong legal protection for victims of VAW. Regardless of whether the women interviewed have separated from their abusive partner or not, the financial abuse they have experienced most likely continues. In order to stop financial abuse—and other forms of VAW—and find sustainable solutions to the problem they argue that a more comprehensive understanding of VAW and financial abuse is necessary. The results make financial abuse visible also in generous welfare states and help researchers as well as social workers to see and act on the abuse. By unveiling the complexity in women’s experiences of financial abuse, they think that the distinction between financial abuse and non-abuse can be questioned and policy makers can be offered a tool to understand that financial abuse is a distinct form of abuse, but not separated from women’s experiences of other forms of abuse.

## 6. AOTEOROA (NEW ZEALAND) CASE

In Aotearoa New Zealand, the Domestic Violence Act 1995 (DVA) has extended the legal definition of a “relationship” to include household members and close personal relationships (DVA, s 4). In 2013, the description of behaviours defined as abusive was amended to include the sub-category of economic abuse under the overarching category of psychological abuse, describing this as “denying or limiting access to financial resources, or preventing or restricting employment opportunities or access to education” (DVA, 3(2)(c)).

Given the focus of this article, they are focusing on IPV employing methods of “coercive controlling violence”, which represents a distinct and ongoing pattern of purposeful mistreatment, typically utilizing a range of coercive methods, in order to gain dominance over a partner (Kelly and Johnson, 2008). The focus of this survey, economic abuse, is therefore conceptualized as part of a web of physical and psychological abuse used by an abuser to establish and maintain power and control over their victim.

### **Economic abuse**

Economic abuse has been understood as part of the abusive toolkit in a variety of contexts. From these studies they can ascertain that economic abuse is a common factor in IPV and can be closely linked to socially normative gender roles.

### **Method**

The survey attracted 448 respondents. Seven respondents identified as male and thus were excluded from analysis on the basis that they were interested in exploring the experiences of those who identified as women including trans-women, intersex people, and non-binary people. The remainder of respondents identified with the latter categories and having been in a relationship with an abuser and so was included in the dataset. All but two completed the survey via Survey Monkey; they opted to fill out the survey over the phone. The survey was open to people who identified with a variety of sexual orientations

including, but not limited to, heterosexual or straight, lesbian, bisexual, asexual, questioning, and gay.

There was also another category in which people primarily identified as pansexual. During analysis, however, they found that the vast majority of respondents were answering the survey in relation to a male partner and thus, for the resulting thematic analysis for this article, they opted to focus on this dimension of survey responses. This left a total of 398 responses that were included in the analysis.

They used NVivoTM<sup>1</sup> to code and analyse the data using thematic analysis and descriptive quantitative analysis. From the qualitative data, they identified the overarching themes. The focus of this article is on one of these themes: with abusers' positioning of their own wants and needs as superior to those of female partners, and consequent mistreatment stemming from the desire to access, take control of, and dominate, female partners' financial resources.

## Results

The presentation of economic abuse seems to neatly follow patterns of gender stereotypes and oppression of women. It is generally accepted that violence towards female partners is legitimized by ideals of male superiority and the socially sanctioned models of male societal dominance (Peralta and Tuttle, 2013). Moreover, the motivations for using any particular method of abuse against women are typically driven by the desire to subjugate women as a result of the complex interplay between person and sociocultural factors (Heise, 1998).

Accordingly, there appeared to be vastly different standards and expectations for women around finances. Such standards included: horizontal segregation in income precluding a woman's right to financial decision making power; an expectation for women to be selfless,

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<sup>1</sup> NVivo is a software program used for qualitative and mixed-methods research.

needless, and to put all needs before their own; an unattainable expectation for women to maintain a happy, flourishing, and bountiful home environment even on scant resources; and for women to make decisions related to the home (food, power, rent) while paradoxically remaining under the rule of their partner who held ultimate decision making power. Conversely, the financial expectations for the partner were often a perceived superiority in work and earning potential; a sense of entitlement to spend money on big-ticket items, personal needs, and items for conspicuous social consumption (clothing, alcohol, cars); and few, if any, expectations to take responsibility for household requirements while maintaining ultimate control over all financial commitments.

