

**Women's narratives of economic abuse and financial strategies in Britain and South Asia**

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## **Women's narratives of economic abuse and financial strategies in Britain and South Asia**

### **Abstract**

**Objectives:** The objective of the paper is to 1.) Extend current conceptualisations of economic abuse by incorporating diverse perspectives from South Asian women in Britain and in India and Pakistan and 2.) Present a typology of financial strategies used by the women to deal with economic abuse. **Method:** Using a constructivist grounded theory approach, 84 married women with dependent children from South Asian backgrounds were recruited through community networks in Britain (Pakistani Muslims n= 23; Gujarati Hindus n=12), India (Gujarati Hindus n= 26) and Pakistan (Pakistani Muslims, n=23) for in-depth interviews. **Results:** The women's accounts included four kinds of economic abuse recognized in current literature: 1.) Preventing the acquisition of economic resources; 2.) Preventing the use of resources; 3.) Refusing to contribute; and 4.) Exploiting women's resources and/or generating economic costs; and two unique abuses: 5.) Exploiting women's customary marriage gifts including *jahez/dahej*, *meher*, *wari* and *streedhan*; and 6.) Jeopardising women's long-term finances, for example, through transnational investments. In addition, the results illuminate four financial strategies employed by the women that have not previously been identified in the literature. These can be typified as: A.) Material, B.) Confrontational, C.) Mediatlional; and D.) Developmental. **Conclusions:** This paper contributes new understandings on the globally pervasive but under-studied phenomenon of economic abuse by including the perspectives of South Asian women living in Britain and in South Asia. It challenges notions that South Asian women are submissive or victims by highlighting the financial strategies they used in agentic resistance to economic abuse.

**Keywords:** Economic abuse/violence, South Asian women, migration, minority ethnic groups, Britain

**Women's narratives of economic abuse and financial strategies in Britain and South Asia**

Economic abuse has been recognised as a major limitation on women's economic autonomy and ability to flee violence over the last few years (Fawole, 2008; Postmus, 2010; Sanders, 2015; Sharp, 2008). Various studies have shown that economic abuse (or violence) involves tactics or behaviours that undermine a person's economic independence and security making it difficult for them to escape abusive relationships (Adams, Sullivan, Bybee & Greeson, 2008; Macdonald, 2012; Postmus, 2010; Postmus, Plummer, McMahon, Murshid & Kim, 2012). Research on defining and measuring economic abuse over the last decade has led to recognition that it is a unique form of abuse, disproportionately affecting women (Adams et al., 2013; Postmuns et al., 2012). It has become a matter of national and international political and policy concern (Macdonald, 2012; UK Domestic Violence, Crime and Victims Act 2004; United Nations, 2006). However, few studies have focused on economic abuse in the context of migration and for minoritised ethnic groups. This paper makes an innovative contribution to extending the current conceptualisation of economic abuse, reporting the findings of a comparative study of mothers with dependent children who are of Pakistani Muslim and Gujarati Hindu backgrounds and who live in Britain, Pakistan and India. The location of the study on women of the same religious/national groups living in different countries allows insights into national differences in economic abuse and women's strategies for dealing with it. The paper first discusses conceptualisations of economic abuse and what is currently known about economic abuse of South Asian women before discussing the methods employed in the study. The main part of the paper then presents findings on the six

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forms of economic abuse including two types of abuse and four strategies for dealing with it reported by the women that have not previously been identified in literature.

### **Conceptualising economic abuse**

Most attempts at defining economic abuse have been made only recently, and it is still being redefined and expanded (Adams et al., 2008; Fawole, 2008; Postmus et al., 2012; Macdonald, 2012). Common features include the negative impact on a woman's ability to engage with educational and employment opportunities; access to and control of household resources and also women's resources; and withholding financial support for the household (Fawole, 2008; MacDonald, 2012; Postmus et al., 2012; Sanders, 2015; Sharp, 2008 ). MacDonald (2012) in her literature and policy review of economic abuse has combined Adam et al.'s (2008) review of US literature and Sharp's (2008) work in the UK and has categorised four types of economic abuse: A.) Preventing acquisition of economic resources through interfering with education, training and employment and through preventing acquisition of other economic resources; B.) Preventing use of resources/controlling access of other economic resources that are already available to women on an individual or shared basis through control of distribution and monitoring expenditure; C.) Refusing to contribute; and D.) Exploiting women's resources and/or generating economic costs (MacDonald, 2012, p. 5). MacDonald's categorisation seems to capture all the features of economic abuse in current literature, and will be used to structure the presentation of findings below.

Most research has focussed on identifying economic abusive behaviours, leading to new forms of abuse being recognised (Sharp, 2008; Adam et al., 2008). Sharp (2008) has mapped behaviours across 16 studies conducted from 1984 to 2008. Adam et al.'s (2008) work with 103 survivors of domestic abuse has led to the development of a scale aimed at assessing the degree of economic abuse experienced by women. It includes 28 items, 17 that

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concern controlling women's access to and use of resources (such as demand to account for how money was spent and to relinquish paid employment) and 11 that focus on strategies to exploit women economically (such as taking women's money by force or using women's income for selfish pursuits such as gambling).

