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# Economic violence among women of economically backward Muslim minority community: the case of rural North India

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## Abstract

Economic violence represents a state of control over an individual capacity to obtain, utilize and keep up economic assets. The current study investigates the prevalence of economic violence among women of the socioeconomically backward Muslim minority community by taking a sample of 387 women from rural areas of North India within a framework of domestic violence. It is shown that economic violence against Muslim women perpetrated by their husbands exists in India. Economic violence adversely affects Muslim women's access to health services, educational attainment, social mobility, and employment opportunities. Our findings indicate that among the components of economic violence experienced by women, the tendency of employment sabotage is higher compared to economic control and economic exploitation. Clearly, there is a need for a special focus on improving minority community women's access to developmental opportunities.

**Keywords:** Gender justice, Violence against women, Domestic economic violence, Women human rights, Minority community, Economic backwardness, Muslim women, India

**JEL Classification:** J15, J16, D10

## Introduction

Economic violence against women is a crucial component of domestic violence [2, 13]. This type of violence exists within intimate partner relationships. It represents a state of control of a woman's capacity to obtain, utilize and keep up economic assets by a husband [2, 30]. Economic violence against women within the household is a rising social concern. An intimate partner can establish a state of economic violence, mainly through economic exploitation, employment sabotage, and economic control [28]. Economic violence against women can range from "denying women their most basic needs such as food, clothing, shelter, and so on, to more complex needs, including their economic independence and ability to participate in household purchasing decisions"

[34]. The prevalence of economic violence affects a substantial number of women [30]. Its consequences include threatening women's economic security and the potential for self-sufficiency. Economic violence can lead to put women on a strict allowance or force them to beg for money, making it a gendered problem [35].

The economically disadvantaged women in India face the problem of low economic freedom, not only due to their class and gender but also because of religion [25]. In other words, non-Muslim women enjoy a relatively high level of economic freedom in India. India is the world's second-largest populous country. With a huge population of 195 million, Muslims form the largest religious minority in the country. The socioeconomic condition of Muslims in India is relatively poor. The occurrence of domestic violence is comparatively high in rural India [23]. Most Indian Muslims reside in rural areas [25]. The level of economic development achieved by rural India is relatively low and the rural–urban divide in the country

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has increased during the last decade [26]. These facts ascertain that the possibility of the existence of economic violence against socioeconomically backward Muslim minority community women in rural India is relatively high. Motivated by the above facts, this study examines the economic violence experienced by Muslim minority women of socioeconomically backward regions in the context of rural North India within a framework of domestic violence perpetrated by their husbands.

This study is further warranted by the current state of relevant literature, which indicates that the existing research on domestic violence against women largely considers its psychological, sexual, and physical appearances only [3, 39, 41]. In other words, the empirical literature on the existence of economic violence against women is scant. A few existing studies on economic abuse derive attention especially in the context of developed countries like the USA [40]. Moreover, the samples used in most of these studies supporting the prevalence of economic violence against women are restricted to intimate partner violence (IPV) survivors [30]. The findings of such studies have less relevant policy implications for developing countries.

The rest of the study is presented as follows. "Review of literature" section provides a brief review of the relevant literature. "Methods" section introduces the methods of analysis employed in the study. In "Results and discussion" section, we assess the level of economic violence against Muslim women, identify factors associated with economic violence, examine the causes of economic violence, and investigate the impact of economic violence on women's access level of educational attainment, social involvement, and health. The final section summarizes the main findings of the study and presents policy implications.

## Review of literature

An analytical and focused review of the most important studies on economic violence against women is as follows. Fawole [13] theoretically explored the most common forms of economic violence experienced by women in developing countries. It was reported that women generally face limited access to funds and credit, controlled access to health care, employment, education, including agricultural resources, and exclusion from financial decision-making. Jury et al. [20] empirically investigated the experiences and effects of economic abuse of women in New Zealand by surveying 398 respondents. They concluded that the most common types of economic violence reported by women were: (a) erosion of financial decision-making power, (b) no right to input, (c) disregard of women's financial wants and needs, (d) depriving women of essentials, and (e) deceit and blame. Stylianou

et al. [38] measured abusive behaviours using factor analysis on data taken from domestic violence shelters in the USA. They conceptualized economic abuse as three separate constructs: economic control, economic exploitation, and employment sabotage. They show that economic abuse is a unique form of abuse that was moderately correlated with psychological, physical, and sexual forms of abuse. In the case of minority communities in developed countries, Davila et al. [9] used a hierarchical multiple regression model to analyse the impact of economic violence on the mental health of IPV survivors of Latina minority in the USA. They found that restricting access to money and financial information was the most common form of economic violence experienced by Latinas women. However, economic violence did not explain the variation in symptoms of depression and anxiety.