Women appeared to be treated as possessions, or as expenses, by their abusive partners. Women's needs for female items and female activities were seen as an extravagance rather than as a necessity. The preclusion of participation in social activities can be understood as a localized expression of the social hierarchy of activities which devalues women's activities. Having coffee with friends, for example, is interpreted as "gossip" and purchasing quality clothing is seen as "frivolous" whereas having a "drink at the pub with mates" and purchasing expensive sport shoes is understood as both viable and rational. The allocation of financial resources to men's activities and the privileging of stereotypically masculine purchases (alcohol, cars, gambling) operate to reinforce the devaluing of women's activities and needs. This has wider impacts as it precludes women from being active in social and public places, reinforcing dominant discourses about women's place in the home whether this is after work or in the place of work. Women, and their needs, are classified as a wasteful expense rather than as an essential and valuable part of the household.

The devaluing or the non-recognizing of women's work also contributes to the consolidation of the gendered double standard. The uneven distribution of emotional, mental, and sometimes physical, labour in economically abusive relationships characterizes some of the key dimensions of the devaluing of women's work. Placing responsibility for the household with the women, and then removing access to sufficient

funds to successfully provide the necessities is, as well as being a way of maintaining coercive control, a way to systematically devalue their work. Expecting a woman to provide for her family on a heavily regulated budget, or forcibly accompanying her as she carries out these activities, is a consistent reminder of the lower status that the woman occupies in the household.

Peralta and Tuttle (2013) found that economic stress increased the likelihood of males perpetrating violence against female partners, theorizing that this economic stress (and subsequent deprivation) threatened men's internalized core beliefs about what constituted successful masculinity; in other words, the use of violence was directly associated with the experience of masculinity.

### **Conclusion and limitations**

Their findings illustrated the highly gendered nature of economic abuse, and suggested that this type of abuse is motivated by underlying assumptions of male superiority and entitlement to dominance through disproportionate resource allocation, in addition to the desire to subjugate and control female partners.

The discussion highlighted that, while the abuse was gendered, they should be careful not to assume that women lack financial capabilities as, in reality, the research indicates that women have a diverse range of economic strategies that have been developed under extreme financial stress and marginalisation.

## **7. THE AFRICAN CASE**

### **7.1. The African General case.**

Fawole et al (2003) analyses the economic violence to women and girls in Africa. For her the economic violence is when the abuser has complete control over the victim's money and other economic resources or activities. Economic violence toward women occurs when a male abuser maintains control of the family finances, deciding without regard to women how the money is to be spent or saved, thereby reducing women to complete

dependence for money to meet their personal needs. It may involve putting women on strict allowance or forcing them to beg for money United Nations Fund for Women [UNIFEM], 1999). Although women may live comfortably and their children live in luxury, they have no control over monies in the family or on decisions on how it should be spent. The women receive less money as the abuse continues. Men may use the fact that they have more money to dominate women. Economic violence may also include withholding or restricting funds needed for necessities such as food and clothing, taking women's money, denying independent access to money, excluding women from financial decision making, and damaging their property (Prince Edward Island Woman Abuse Protocols, 2000). It also includes acts such as refusing to contribute financially, denial of food and basic needs, preventing women from commencing or finishing education or from obtaining informal or formal employment, and controlling access to health care and agricultural resources (UNICEF Innocent Research Centre, 2000). It may manifest as limiting access to cash and credit facilities; unequal remuneration for work that is equal in value to that of men; and discriminatory laws regarding inheritance, property rights, use of communal land, and maintenance after divorce or widow-hood (Heise, Ellsberg, and Goheemoeller, 1999).

