

DECIPHERING ECONOMIC VIOLENCE: A STUDY OF ITS DYNAMICS AND IMPACT ON WOMEN



Conducted by



HUMAN DEVELOPMENT SOCIETY

Delhi

Supported by



NATIONAL COMMISSION FOR WOMEN

Government of India

Research Project supported by

NATIONAL COMMISSION FOR WOMEN

Author: Dr. Anil Kumar Das

June 2019

Human Development Society

15- I, First Floor, Pocket 4,
MIG Complex, Mayur Vihar, Phase 3,
Delhi- 110096
Telephone: 011-22621867
Mobile: +91- 9971222966, 8447202593
Email: hdsociety@yahoo.com, info@hdsindia.org
Website: <http://www.hdsindia.org>

CONTENTS

		Page
	<i>Preface</i>	4
	<i>Acronyms and Abbreviations</i>	5
	<i>Executive Summary</i>	6-9
Chapter	1 Introduction	10-19
	1.1. Economic Violence: Meaning and Nature	10
	1.2. Justification and Relevance	12
	1.3. Objectives	16
	1.4. Hypotheses	16
	1.5. Methodology	16
Chapter	2 Profile of Women	20-24
	2.1. Age	20
	2.2. Status of Education and Vocational Training	21
	2.3. Monthly Family Income	22
	2.4. Social Category	23
	2.5. Marital Status	23
	2.6. Participation in Decision Making	24
Chapter	3 Patterns and Processes of Income and Expenditure	25-39
	3.1. Occupations and Income	25
	3.2. Extent and Nature of Economic Abuse of Working Women	27
	3.3. Extent and Nature of Economic Abuse of Non-working Women	34
Chapter	4 Ownership of Property and Financial Assets	40-45
	4.1. Nature of Ownership of Immovable Property	40
	4.2. Nature of Ownership of Financial Assets	42
	4.3. Status regarding Violence	43
	4.4. Possession of <i>Stridhan</i>	44
Chapter	5 Fulfilment of Developmental Needs	46-48
	5.1. Education	46
	5.2. Health	46
	5.3. Career Choice	47
	5.4. Nature of Gender Divide	47
Chapter	6 Views on Self and Society, and Interventions for Change	49-53
	6.1. Exposure to Economic Violence	49
	6.2. Reactions to Economic Abuse	50
	6.3. Status of Women in Society	50
	6.4. Suggestions to end Economic Abuse	51
	6.5. Laws, Policy and Programmes	52
Chapter	7 Conclusions	54-56
Chapter	8 Recommendations	57-58
<i>Annexure</i>	<i>1 Research Tools</i>	<i>59-65</i>
<i>Annexure</i>	<i>2 Photo Gallery</i>	<i>66</i>

The decision of Human Development Society (HDS) to study economic violence against women was based on contextual relevance of the theme, the gap in existing literature, and the invisible nature of the crime that women often suffer in silence. The invisible nature of the crime, which is hardly ever reported in media or even noted in databases of the government, also makes it an intriguing topic for study. Following in-house deliberation on the contours of research and the selection of Haryana for field work in view of its development indicators that show women's subordinate social and economic status, HDS submitted its proposal to the National Commission for Women (NCW) for financial support. The Commission's sanction for the study came in February 2018. HDS commenced the study in the following month and this report marks the culmination of our efforts.

The all-women field research team of HDS collected data in six districts of Haryana namely Karnal, Kurukshetra, Sonapat, Jind, Rewari and Faridabad. The researchers interviewed women in villages and towns, and conducted focus group discussions and key informant interviews during the course of field work. The report captures the inputs collected from women and other stakeholders, and analyses the extent and nature of economic violence against women keeping in view the objectives of research. We are confident that the findings and recommendations of the study would help NCW in designing suitable interventions for the victims of economic violence in the country.

HDS is immensely thankful to NCW for supporting the study with a grant, without which the research would not have been possible. The researchers- Shalini, Noor Saba, Anju, Usha Rani, Parmender Kaur, Seema, Babita, Murti, Kusum, Anita and Monika, who collected data in the peak of summer traversing the villages and towns of Haryana and contributed to preparation of the report, deserve praise for their painstaking efforts.

Our special appreciation, however, goes to all the women who enthusiastically shared their views during interviews and the key stakeholders who provided rare insights into the context of research.

4 June 2019



Anil Kumar Das

Director

Human Development Society

FGD	: Focus Group Discussion
FLFP	: Female Labour Force Participation
ILO	: International Labour Organisation
KII	: Key Informant Interview
MSI	: Monster Salary Index
MSK	: Mahila Shakti Kendra
NCRB	: National Crime Records Bureau
NFHS-4	: National Family Health Survey-4
NGO	: Non Governmental Organisation
OBC	: Other Backward Classes
PWDV Act	: Protection of Women from Domestic Violence Act, 2005
R	: Rural
RD	: Revenue Division
SPSS	: Statistical Package for Social Sciences
STEP	: Support to Training and Employment Programme for Women
SC	: Scheduled Castes
ST	: Scheduled Tribes
U	: Urban
WEF	: World Economic Forum
WHS	: Women Helpline Scheme

Economic violence, also referred to as economic abuse, is one of the most pervasive forms of violence against women that is generally not visible unless it takes a violent turn or the victim makes it public. It manifests in multiple forms like denial of access to money or other economic resources to women, taking away or misappropriating income of women, pressurizing women to spend money in a particular way, males resorting to physical, sexual and mental abuse of females to force them to act in a particular way for economic matters, unequal wages and so on. The patrilineal and patriarchal nature of Indian society and the dynamics of family life provide ample opportunities for men, often in connivance with other family members, to perpetuate economic violence against female family members. The magnitude of economic violence can be gauged, *inter alia*, from India's low Female Labour Force Participation (FLFP) rate, high incidence of spousal violence, women's deprivation of ownership of land and physical assets, and disparities in salaries of women and men.

Despite enormity of economic violence, the problem has not yet been empirically and comprehensively studied in the context of prevailing social dynamics. The available literature mostly deals with non-economic aspects of domestic violence and various components of gender equality; and those who have examined the issue, have done so from a limited perspective. The study titled "Deciphering Economic Violence: A Study of its Dynamics and Impact on Women" is an attempt to fill the gap in existing literature, build a narrative on economic violence that is holistic and incisive, and generate inputs for policies and programmes on gender equality.

OBJECTIVES

The principal objective of the study is to understand the extent and nature of economic violence against women keeping in view the dynamics of women's relationship with their families, their interface in places of work, and the prevailing nature of their society. The objectives also cover, *inter alia*, study of causes and consequences of economic violence, and analysis of effectiveness of concerned laws, policy and programmes. In the end, the purpose is to recommend measures that would protect women against economic violence.

METHODOLOGY

As a problem-oriented exploratory study, the focus of methodology remained on collection of inputs from women- the primary stakeholders and others with knowledge on economic violence. In view of the coverage of multiple stakeholders, multiple methods were applied for data collection. This also helped in triangulation of data. Besides individual interviews that covered women of various age groups, field work also involved key informant interviews (KII) and focus group discussions (FGD) that generated both qualitative and quantitative data. The sample size of primary stakeholders was divided between rural and urban areas in proportion to their sizes according to Census of India 2011.

The field work for the study was conducted in Haryana, which is known for its patriarchal social order that accords subordinate status to women. The districts covered are Karnal,

Kurukshetra, Sonipat, Jind, Rewari and Faridabad corresponding to the State's six revenue divisions. The sample size for individual interviews was 390 women in the age group of 15 years and above.

SALIENT FINDINGS

Profile of Women

Young women in the age group of 18 to 45 years formed the majority of respondents. While women living in rural areas have less access to education than urban women, their access to training on vocational or technical skills is not very high. Most of them belong to middle or lower middle class households with ₹30000 or less monthly income. The study covered a socially representative sample as it has women of all social categories of the State. It also has mostly married women. Although women's participation in decision making is high, it is more symbolic than substantive, as views of men almost always prevail at the end.

Extent and Nature of Economic Abuse of Working Women

Working women form only 27% of the sample, which is indicative of low rate of FLFP. Although women are not averse to joining the workforce, they are often not allowed to do so by their families, as girls are considered '*paraya dhan*' or 'property of others' and a working woman in family is considered as a sign of low social status. Women are paid less, perform unpaid work, and some even face opposition from families due to their economic independence. Although working women are mostly a happier lot, their income is at times a source of unhappiness when their needs remain unfulfilled or money is wasted by alcoholic husbands. Economic abuse often manifests in the form of physical and mental abuse (38%). The perpetrators are mostly husbands. Denial of equal remuneration, overwork and unpaid work are the important forms of economic abuse at workplace.

Extent and Nature of Economic Abuse of Non-Working Women

Some of the reasons for women's lack of desire for work are exploitative in nature like restrictions imposed by families, pressure of familial responsibilities and lack of education or skills. Economic abuse of these women is visible in case of those who are denied monetary support by their families. Economic abuse is also evident in case of women who receive money for personal expenditure but do not have the freedom to spend that money. Although women are aware of the unjustified restriction on their spending, they feel helpless. Non-working women are more vulnerable to physical and mental abuse due to financial problems than working women. Spousal violence is widespread against these women.

Ownership of Property and Financial Assets

Ownership of immovable property like land is highly skewed in favour of men. Women who own property are less likely to face physical or mental violence than those who do not. Not so high level of possession of bank accounts, inadequate operational access and non-functional bank accounts show that financial inclusion of women is low in Haryana. Low level of access to insurance, credit card and other financial services indicate low level of

financial inclusion. Depriving women of their *stridhan* (26%) is another violation of women's legal right to have *stridhan* in their possession.

Fulfillment of Developmental Needs

Discontinuation of education of girls, denial of access to healthcare, and denial of freedom to pursue a career of one's choice are guided by the desire of families to save money and to retain social status, even if such a decision negates economic goal and developmental needs of women. This also results in perpetuation of gender divide in the society.

Views on Self and Society, and Interventions for Change

Women often accept economic violence as a *fait accompli*, and prefer to suffer silently rather than getting their grievances redressed. For those who raise their voices, mediation, counseling and such other measures are the preferred choices to address the issues. Women mostly enjoy no or limited economic independence and are subjected to physical, sexual and mental abuse due to economic reasons. Existing laws, policy and programmes have not been able to address economic violence effectively.

RECOMMENDATIONS

The study recommends the following measures to negate economic violence against women.

Recommendations for Central Government

- ✓ **Campaigns for Change:** Public awareness campaigns against economic violence should be organized by the Central Government in collaboration with concerned State government, people's representatives of all levels, civil society organisations (CSO) and other stakeholders.
- ✓ **Need to factor in Unpaid Labour of Women:** Ministry of Women and Child Development, Government of India may set up an internal mechanism to define unpaid labour of women, which in turn will deepen our understanding of the challenges of economic violence.
- ✓ **Need to enact a new law on Economic Violence:** A new law prescribing comprehensive remedial measures for victims of economic abuse needs to be enacted by the Government of India.
- ✓ **Data on Economic Violence:** There is a need to gather and tabulate data on economic violence at the district and state levels annually, which should ultimately create a national database, and should form part of *Crime in India*- the annual publication of National Crime Records Bureau (NCRB).

Recommendations for Central and State Governments

- ✓ **Effective Implementation of existing Laws and Programmes:** The existing laws like the PWDV Act, and programmes like Mahila Shakti Kendra (MSK) should be

implemented effectively by the Central and State governments, so that their purposes are achieved.

- ✓ **Education, Skill Training and Employment:** These would result in women's economic empowerment, which in turn would neutralize economic violence.
- ✓ **Access to Developmental Opportunities:** Activities should be initiated at the levels of families and communities that would ensure fundamental changes in thought process and actions. Governmental agencies at various levels should play the lead role in collaboration with civil society organisations, citizens, educational institutions and other stakeholders.

“We were semi-literate which restricted our chances to get jobs. But we realized our papad-making expertise could be used to earn small amounts of money to help our husbands reduce their financial responsibility.”

– **Jaswantiben Jamnadas Popat**, one of the founders of widely popular Lijjat Papad

1.1. ECONOMIC VIOLENCE: MEANING AND NATURE

An all women venture that was started by Jaswantiben Jamnadas Popat and six other semi-literate women in 1959 with a borrowed sum of ₹80, Lijjat Papad today is not only a popular brand in India and abroad but also a symbol of women’s economic empowerment as it helps about 45000 women across the country gain self-employment. The lessons drawn from Lijjat Papad remind one of the enormous potential that women of the country have if they are provided with enabling opportunities, and are not obstructed in their movement towards equality and self-fulfillment. Economic violence, which is also referred to as economic abuse, is one such obstruction that is committed and perpetuated against women who often suffer in silence considering the crime as either inconsequential or fate-ordained. While economic violence is generally considered as a form of domestic violence, which is rightly so as the perpetrators are often the family members and intimate partners of women, it is however not always confined to the domain of family due to involvement of others like employers and colleagues at work place and people in close proximity of women.

Economic abuse, as defined by Adams et al., “involves behaviours that control a woman’s ability to acquire, use, and maintain economic resources, thus threatening her economic security and potential for self-sufficiency”.¹ It manifests in multiple forms like male family members denying access to money or other economic resources to females, putting women in debt trap, taking away or misappropriating income of female family members, pressurizing women to spend money in a particular way, males resorting to physical, sexual, verbal and emotional abuse of females to force them to act or decide in a particular way in regard to economic matters, unequal wages and other forms of economic discrimination at workplace and so on. In India, economic abuse is covered under the Protection of Women from Domestic Violence Act, 2005 (PWDV Act). While this implies inclusion of economic abuse of women that happens only within the domestic sphere and exclusion of economic abuse happening in places of work and places other than homes, the ambit of the above law is comprehensive in nature. It includes, *inter alia*, women’s ‘deprivation of all or any economic or financial resources’ to which they are entitled under law or custom or due to necessity like property, *stridhan*, payment of rental, maintenance, shares, securities, bonds etc., and prohibition or restriction on access to resources and facilities which the women are entitled to use ‘by virtue of domestic relationship including access to the shared household.’²

¹ Adams, Adrienne E., Cris Sullivan, Deborah M. Bybee, and Megan R. Greeson (2008). Development of the Scale of Economic Abuse. *Violence against women*, Vol. 14, No. 5, pp. 563-588

² Section 3 (iv), PWDV Act, 2005

The dynamics of family life and the patrilineal and patriarchal nature of Indian society provide ample opportunities for men, often in connivance with other family members, to perpetuate economic violence against female family members. While women in families are often treated unequally in regard to matters like education, food, healthcare, entertainment, decision-making and self fulfilment; the society considers them subordinate to men as the belief in male superiority continues to be a strong one despite the Constitution of India and laws of the land granting equal rights to men and women. The socially ascribed differences between men and women, also referred to as gender differences, are deeply ingrained in our psyche and are at the root of subjugation of women in the hands of men. In other words, economic violence, like other forms of domestic violence, is a manifestation of male chauvinism in our society that results in people erroneously justifying the crime which is not only against the prescriptions of the Constitution and laws but also against the principles of morality and humanism.