On the other hand, Outlaw [27] investigated gender differences in the existence of intimate partner economic abuse using the USA-based survey data obtained during 1994–1996. It was found that there existed a significant gap in level of economic abuse experienced by men and women—women were more likely to be a victim of economic abuse. Sanders [34], employing ATLAS.ti software, examined the role of financial issues and economic factors in women's experiences of intimate partner violence (IPV) using qualitative data taken from St. Louis-based redevelopment opportunities for women's economic action program. It was found that IPV consists of economic abuse dimension that negatively affects women's economic well-being. The abusive partners interfere with women's employment, their access to financial resources and isolate them from household financial information. In contrast, Casey et al. [7] reviewed the empirical literature on gender transformative approaches allowing men's participation in ending violence against women. They observed that the impact of these approaches on prevention outcomes was promising.

In order to supplement qualitative analysis, Hetling et al. [17] developed a scale for measuring financial strain in the lives of survivors of intimate partner violence using data collected from seven US states and Puerto Rico. They argued that financial strain is a significant component for evaluating one's economic situation and has important implications for developing policies for reducing economic violence. In addition, this study highlighted the importance of using a comprehensive approach with wider coverage of different relevant aspects for proper measurement of financial strain. Likewise, Borchers et al. [6] analysed women's experience of attaining and maintaining employment while facing intimate partner violence using a sample of thirty-four respondents in west-central Ohio. They found that women who had experienced IPV could

attain employment; however, maintaining employment was difficult for them. All respondents experienced the entanglement of work and IPV. The perpetrator controlled their appearance, sabotaged their work, interfered with their work, and controlled their finances.

In the context of relationship between physical and economic violence, Moe and Bell [22] examined the effect of domestic battering on women's employability, ability to find job, sustain employment, and utilize their earnings to strengthen economic liberty and security by conducting interview of residents of a domestic violence shelter in Arizona. They found that women's ability to work outside home was affected by physical abuse like injuries on the face and assaults caused by a husband. The life partner violence was perpetrated with the intent to sabotage women employment and their economic freedom.

In respect of underdeveloped countries, Sedziafa et al. [36] used qualitative methods to explore the experience of economic abuse of women by an intimate partner in the Eastern region of Ghana. They found that economic abuse was widespread in Ghana and its form varied with the employment situation of women. For unemployed women, economic abuse was tied to their sexual unavailability to partner. The employed women narrated the experiences of financial sabotage such as husband's chronic economic dependency and abandonment of the family's financial obligations.

Regarding the case of developing countries, Yount et al. [41] analysed the husband's behaviours that control their wives' ability to acquire, use, and maintain economic resources in Vietnam. They found that the prevalence of economic coercion against wives was high and associated with other standard forms of violence like physical, psychological, and sexual. The determinants of economic violence are less understood than those of standard forms of violence. This gap in literature provides important avenues for further research. In the context of India, Khat-tab et al. [21] estimated disadvantages of participation in economic activity, employment, and the occupational choice faced by Muslim women who migrated from India in the Australian labour market. They observed that due to differences in qualifications Muslim women were less likely to participate in the labour market and less likely to obtain managerial and professional jobs. Similarly, a comparative analysis of socioeconomic profile and health status of Muslim women in India was conducted by Ohlan [25]. The analysis indicated that Muslims in general form India's largest deprived and disadvantaged religious minority community. Muslim women are still lagging behind the mainstream in social, economic, health, and educational sectors. They enjoy relatively less economic and social freedom.

Nonetheless, Armand et al. [4] studied the differential effect of targeting cash transfers to poor families on the patterns of their food expenditure in respect of the recipient's gender using data from the Republic of North Macedonia. They observed that the target cash transfer towards women did not affect household food consumption patterns. However, an increase in women's income leads to a uniform increase in the food budget. Ringdal and Sjørusen [32] employed an experiential method to assess the impact of an increase in women's intra-household bargaining power on the amount of family spending on children's education in Tanzania. It was found that an increase in the wife's bargaining power did not affect a family's total spending on children's education. However, the relative change in spouses' bargaining power reduces gender biases in the allocation of educational spending among children.

