



A Systemic Review of an Untold Story: The Financial Abuse

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Abstract: **Introduction:** When most people think of domestic violence, the first thing that comes to mind is most likely verbal abuse as well as physical assault or assaulting a spouse or partner. Nevertheless, according to research, financial abuse occurs just as frequently in toxic relationships as other forms of violence. Unfortunately, the frequency of poverty among women is higher than the general population (United Nations Population Fund [UNFPA], 2005). Women constitute 70% of the world's 1.5 billion impoverished, according to the World Bank (Chen, 2005). As a result, economic violence is a form of prejudice that is particularly harmful to women. **Method:** A systematic search was conducted with PRISMA guidelines. The search was completed by examining peer reviewed literature databases using PubMed, Research gate, Medline and identified potential studies for inclusion. **Results:** All participants in the mentioned studies have suffered from varying degrees of financial abuse and even people who have incomes access to their own income at their disposal. The women accounts included four kinds of economic abuse apperceived in current literature: such as Preventing the acquisition of economic resources, Preventing the use of resources, Reluctant to contribute, Exploiting women's resources and/or engendering economic costs; and two unique abuse, Exploiting women's customary marriage gifts including Jahez/dahej, meher, wari and Jeopardising women's long-term finances, for example, through transnational investment. **Conclusion:** Comparing financial abuse to other forms of abuse, the researchers found that its size has grown. Aside from that, it has been discovered that the victims' behaviour continues to be affected even after rehabilitation.

Keywords: Economic abuse, Financial dependence, Intimate Partner Violence, Isolation.

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INTRODUCTION

When most people think of domestic violence, the first thing that comes to mind is most likely verbal abuse as well as physical assault or assaulting a spouse or partner. Nevertheless, according to research, financial abuse occurs just as frequently in toxic relationships as other forms of violence.

In fact, according to a study conducted by the Centers for Financial Security, 99 percent of domestic violence cases included incidences of financial abuse as well. A person's ability to obtain and maintain personal financial independence is hampered when money is used to exert control over their ability to get right of the ingress. This is known as financial or economic abuse. Emotional, verbal, physical, and sexual abuses are all forms of

abuse that can occur before a perpetrator advances to more severe forms of abuse. Economic abuse and domestic violence are the basic classifications of domestic violence [1].

According to the report, financial abuse is utilised in the same way as other forms of violence against women to harm and deter them from pursuing their goals.

"It is significantly more usually used by the abuser to increase the survivor's reliance on them by isolating them, keeping a watch on their movements and activities, and depriving them of any financial independence," said the author of the study. Poverty is both a goal and a result of economic violence, and it can be both (Chen, 2005; World Health Organization [WHO], 2002). Unfortunately, the frequency of poverty among women is higher than the general population (United Nations Population Fund [UNFPA], 2005). Women constitute 70% of the world's 1.5 billion impoverished, according to the World Bank (Chen, 2005). As a result, economic violence is a form of prejudice that is particularly harmful to women [2].

Most people are familiar with physical abuse, which can take many forms, such as punching, slapping, kicking, burning, strangling, or using weapons. When a partner uses severe jealousy, intimidation, shaming, humiliation and insults in an effort to dominate his or her loved one, this is known as mental/emotional abuse. Abuse of the mind can occur in the home or in the workplace. Sexual, financial, technological, and immigration status abuses are also prevalent.

In this sense, the diverse socio-legal contexts of the United Kingdom, India, and Pakistan are significant. A decade ago, the UK Home Office and India's Protection of Women from Domestic Violence Act 2005 both recognised Economic Abuse as a form of domestic violence. Both of these laws were based on a government consultation document. Redress for economic mistreatment can now be sought through civil or criminal means. Nevertheless, domestic violence is a provincial issue in Pakistan, and the country's legal structure is constantly undergoing revisions across the country [3].

One way to abuse a partner's finances is to withhold money and financial information (such as bank card PIN numbers or internet banking log-ins) from them. According to the researchers at the Woman Abuse Council of Toronto, it could also entail disturbing or destroying a partner's capacity to shield education or work [4]. The ultimate goal is to

gain power and control over woman and relationship.

