

# 'We don't get money in our own hands': evidence from focus group discussions on economic abuse against women in two states of India

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## ABSTRACT

**Introduction** Violence against women is a serious human rights violation. While much attention has been given to the prevalence and prevention of physical, sexual and emotional violence, one crucial dimension is to date less well understood: economic abuse against women. This paper presents rich qualitative data on economic abuse against women in India to improve the understanding of economic abuse in a lower-middle income setting and to assess how economic abuse interacts with socio-cultural factors such as patrilocality, patriarchal gender norms and limited acceptance of female employment.

**Methods** We conducted 13 focus group discussions (FGDs) in the states Maharashtra and Rajasthan. FGDs were conducted with married working (for income) and non-working women, husbands and mothers-in-law. Discussions were recorded, transcribed verbatim and translated to English. Transcripts were coded using thematic analysis and emerging themes were discussed among all authors.

**Results** Women suffered from four distinct forms of economic abuse. Economic control emerged as the most prevalent theme, amplified by women's marginalisation from financial decision-making in the household. Discussions further alluded to employment sabotage, which husbands commonly justified by not wanting their wives to neglect their duties at home. A third category was women's economic exploitation, expressed by husbands taking their salaries, accumulating debt in their wife's name, and using their wife's wedding endowments for own purposes. A last category was husbands' refusal to financially contribute to necessary household expenses, which hindered investments in children's education and adequate coping with health emergencies. We identified important linkages with other forms of domestic abuse.

**Conclusion** Economic abuse has the potential to trap women in abusive relationships. Effective interventions to reduce economic abuse and economically empower women such as financial inclusion programmes are urgently needed. Stricter penalisation of dowry-related violence and spousal abuse is also required.

## WHAT IS ALREADY KNOWN ON THIS TOPIC

- ⇒ Economic abuse against women is an important but often neglected dimension of domestic violence in the marital setting.
- ⇒ Evidence primarily from high-income countries suggests that economic abuse can entail women's exclusion from economic decision-making, sabotaging women's opportunities for income generation and education, exploiting and expropriating women's incomes and assets, and partners' refusal to contribute to necessary household expenses.

## WHAT THIS STUDY ADDS

- ⇒ Women in Rajasthan and Maharashtra, India, are commonly exposed to economic abuse perpetrated by either their husband and/or their parents-in-law.
- ⇒ Economic abuse of women in India is amplified by traditional marriage customs that expose women to various forms of violence in the context of dowry demands.
- ⇒ Women in India are more vulnerable to economic abuse due to conservative social norms that make it harder for women to gain employment.

## HOW THIS STUDY MIGHT AFFECT RESEARCH, PRACTICE OR POLICY

- ⇒ Effective and evidence-based measures to protect women from economic abuse are urgently needed.
- ⇒ Alleviation approaches could include community-wide norms interventions encouraging female employment, women's financial inclusion and stricter penalisation of dowry-related violence and harassment.



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## INTRODUCTION

Violence against women is a serious human rights violation and a major concern for public health.<sup>1,2</sup> The most common form of violence against women is abuse that is perpetrated by a current or a former partner, referred to as intimate partner violence (IPV).<sup>3</sup> A recent systematic review synthesised data across 161 countries and revealed that 27%

of ever-partnered women aged 15–49 years have experienced physical and/or sexual IPV in their lives.<sup>2</sup> Prevalence rates were considerably higher in low-income and middle-income countries (LMICs) and in settings with more pronounced patriarchal gender norms and practices. Apart from IPV, women may experience other forms of domestic abuse, perpetrated by their parents, parents-in-law or other extended family members. In particular, previous studies have found associations between patri-locality, that is, residence with the husband's family after marriage and an increased risk of domestic violence.<sup>4–6</sup> For example, empirical evidence from India suggests that in 30%–40% of domestic abuse cases, relatives of the husband were the perpetrators or instigators of violence.<sup>7,8</sup> Violence victimisation is associated with poor mental health, including anxiety, depression, drug use and self-harm; with poor sexual and reproductive health outcomes, including a higher risk of sexually transmitted diseases, unwanted pregnancies and pregnancy complications; and with intergenerational cycles of violence and trauma.<sup>9–13</sup>

Domestic violence is commonly defined along three dimensions, namely: (1) physical, (2) sexual and (3) psychological abuse.<sup>14–17</sup> However, an important additional dimension of domestic violence has received less attention so far: economic abuse against women.<sup>14 18 19</sup> In a broad sense, economic abuse is defined as 'a deliberate pattern of control in which individuals interfere with (a person's) ability to acquire, use, and maintain economic resources'.<sup>20</sup> Previous research has identified four different forms of economic abuse.<sup>21</sup> First, economic control, which may entail denying a partner the right to participate in household financial decision-making, including spending-related, investment-related and savings-related decisions and by constraining a partner's ownership of resources and her ability to secure basic material needs.<sup>22 23</sup> Second, economic abuse can find expression in employment sabotage, which can involve preventing a woman from acquiring an income of her own, denying her access to education or vocational training, and causing her to miss job interviews or work days or even lose her employment.<sup>20 24 25</sup> A third form is economic exploitation, including hiding or stealing a person's income or belongings, damaging her possessions, forcing a person to move out of a previously shared home, or accumulating debt in her name.<sup>6 23</sup> Fourth, some scholars have also defined the refusal to contribute economically as a form of economic IPV.<sup>26</sup> This may be expressed by insufficient or no allocation of funds to purchasing household necessities, coping with emergencies or contributing to child-related expenses, despite having financial resources available.<sup>20 21 23 27</sup>

In current scientific work, economic abuse is less commonly recognised as a separate form of domestic violence and often subsumed under psychological violence or coercive and controlling behaviour.<sup>20 28–30</sup> Likewise, important policy documents and legal frameworks such as the UN's 'Declaration on the Elimination of

Violence against Women' or the specific targets and indicators listed under the SDG 5 do not include the scope of economic abuse.<sup>31 32</sup> While the Demographic and Health Survey in certain countries and the UN Multi-Country Study on Men and Violence in Asia have started to include survey items that aim to elicit forms of economic abuse, the WHO's 'Violence Against Women' report from 2018 still concludes that a better understanding of economic/financial abuse remains a crucial gap in current policy and advocacy on gender-based violence.<sup>16</sup>

Making economic abuse more visible in both research and policy is of paramount importance due to its detrimental impacts on women's health, well-being and safety. The experience of economic abuse has been recognised as a risk factor for depression, anxiety and suicidality.<sup>24 29 33 34</sup> Economic abuse can be associated with material hardship, debt and even a lack of financial resources necessary for fulfilling basic needs such as women's and children's food security, thus aggravating female poverty.<sup>29 35</sup> Lastly, economic abuse and its associated economic pressures have the potential to trap women in abusive partnerships over the long term.<sup>36 37</sup>

Our paper aims at advancing the current understanding of economic abuse against women in the marital family setting by building on two existing research gaps. First, previous research on economic abuse against women is primarily based on data collected in high-income countries, mainly in North America and Australia.<sup>20</sup> Building on this, our paper presents novel and rich qualitative data on economic abuse against women in two states of India and is therefore able to investigate patterns of economic abuse in a context of more pronounced economic hardship. Second, there is a scarcity of evidence on the associations between economic abuse with socio-cultural factors in LMIC contexts. In response, our analysis investigates how economic abuse is shaped by patriarchal gender norms and by restricting female employment and female participation in intrahousehold decision-making. Our study thus establishes an important foundation for future programming and policy-making to effectively protect women against economic abuse and promote their wider economic well-being.