Poverty is both a cause and consequence of economic violence (Chen, 2005; World Health Organization [WHO], 2002). Unfortunately there is higher incidence of poverty among women (United Nations Population Fund [UNFPA], 2005). Of the world's 1.5 billion poor, 70% are women (Chen, 2005). Thus, economic violence is a form of discrimination against women. Ensuring that women and men have equal opportunities to generate and manage income is an important step toward realizing women's rights under the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW). This would also enhance their development, self-system, and influence both within the household and in society (UNICEF, 2007).

Currently, more research is being conducted on GBV than a few years ago. Only very little empirical data exists on economic violence toward women, compared with other forms of violence. Economic violence is a very potent and lethal form of abuse. Poverty is both a

cause and consequence of economic abuse. Despite progress in women's economic activity, many women still suffer from economic forms of abuse including

- limited access to funds and credit;
- lack of control over access to health care, employment, education, and agricultural resources;
- exclusion from financial decision making;
- receiving unequal remuneration for work equal in value to men's work;
- and discriminatory traditional laws on inheritance, property rights, and use of communal land.

Economic violence results in deepening poverty because of women's diminished access to independent means of livelihood. It compromises educational attainment and developmental opportunities for women. It leads to tension, which may spill over into physical violence and negatively affects the mental health of abused women and their children. It promotes sexual exploitation; increases the risk of contracting HIV, as well as maternal morbidity and mortality; and promotes trafficking in women and girls. Economic abuse may continue even after the woman has left the abusive relationship. It is also a source of emotional and physical stress for the friends and family of the victims.

### **Global prevalence and types of inequities in economic opportunities for women.**

Gender discrimination is pervasive. The degree and form of economic violence may vary across regions; however, women and girls are deprived of equal access to economic resources, opportunities, and power in every region of the world (UNICEF, 2007).

Risk factors that are common to all forms of interpersonal violence, including economic violence, include growing up in a violent or broken home, substance abuse, social isolation, rigid gender roles, poverty, and income inequality, as well as personal characteristics such as poor behavioral control and low self-esteem (WHO, 2002). Gracheva (1999) documented the strong current global "culture of violence" among men of the younger generation. The far-reaching effects of alcohol on all types of violence and the

role of alcohol in initiating and sustaining aggressive behaviour, particularly among younger people, have also been documented (Lipsky, Caetano, Field, and Larkin, 2005; Rabiul Karim, 2006; Weinsheimer, Schermer, Malcoe, Baldulf, and Bloomfield, 2005). Young men learn these abusive behaviours in the home and the community, as well as from the media (Bulivinc, Morrison, and Shifter, 1999).

Although there has been a steady increase in women entering the labour force over the past 2 decades, trends in participation rates vary across regions, with a higher proportion of females being involved in income-generating activities and contributing to household income in East Asia and the Pacific (68.9%) and sub-Saharan Africa (62.2%) than in Central and Eastern Europe/Commonwealth of Independent States (57.5%). Just over one third of women in Arab states and fewer than half in Latin America and Asia are economically active (UNDP, 2005; UNICEF, 2007).

The attitudes, beliefs, and practices that perpetuate economic violence are often deeply entrenched and closely related with cultural, social, and religious norms of a society. For example, a survey across five Latin American countries showed that more than half of the male respondents considered that women and men should not have equal opportunities (Grown, Gupta, and Kes, 2005). About 66% of male respondents in Bangladesh indicated that university education for boys should be prioritized over that for girls. This was also the opinion of about one third of the males from the Islamic Republic of Iran, Mexico, and Uganda, among others. In China, the men were less discriminatory, with 1 in 10 having such an opinion and less than 1 in 13 having the same opinion in the United States (Chen, 2005). These views on education are also mirrored in attitude toward women's work. Eighty-two percent of men in seven countries of the Middle East and North Africa believe men have more right to work than women, especially when jobs are scarce (www.worldvalues survey.org; UNICEF, 2007).