DEFINITIONS

Economic abuse is a form of Intimate Partner Violence (IPV). It involves behaviours aimed at manipulating a person's access to finances, assets and decision-making to foster dependence and control. Adams identified three dimensions of economic abuse: economic control, economic exploitation and employment sabotage. Economic abuse between intimate partners results in significant work-related problems, financial hardship, psychological distress and depression. Financial hardship and dependence represent significant barriers to women leaving violent relationships [5]. 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) [2].

NEED FOR THE STUDY

Recent years have seen a rise in violence or abuse directed at women. It is critical to recognise that the effects of addiction have resulted in an increase in fatality rates not only in India, but also in other South East Asian countries and even in Western countries. Domestic, sexual, and other forms of abuse are constantly exposed and addressed. However, financial abuse is inextricably linked to violence against women. This can keep women impoverished and economically dependent, and a lack of resources can limit women's options and place them in abusive situations. Financial abuse is also a common form of intimate partner violence. (IPV) The author was compelled to do a deeper investigation of available material in order to have a better understanding of the various facets of financial abuse among married women.

AIM

The aim of the review is to find out the aspects of financial abuse among married women.

OBJECTIVE

To conduct a narrative review to analyze the aspects of financial abuse among married women.

MATERIALS AND METHODS

There is minimal research available focussing specifically on women's experiences of economic abuse and the aspects responsible for them. An eligibility criterion of the articles was done on the basis of below mentioned criteria:-

SEARCH STRATEGY METHOD

This narrative review is consistent with the Preferred Reporting Items for Systemic Review and Meta Analysis (PRISMA) guidelines. The screening was performed using database such as PubMed, Medline, etc. All pertinent titles and abstracts were read to assess the eligibility predicted on inclusion criteria. After reading the full texts, the researcher abstracted the non- germane articles and potentially pertinent articles were evaluated by author to substantiate eligibility.

Initial search retrieved 60 articles and out of which 30 articles were selected for consideration. A total of 12 articles were excluded due to duplication in reviewed databases. The remaining articles were screened and 10 articles were excluded as the full text was not related to the topic. Therefore, 08 articles were screened and included in the review. The books, non-english manuscript, conferences abstracts and systemic review articles were excluded from the review.

Type of participants/victims: All age group married women

Outcome: The primary outcome is that there is a higher level of economic abuse present among the victims.

Publication time scale: The articles included in this narrative review are from 2000 onwards.

Table I: Depicts the features and characteristics of the studies included in the study

	Author Details	Period of Publication	Geographic location	Study design	Assessment instruments	Sample size	Result
1	Chowbey Punita [3]	2017	Britain, India, Pakistan	Grounded Theory Approach	Interviews	84	Prevalence of economic abuse was higher
2	Jozica Kutin,Roslyn R, Mike Reid [5]	2016	Australia	Cross-sectional survey	2012 ABS Personal Safety Survey	17,050	Higher levels of economic abuse
3	Diddy Antai, Ayo Oke, <i>et al.</i> , [6]	2014	Philippines	Cross-sectional data	Philippines demographic and health surveys	9316	
4	Farzaneh Rashidi, Mozghan Azimi hashemi, Fahimeh R [7]	2013	Iran	Qualitative descriptive phenomenological study	Interviews	13	High levels of various forms of financial abuse
5	Ana Maria, Regina Dulce, <i>et al.</i> , [8]	2019	Brazil	Cross -sectional study	Data extracted from police records	555	Increased levels of financial abuse found
6	Adams A.E., Sullivan <i>et al.</i> , [9]	2019	Toronto	Community based qualitative study	Survey	55	Escalated levels of financial abuse and control observed
7	Baffoe-Whyte, harriet <i>et al.</i> , [10]		Ghana	Qualitative Methodology	Interviews	24	Presence of financial abuse
8	America L, Davila <i>et al.</i> , [11]	2017	United States	Base line data	Data extracted from survivors	245	Higher levels of economic control found

SUMMARY OF FINDINGS

There were few studies available on various facets of female financial abuse. All of the research found that women witness varied degrees of financial abuse. As seen in Table-1, there are eight researches with very similar findings. There is a dearth of statistics accessible, notably on financial abuse among women. The summary explication of studies is as:-

The women accounts included four kinds of economic abuse apperceived in current literature: such as Preventing the acquisition of economic resources, Preventing the use of resources, Reluctant to contribute, Exploiting women's resources and/or engendering economic costs; and two unique abuse, Exploiting women's customary marriage gifts including Jahez/dahej, meher, wari and Jeopardising women's long-term finances, for example, through transnational investment [3, 5].