Although not adequate for a definitive understanding, the magnitude of the challenges of economic violence can be gauged from the available data on women's development indicators and domestic violence in general. According to the National Family Health Survey (NFHS-4) 2015-16, 28.8% married women in the age group of 15-49 years reported spousal violence and 3.3% have experienced violence even during pregnancy.³ While the share of Indian women in the above age group who own house and/or land was 38.4%, those who possess a bank or savings account which they themselves use constitute 53%. The NFHS-4 data also indicate that 84% married women in the age group of 15-49 years usually participate in household decisions. Significantly, India's Female Labour Force Participation (FLFP) rate, which has a bearing on economic abuse, at 27.2% in 2017 continues to be very low in comparison to most of the neighbouring and western countries.⁴ The International Labour Organisation (ILO) had ranked the country's FLFP rate at 121st position out of 131 countries in 2013.⁵ While low FLFP rate can be partly attributed to women's low level of education and skills, inadequate availability of suitable jobs, and tendency to withdraw from work as men in the family start earning more; for many women, pressure of the family due to social stigma results in their withdrawal from work especially after marriage, as the role of caregiver takes precedence over the need to earn and become financially independent.

Economic abuse of women at workplace is another reality in the country. According to the latest Monster Salary Index (MSI)⁶ that considered data of three years, from January 2015 to December 2017, 'men earned a median gross hourly salary of ₹231, compared to women, who earned only ₹184.8.'⁷ The above study further found that women earn 20% less than men, which is indicative of the role of gender in determining salaries. Women also suffer at

³ National Family Health Survey- 4: 2015-16, *India Fact Sheet*. Available at <http://rchiips.org/nfhs/pdf/NFHS4/India.pdf>. Retrieved on 30 August 2017

⁴ According to the estimate of ILO, FLFP rate for women above 15 years of age was 61.5% in China, 55.7% in the USA, 82.7% in Nepal, 33% in Bangladesh and 35.1% in Sri Lanka in 2017. Available at http://www.ilo.org/ilostat/faces/oracle/webcenter/portalapp/pagehierarchy/Page3.jsp?MBI_ID=27. Retrieved on 31 July 2018

⁵ <https://www.thehindu.com/news/national/karnataka/labour-participation-rate-of-women-in-india-visibly-low-says-world-bank-study/article18075087.ece>. Retrieved on 31 July 2018

⁶ MSI is prepared by Monster India in collaboration with Paycheck.in (managed by WageIndicator Foundation) and IIM-Ahmedabad as a research partners.

⁷ <https://economictimes.indiatimes.com/magazines/panache/gender-pay-gap-scenario-daunting-in-india-women-get-paid-20-less-than-men/articleshow/63204351.cms>

workplace due to irregular payment, overwork and vulnerability to critical situations without commensurate compensation. This is especially so in case of women working in construction sector, domestic labour and several other agricultural and non-agricultural activities that fall under informal sector, which employs 80.9% of the labour force of India, according to the latest ILO data.⁸ The ILO study also shows that 81.6% out of total female labour force of the country are engaged in informal sector. These figures clearly indicate the high degree of vulnerability of women workforce in the country to different forms of economic abuse. As rightly noted in a UN Women note, women working in the informal sector are often denied, *inter alia*, the benefits of social security like pension, health insurance and paid sick leave.⁹ Notwithstanding the enactment of laws in India like the Unorganised Workers' Social Security Act, 2008, Inter-State Migrant Workmen (Regulation of Employment and Conditions of Service) Act, 1979, Contract Labour (Regulation & Abolition) Act, 1970, Beedi Workers welfare Fund Act, 1976, Building and other Construction Workers (Regulation of Employment and conditions of service) Act, 1996, Payment of Gratuity Act, 1972 and others; workers in the informal sector in which women are mostly employed continue to face uncertainties on multiple fronts including access to economic benefits and social security.¹⁰

1.2. JUSTIFICATION AND RELEVANCE

Economic violence against women is one such challenge to gender equality in Indian society that is widely prevalent but largely invisible. Many women, despite being the victims of economic abuse, do not report the oppressive behaviour or decisions of their husbands and other family members for fear of retribution and social stigma. This has resulted in not only inadequate availability of specific data on economic violence but also inadequate understanding of gravity of the problem. As noted in the earlier section, the NFHS-4 and FLFP data are not adequate for a definitive understanding of the extent of economic violence in the country. According to the National Crime Records Bureau (NCRB), only 437 cases of domestic violence, of which economic violence is just a variant, were reported in the country in 2016 under the PWDV Act.¹¹ Most of the States and Union Territories reported no case under the above Act, thereby giving rise to a mistaken impression that everything is hunky-dory in the domestic sphere of Indian women. Absence of adequate empirical data does not help one understand the underlying structural causes, and economic and non-economic (mental, emotional and social) consequences of economic abuse of women.

Despite the enormity of the damage that economic violence causes to women and to our social fabric, the issue has not yet been studied adequately and empirically in the context of the prevailing social dynamics. While most of the available literature deal with non-economic aspects of domestic violence and various components of gender equality and

⁸ *Women and Men in the Informal: A Statistical Picture (third edition)* (2018), International Labour Office- Geneva. http://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/documents/publication/wcms_626831.pdf. Retrieved on 1 August 2018

⁹ <http://www.unwomen.org/en/news/in-focus/csw61/women-in-informal-economy>. Retrieved on 1 August 2018

¹⁰ <http://www.legalservicesindia.com/article/2576/A-critical-study-on-social-security-and-working-of-the-unorganised-workers-social-security-act-2008.html>. Retrieved on 2 August 2018. Verick, Sher Singh. (February 2018). *The Puzzles and Contradiction of the Indian Labour Market: What Will the Future of Work Look Like*. Discussion Paper Series, IZA DP No. 11376, p.3, 18, 20-21. Available at <http://ftp.iza.org/dp11376.pdf>. Retrieved on 2 August 2018

¹¹ *Crime in India 2016*, National Crime Records Bureau, p.143

women's empowerment, only few scholars have dealt with economic abuse but from a limited perspective. Some of the useful publications in regard to the above are worth noting.

Bhattacharya, Rinki. (2014). *Behind Closed Doors: Domestic Violence in India*. New Delhi: Sage India: The book contains life stories of seventeen women from different culture, class, education and religious backgrounds in India who were victims of domestic violence. While highlighting the nature of domestic violence, it takes the readers through the traumatic experiences of women as victims of the crime. Singh, A. K., Singh, S. P. and Pandey, S. P. (eds.). (2009). *Domestic Violence against Women in India*. Gurgaon: Madhav Books: The book discusses various aspects of domestic violence in India and critically examines the PWDV Act. It also provides, inter alia, a global perspective on the issue. Nayak, Sarojini and Nair, Jeevan. (2005). *Women's Empowerment in India*. Jaipur: Pointers Publishers: The book traces "the journey of the status of Indian women in society from the Vedic period to the 21st century", and deals with marriage in India, man-woman relationships, egalitarianism, the new millennium, and empowerment at work. It also looks into key indicators of empowerment like legal status, political status, woman's education, right to work, institutional changes, constitutional amendments and government's welfare programmes for women. Rao, M. K. (ed.). (2005). *Empowerment of Women in India*. New Delhi: Discovery Publishing House: With 20 contributions by eminent scholars, the book helps one understand many key aspects of women's empowerment like gender dimension in economic reform, gender discrimination and poverty, women's participation in rural non-farm employment, conditions of Scheduled Caste women in social sector, and strategies for empowerment. Krishan, Gopal (eds.). (2015). *Empowering Women- The Indian Perspective*. New Delhi: Authors Pride Publisher Pvt. Ltd.: The book discusses empowerment of women in a multidisciplinary perspective keeping in view the contemporary events of violations of rights of women. Kapadia, Karin. (1995). *Siva and Her Sisters: Gender, Caste and Class in Rural South India*. Boulder: West View Press: This is another useful reading for understanding gender issues in a rural context. Rege, Sharmila. (1999). *Writing Caste/Writing Gender: Narrating Dalit Women's Testimonies*. New Delhi: Zubaan Books: The book offers a powerful counter-narrative to the mainstream assumptions about development of feminism in India in the twentieth century. Menon, Nivedita. (2012). *Seeing Like a Feminist*. UK: Penguin Books: Dealing with the issue of feminism, the author explains complex concepts with the kind of accessibility that is very rare in most academic works. Asthana, N.C. and Nirmal, Anjali. (2016). *Women's Security in India*. Jaipur: Aavishkar Publishers: This scholarly work presents a comprehensive analytical picture of multiple components, which include, *inter alia*, sociological analysis of rape and molestation, historical reasons of the Indian male's twisted notions of manliness, and societal factors responsible for sexually aggressive behaviour.

Panda, Pradeep and Agarwal, B. (2005). Marital violence, human development and women's property status in India. *World Development*, 33(5), 823-850: This study shows that women owning immovable property like land or house are less likely to face marital violence than those who do not own property. Gupta, J. (2006). Property ownership of women as protection for domestic violence: the West Bengal experience. In International Centre for Research on Women (Ed.), *Property ownership and inheritance rights of women for social inclusion- the South Asia experience* (pp.37-56): Conducted in West Bengal, the findings of the study are similar to the study of Panda and Agarwal as it found that ownership of property by women reduces incidence of domestic violence against them. Bhattacharya, M. Bedi. A. S.

& Chhachhi, A. (2011). Marital violence and women's employment and property status: Evidence from north Indian villages. *World Development*, 20(10), 1-14: The study was conducted in Uttar Pradesh. Although it concluded that access to income opportunities and control over productive assets reduces vulnerability of women to violence, it also introduces tension in the household as economic strength of women is against social status quo. In other words, increase in women's economic resources results in increase in violence against them.

Although the available publications are insightful and invaluable for understanding the conditions of women, the nature of domestic violence and gender issues from multiple perspectives; they either lack adequate qualitative and deeper incisive analysis of socio-economic context or deal less with the issue of economic violence due to their focus on various other variants of domestic violence like physical abuse, sexual abuse, emotional abuse etc., understanding the institution of marriage, man-woman relationship, poverty and related issues. In view of the gap in existing literature, there is a need to generate empirical data and build a narrative on the issue of economic violence that is holistic and incisive, and has the potential for providing inputs for bridging gender inequality in our society.

While lack of adequate data and gap in existing literature on economic violence against women provide a strong justification for the present research, its justification and relevance can also be located in the position of India in regard to gender gap and the context of Haryana- the state covered for field work under the research. According to the World Economic Forum's (WEF) Global Gender Gap Index 2017, which measures the 'magnitude of gender-based disparities' and progress of countries towards gender parity across four thematic categories (sub-indexes) namely 'economic participation and opportunity', 'educational attainment', 'health and survival', and 'political empowerment', India occupied 108th position in a list of 144 countries included in the index.¹² It is important to note that three determinants are used for preparing economic participation and opportunity sub-index viz. participation gap (i.e. difference between women and men in labour force participation rates), remuneration gap (i.e. ratio of estimated female-to-male earned income and wage equality for similar work), and advancement gap (i.e. ratio of women to men among legislators, senior officials and managers, and ratio of women to men among technical and professional workers).¹³ The position of India in economic participation and opportunity sub-index was 139 out of 144 countries in 2017.¹⁴ This is indicative of the huge economic gap, which has strong bearing on economic abuse of women that persists in the country.

The State of Haryana, although considered economically developed, has development indicators that show women's subordinate social and economic status. According to the NFHS-4, 32% married women of the State in the age group of 15-49 years have experienced spousal violence and 4.9% have experienced violence during pregnancy.¹⁵ This is, however, in contrast to only 10 cases of domestic violence, which were reported in Haryana in 2016

¹² *The Global Gender Gap Report 2017*, World Economic Forum. Available at http://www3.weforum.org/docs/WEF_GGGR_2017.pdf. Retrieved on 25 April 2018

¹³ Ibid

¹⁴ Ibid

¹⁵ National Family Health Survey-4: 2015-16. Available at http://rchiips.org/NFHS/pdf/NFHS4/HR_FactSheet.pdf. Retrieved on 29 August 2017

under the PWDV Act.¹⁶ While 35.8% women in the age group of 15-49 years own a house and/or land, only 45.6% possess bank accounts.¹⁷ The FLFP rate of the State, according to a compilation of the World Bank, was only 19% in 2012.¹⁸ In other words, very few women now work in the State. According to the NFHS-4, only 22% of the total women of the State in the age group of 15-49 years were found employed (77% in case of men), and 16% were not paid for their services.¹⁹ While 43% women of the State have the power to spend the money they have, urban women have better control over money than their rural counterparts. The NFHS- 4 found 35% women (66% in case of men) in possession of house either alone or jointly and 27% women (44% in case of men) own land either alone or jointly.²⁰

The society in the State is highly patriarchal and patrilineal, wherein the position of women is often considered subservient to men. Although some studies indicate change in mindset of males towards females²¹ and improvement in development indicators for women, as can be observed in available data, like sex ratio,²² maternal mortality rate²³ etc.; cases of honour killing, internalization of violence by women and man²⁴ and inadequate reporting of violence against women²⁵ present a contrarian position in regard to the status of gender equality in Haryana.

The gap in literature, absence of empirical data on economic abuse, macro scenario in India and the extent of gender inequality and economic position of women in Haryana noted above make the present research contextually relevant and justified. It will immensely contribute to the body of literature on economic violence against women and help in designing suitable policies and programmes for bridging gender gap and ensuring economic empowerment of women. Although field work for the study has been conducted in Haryana due to the State's contextual relevance, the findings and recommendations of the study will have pan-India relevance as the conditions of women suffering due to economic violence and the causes of the crime are more or less same across the country.

¹⁶ *Crime in India 2016*, op.cit.

¹⁷ NFHS-4: 2015-16, op.cit.

¹⁸ <http://documents.worldbank.org/curated/en/413031504006019846/pdf/119151-BRI-P157572-Haryana-Gender.pdf>. Retrieved on 3 August 2018

¹⁹ NFHS-4, op. cit. p.26

²⁰ Ibid, p.27

²¹ A study by Prem Chowdhry reveals that wife beating is no more considered normal in Haryana. According to the educated men, only men in rural areas and the uneducated beat their wives. See Chowdhry, P. *Reduction of violence against women: property ownership and economic independence in Rural Haryana*. UN Women. pp.13-14. Available at <http://clientdisplay.com/unwomen/assets/Violence-Property-Rights2.pdf>. Retrieved on 19 July 2018

²² Sex ratio in the State has increased to 950 (2017) from 879 (2011 census). Available at <http://www.newindianexpress.com/nation/2017/apr/08/sex-ratio-in-haryana-touches-950-mark-for-the-first-time-1591393.html>. Retrieved on 3 August 2018

²³ Maternal mortality rate in Haryana has come down from 127 in 2011-13 to 101 in 2014-16. Available at <http://niti.gov.in/content/maternal-mortality-ratio-mmr-100000-live-births#>. Retrieved on 2 August 2018

²⁴ According to NFHS-4 (2015-16), 38% women and 37% men of Haryana consider beating of wife by a husband justified. National Family Health Survey-4: 2015-16, p. 28.

²⁵ Over three-fourth (77%) victims of physical and sexual violence of Haryana have not sought help from anyone. Ibid. p.40

1.3. OBJECTIVES

The objectives of the study are to:

- Understand the dynamics of relationship that the women have with their family members with specific focus on economic violence
- Look into the nature of women's reactions to the prevailing situations in their families
- Establish relationship between conditions of women in the family and the kind of society they live in
- Analyse the causes that result in commission and perpetuation of economic violence against women
- Study the nature of linkage that economic violence has with physical and sexual violence
- Explore the economic and non-economic consequences of economic violence
- Analyse the efficacy of the Protection of Women from Domestic Violence Act, 2005 and policies and programmes on women's empowerment in addressing economic violence, and protecting and promoting rights of women
- Analyse the nature of economic violence against women in workplaces in both formal and informal economy and in other social settings
- Recommend measures that would protect women against economic violence, create enabling conditions for self-fulfilment, and ensure protection and promotion of their rights

1.4. HYPOTHESES

The study examined the following hypotheses:

- Women often face unequal relationship in family that results in their subordination.
- Women often accept the prevailing situations in their families, workplaces and other social settings as a fait accompli.
- Economic violence is committed and perpetuated due to inability of perpetrators to appreciate the worth of women as a capable contributor to wellbeing of family and society.
- Economic violence also leads to physical and sexual violence, and vice versa.
- Inadequate reporting of economic violence is a challenge to efficacy of the PWDVA, 2005.