## Results

The World Value Survey revealed that, worldwide, an alarmingly large number of men hold power in the household allocation of resources for vital services such as food, education, and health care (UNICEF, 2007). A review of demographic health surveys in different regions of the world showed that sub-Saharan Africa, compared with the other regions of the world, had the highest percentage of husbands making decisions alone on daily

household expenditure. Malawi had the highest proportion of such responses (followed by 64.5% of women in Nigeria), with about 66% of women saying that decisions were made by husbands alone. The percentage was least in Madagascar (5.8%). Thus, many of the women who work in sub-Saharan Africa are not allowed to have an input into how their money is spent. In the Middle East and North Africa, and in South Asia, the prevalence ranged between 24% and 34%. East Asia and the Pacific countries had the lowest prevalence, which ranged between 2% and 9% (UNICEF, 2007). Women's wages are about 20% lower than men's wages. Women are concentrated in the informal sector and occupy only 20% of managerial and administrative posts (UNICEF, 2007). Estimates on wage differentials and participation in the labour force show that women's estimated income is about 30% of the men's in countries of the Middle East and North Africa, 40% in Latin America and Asia, 50% in sub-Saharan Africa, and 60% in East Asia and the industrialized countries (Chen, 2005; UNDP, 2005; Son and Kakwani, 2006). Thus, the proportion of women with high salaries is still small in Africa and Asia (Antoine and Nanitelamio, 1990; Drakakis-Smith, 1984). Women not only earn less, but also tend to own fewer assets. The few available statistics on gender asset gaps show broadly similar patterns of discrimination across the developing world. Women own only a fraction of the land, compared with men (Chen, 2005). For example, in Cameroon, although women undertake more than 75% of the agricultural work, they own less than 10% of the land. Comparable disparities have been identified in Kenya, Nigeria, the United Republic of Tanzania, and other countries of sub-Saharan Africa (see the World Values Survey on [www.worldvaluesurvey.org](http://www.worldvaluesurvey.org)).

Of the developing regions, sub-Saharan Africa has the highest rates of women working in the informal work sector (84%), where they face difficult working conditions, long hours, lack of job security and benefits, and a higher risk of poverty (Chen, 2005). In the informal sector, women experience instances of financial exploitation such as cheating or stealing by male customers, illegal confiscation of goods for sale, or closure of work-sites by government authorities such as police-men (Fawole, Ajuwon, Osungbade, and Faeya,

2003). Young female employees and apprentices worked for very long hours, payments were much less than the value of the work completed, and women were engaged in other jobs outside the contractual arrangement by male instructors and employers. They may be made to do domestic work (e.g., cleaning, cooking, and babysitting), or they may have to hawk or sell goods. Unfortunately, many of the young women accepted it as their lot and as a natural consequence of their training (Fawole, Ajuwon, and Osungbade, 2005; Mzungu, 1999).

As part of their experiences of IPV, some women in Africa reported that they were not allowed to work at all, whereas some others were disallowed on some days or for a period of time by partners (Fawole, Aderonmu, and Fawole, 2005; WHO, 2002). Even in developed countries such as the United States, abusers have been found to use different tactics to interfere with the jobs of their victims to ensure that they are unable to make money (Raphael, 2002; Swanberg, Logan, and Macke, 2005). Abusers have also insisted that women quit their jobs (Zink and Sill, 2004). Even when women work, 8% to 20% of Nigerian women reported that their husbands decided how their cash earnings from work will be used (National Population Commission and ORC Macro, 2004). A few women also reported experiencing total abandonment of family maintenance and responsibilities by the men to women (FMOH and UNICEF, 2002; Prince Edward Island Woman Abuse Protocols, 2004).

In Africa, women constitute only a small minority of borrowers from formal credit institutions (Abor, 2006). In 2005, in South East Asia and Africa, only 5% of multilateral banks' rural credit reportedly reached women (UNFPA, 2005). Discrimination in the lending process places women at a disadvantage. Women have been either unfairly denied credit or discouraged in the credit application process with high collateral and minimum deposit requirements. The end result is that women are less likely to obtain formal loans (Abor, 2006), even as they should enjoy the same rights as men with respect to family benefits, bank loans, mortgages, and other forms of financial credit (Khan, 1999; United Nations Committee on the Status of Women, 1979; USAID, 1997).