Although a small numbers of studies have reported some financial strategies employed by women to deal with economic abuses, none have yet attempted to typologize these strategies, although such typologies exists in the context of the broader issue of domestic violence (for example see Hamby, 2014). A small number of studies that have examined economic abuse challenge the 'deficit-focussed paradigm' (Hamby 2014) that is common in work on domestic violence. For example, Sanders (2015) studied 30 American women from diverse backgrounds who had experienced interpersonal violence. Financial strategies emerged as one of the eight themes that women employed to deal with violence, which included hiding money and financial documents and secretly seeking help from others. Sharp (2008), in her study with women accessing UK refuges, also reports some women using financial strategies such as lying about grocery bills and hiding receipts.

### **Economic abuse against South Asian women**

South Asian women both in Britain and in South Asia are poorer than men (Bhan, 2001; Nandi and Platt, 2010). There is considerable difference in their employment rates compared to their male counterparts. Furthermore, they have far less control over their own income and a high proportion of women don't have a major say in how their income is used (Kishor and Gupta, 2009; PDHS, 2012-13). The economic dependence further increases when women become mothers due to their compromised position in the labour market. However, South Asian women are not a homogenous group and there are significant within- as well as between-group variations. For example, being British-born as opposed to being a

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migrant has the biggest impact on a South Asian woman's likelihood of being employed (Dale & Ahmed, 2011). Further, there is considerable difference in employment rates for Pakistani and Indian women in Britain. In 2011, for women aged 25-49 years the economic activity rate for the Indian group was 79%, whereas for the Pakistani group it was around 40% (Nazroo & Kapadia, 2013). Similarly, women's 'fallback position' is affected by not just their earnings but also wider social welfare policies, for example land rights, which are diverse in context of India and Pakistan (Agarwal, 1994).

The diverse socio-legal context across Britain, India and Pakistan is significant in this regard. The British and Indian governments recognised economic abuse as part of domestic violence over a decade ago, reflected in the consultation paper, *Safety and Justice: The Government's Proposals on Domestic Violence* (Home Office, 2003) in the UK and the *Protection of Women from Domestic Violence Act 2005* in India. These measures enable women to seek civil or/criminal redress for economic abuse. However, in Pakistan, the legal framework addressing domestic violence is a provincial matter and currently undergoing changes across the country. Sindh (the province for fieldwork for this study) was the first of the provinces to pass a new law on domestic violence, *The Domestic Violence (Prevention and Protection) Act*, in 2013 (Aurat Foundation, undated). However, interpretation and enforcement of these legal provisions remains a challenge in all three countries, albeit to a varying degrees (Hassan, 2015; Sharp, 2008; Vyas, 2006).

Little research has focussed on economic abuse per se among South Asians, but research on wider issues of domestic violence and marital conflicts indicates that women's economic exploitation is common across all three countries (Anitha, Chopra, Farouk, Haq, & Khan, 2008; Bhatia, 2012; Qureshi, 2016; Rabbani, Qureshi, & Rizvi, 2008; Visaria, 1999). For example, Qureshi (2016), in her work on marital breakdown among Pakistanis in Britain, found that 40 of 59 divorces were reported as caused by disputes over finance. Rabbani et al.

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(2008) in exploring the nature and forms of domestic violence with selected victims in Karachi reported that 39% women experienced some form of economic control. They report husbands' refusal to meet household expenses, control of women's income and stealing personal jewellery as some of the tactics described by women. Visaria (1999) in her work in Gujarat found that 51% of women reported threats to throw them out of the house. There were also reports of other economic abuse, such as husbands' refusal to provide for household expenses.

Economic abuse can take unique and complex forms in South Asian households. For example, the custom of dowry (*jahez* in Urdu and *dahej* in Hindi, Punjabi and Gujarati), which includes gifts and transfers to both the bride and the groom and his parents, is a common practice in Britain and in South Asia (Ahmed-Ghosh, 2004; Basu, 2005; Bhopal, 2009; Caulfield & Johnson, 2003; Makino, 2015). From Islamic family law comes the *meher*, a dower often in form of cash or gold given from the groom and his family to the bride at the time of marriage which acts as a form of security in case of divorce (Caulfield & Johnson, 2003; Shirkat Gah, 2009). In current Pakistani law, not only the *jahez* (dowry) but also the *wari* (the marriage gifts, typically gold, given to the bride by the husband and his family) are legally the woman's own property (Shirkat Gah, 2009). Dowry gifts and transfers can be a focus for economic abuse. For example, among Indian Hindus, a unique and common form of economic abuse is exploiting women's *streedhan*, which is a woman's share of her father's moveable property, often in the form of gold and cash given to her at the time of marriage (Ahmed-Ghosh, 2004). The exploitation of these customary marriage gifts, women's unique assets, in the form of *jahez/dahej*, *meher*, *wari* and *streedhan* has not as yet been explored in the emerging economic abuse literature.