1.5. METHODOLOGY

This is a problem-oriented exploratory study with focus on collection of inputs from women, who are the primary stakeholders, and others having ability to throw light on economic violence against women either due to their social position or due to understanding of the

problem. The need to collect inputs from multiple stakeholders and the kind of inputs they were expected to share necessitated adoption of multiple methods for data collection. This also helped in triangulation of data, which was necessary for maintaining quality of inputs. It is important to note that the focus of field work was to gather both quantitative and qualitative data. Besides individual interviews that covered the primary stakeholders of research, field work also involved key informant interviews and focus group discussions, which helped collection of both qualitative and quantitative data. It was also considered logical to divide the sample size of primary stakeholders between rural and urban areas in proportion to their respective sizes according to Census of India 2011. The purpose of this division was to make the analysis holistic and to know the extent of rural-urban divide in regard to some important aspects of economic violence.

The researchers responsible for collecting inputs from different stakeholders were provided training on do's and don'ts of field work, research tools and the methods for their administration. This was another measure for quality control of inputs. The focus of methodology was also on consulting extant literature, including quantitative data, on women's empowerment in general and economic violence in particular. The sections below elaborate the methods followed for collection and analysis of data separately.

1.5.1. Methods for Data Collection

The following methods were followed for collection of data.

- Review of literature
- Interviews of women
- Focus group discussions (FGD) with women
- Key informant interviews (KII) covering civil society representatives and others

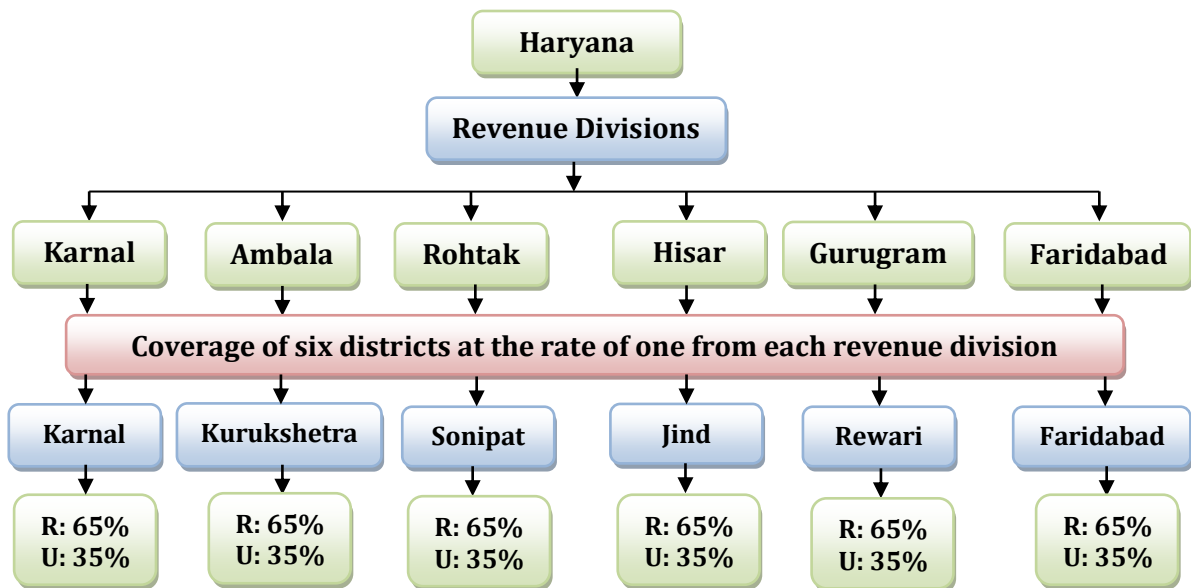
Review of Literature

The research team reviewed available literature on gender equality and women's empowerment all through the period of study. Some of the reviewed publications have been noted above in section on 'justification and relevance' and some others have been cited in different sections of the report to substantiate analyses. The available literature included news reports, reports of studies conducted by various agencies like the UN Women, European Union, Institute of Labour Economics (Germany), statistical reports like report of India's National Family Health Survey, Crime in India- a publication of the National Crime Records Bureau, report of ILO and others, books, and articles published in journals, newspapers and online sources. The reviewed literature provided insights into the dynamics of gender equality and women's empowerment in general and economic abuse in particular, albeit to a limited extent, which in turn contributed to the process of developing research tools for data collection, building perspective on the problem, and strengthening analyses in the report.

Interviews of Women

Sample Design: For the reasons stated in section on ‘justification and relevance’ of the study, the field work was conducted in the State of Haryana. The total female population of the State in the age group of 15 years and above, which was 8548700 according to the Census of India 2011, formed the universe of study. Out of this, the shares of rural and urban women, which were 5523043 and 3025657 respectively, formed the basis for dividing the sample size between urban and rural women.

Haryana has 22 districts, which are administratively divided into six revenue divisions (RD). In order to make the sample geographically representative, one district from each RD was considered for field work. Accordingly, the study covered Karnal, Kurukshetra, Sonipat, Jind, Rewari and Faridabad. Both rural (R) and urban (U) women were interviewed in proportion to their population share as noted above for 15 years or above age group i.e. 65% and 35% respectively. The sample design is depicted in the chart below.



Sampling Method: The respondents were selected randomly for conducting interviews.

Sample Size: The sample size for the study was fixed at 390 women, considering the universe of study noted above and the need to achieve 95% confidence level and 5% margin of error.²⁶ In each of the six districts, 65 women were interviewed- 42 (65%) in rural and 23 (35%) in urban areas- by equally dividing the sample size among six districts. Thus, the total shares of rural and urban respondents covered in the study were 252 and 138 respectively.

Research Tool: A structured interview schedule with both close and open-ended questions was used for interviewing the targeted women. It ensured collection of both quantitative data and focused and analytical replies. Keeping in view the objectives of research, questions in the interview schedule were arranged under various categories with focus on position of women in family, their financial status, fulfilment of developmental needs and other relevant aspects. The schedule was pilot-tested and suitably modified prior to its final administration.

²⁶ Although a sample size of 385 women would have achieved the desired confidence level and margin of error, the size was increased by 5 in order to make it divisible by 6 due to coverage of six districts.

FGD with Women

For the purpose of capturing group perspective and for facilitating triangulation of data, it was considered appropriate to conduct FGD in each of the six districts. These were informal discussions in which each participant was allowed to share her views freely. Two FGDs were conducted in each district and each FGD had about 5 to 8 participants. An open-ended format was used by the research team for conducting these discussions.

KII covering Civil Society Representatives and Others

KII covered representatives of civil society organisations, professionals like doctors and teachers, concerned citizens and people having knowledge of conditions of women like *anganwadi* workers. Two KII were conducted in each district with the help of a semi-structured interview schedule. These interviews enabled collection of qualitative replies with focus on extent and nature of economic abuse keeping in view the prevailing socio-economic dynamics.

1.5.2. Methods for Data Analysis

Quality of data and the depth of analysis were the key purposes that guided the methods for data analysis, as elaborated below. It is also important to note that Haryana has been considered as a single unit for analysis of data as the purpose is to understand the extent and nature of economic violence against women of the State as a whole. Also, the study's pan-India contextual relevance can only be highlighted by focusing on the problem in Haryana as a single unit of analysis. In other words, except for the purpose of arriving at the sample size, as noted in earlier section, districts hold no analytical value for the study.

Data Cleaning

Each completed interview schedule went through the process of data cleaning during which inaccuracies, inconsistencies and omissions were identified by the research team and rectified either in conversation with the interviewers or respondents or both. The process of data cleaning made the interview schedules fit for coding, data entry and analysis.

Analysis of Quantitative Data

Quantitative data was analysed with the help of Statistical Package for Social Sciences (SPSS) and MS Excel software. The process involved typing of data in MS Excel and transfer of data to SPSS for calculation of frequencies and percentages. Cross tabulation was also done for some variables keeping in view the objectives of study. The process ended with finalization of tables, charts and graphs.

Analysis of qualitative data

Interpretation and analysis of qualitative data were made in light of the objectives and hypotheses of study. Wherever possible, qualitative replies were also converted into codes and their frequencies and percentages were arrived at with the help of SPSS.

PROFILE OF WOMEN

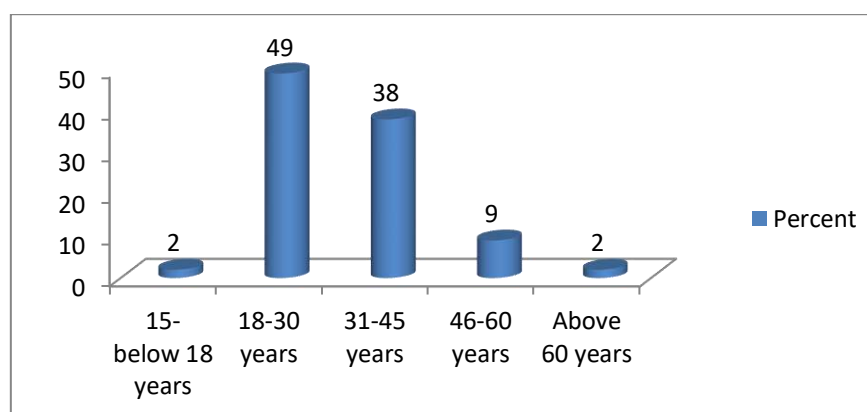
Understanding the profile of women, who are the primary stakeholder of this study, is the key to understanding the extent and nature of economic violence. While subordinate socio-economic status of women in Haryana has already been noted in the earlier chapter by highlighting low rate of FLFP, prevalence of spousal violence, ownership of land by women and other indicators of gender inequality; this chapter deals with the profile of women of the State keeping in view the inputs gathered during individual interviews and FGD with women. Key aspects of profile like age, educational status, marital status, social status, income of family and some other related aspects of women have been dealt with in this chapter.

2.1. AGE

Nearly half of the 390 respondents, who constitute the sample of study, are young women in the age group of 18 to 30 years. With 38% women in the age group of 31 to 45 years, the combined share of these two age groups becomes 87%, which is indicative of the predominance of women of younger age groups in the sample. While 9% women are in the age group of 46 to 60 years, the shares of elderly women who are above 60 years and adolescent girls in the age group of 15 to below 18 years are only 2% each.

Table 2.1: Age of women

Age	Number	Percent
15- below 18 years	9	2
18-30 years	191	49
31-45 years	147	38
46-60 years	36	9
Above 60 years	7	2
Total	390	100

Chart 2.1: Age of women

2.2. STATUS OF EDUCATION AND VOCATIONAL TRAINING

Among all the education categories listed in the table below, women with secondary level education have the highest share (33%). While higher secondary (16%) and primary (13%) levels occupy second and third positions respectively, the sample has 6% graduates and 5% post graduates or higher qualified women. The share of illiterate women is 27% of sample.

Table 2.2: Level of women's education

Education	Number	Percent
Illiterate	105	27
Primary (Class I-V)	52	13
Secondary (Class VI-X)	128	33
Higher secondary (Class XI-XII)	64	16
Graduation	24	6
Post Graduation and above	17	5
Total	390	100

Analysis of relationship between status of education and locations of residence of women reveals that two-third of the total illiterates belong to rural areas. Although the shares of graduates and women with school level education, who belong to rural areas, are higher than their urban counterparts; nearly two-third of the total women (65%) who possess post graduation or higher level education live in urban Haryana. The higher shares of illiterates in rural areas and post graduate or higher qualified women in urban areas indicate that women in rural Haryana have less access to education than women living in urban areas.

Table 2.3: Relationship between status of education and location of residence

Location	Status of Education											
	Illiterate		Primary (Class I-V)		Secondary (Class VI-X)		Higher Secondary (Class XI-XII)		Graduation		Post Graduation and above	
	No.	%age	No.	%age	No.	%age	No.	%age	No.	%age	No.	%age
Urban	35	33	23	44	35	27	24	37	10	42	11	65
Rural	70	67	29	56	93	73	40	63	14	58	6	35
Total	105	100	52	100	128	100	64	100	24	100	17	100

The above finding regarding inadequate access to higher education could be corroborated with the inputs gathered during FGD. While some women cited expensive higher education as the reason for the situation, others think that access to higher education will allow girls to mingle with boys, which is not acceptable in the society. According to Surender Dhaka, a Jind-based Representative of Red Cross India, people in general think that women should not attend higher education, as it would give them opportunity to fall in love and marry boys of their choice. So they should be married off early.

As regards possession of vocational and technical skills, which have a bearing on economic status of women, the study found that only 41% women out of total sample possess such skills. Tailoring is the most favourite vocational skill which 86% women have acquired. The shares of women with knowledge of beauty culture and computer application are almost equal with 14% and 13% respectively. Only 2% women possess some other skills like fashion designing, nursing and dancing, as noted in the concerned table below.

Chart 2.2: Possession of vocational or technical skills

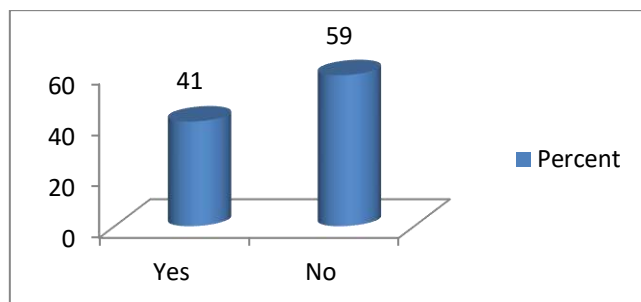


Table 2.4: Vocational skills possessed by women

Skill	Number	Percent
Tailoring	136	86
Beauty culture	22	14
Computer application	20	13
Others (fashion designing, nursing, dancing)	3	2

2.3. MONTHLY FAMILY INCOME

While women with ₹10001-20000 monthly family income have the highest share (36%) among all the income categories noted in the table below, the second and third positions in this regard go to ₹10000 or less (35%) and ₹20001-30000 (19%) respectively. In other words, monthly family incomes of 90% women are ₹30000 or less. Out of the remaining, family income of 7% women is ₹30001 to 50000, 2% families have ₹50001-100000 as monthly income, and families of only 1% women have over ₹100000 monthly income. Status of monthly family income shows that most of the women belong to middle or lower middle income households.

Table 2.5: Monthly family income of women

Income	Number	Percent
₹10000 or less	136	35
₹10001-20000	140	36
₹20001-30000	76	19
₹30001-50000	28	7
₹50001-100000	8	2
More than ₹100000	2	1
Total	390	100

2.4. SOCIAL CATEGORY

Women belonging to other backward classes have the highest share in the sample (36%). The share of general category women is a close second (35%), as the table below shows. While the sample had no Scheduled Tribe women as Haryana is one of the few Indian States that do not have tribal population, Schedule Caste women with 29% share occupy third position among the social categories.

Table 2.6: Social category

Social category	Number	Percent
Scheduled Castes	114	29
Scheduled Tribes	0	0
Other Backward Classes	140	36
General	136	35
Total	390	100

2.5. MARITAL STATUS

Married women with 82% share constitute the majority of sample. While unmarried women occupy a distant second position (10%), the shares of widows and separated/divorced women are 6% and 2% respectively.