## METHODS

### Data collection

We conducted a total of thirteen focus group discussions (FGDs) in two states of India: Maharashtra and Rajasthan. The two states were selected based on existing partnerships with local community organisations in each state. In addition, we referred to state-level data from the National Family Health Survey-5, which confirmed that there was variation across the two states with regards to important contextual factors such as female employment rates and the prevalence and acceptance of other forms of spousal abuse (see online supplemental table S1). We decided to conduct FGDs over individual interviews as we believed that the group setting would provide a more supportive environment to help

women feel comfortable to share their views and experiences of economic abuse. The FGD setting also allowed us to recruit groups of participants who were similar to each other to assess how participants came together to discuss social norms underlying economic abuse.<sup>38</sup> Four FGDs were conducted with married women who were formally or informally employed, four with women not employed, two with husbands and three with mothers-in-law cohabiting with their son and daughter-in-law. More detail on the FGD composition is provided in online supplemental table S2. Participants were recruited from within the general population rather than through police records, legal services or shelters and thus not previously flagged for experiences of domestic violence. Eligible participants were identified by local partner NGOs who worked within the same communities, namely SNEH and ASTITVA Foundations in Maharashtra and Azad Foundation in Rajasthan. Additional participants were recruited via snowballing procedures. Each FGD was attended by an average of 10 participants (range: 6–13 participants). Five participants who were approached by the study team refused to participate in the study. All other participants were introduced to the study goal, which was defined as investigating the economic lives in Indian families and better understanding possible financial challenges and conflicts. Subsequently, we informed participants about their right to withdraw or refuse their participation and collected their written informed consents prior to starting the discussion. Participants who were illiterate gave written consent through fingerprints. Each FGD was facilitated by two gender-matched researchers who had a background in social community work and were fluent in the local language (Marathi in Maharashtra, Hindi in Rajasthan). FGDs took place in a central community place such as a community hall or school after classes and it was ensured that no other community members were present or able to overhear the discussion. Each discussion lasted around 60–90 min (mean duration: 77.5 min), was recorded, and then transcribed verbatim and translated to English. Any personally identifying information were omitted from the final data.

The FGDs were structured along a discussion guide, which prompted participants to begin by discussing general roles and responsibilities in their household, including household chores, childcare and income generation. Participants were also asked to share their views on women's labour market participation or other economic activity. Subsequently, discussion prompts placed focus on household financial decision-making processes with regards to general household expenditures, savings, credits and investments. This discussion was primarily aimed at establishing who in the household was mainly (or exclusively) responsible for taking such decisions and at understanding women's influence on these processes. In addition, participants were encouraged to share any experiences of possible financial conflicts and economic control in their homes and to describe their reactions to and appraisal of such experiences. Lastly, participants were prompted to highlight potential linkages between economic abuse and other forms of domestic abuse.

The detailed discussion guides are publicly available on the Open Science Framework website: <https://osf.io/jf95y/>.<sup>39</sup>

We strictly adhered to the WHO's recommendations for conducting ethical research on violence against women.<sup>40</sup> Prior to conducting FGDs, all local researchers received extensive training on strategies for recognising and minimising participants' distress and retraumatisation during data collection. We had also opted for FGDs with the intention of increasing participants' comfort and instilling forms of positive peer reinforcement when discussing difficult and sensitive issues. Upon completion of the FGDs, all participants were given information on violence-focused help services and the contact details of the local researchers, giving participants the opportunity for individual and more discreet follow-up if needed.

### Data analysis

Transcripts were coded in Atlas.ti using thematic analysis.<sup>41</sup> An initial list of deductive codes was predefined based on the four categories of economic abuse identified by prior research literature, namely (1) economic control, (2) employment sabotage, (3) economic exploitation and (4) refusal to contribute financially. We then further adapted the initial list of codes in an iterative process by independently coding (RVS, SS, IB and JS) the same set of four FGD transcripts and inductively creating new codes for additional aspects of economic abuse that emerged within each category. These independently generated codes were then discussed in a joint meeting of the authorship team and harmonised into the following subthemes: (1) two subthemes for economic control (economic control with regards to financial decision-making and with regard to women's savings and assets); (2) two subthemes for employment sabotage (restrictions to women's employment as well as women's education); (3) three subthemes for economic exploitation (exploitation of women's income, accumulation of debt on behalf of women and exploitation of women's wedding endowments) and (4) four subthemes for partners' *refusal to economically contribute* (refusal to contribute to household necessities, children's needs, healthcare needs and women's own needs). In addition, we coded statements that highlighted associations between any of these forms of economic abuse with other types of domestic abuse, using three deductive categories, namely emotional, physical, and sexual abuse (see online supplemental table S3 for the detailed coding scheme). To facilitate the reporting of findings, we captured the number of references made to each specific code, assuming that types of abuse that are mentioned more frequently are perceived to have a higher importance relative to other forms of abuse. In order to ensure a consistent interpretation of the data, each FGD transcript was coded by two authors independently and conflicts in coding decisions were jointly discussed and solved through third author arbitration. Inductive thematic saturation was reached after the

first four FGD transcripts as no new themes were identified in the remaining transcripts.<sup>42</sup>

**Patient and public involvement**

We conducted formative discussions with local research partners and community members to develop the discussion guides. We intend to present and disseminate our findings to local grassroots organisations and the research team members who collected the data.

**Reflexivity statement**

This research project is the result of an international collaboration between researchers placed in high-income and middle-income countries. A reflexivity statement can be found in online supplemental file.

