



## Economic Abuse: A Neglected Facet of Domestic Abuse

This editorial is based on [No Way Out](#) which was published in The Indian Express on 23/05/2023. It talks about the very less discussed form of domestic violence against women i.e., Economic Violence or Abuse.

**For Prelims:** [Protection of Women from Domestic Violence Act, 2005 \(PWDV Act\)](#), Central Victim Compensation Scheme (CVCF), Mahila Police Volunteers (MPVs), [National Commission for Women](#)

**For Mains:** Economic Abuse: Contributing factors, Government initiatives and Way Forward

When asked about [domestic violence](#), an average person typically thinks of violence of a physical and sexual nature, especially in the context of intimate partner violence. However, the same amount of interest is not conferred on economic abuse, a significantly more insidious manner of abuse that is usually invisible in the way it operates.

Economic abuse is significantly associated with physical abuse, sexual abuse, and emotional abuse. The most common forms of economic abuse are not being trusted with money, not being allowed to work outside home, and not being given money for household expenses.

This is not unduly surprising, given that the most common images of violence against women, children, and queer persons in mainstream society are in the physical and/or sexual context. While Indian law recognises what is termed as “economic abuse” in the special legislation against domestic violence — the [Protection of Women from Domestic Violence Act, 2005 \(PWDV Act\)](#) — violence or abuse in the economic context does not form part of the public consciousness in the same manner as intimate partner violence of a sexual and physical nature does.

### What is Economic Abuse?

▪ **About:**

- Under the [PWDV Act](#), economic abuse is defined as the deprivation of all or any economic or financial resources to which the aggrieved person is entitled under any law.
- The law recognises that prohibition or restriction to continued access to resources or facilities which the aggrieved woman is entitled to use is economic abuse as well.
- Further, the disposal of household effects, any alienation of assets whether movable or immovable, valuables or other property in which the aggrieved woman has an interest is also included under the meaning of economic abuse.
- Specific to the Indian context, economic abuse also brings up related issues such as dowry and exploitation of stridhan.
  - **Stridhan is whatever a woman receives during her lifetime.** Women have an absolute right over their Stridhan.
- Moreover, the Courts have held that deprivation of economic or financial resources or

stridhan amounts to domestic violence under the PWDV Act.

- Further, Act provides, a protection order can be passed in favour of the aggrieved woman prohibiting the alienation of any assets, operating bank lockers or bank accounts, regardless of single or joint ownership, without the leave of the Magistrate.
  - This also includes the aggrieved woman's stridhan or any other property held either jointly or separately by both parties.
- **Impact:** Economic violence holds back women from being truly independent, obstructs their ability to take decisions regarding their lives, and is frequently a major contributing factor in their inability to leave abusive situations, or separate themselves from their abuser.
  - A cross-sectional survey in informal settlements in Mumbai, found that 23% of ever-married women reported at least one form of economic abuse. Economic abuse was independently associated with positive screens for moderate-severe depression, anxiety, and suicidal ideation.
- **Status of the Economic Abuse in India:**
  - In 2022, a survey conducted by Tata AIA, a leading Indian insurance company, revealed that 59 per cent of working women do not make their own financial decisions, indicating the extent of financial dependency of Indian women.
  - The NFHS 5 finds that 32% of married women (18-49 years) have experienced physical, sexual, or emotional spousal violence. The most common type of spousal violence is physical violence (28%), followed by emotional violence and sexual violence.
  - A 2017 study by the All-India Democratic Women's Association found that 72% of women had experienced some form of economic abuse in their lifetime.

## What are the Common Examples of Economic Abuse?

- Preventing from getting or keeping a job, obtaining education, or acquiring assets.
- Controlling access to money, bank accounts, credit cards, or financial autonomy.
- Exploiting their salary and other economic resources, such as spending their money without their consent, creating debt, or taking their belongings.
- Denying the victim's right to property, inheritance, or dowry.
- Withholding necessities such as food, clothing, shelter, medication, or personal hygiene products.

## What are the Factors that Contribute to the High Prevalence of Economic Abuse?

- **Patriarchal Attitudes:** Economic abuse is often rooted in the patriarchal norms that give men more preference over women in the household and society. Women may face discrimination and barriers in accessing education, employment, and property rights, which make them more dependent on their male partners.
- **Lack of Economic Opportunities for Women:** Women in India are often denied access to education and employment opportunities. This makes them more financially dependent on their husbands, which can make them more vulnerable to economic abuse.
- **Lack of Awareness:** Many victims of economic abuse may not recognize it as a form of domestic violence or may not know their rights and options to seek help.
- **Social Stigma:** Economic abuse may also be normalized or justified by cultural or religious beliefs that assign different roles and responsibilities to men and women. This can discourage victims from seeking help or reporting abuse.