Table 2.7: Marital status

Status	Number	Percent
Unmarried	38	10
Married	320	82
Separated/divorced	7	2
Widow	25	6
Total	390	100

The study further found that families of 5% women have married girls in the age group of 15 to under 18 years of age, which is against the provisions of the Prohibition of Child Marriage Act, 2006. It is important to note that child marriage is a reality in Haryana. According to the NFHS-4, 19% women in Haryana were married off before attaining the legal age of marriage i.e. 18 years.²⁷

Table 2.8: Status of married girls in the age group of 15 to under 18 years

Status	Number	Percent
Yes	19	5
No	371	95
Total	390	100

²⁷ NFHS-4, op.cit., p.15

2.6. PARTICIPATION IN DECISION MAKING

Participation of women in decision making process of family is an important dimension of gender equality and their economic empowerment, as it is indicative of the status that women enjoy in families and their ability at decision making. The study found that 74% women participate in the decision making process of their families. Among the issues for which women participate in decision making, 'purchase and sale of household items' remains at the top with participation of 95% women, followed by education (81%), 'purchase and sale of property' (63%), matters involving financial transactions (52%), marriage (47%) and other non-economic matters (43%) in descending order of value.

Chart 2.3: Women's participation in decision making process of family

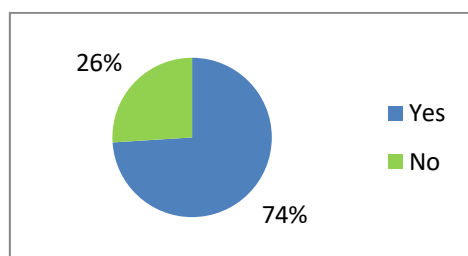


Table 2.9: Issues that are discussed with women

Issues	Number	Percent
Education	233	81
Purchase & sale of property	181	63
Purchase & sale of household items	273	95
Matters that involve financial transactions	150	52
Marriage	136	47
Non-economic matters	123	43

Although the extent of participation in decision making shows signs of involvement of women in important family matters, this is not the case of girls who, for example, either do not have any say in matters of marriage like selection groom, age of marriage etc. or have only marginal say in these matters in most families. As the table below shows, girls do not have any say in marriage matters in families of 56% women. While 29% families allow girls to have only marginal say, only 15% families allow 'substantial say'. This is indicative of the predominance of patriarchy in Haryana that often restricts choices of women in matters like marriage, as reflected in multiple cases of honour killings that are often reported in media. It also came to light during FGD that women's participation in decision making process is more symbolic rather than substantive, as views of men almost always prevail at the end. There are also women who consider decision-making as prerogative male family members.

Table 2.10: Participation of girls in discussion on marriage-related matters

Status	Number	Percent
Substantial say	57	15
Marginal say	113	29
No say	220	56
Total	390	100

PATTERNS AND PROCESSES OF INCOME AND EXPENDITURE

Income and expenditure are two integral components of the nucleus of a household as their patterns and processes determine several key aspects of life like fulfilment of needs and choices of family members, social status of family, capacity to achieve happiness and ability to lead a goal-oriented life. In common parlance of our society, a person who earns or earns more or a family with better income is accorded higher status in the family as well as society. Although this is generally true for both women and men, women have to face an additional challenge in the form of gender stereotypes that are symptomatic of a highly patriarchal and patrilineal society like that of Haryana. It is, therefore, important to analyse the patterns and processes of family income and expenditure, and the position of women and role of family members in these dynamics. Are the earning and non-earning women in a position to fight gender stereotypes which manifest in multiple forms like inability to spend money according to needs, unequal wage etc.? This and other related aspects have been discussed in the sections below in order to determine the role of women in the processes of income and expenditure, and the nature economic abuse that they face.

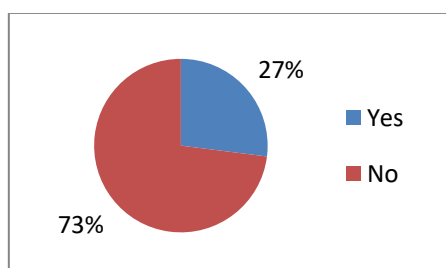
3.1. OCCUPATIONS AND INCOME

Reinforcing the low FLFP rate in the country as noted in the earlier chapter, the study found that only 27% women are earning members of their families. In other words, more than two-third of the sample do not have any income. This is, however, not to suggest that women are not interested in jobs or professional engagements. During FGD, many women expressed their desire to join work and earn money. But they are often not allowed to do so by family members as girls are considered as '*paraya dhan*' or 'property of others' and are not supposed to work outside, and a working woman lowers the status of family- a reflection of not only patriarchy but also a twisted notion of understanding the position of women in family and society.

Table 3.1: Status of women as earning members of families

Status	Number	Percent
Yes	106	27
No	284	73
Total	390	100

Chart 3.1: Status of women as earning member of families

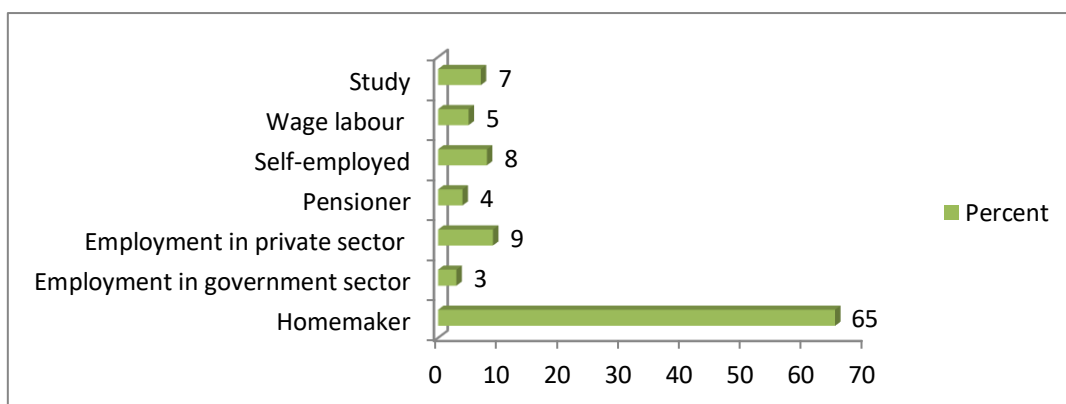


Women are engaged in diverse occupations as noted in the table below. While 65% respondents out of total sample are only housewives, private sector employees (9%) and self employed women (8%) occupy the second and third positions respectively. The occupations of remaining women are study (7%), daily and monthly wage labourers (5%), pensioners like elderly, widows and retirees (4%) and employment in government organisations (3%).

Table 3.2: Occupations of women

Occupation	Frequency	Percent
Homemaker	256	65
Employment in government sector	12	3
Employment in private sector	36	9
Pensioner (old age, widow, post-retirement etc.)	16	4
Self-employed (business, tuition, boutique, shop etc.)	30	8
Wage labour (daily/monthly)	18	5
Study	26	7

Chart 3.2: Occupations of women



Monthly incomes of most (78%) of the working women are ₹10000 or less. Out of the remaining, 21% earn ₹10001-20000 per month and monthly income of only 1 working woman is ₹30001-50000. In other words, nearly all (99%) working women earn ₹20000 or less per month, signifying their low economic status.

Table 3.3: Monthly income of women

Income	Frequency	Percent
₹10000 or less	83	78
₹10001-20000	22	21
₹20001-30000	0	0
₹30001-50000	1	1
Total	106	100

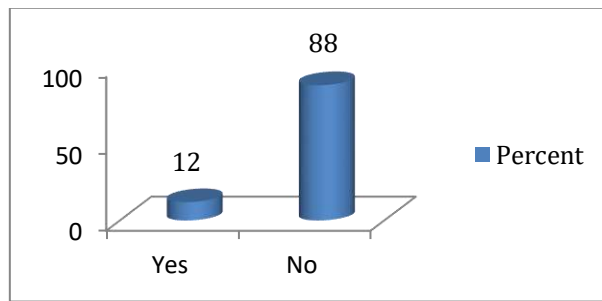
While capturing income and occupations of women, the study also looked into the extent of prevalence of unpaid work that women perform at home and outside. This refers to work that contributes to income of family like selling milk, vegetables etc., yet women are not paid

for performing it.²⁸ Unpaid work assumes importance as it is a form of economic abuse of women. Out of the total sample, 12% women reported their involvement in unpaid work. This share would, however, be substantially high if domestic activities, often unrecognized, performed by women are counted in monetary terms. As Jind-based social worker Raj Bala noted during a key informant interview, “women are hardly appreciated or recognized in the family for their role in care and wellbeing”.

Table 3.4: Women engaged in unpaid work

Status	Number	Percent
Yes	47	12
No	343	88
Total	390	100

Chart 3.3: Women engaged in unpaid work



3.2. EXTENT AND NATURE OF ECONOMIC ABUSE OF WORKING WOMEN

Decision-making and State of Happiness

Considering the position of women in society and low FLFP rate, it is important to understand the motivation and process that were responsible for women joining the workforce. As the table below shows, 79% of the total working women can be termed as self-motivated, as they decided on their own to join their present professions. While family members like parents and husbands are responsible for decision making in case of 17% women, only 4% decided their present professions under the influence of friends and others in their known social circle. The responses of women clearly indicate the predominance of their own desire to earn money, and the secondary role played by family members and friends in raising their level of motivation in this regard.

Table 3.5: Motivation for joining present profession

Source of motivation	Number	Percent
Self	84	79
Family members	18	17
Friends and people in known circle	4	4
Total	106	100

²⁸ Since domestic activities like cooking, cleaning, care of children and elderly, fetching water, etc. are still not counted for their contribution to family income, these have not been considered while soliciting responses of women on status regarding unpaid work.

Women’s self-motivation for economic independence came from their desire to fulfill personal and familial needs, as can be observed from the reasons cited by them for joining present professions. Out of the total working women, 78% (the highest) women joined workforce to meet their familial responsibilities. The second and third important reasons in this regard are fulfilment of personal needs (26%) and career building (12%). Significantly, 10% working women decided to join their present professions in order to avoid domestic violence, indicating the link between women’s economic independence and their relationship with family member. While only 3% women wanted saving for future, 29% cited more than one reason.

Table 3.6: Reasons for joining present profession

Reason	Number	Percent
Fulfill personal needs	27	26
Meeting family responsibilities	83	78
To avoid domestic violence	11	10
Building career	13	12
Saving for future	3	3

Although family members did not play significant role in motivating women for joining present professions, they did not also oppose them in most cases as 81% replied in negative. Only 19% working women faced opposition from family members, which is, however, indicative of the prevailing thought process that opposes women’s economic independence.

Table 3.7: Opposition of family members to present profession

Status	Number	Percent
Yes	20	19
No	86	81
Total	106	100

The study also delves into the status of women’s happiness with present jobs. While shares of happy and very happy women are 32% and 23% respectively, those unhappy and very unhappy with their present jobs are 22% and 1% of the total working women. Also, there are 22% working women in the category of neither happy nor unhappy that shows their ambivalent feeling towards present jobs. With more women expressing varying degree of happiness, the professions in which they are currently engaged with can be said to be fulfilling their needs and aspirations as reflected in the reasons for joining the professions noted above.

Table 3.8: State of women’s happiness with present job

Status	Number	Percent
Very happy	25	23
Happy	34	32
Neither happy nor unhappy	23	22
Unhappy	23	22
Very unhappy	1	1
Total	106	100

Patterns of Expenditure

Patterns expenditure here refers to the way money earned by women is spent and their reactions to the situation. While 45% working women give their entire income to husbands or other family members for incurring domestic expenditure, 29% of them give only certain portion of their income to family members and retain the remaining amount. There are also 14% women who do not share with anyone but keep their entire earnings as saving for family. This apart, there are 11% women who save their entire income for self use and 3% spend money for others like relatives and charitable activities. It is evident from the above patterns that spending money for family members is a priority for most of the women. This is also in tune with the principal reason for their joining jobs viz. fulfilling family responsibilities, as noted in the concerned section earlier.

Table 3.9: The ways women spend their incomes

Option	Frequency	Percent
Give entire amount to husband/ family members for domestic expenditure	48	45
Give only certain portion of income to family and retain the rest	31	29
Spend money for others (charity, give to relatives etc.)	3	3
Keep the entire amount as saving for self	12	11
Keep the entire amount as saving for family	15	14

The decision regarding the way money should be spent is taken by majority of women (36%) themselves. While husbands are the decision-makers in case of 31% women, the role of decision-maker is played jointly by self, husband and other family members in case 26% women. Only in case of 7% women, other family members play the role of decision makers.

Table 3.10: Who decides the way money will be spent

Decision maker	Number	Percent
Self	38	36
Husband	33	31
Jointly by self, husband and other family members	28	26
Other family members	7	7
Total	106	100

The study also found that not all women are happy with the way their earnings are spent. Out of the total working women, 16% expressed their unhappiness in this regard. Their unhappiness, as the concerned table below shows, stems from the presence of alcoholic family members in majority of cases (41%), as money is wasted for buying liquor. Two other reasons namely spending for relatives and family members and non-fulfilment of needs were cited by 29.5% women each.

Table 3.11: Status of happiness with the way income is spent

Status	Number	Percent
Yes	89	84
No	17	16
Total	106	100

Table 3.12: Reasons for women's unhappiness about the way their incomes are spent

Reasons	Number	Percent
Wastage of money due to alcoholic family members	7	41
Money is spent for relatives and family members	5	29.5
Non-fulfilment of needs despite earning	5	29.5
Total	17	100

Despite being unhappy at the way their earnings are spent, 76% women did not share their unhappiness with anyone in the family. This shows their inability to raise voice against financial mismanagement by family members. In case of women who shared their unhappiness (only 24%), the concerned family members did not take any step to address the problem. This is indicative of women's helplessness as well as their subordinate status in the family.

Table 3.13: Status regarding unhappiness being shared with family members

Status	Number	Percent
Yes	4	24
No	13	76
Total	17	100

Status regarding Violence

Besides the role of husbands and family members in expenditure-related decision-making and unhappiness of women over the way their money is spent, financial problems in family also manifest in the form of violence, which is another facet of economic abuse of women. Out of the total working women, 38% have either faced or are facing violence in their families due to financial problems. This shows that financial independence of women does not always guarantee happiness and escape from violence. As regards the nature of violence, majority of victims are subjected to both physical and mental violence (60%). While nature of violence in case of 33% victims is mental, 7% working women face only physical violence at the hands of their family members. The abusers in majority of cases of violence are husbands (55%), which shows the extent of spousal violence in Haryana. Parents-in-law with 43% occupy second position in this regard. While 5% women suffer at the hands of their sons and daughters-in-law, 13% women, who have been categorized as 'others', put the blame on their fathers, brothers and other family members.