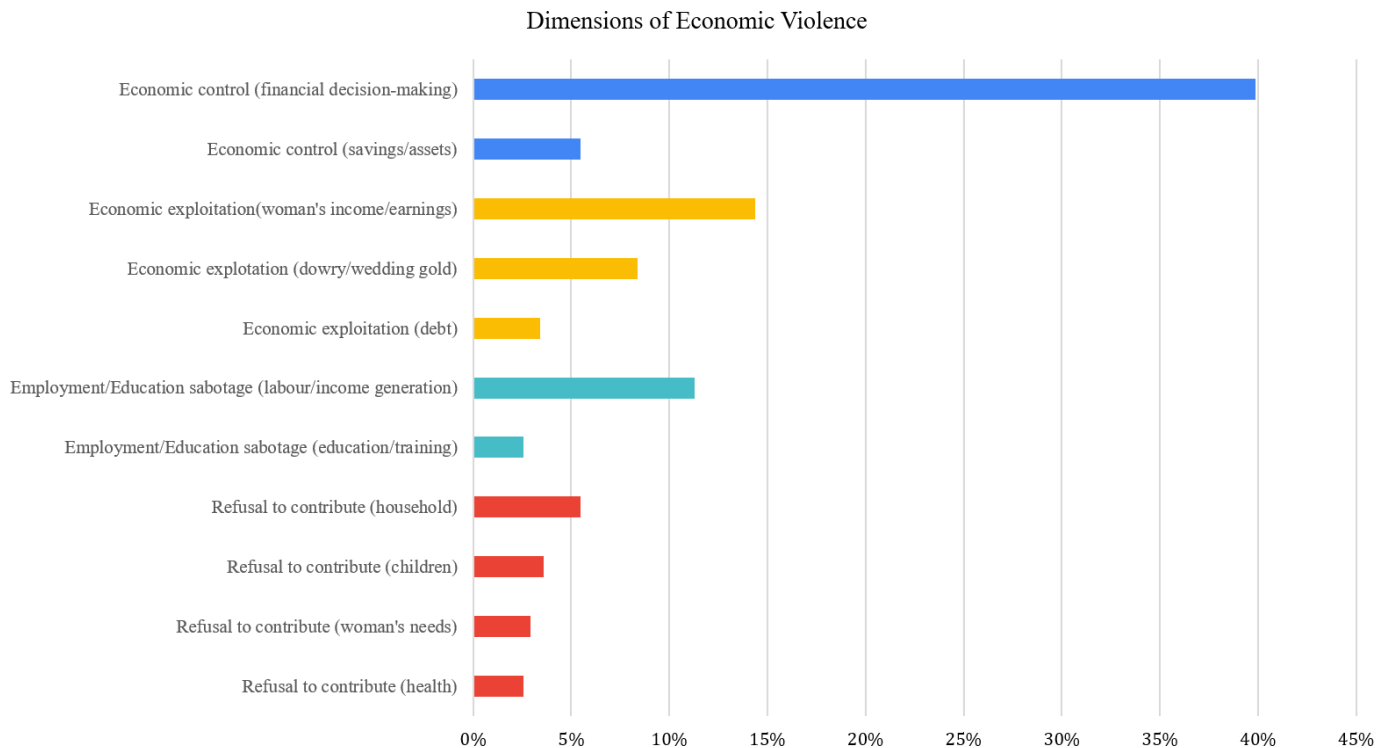
**RESULTS**

In the FGDs, participants made references to each of the four categories of economic abuse, namely (1) economic control, (2) employment sabotage, (3) economic exploitation and (4) partners’ refusal to contribute. The full list of coded statements in each category can be accessed via <https://osf.io/jf95y/>. In the following, we summarise the key insights for the subthemes of each respective category.

**Economic control**

Throughout the discussions, economic control emerged as the most dominant category of economic abuse against women with 45% of all coded statements referring to this category (see figure 1). First, women’s marginalisation from financial decision-making in the household emerged as a frequent expression of economic control. We identified different gradients of economic constraints towards women, ranging from women being required to provide detailed accounts of their economic activities (*‘If he has given me 100 rupees and I have spent 20 rupees then also I have to tell him what I bought.’* [35-year-old woman without employment, Maharashtra], see table 1), having to ask their husbands or parents-in-law for permission (*‘We also have to take permission to buy even small, small things’* [29-year-old working woman, Rajasthan]), to being fully denied any involvement in financial decisions or access to financial information (*‘I often don’t know anything about it. In fact, he doesn’t tell me anything.’* [28-year-old woman without employment, Maharashtra]).

Women also outlined the possible negative repercussions of attempting to engage in financial activities and decisions, including emotional pressures by their in-laws, being penalised by not being allowed *‘to enter the home’* [27-year-old woman without employment, Rajasthan], or even exposure to physical violence (*‘he will beat me’* [36-year-old woman without employment, Maharashtra]).



**Figure 1** Dominance of categories and subthemes of economic abuse against women. Note: The percentages shown correspond to the relative dominance of each subform of abuse, relative to all coded statements on any form of economic abuse made by women, mothers-in-law or husbands. We identified a total of 584 statements that made references to economic abuse. The relative dominance of each of the four categories of economic abuse was as follows: (1) economic control: 45% of all coded statements, (2) economic exploitation: 26%, (3) employment/education sabotage: 14%, (4) refusal to financially contribute: 15%.



**Table 1** Categories and subthemes of economic abuse against women in India

Economic control	
Controlling and limiting women's access to financial information and involvement in financial decision-making	<p>'We also have to take permission to buy even small, small things like Bindi [<i>decorative mark worn in the middle of the forehead by Indian women</i>] and bangles.' (working woman, Rajasthan)</p> <p>'Most of the time my mother-in-law and my husband are making decisions together. I often don't know anything about it. In fact, he doesn't tell me anything. They both are always taking all decisions.' (woman without employment, Maharashtra)</p> <p>'I have been married 22 years now, I still don't know how much he earns daily, what his income is. Neither does he tell me.' (working woman, Rajasthan)</p> <p>'I am taking all the decisions. But I also ask my parents first because the parents gave birth to us, and they are older. After that comes my wife.' (husband, Maharashtra)</p> <p>'Even if she [daughter-in-law] earns, my son decides how to spend the money.' (mother-in-law, Maharashtra)</p> <p>'Most of the women don't do any job so it never happens that they have taken any decision without asking their husbands. They know that if they take any decision without telling their husbands and if he comes to know about it afterwards, it might result in a fight. So, they don't do anything without asking their husband.' (husband, Maharashtra)</p> <p>'Who takes the final decision? The one who earns more, takes the final decision. There is no question of male—female discrimination in this. Who earns how much? Based on this, decisions are made.' (husband, Maharashtra)</p> <p>'Yes, we always have to ask, and show what we buy, like if we buy anything and keep it in the house then the husband will question: where did you get this from? Who gave you this?.' (working woman, Rajasthan)</p> <p>'If we say we want to go out and work—The mother in law would sit at the main door entrance, she will stop us, saying that you can't go, who allowed you to go? If you dare to leave the house, you won't be allowed to enter this house again.' (woman without employment, Rajasthan)</p>
Denying a woman access to/ownership of cash/savings/bank account/assets	<p>'When we suddenly find their money [wife's savings] in the house, there will be a quarrel.' (husband, Maharashtra)</p> <p>'I have to follow only his orders. Even if I want to join a savings group for women, I have to first ask him. I can't do anything on my own.' (working woman, Maharashtra)</p> <p>'Even if wives know about banking, they do not do it without asking their husbands.' (husband, Maharashtra)</p> <p>'Yes, husbands are account holders, so if we want to buy something then we have to ask them for an ATM password, and then they will ask "why do you need the password?"' (working woman, Maharashtra)</p>
Employment sabotage	
Forbidding or actively preventing a woman from working and/or acquiring an income	<p>'Whatever has to be done has to be done by us. It's an order from our husband to us. They say: if you want to work, we won't help with the kids and home. You'll have to manage everything on your own. They don't even take leave to help us and be at home for a day. They just leave everything to us.' (woman without employment, Rajasthan)</p> <p>'If we want to go to work, we will be scolded. If we go out to work, who will feed the children and look after the house? My in-laws would say to me: Who will make the food? Do you want us to sleep with an empty stomach?' (woman without employment, Rajasthan)</p> <p>'My in-laws used to say: There is no need, you will get spoiled if you will go outside, you will get involved with wrong company, do wrong things.' (woman without employment, Rajasthan)</p> <p>'My husband doesn't trust me. That's why he doesn't allowed to me work outside.' (woman without employment, Maharashtra)</p> <p>'The husband used to work and the wife would sell Rangoil [<i>coloured powder used to decorate the house entrance</i>]. He asked her to stop working. He started doubting her, saying that how do you have so much money, surely it is because you have an affair with that man. He instructed her not to go outside the house as she was beautiful.' (mother-in-law, Maharashtra)</p> <p>'Women are not allowed to go and work outside the home. Society will say that if we earn then we will keep our husband under our feet.' (working woman, Rajasthan)</p> <p>'If we say we want to go out and work, the mother-in-law would sit at the main door entrance. She will stop us saying that you can't go, who allowed you to go? If you dare to leave the house, you won't be allowed to enter this house again' (woman without employment, Rajasthan)</p> <p>'I will definitely force her to reject this [job] opportunity and she will do so.' (husband, Rajasthan)</p> <p>'My wife goes out and works so she can't pay attention towards the children. So, when she is accepting any work, it is my decision whether she should do that work or not.' (husband, Maharashtra)</p> <p>'No, society doesn't accept it. There will be talking about why she [the wife] goes to work. She doesn't need it. And so her husband refuses to allow her to go to work outside of the house.' (husband, Maharashtra)</p>