Research on economic abuse has largely been conducted with victims of reported physical violence (for example, see Adams et al., 2008; Postmus 2010). However, South

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Asian women in Britain and South Asia may face substantial barriers in reporting domestic violence as a result of their gendered and racialized positioning. In Britain, for example, some Asian women report reluctance to report violence against them for fear of deportation or that their language skills will be inadequate to the task of explaining. It is also difficult to seek legal redress if women lack the financial resources to pay for legal services (Anitha et al., 2008; Chowbey, 2016; Thiara and Gill, 2010). Since South Asian women face these barriers in reporting violence, it is not feasible to gain a full understanding of economic abuse by studying women who have reported violence against them. It is, therefore, important to focus on apparently 'non-abusive' (that is, without overt or reported physical violence) South Asian households where marriages are usually stable, although this is changing (Qureshi, 2016).

For South Asian women, there are frequently cultural and household practices that constitute 'a two-way flow of money between parents, children and wider kin' (Singh & Bhandari, 2012; p. 63). As a result, research on South Asian women's experiences of economic abuse has to negotiate the complexity of gendered intersections with generational hierarchies that place daughters-in-law (often mothers with young children) at the bottom of familial hierarchies. Smart's (2007: 177) suggestion that research should focus on 'how couples themselves speak about the way in which money is organised' captures the importance of understanding economic relations from people's own viewpoints and how economic resources are negotiated in households. While the study below does not interview the husbands of the South Asian women participants, it does focus on the women's insider accounts and on their perspectives on the negotiation of economic resources.

## Methods

This paper arises from a larger study which aimed to understand the linkages between South Asian women's access to resources and household food practices living in Britain, India and Pakistan. As part of the larger study, issues related to social and economic

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processes underpinning household resource allocation and various ways in which women sought to negotiate their desirable financial outcomes were explored. This paper presents findings from these aspects of the project. Previous research has identified a range of methodological challenges in studying intra-household resource allocation due to the private nature of resource allocations and methodological and theoretical concepts (Bennett, 2013; Nyman, Reinikainen, & Stocks, 2013). Further, Nyman et al. (2013) stress the challenges in qualitative cross-national comparisons which require an understanding of the political and cultural contexts relating to the meanings of money and its relationship with gender.

Considering these issues, the project focussed on household resources against the backdrop of food practices; this facilitated easier access to women. The study focussed on women only, excluding partners in an attempt to reassure them of confidentiality. It focussed on South Asian mothers of dependent children of Pakistani Muslim and Gujarati Hindu backgrounds from a range of occupations in Britain, Pakistan and India. These groups were selected both for similarities, for example in domestic life, cultural practices such as arranged marriages, extended family involvement and parenting, and for potential differences associated with religion and employment rates. This comparative research was intended to allow the study to track transnational practices in the areas of marriage, caring and financial obligations for both groups, as well as the significance of differences in social policy, employment opportunities and socio-legal frameworks across three countries. The study used the constructivist grounded theory approach which, 'consist of systematic, yet flexible guidelines for collecting and analysing qualitative data to construct theories 'grounded' in data themselves' (Charmaz, 2006; p.2). Ethics approval was provided by the Sheffield Hallam University Ethics Committee.

### **Sampling and recruitment**

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In line with the constructivist grounded theory method, the overall sampling strategy aimed to achieve maximum heterogeneity and variation based on religious, ethnic and national country contexts, socioeconomic status, occupations, household compositions (joint and nuclear), education and migration histories (see Charmaz, 2006). Such an intersectional approach makes 'visible the multiple positioning that constitutes everyday life and the power relations that are central to it' (Phoenix and Pattynama 2006:187). Diversity of the sampling frame is also in line with recommendations for working with individuals from minority backgrounds in the context of violence (Hamby, 2015). The observations and interactions in the British fieldwork started with visits to community organisations, attending to group sessions around cooking and eating, religious celebrations in temples and community organisations. This was followed by three focus groups using broad topic guides to gain a better understanding of household resource allocations and food practices. The objective of these group discussions was to develop questions for interview guidelines which were 'sufficiently general to cover a wide range of experiences and narrow enough to elicit and elaborate the participant's specific experience' (Charmaz, 2006, p. 29). The focus group participants were also asked to give one-to-one interviews. Although several women showed interest, only two were able to participate at a later stage. The recruitment was completed through word of mouth and snowballing by the author in Britain and India and with the help of research assistance in Pakistan, as the author was denied permission to visit Pakistan due to the university policy at the time. A theoretical sampling approach which aims to refine the categories by sampling, to develop the properties of category (ies) (Charmaz, 2006, p.96), guided the recruitment. Women were recruited on the basis of self-identification of their race/ethnic categories following Madood (1988): first- and second-generations British Pakistani Muslims (n = 23) and British Gujarati Hindus (n =12) in Britain, and Gujarati Hindus (n = 26) in Ahmedabad, India and Pakistani Muslims (n = 23) in Karachi, Pakistan. A

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total of 84 married women with dependent children were recruited for in-depth interviews. By this time the study, appeared to have reached the point of theoretical saturation as fresh data were no longer generating new theoretical insights (Charmaz, 2006). For the final demographic profile of the respondents, please see Table 1.