Table 3.14: Incidence of violence in family due to financial problems

Status	Number	Percent
Yes	40	38
No	66	62
Total	106	100

Chart 3.4: Incidence of violence in family due to financial problems

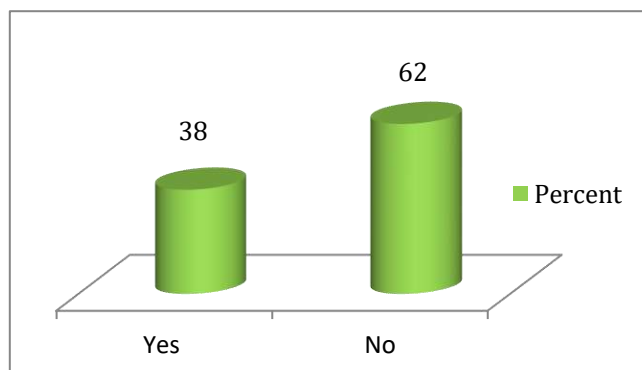


Table 3.15: Nature of Violence faced by working women

Nature	Number	Percent
Only physical violence	3	7
Only mental violence	13	33
Both physical and mental violence	24	60
Total	40	100

Chart 3.5: Nature of Violence faced by working women

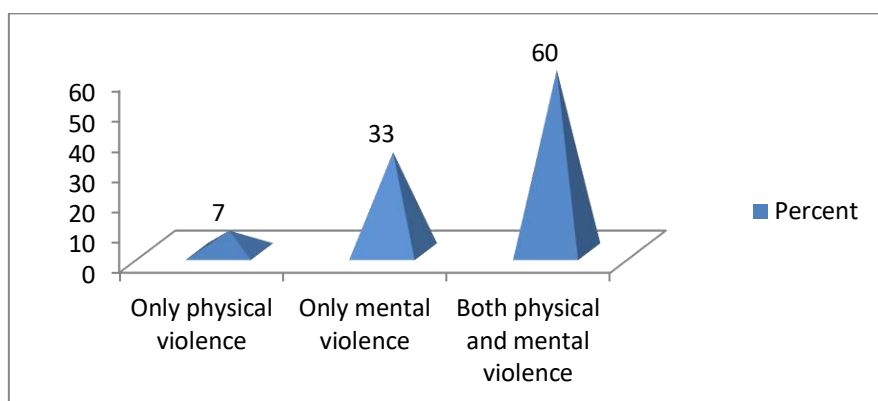


Table 3.16: Identity of abusers

Abuser	Frequency	Percent
Spouse	22	55
Parents-in-law	17	43
Son and daughter-in-law	2	5
Other (father, brother etc.)	5	13
No response	4	10

The study of relationship between age and incidence of violence shows that women in the age group of 18 to 45 years mostly face violence due to financial problems. As regards rural and urban divide, violence is more visible in rural areas (73%) than urban areas (27%).

Table 3.17: Relationship between age and incidence of violence

Age	Incidence of violence			
	Yes		No	
	No.	%age	No.	%age
15- below 18 years	1	2	1	1
18-30 years	16	40	34	34
31-45 years	17	43	24	24
46-60 years	3	7.5	5	5
Above 60 years	3	7.5	2	2
Total	40	100	66	66

Table 3.18: Relationship between area and incidence of violence

Area	Incidence of violence			
	Yes		No	
	No.	%age	No.	%age
Urban	11	27	31	47
Rural	29	73	35	53
Total	40	100	66	100

Economic abuse at work

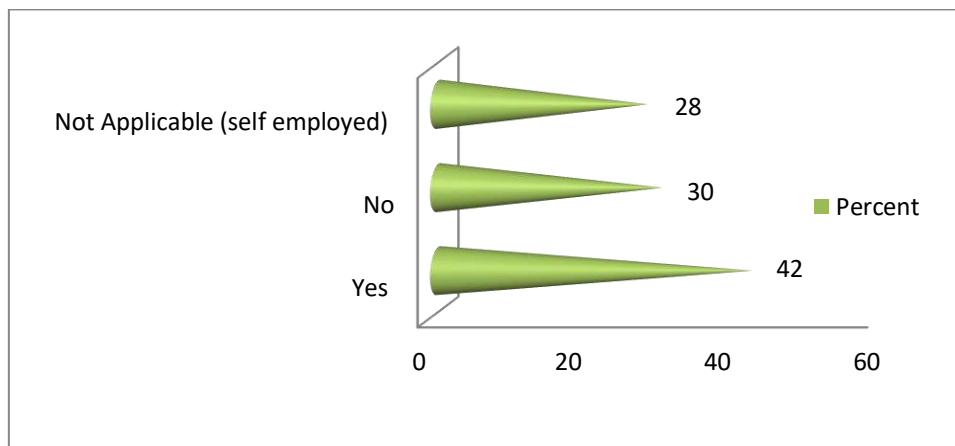
Economic abuse of women is not confined to domestic sphere alone, as noted in the analysis of the context of present research. The working women have an additional interface in their life that is linked to their occupations and professions. The study found that 30% working women do not receive equal remuneration as that of men, which is against the provision of the Equal Remuneration Act, 1976.²⁹ Self-employed women have been excluded from the purview of analysis.

Table 3.19: Status regarding receipt of equal salary or wage

Status	Frequency	Percent
Yes	44	42
No	32	30
Not Applicable (self employed)	30	28
Total	106	100

²⁹ Section 4 of the Equal Remuneration Act, 1976 prescribes for payment of equal remuneration to men and women workers for same work or work of a similar nature.

Chart 3.6: Status regarding receipt of equal salary or wage

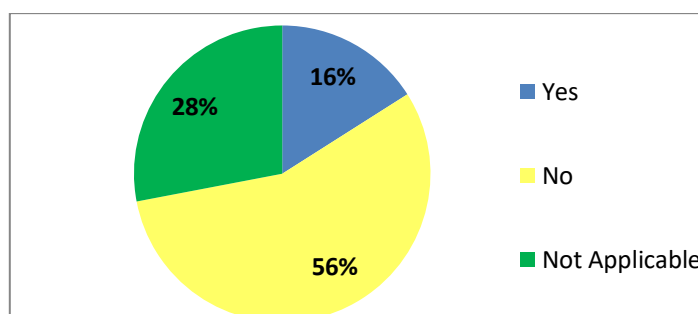


It further came to the light that 16% working women perform unpaid work at workplaces. This is another form of economic abuse, as women are not fully paid for rendering their services.

Table 3.20: Status of unpaid work at workplace

Status	Frequency	Percent
Yes	17	16
No	59	56
Not Applicable (self employed)	30	28
Total	106	100

Chart 3.7: Status of unpaid work at workplace



The third variant of economic abuse at work that came to light is the status of working women as overworked and underpaid. As the table below indicates, 39% working women consider themselves overworked and underpaid, keeping in view their present conditions of work and remuneration. The extent and nature of economic abuse clearly shows vulnerability of working women and their inability to effectively address the problem of economic abuse at the hands of their employers.

Table 3.21: Status of women who are overworked and underpaid

Status	Frequency	Percent
Yes	41	39
No	35	33
Not Applicable (self employed)	30	28
Total	106	100

3.3. EXTENT AND NATURE OF ECONOMIC ABUSE OF NON-WORKING WOMEN**Need of Money**

Unlike working women who have the wherewithal to make choices, assert their rights and proceed on the chosen paths of life due to their financial independence, notwithstanding the challenges they face from within the family and outside; non-working women may find it difficult to do so unless they have access to financial resources. Delving into the extent to which non-working women feel the need of money and the way they fulfill this need, the study found that 62% of the total number of such women feel the need of having or earning money. The reasons cited by these women and those who do not show any urge to have or earn money are different, as noted below.

Table 3.22: Status of women who feel the need of having/earning money

Status	Number	Percent
Yes	177	62
No	107	38
Total	284	100

The most important reason for the non-working women to have or earn money is their desire to fulfill the needs of family like purchase of property, education, family saving etc. (71%). While fulfilment of personal needs occupies second position (37%), the third important reason is the desire of women to avoid domestic violence (10%). Like working women, non-working women too think that money can help them fight domestic violence. Only 4% women need money for their personal saving.

Table 3.23: Reasons for feeling the need to earn money

Reasons	Number	Percent
Fulfilling personal needs	65	37
Fulfilling family needs (saving, purchase of property etc.)	125	71
To avoid domestic violence	18	10
For personal saving	7	4
No Response	13	7

The reasons behind lack of desire for money are a reflection of circumstantial and societal realities that women in our society often face. The non-working women who are bogged

down by familial responsibilities (29%), which is responsible for their lack of the desire to earn money, are at the top of the reasons cited by women in this regard. While 23% women lack right education and employable skills that can help them earn money, women with nearly equal share (22%) do not feel the need of money due to restrictions imposed on them by their family members. The above reasons can be termed as exploitative, as familial restrictions, pressure of family responsibilities and inadequate education or skills deprive women of economic opportunities which would have made them empowered. Two other reasons cited by women are lack of need of money (13%) and advanced age (6%).

Table 3.24: Reasons for not feeling the need to earn or have money

Reasons	Number	Percent
No need of money	14	13
Lack of desire due to family responsibilities	31	29
Restrictions imposed by family	23	22
Lack of education and employable skills	25	23
Advanced age	6	6
No Response	18	17

Availability of Money for Personal Needs

For the purpose of understanding the nature of economic abuse, it is important to look into the extent and nature of availability of money for meeting the personal expenses of women who do not have own sources of income. In view of their non-working status, these women need monetary support, especially of families, to fulfill their needs. The status in this regard, as revealed by non-working women, shows that most of them (88%) receive money from their families for personal expenses. Only 12% women do not receive money from families. Although small in share, women who do not receive money from families (12%) are forced to seek help from their maternal families, relatives and neighbours. Denial of familial monetary support for meeting personal needs is a form of economic abuse.

Table 3.25: Women receiving money from family for personal expenses

Status	Number	Percent
Yes	250	88
No	34	12
Total	284	100

Nearly half (48%) of the total non-working women, out of those who receive money from families for personal expenses, receive money only when there is a need for it. While periodicity is monthly for 25% respondents, it is occasional in case of 20% women. Out of the remaining 7% women, periodicity is daily, weekly and fortnightly in descending order of value, as noted in the table below.

Table 3.26: Periodicity of receipt of money for personal expenditure

Status	Number	Percent
Daily	10	4
Weekly	5	2
Fortnightly	3	1
Monthly	61	25
Occasionally	50	20
According to need	121	48
Total	250	100

Patterns of Spending

Considering the patriarchal nature of society in Haryana and prevalence of gender stereotypes that often discourage women from performing various activities, it is important to know the patterns of spending and the restrictions, if any, in this regard in order to gauge the extent of economic abuse. Out of the total non-working women, 69% have the freedom to spend money that they receive from their families. Remaining 31% do not enjoy such freedom, which is indicative of their economic abuse.

Table 3.27: Women enjoying freedom to spend money

Status	Number	Percent
Yes	173	69
No	77	31
Total	250	100

The study further found that 71% women, out of those who have no freedom to spend money, consider the restrictions on spending unjustified. The remaining 29% consider the restrictions justified.

Table 3.28: Views of women on restrictions on spending

Is it justified	Number	Percent
Yes	22	29
No	55	71
Total	77	100

The reasons for justifying restrictions on spending, as noted in the table below, are strongly linked to financial condition of families. While 41% justified restrictions due to low family income, 32% highlighted the need to save money for future as the reason.

Table 3.29: Reasons provided by women for justifying restrictions on spending

Reasons	Number	Percent
Low family income	9	41
Need to save money for future	7	32
No Response	6	27
Total	22	100

On the other hand, reasons cited against restrictions on spending are related to rights and current status of women. Since women are not earning, there should not be any restrictions on their spending in the opinion of 36% respondents (the highest of all reasons). Thirteen percent women consider receiving money for personal needs as a right, hence restrictions are not justified.

Table 3.30: Reasons provided by women for considering restrictions unjustified

Reasons	Number	Percent
Receiving money for personal needs is a right	7	13
Wrong to justify restrictions on the ground that women are irresponsible	14	25
Wrong to justify restrictions on the ground that women are not earning	20	36
No Response	14	26
Total	55	100

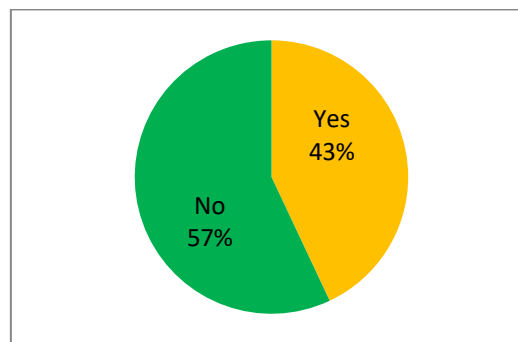
Status regarding Violence

Out of the total non-working women, 43% reported violence against them at the hands of family members due to financial problems. While this shows the extent to which economic violence manifests in the form of physical and mental violence, it also indicates that non-working women are more vulnerable to violence than working women who face less violence (38%) than the former.

Table 3.31.: Status of violence in family due to financial problems

Status	Number	Percent
Yes	123	43
No	161	57
Total	284	100

Chart 3.8: Status of violence in family due to financial problems



The study of relationship between age and incidence of violence shows that women in the age group of 18 to 45 years mostly face violence due to financial problems. As regards rural and urban divide, violence is more visible in rural areas (62%) than urban areas (38%).

Table 3.32: Relationship between age of women and incidence of violence

Age	Incidence of violence			
	Yes		No	
	No.	%age	No.	%age
15- below 18 years	2	2	5	3
18-30 years	59	48	82	51
31-45 years	48	39	58	36
46-60 years	13	10	15	9
Above 60 years	1	1	1	1
Total	123	100	161	100

Table 3.33: Relationship between area and incidence of violence

Area	Incidence of violence			
	Yes		No	
	No.	%age	No.	%age
Urban	47	38	49	30
Rural	76	62	112	70
Total	123	100	161	100

The study further found that majority of victims (54%) face both mental and physical violence at the hands of their family members. Out of the remaining, 43% face only mental violence and 3% face only physical violence. Most of the perpetrators of violence against non-working women are husbands (68%). While parents-in-laws occupy second position in this regard, sons and daughters-in-laws together with 9% share occupy third position, followed by other family members like father and brother. It is evident from the shares of perpetrators the extent of spousal against non-working women, which is higher than working women (55%) as noted in the earlier section.

Table 3.34: Nature of violence

Nature	Number	Percent
Only physical violence	3	2
Only mental violence	53	43
Both physical and mental violence	67	55
Total	123	100

Chart 3.9: Nature of violence

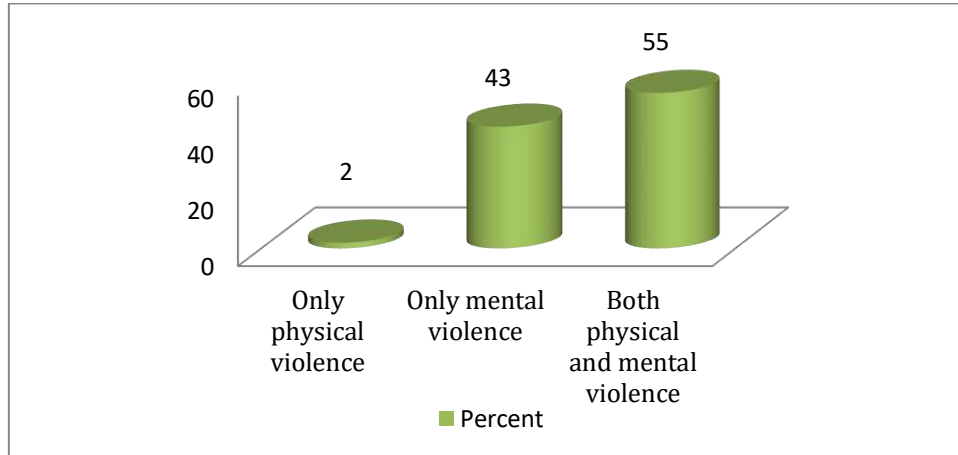


Table 3.35: Identity of abuser

Abuser	Frequency	Percent
Spouse	84	68
Parental in-laws	32	26
Son and daughter in-laws	11	9
Other (father, brother etc.)	8	7
No response	14	11

OWNERSHIP OF PROPERTY AND FINANCIAL ASSETS

Ownership of land and financial assets like bank account, insurance, mutual fund etc. has significant bearing on gender equality in general and status in regard to economic abuse in particular. Past researches³⁰ show the nature of women's ownership of land and immovable assets and the extent to which it influences domestic relationship of women, and particularly marital violence. As noted earlier, while ownership of immovable assets by women reduces the likelihood of marital violence, it also has the potential of creating tension in the family as financial wealth or independence of women goes against the stereotypical thought process and patriarchal social order. It is important to note that land and immovable assets play a significant role in the patrilineal society of Haryana wherein ownership of these assets traditionally belongs to male descendents of ancestors. In other words, ownership rights of daughters, sisters, widows and other female family members are generally not acknowledged or accorded primacy, despite the Hindu Succession Act, 1956 and the Hindu Succession (Amendment) Act, 2005 clearly prescribing for the same. Therefore, the key aspect that needs to be looked into is the present day position of women in regard to their ownership of property and other immovable assets. Ownership of financial assets has been covered here with a view to making the analysis holistic, as immovable assets and financial assets are two variants of the genre called economic assets. The sections below deal with these dynamics with specific focus on deciphering the element of economic abuse.