Women who had experienced economic exploitation, in which their husband "managed money or pressured her to work," and who had ever lost their job or source of income as a result of their husband's physical or psychological abuse were more likely to attempt suicide, according to the research. When asked about their experiences with property, socialising, visiting friends and family, and having cognations with other people, the majority of the subjects expressed dissatisfaction. Many women suffer long-term economic effects as a result of financial abuse, which manifests itself mostly in the form of debt and destroyed credit. Women's ability to leave abusive situations is hampered significantly by financial abuse. Women are unable to plan or even imagine leaving an abusive relationship if they do not have access to financial resources [6-9].

All of the participants in the aforementioned studies have experienced varied degrees of financial abuse, and even those who had incomes have had access to their own funds taken away from them without their knowledge. The data analysis reveals four primary characteristics, which are as follows: exploitation of family resources, exploitation of human resources, and exploitation of natural resources. Failure of a spouse or partner to support economic efforts, failure to benefit from jointly acquired marital assets, and inadequate recognition for contributions are all examples of infidelity [10, 11].

The author discovered that women with disabilities or chronic health conditions, severe

financial stress, and inadequate inculcation have a higher risk of experiencing economic abuse. Our findings suggest that health, social assistance, and financial services providers should be aware that women suffering significant financial stress may also be experiencing economic abuse.

FUTURE SIGNIFICANCE

The research' findings indicate that economic violence has harmed a sizable proportion of women's ability to achieve economic autonomy and a sustainable life for themselves and their dependents. To begin, economic violence exacerbates poverty by limiting women's access to independence, which is a sign of livelihood poverty (Abor, 2006; Engle & Patrice, 2000). Second, economic abuse tends to foster an atmosphere of stress and general unease as a result of material concerns, which might manifest as physical aggression. Abused women were six times more likely than other women to suffer from depression, stress-related disorders, chemical dependency and substance misuse, and suicide [2].

There are a few articles available that discuss relationships break down, which results in social isolation and various aspects of financial abuse.

LIMITATIONS

- The researcher excluded manuscripts of different language except English, conference abstracts and systemic reviews.
- Search strategy was refined to aspects of financial abuse only.

STRENGTH

- A very less narrative review is available on the aspects of financial abuse among women.
- A systematic search consistent with PRISMA guidelines

RECOMMENDATIONS

Predicated on all the included 08 narrative studies, the long term effects were still found in the victims with an elevated level. The analysis of the included studies has found some valuable points.

- In order to transform women's economic rights, long-term initiatives that aim to challenge the existing institutions are need to be implemented. Because of the varied character of economic abuse, the government and

stakeholders at all levels must work together to combat it.

- The development of a complete microenterprise or small- and medium-sized business ventures by women to help themselves break free from the cycle of abuse should be encouraged as a response strategy. Poor and disadvantaged women should be encouraged to form cooperatives and lending circles in order to improve their economic standing and future prospects.
- Increase public awareness of financial abuse by focusing attention on what financial abuse is, how it manifests itself in relationships, and how people may receive more assistance if they need it. Additionally, increased awareness among practitioners who work with survivors, particularly the detection of financial abuse in risk assessment and safety orchestrating, needs to be encouraged on a greater scale.
- Further investigation on the sequence of financial abuse is essential in order to provide informed obviation and early intervention activities that are effective. Additionally, study is required into the experience and impact of financial abuse across different populations of women, as well as among women in a variety of different situations, such as inculcation, job, and income.
- Women who have been subjected to financial abuse should get help from a therapist. Psychotherapy known as Cognitive Behavioural Therapy (CBT) has been found to be useful in such circumstances because it allows the women to vent their stress, depression, and anxiety while also breaking a connection between terrible memories and feelings from the past.

CONCLUSION

The researcher conducted an electronic narrative review and the studies that were screened and reviewed demonstrated that economic violence/abuse demands a long-term commitment and the application of different techniques engaging all segments of society. Additionally, government support is essential in combating money exploitation. Comparing financial abuse to other forms of abuse, the researchers found that its size has grown. Aside from that, it has been discovered that the victims' behaviour continues to be affected even after rehabilitation.

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