

Pre-Marital/Union Economic Power and Control Wheel: South Asian Contexts (India, Pakistan, Britain)

GUIDANCE NOTES FOR USERS/FACILITATORS

A.) BACKGROUND

This wheel illustrates a thus far hidden form of abuse that takes place prior to or at the entry stages of relationship formation. The wheel draws on 142 interviews and eight focus groups involving 64 women (total 206 women) from two research projects with South Asian women in India, Pakistan and the UK (funded by National Institute of health Research and Global Challenges Research Fund, UK). These women were recruited from community networks and represented diversity on the basis of class, caste, religion, occupational status and migration status. The majority of the women were living with their partners and had not reported cases of domestic violence. The wheel is based on retrospective data from women who reflected on the months and years leading up to marriage. Approximately one-third women reported some form of economic abuse described in the wheel that took place up to the point of marriage. In almost all cases the economic abuse carried on after the marriage and became worse. This wheel aims to identify various forms of economic abuse to raise awareness among policy makers, practitioners, women, young people and community members to enable identification and prevention before women get married/cohabit/form a union.

Although this wheel is based on South Asian context – it can be adapted to other cultural contexts. Several tactics in the wheel are universal: for example, marriage for financial gains, and erasing pre-marital/union financial footprints, enforced financial dependence and others can be adapted according to the specific socio - cultural context. Similarly, the wheel can be used not just in context of relationships leading to marriage but also other forms of union such as live-in relationships, cultural/religious unions and civil partnerships.

It is important to note that **not** all marriage related customs are harmful, instead they are weaponised to economically control women, often through normalised expectations,

common practices and traditions. This wheel is a tool for naming and identifying hidden forms of abuse pre-marital/union, not for cultural stereotyping and judgment.

B.) UNDERSTANDING THE WHEEL

The abusive tactics are employed by groom/partners to be, groom/partners' families and sometimes extended family for their financial benefits to brides/women and their families. Women's own families may also co-operate for the reasons outlined in outer and inner bands. The wheel has one outer band, two inner bands and eight spokes.

i) The outer band: The outer band has two themes Patriarchal economic and social systems and Weak institutional protections. The purpose of the outer band is to demonstrate how economic abuse before or during union formation does not occur in isolation. It is sustained by broader societal and institutional structures.

1. Patriarchal economic and social systems: The patriarchal economic and social systems are structures that legitimise male control over women's labour, finances, and marriage arrangements and therefore enable abuse. It highlights male ownership of land, income and assets, informal and precarious employment for women, lack of childcare facilities, limited access to credit and financial services to women, patrilineal and patrilocal practices, women as economic burden, unpaid care work, women positioned lowest in financial hierarchy.

2. Weak institutional protections: Weak institutional protections include gaps in legal, social, and state responses that fail to prevent or respond effectively to coercion, financial manipulation, or exploitation – tactics that are described in the wheel. It includes poor enforcement of law, limited legal aid, minimal financial support, lack of awareness among professionals, slow court proceedings, poor safety, lack of transportation, lack of safe shelters, poor financial services protection, poor protection against digital and technological exploitation. Institutions are a product of patriarchal social systems which can be heavily biased in favour of male economic

control and thus weak in relation to protections for women who are more vulnerable to the laws, practices and procedures enforced by institutions.

ii) The inner band: The inner band has three themes as described below and shows why these abuses often go unchallenged by mapping cultural and social barriers that restricts women's ability to exit or resist abuse. It illustrates systemic norms and inequalities that normalise or obscure abuses.

1. **Intersectional inequalities:** for example: inequalities based on religion, caste, class, disability, sexual orientation - exclusion from resources, discrimination in accessing services and support, lack of political and economic representation, exploitation by authorities.
2. **Gender norms and cultural practices:** for example: women to make financial sacrifices, movement restrictions on women, women's work considered not important, women perceived as financial burden.
3. **Stigma, shame and honour:** for example: shame/stigma associated with never married women, perceived responsibilities of safeguarding 'honour' if a woman is not married, the need to stay silent if abuse happens for the fear of reputation and jeopardising future alliance.

iii) Spokes - Tactics: The spoke includes eight tactics which can be mapped on to - with some overlap - the three categories of economic abuse widely used in international research and practice: economic exploitation, economic restrictions and economic sabotage (Sharp-Jeffs 2022).