Continued

**Table 1** Continued

Forbidding or actively preventing a woman from obtaining education	<p>'First time I went out of my in-laws' house [for education purposes], my brother-in-law said "if you step out, you'll lose our love and respect." (woman without employment, Rajasthan)</p> <p>'They will say that girls would not get married if they studied too much. She will have demands if she starts earning.' (woman without employment, Rajasthan)</p> <p>'Like any daughter or woman who wants to grow and study and go out, they are not allowed—for example if any woman wants to study or look for a job they will say "we don't have anything in house to eat and she wants to study" and we are also characterised like they will say "see what she is wearing" There are so many objections that we face'. (working woman, Rajasthan)</p> <p>'Yes there are some people who discourage women from working outside because their thinking is that woman need to take care of the house, so there is no need to get education.' (husband, Rajasthan)</p>
<b>Economic exploitation</b>	
Taking a woman's income/earnings	<p>'Suppose my husband gets to know that I have done some work at some place and if he meets the owner [the participant's boss at her workplace] somewhere in the village, then he tells the owner to give the money directly to him. The owner has no idea that my husband is going to waste money on drinking alcohol. Since he doesn't know this, he gives the money to my husband. It is the money earned by me. Once my husband gets the money, he drinks alcohol, comes back home in the evening, and starts fighting with me.' (working woman, Maharashtra)</p> <p>'Sometimes, even the salary of the wife gets credited into the husband's account.' (working woman, Maharashtra)</p> <p>'See, if I get 250 rupees, I keep fifty rupees somewhere. But my husband steals that money also. What can I do?' (working woman, Maharashtra)</p> <p>'Yes, I was irritated because I had received a grant of ten thousand rupees for a class. I had done a sewing class for six months in a Nagar Basti Vikas Yojana [a government scheme for underprivileged people]. I deposited that money in our joint account. But my husband thought that the money had come to him somehow, so he did not tell me that he had already taken it. When I went to the ATM to withdraw money, I found out that it had been withdrawn 15 days ago. When I spoke to him at home, he told me that he had withdrawn the money. We had a lot of arguments at that time because I had worked so hard to earn it and he took it out without asking me.' (woman without employment, Maharashtra)</p> <p>'Money is given to men. We don't get money in our own hands.' (working woman, Maharashtra)</p> <p>'I have to give details of every one rupee I earn to my mother-in-law. She asks me: If you earned this much, then what expenses did you do? Where did all the money go? She asks me all the details and I have to explain. I hand over all the money I earn to her, then if I want to spend my own money, I have to explain it to her and she gives me the specific amount from that money.' (working woman, Rajasthan)</p> <p>'He drinks alcohol. Takes the money I earned directly from the owner.' (working woman, Maharashtra)</p> <p>'I was at my maternal house, and behind my back, my husband sold around two kilos of silver and wasted everything in gambling without my permission'. (working woman, Rajasthan)</p> <p>'Yes, she gives me all money that she has.' (husband, Maharashtra)</p>
Accumulating debt in the woman's name	<p>'Our husbands take money in advance, and they force us to work and if we ask for the money for the work we have done, they say, don't you need food to eat?' (woman without employment, Maharashtra)</p> <p>'Actually, I didn't want to apply for it [loan], however, my husband took the number of the madam and gave his number to the bank, and the bank people told me that you will be getting the money. So, my husband took me to the bank, made me sign the documents, got the money, used all the money, and now he is saying: "the loan is in your name so repay [it] yourself". (working woman, Maharashtra)</p> <p>'They force us to take the loan, whether we want or not. I know it is difficult to repay, still he will ask to take a loan from a savings group.' (working woman, Maharashtra)</p> <p>'I told my husband to get three thousand rupees. He took four thousand and gave me three thousand. When I went to return the money, the money lender asked me how come I was giving him only three thousand rupees?' (working woman, Maharashtra)</p> <p>'if she is taking loans, then her husband will take the amount. But that is in case of emergency. It is the husband who decides about the loans, that is, whether to take a loan.' (husband, Maharashtra)</p>

Continued

**Table 1** Continued

Dowry/wedding gold exploitation	<p>'I got married around the age of 13–14. My parents were poor. We gave just some utensils and ornaments to my in-laws. We couldn't afford more. My in-laws taunt me until today that my family didn't give them enough.' (woman without employment, Rajasthan)</p> <p>'My mother-in-law kept torturing us for too little dowry, they said 'we are bankrupt because of you'. I would then tell my parents this. Because of the torture, I was at my home for two months after 15 days at my in-laws. They didn't give me money for food or basic household expenses because they believed my parents didn't give them enough dowry.' (woman without employment, Rajasthan)</p> <p>'In my house my mother in law still blames me and my family for 1 lakh rupees that our in-laws gave in our marriage, saying that it has been taken by my parents but the money has gone to the intermediary. They would always say in each fight "We have bought you giving 1 lakh rupees", this is so abusive.' (working woman, Rajasthan)</p> <p>'There was a girl in the community, her in-laws were asking her to get more money from her parents. When that didn't happen, they left her at her parent's house.' (working woman, Maharashtra)</p> <p>'My parents gave a golden ring to my husband. But I didn't even see it. He sold it immediately after our marriage because he had to pay back his loan.' (woman without employment, Maharashtra)</p> <p>'My husband mortgaged my ornament and drank alcohol from that money.' (woman without employment, Maharashtra)</p>
<b>Refusal to contribute financially (despite having the financial means)</b>	
Refusal to contribute to household expenses	<p>'He earns some money, and he takes my money also. He promises to buy things from the market, but he never buys anything. Then he comes back home and fights with me. How can I be satisfied?' (working woman, Maharashtra)</p> <p>'There were fights about money. There was no money for food but he used to spend every day on alcohol, where did they get this money, I don't know.' (working woman, Rajasthan)</p> <p>'My husband buys 250 grams of oil. How can I manage with so little oil? We don't even get so little oil in a shop. If I say anything to him, he says 'I can't buy more oil than this, do whatever you want.'" (working woman, Maharashtra)</p> <p>'The only money he gives is for milk, tea and some vegetables. I take care of all other expenses.' (working woman, Rajasthan)</p> <p>'I have seen many cases in the community where the husband has an affair outside the marriage and spends all his money on his girlfriend, takes her out among his friends, whereas the wife and children have to beg to eat sometimes. (working woman, Maharashtra)</p> <p>'My father used to provide for me long after my marriage. I got all the food, soap, cereals and everything from my parents. My in-laws or husband did not even give me a bar of soap to wash clothes. Then my sister supported me until now. My husband never supported me.' (woman without employment, Rajasthan)</p>
Refusal to contribute to health-related expenses	<p>'No [my husband does not give me any money]. I have to take medication once in eight days. One pill costs around forty rupees. So, I have to earn first and then buy the pill.' (working woman, Maharashtra)</p> <p>'He forces me to take temporary medication instead of going to the hospital [because it is cheaper]. Even if I don't feel ok after a week, he won't prefer to go to the hospital.' (woman without employment, Maharashtra)</p> <p>'I had a surgical operation. It cost 50000 rupees. I was fed up of telling my husband. I had to borrow money from all my relatives for the surgery. He said, look after your health on your own. Don't come to me. Who will look after the wife's health? My husband doesn't listen at all. So, everybody else helped me for my surgery.' (working woman, Maharashtra)</p> <p>'Suppose he has to spend money on my medical treatment, he asks, how can I fall sick when I don't do any work and sit at home, why should he look after me and things like that.' (woman without employment, Maharashtra)</p> <p>'My mother-in-law always used to question: if you're earning, where did your money go? My husband never told her that she has to contribute to the house too. I also had to buy my medicines worth Rs1000 and pay for them from my limited income.' (working woman, Rajasthan)</p>
Refusal to contribute to child-related expenses and investments	<p>'Suppose we want to buy clothes for children. I have to ask my husband for money. He keeps saying 'tomorrow, day after tomorrow'. And in this way, time flies.' (woman without employment, Maharashtra)</p> <p>'We will ask our husband how we will feed the children, as the husband gives only 100 Rupees. What can be bought with 100 Rupees? Food costs at least 200 Rupees, including milk, which is so costly now, even sugar, everything is so expensive nowadays.' (working woman, Rajasthan)</p> <p>'I had to take a loan for my daughter's wedding. Only I am paying the instalments for that.' (working woman, Rajasthan)</p> <p>'My daughter is in the ninth standard. She needs so many things. If I tell my husband that we should buy something for our daughter, he says we have just bought it some time back. And then he starts fighting.' (working woman, Maharashtra)</p> <p>'Suppose the child wants something. He doesn't ask his father for money. First, he will ask his mother. If I tell him to go and ask his father, he goes to him and asks for ten rupees. Then my husband will say 'take two rupees instead of ten rupees' as he doesn't have more money. If I interfere and say 'our son is going to school and he needs more money', he will ask me why I am interfering. He tells me to shut up and do my job. What can I do? I do feel that my son should learn, take education. But I can't do anything as I don't have money.' (woman without employment, Maharashtra)</p> <p>'If we ask for money for our daughter's education, they will tell us to get her out of school instead.' (woman without employment, Rajasthan)</p>