Likewise, in contrast to the conventional wisdom of conflict of husband and wife's preferences of purchase of goods and services for the household running costs, Bjorvatn et al. [5] used experimental games to explore intra-household cooperation of married couples in Ethiopia. They found striking similarities in intra-household allocation preferences and norms of married couples' decision-making in Ethiopia. In sum, the latest empirical studies on the impact of cash transfer to women on their household expenditure allocation preferences and family welfare challenge the view that an increase in money in women's hands results in more expenditure of the household and children as compared with expenditures incurred by men.

The findings of the above-reviewed studies are important; however, these cannot be generalized because of their shortcomings in the use of the restricted samples. More importantly, there exist large dissimilarities in the socioeconomic structures of developed, developing, and underdeveloped countries. The issue of economic violence against women is yet to attain enough scholarly attention in the context of India. The current study contributes to the extant scientific literature by considering women of the economically disadvantaged minority community of a large developing country.

## Methods

### Theoretical underpins for selection of backward area for the study

The selection of minority concentrated backward areas of rural North India for the study is supported by social resource theory [10, 14]. This theory states people confronting hardship of assets have less renown and force, and in this manner have fewer means to accomplish their objectives. Such people may depend on the power to accomplish their goals [16]. In consequence, when

men lack cash, education, or monetary assets, they may depend on power and financial brutality to control their spouses [15, 16]. Likewise, social exchange theory appears particularly applicable to understand monetary elements within a family encountering financial brutality [11, 12, 34]. This theory is guided by the economic rationality of expenses and advantages [18]. It predicts that if a woman contributes critical financial assets to the family, her family members will have more to lose in the event that they fall back on viciousness and their partner leaves them. Then again, if a woman has scarcely any monetary assets and is monetarily subject to an oppressive partner, he has little to lose monetarily and can utilize budgetary assets and financial maltreatment as a way to control his partner [19].

The selection of the area of the current study is further supported by the geographical distribution of crime reported under the category of domestic violence against women. In India, a crime of economic abuse is covered under the Protection of Women from Domestic Violence Act (PWDVA), instituted in 2005. According to data available from the National Crime Records Bureau, 437 incidences of crime were finally reported under this Act in 2016. Of these, most of the cases (98%) were reported out of metropolitan cities. The prevalence of relatively high domestic violence in rural areas supports our choice of that area for a survey of the study.

### Research design and setting

In order to achieve the objectives of the current study, a descriptive-cum-diagnostic type of research design is used. The condition of Muslims in India is more terrible in the northern region than that of the rest of the country [33]. Muslims are in the minority in Haryana, Rajasthan, and Punjab states of north India. Accordingly, the Muslim concentrated socioeconomically backward districts of these selected states were chosen for the study. The survey for the current study was conducted in Nuh (erstwhile Mewat) district of Haryana, Nagaur of Rajasthan, and Sangrur of Punjab. The socioeconomic status of women in all three select districts is not at par with men and the mainstream of national life. The survey for the study is conducted at the household level. The unit of observation was individual women. Muslim women from the age group of 18 to 50 years were covered in the study [41].

### Sample design and size

A purposive sampling procedure is used for the selection of the above-mentioned research sites. The blocks and villages for the study were selected based on a relatively high concentration of Muslim population. The random sampling technique was used for the selection

of respondents within the selected villages. A list of all Muslim women of the above-stated age group residing in every selected village was prepared. The random numbers were selected from the list of women of each village. Before conducting the interview, every woman was informed that this survey is only for research and academic purposes. None of the women declined to participate in the survey.

Given the large size of the population, using a 95% level of confidence, and a 5% level of margin, the representative sample used in the study consists of 387 respondents. For drawing a fair comparative picture, the whole sample was equally distributed in select districts of Haryana, Punjab, and Rajasthan. One block having a high concentration of Muslim women was marked from each district. By using the same method, three villages were selected from every block. From each village, 43 women respondents selected randomly were interviewed. Accordingly, 129 respondents were interviewed from each select district. The empirical information was gathered by conducting personal interviews with the respondents by trained female investigators.