1. **Economic exploitation:** Taking or demanding money, assets, without fair return or consent, exploiting resources for abusers' benefits

Tactics of economic exploitation:

- **Coerced Dowry, withholding Mehr:** Pressuring women into providing dowry (money, property, valuable goods, gold), withholding mehr, controlling paid mehr (cash, gold)
- **Marriage for Financial Gains:** Marriage for migration benefits, weaponising exchange marriage, marriage to settle debt, remarriage for material advantage
- **Exploiting Pre-Wedding Events/Rituals**
Coercing bride's side to fund rituals (roka, tilak) and hospitality for the groom's wedding procession (barat)

2. Economic restrictions: Employing tactics that limits the access to and use of economic resources such as denying/controlling access to bank accounts and properties

Tactics of economic restrictions:

- **Enforced Financial Dependence**
Forcing women to merge finances with in-laws, give up personal assets (house, savings, inheritance), stop supporting their natal family, or account for past earnings.
- **Erasing Pre-Marital Financial Footprints**
making women give up existing bills/ rental agreements, bank account, denying new bank accounts (e.g. in case of migration); preventing access to financial services by limiting movements (e.g. in name of culture)

3. Economic sabotage: Deliberately undermining income generating or saving ability

Tactics of economic sabotage:

- **Coerced work/education shifts:** Pressuring women to quit education or jobs, relocate for the husband, take up work compatible with caregiving, or work unpaid in family businesses

- **Threats For Financial Gains:** Threatening to call off marriage if financial conditions not met, to malign girl's reputation (e.g. using intimate photos, lies), online threats to sabotage her marriage and financial prospects
- **Financial Deceit:** Lying about own income, savings, assets, debts, alimony/ies and child support commitment to undermine a woman's ability to make informed financial decisions

C.) USING THE WHEEL

The wheel can be used to raise awareness, identify and name pre-marital/union abuse, identify points of intervention and empower and support victim-survivors/potential victim-survivors and their families. The graphic is aimed at individuals, community members, victim- survivors, young people, policy makers, law enforcement officials, health professionals, teachers and young people. The wheel can be used in different ways. Some examples include:

1. **Story mapping and locating the abuse:** Drawing out from real life scenarios, ask participants to locate the abuse on the wheel. Spot the normalisation by recognising hidden abuse. Ask to identify exit barriers. Using real-life examples, ask how and when institutions can intervene.
2. **Wheel Walk-Through:** Introduce each segment of the wheel. Ask whether participants find anything surprising, anything that they have seen or heard before. Ask to identify various points of interventions to prevent pre-marital/union economic abuse from happening.
3. **Cultural Reframing:** Distinguish custom vs. coercion. Invite participants to reclaim or reinterpret traditions in non-coercive ways. Ask when traditions become coercion. Are there other traditions or rituals that they know of can be added to the wheel?
4. **Completing a blank wheel:** Work with participants to identify different forms of abuse and complete the blank wheel with headings. Then compare the different examples of tactics, exit barriers and structural enablers with the ones in the

wheel. Using the real-life examples from women, ask what structural factors enabled these abuses.

D.) WOMEN'S RESISTANCE STRATEGIES:

Although the wheel is focused on tactics and support for abusive behaviour, the facilitators are encouraged to use the wheel to generate discussions around resistance strategies that victim/potential victim-survivors use/can potentially use to navigate the abuse. For example, by planning their finances to acquire/maintain economic autonomy, documenting abuse (e.g. demand for dowry) to resist threats.

This guide is a living document. Researchers and practitioners are welcome to adapt it based on their research, observations/experience and victim survivors' feedback. A detailed academic paper is currently in preparation and will be available in due course.

For any enquiries/feedback please get in touch with Dr Punita Chowbey at p.chowbey@shu.ac.uk

Reference:

Sharp-Jeffs, N. (2022). *Understanding and responding to economic abuse*. Emerald Publishing Limited.