4.1. NATURE OF OWNERSHIP OF IMMOVABLE PROPERTY

Out of total women interviewed, only 10% possess land or any other immovable property. In other words, ownership is highly skewed in favour of men. Study of the nature of ownership of land and immovable property shows that 87% of those who own these assets are the sole owners, as noted in the concerned table below.

Table 4.1: Women's ownership of immovable property

Status	Number	Percent
Yes	38	10
No	352	90
Total	390	100

Table 4.2: Status of women as sole owner of land and immovable property

Woman as sole owner	Frequency	Percent
Yes	33	87
No	5	13
Total	38	100

³⁰ Past researches have been cited in section on justification and relevance in the chapter titled 'Introduction'.

By establishing relationship between patterns of ownership and marital status of women, the study found that sole ownership of land is overwhelmingly in favour of married women and widows who constitute 61% and 33% of the total sole owners respectively. While only one unmarried woman and one divorced woman are found as sole owners, their share is nil in case of women who are not sole owners. Among those who possess land and immovable assets jointly, married women constitute 80% and widows constitute of 20%

Table 4.3: Relationship between patterns of property ownership and marital status

Marital status	Patterns of ownership			
	Sole owner		Not sole owner	
	No.	%age	No.	%age
Unmarried	1	3	0	0
Married	20	61	4	80
Separated/divorced	1	3	0	0
Widow	11	33	1	20
Total	33	100	5	100

The study further looked into the way women have become owners of immovable property like land, house etc., and found that half of them have inherited property from husbands, parents and other family members. Out of the remaining, 32% have purchased the property with their family or own saving, one woman (3%) has used loan to do so, and 13% have received immovable property in the form of gifts from parental families (5%) and families of in-laws (8%).

Table 4.4: Acquisition of ownership of immovable property

Status	Number	Percent
Inherited from parents	2	5
Inherited from husband or other family members	17	45
Purchased with family or own saving	12	32
Purchased with loan from bank or private source	1	3
Gifted by a member of parental family	2	5
Gifted by a member of current (in-law) family	3	8
Others	3	8

The nature of ownership of immovable assets noted above clearly indicates deprivation of women in this regard, as 90% of the total women do not possess any such assets. In other words, vast majority of women are deprived of assets that carry immense economic significance and even influence domestic relationship. Analysis of data revealed that women who own property are less likely to face physical or mental violence than those who have not. Out of total property-owning women, 42% face violence in family due to financial problems and the remaining 58% do not face any such situation, as shown in the table below. Interactions with women during FGD also revealed that ownership of these assets is hardly an issue with them, as preponderance of men is a reality accepted by nearly all

women. Even if a property is purchased in the name of a woman, the decision to do so is often made due to financial consideration rather than genuine concern for empowerment of the woman, as registration cost of property in the name of women is less than that of men. The men want to save money in the process. The share of women who have used their own saving to purchase immovable property is also very low- only 3 (25%) out of 12 women have purchased property with the help of family or own saving. Therefore, economic abuse of women is evident not only in their discrimination in regard to ownership of property but also their use in the hands of men as a tool to perpetuate patrilineal ownership of property.

Table 4.5: Relationship between property ownership and violence against women

Violence	Property ownership	
	Yes	
	No.	%age
Yes	16	42
No	22	58
Total	38	100

4.2. NATURE OF OWNERSHIP OF FINANCIAL ASSETS

Financial assets refer to non-tangible financial instruments like bank deposit, insurance, stock, bond etc. which derive their value from a contractual arrangement between the issuer and the owner in whose name the instrument is issued. Ownership of these assets strengthens people’s ability to meet their current as well as future needs, and provides them with a sense of financial security. The study looked into the nature of ownership of some key financial instruments which have strong bearing on people’s day-to-day as well as future needs. It found that majority of women (68%) have bank accounts in their names. However, this is less than the all-India share of female ownership of bank account which has reached to 77% according to latest available data.³¹

Table 4.6: Women’s possession of bank account

Status	Number	Percent
Yes	267	68
No	123	32
Total	390	100

The status in regard to operation of bank accounts shows that the share of women whose accounts are jointly operated with family members including husbands is the highest (26%) of all the operational categories noted in the table below. This is followed by women who manage their accounts without anyone’s assistance (22%) and those whose accounts are operated only by their husbands (22%). While bank accounts of 5% women are operated by other family members, 14% women have non-functional accounts as they have not been able

³¹ https://www.business-standard.com/article/finance/80-of-indians-now-have-a-bank-account-so-why-is-financial-inclusion-low-118051700150_1.html. Retrieved on 14 August 2018

to maintain requisite balance. Interactions with women revealed that some of these non-functional accounts were opened under the Pradhan Mantri Jan Dhan Yojana. The share of women who could not reveal the operational status of their bank accounts is 11%. The operational patterns of bank accounts show that family members are involved in operating the bank accounts of most of the women, except 22% whose accounts are self-operated. Keeping in view the three inter-related realities namely not so high level of possession of bank accounts, inadequate operational access and non-functional bank accounts; it can be said that financial inclusion of women in regard to penetration of banking services is low in Haryana.

Table 4.7: Status regarding operation of bank account

Status	Number	Percent
Self operated	60	22
Jointly operated with family members	69	26
Operated only by husband	58	22
Operated by other family members	13	5
Non-functional due to insufficient balance	38	14
No Response	29	11
Total	267	100

Women's access to insurance and other savings like mutual fund, shares etc. is very low as only 15% of the total sample replied in the affirmative. The status in regard to possession of credit and debit cards is also low but relatively better, as 26% women have these financial instruments. These findings are another clear demonstration of inadequate financial inclusion of women of the State.

Table 4.8: Status regarding insurance or other savings

Status	Number	Percent
Yes	60	15
No	327	84
No Response	3	1
Total	390	100

Table 4.9: Status regarding possession of credit or debit card

Status	Number	Percent
Yes	101	26
No	287	74
Total	390	100

4.3. STATUS REGARDING VIOLENCE

Incidence of violence against women due to financial dynamics of the family is also a reality, as the table below on status of violence shows. With only 7% women facing violence in family due to operation of their bank accounts or handling of financial instruments like debit

or credit cards, insurance etc.; incidence of violence on this account can be termed as low. While 62% women do not face any violence, 31% have no stake this regard as they do not possess any financial instrument and are not involved in these matters.

Table 4.10.: Status of violence in family due to financial problems

Status	Number	Percent
Yes	26	7
No	241	62
No Applicable	123	31
Total	390	100

While half of the victims have faced both mental and physical violence, 42% are victims of only mental abuse and 8% are victims of only physical abuse. The perpetrators in most of the cases (85%) are husbands. Parents-in-law are also involved in 23% cases, and there are few cases of involvement of son and daughter-in-law (one case) and father and brother (one case). Also, the abusers in some of the cases are both husbands and parents-in-law.

Table 4.11: Nature of violence

Nature of violence	Number	Percent
Only physical violence	2	8
Only mental violence	11	42
Both physical and mental violence	13	50
Total	26	100

Table 4.12: Identity of abuser

Abuser	Frequency	Percent
Husband	22	85
Parents-in-law	6	23
Son and daughter-in-law	1	4
Father and brother	1	4
No response	1	4

4.4. POSSESSION OF *STRIDHAN*

Stridhan, derived from the words *stree* (woman) and *dhana* (property), means property of the woman. It refers to the property which a woman receives before, after and at the time of her marriage in the form of voluntary gifts without any kind of coercion as in case of dowry. *Stridhan* is mentioned in ancient Hindu laws like Mitakshara and Dayabhaga, and is covered under the Hindu Succession Act, 1956 and the Hindu Marriage Act, 1955. The concept and a woman's absolute right to ownership and use of *stridhan* have been repeatedly clarified by Indian courts including the Supreme Court of India.³² According to 64% women interviewed

³² Bhai Sher Jang Singh and Anr. vs Virinder Kaur on 20 September, 1978 at the High Court of Punjab and Haryana (1979 CriLJ 493), and Pratibha Rani vs Suraj Kumar & Anr on 12 March, 1985 at the Supreme Court of India (1985 AIR 628) are two relevant cases in which concerned Courts have dealt with the matter comprehensively.

for the study, they are in possession of their *stridhan*. However, little over a hundred women or 26% of the sample do not possess *stridhan* which is their legal right. While higher share of positive answers is an indication of non-violation of an important right of women, extent of deprivation of *stridhan* demonstrates one more form of women’s economic abuse. Women who have been categorized as ‘not applicable’ and those who did not reply are either unmarried or have not received any *stridhan*.

Table 4.13: Status regarding possession of *stridhan*

Possession by self	Number	Percent
Yes	248	64
No	103	26
Not Applicable	33	8
No response	6	2
Total	390	100

While husband’s families, especially mother-in-law, elder sister-in-law and even male members, have kept *stridhan* of 40% women, in 24% cases it has been either sold or mortgaged in order to meet financial needs of families. While 2% women have kept their *stridhan* in maternal families, 34% did not reveal the present status. The status of *stridhan* in the possession of family members of husbands is not only a violation of legal right of women to this important asset but also a demonstration of the continuation of patriarchal and obscurantist social and familial practices in the State. This is akin to economic abuse of women, as they are deprived of what is legally and rightfully theirs.

Table 4.14: Present possessor of *stridhan*

Possessor	Number	Percent
Mother-in-law and others in in-law’s family	41	40
Maternal family	2	2
Sale or mortgage	25	24
No response	35	34
Total	103	100

FULFILMENT OF DEVELOPMENTAL NEEDS

Economic abuse, according to the Protection of Women from Domestic Violence Act, 2005, includes, *inter alia*, ‘...prohibition or restriction to continued access to resources and facilities’ which women ‘use or enjoy by virtue of domestic relationship’.³³ Developmental needs are fundamental to human development, as they cover those aspects of life that are integral to physical and mental development of human beings. Fulfilment of these needs is not only a right of every person but also a duty of every caregiver or duty bearer. The purpose of this chapter is to look into the extent of fulfilment of women’s developmental needs with focus on some key components namely education, health, career choice etc., and identify the element of economic abuse in the process by highlighting the underlying influence of economic dimension.

5.1. EDUCATION

The study found that families of 34% women have female members whose studies have been discontinued due to unwillingness of their families to spend money for education. In other words, these families accorded primacy to money rather than education of girls. This is surely a form of economic abuse as right to education, which is a very important developmental need of every human being, was denied to women due to economic consideration and scant regard for gender equality.

Table 5.1: Status of female family members whose studies have been discontinued

Status	Number	Percent
Yes	131	34
No	259	66
Total	390	100

5.2. HEALTH

There are families in the State that deny access to healthcare as saving money is a priority for them rather than health of women. The study came across 10% families whose female members could not receive proper healthcare due to unwillingness of their families to spend money for the purpose. Although deprivation of women is more evident in case of education than healthcare, the scenario is no less alarming as it demonstrates not only gender inequality but also greed for money and economic abuse of women.

Table 5.2: Status of female family members who could not receive proper healthcare

Status	Number	Percent
Yes	39	10
No	351	90
Total	390	100

³³ Section 3(d)(iv)(c), Protection of Women from Domestic Violence Act, 2005

5.3. CAREER CHOICE

Freedom to pursue a career of one's choice is an important component of development of women and achievement of gender equality in society. This is all the more important in India due to the country's low FLFP rate and patriarchy as noted earlier in the report. Despite the contextual significance of a woman's career choice, the study came across 57% families in which women do not have the freedom to pursue a profession of their choice or choose a career path that is in tune with their mental and physical capabilities and economic goal. During FGD, many women expressed the view that such choices are often stifled and are guided by the overwhelming desire to follow status quo in society that favours traditional role of women as homemakers. Disallowing women the opportunity to choose professions or careers of their choices is not only a form of economic abuse but also has long term adverse developmental consequences.

Table 5.3: Women having freedom to make career choice

Status	Number	Percent
Yes	168	43
No	222	57
Total	390	100

5.4. NATURE OF GENDER DIVIDE

In order to deepen our understanding of economic abuse of women and the larger societal context, the study looked into the nature of gender divide that exists in the society of Haryana. According to the views of 61% women, females and males of their families receive equal importance in regard to education, healthcare, entertainment and other developmental needs. In other words, gender divide exists in 39% families. Women of these families are vulnerable to abuse of different types, including economic abuse, and their access to opportunities for development is stifled.

Table 5.4: Status of families that treat males and females as equals

Status	Number	Percent
Yes	240	61
No	150	39
Total	390	100

Giving credence to stereotypical conservative social mores of the State, 32% women (the highest), out of those who shared prevalence of gender divide in their families, are of the view that social and cultural practices accord secondary status to girls. This results in preferential treatment of males. The second important reason for gender divide is the view that girls are the property of others (16%) as they leave their parental families following marriage. Other reasons in descending order of value are low family income (14%), unimportant nature of girls' education (13%), and consideration of girls and women as weak and helpless (11%). While some of the respondents opted for more than one reason, the share of women who did not reply is 39%. A closer examination of the above reasons shows

that they fall under four distinct categories namely economic, social, educational, and irrational thought process. Economic violence against women is conditioned under the influence of these reasons that remain at the root of gender divide in the society.

Table 5.5: Reasons for not giving equal importance to females and males

Reasons	Number	Percent
Girls and women are considered weak and helpless	17	11
Education is not considered important for girls	20	13
Social and cultural practices give secondary status to girls	48	32
Low family income	21	14
Girls considered as other's property	24	16
No response	58	39

It is also important to note that prevailing social evils like drug addiction, alcoholism, child marriage, sex determination etc. also perpetuate gender divide in the society. These social challenges came up prominently during focus group discussions.

**Fighting odds of life with financial independence:
The case of a resolute woman**

Gunjan is a 26 year old Post Graduate. She was married off in an orthodox family in Ismailpur village of Faridabad district in Haryana. Demanding dowry, her husband and in-laws started torturing her from the day one of marriage. Her marital life soon became a life full of pain and agony. Being an educated woman, she found the demand of dowry and domestic violence in marriage truly unbearable and irrational. As she never received money from her husband or anyone in the family for personal expenditure, she had to depend on her parents to fulfill her needs.