Table 1 here: Demographic profile of the respondents and reporting of economic abuse

### **Data collection**

Data collection took place during 2013 -2014 in four cities in England (Sheffield, Rotherham, Bradford and London) followed by one city in India (Ahmedabad) and one in Pakistan (Karachi). Having been brought up in South Asia (India) and lived in Britain for over 12 years with extensive research experience with South Asian communities, the author was well equipped culturally and linguistically (Hindi, Urdu, Punjabi and familiarity with Gujarati) to conduct the interviews. The fieldwork in Pakistan was conducted with assistance from a Pakistani researcher with linguistic and research skills. During the three months of fieldwork, the author and the research assistant had video conferencing on an almost daily basis. The research assistant conducted nine interviews in Sindhi, out of which; for quality assurance, the first two were observed on video conference by the author. Two interviews were conducted by the author with women who were visiting UK from Pakistan and the remaining 12 interviews were conducted using video conferencing. The overall quality of the interviews across three settings was considered to be comparable.

All interviews were conducted in respondents' preferred languages (Hindi, English, Urdu and Sindhi) following two to three face-to-face or telephone contacts. Interviews lasted between 1.5 to 4 hours. The respondents were given a pseudonym and interviews were transcribed verbatim. The interview tools were 'open enough to allow unanticipated material to emerge during the interview' (Charmaz, 2006; p.30) and were translated in Hindi, Urdu and Sindhi. The author completed the Hindi translations herself and the Urdu and Sindhi

translation was conducted by the research assistant in Pakistan. The Urdu and Sindhi interview guides and consent forms were back translated into English by a native Urdu and Sindhi speaker in the UK for quality assurance. The interviews focussed on various aspects of resource control and management and probes reflected emerging themes as the fieldwork progressed. The questions included awareness of sources and amounts of income coming into the households; budgeting and management of the household income; financial obligations towards the extended family; and personal spending. The questions aimed at eliciting respondents' 'views, feelings, intentions and actions as well as the contexts and structures of their lives' (Charmaz, 2006; p.14). For example, 'How would you describe the financial situation of your family? How financially secure do you feel?'

### **Data analysis**

Charmaz (2006, p. 42) states that there are at least two phases of coding: initial coding which focus on 'fragments of data -words, lines, segments, and incidents-closely for their analytic import' and focused coding which involves focusing on most useful initial codes and testing them against extensive data. This stage is followed by the theoretical coding process, which specifies possible relationships between focused coding categories (Charmaz, 2006; p. 63). In line with this method, the data was first analysed using line- by- line coding followed by focused coding which facilitated categories or themes. For example, 'He kept checking online and he goes "why you bought this"' [first coded as *scrutinizing bills* and then focused coding as *control of finances*, which was then organized under the theme *preventing the use of resources*). The Constant Comparison method, a core feature of grounded theory informed data analysis (Charmaz, 2006). The data analysis plan consisted of comparison within a single interview, between interviews with the same groups and between different groups and guided the operationalization of theoretical sampling and saturation. Ongoing sampling, data collection and data analysis facilitated recognition of repeat information, themes, and

concepts suggesting theoretical saturation (Charmaz, 2006). Although the author's experience and cultural and linguistic skills provided insights, constant engagement in reflexivity was necessary to be aware of her own assumptions in *what* is defined as data and *how* it is being looked at (Charmaz, 2006; p. 132).

## Findings

Over a third of the women, from all income and occupational backgrounds suffered one or more forms of economic abuse (please see Table 1). The types and severity of economic abuse differed across the three country contexts, with more severe economic abuse reported in Pakistani Muslims than Gujarati Hindus and in Pakistan than in Britain and in India. Around two thirds of those who reported economic abuse also reported physical violence, which ranged from occasional slapping to brutal beatings. In some cases, economic abuse was intertwined with other forms of abuse such as verbal or sexual, but in other cases economic abuse took place in isolation and other aspects of family life were relatively harmonious. Only a very small number of women were aware of their legal rights, which concentrated around ownership of the *streedhan* and dowry. Women's narratives revealed economic abuse which included those recognized in current literature: 1.) Preventing the use of resources that are already available to women on an individual or shared basis; 2.) Preventing the acquisition of economic resources through employment and other sources such as welfare benefits; 3.) Refusing to contribute; and 4.) Exploiting women's resources and/or generating economic costs; and two unique abuses: 5.) Exploiting women's customary marriage gifts including *jahez/dahej*, *meher*, *wari* and *streedhan*; and 6.) Jeopardising women's long-term finances for example through transnational investments. In addition, the results reveal four financial strategies employed by women in dealing with economic abuse: A.) Material, B.) Confrontational, C.) Mediatlional; and D.) Developmental.

## Forms of economic abuse

### **1. Preventing the use of resources.**

Preventing the use of resources that are already available to women on an individual or shared basis through control of distribution and monitoring expenditure was the most common form of abuse. It included men transferring women's money to their own bank accounts, denying women access to a credit/debit card, making women ask for money and making big purchases without consulting women. Shabana, a Pakistani housewife, explained how her husband made her account for the money he gave her: "He gives money but that needs to be accounted for till the last rupee. He will ask for the entire account, 'Where has this one rupee gone?'" Unlike Shabana, Shahida was a second-generation British Pakistani professional and the main breadwinner of the family. Her first-generation migrant husband had the habit of scrutinising her bank account for every single expense. She recounted:

My office was in town center and for lunch break I used to go out, and get the stuff we need. He kept checking online and he goes why you bought this, and he was doing this every other day. I said I don't like this that you scrutinizing everything. I might have needed it, fancied it, I don't have to justify every single penny.