Continued

**Table 1** Continued

Disregarding a woman's financial wants and needs	<p>'I feel my husband should come with me, buy me something, he should take me into consideration.' (working woman, Maharashtra)</p> <p>'Every time we think of buying something, children's expenses come before us. There will always be a need for their clothes, so we have to sacrifice ours.' (woman without employment, Rajasthan)</p> <p>'if I say anything to him, he beats me. So, I can't say anything to him. Women need something for their own. Otherwise how can they survive? They should understand that their wives are equally important and if they do something for us, we will do everything for them.' (woman without employment, Maharashtra)</p> <p>'if I ask my husband for money, my mother-in-law says to her son, why I am asking for money from him? We are buying everything for the home then why is she asking for money?' (woman without employment, Maharashtra)</p> <p>'Suppose I want to buy a new sari, my mother-in-law asks why I want a new sari? If at all I want a new sari, he says: 'go and bring it (the money) from your brother or tell your parents to buy it for you.' (woman without employment, Maharashtra)</p>
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Some husbands justified their wives' restricted access to financial decision-making with reference to the absence of female earnings—evidently expressed in the following quote: '*Most of the women don't do any job so it never happens that they have taken any decision without asking their husbands*' [40-year-old husband, Maharashtra]. Yet, the discussions also identified several instances in which women did earn an income of their own but were still not permitted to independently spend their money (eg, '*Even if she [daughter in – law] earns, my son decides how to spend the money.*' [53-year-old mother-in-law, Maharashtra]).

We identified the purposive denial of women's access to or ownership of cash, savings and other assets as a second subtheme of economic control. Most statements in this subtheme referred to savings. Accordingly, participants noted that women were not allowed to join a savings group without their husband's approval. In addition, participants highlighted considerable resistance towards women holding their own savings. For example, one husband (34 years, Maharashtra) claimed: '*When we suddenly find their money [wife's savings] in the house, there will be a quarrel.*' Women who had access to a formal bank account listed multiple restrictions to making independent saving and withdrawal decisions. For example, they noted that transaction notifications were often sent to their husbands' phones, which increased their control over their wives' transactions. In addition, it was mentioned that husbands typically held the PIN code for a shared ATM card and that women could thus not independently access any money without their husbands' permission. It is important to note that poverty may reinforce women's vulnerability to economic violence. For example, if families own only one mobile phone due to income constraints, this may increase women's dependence on their husbands and give husbands more control over their wives' financial transactions ('*Since we don't have a mobile phone, when the bank asks for the number, we have to give our husband's number.*' [31-year-old woman without employment, Maharashtra]).

**Employment and education sabotage**

The discussions also alluded to behaviours actively aimed at preventing women from working and acquiring an income. Relatedly, we identified several accounts of how women were prevented from obtaining an education, which was coded inductively as another subtheme that emerged during the analysis. We summarised these identified aspects under a second category of economic abuse—'employment and education sabotage', which was referenced in 26% of the coded statements.

Restraints on women's income generation were often justified with reference to their duties in the household such as childcare and other chores, which—as husbands feared—would not be adequately fulfilled if women worked outside of home. For example, one male participant warned: '*My wife goes out and works, so she can't pay attention towards the children*' [30-year-old husband, Maharashtra], and one female participant stated: '*If we*



go out for work [...] my in-laws would say to me: "Who will make the food? Do you want us to sleep on an empty stomach?" [25-year-old woman without employment, Rajasthan]. Some men also named prohibiting social norms around female employment as a major obstacle: 'No, society doesn't accept it.' [40-year-old husband, Maharashtra]. Relatedly, we found some indication of women's employment and income being perceived as a threat to the traditional norm of the male breadwinner and its potential to challenge conventionally assumed power hierarchies within the household. This was best captured in the following quotation: 'Women are not allowed to go and work outside the home. Society will say that if we [women] earn, then we will keep our husband under our feet.' [40-year-old working woman, Rajasthan]. Lastly, several women mentioned that their inability to go to work was also associated with the wider constraint of not being allowed to leave the house due to the notion that they 'will get spoiled [...] do wrong things' [27-year-old woman without employment, Rajasthan] and concerns about exposure to the negative social influence of other working women. Many women also perceived their husbands' lack of trust and concerns about their possible infidelity as a main motive for keeping them at home ('He instructed her not to go outside the house as she was beautiful' [68-year-old mother-in-law, Maharashtra]).

In addition, several women noted that husbands or in-laws prohibited any education or training opportunities for them. This was often due to concerns that they may neglect their duties at home (eg, '[...] woman need to take care of the house so there is no need to get education' [59-year-old husband, Rajasthan]) or become less obedient to their husbands in consequence of being more educated and having own income ('They will say that girls would not get married if they studied too much. She will have demands if she starts earning.' [30-year-old woman without employment, Rajasthan]). In other instances, women's interest in education was shrugged off as an inadequately high demand and thus rejected by in-laws: '[T]hey will say "we don't have anything in house to eat and she wants to study".' [24-year-old working woman, Rajasthan].