Despite repeated attempts, her relationship with husband and in-laws never improved. Under the circumstances, she decided to join the job of a school teacher in a primary school. This, according to Gunjan, provided her the much needed financial relief. Although she still faces violence in the family, she now feels empowered due to her financial independence. Such was her harrowing past that at some point in time she had even thought of committing suicide. Gunjan's case is one of courage and perseverance in the face of social conservatism and greed for money that characterized the actions of her in-laws. It also shows the need of financial independence for empowerment of women.

VIEWS ON SELF AND SOCIETY, AND INTERVENTIONS FOR CHANGE

While experiences and dynamics of life as analysed in the foregoing chapters contribute to our understanding of the nature of economic violence against women, it is complementary to capture women's own analytical views on the matter that would highlight, inter alia, their exposure to economic violence and the way they describe their society. It is also relevant to discuss the interventions in the domains of laws, policy and programmes for addressing economic abuse of women, as it would result in understanding their efficacy and interpreting the views of women. The sections below contain these aspects.

6.1. EXPOSURE TO ECONOMIC VIOLENCE

The respondents were given nine options highlighting different facets of economic violence and familial and circumstantial issues in order to understand the problem holistically. The responses of women show that 29% out of total sample have faced or are facing different critical circumstances that can be termed as economic violence. However, the problem is not limited to these women only as economic abuse has many forms, like the one happens at work place, which have been discussed in earlier chapters. As the table below shows, opposition of family remains at the top of the disabling circumstances, as 21% women wish to work but cannot do so due to refusal of their families to approve the same. While 4% women continue to face opposition from families despite their earning status, 1% women each faced opposition when they decided to work before marriage, when they decided to work after marriage, and when they were forced to leave jobs due to pressure of husbands. One woman in the sample was even forced to leave job after her marriage due to pressure of in-laws. The responses also show that 31% women do not wish to work due to reasons like advanced age, lack of skills or interest and other personal reasons, and 21% are not working due to familial responsibilities, devoid of any pressure from family members. While 17% women opted for more than one category noted in table below, 36% do not belong to any listed category. In other words, women in the latter category neither face any of the listed forms of economic abuse nor are they influenced by circumstantial necessities or compulsions.

Table 6.1: Category for describing the status of respondents

Category	Number	Percent
Faced opposition when you decided to work before marriage	5	1
Faced opposition when you decided to work after marriage	5	1
Forced to leave job after marriage due to pressure of husband	3	1
Forced to leave job after marriage due to pressure of in-laws	1	0.2
Continue to face opposition despite earning for the family	16	4
Wish to work, but cannot do so due to opposition of family	80	21
Do not wish to work due to advanced age, lack of skills etc.	119	31
Family responsibilities, not pressure, for not working now	82	21
None of the above	141	36

6.2. REACTIONS TO ECONOMIC ABUSE

It has been discussed in the foregoing chapters the reactions of women to economic abuse that they themselves suffer. Besides this, it is also important to know the nature of women's reactions to economic violence suffered by other women in order to gauge their level of responsiveness to the challenge. The study found that only 11% women out of the total sample have raised their voices against economic abuse committed either against them or against women in their known circles. While 36% women have not opposed economic violence despite facing it, the remaining 53% are those who have not faced economic violence or are unaware of any such situation in their known circles. It can be concluded from the above views that women often accept the exploitative reality of economic violence as a fait accompli.

Table 6.2: Status of women who raised voices against economic abuse

Status	Number	Percent
Yes	43	11
No	139	36
Not applicable, as they have not faced any such situation	208	53
Total	390	100

Out of the women who have acted against economic abuse, majority of them (44%) have resorted to mediation between male and female family members. While reactions of 26% women were in the form of complaints to relatives and neighbour, 14% filed police cases against the perpetrators. The share of women who did not reveal the actions taken by them is 16%. The above counter actions indicate women's desire to preferably redress their grievances through measures like conversation, counseling, mediation etc. rather than resorting to legal means like redress through police or judiciary.

Table 6.3: Action initiated by women against economic abuse

Action	Number	Percent
Complained to relatives and neighbors	11	26
Filed police complaint	6	14
Mediated between the parties	19	44
No Response	7	16
Total	43	100

6.3. STATUS OF WOMEN IN SOCIETY

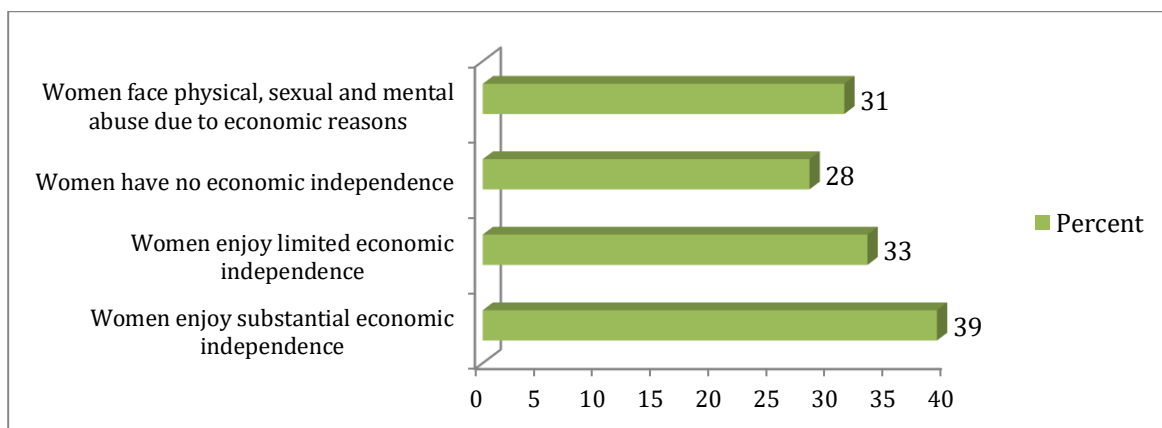
Keeping in view the theme of research, the study attempted to capture the views of women on the way they interpret status of women in their society considering their economic independence and economic abuse. The views expressed here are a reflection of the kind of society women in general live in- the degree of economic independence they enjoy and the extent of economic violence they suffer. In the opinion of 39% respondents, women in their society enjoy substantial economic independence. This implies that economic abuse of

women hardly exists in the society. On the other hand, 33% respondents said that women enjoy limited economic independence in the society and opinion of 28% women show that they do not have any economic independence at all. Physical, sexual and mental abuse of women due to economic reasons is also not uncommon in the society, as 31% women expressed their views in support of this position. In other words, economic abuse and no or limited economic independence are the realities of society in Haryana, although there are variations in extent. These views are in sync with the patriarchal and patrilineal nature of society wherein the position of women is considered subordinate to men and economic independence of women is hardly a matter of concern as preponderance of men is visible in family decision making, labour force participation, access to developmental opportunities, fulfilment of developmental needs and other spheres of life.

Table 6.4: Views on position of women in society

Position of women	Number	Percent
Women enjoy substantial economic independence	151	39
Women enjoy limited economic independence	127	33
Women have no economic independence	108	28
Women face physical, sexual and mental abuse due to economic reasons	121	31

Chart 6.1: Views on position of women in society



6.4. SUGGESTIONS TO END ECONOMIC ABUSE

As victims of economic abuse are the primary stakeholders of present research, the suggestions offered by women to end economic abuse are immensely important. Although little over half of the respondents could not offer any suggestions, the remaining women suggested many measures that are indicative of their concern for women as well as grasp of issues that are associated with economic abuse. Financial independence of women remains at the top (12%) of suggestions that can fight economic abuse. The second important suggestion pertains to implementation of laws, as 11% women felt the need to strongly implement laws on domestic violence, prohibition of sale of alcohol, child marriage and sex determination. This is followed by promotion of equal rights to women in domains like education, safety and freedom (9%) and the need to create awareness about economic

violence with the help of NGO and CSO (9%). While 7% women expressed the view that skill development training and access to employment opportunities would negate economic violence, 6% suggested for raising voices against the problem and 5% felt that women should counter economic violence with their education, mental agility and confidence.

Table 6.5: Suggestions of women to end economic abuse

Suggestion	Number	Percent
Financial independence of women	47	12
Need to strongly implement laws on domestic violence, child marriage, prohibition of sale of alcohol, sex determination	42	11
Equal rights (safety, education, freedom etc.) to women	36	9
Need to create awareness through NGO and civil society	33	9
Need to raise voice against abuse	24	6
Women should be educated, mentally strong and confident	19	5
Need to provide skill training and employment	28	7
Others	4	1
No response	212	54

6.5. LAWS, POLICY AND PROGRAMMES

Interventions at multiple levels, as the above noted suggestions indicate, are needed to fight economic abuse of women. At a fundamental level, prescriptions of laws and policy and programmatic actions of the government, which alone has the authority to establish the rule of law and a duty to work towards achievement of gender equality and end of exploitative practices like economic abuse of women, carry immense contextual relevance. Effectiveness of these instruments of change, as they can be termed considering their goals and objectives, therefore need to be looked into.

The PWDV Act is the key law of India that comprehensively defines economic abuse as a variant of domestic violence. There are also other laws which have strong bearing on economic abuse of women like the Equal Remuneration Act, 1976 that prescribes for equal remuneration to men and women workers for the same work or work of a similar nature and the Hindu Succession (Amendment) Act, 2005 which grants daughters the same rights and duties as that of sons in regard to succession of property. The draft National Policy for Women 2017, which has been approved by the Group of Ministers,³⁴ also has several policy guidelines on gender wage gap, financial inclusion of women, unpaid care work performed by women, migrant women workers including tribal domestic workers etc. which will address gender inequality in general and economic exploitation of women in particular. Besides laws and policy, Government of India implements many programmes on women's empowerment that have been designed to strengthen, *inter alia*, economic wellbeing of women and address the problem of economic abuse. Programmes like MSK that intends to empower rural women through community participation, training and capacity building, Support to Training and Employment Programme for Women (STEP) that provides training to women in the age group of 16 years or above on employable skills, and Women Helpline

³⁴ <http://pib.nic.in/newsite/PrintRelease.aspx?relid=177238>. Retrieved on 20 August 2018

Scheme (WHS) that supports victims of physical, sexual, economic, emotional and other forms of abuse through a toll free 24-hours telephone helpline are some of the key interventions of the Government of India in this regard.

While the legislative, policy and programmatic intents are unambiguous, the concern that remains unaddressed is the implementation of these instruments of change if one sees the prevailing extent and nature of economic abuse in domestic as well as non-domestic spheres as noted in earlier chapters of the report. Have the existing laws, policy and programmes been implemented to the extent they should have been, domestic violence would not have been so visible in the society. Here lies the answer to effectiveness or efficacy of the laws. Effectiveness is linked to the achievement of objectives for which a law is promulgated or a programme is implemented- high degree of fulfilment of objectives results in high degree of effectiveness. Inadequate effectiveness of the laws and governmental interventions can be observed in very low incidence of domestic violence according to data available with the National Crime Records Bureau,³⁵ continued disparities in wages of female and male employees and other economic benefits paid to women, and deprivation of women due to unpaid work. While conformist attitude of most of the victims of economic abuse and women in general, which is a reflection of the kind of society they live in, is a major roadblock on the path of addressing the challenges of economic violence; the instruments of change noted above have not been able to break the social and economic stereotypes that often force women to remain in a state of slumber.



Economic abuse in the name of family prestige- Priyanka's journey through social conservatism

Priyanka is a 23 year old woman currently living in village Sheikhpura of Karnal district. She is a higher secondary pass out and has received training in tailoring and beauty culture. She was married to a Chandigarh-based taxi driver. She now has a two year boy child. As her husband's income was not sufficient for the family, the family members used to often argue and blame each other for financial crisis. Priyanka wanted to use her vocational skills and earn money for the family. But her husband and other family members did not allow her to do so, as the idea of a woman working member in the family was never acceptable to them. Influence of patriarchy and social conservatism was high in their minds. No amount of effort on the part of Priyanka was enough to change the situation. Unable to bear repeated mental torture, she and her child finally left her husband's home and are currently residing with her parents in Karnal. Priyanka's case highlights the misplaced priorities of life that some people display when they prefer so called prestige of family rather than economic wellbeing. It also shows how women are subjected to economic abuse despite their ability to earn for family.



³⁵ *Crime in India 2016*, op.cit

The conclusions noted below have been arrived at keeping in view the nature of economic violence in Haryana, the general social context of research wherein the position of women in economic as well as non-economic domains is considered subservient to men, and the analyses made in the foregoing chapters on various aspects of the study.

PROFILE OF WOMEN

Women who shared their inputs for the study are mostly young in the age group of 18 to 45 years. While women with high educational attainments are few in number, those living in rural areas have less access to education than their urban counterparts. Access to training on vocational or technical skills is also not very high among women. Most of them belong to middle or lower middle class households, as monthly family income of 90% of them are ₹30000 or less. The study covered a socially representative sample as it has women of all social categories except ST, which is not a population category of Haryana. Women who shared their views are mostly married. Although women's participation in decision making is high, it is more symbolic than substantive, as views of men almost always prevail at the end. Women are less assertive, as they consider decision-making a prerogative of males.

EXTENT AND NATURE OF ECONOMIC ABUSE OF WORKING WOMEN

Although working women are few in number (only 27%), women in general are not averse to joining the workforce. They are often not allowed to do so by their families, especially the males, as girls are considered '*paraya dhan*' or 'property of others' and a working woman has the potential of lowering status of family. Women are not only paid less (nearly all earn ₹20000 or less a month) but also perform unpaid work like selling milk and vegetables. Working women are a self-motivated lot as they are mostly guided by their desire to earn money for self and family. There are, however, women who face opposition from families due to their economic independence.

While working women are mostly a happier lot, their income is also a source of unhappiness especially when the needs remain unfulfilled or money is wasted by alcoholic husbands. Economic abuse often manifests in the form of physical and mental abuse (38%). While spousal violence is more evident in the society, other family members, especially the parents-in-law, are also involved in the crime. Denial of equal remuneration and overwork are the most visible forms of economic abuse of women at workplace. Economic abuse is also perpetuated by making women perform unpaid work.

EXTENT AND NATURE OF ECONOMIC ABUSE OF NON-WORKING WOMEN

Non-working women, who lack the desire to earn, face exploitative situations like restrictions imposed by families, pressure of familial responsibilities and lack of education or skills. While most of these women receive money from family for meeting personal needs, economic abuse is visible in case of women who are denied monetary support by their

families. Economic abuse is also evident in case of women who receive money for personal expenditure but do not have the freedom to spend that money (31%) as they need permission of family members to do so. There are women who know that restriction on their spending is unjustified, but are helpless.

The study found that non-working women are more vulnerable to physical and mental abuse (43%) due to financial problems than working women (38%). Spousal violence is widespread against non-working women (68%), although other family members are also responsible in this regard.

OWNERSHIP OF PROPERTY AND FINANCIAL ASSETS

Ownership of immovable property like land is highly skewed in favour of men, as 90% women do not own these assets. The study also concludes that women who own property are less likely to face physical or mental violence than those who do not. Preponderance of men in property matters is accepted by nearly all women. Even if a property is purchased in the name of a woman, the decision to do so is guided by financial consideration rather than concern for empowerment of the woman. Economic abuse of women is evident not only in deprivation of ownership right but also their use in the hands of men as a tool to perpetuate patrilineal ownership of property.