### Tool for data collection and methods of analysis

The requisite primary data were collected through a sample survey using a detailed structured schedule according to the main objective of the research. The schedule adopted for the survey is based on the relevant literature, and opinions of experts and practitioners. A scale consisting of 29 items has been adapted from Postmus et al. [29, 30]. Yau et al. [40] also validated this scale by taking a sample of a household-level survey of both men and women from Hong Kong city of China. Schrag and Ravi [35] employed this scale for assessing the level of economic abuse among female students of community college in the USA. For measuring the level of economic violence, the respondents were asked to rate the frequency of experiencing economic violence perpetrated by their husbands. Responses were made on a 5-point scale ranging from 1 (*never*) to 5 (*quite often*) [1]. In this way, a higher mean score represents a higher level of economic violence. The standard quantitative measures of analysis employed in the study are tabulation, proportion, averages, and exploratory factor analysis.

## Results and discussion

### Demographic analysis

The educational status of most of Muslim women interviewed for the study was found to be poor. Their family income was low and their wealth condition was weak. Most of the respondents were either homemakers or agricultural labour. The average age of the interviewed women was 38 years. Most of them have a bank account.



The average family size was large, with seven members. The average age of Muslim women at the time of their marriage was 18 years. About 77% of interviewed women belong to nuclear families while the rest 23% belong to joint families. All respondents had bricks made house. Each house was equipped with an electricity connection. Most Muslim women use public transport facilities for travelling. Likewise, most Muslim women covered in the survey for the current study were living a married life. It was observed that demographic variables did not vary considerably. However, the fertility of Muslim women is still much higher in comparison with women of other communities. The use of contraceptive methods in Muslim women is below the national average [24]. At the same time, the fertility rate in the country is indirectly related to women's level of schooling and their wealth index. The policy implication is clear. The local self-government should facilitate Muslim women of lower socioeconomic status residing in backward rural areas in adopting family planning measures.

#### Level of economic violence

Table 1 shows the arithmetic mean, percentage, standard error (SE), and standard deviation (SD) of the responses to the original Scale of Economic Violence (SEV) divided into three sub-scales. The survey used a 5-point scale with responses ranging from one (*never*) to five (*quite often*). It is evident from Table 1 that the overall mean score is less than two that is the response to a low level of aggregate economic violence. The value of standard deviation is also low which implies that the estimated value of mean properly represents the sample. In other words, a low standard deviation value indicates that most of the responses fall near to the mean value. It may be added here that field-investigators confidentially observed the facial expression and state of mind of the respondents of this survey while conducting the personal interviews. It was observed that all respondents were very happy throughout the discussion with the interviewers. Most of the respondents expressed a smiley face while refuting any experience of economic violence caused by their husbands. Most women, however, believed that they have less freedom than their male counterparts on every level and type of outside employment. Likewise, several women also talked about the fact that less social mobility is perpetuated in their religion. A few women also talked about the role of gender discriminatory provisions of Muslim personal law on inheritance in economic violence against them. A quote from a woman surveyed in this study is stated below:

*I think economic violence against women is perpetuated in our religion. I really felt that if I had born in*

*a Hindu family, then I might enjoy much better legal rights in parental property.*

A comparison of means of different sub-categories brought out that the tendency of employment sabotage is higher in comparison with economic control and economic exploitation. The value of the mean score of some items in this category is above two. A debriefing of results presented in Table 1 indicates that in the sub-category of economic exploitation the practices of keeping financial information away from women on the one hand and convincing them to lend money and not paying it back, on the other hand, were most commonly used.

Similarly, asking a woman to quit her job was a common tactic of employment sabotage. Likewise, the involvement of women in households' important financial decision-making was low. Recently, the Government of India has launched self-employment and wage employment schemes meant for minority communities like The Scheme for Leadership Development of Minority Women. However, there is a need for provision of reservation of some seats for economically backward rural areas minority girls/women candidates.

This finding supports the hypothesis that economic violence against Muslim women exists in India. The finding of a low level of economic exploitation is consistent with that of results reported in NFHS [24] that women's control over their own earnings is highest among Muslims in comparison with non-Muslims.

Our finding indicating a low level of economic violence against Muslim women is consistent with the Government of India official data of crime under the Protection of Women from Domestic Violence Act, 2005. However, our finding is different from that reported for the USA by Postmus et al. [29] who reported a somewhat higher value of mean scores for similar measures of economic violence. This difference in finding may be because we conducted a survey of Muslim women residing in general households, while their survey was on IPV survivors staying in domestic violence shelters. Another reason for a difference in finding may be socioeconomic and cultural dissimilarities between India and the USA.