### Economic exploitation

A third category of economic abuse against women was economic exploitation (mentioned in 14% of all coded statements), composed of three distinct subthemes: (1) appropriation of women's income, (2) accumulation of debt in women's names and (3) exploitation of wives' and their families' wedding contributions. While the first subtheme was more frequently experienced by working women, the latter two themes equally affected women with and without employment. With regard to the first subtheme, women in all FGDs frequently reported incidents in which their income or money was taken by their husband ('Money is given to men. We don't get money in our own hands.' [28-year-old working woman, Maharashtra]) or by their parents-in-law ('I have to give details of every one rupee I earn to my mother-in-law [...] I hand over all the money I earn to her.' [26-year-old working woman, Rajasthan]). In

some cases, women's salaries were directly handed over to their husbands by their employers—sometimes also because women, as a direct consequence of economic control (see above), did not hold independent bank accounts of their own ('Sometimes, even the salary of the wife gets credited into the husband's account.' [38-year-old working woman, Maharashtra]). Several women also indicated that they had tried to hide or protect their money and belongings but that these were forcefully taken or stolen by their husbands ('I was at my maternal house, and behind my back, my husband sold around two kilos of silver' [40-year-old working woman, Rajasthan]). Some then regretfully shared that their money and income was used for purposes such as drinking or gambling ('He drinks alcohol. Takes the money I earned directly from the owner.' [34-year-old working woman, Maharashtra]; 'My [husband] wasted everything in gambling without my permission.' [47-year-old working woman, Rajasthan]), which they were not supportive of but too disempowered to intervene.

Apart from this, women's involuntary indebtedness emerged as another expression of economic exploitation. Women's narratives reflected that husbands may take loans in their wives' name without informing them, as expressed in the following statement:

'I told my husband to get three thousand rupees. He took four thousand and gave me three thousand. When I went to return the money, the money lender asked me how come I was giving him only three thousand rupees?' [38-year-old working woman, Maharashtra].

Other women described how their husbands had pressured or even 'force[d] [them] to take the loan' [29-year-old working woman, Maharashtra] for his purposes but then expected their wife to repay it on her own: 'So, my husband took me to the bank, made me sign the documents, got the money, used all the money, and now he is saying: "the loan is in your name so repay [it] yourself".' [27-year-old working woman, Maharashtra].

A last subtheme of economic exploitation was related to abuse that happens in the context of Indian wedding customs. The most prominent custom is the social practice of dowry, which refers to a monetary or in-kind transfer from the bride's to the groom's family. The dowry amount can be substantial and amount up to several times the annual income of the family.<sup>43 44</sup> During the discussions, participants shared accounts of the wife and her natal family facing repeated demands or even forms of harassment and penalisation by their family-in-law in cases where the transfer was deemed as too low. For example, one woman noted:

'I got married around the age of 13-14. My parents were poor. We gave just some utensils and ornaments to my in-laws. We couldn't afford more. My in-laws taunt me till today that my family didn't give them enough.' [33-year-old woman without employment, Rajasthan].

Other participants listed instances that referred to the gold or jewellery that is commonly given to a bride by her

natal family when she moves in with her family-in-law. This 'bequest dowry', referred to as 'streedhan' in India, serves as a premortem inheritance and is supposed to remain in the possession of the wife.<sup>21 43–46</sup> Yet, several women indicated that their husbands had appropriated their streedhan against their will. One participant shared: 'My husband mortgaged my ornament and drank alcohol from that money' [34-year-old woman without employment, Maharashtra]. Other participants noted that their husband had used their gold for own purposes, for example, 'to buy something required for farming' [39-year-old woman without employment, Maharashtra] or 'to pay back his loan' [31-year-old woman without employment, Maharashtra].

### Refusal to contribute financially

A recurrent narrative throughout the qualitative data referred to husband's refusal to contribute financial resources to (1) general household expenses, (2) health-related expenditures, (3) child-related expenditures and investments and (4) women's own needs. 15% of all coded statements referred to this category. It is important to note that we only included statements in which women had explicitly declared their husbands' refusal to contribute as expressions of inappropriate prioritisation of his own needs rather than as a consequence of a general lack of resources or poverty. For example, one woman noted: 'There was no money for food but he used to spend every day on alcohol' [24-year-old working woman, Rajasthan], and another one shared: 'He promises to buy things from the market, but he never buys anything' [27-year-old working woman, Maharashtra]. Several women complained that their husband's contributions to household expenses such as food or rent were insufficient and had to be topped up with their own money ('The only money he gives is for milk, tea and some vegetables, I take care of all other expenses.' [26-year-old working woman, Rajasthan]). In some more severe cases, the husbands' refusal to contribute financially even implied that 'the wife and children have to beg to eat sometimes' [27-year-old working woman, Maharashtra].

In addition, participants' narratives revealed that some husbands also denied their wives financial support for required medical treatments:

'I had a surgical operation. It cost 50000 rupees. I was fed up of telling my husband. I had to borrow money from all my relatives for the surgery. He said: "look after your health on your own. Don't come to me." My husband doesn't listen at all. So, everybody else helped me for my surgery.' [51-year-old working woman, Maharashtra]

In other instances, women described how their husband opted for a cheaper but less effective treatment to avoid higher costs ('My husband asks the doctor to give me an injection or some medication instead of a permanent [more costly] treatment.' [39-year-old woman without employment, Maharashtra]).

The refusal to contribute to child-related expenses emerged as another subtheme from the discussions.

For example, women noted that their husbands would not buy 'clothes for children' [28-year-old woman without employment, Maharashtra] or not contribute sufficiently to buying groceries ('We will ask our husband how we will feed the children, as the husband gives only 100 Rupees. What can be bought with 100 Rupees? Food costs are at least 200 Rupees [...]') [24-year-old working woman, Rajasthan]). Other participants noted that their husbands were unwilling to incur expenses for children's education. For example, one woman shared: 'If we ask for money for our daughter's education, they [husbands] will tell us to get her out of school instead' [33-year-old woman without employment, Rajasthan]. Two women even noted that the dowry payment for their daughter's wedding was entirely paid for by them ('I had to take a loan for my daughter's wedding. Only I am paying the instalments for that.' [47-year-old working woman, Rajasthan])

A last expression of husband's refusal to contribute economically referred to women's own needs. Several women noted that their husband had denied them purchases of new clothes such as a sari or jewellery and perceived that any purchases made were either for the household or for their children but never for their own use ('Every time we think of buying something, children's expenses come before us. There will always be a need for their clothes, so we have to sacrifice ours.' [26-year-old woman without employment, Rajasthan]). In some statements, it also became apparent that mothers-in-law interfered by seeking to minimise any expenditures on their daughter-in-law's own needs. For example, one woman reported:

'Suppose I want to buy a new sari, my mother-in-law asks why I want a new sari? If at all, I want a new sari, she says: "go and bring it [the money] from your brother or tell your parents to buy it for you".' [28-year-old woman without employment, Maharashtra]