The share of women who possess bank accounts is less than the all-India share. Not so high level of possession of bank accounts, inadequate operational access and non-functional bank accounts show that financial inclusion of women in regard to penetration of banking services is low in Haryana. Low level of penetration of insurance and other savings, credit or debit cards further highlights women's lack of financial inclusion. However, incidence of violence against women due to ownership of financial assets is low in the State.

Women are deprived of ownership (26%) of *stridhan*, which is their legal right. *Stridhan* in possession of family members of husbands is not only a violation of legal right of women but also a demonstration of the continuation of patriarchal and obscurantist social and familial practices. This is akin to economic abuse of women.

FULFILMENT OF DEVELOPMENTAL NEEDS

Guided by their desire to save money, many families perpetuate economic abuse of women in the form of discontinuation of education of girls (34%) and denial of access to healthcare (10%) to female members. Although choice of a career in tune with economic goal and physical and mental capabilities of a woman is her right, families often deny that right due to preference for status quo in society that favours traditional role of women as homemakers. Gender divide is perpetuated by denying women opportunities for fulfillment of their developmental needs.

VIEWS ON SELF AND SOCIETY, AND INTERVENTIONS FOR CHANGE

Economic violence in the family domain has many facets like opposition to women when they decide to work before or after marriage, leaving job under pressure from husbands and in-laws, opposition to women despite being an earning member of family, and opposition to

women who wish to work. Women often accept economic violence as a fait accompli, and prefer to remain silent rather than asserting their rights and getting their grievances redressed. And those who raise their voices, they overwhelmingly prefer mediation, counseling and such other measures to address the issues. Economic freedom of women is not omnipresent in the society, as women mostly enjoy no or limited economic independence and are subjected to physical, sexual and mental abuse due to economic reasons.

Laws like PWDV Act, Equal Remuneration Act, 1976 etc., policy and programmatic interventions have not been able to address economic violence against women effectively. Invisibility of economic violence and its acceptability among women despite being the sufferers, very low incidence of domestic violence reported to police, continued disparities between female and male employees in regard to payment of wages and other economic benefits, and deprivation of women due to unpaid work are some of the manifestations of economic violence in our society that act as roadblocks to women's empowerment and gender equality.

The study recommends the following measures to address the challenges of economic violence against women. The recommendations have been classified according to the governments which will implement them, keeping in view the guidelines of the NCW. Accordingly, two categories of recommendations have been presented- one for only Central Government, and another for Central and State Governments as these are to be implemented by both the levels of government.

8.1. RECOMMENDATIONS FOR CENTRAL GOVERNMENT

8.1.1. Campaigns for Change

There is a strong need to start public awareness campaigns against economic violence with focus on both men and women. While men will be sensitized on the nature of contributions of women to family and society and the need to maintain dignity and equality in human relationship, women will be made aware of their constitutional and legal rights and the available remedies that they can depend on in order to fight economic violence wherever it occurs- home, workplace, neighbourhood and other places. The campaigns should be a collaborative initiative of the Central Government, concerned State government in which it will be organised, people's representatives of all levels, CSO and other stakeholders. The campaign literature should cover various aspects/types of economic abuse, legislative and programmatic intents, do's and don'ts for men and women, and gender equality. It should also utilize available means of communication such as print and electronic media, social media and public events (e.g. rally, village-level meetings, community-level outreach etc.). In view of coverage of Haryana in the study for field work, the first campaign may be planned in the State. Based on the experiences of first campaign, the Central Government may plan subsequent campaigns in other States.

8.1.2. Need to factor in Unpaid Labour of Women

For the purpose strategizing on economic violence against women, there is a need to redefine unpaid labour of women. In this report, it has been defined as 'work that contributes to income of family like selling milk, vegetables etc., yet women are not paid for it'. This excludes domestic activities like cooking, cleaning, care of children and elderly, fetching water and similar other acts performed by women. Since women's contribution in the domestic domain is huge, should these activities be excluded from the purview of unpaid labour, which has been the practice till date? There should be debates and discussions on the issue.

In view of the above, the Ministry of Women and Child Development, Government of India may consider playing a lead role in giving due recognition to the unpaid labour of women in the country. The Ministry may set up an internal mechanism on the matter, solicit views of citizens and experts, and hold consultations to arrive at a comprehensive, unambiguous and

effective definition of unpaid labour of women. This would deepen our understanding of the challenges of economic violence against women, which in turn will strengthen interventions for gender equality.

8.1.3. Need to Enact a New Law on Economic Violence

A new law needs to be enacted by the Government of India prescribing comprehensive remedial measures for victims of economic abuse in the country. Present laws, although good in intents, are not effective enough to address the challenge. The ambit of economic violence should cover domestic and non-domestic spheres, as it transcends the boundary of family. It should, therefore, be a unified law. The new law should create safeguards, so that rights of women in regard to property, *stridhan*, financial assets, economic exploitation at workplace etc. are not usurped and gender equality is ensured.

8.1.4. Data on Economic Violence

There is a need to gather and tabulate data on economic violence annually at the district and state levels, which should ultimately result in presentation of national-level data. *Crime in India*- the annual publication of the National Crime Records Bureau (NCRB), Government of India should have a section on economic violence. This recommendation will address the need of reliable data and fill the gap that exists at present.

8.2. RECOMMENDATIONS FOR CENTRAL AND STATE GOVERNMENTS

8.2.1. Effective Implementation of existing Laws and Programmes

There is a need to effectively implement existing laws like the PWDV Act, Equal Remuneration Act, 1976 etc. and programmes like Mahila Shakti Kendra, STEP, WHS etc. by the Central and State governments. Implementation of laws and programmes are expected to give succor to, inter alia, victims of economic violence.

8.2.2. Education, Skill Training and Employment

The role of education, skill training and employment is significant for ensuring empowerment of women. The governments at the Centre and the States should renew their focus on infusing quality, accessibility and robustness into the structures and functions of these three components with special focus on women living in rural and remote areas.

8.2.3. Access to Developmental Opportunities

Since denial of access to developmental opportunities like education, healthcare, career etc. to women is a major huddle in the path of achieving gender equality and neutralizing economic discrimination, efforts should be made to intervene at the level of families and communities to bring about fundamental changes in the thought process and actions. Governmental agencies at levels of the centre, state, district and block should play the lead role in this regard in collaboration with civil society organisations, concerned citizens, educational institutions and other community-level stakeholders.

2.5. If yes to q. n. 2.4, please share the matters for which you share your views:

1. Education
2. Purchase & sale of property
3. Purchase & sale of household items
4. Matters that involve financial transactions
5. Marriage
6. Non-economic matters
7. Others (Specify):

2.6. Do girls in your family have a say in matters of marriage (like selection of groom, age of marriage etc.)?

1. Substantial say
2. Marginal say
3. No say

3. STATUS OF INCOME AND EXPENDITURE

3.1. Are you an earning member of your family? 1. Yes 2. No

3.2. If yes to 3.1, what is your approximate monthly income? ₹.....

3.3. What is your occupation? (multiple answers possible)

1. Homemaker
2. Employment in government sector
3. Employment in private sector
4. Pensioner (old age, widow, post-retirement etc.)
5. Self-employed (business, tuition etc.)
6. Wage labour (daily/monthly)
7. Study
8. Others (Specify):

3.4. Do you perform any activities at home or outside for which you are not paid (work that contributes to family income but you are not paid for it)?

1. Yes
2. No

(Q. No. 3.5 to 3.19 are meant for women who are working/earning member of their families)

3.5. Who was responsible for the decision regarding your joining the present profession/job?

3.6. What are reasons that led to your joining the present profession/job?

3.7. Was there any opposition from any family members to your present job/profession? 1. Yes 2. No

3.8. Please rate the state of your happiness with your present job/profession?

1. Very happy
2. Happy
3. Neither happy nor unhappy
4. Unhappy
5. Very unhappy

3.9. If you are **an earning member** (yes to q. n.3.1), how do you spend the money that you earn?

1. Give entire amount to husband/ family members for domestic expenditure
2. Give only certain portion of income to family and retain the rest
3. Spend money for others (charity, give to relatives etc.)
4. Keep the entire amount as saving for self
5. Keep the entire amount as saving for family
6. Others (specify):

3.10. Who in your family decides as to how the money you earn will be spent?

3.11. Are you happy with the way your income is spent in the family? 1. Yes 2. No

3.12. If no to q. n. 3.11, please share reasons for your unhappiness:

3.13. Have you ever shared your unhappiness with family members? 1. Yes 2. No

3.14. If yes to q. n. 3.13, please elaborate the response of family members:

3.15. Have you ever faced (or are facing) any kind of violence in family due to financial problems?
1. Yes 2. No

3.16. If yes to 3.15, please elaborate the nature of abuse/violence that you have faced/ are facing:

1. Physical violence 2. Mental violence 3. Both

3.17. If you are a salaried/wage employee or a professional, are you getting equal salary/wage as that of men?
1. Yes 2. No

3.18. If you are a salaried/wage employee or a professional, do you also perform unpaid work at workplace?
1. Yes 2. No

3.19. Considering your present work conditions and remuneration, would you call yourself overworked and underpaid?
1. Yes 2. No

(Q. No. 3.20 to 3.29 are meant for women who are not working/earning member of their families)

3.20. If you are **not an earning member** (no to q. n. 3.1), do you feel the need of having/earning money?
1. Yes 2. No

3.21. Please share reasons for your answer to q. no. 3.20 (both for **yes** and **no**):

3.22. Do you receive money from family for your personal expenses? 1. Yes 2. No

3.23. If no to q. n. 3.22, what do you do when you feel the need of money for personal expenses?
.....

3.24. If yes to q. n. 3.22, what is the periodicity of receipt of money from family?
1. Daily 2. Weekly 3. Fortnightly 4. Monthly 5. Occasionally 6. According to need

3.25. If yes to q. n. 3.22, do you have freedom to spend money that you receive from family?
1. Yes 2. No

3.26. If no to q. n. 3.25, do you consider the restrictions on your spending justified? 1. Yes 2. No

3.27. Please share reasons for your answer to q. no. 3.26 (both for **yes** and **no**):
.....

3.28. Have you ever faced (or are facing) any kind of violence in family due to financial problems?
1. Yes 2. No

3.29. If yes to 3.28, please elaborate the nature of abuse/violence that you have faced/ are facing:

1. Physical violence 2. Mental violence 3. Both

4. OWNERSHIP OF PROPERTY AND FINANCIAL ASSETS

4.1. Do you have any land or any other immovable property in your name? 1. Yes 2. No

4.2. If yes to q. n. 4.1, are you the sole owner of the land or immovable property? 1. Yes 2. No

4.3. How did you get ownership of immovable property (land, house etc.)? (multiple answers possible)

1. Inherited from parents 2. Inherited from husband or other family members
3. Purchased with own saving 4. Purchased with loan from bank or private source
5. Gifted by a member of parental family 6. Gifted by a member of current (in-law) family
7. Others (specify):

4.4. Do you have any bank account in your name? 1. Yes 2. No

4.5. If yes to q. n. 4.4, who operates your bank account?

4.6. Do you have insurance or other savings (mutual fund, shares etc.) in your name? 1. Yes 2. No

4.7. Do you have credit or debit card (or both) of your own? 1. Yes 2. No

4.8. Are you aware of the transactions in your bank account, credit/debit card and other financial instruments? 1. Yes 2. No

4.9. Have you ever faced (or are facing) any kind of violence in family regarding financial transactions in your bank account or other savings? 1. Yes 2. No 3. Not applicable

4.10. If yes to q. n. 4.9, please elaborate the nature of violence that you have faced or are facing due to operation of financial instruments like debit card, bank account etc:

1. Physical violence 2. Mental violence 3. Both

4.11. If married/separated/divorced/widowed, do you have your streedhan in your possession? 1. Yes 2. No 3. Not applicable

4.12. If no to q. n. 4.11, who is the keeper of your *stridhan*?

5. FULFILMENT OF DEVELOPMENTAL NEEDS

5.1. Does your family have any female member whose studies have been discontinued due to unwillingness of family to spend money for education? 1. Yes 2. No

5.2. Does your family have any female member who could not receive proper healthcare due to unwillingness of family to spend money for the purpose? 1. Yes 2. No

5.3. Do females and males of your family receive equal importance in regard to education, healthcare, entertainment and other developmental needs?

1. Yes 2. No

5.4. If no to q. n. 5.3, please share reasons for the same:

5.5. Do females of your family have the freedom to pursue the profession/ career of their choice?

1. Yes 2. No

6. COMMENTS AND SUGGESTIONS

6.1. Have you ever raised your voice against economic abuse or lack of financial independence of women?

1. Yes 2. No

6.2. If yes to q. n. 6.1, please elaborate your action in this regard.

.....

6.3. Please indicate the category that correctly describes your status

- 1. Faced opposition when you decided to work before marriage
- 2. Faced opposition when you decided to work after marriage
- 3. Forced to leave job after marriage due to pressure of husband
- 4. Forced to leave job after marriage due to pressure of in-laws
- 5. Continue to face opposition despite earning for the family
- 6. Wish to work, but cannot do so due to opposition of family
- 7. Do not wish to work due to advanced age, lack of skills, lack of interest and others
- 8. Family responsibilities, not pressure, for not working now
- 9. None of the above

6.4. Please describe the society you live in. (multiple answers possible)

- 1. Women enjoy substantial economic independence
- 2. Women enjoy limited economic independence
- 3. Women have no economic independence
- 4. Women face physical and mental stress/violence due to economic reasons

6.5. Please suggest measures that would stop economic abuse of women and result in their economic empowerment?

.....
.....
.....

(Signature of interviewer)

FORMAT FOR FGD WITH WOMEN

Deciphering Economic Violence: A Study of its Dynamics and Impact on Women

Research conducted by Human Development Society, Delhi

Supported by National Commission for Women, Government of India

Focus Group Discussions (FGD) will be conducted in an informal and interactive environment. Each FGD will have participation of 5 to 10 women. Minimum two focus group discussion will be conducted in each district.

Key Areas for Discussion

1. General conditions of the community
2. Level of women's education
3. Position of women in family and society
4. Participation of women in family's decisions making process
5. Participation of women in economic activities and contribution to family income
6. Social evils like domestic violence, economic abuse, alcoholism, sex determination, child marriage
7. System of wage, unpaid labour, underpaid labour etc.
8. Role of women in family saving, property and financial assets
9. Suggestions for women's economic empowerment

SCHEDULE FOR KEY INFORMANT INTERVIEWS

Deciphering Economic Violence: A Study of its Dynamics and Impact on Women

Research conducted by Human Development Society, Delhi

Supported by National Commission for Women, Government of India

1. General Information

District: Village/urban area:

Name of respondent: Position/designation:

Address:

Mobile No.:

2. Thematic Coverage

2.1. Share your views on status of women in your society:
.....

2.2. Your views on extent of women's presence in labour force/ their economic capability:
.....

2.3. Name of the main vocational skills in which women are trained/ involved:
.....

2.4. Please share your views on prevailing social evils:
.....

2.5. Please share your views on prevalence of domestic violence against women in your area/district:
.....
.....

2.6. Please share your views on prevalence of economic violence against women in your
area/district:
.....

2.7. Please share your views on women's ownership of physical assets like land etc:
.....

2.8. Your suggestions for economic empowerment of women:
.....
.....

(Signature of interviewer)

Researchers interviewing women in Rewari (First) and Karnal (second) districts



A woman respondent working in vegetable field in Sonipat district on the day of interview



Researchers interviewing women in Jind (First) and Kurukshetra (Second) districts





National Commission for Women

Plot-21, Jasola Institutional Area, New Delhi - 110025 | 011 - 26944740, 26944896, 26942369 | ncw@nicin