#### Factor analysis for scale of economic violence

A twenty-nine items scale was used for measuring the level of economic violence against Muslim women. The items in this scale were adapted from the National Family Health Survey [24, 29, 30]. The reliability of this scale was investigated using Cronbach's alpha coefficient. The results are given in Table 2. The estimated value of Cronbach's alpha coefficient is 0.877, which is above the

**Table 1** Mean and percentage for scale of economic violence

Economic exploitation [18 items (1–18)]		Mean score	%	S.D	S.E
1	"Convince you to lend him money but not pay it back".	1.88	37.52	1.22	0.07
2	"Take money from your purse, wallet, or bank account without your permission and/or knowledge".	1.39	27.80	0.84	0.05
3	"Pay bills late or not pay bills that were in your name or in both of your names".	1.45	29.10	0.80	0.04
4	"Spend the money you needed for rent or other bills".	1.29	25.84	0.76	0.04
5	"Force you to give him money or let him use your checkbook, ATM card, or credit card".	1.12	22.38	0.38	0.02
6	"Steal your property".	1.09	21.86	0.39	0.02
7	"Build up debt under your name by doing things like use your credit card or run up the phone bill".	1.21	24.13	0.50	0.03
8	"Have you asked your family or friends for money but not let you pay them back"	1.45	29.10	0.99	0.05
9	"Demand to know how money was spent".	1.71	34.21	1.19	0.07
10	"Decide how you could spend money rather than letting you spend it how you saw fit"	1.68	33.64	1.25	0.07
11	"Do things to keep you from having money of your own".	1.55	30.96	0.79	0.04
12	"Keep you from having the money you needed to buy food, clothes, or other necessities".	1.72	34.32	1.06	0.06
13	"Hide money so that you could not find it".	1.43	28.53	0.84	0.05
14	"Keep financial information from you".	1.95	39.07	1.32	0.07
15	"Make you ask him for money".	1.69	33.75	1.13	0.06
16	"Demand that you give him receipts and/or change when you spent money".	1.55	31.06	0.90	0.05
17	"Take your paycheck, financial aid check, tax refund check, disability payment, or other support payments from you".	1.42	28.32	0.75	0.04
18	"Threaten you or beat you up for paying the bills or buying things that were needed".	1.82	36.38	1.19	0.07
Overall mean		1.52	30.44	0.91	0.05
Employment sabotage [6 items (19–24)]					
19	"Refuse you to get a job".	2.10	41.96	1.31	0.07
20	"Do things to keep you from going to your job".	2.02	40.41	1.37	0.08
21	"Demand that you quit your job".	2.26	45.17	1.49	0.08
22	"Steal the car keys or take the car so you couldn't go look for a job or go to a job interview/Transportation problems".	2.23	44.55	1.48	0.08
23	"Beat you up if you said you needed to go to work".	1.43	28.68	0.81	0.04
24	"Threaten you to make you leave work".	1.93	38.50	1.09	0.06
Overall mean		1.99	38.88	39.88	0.07
Economic control [5 items (25–29)]					
25	"Demand to know how money was spent".	1.22	24.50	0.67	0.04
26	"Decide how you could spend money rather than letting you spend it how you saw fit".	1.21	24.24	0.72	0.04
27	"Do things to keep you from having money of your own".	1.35	27.08	0.86	0.05
28	"Make important financial decisions without talking with you about it first".	2.27	45.32	1.44	0.08
29	"Keep you from having the money you needed to buy food, clothes, or other necessities".	1.74	34.88	1.08	0.06
Overall mean		1.56	31.02	0.95	0.05
Combined mean		1.63	32.53	0.99	0.05

The statements used here are adapted from [24, 29, 30]

threshold level of 0.7. This value indicates that the scale consisting of 29 variables has good internal consistency.

The sampling adequacy was examined using Kaiser-Meyer-Olkin (KMO) test and the results are reported in Table 3.

The estimated value of KMO test is 0.673 that is above the threshold level of 0.5. It indicates the adequacy of the sample. In other words, a 67% variation in variables is caused by underlying factors. These findings provide

**Table 2** Reliability statistics for SEV

Cronbach's alpha	Cronbach's alpha based on standardized items	No. of items
0.877	0.888	29

**Table 3** Results of KMO and Bartlett's test for SEV

Test	Item	Statistics
Kaiser-Meyer-Olkin measure of sampling adequacy	Value	0.673
Bartlett's test of sphericity	Approx. Chi-square	10,493.176
	Degree of freedom	406
	Sig	0.000

a sound base for the use of the factor analysis. The estimated value of  $\chi^2 = 10,493.176$  and  $p < 0.001$ .