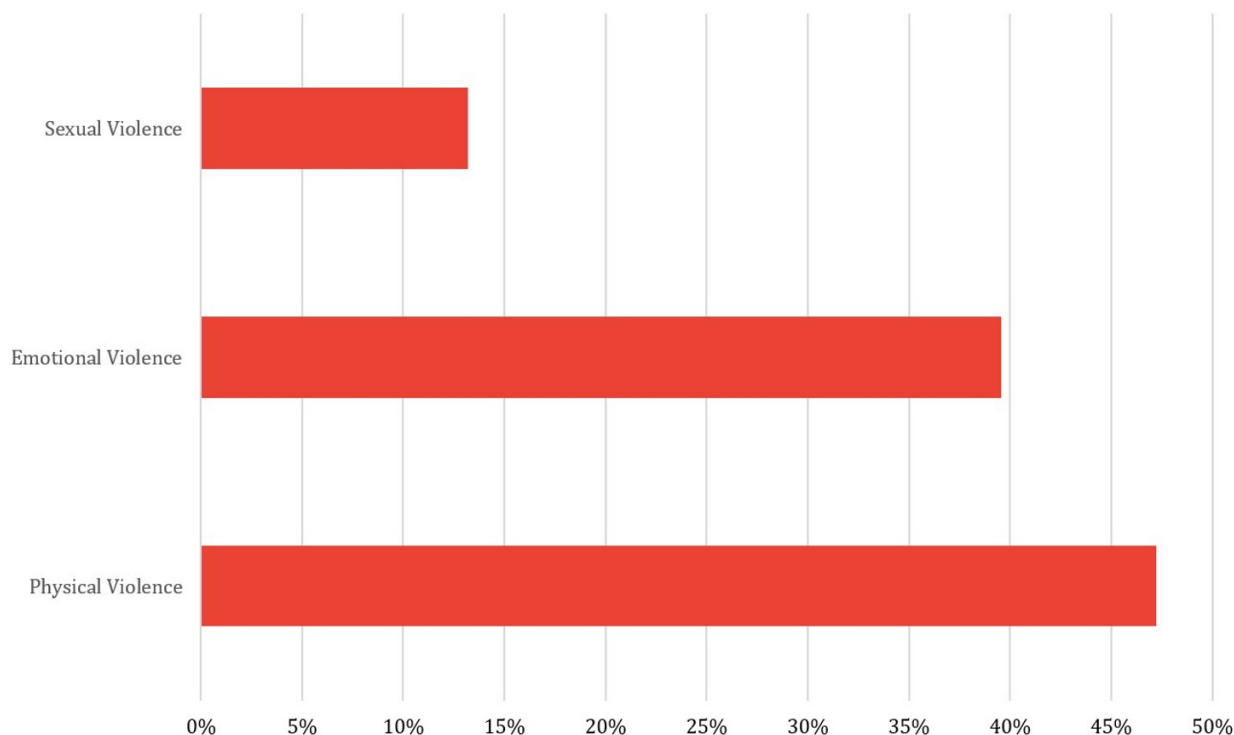
The detrimental consequence of husbands' refusal to contribute to necessary household expenditures was often that wives—especially those without own employment—found themselves forced to turn to their natal family for financial support or had to deplete their 'streedhan' to be able to secure their own and their children's basic needs:

'My father used to provide for me long after my marriage. I got all the food, soap, cereals and everything from my parents. My in-laws or husband did not even give me a bar of soap to wash clothes. Then my sister supported me until now. My husband never supported me.' [48-year-old woman without employment, Rajasthan]

### Spillovers to other forms of domestic violence

Throughout the discussions, it became apparent that economic abuse was closely linked to other experiences of emotional, physical or sexual abuse (see figure 2 and table 2). Accordingly, some participants described how economic conflicts triggered forms of emotional abuse ('[...] this really becomes mental torture for me' [35-year-old working woman, Maharashtra]). Some women also

### Spillovers from Economic Abuse to other Domestic Violence



**Figure 2** Mentioning of spillovers from economic abuse to other forms of domestic violence in the marital family. Note: The percentages shown correspond to the relative frequency at which linkages between each form of domestic violence and economic abuse were mentioned. In total, we identified 91 statements on linkages between economic and other forms of abuse. Of these, 43 (47%) referred to physical abuse, 36 (39%) to emotional abuse and 12 (13%) to sexual abuse.

pointed to links between female employment and emotional violence as husbands became suspicious if their wives were outside of the house. For example, one woman described that her husband made a lot of ‘shameful comments’ by wrongly accusing her to engage in ‘prostitution’ or ‘hav[e] an affair’ whenever she left the home for work [29-year-old working woman, Rajasthan]. Emotional abuse also often occurred in the context of postmarital dowry demands by in-laws, in the consequence of which some women were temporarily banned from their marital house as a means of punishment. For example, one participant described:

‘My mother-in-law kept torturing us for too little dowry, they said “we are bankrupt because of you”. I would then tell my parents this. Because of the torture, I was at my home for two months after 15 days at my in-laws. They didn’t give me money for food or basic household expenses because they believed my parents didn’t give them enough dowry.’ [33-year-old woman without employment, Rajasthan]

Further, several women noted that their requests for money or their attempts to get involved in financial decisions resulted in being physically abused by their husband:

‘Suppose I want to buy something for myself or my son, I have to ask him [husband] for money. And then he fights and beats me.’ [27-year-old woman without employment, Rajasthan]

Some women also referred to physical penalisation if their husbands felt that they returned home too late after a workday (‘So, when they come back home there is a lot of beating that happens.’ [28-year-old working woman, Maharashtra]).

Lastly, participants even reported spillovers from economic to sexual IPV (‘He takes out all his rage [because of financial conflicts] in the night.’ [30-year-old woman without employment, Maharashtra]). A common theme around sexual violence was that women were not working or generating income—possibly a direct consequence of husbands sabotaging their employment—and therefore, in their husband’s view, were obligated to fulfil his sexual desires, which often translated into forced sexual intercourse:

‘If I say: “I don’t want to do it, I am tired”, he says: “Why are you tired? What work have you even done?” And then he forces himself on me.’ [28-year-old woman without employment, Maharashtra]

## DISCUSSION

Our analysis revealed that women in Maharashtra and Rajasthan were exposed to several forms of economic abuse in their day-to-day lives, which can be perpetrated by husbands but also by extended family members such as parents-in-law. Similar to previous research,<sup>6 20 21 23 24 27</sup>

**Table 2** Links between economic abuse and other forms of domestic violence

Form of Domestic Violence	
Emotional Violence	<p>'They expected my parents to give them some more gold and money. My mother gave him the ring but he lost it. My mother-in-law used to say "your mother gave me very little gold". Because of this, she used to talk to me in front of outsiders also. We've had a lot of arguments over this and they've even beaten me.' (working woman, Maharashtra)</p> <p>'My husband is already dead but my mother-in-law tortures me a lot [about dowry]. I think it would be better if she would also die. I have to live in fear of all family members. Sometimes I feel to end my life but because I have three children, I keep patient.' (woman without employment, Maharashtra)</p> <p>'My brother-in-law had a minor surgery, and for that surgery, my husband had given the money, however, the transactions took place between both of them. Still, sometimes my husband will torture me by saying I should ask my sister to return the money and this really becomes mental torture for me, because of the transactions carried out between them.' (working woman, Maharashtra)</p> <p>'Yes, they also doubt them [women who are working] that they are going for prostitution, the husband checks their clothes and also checks their underwear if it is wet and then accuses her of having an affair and doing wrong things. These are such shameful comments, this is happening in our societies with women.' (working women, Rajasthan)</p>
Physical Violence	<p>'Suppose I want to buy something for myself or my son, I have to ask for money to him. And then he fights and beats me.' (woman without employment, Rajasthan)</p> <p>'Even the medical expenses are looked after by my husband. We don't take any economic decision. If I will say anything to him or ask him about the expenses, he will beat me.' (woman without employment, Maharashtra)</p> <p>'So if you don't inform [your husband] and you come home late because of work. then there's a fight over this. Yes, yes, then there is a big fight, my husband beats me, and the fight starts.' (working woman, Rajasthan)</p> <p>'Now in my case my mother-in-law always taunted me that I didn't bring anything [gold] from my father's house. I told this thing to my husband but on the contrary, he beat me up.' (woman without employment, Maharashtra)</p>
Sexual Violence	<p>'Yes. It happens. He takes out all his rage [because of financial conflicts] in the night.' (woman without employment, Maharashtra)</p> <p>'If I say I don't want to do it, I am tired, he says: "Why are you tired? What work have you even done?" And then he forces himself on me.' (woman without employment, Maharashtra)</p>

economic abuse found expression in four distinct forms: economic control, employment (and education) sabotage, economic exploitation and men's refusal to financially contribute to necessary expenses. The most prevalent form of economic abuse faced by women was the denial of their participation in financial decision-making processes. This not only thwarts women's investment and saving opportunities and exacerbates their economic dependence on male partners but may also intensify their individual levels of poverty and possibly also that of their children.<sup>22 29</sup>