Veena however, a first-generation British Gujarati professional, did not have any access to her money and was denied a debit/credit card. She recounted her financial situation:

So, the same day my salary had to be transferred to his account. I did not know where my card and cheque books were kept. Then what happened is I signed for credit card at work and for that I needed some documents. So I said I need these documents and he just lost it [i.e. lost his temper], 'how dare you think of taking a credit card?'

Many women, from all backgrounds, reported that their husbands did not tell them their income, savings or investments, which sometimes were made using women's income. Soni, a professional Gujarati woman, talked about her husband transferring money to their joint account on her salary day. He made investments and bought expensive things without

consulting her. She provided an example: “I said, ‘you bought the car worth four hundred thousand rupees. We bought something so big for the first time...didn’t you think that you should ask me’. By the way the loan was in my name, but I did not say that.”

## **2. Preventing acquisition of economic resources.**

Preventing the acquisition of economic resources through interfering with education or employment, and preventing the acquisition of other resources such as welfare benefits was a common form of abuse across the sample. Two Pakistani women reported destruction of their tools of work or denying them space to work so as to sabotage their employment. Nafisa, a Pakistani woman who earned her household expenses through sewing, said: “I tolerated everything but finally things became extremely difficult. He sold all my machines and closed the centre [a small area in her house] when I had gone to visit my family.” Many women were prohibited from working because of their caring responsibilities for elderly family members and children. Ruchi, a British Gujarati who quit her work as teaching assistant due to her childcare responsibilities and her mother-in-law's ill-health, explained, "He said 'you can only work if the timings are like 11-3'. So finish all the work at home first before going to office, then be home for children when they come back! So I said, 'let it go'." Those women who defied their husbands had to face negative consequences, often in the form of physical and verbal abuse. Tasneem, a Pakistani domestic help talked about the physical abuse that ensued when her husband caught her working secretly:

My clothes were wet [because of doing dishes]. So I had to tell the truth that I had started working secretly. He got very angry and asked me to leave the job; otherwise, I would face terrible consequences. He beat me with hands, shoes, everything.

A couple of first-generation British Pakistani women reported that the child benefit (a payment by the state to parents of children under a certain age and paid to the mother when co-habiting) was being paid into their husbands' bank accounts. The wives' names were on

the account but they had no access to it. Mehak, a first-generation British Pakistani homemaker described her earlier benefits situation: “My husband used to take benefits at that time and he had control of everything. He used to give me some pocket money. But when you have children, you want to do buy something for them.”

### **3. Refusing to contribute.**

The phenomenon of men refusing to contribute towards household expenses was common in women's accounts across all groups. In some cases the contribution would be sporadic, and in other cases the men made no contribution at all. Several women recounted their husbands' refusal to contribute even in emergencies. Women reported having to rely on their natal family for medical bills and essential items such as food when they were ill. Tasneem, a Pakistani domestic help, explained, “He has not contributed anything ever. I gave birth to my first son without his financial support, my daughter died; I paid for her coffin and burial.” Refusal to contribute cut across social class and country contexts. Shahida, a second-generation British Pakistani professional, had been responsible for all household expenses for the first seven years of her marriage. She recounted:

I said, "I am not paying everything for house. I feel for the children and for the shopping you should be paying half', and we have had a lot of struggle with that because he said, ' how can I [expect him to pay]?'. So he can send £200 to his parents every month than I am sure you could give me half of my shopping.

Several women reported that they kept their family and friends in the dark about the fact that they personally were bearing all the household expenses.

### **4. Exploiting women's resources and/or generating economic costs.**

The majority, though not all women in the study, presented themselves as more responsible with finances than their partners, and therefore not incurring unnecessary

expenses. Some women reported men's gambling, spending money on the lottery, drugs, alcohol, eating out and gifts to mistresses as unnecessary expenses at the cost of essential household needs. Several women, particularly from low-income backgrounds, reported that their husbands stole and sold their things. Some women reported their husbands using online banking to withdraw money from their accounts. Here Noorjahan, a British Pakistani housewife, described her struggle over finances with her husband. Her husband had her bank details and withdrew money if he needed to or as a threat to achieve his desired outcome. She said: "I'd rather spend on necessary things like bills. There is always one-off like car problems, birthdays, so I have to manage all this whereas he spends bill money on going out and stuff. He won't be bothered about overdraft." First-generation British Pakistani professional Hayam's story is similar. She had been saving some money for a trip to Pakistan. When she checked her account she realized that her husband had spent her savings on the lottery. She felt frustrated: "I do not like his habit of buying lottery tickets, even if it costs a pound, when money is short then I get all the more irritated." Habeeba, a Pakistani teacher in a small school recounted how her husband convinced her to buy a rickshaw so that he could earn some money. She took a big loan but he refused to drive the rickshaw to repay the loan:

A friend of mine gave me loan of 50,000 rupees to buy a rickshaw for him. To pay her I took money from someone else...Now I'm worried about this loan and don't know who to ask for. My salary is 7000 rupees which I give for the rickshaw...and then I do tuition from early morning to late night to pay for everything else.