An exploratory factor analysis (EFA) was conducted. The combined eight factors were accounted for 76.94% of the total variance. Three components are identified for basic themes and item names were doled out in like manner.

Table 4 shows statements covered in the identified factors. The first factor was named economic exploitation and contains 12 items that capture the concept of economic exploitation. The second factor or theme, Employment Sabotage, is comprised of five variables that address hindrance to employment. The third factor is termed as Economic Control and it contains three items.

It may be concluded that among the components of economic violence, the tendency of employment sabotage is higher compared to economic control and economic exploitation.

### Causes of economic violence

A ten-point scale was used for investigation of the causes of economic violence against Muslim women. The face validity of the items included in this scale was tested by taking experts' opinions from the disciplines of Economics, Sociology, Law, and Psychology.

The internal consistency of the scale used for examining causes of economic violence was investigated using Cronbach's alpha coefficient. Based on the values of this test, some variables were removed from the analysis. The excluded variables were (a) type of family, (b) number of marriages of women, (c) birth of a male child, and (d) presence of more than one wife. The reliability statistics were estimated. After the removal of four variables from a scale consisting of 10 variables, the estimated value of Cronbach's alpha coefficient became 0.742, which was above the threshold level of 0.7. This value indicated that the scale consisting of six variables has good internal consistency. The KMO test of sampling adequacy was performed. The estimated

**Table 4** Component matrix for SEV

S. No.	Variable	Component		
		Economic exploitation	Employment sabotage	Economic control
1	"Threaten you or beat you up for paying the bills or buying things that were needed".	0.835		
2	"Keep you from having the money you needed to buy food, clothes, or other necessities".	0.832		
3	"Decide how you could spend money rather than letting you spend it how you saw fit".	0.832		
4	"Make you ask him for money".	0.831		
5	"Keep financial information from you".	0.807		
6	"Demand that you give him receipts and/or change when you spent money".	0.788		
7	"Demand to know how money was spent".	0.786		
8	"Spend the money you needed for rent or other bills".	0.769		
9	"Force you to give him money or let him use your checkbook, ATM card, or credit card".	0.718		
10	"Take your paycheck, financial aid check, tax refund check, disability payment, or other support payments from you".	0.714		
11	"Hide money so that you could not find it".	0.693		
12	"Demand that you quit your job".		0.895	
13	"Do things to keep you from going to your job".		0.799	
14	"Refuse you to get a job".		0.789	
15	"Threaten you to make you leave work".		0.695	
16	"Steal the car keys or take the car so you couldn't go look for a job or go to a job interview/Transportation problems".		0.664	
17	"Gamble with your money or your shared money".			0.770
18	"Pawn your property or your shared property".			0.640
19	"Demand to know how money was spent".			0.616

Extraction method: principal component analysis [29], and rotation method: varimax with Kaiser normalization

value of KMO test was 0.638 that was above the threshold level of 0.5. It indicated the adequacy of the sample. In other words, a 64% variation in variables was caused by underlying factors. These findings provide a base for use of factor analysis. The estimated value of  $\chi^2$  was 1040.720, and  $p < 0.001$ . The EFA was also conducted. The combined two factors were accounted for 72.76% of the total variance.

Two components are identified for basic themes and item names were doled out in like manner. Table 5 shows statements covered in the identified factors.

The first factor was named economic backwardness and contains three items that capture the concept of low income and low saving. These three items cover fluctuating low personal income, low personal savings, and low household income. The second factor or theme—low educational attainment and high debt—is comprised of three variables that address socioeconomic backwardness.

An open-ended question was also asked of Muslim women regarding the way to improve their participation in economic decision-making at the household level. Most women say that the upgrading of skills through technical training can be an effective measure to check economic violence against Muslim women. Based on our findings, we propose that the government

should establish more skill development centres in minority concentrated backward areas.

### Consequences of economic violence on Muslim women access to developmental opportunities

#### *Consequence of economic violence on Muslim women access to health facilities*

The health status of Muslim women and the utilization of health facilities by them is relatively poor [8, 31]. Similarly, Muslim women are suffering from the problem of relatively low literacy rate, low earning, less access to financial resources, high teenage pregnancy, high fertility, and low workforce participation rate [25]. Their opinion on the consequences of a lack of more financial liberty on different aspects of access to health facilities was analysed. They were asked whether you might have better access to health facilities with high financial liberty. The response of Muslim women obtained using a five-point scale ranging from one (strongly disagree) to five (strongly agree) is reported in Table 6. It is seen that the mean score of the response of Muslim women for the value of standard deviation is less than one-third of the arithmetic mean.