Surprisingly, women themselves sometimes justified this violence and abuse, showing that these discriminatory attitudes are not only held by men but also reflects the norms and perceptions that may be shared by the entire society (Coker and Richter, 1998; Fatusi and Alatisé, 2006; Fawole, Aderonmu, and Fawole, 2005; Fawole, Ajuwon, and Osungbade, 2005; Heise et al., 1999).

### **Consequences of economic violence**

Economic violence has hindered a great proportion of women from achieving economic autonomy and sustainable livelihood for themselves and their dependents. First, economic violence results in deepening poverty due to women's diminished access to independent means of livelihood. Unfortunately, poverty violates the human rights of women and their children by denying them education, food, health, housing, participation in political and public life, and freedom from violence (WHO, 2002). However, evidence suggests that, when women obtain economic means with good conditions of employment (or loan repayments), they gain some control over their earnings and spend only moderate time working outside the household, which results in their increased ability to bring themselves and their children out of poverty (Abor, 2006; Engle and Patrice, 2000).

Second, economic abuse tends to lead to an atmosphere of tension and general nervousness due to material concerns, which may spill over into physical violence. Wife battering may be sparked off by arguments over maintenance allowance and household responsibilities. The sense of injustice on the woman's part when the primary responsibility for care of children falls entirely on her may give rise to complaints and arguments, to which the male partner responds with beating (Fatusi and Alatisé, 2006; Fawole, Aderonmu, and Fawole, 2005). Beatings may even extend to the children. This may be further complicated when men earn low wages, when inflation rates are high, and when the partners are in polygamous unions—a situation that occurs in many families in developing countries (CHANGE, 1999; FMOH/ UNICEF, 2002). In some polygamous unions, competition by wives for the limited resources available and arguments over

maintaining equality in care may result in violence (FMOH/ UNICEF, 2002). This may, in turn, cause physical and mental health problems in women.

Third, economic violence results in social inequality and promotes sexual exploitation of girls and young women by older men. It generates high demand for commercial sex by relatively affluent men and the desire of young women to break the cycle of poverty by any means; thus, women may commercialize their bodies as a means of rapid enrichment (Luke, 2003). It also promotes international trafficking in women and girls. Scarcity of jobs, the economic pressure of caring for dependent children (who are often many and may include the extended family), and inadequate financial support from husbands make women vulnerable to sexual pressures and the risk of contracting HIV (Luke, 2003). Abused women were six times more likely to experience depression, stress related syndromes, chemical dependency and substance abuse, and suicide than were other women (Fischband and Herbert, 1997; Heise et al., 1999).

Finally, economic violence drains the economically productive workforce, and the climate of fear and insecurity that it generates reduces productivity and development of the country (UNICEF, 2007). It reduces educational and developmental opportunities for women. Thus, their educational attainment and opportunities to develop are compromised (Anyanwu, 1995; Mzungu, 1999); some girls may not formally enrol in school, and others may drop out to work. The girls end up doing menial work such as farming, hawking, apprenticeship, or domestic work, and others are married off at early ages.

However, educated women are more likely to delay marriage and to plan and raise healthier families. They make more independent decisions, ensure that their children succeed in school, and are more productive wherever they work (UNIFEM, 1999). Economic violence increases women's risk of maternal morbidity and mortality by increasing the risk of contracting HIV and other sexually transmitted diseases, unwanted pregnancies, unsafe abortions, and pregnancy complications (Heise et al., 1999).