Our findings need to be contextualised with reference to India's legal context. In 2005, the country adopted the 'Protection of Women from Domestic Violence Act', which seeks to provide more effective protection of the constitutionally guaranteed rights to women facing domestic violence.<sup>47</sup> The Act moved, already two decades ago, beyond a narrow focus on physical abuse and presents a comprehensive classification of domestic violence along the categories of verbal, psychological, sexual and also economic abuse.<sup>47</sup> Yet, even though this landmark legislation was considered an important step towards better protecting women's health and economic rights, our results highlight that its effectiveness remained limited, most likely due to ponderous institutional and societal obstacles.<sup>48-50</sup>

While our findings are closely in line with the forms of economic abuse found in previous studies, we reveal some crucial aspects that are more unique to the specific characteristics of our study setting. First, we observed important intersections between traditional gender norms and constraints placed on women's labour and education. Accordingly, the discussions alluded to predominant social norms with regard to the division of labour in a household, whereby women are commonly assigned the roles of the caregiver and homemaker and men are expected to serve as the breadwinner and financial provider of the family.<sup>51 52</sup> In consequence, a woman's participation in the workforce may be perceived as a threat to norms and ideals of masculinity and to men's economic dominance, which may lead to social stigmatisation and is, therefore, opposed by the husband and parents-in-law.<sup>53 54</sup> This culturally specific form of economic abuse has already been highlighted in a qualitative study with South Asian women living in Britain and in South Asia. In this study, the author lists accounts of husbands destroying their wives' tools of work such as sewing materials, forcing their wives to quit their jobs to care for their parents-in-law, and beating up their wives for secretly taking up jobs and hiding this from their husbands.<sup>21</sup>



In addition, we found that marriage customs including dowry transfers substantially increased women's vulnerability to economic exploitation, financial conflict and emotional abuse. In line with this, previous studies conducted in India have also pointed to the detrimental consequences and 'terror' linked to the dowry practice.<sup>44</sup> For example, Anitha *et al.* reveal in their life history interviews with 57 transnationally married Indian women that threats of abandonment and physical violence were strategically used for extracting larger dowry payments from the spouse's family after the wedding.<sup>45</sup> While 'streedhan' is traditionally meant to serve as a woman's asset and to enhance her economic status within her marital family,<sup>55</sup> the appropriation of these assets by their husbands or in-laws has emerged as a form of economic abuse in India.<sup>56</sup> Reflecting this dynamic, an empirical study conducted with Indian farmers documented a depletion of wives' 'streedhan' during periods of droughts. The authors found that husbands used their wives' 'streedhan' to smooth their own consumption levels during phases of financial hardship and even found a higher level of dowry deaths during times of drought-related economic downturns.<sup>57</sup>

Third, findings from our study highlight crucial linkages between India's cultural practice of patrilocality and women's exposure to economic abuse. It is still a widespread norm in Indian communities that women, once married, cohabit with their husband's family. These living arrangements frequently leave daughters-in-law in subordinate positions in the household hierarchy, often leading to an increase in their load of unpaid work and curtailing their economic and social independence.<sup>58-61</sup> As shown in our discussions, patrilocality also implies that economic violence against women is not only perpetrated by husbands but quite commonly also by parents-in-law. This finding is highly relevant for future research as it suggests that violence against women in India can only be comprehensively captured and well understood if we move beyond the narrow concept of IPV and consider the behaviour of other household members in the context of domestic violence more broadly.

Our findings also suggest important avenues for future research. Existing quantitative measures of economic abuse, such as the economic coercion scale that was developed and validated for use in (rural) Bangladesh,<sup>14</sup> fall short of covering all the manifestations of economic abuse revealed by our analysis. In particular, current scales would need to be expanded to include items capturing dowry-related abuse, husbands' frivolous spending on temptation goods while not contributing (sufficiently) to the purchase of household necessities, and to consider extended family members as potential perpetrators before being introduced and validated in India.

We further revealed that economic abuse against women is strongly interwoven with other forms of abuse. This is in line with qualitative evidence from Tanzania, suggesting that financial conflicts can commonly escalate into physical or emotional

violence and women's attempts to redress their economic marginalisation by becoming more involved in financial decision-making or by going for work may be penalised and repressed with physical or sexual violence.<sup>26</sup> This finding also feeds into previous research on 'male backlash' effects in response to women's economic empowerment.<sup>62</sup> Specifically, this strand of literature postulates that husbands who have lost economic dominance over their wives may resort to violence as a means of restoring their power.<sup>54 63-65</sup> The linkages between economic and other forms of spousal abuse have important implications for the design of IPV prevention programmes. While it may be crucial to economically empower women to reduce their economic dependence on male partners, the risk of possible backlash must also be carefully addressed through gender-transformative programmes and a focus on wider social norms restricting female employment.

The study is subject to a range of limitations. First, although we made efforts to recruit research team members who were fluent in the local language and belonged to similar communities and castes as our study participants, it may not have fully eliminated power imbalances between the FGD moderators and participants. This may have particularly applied to the discussion groups conducted with women who did not have any employment and own income and could thus have felt somewhat intimidated to share possible experiences of economic hardship and economic abuse. However, the research team implemented several measures to mitigate potential power imbalances, including (1) an implicit bias training for all research team members,<sup>66</sup> (2) sharing of food at the beginning of the discussion to build trust and familiarity, (3) introducing FGD moderators by their first names and (4) seating moderators and participants at the same level in a joint circle. Second, even though we ensured that FGDs with men were moderated only by male enumerators, it is possible that some of the participating men did not feel comfortable to share their personal opinions and possible perpetration of violence due to social desirability and the presence of female research team members. Lastly, it is possible that the perspectives of more introvert and quiet participants were superseded by group dynamics and the views shared by more dominant participants.<sup>67</sup> Our quantification of the dominance of each category should therefore be interpreted with some caution.

Despite these possible shortcomings, we present novel insights on specific forms of economic violence that women in Rajasthan and Maharashtra are facing. Our study sheds light not only on the perspectives of women but also of husbands and mothers-in-law, investigates spillover dynamics between economic and other forms of violence, and adds important new insights to previous research that has examined links between cultural factors such as dowry transfers or

patrilocality and economic abuse.<sup>37 49 50 58</sup> The United Nations' (UN) 2030 Agenda for Sustainable Development urges countries worldwide to 'eliminate all forms of violence against all women and girls' under the Sustainable Development Goal 5 on gender equality and women's empowerment.<sup>68</sup> To achieve this goal, it is essential that economic abuse is featured as a central component in the conceptualisation of violence against women and that both husbands and extended family members are recognised as potential perpetrators. Promising intervention approaches to increase women's economic control and reduce their vulnerability to economic abuse could include gender transformative community interventions encouraging female employment,<sup>69 70</sup> economic empowerment programmes focused on women's financial inclusion and/or women's business ownership, and stricter legal penalisation of dowry-related violence and harassment.

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