##### **5. Exploiting women's customary marriage gifts from their natal families.**

Exploitation of women's customary marriage gifts in the form of *jahez/dahej*, *meher*, *wari* and *streedhan*, as defined above, featured frequently in women's narratives, although more by women living in Pakistan and India than in Britain. Some women reported men threatening to throw them out of the house if they did not bring more dowries in form of cash

or a household good. Here a Gujarati part-time domestic help, Radha recalled one such incident: “So, I was filling water and he hit me and told me ‘go and tell your father to buy me an air-conditioned car and until he does stay at your mother’s place’. He beat me a lot.” Most women in this study had some amount of gold (received in the form of (*streedhan, meher, dahej or wari*) given to them by their parents or in-laws at the time of their wedding. Women considered this gold to be exclusively theirs. However, many women reported husbands (or mothers-in-law) taking control of their gold for their use. Some sold the gold and spent the money as they wished, whilst others spent it for a particular purpose, for example expenses towards securing employment. Iffat, a Pakistani housewife who was made to sell all her gold to pay for her husband's documents for a police constable job, notes her resentment: “I sold all my gold for making his documents for his job. He said he would return them once he gets the job. But he did not, instead he spent on another woman; did not even leave my engagement ring.” Shabana, a Pakistani housewife from a low-income background, described how her husband forced her to give all her gold to him and bought a pistol with it:

He said, ' I am driving your father’s car. I need money to spend on it.' I don’t know where he spent all that money. There were our engagement rings and lots of other gold my mother had given. He said give them to me, I will buy a revolver. He started beating me, said go back to your mother’s house.

#### **6. Jeopardising women's future finances.**

Women's narratives revealed their intentional or inadvertent exclusion from financial planning for the future, for example by husbands making long-term investments in their own names. This also included women working informally in family businesses with no formal recognition, salary or pensions, which was more common in this study in Gujarati than Pakistani families. In the British context, one of the common forms of economic abuse

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contributing to women's long-term financial dependence was for husbands, usually first-generation Pakistanis, to make transnational investments for themselves and their parents and siblings. This was less common among British Gujarati women's accounts. Several women usually from British Pakistani backgrounds reported their husbands channelling all their money, including those for essential household expenses, towards building properties 'back home'. Aameena, a first-generation British Pakistani in skilled employment described her financial situation. Their house is in the name of her husband and his female friend [it was revealed through other sources that he was married to her Islamically], and his investment in Pakistan is in the name of her husband and his brother. She explained their long-term financial plan in which she did not appear to be included:

This house belongs to [husband's female friend] and my husband. He has taken a loan for a petrol pump for his brother, so those instalments have to be paid too. So the petrol pump is being built since past 5 -6 years. The plan we have made for the future, when the petrol pump starts off then, we will not have to send money to Pakistan.

Madhu, a Gujarati woman who has been working on her family shop for twelve years, had never been paid or formally employed by the family business. She explained: "I started working in the shop in 2001. There is no system that I get paid for the time I spend in the shop. If I need something, I ask for it. I have no [bank] account where I can save money." Her financial needs were taken care of, but she had to ask her husband or father-in-law each time she wanted to buy something, and had no say in big purchases. Though not apparently concerned about not being paid, her account revealed her long-term vulnerability and discontent over major financial decisions such as buying a house.

## **Strategies used by women**

### **A. Material strategies.**

Women employed a range of strategies involving the management of money and assets to enable them to resist complete financial dependency. Women reported hiding money and jewellery, lying about their income and expenses and borrowing money secretly from friends and family. As noted above, a couple of the women reported going to work secretly. Some women opened their own bank accounts for financial independence and some separated their finances from their husbands. Those in joint families often adopted indirect means to achieve their gains. Mehak, a first-generation British Pakistani housewife, did not have access to a bank account and child benefit whilst living with her in-laws. She managed to convince her husband to move out of the house on the pretext of needing more space for children, which enabled her to gain better control of finances. She recalled, "I didn't use to have much control before and that used to frustrate me that I can't do anything special for my kids... But as soon as we moved out, he gave me the rights [bank account and child benefits]." Veena, a British Gujarati professional whose husband started to demand her jewellery, described how she started to carry her jewellery with her everywhere:

Then he started to demand my jewellery. I said 'it's my *streedhan*', but then I realised he could stoop to any level, so the whole jewellery I kept in my office bag. He thought I kept it somewhere in the house but I used to carry daily to my office.

Some other women reported using covert tactics, such as accessing husband's financial information through others. Radha, a Gujarati domestic help, was frustrated because her husband expected her to share half of the household expenses but refused to disclose his income. She befriended her husband's salon assistant to obtain financial information. She said, "My husband does not bring his salary but the worker tells me, 'today it is 500 rupees'."