Unfortunately, violence has extremely long- lasting effects, even when women are no longer exposed to the abuse. Violence, including economic violence, also tends to have intergenerational repercussions. This is because violence may be learned as a means of resolving conflict and asserting manhood by children who have witnessed such patterns of conflict resolution. Thus, children brought up with economic violence are more likely to perpetrate such violence as young adults in intimate partner relationships (Bauer et al., 2006; Fang and Corso, 2007). Apart from its effects on the oppressed, economic violence also affects the family members and friends of the oppressed by stressing them emotionally and consuming their time and resources. For many women, the financial abuse continues after they leave the abusive relation- ship because their former partners continue to withhold family money. Thus, women are unable to afford legal assistance to access family money or, because of the nature or effect of the abuse, are unable to work or attain credit (Prince Edward Island Woman Abuse Protocols, 2000).

## **7. 2. GHANA CASE**

Sedziafa et al (2017) analysed the women’s experience of intimate partner economic abuse in the Eastern Region of Ghana. Despite its prevalence, intimate partner economic abuse has received less scholarly attention in sub-Saharan Africa. Using qualitative enquiry, this study describes the experiences of economic abuse among 18 women in the Eastern Region of Ghana.

### **Economic abuse**

Economic abuse occurred in a variety of forms,

- including extortion,
- denial of income-earning activity, and
- attempts to deny women’s economic independence and financial self-sufficiency.

Findings point to the pervasiveness of economic abuse among both high and low income women. While economic dependency among nonworking women was associated with sexual violence, working and independent women experienced physical and emotional violence on questioning intimate partner's economic abuse.

Despite the impact of economic abuse on women's lives, academic literature on this important topic has remained scant with very little contribution from sub-Saharan Africa, where these forms of abuse are rife. Moreover, existing studies on economic abuse against women mostly employ survey methods that often fail to provide an in depth understanding of the phenomenon and explore the perspectives of women experiencing intimate partner economic abuse (Sanders, 2015). They use qualitative in-depth interviews collected from victims of intimate partner violence (IPV) in the Eastern Region of Ghana to fill these important research gaps.

Ghana's Domestic Violence Act, passed in February 2007, makes specific reference to economic abuse as one that deprives or threatens to deprive individuals of economic or financial resources they are entitled to by law. This includes (or attempts at) disposing, hiding, hindering, and damaging property in which others have material interest (Domestic Violence Act, 2007). Although widespread and acknowledged as a punishable offence, Ghanaian civil laws rarely punish perpetrators of economic abuse (Cantalupo, Martin, Pak, and Shin, 2006). Part of the problem may be that Ghanaian women rarely problematize economic abuse and as a result do not report their experiences (Ardayfio-Schandorf, 2005). Other reasons may be related to the difficulties in producing documentary evidence, which are often required to back victims' claims that they have been abused. It is thus not too surprising that economic abuse is hardly measured in Ghanaian surveys and that scholarly literature on this topic is limited.

Some evidence from the Domestic Violence and Victims Support Unit shows that economic abuse may be the most common type of violence in Ghana, with the Eastern Region recording the second highest prevalence (9.4%) following the Central region

(Institute of Development Studies, Ghana Statistical Service [GSS] and Associates, 2016). Also, domestic violence cases in the region, increased by about 50% between 2012 and 2013 (Ghana News Agency, 2014). Thus, the Eastern Region (one of the 10 administrative regions of Ghana) is most useful and convenient setting for this study. While the region has continuously recorded high rates of domestic violence cases in the country, no systematic effort has been made to understand reasons for the high incidence and prevalence. The only known documented evidence in the Eastern Region is a study that explored differences in IPV experiences for women identifying with matrilineal and patrilineal groups (Sedziafa, Tenkorang, and Owusu, 2016).

Although differences in IPV rates were attributed to the differing matriarchal and patriarchal norms, it was clear those issues of gender inequality, patriarchy, and economic dependence was widespread across both kin groups. Report of economic abuse was rife among all women but differed in severity and character for women belonging to matrilineal and patrilineal kin groups. In patrilineal societies, economic abuse was very severe and was followed by retaliation to husband's physical, emotional, and sexual violence. In matrilineal societies, however, economic abuse preceded emotional and physical violence and was less severe (Sedziafa et al., 2016). Matrilineal women's access to lineage and economic resources such as land meant they were more economically independent and less vulnerable to violence than women belonging to the patrilineal kin groups. Thus, the theoretical pathways to explaining economic abuse become relevant.