## What are the safeguards available against Economic Abuse?

- The [Protection of Women from Domestic Violence Act \(PWDVA\) of 2005](#), which defines economic violence broadly and provides for monetary relief, compensation, and protection orders for the aggrieved women.
- The **Code of Criminal Procedure of 1973**, which empowers courts to order maintenance for wives, children, and parents who are neglected by their husbands or sons.
- The [Hindu Succession Act of 1956 \(amended in 2005\)](#), which grants equal inheritance rights to daughters and sons in joint family property.
- The [National Commission for Women](#), which is the apex national level organization of India

with the mandate of protecting and promoting the interests of women.

- The **Ministry of Women and Child Development (MoW&CD)** in collaboration with the Ministry of Home Affairs has envisaged engagement of Mahila Police Volunteers (MPVs) in the States/UTs who act as a link between police and community and help women in distress.
- The **MoW&CD** has launched **Sakhi dashboard** is an online platform for the functionaries of One Stop Centres (OSCs) and Women Help Lines (WHLs) to populate and view various important information about the cases of violence affected women coming to them, as well as about their establishments.
- The **Department of Telecommunication** has allocated the number 181 to all States/UTs for Women Helpline.
- The **Rail Ministry** has launched **Integrated Emergency Response Management System** that aims to provide round the clock security to women passengers in all Railway Stations by strengthening of Security Control Rooms of Railways with Security Helpline, Medical Facilities, RPF and police, installation of CCTV cameras, etc.
- The **Ministry of Home Affairs** has created **Central Victim Compensation Scheme (CVCF)** under section 357A CrPC It will support States/UTs in providing fund towards compensation to the victim or her dependents who have suffered loss or injury as a result of the crimes (including survivors of rape and acid attack).

## What more can be Done to Reduce Economic Abuses?

- **Raising Awareness:** Increasing public awareness about economic domestic abuse is crucial. Educational campaigns, community programs, and media initiatives can help promote understanding, recognize warning signs, and encourage reporting of such abuse.
  - The safeguards options - available to women - need to be promoted and mainstreamed amongst the women.
- **Strengthening Legal Protections:** Though the govt has enacted the PWDV Act to provide safeguard to the women but it has remained more or less a toothless act. The Government must incorporate stringent punishment provisions to the act so that it could act as a deterrent to the abusers.
- **Providing Support Services:** Victims of economic domestic abuse need access to specialized support services. This can include counselling, legal aid, financial advice, and assistance with finding safe housing or employment.
  - NGOs like Naari Foundation, Shakti Vahini Foundation who are doing exceptional work in this field should be collaborated to fight this menace.
- **Empowering Victims:** Empowering victims to become financially independent and self-sufficient is crucial. Providing vocational training, educational opportunities, and access to job placement programs can help survivors rebuild their lives and gain the skills needed to secure stable employment.
  - The **DBT transfer** to female's account has been a crucial part of addressing this issue, more schemes on this line are a welcome.
- **Collaborating with Financial Institutions:** Though there are schemes to provide low-cost loans to women, but the loan disbursed are very less in number. Banks and other financial institutions can play a role in preventing economic abuse. Implementing training programs for employees to recognize signs of economic abuse, developing protocols for reporting suspicious transactions, and offering financial literacy resources to customers can all contribute to reducing economic domestic abuse.
- **Research and Data Collection:** Investing in research and data collection is essential to understand the prevalence, causes, and consequences of economic abuse. This information can help inform policies, interventions, and resource allocation.
- **Promoting Gender Equality and Social Norms Change:** Addressing the underlying gender inequalities and challenging harmful social norms is fundamental to reducing economic domestic abuse. Promoting gender equality through education, awareness campaigns, and community engagement can contribute to long-term prevention efforts.

**Drishti Mains Question:**

Economic abuse is a form of domestic violence that is rarely discussed. Examine the factors that contribute to its prevalence and the impact it has on victims. Suggest strategies that can be adopted to effectively raise awareness, prevent, and address economic abuse.

### UPSC Civil Services Examination, Previous Year Question (PYQ)

Q. We are witnessing increasing instances of sexual violence against women in the country. Despite existing legal provisions against it, the number of such incidences is on the rise. Suggest some innovative measures to tackle this menace. (2014)

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