## **B. Confrontational strategies.**

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Women's accounts revealed a range of emotional, verbal and sometimes visceral strategies used to confront or negotiate the economic abuse they were subjected to. Some women reported presenting their requests in the name of children, as their husbands were usually responsive in meeting the children's needs. Soni, a Gujarati professional reported, "I said, 'you might feel that I am only talking about my money but it's not for myself...I'm doing for [child] we need savings for emergency. From the business [husband's] you cannot withdraw money'." Some Pakistani Muslim women both in Britain and Pakistan drew on their religion in negotiating with their husbands. Here Muskan, a professional from a British Pakistani background described how she defended her right to spend her money: "[I told him] it was not his money, because as Muslims, we believe that husband has the responsibility to provide for the family. So if I earn something that is my money anyway." Similarly, Habeeba, a Pakistani schoolteacher, explained how her financial hardship led her to start teaching again: "My husband had objected working in the school. I told him you don't give me anything. I will go to work in the school. One cannot tolerate hunger." Shahida, a British first-generation Pakistani professional, decided to separate her finances including bank loans to deal with the economic abuse. She recalled:

I said, 'You want to have debt on your conscious, you do', so it was £30000 the debt was, so we split it, 20 he had and 10 I had and that's because of house extension in the past year for which I had paid.

A minority of women reported confronting their husbands with violence, but this was not a sustained strategy because of negative consequences. Similarly, visceral strategies such as refusing sex or food often met with physical violence and therefore were not often used.

### **C. Mediatlional strategies.**

Mediational strategies included seeking both informal and legal mediation. The majority of women sought mediation from their natal families, in those cases where they could or were allowed to contact them. They had either sought help from them, or their parents had intervened themselves. Some women, particularly those who were from socially and economically weak families when compared to their husband's, were reluctant to involve their parents and sometimes preferred to involve their in-laws. Zainab, a Pakistani housewife recounted a recent incident where there was an argument over finances and her husband asked her to go back to her mother's house. Going to her mother's house was not a realistic option for her, as her father had passed away. She therefore threatened to involve her in-laws: "After all it was just about an expense. I will tell my in-laws. Then see how he sends me to my mother's place. He knows I have a point, my in-laws will not allow this." Zainab's in-law's threat of mediation was effective. Likewise Iffat, a Pakistani housewife, described how, her husband and mother-in-law had taken away all her gold and borrowed money against it. Her mother had been helpful in getting her jewellery back on two occasions, although Iffat finally lost hope when her husband took it as security for a loan the third time. She remembered: "Then my mother shouted, 'Why are you doing this with my daughter's gold? Give it back.' So my mother-in-law gave the gold back." In a minority of cases, women considered legal interventions. Veena a first-generation British Gujarati professional threatened her husband with a legal action:

I said, I will not give that back, that is my *streedhan*, legally that is mine. I don't want to sound offensive but even your father doesn't have the guts to take it back. If I go to the court and claim for it then?

For first-generation migrant women, their parents were unable to mediate because of distance and at times, their advice could also be irrelevant in the British context. Ruchi, a British

Gujarati women, said, "My mother cannot do anything from there. Whatever the situation is, I handle it...her advice is good according to her, but not for my situation."

#### **D. Developmental strategies.**

Some women's narratives revealed a range of development strategies aimed at achieving financial independence. These included pursuing employment or seeking new opportunities, joining educational or skills building courses, developing financial skills such as learning to handle own bank account and building social networks for help with loans. A couple of women also mentioned volunteering with the hope of getting a paid position or working for a very small amount to stay in the labour market. Ameena, a first-generation British Pakistani in skilled employment started working to have financial independence with regard to her and her children's needs:

I don't mean to say that he shouldn't be supporting his family back home but there should be a limit. So that's the reason I have started working, at least there is this satisfaction that I can take care of my children and myself a bit ..so I don't even bother about him sending money now.

Some women managed to win their arguments with regard to employment after initial resistance. Tasneem, who was working secretly, partnering with her brother's wife so that her husband did not find out, explained: "I was working as a maid sweeping and washing clothes in a nearby house. To keep it hidden from our husbands my brother-in-law's wife and I went to that house on alternate days." In the end, after initial beatings and being forced to give her money to her husband, Tasneem continued to work and was able to meet her household needs. However, finding employment, especially where women had never worked or were migrants, was not an easy option. Noorjahan, a first-generation British Pakistani, had been

volunteering for past two years in the hope of getting some paid work without much luck.

## Discussion

This paper demonstrates the importance of situating economic abuse in intersecting ethnic, socioeconomic and national contexts as well as in gender relations (Phoenix & Pattynama, 2006). The main contribution of the study arises from its focus on groups of women who have received little attention in research on economic abuse; South Asian women in the UK, India and Pakistan. Findings from this research can thus potentially offer analytic means to engage with the complexity of economic abuse by highlighting abuses that are embedded in specific social and cultural practices and demonstrating how they intersect with class, nationality, education and employment status. Further, women were recruited using community networks. This allowed the study to capture a range of everyday economic abuse occurring in the absence of reported physical abuse.