Some studies conducted using Ghanaian data show that when women's economic status is significant to household upkeep, the magnitude of IPV is less (Mann and Takyi, 2009; Oduro et al., 2015). Likewise, Weaver, Sanders, Campbell, and Schnabel (2009) indicate that poorer women are more likely to suffer domestic abuse, are less able to leave abusers and tend to suffer more severe violence. One of the reasons for women's continued stay in abusive relationships is because of their economic vulnerability, that is, fear of losing access to shelter and being deprived of other basic needs (International Center for Research on Women, 2006). In India, Panda and Agarwal (2005) find that women's

ownership of a dwelling or of a house and agricultural land is a deterrent to both physical and psychological abuse, both in the long and short terms. This finding implies that women's economic assets substantially lessen an abuser's ability to control them as well as increases the victim's ability to escape violence (Sanders, 2015). Guided by both exchange and feminist theories, this research examines forms of economic abuse and the complex interaction between economic abuse and other types of violence in Ghana.

### **Method**

Purposive sampling was used to select suitable participants with knowledge of the research topic (Bowers, House, and Owens, 2011). However, snowball method was also employed to facilitate the referral of other participants (Penrod, Preston, Cain, and Starks, 2003). To increase diversity in the sample, equal numbers of women from the LMK and NJB districts were recruited into the study given that these districts represent the population of the two major dissimilar ethnic groups in the Eastern Region (GSS, 2010). Eligibility criteria included being female who had suffered intimate partner abuse within the context of a legitimate marriage or cohabitation for a year and is aged 18 years or older. Thirty women participated in the interview at a convenient time and place, between June and July, 2014. Out of the 30 participants who participated in the interview, 18 (8 from NJBD and 10 from LMKD) of them narrated experiences of economic abuse in addition to psychological, physical, and sexual violence.

Respondents were asked questions about the presence of IPV, types of violence, perceived causes of violence, reaction to violence and victims' help-seeking behaviours using a semi structured interview guide, which was pretested under similar conditions. Employing a semi structured interview guide allowed study participants to freely express their views in their own terms and enhanced the depth of data collected. Detailed recounting of experiences of IPV, including economic abuse to researchers was encouraged by engaging measures that minimized socially desirable responses during inter- views. Also, some member-checking strategies were employed to enhance the

reliability of the data. These include asking follow-up questions to participants to clarify their answers and going through the data with participants to correct inconsistencies.

## **Conclusion**

This study explored the experiences of economic abuse against a small sample of women in the Eastern Region of Ghana. Findings reveal economic abuse occurs with other forms of IPV such as emotional, physical, and sexual violence. Depending on whether women were gainfully employed, they risked experiencing different forms of economic abuse. For unemployed women who relied on husband's finances, economic abuse was tied to their sexual unavailability to partner. Employed women narrated experiences of financial sabotage such as husband's chronic economic dependency and abandonment of family's financial obligations. Additionally, economic abuse threatened women's health including their ability to seek health care for physical injuries sustained from IPV. While at risk of further abuse, employed women actively participated in household purchases and mobilized resources to care for themselves and their children. The findings from this study are crucial for informing policies that economically empower women against patriarchal abuse. Policies must pay attention to women's risk of economic abuse even when they are economically empowered. In the future, quantitative research can be conducted to better capture nationwide incidence and prevalence of economic violence against women in Ghana.

## **8. CONTRIBUTION OF OUR PROJECT**

After a detailed analysis of the bibliography and the models applied to the analysis of economic violence, ECOVIO will provide the following contributions regarding the research on Economic abuse, in relation to previous studies: we finished D.2.1. proposing the contributions that our Project makes in relation to previous studies.