The value of standard error is also small. It indicates that the arithmetic mean properly represents the values of individual responses. The overall mean score is 3.99. This value of the mean score represents the response of

**Table 5** Rotated component matrix

S. No.	Variable	Component	
		1 (Economic backwardness)	2 (Low educational attainment and high debt)
1	"Fluctuating low personal income"	0.952	
2	"Low personal savings"	0.923	
3	"Low household income"	0.657	
4	"Debts created by men"		0.888
5	"Lack of self-education"		0.774
6	"Lack of husband education"		0.694

Extraction Method: Principal Component Analysis, and Rotation Method: Varimax with Kaiser Normalization

**Table 6** Rank analysis of impact of economic violence on health of Muslim women

Rank	Measure	Mean score	%	S.D	S.E
1	"With high financial liberty, you might have higher expenditure on medicine"	<b>4.21</b>	84.24	0.61	0.03
2	"With high financial liberty, you might have higher expenditure on hygiene needs"	4.16	83.20	0.65	0.04
3	"With high financial liberty, you might have higher expenditure on fruits"	4.09	81.76	0.58	0.03
4	"With high financial liberty, you might have better health "	3.89	77.88	0.96	0.05
5	"With high financial liberty, your delivery might be in specialized hospital"	3.62	72.35	1.08	0.06
Overall mean		3.99	79.89	0.78	0.04



agreed. It suggests that Muslim women agreed that economic violence adversely influences their access to health facilities. The variable of expenditure on medicine has the highest score with a value of 4.21. It means that 84.24% of Muslim women say that they might have higher expenditure on medicine with high financial independence. The policy implication of this finding is that arrangement of subsidized medicines in healthcare centres can bring improvement in the health of Muslim women.

A value of 4.16 for the variable of expenditure on hygiene needs in case of high financial liberty is second highest. It indicates the use of personal hygiene items among Muslim women can be increased by increasing their financial independence. The policy implication of this finding is clear. There is a need for government intervention for the provision of subsidized sanitary napkins in minority concentrated backward areas.

Most Muslim women also agreed that in case of increased financial liberty they might have taken better nutritious foods. The mean value for this variable is also above four, which is a response of agreed. This finding provides justification for the continuation of Government of India national nutrition mission aimed at improvement in nutritional outcomes for children, pregnant women, and nursing mothers. NFHS [24] reported that for the delivery purpose most rural women use government hospitals rather than private hospitals. Muslim women recognized this fact in the survey of the current study. About 80% of Muslim women say that in case of more financial independence they can opt for a specialized private hospital for safest delivery. This finding suggests that for promoting institutional delivery among poor pregnant women the Government of India should provide enough financial support through Janani Suraksha Yojana (Mother Safety Scheme) under national health mission. The Pradhan Mantri Matru Vandana Yojana (Prime Minister Mother Respect Scheme) is a highly appreciable step in this direction. The deliveries in private hospitals should also be covered under this scheme.

#### ***Consequence of economic violence on educational attainment of Muslim women***

As pointed out earlier that the educational attainment of Muslim women is poor. Therefore, they were asked whether you might have attained higher education with high financial liberty. The response of Muslim women was obtained using a 5-point scale ranging from 1 (strongly disagree) to 5 (strongly agree). It was noted that 31% of Muslim women were either agreed (A) or strongly agreed (SA) with the statement that better educational attainment might be achieved through high financial independence. The estimated value of the mean score for this statement is 3.44. This response indicates

the consensus of respondents towards this statement. The policy implication of this finding is that government and non-government organizations (NGOs) should focus on measures of improving the level of educational attainment like subsidized education for Muslim women and assuring easy access to educational institutions. The policy intervention is required to establish more educational institutions in minority concentrated backward areas of the country. It may be noted here that most Muslim women are suffering from economic backwardness rather than economic violence. As informed by Muslim women during personal interviews that their low financial independence is largely due to economic backwardness. Economic backwardness is associated with women's low literacy rate [37].