The paper confirmed the presence of the four forms of abuse that have been identified in previous research (Macdonald, 2012). However, while a few studies have captured some of the severity and diversity of domestic violence and contain examples of economic abuse; they have not specifically focussed on it (for example see Anitha et al., 2008; Rabbani et al., 2008; Visaria, 1999). Those studies that have focused on economic abuse have generally not included South Asian women. By doing so and studying three national contexts, this study has identified two previously unreported forms of economic abuse: exploiting women's customary marriage gifts, including *jahez/dahej*, *meher*, *wari* and *streedhan*, and jeopardising women's future/long-term finances as, for example, when husbands made transnational investments in their own interests. In previous studies, some of these abuses have featured as part of transnational family financial and marriage practices (for examples see Basu, 2005; Bhopal, 2009; Caulfield & Johnson, 2003; Makino, 2015). They have not, however, been examined from the perspective of economic abuse or as interconnected phenomena. The

findings of this study add to the research literature by showing the diverse, complex and multifaceted forms of agency (Kabeer, 1999) that the women displayed in the face of patriarchy, class, race and legal disadvantages. This defiance and resistance have often been overlooked in domestic violence research, although recent work has started to attend to it (for example, Hamby, 2014). The women in this study had both overt and covert responses to economic abuse that were related to their socioeconomic and ethnic positioning. These included: material, confrontational, mediational; and developmental strategies. This typology of strategies illustrates that the women were agentic in resisting economic abuse and did not accept it as natural or cultural or something they could do nothing about.

Feminist scholars have long shown that domestic violence is centrally linked to gendered power relations (Ali, 2013). However, it is also clear that, while gender relations are characterised by power imbalances, they differ for different groups and across national boundaries. In particular, they are rooted in inequalities in nationality, transnationalism, women's individual and collective positioning in socioeconomic hierarchies and patriarchal norms such as cultural constructions of money and masculinity (Chowbey, 2016; 2017; Kabeer 2009). Gender relations are simultaneously reshaped and resisted in myriad ways by women, and gender is only one of the intersecting social categories that impact on their experiences (Phoenix & Pattynama, 2006). As the findings reported above illustrate, cultural, national and religious contexts set the parameters within which women are encouraged to define their role and worth in relation to men and elder generations. Women's education and employment opportunities, social welfare support and childcare provision all influence their economic positioning (Dale & Ahmed, 2011; Kishor & Gupta, 2009; Sadaquat & Sheikh, 2011) and so the strategies they use to respond to and/or resist economic abuse. Further, a crucial element in women's response to economic abuse is their access to statutory and

voluntary services. This access depends on their legal status, ethnicity, linguistic skills and knowledge (Anitha et al., 2008; Chowbey, 2016; Thiara & Gill 2010).

### **Limitations**

Although the analyses of women's accounts contribute considerably to our understanding of economic abuse, men's perspectives have not been recorded in this study. They are, of course, important, including to understandings of how economic abuse can be prevented and the husbands' accounts might have complemented or challenged women's perspectives. It was not possible, however, to include men in the time available, and the design of the study depended on women feeling that their family members could not access, or ask about, their stories.

### **Research implications**

This paper illustrates the need for research on a range of ethnic groups from diverse backgrounds and in different countries by demonstrating two forms of abuse unique to South Asian families that are not captured in existing literature. By presenting a typology of women's strategies to deal with economic abuse the findings can be used to frame future research questions and contribute to the growing body of work that demonstrates South Asian women's agency in strategizing and negotiating their everyday life (Chowbey, 2017; Kabeer, 1999; Malik, 2010). These findings can also serve to illuminate issues that need to be addressed in further theorising of economic abuse for women, such as diverse household compositions.

### **Clinical and policy applications**

Despite legal recognition, economic abuse has not received sufficient policy attention (Fawole, 2008). However, women's ability to escape violent and abusive relationships

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depends on their financial autonomy and this is compromised for South Asian women in a number of ways not identified for white majority women in Britain. The similarities in South Asian women's experiences of economic abuse and their strategies for dealing with it across three countries suggests the need for a common approach and 'two-way policy learning' (Walker et al., 2013; p 230) for effective policy interventions at a global level. Professionals need to appreciate both common and unique forms of economic abuse in the context of specific marriage practices and of transnationalism, in order to be able to recognize and address these, rather than making assumptions about cultural practices (Thiara & Gill, 2010).

### **Conclusions**

Theorisation of economic abuse and responses to the abuse that encompasses a range of women requires a complex, intersectional contextualisation of place, ethnicity and religion as well as of the gender and socioeconomic status that are more frequently the focus of research in this area. This study has broken new ground by showing that listening to the narratives of socioeconomically diverse groups of women from national, cultural, religious and ethnic groups that have so far not been focused on in studies of economic abuse, produces new understandings by highlighting issues that are not of relevance to white women from majority ethnic groups. It, therefore, makes an important contribution to a more complex, fuller understanding of the phenomena that constitute economic abuse. Further, women's responses to economic abuse indicate that, with support, the women would be willing and able successfully to act against economic abuse. Their strategies are, however, limited by the socioeconomic resources available to them.

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