- 1) The Project ECOVIO will go beyond the state-of-the-art, carrying out analyses in two European countries ( Spain and Italy) obtaining data from new interviews to overcome the limited data of previous studies. Nevertheless, the quality or impact of

qualitative research should not be judged by its numbers but on the quality of the data and the analysis.

- 2) We propose 16 personal interviews in each country and thereafter, around 200 surveys in each country.
- 3) Two groups of women have been established for the interviews, aimed at comparing the results. This will represent one of the most important contributions of ECOVIO project. The first group will be comprised by women who have suffered gender violence and who are assisted by a program or have filed a complaint for gender violence. The second group comprising women who have not suffered physical or psychological violence but have suffered economic violence, or still do. Women in this group, considered as control, are not part of any healthcare program, nor have they filed complaints for physical violence.
- 4) Both personal interviews and surveys will be conducted with women with children. It has been considered fundamental since this implies an economic link with ex-partners, and if this link is breached it will have consequences not only for women but also for children. One of the Project contributions is to delve into cases of economic violence that have not had antecedents of gender violence. In these cases, children who have not experienced any episode of gender violence are seriously affected, as victims by economic violence. A priori we understand that the age of the children will be a determining factor in the profile of economic abuse that we will analyse. All this will be contrasted and investigated in the next stage of the work.

After the revision of the existing bibliography, we propose 16 personal semi structured interviews, aimed at separated or divorced women:

- Group 1: 8 interviews to women with no track of Gender-Based Violence, that is, not being part of a programme for protection of GBV survivors. These interviews take

place in Madrid, through the contact established with Asociación de Mujeres Separadas y Divorciadas Carmen García Castellón.

- Group 2: 8 interviews to women with track of Gender-Based Violence, that is, being part of a programme for protection of GBV survivors. These interviews are carried out by SEAS, in Asturias through contact with Carla Vive Association, and Casa de la Mujer in Torrent (Valencia).

Different profiles have been differentiated for the interviews:

-Age: women will be categorized as “50 years and older” or “younger than 50”, since this age is a determining factor in labour markets.

-Children: all women must have children, since analysing violence on them is one of the objectives of ECOVIO. On the other hand, children are considered an aggravating factor for economic abuse.

-Work: This factor will differentiate women with a remunerated job and women without a remunerated job, considering that those women without an income source are more dependent and therefore vulnerable to economic abuse. At this regard, self-employed women will be also considered.

-Education: The education level reached by women interviewed will be taken into consideration, differentiating those with higher education studies from these without higher education studies. At this regard, it is hypothesized that women with lower education levels suffer more precarious employment situations and are therefore more vulnerable.

In addition, other requirements will be considered to select the women in the interviews:

-Absence of psychiatric diseases.

- Women with Spanish nationality will be selected to ensure the adequate understanding of the questions and capacity to answer without additional translation.

- The separation of ex-partner must have occurred at least 2 years ago. This will ensure the evaluation of the perspective at the long term, which is not possible with women recently separated or divorced

As a result, the following distribution of profiles will be considered

Num	Children	Age	Economic situation	Education level
1	Woman with children	50 years or older	Employed	Higher education
2	Woman with children	50 years or older	Unemployed	Higher education
3	Woman with children	50 years or older	Employed	Elementary education
4	Woman with children	50 years or older	Unemployed	Elementary education
5	Woman with children	Younger than 50	Employed	Higher education
6	Woman with children	Younger than 50	Unemployed	Higher education
7	Woman with children	Younger than 50	Employed	Elementary education
8	Woman with children	Younger than 50	Unemployed	Elementary education

## Annex A: History

Document History	
<b>Versions</b>	<ul style="list-style-type: none"><li>• Version 1</li><li>• Version 2</li><li>• Version 3</li><li>• Version 4</li></ul>
<b>Contributions</b>	Minor corrections

## Annex B: References

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