#### ***Consequence of economic violence on social involvement of Muslim women***

The opinion of Muslim women was sought for possible improvement in their level of social involvement with high financial liberty. The estimated value of the mean score for this question was 3.16. It means that Muslim women's involvement in social activities could be increased by improving their financial liberty. This finding justifies the policy of financial intervention by Government of India to reduce the burden of travel expenses of social causes on Muslim women. Until 2018, the Government of India provided discounted Airfares on Indian Government-owned Air India flights to Indian Muslims Hajj pilgrims. In order to improve the social mobility of Muslim women, the Haj subsidy can be restored to them. It is contented here that recently the Government of India has lifted a ban on Muslim women going to Haj without "Mehram" (male companion).

More importantly, for improving the involvement of Muslim women in social functions and increasing the value of their social life the government should continue with measures like educating and skilling them. These findings approve the hypothesis that economic violence against Muslim women does affect their access to health services, educational attainment, social mobility, and employment opportunities.

#### ***Conclusion***

Economic violence connotes a deliberate pattern of control to interfere with an individual's ability to acquire, use and maintain economic resources. Muslim is a distinct minority community in India. The study is a first attempt to measure and analyse the level of economic violence against economically backward minority community women in Indian context within a framework of domestic violence perpetrated by their husbands. It also explores the consequences of economic violence

in availing education, health, social involvement and employment opportunities by Muslim women. We found evidence of economic violence experienced by Muslim women. Economic violence exists mainly in the form of employment sabotage whereas a tendency of economic control and economic exploitation is low. Based on the finding of employment sabotage, we approve the hypothesis that economic violence against Muslim women exists in India.

For preventing economic violence against Muslim women, strong messages should send to violators by meting out stringent punishment through PWDVA. The state and local level governments should arrange a special budget for the implementation of PWDVA. The NGOs can arrange needful for increasing the awareness of women about PWDVA in backward areas.

Regarding the effect of religion on the economic right of women, it is pertinent to mention here that the Hindu Succession (Amendment) Act, 2005, provides equal rights to men and women in a parental property whereas Muslim personal law on inheritance discriminates between men and women. In other words, Muslim women face a disadvantage in sharing an inherited property in comparison with their male counterparts. In order to combat the economic violence against Muslim women, there is a need for an amendment in Muslim personal law.

We find that economic backwardness and low educational attainment and high debt are major factors explaining the variation in economic violence against Muslim women. In the case of remedial measures, most women considered upgrading their skills as an effective measure to check economic violence against Muslim women. In the context of the consequences of economic violence on women's access to developmental opportunities, most Muslim women agreed that they might have better educational attainment with high financial liberty. The attitude of Muslim women towards education may be favourably changed by assuring the availability of Muslim women teachers in their educational institutions.

It is well documented that the social mobility of Muslim women is relatively low. Muslim women say that their social involvement can be improved with high financial independence. There exist large economic disparities within minority communities. Therefore, eligibility for availing the benefits of existing schemes meant for minority communities should be accompanied by economic criteria.

It was also admitted by the women who participated in the survey of the study that with high financial liberty they might have better access to health facilities. In the context of the impact of economic violence on women's

access to developmental opportunities, most Muslim women agreed that they might have better educational attainment with high financial independence. Similarly, Muslim women say that their social involvement can be improved with high financial independence. They also admit that with high financial independence they may have better health.

Regarding the causes of economic violence, the findings of factor analysis indicated that economic backwardness and low educational attainment, and high debt are major factors explaining the variation in economic violence against Muslim women. NFHS [24] data show that economic freedom enjoyed by Indian women is positively related to their wealth condition, and level of education. In the context of remedial measures, most Muslim women considered that the upgrading of their skills is an effective measure to check economic violence against them. It is contented here that currently the Government of India, under the national skills qualification framework initiative of the ministry of skill development and entrepreneurship, has laid special emphasis on the skilling needs of minority communities. The initiatives are undertaken to ensure the participation of several public sector undertakings and corporates in the inclusive skill development of minority communities under corporate social responsibility. Based on our findings, it may be argued that more skill development centres should be established in minority concentrated backward areas. Besides, the NGOs should come forward for ensuring the effective implementation of schemes meant for the skill development of Muslim women. These policy recommendations can be implemented in other developing countries as well for combating economic violence against women of socioeconomically backward minority communities. The issue of economic violence experienced by Muslim women outside the home does warrant further research.

#### Abbreviations

A: Agreed; EFA: Exploratory factor analysis; IPV: Intimate partner violence; KMO: Kaiser-Meyer-Olkin; NFHS: National Family Health Survey; PWDVA: The protection of women from domestic violence act, 2005; SA: Strongly agreed; SEV: Scale of economic violence.

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